

Women’s Business Center at CEI launches program

PORTLAND — The Women’s Business Center at Coastal Enterprises Inc. has announced the launch of an Entrepreneur in Residence Program designed to connect Maine’s women business owners who have a specific challenge or question with local entrepreneurs that have the industry or area-specific knowledge needed to identify solutions.

On the Job

Erin Cooperrider has joined NewHeight Group in Portland as a development partner on a new project, Luminato Condominiums. Cooperrider will continue in her role as development director at Community Housing of Maine, where she has been for more than 10 years, helping to grow the organization’s asset base from \$5 million to more than \$70 million using low-income housing tax credits, state and federal historic tax credits, grants, loans and private equity.



Cooperrider

Dougherty Project Management in Bangor has hired **Rhonda Hamel** as senior project manager. She will lead outsourced technology and facility projects for the company. Hamel comes to Dougherty Project Management after a 20-year career with Androscoggin Bank, serving most recently as vice president project manager/security officer. Hamel earned her Project Management Professional certification from the Project Management Institute and holds a Bachelor of Science degree in business administration from Husson. Hamel serves on the board of directors for the United Way of Androscoggin County.



Hamel

Initial matches were made this spring during a pilot test of the program. The EIR Program was created to fill a need the Women’s Business Center identified among clients for industry and area-specific guidance. EIRs can function as sounding boards for ideas, share personal experiences and lessons learned, and help other business

James Gehrke has joined Bangor Savings Bank as vice president and senior commercial banking relationship manager for the bank’s Commercial Banking group. Gehrke most recently worked for Machias Savings Bank where he served as a business banking team leader. Before joining Machias Savings Bank, he held many positions at Bangor Truck and Trailer, including sales. He is a graduate of the University of Maine at Farmington, where he received a Bachelor of Arts in business economics. He went on to receive his Bachelor of Science and Master Of Business Systems in business management from Husson University. He is also a graduate of the Massachusetts Bankers Association School of Lending and Bangor Region Leadership Institute. Gehrke is active in his community, serving as a member of Bangor Rotary, Challenger Learning Center Think Tank, and as a loaned executive with the United Way of Eastern Maine. He lives in Brewer with his fiancée and their children, Kaiden and Julia.



Gehrke

Shirley Conklin of Salisbury Cove was named Mount Desert Island Hospital’s 2016 Volunteer of the Year in recognition of her contributions to the community and her commitment to the MDI Hospital Auxiliary. Conklin received the award at MDI Hospital’s annual volunteer celebration on July 15 at Kebo Valley Golf Club. In addition to her service to the MDI Hospital Auxiliary, where

owners navigate the frustrations, challenges and questions that are specific to an industry or area of expertise. The connections are made to facilitate very focused one-time meetings, during which a business owner can clearly articulate a specific need, challenge or question that an EIR may be able to assist with.

she has recruited new members and encouraged and increased participation at all levels, Conklin is also active in the Eden Baptist Church. The July 15 event also recognized contributions made by MDI Hospital’s 211 volunteers, who contributed 5,923 hours throughout the organization. Volunteers support MDI Hospital, the MDI Hospital Auxiliary, Birch Bay Retirement Village, the Don and Beth Straus Program, and serve on boards and committees and therapy dog teams.



Conklin

Amy Smith of Lincolnville has been appointed the new assistant director for student and academic services at the University of Maine Hutchinson Center in Belfast. Smith was graduated from Camden-Rockport High School and, in 2010, she was UMaine’s valedictorian. She received bachelor’s and master’s degrees in history from UMaine, and is a doctoral candidate. Smith credits much of her success to the Hutchinson Center, where she began her academic career. She says the center provided a great introduction to higher education and a starting point for her to learn how to be successful after an 18-year hiatus. She advocates for nontraditional students to successfully pursue higher education. She also brings



Smith

Approximately 20 entrepreneurs have volunteered to meet with two to four Women’s Business Center clients a year. The EIRs represent a variety of industries, possess a range of experience and share a common interest in giving back to the small business and startup community. Business owners interested in

five years of professional experience in higher education. Most recently, she served as an academic adviser with UMaine’s Explorations Program, where she worked closely with first-year students and taught first-year seminar classes for academic success. She will oversee Hutchinson Center student support services, including academic advising, admissions, financial aid, academic accommodations, degree completion and career counseling. She also will play an integral role in connecting Hutchinson Center students and staff with the greater UMaine community and the University of Maine System by advocating for new and continuing student services, programs and resources.

