

Scratchpad Accelerator announces Demo Day

BANGOR — The Scratchpad Accelerator, a pilot program of the University of Maine in collaboration with the Maine Technology Institute, has announced it will hold a Demo Day to showcase four Maine startup companies.

The event will display developments underway at each company from 4 to 7 p.m. Friday, Dec. 11, at Seasons Restaurant in Bangor. The event is open to the public and will include networking, food and a cash bar. Registration is online at <http://bit.ly/scratchpaddemoday>.

The four companies — CourseStorm of Orono, Double Blue Analytics of Orono and Brunswick, Tip Whip of Old Town and L&K Manufacturing of Bangor — will give investment-

style pitches to an audience of supporters, strategic partners, the general public and potential investors.

Clayton Kyle from CLYNK, a Maine recycling company with proprietary software and a streamlined process for managing bottle redemption in Maine, will be the event's featured speaker. Kyle will talk about the evolution of CLYNK since its inception in 2004. He will focus on the major pivots the company has experienced, and the role that outside investment has played in driving the company forward.

‘Nuts and Bolts of Business Valuation’

BANGOR — Second of Husson's small business sessions "Nuts and Bolts of Business Valuation" will

be held 8-9:30 a.m. Thursday, Dec. 10, at Richard E. Dyke Center for Family Business at Husson University.

Newer, established companies are welcome, but it is not targeting startups. The goal is to help business owners prepare for the January 2016 session where experts will be engaged in a speed meeting.

Refreshments will be available.

December Business After Hours at The First

BANGOR — Bangor Region Chamber of Commerce Business After Hours will be held 5-7 p.m. Thursday, Dec. 10, at The First bank, 145 Exchange St.

RSVP for an extra chance to win a prize, but you have to be present to win. Call 947-0307 or email admin@bangorregion.com.

Consumer

Continued from Page C1

not have all the legal tools allowed in cases of more current debt.

Then there's something called the "re-aging" of old debts. In the case of a really old debt, the statute of limitations clock can reset if you make even a single, small payment.

The guide suggests either ignoring demands to settle ancient debts or fighting such claims with the aid of an attorney; the attorney can help with language for a letter saying you don't recognize the debt and asking for verification including the last date a payment was made.

There's a lot more advice in the guide, available at maine.gov.

gov/pfr/consumercredit/publications.htm.

Consumers in Maine can request a printed copy by calling Bureau of Consumer Credit Protection at 800-332-8529 or writing to Bureau of Consumer Credit Protection, 35 State House Station, Augusta, ME 04333. The bureau also maintains a list of debt collectors who are licensed to do business in Maine.