Lee Plisga has been promoted from teller to card services at KSW Federal Credit Union in Waterville. Plisga has been a teller at KSW FCU since March 2015. She is on the Social Responsibility Committee at KSW, and is active in the community as well as with her dance studio Stage Presence for Dancers. She lives in Winslow with her husband and her black Lab, Mack.



Plisga

To submit items for On the Job, visit bangordailynews.com. Fill out the “News and Photos” form under the “Post News” button at the top of the home page and click “Publish” at the bottom when finished. Questions? Call Community Editor Julie Harris at 990-8285.

meeting with an EIR should fill out the request form, which can be found at www.ceimaine.org/entrepreneur-in-residence-program. The Women’s Business Center will respond and discuss whether the EIR program is a good fit, then make the match. Information that is shared by the WBC and client with an Entrepreneur in Residence is confidential.

Wall Street steps back from record

BY NOEL RANDEWICH
REUTERS

Wall Street receded from record highs on Monday as a drop in health care stocks offset gains caused by higher oil prices and a strong jobs report.

A rally to several all-time highs since late June has left the S&P 500 up nearly 7 percent in 2016, with many investors concerned about stretched valuations.

“This is a natural pause for reflection by the markets. Everyone is sitting there saying ‘Holy cow, what did we do?’” said Brad McMillan, chief investment officer at Commonwealth Financial Network.

“Momentum is a big part of it. People are afraid of missing out.”

Pressured by losses in Bristol-Myers, Merck and Allergan, the S&P 500 health care index dipped 0.9 percent while the Nasdaq biotech index dropped 1.1 percent.

Oil prices rose more than 2 percent after a report last week indicated some OPEC members had called for a freeze in production.

Investors fretted about growing signs that S&P 500 aggregate earnings could decline for a sixth straight quarter.

Analysts polled by Reuters expect third-quarter earnings to fall 0.2 percent, as of Monday. They had estimated a 0.2 percent rise on Aug. 3.

The S&P 500 opened at a record high before turning modestly negative and closing down 0.09 percent at 2,180.89.

The Dow Jones industrial average edged down 0.08 percent to end at 18,529.29.

The Nasdaq Composite dropped 0.15 percent to 5,213.14.

It was one of the year’s slowest sessions. About 5.86 billion shares changed hands in U.S. exchanges, compared with the 6.56 billion daily average over the last 20 sessions.

Advancing issues outnumbered declining ones on the NYSE by a 1.35-to-1 ratio; on Nasdaq, a 1.10-to-1 ratio favored decliners.

Free webinar on Equal Pay Act and wage equity

PORTLAND — Attorneys Richard Moon and Joanna Bowers of Verrill Dana will offer a free webinar on the Equal Pay Act and pay equity and recent changes affecting them.

Several states have enacted aggressive equal pay laws. While revised equal pay legislation has largely stalled in U.S. Congress, the U.S. Department of Labor has released new regulations that target gender bias by federal contractors and has proposed changes to the EEO-1 form to seek information about pay disparities in the workplace.

Moon and Bowers will discuss these recent changes, the current state of the law regarding Equal Pay Act claims at the federal level, and what employers should do to audit their pay practices.

Register for this complimentary online webinar at verrilldana.com.

Forum

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final rules, Maine might adopt them and “fill in the gap” by having them apply to companies of all sizes.

You can find a list of licensed debt collectors at BCCP’s website at maine.gov/pfr/consumercredit/index.shtml. There’s also a link to the Downeaster Common Sense Guide to Debt Collection under the heading “consumer tools.”

Consumer Forum is a collaboration of the Bangor Daily News and Northeast CONTACT, Maine’s all-volunteer, nonprofit consumer organization. For assistance with consumer-related issues, including consumer fraud and identity theft, or for information, write Consumer Forum, P.O. Box 486, Brewer, ME 04412, visit <http://necontact.wordpress.com> or email contactexdir@live.com.

Market Review

Consolidated Stocks							
	Close	Chg	Div		Close	Chg	Div
3M Co	178.58	+0.01	4.4	Kohls	39.37	+0.07	2.0
ABB Ltd	21.39	+0.09	0.8	LillyEli	81.60	+0.04	2.0
AbbVie	66.34	-0.20	2.3	Lowe's	41.12	-0.03	0.3
AbltLab	45.02	-0.24	1.0	Lowes	81.62	-0.10	1.4
AEP	67.15	-0.70	2.2	McDnlds	118.29	-0.92	3.6
Aetna	118.32	-0.97	1.0	Merck	62.86	-1.00	1.8
AFILAC	73.08	+0.01	1.6	MetLife	41.46	+0.32	1.6
AK Steel	6.04	-0.12	0.0	Microsoft	58.06	+0.10	1.4
Allergan	248.31	-5.54	0.0	Mondelez	43.42	+0.15	0.8
Allstate	69.17	+0.33	1.3	Monsanto	106.75	-0.18	2.2
Altria	66.49	-0.04	2.3	MorgStan	29.12	+0.11	0.8
AMovill	11.68	+0.19	0.3	NewellEbn	54.16	+0.41	0.8
Anadarko	53.05	+0.28	0.2	NextEraEn	125.99	...	3.5
Apache	50.67	+1.03	1.0	NipponTT	46.43	-1.53	1.0
ApldMatl	26.83	+0.02	0.4	NokiaCp	5.51	+0.04	0.3
Apple	108.37	+0.89	2.3	NorthropG	216.07	-2.88	3.6
AT&T Inc	42.93	-0.23	1.9	OneokPtrs	40.62	+0.39	3.2
Autodesk	59.37	+0.04	0.0	Oracle	41.16	+0.03	0.6
AvidTch	8.09	+0.56	0.0	Orange	15.24	-0.10	0.7
BcoSanStA	4.19	+0.06	0.2	Penn Gmng	14.81	-0.04	0.4
BestBuy	34.14	-0.11	1.1	Pennney	9.50	+0.11	0.0
BkNYMEl	45.99	+0.09	0.8	PepsCo	108.14	-0.52	3.0
BkOfAm	15.13	+0.08	0.3	Pfizer	34.93	-0.51	1.2
Boeing	132.19	+0.46	4.4	PhilpMor	98.55	-0.38	4.1
BP PLC	33.17	+0.02	2.4	PPL	36.64	-0.12	1.5
BridfAs	34.77	+0.08	0.5	Praxair	116.81	+0.10	3.0
BrkMySq	60.30	-2.98	1.5	ProctGam	85.76	-0.02	2.7
Caterpillar	83.44	+0.88	3.1	Prudntl	36.41	+0.37	1.9
CBS B	52.01	-0.16	0.7	QstDiag	84.93	-0.75	1.6
CardPhnt	22.71	+0.04	1.0	Raytheon	27.09	+0.05	1.0
Chevron	101.20	+0.69	4.3	Raytheon	139.96	-0.80	2.9
Citigroup	45.96	+0.24	0.6	ReynAmer	49.18	+0.26	1.8
CocaCola	43.44	-0.04	1.4	RylCarb	73.98	-0.50	1.5
Corning	22.80	+0.16	0.5	Schwab	30.06	+0.13	0.3
Deere	78.92	+0.58	2.4	SearsHdb	15.73	-0.41	0.0
Disney	95.75	-0.08	1.4	Sherwin	297.57	-2.81	3.4
DowChm	56.00	-0.04	1.8	SiderurNac	3.36	-0.10	0.1
DukeEnrg	84.74	+0.51	3.4	Siemens	113.41	...	...
DuPont	46.13	-0.33	1.9	SonyCp	32.30	-0.42	0.2
ExxonMbl	88.59	+1.03	3.0	Starbucks	55.36	-0.54	0.8
Facebook	125.26	+0.11	0.1	StwtsArlt	37.45	-0.40	0.4
FedExCp	163.70	+0.79	1.6	Symantec	21.78	-0.11	0.3
FidNtFin	36.42	-0.02	0.8	Target	75.00	+0.06	2.4
FidNatInf	79.41	+0.18	1.0	Textron	39.11	+0.10	0.1
FrontierCm	4.93	+0.07	0.4	Toyota	117.41	+1.45	3.6
GenElec	31.27	-0.01	0.9	Travelers	118.15	-0.43	2.7
GlaaSxKin	44.41	-0.48	2.2	UPS B	108.96	+0.17	3.1
GoldmanS	162.83	+0.74	2.6	ValoroE	54.19	+0.69	2.4
Google	781.76	-0.46	0.0	Vodafone	30.92	-0.20	2.7
Harshey	110.69	-0.96	2.5	WalterEn	0.05	...	0.0
HewlettP	14.26	-0.02	0.5	Waste Mngt	65.51	-0.46	1.6
Hitachi	46.13	...	1.5	WellsFargo	48.91	+0.23	1.5
HomeDp	136.21	-0.70	2.8	Yahoo	39.24	+0.25	2.6
Honda	29.22	+0.26	0.8	Zimmer	131.66	+0.26	1.0
IBM	162.04	-1.46	5.6				
Intel	35.04	+0.06	1.0				
IntfBcsh	28.67	+0.06	0.6				
JPMorgCh	66.10	-0.20	1.9				

Indexes											
	52-Wk High	52-Wk Low	Close	Chg	Chg%	Wk	Mo	Qtr	1 Yr		
Dow Jones indus.	18622	15370	18529.29	-14.24	-0.08	▲	▲	▲	+6.65		
Dow Jones Transport	8412	6403	7869.31	+2.74	+0.03	▲	▲	▲	-4.62		
Dow Jones Utility	724	540	690.23	-1.14	-0.16	▼	▼	▼	+16.90		
Nasdaq composite	5227	4210	5213.14	-7.98	-0.15	▲	▲	▲	+3.36		
NYSE AMEX composite	2437	1869	2395.61	-4.66	-0.19	▲	▼	▲	+0.32		
NYSE composite	10906	8938	10788.01	+5.14	+0.05	▲	▲	▲	+0.23		
S&P 500	2183	1810	2180.89	-1.98	-0.09	▲	▲	▲	+4.97		
S&P Mid cap 400	1564	1215	1562.57	+0.02	0.03	▲	▲	▲	+5.00		
Wilshire 5000	22641	18462	22627.91	-6.64	-0.03	▲	▲	▲	+3.55		
Russell 2000	1233	943	1230.42	-0.88	-0.07	▲	▲	▲	+1.95		

Local Stocks											
	52Wk Hi	52Wk Lo	Close	Chg	Chg%	Wk	Mo	Qtr	YTD%	P/E	Div
Bank of America (BAC)	18.09	10.99	15.13	+0.08	+0.53	▲	▲	▲	-10.10	13.1	0.3
Bar Harbor (BHB)	37.69	28.97	35.68	-0.02	-0.06	▼	▲	▲	...	13.5	1.1
Camden Nat'l (CAC)	47.49	37.23	45.14	+0.29	+0.65	▲	▲	▲	+2.38	16.3	1.2
Cisco (CSCO)	31.15	22.46	31.01	-0.03	-0.10	▲	▲	▲	+14.20	15.4	1.0
Domtar (UFS)	42.95	29.88	39.11	-0.11	-0.28	▼	▲	▲	+5.85	27.5	1.7
Dover (DOV)	73.74	50.91	73.74	+1.24	+1.71	▲	▲	▲	+20.27	21.0	1.8
Fairchild SC (FCS)	21.71	12.22	19.86	+0.19	+0.97	▲	▼	▼	-4.10	356.1	...
General Dynamics (GD)	153.76	121.61	148.11	-0.78	-0.52	▼	▲	▲	+7.83	15.7	3.0
General Electric (GE)	33.00	19.37	31.27	-0.01	-0.03	▲	▲	▲	+0.39	29.6	0.9
HCA Holdings (HCA)	92.99	43.91	76.25	+0.41	+0.54	▲	▼	▼	+12.75	13.1	...
Idexx Labs (IDXX)	109.93	63.48	108.62	-0.43	-0.39	▲	▲	▲	+48.96	49.4	...
ImmuCell (ICCC)	10.92	5.60	7.83	+0.18	+2.38	▲	▲	▲	+3.87	21.9	...
International Paper (IP)	48.23	32.50	46.18	+0.20	+0.43	▲	▲	▲	+22.49	24.6	1.8
KeyCorp (KEY)	15.00	9.88	12.17	-0.09	-0.73	▲	▼	▲	-7.73	12.5	...
Kimberly-Clark (KMB)	138.87	103.04	129.56	+0.16	+0.12	▼	▼	▲	+1.78	24.0	3.7
Kraft Heinz (KHC)	90.49	61.42	88.75	-0.04	-0.05	▲	▲	▲	+21.98	66.3	2.4
Lake Sunapee Bank (LSBG)	18.89	13.25	17.55	-0.04	-0.23	▼	▲	▲	+25.09	16.2	0.6
Northeast Bancorp (NBNI)	11.72	9.56	11.10	...	...	▲	▼	▼	+5.71	13.7	0.0
People's United Fin (PBCT)	16.93	13.62	15.44	+0.04	-0.26	▲	▼	▲	-4.40	17.7	0.7
PNC (PNC)	99.71	77.40	86.49	+0.05	+0.06	▲	▲	▲	-9.25	11.8	2.2
RR Donnelley (RDD)	19.83	12.07	17.44	...	...	▼	▲	▲	+18.48	33.2	1.0
Supp Limited (SPPJY)	5.13	2.67	4.99	...	...	▼	▲	▲	...	...	0.0
State Street (STT)	79.80	50.60	68.18	+0.23	+0.34	▲	▲	▲	+2.74	13.9	...
Sysco (SYS)	52.31	35.73	51.21	-0.04	-0.08	▲	▲	▲	+24.90	37.0	1.2
The First Bancorp (FNLC)	23.37	17.37	21.42	-0.54	-2.46	▼	▲	▲	+4.64	13.3	0.9
United Technologies (UTX)	108.49	83.39	107.79	+0.05	+0.05	▲	▲	▲	+12.20	24.3	2.6
Unum Group (UNM)	37.26	23.99	34.35	+0.17	+0.50	▲	▲	▲	+3.18	9.4	0.8
Verizon Comm (VZ)	56.95	38.06	53.59	-0.05	-0.09	▼	▲	▲	+15.95	15.2	2.3
Verso (VRS)	13.60	10.09	10.19	-0.55	-5.11	▼	▼	▼	...	0.0	...
WalMart (WMT)	74.35	56.30	73.34	-0.42	-0.57	▼	▲	▲	+19.64	16.3	2.0

Currencies				
	Last	Chg	Qtr	Year
Euro	0.902	unch.	+0.024	-0.009
British Pound	0.767	+0.002	+0.073	+0.122
Canadian Dollar	1.316	-0.001	+0.020	+0.003
Japanese Yen	102.45	+0.640	-5.860	-21.760
Mexican Peso	18.553	-0.204	+0.357	+2.402
Swiss Franc	0.984	+0.003	+0.013	+0.001
Israeli Shekel	3.819	-0.016	+0.038	+0.017
Norwegian Krone	8.469	-0.038	+0.251	+0.202
South African Rand	13.585	-0.140	-1.586	+0.963

Commodities				
Energy	Units	Date	Close	Chg
Crude oil NYM	\$/Barrel	Sep	43.02	+1.22
Natural gas NYM	Mil. BTU	Sep	2.75	-0.02
Heating oil NYM	Gallon	Sep	1.34	+0.03
Gasoline NYM	Gallon	Sep	1.36	-0.01
Metals				
Gold CMX	\$/toz.	Aug	1333.40	-3.00
Silver CMX	\$/toz.	Aug	19.77	-0.01
HG Copper CMX	\$/lb.	Aug	2.16	+0.01
Platinum NYM	\$/toz.	Sep	1153.80	+4.00
Agricultural				
Soybean CBT	c/5000 BSL	Aug	1018.75	+15.00
Corn CBT	c/5000 BSL	Sep	325.25	+1.00
Wheat CBT	c/5000 BSL	Sep	417.00	+1.00
Live cattle CME	c/4000 LBS	Aug	116.93	-0.75

Treasury						
	Yield	Chg.	Yr.Chg	Wk	Mo	Qtr
3-month T-bill	0.26	0.00	0.06	▲	▲	▲
6-month T-bill	0.44	0.00	0.21	▲	▲	▲
52-wk T-bill	0.55	0.01	0.35	▲	▲	▲
2-year T-note	0.73	0.00	0.72	▲	▲	▲
5-year T-note	1.15	0.00	1.57	▲	▲	▼
10-year T-note	1.60	0.00	2.16	▲	▲	▼
30-year T-bond	2.31	-0.01	2.82	▲	▲	▼

Global Markets				
	Close	Chg	%Chg	%Yr
FTSE 100	6809.13	+15.66	+0.23	+1.35
CAC 40	4415.46	+4.91	+0.11	-14.34
Nikkei 225	16650.57	+396.12	+2.44	-19.66
Hang Seng	22494.76	+348.67	+1.57	-8.38
SET	1542.26	+23.57	+1.55	+7.94
All Ord	5625.71	+40.07	+0.72	+2.80
DAX	10432.36	+65.15	+0.63	-9.21

Most Active				
	Close	Chg	YTD%	Volume
Bank of Ameri (BAC)	15.13	+0.08	+0.5	719266
Bristol-Muere (BMV)	60.30	-2.98	+4.7	600511