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	157.75	-0.47	4.1	IntlBsch	27.58	-1.11	0.6
ABB Ltd	18.49	-0.24		JPMorgCh	67.00	-0.89	1.8
AbbVie	56.27	-0.91	2.3	Kohls	47.45	-0.63	1.8
AtkLab	45.56	+0.26	1.0	LillyEli	86.38	-0.24	2.0
AEP	56.25	+0.41	2.2	Loews	38.33	-0.08	0.3
Aerospa1	0.40	-0.04		Lowes	76.45	+0.31	1.1
Aetna	103.62	-1.70	1.0	McDnlds	116.42	+0.22	3.6
AFAC	62.80	-0.72	1.6	Merck	53.68	+0.04	1.8
AK Steel	2.10	-0.17	0.0	MetLife	50.12	-0.95	1.5
ALCATEL LUCENT4.01	-0.01			Microsoft	55.81	-0.10	1.4
Allergan	316.51	+0.01		Mondelez	44.03	-0.47	0.7
Allstate	64.39	-0.10	1.2	Monsanto	97.67	-0.18	2.2
Altria	58.27	-0.24	2.3	MorgStra	34.68	-0.64	0.6
AMovill	15.23	-0.51	0.5	NewellRub	48.16	+3.33	0.8
Anadarko	53.68	-3.13	1.1	NextEner	98.57	+0.43	3.1
Apache	44.22	-1.57	1.0	NipponTT	37.78	-0.63	
ApdIdMatl	18.91	-0.12	0.4	NokiaCp	7.38	-0.03	0.2
Apple	118.28	-0.75	2.1	NorthroG	187.99	+0.04	3.2
AT&T Inc	34.27	+0.16	1.9	OneokPtrs	25.21	-1.47	0.3
Autodesk	63.75	-1.54	0.0	Oracle	38.82	-0.34	0.6
AvidTech	6.65	-0.03	0.0	Orange	17.05	-0.32	0.7
BcaSantSA	5.24	-0.18	0.3	Penn Gmng	15.72	+0.22	
BestBuy	30.91	-0.11	0.9	Penney	7.88	-0.18	0.0
BFINYMel	43.59	-0.47	0.7	PeppoHold	26.46	+0.22	1.1
BkofAm	17.54	-0.26	0.2	PepsiCo	100.67	-0.39	2.8
Boeing	148.45	-0.05	3.6	Pfizer	32.86	-0.14	1.1
BP PLC	31.26	-1.41	2.4	PhilipMor	88.79	-0.91	4.1
BkfdAas	33.47	-0.88	0.5	PPL	33.57	-0.17	1.5
BrMySq	68.84	-0.27	1.5	Praxair	109.56	-0.72	2.9
Caterpillar	68.36	-1.62	3.1	ProctGam	78.37	+0.54	2.7
CBS B	50.45	+0.44	0.6	PrudEntl	45.88	+0.07	1.2
Centric Prt	16.41	-0.10	1.0	QstDiag	68.83	+0.26	1.5
Chevron	87.28	-2.43	4.3	Ryaner	23.48	-0.06	1.0
Citigroup	54.40	-0.69	0.2	Raytheon	127.14	+2.85	2.7
CocaCola	43.20	-0.19	1.3	ReynAmer	46.68	-0.08	1.4
Corning	18.04	-0.01	0.5	RyCarb	93.65	-0.62	1.5
Deere	79.10	-0.49	2.4	Schwab	34.08	-0.43	0.2
Disney	113.83	-0.41	1.4	SearshHlgs	19.98	+0.01	0.0
DowChem	52.03	-1.28	1.8	SherinW	270.60	-1.82	2.7
DukeEnrg	68.50	+1.46	3.3	SiderurNac	1.21	-0.06	0.1
DuPont	32.20	-0.08	1.9	Siemens	101.03	...	3.8
ExconMtl	76.80	-2.06	2.9	SonyCp	25.30	-0.69	0.1
Facebook	105.61	-0.57		Starbucks	61.89	-0.14	0.8
FedExCp	152.57	-2.90	1.0	SwstAirl	49.58	-0.17	0.3
FidNFin	35.86	-0.23	0.8	Symantec	20.14	-0.10	0.6
FidNatInfo	63.51	-1.53	1.0	Target	73.39	-0.51	2.2
FrontierCm	5.06	-0.04	0.4	Textron	41.90	-0.18	0.1
GmElec	30.37	-0.12	0.9	TimeWarn	155.61	+0.42	3.0
GladcoSKin	40.00	-0.27	2.4	Toyota	125.15	-0.75	3.6
GlobalManS	185.49	-4.50	2.6	Travelers	113.59	-0.47	2.4
Google	763.25	-3.56		UPS B	102.45	-0.81	2.9
Hershey	87.14	-0.64	2.3	ValeroC	70.79	-0.60	2.0
HewlettP	12.15	-0.17	0.5	Vodafone	33.22	+0.34	1.7
Hitachi	59.64	...	1.0	WalterEn	0.02	...	0.0
HomeDep	133.93	-0.80	2.4	Waste Mngt	52.10	-0.56	1.5
Honda	32.63	-0.06		WellsFargo	55.42	-0.25	1.5
IBM	139.55	-0.88	5.2	Yahoo	34.68	-0.23	
Intel	34.99	+0.05	1.0	Zimmer	100.41	-0.14	0.9

Indexes

	52-Wk High	52-Wk Low	Close	Chg	Chg%	Yr	Mo	Qtr	1 Yr. Chg%
Dow Jones indus.	18351	15370	17730.51	-117.12	-0.66	▲	Mo	▲	-1.27
Dow Jones Transport	9257	7453	7884.78	-70.05	-0.88	▼	▼	▲	-13.85
Dow Jones Utility	657	540	562.90	+1.70	+0.30	▼	▲	▲	-5.67
Nasdaq composite	5232	4292	5101.81	-40.46	-0.79	▼	▼	▲	+6.72
NYSE AMEX composite	2574	2114	2193.01	-28.72	-1.29	▼	▼	▲	-14.49
NYSE composite	11255	9510	10304.54	-104.32	-1.00	▼	▼	▲	-6.07
S&P 500	2135	1867	2077.07	-14.62	-0.70	▼	▼	▲	+0.08
S&P Mid cap 400	1551	1345	1434.44	-14.64	-1.01	▼	▼	▲	-0.68
Wilshire 5000	22537	19619	21489.20	-188.97	-0.87	▼	▼	▲	-1.31
Russell 2000	1296	1079	1164.30	-19.10	-1.61	▼	▼	▲	-1.53

Local Stocks

	52Wk Hi	52Wk Lo	Close	Chg	Chg%	Yr	Mo	Qtr	YTD%	P/E	Div
Bank of America (BAC)	18.48	14.60	17.54	-0.26	-1.46	▲	▲	▲	-1.96	13.2	0.2
Bar Harbor (BHB)	37.98	28.97	33.50	-0.69	-2.02	▼	▲	▲	...	14.0	1.0
Camden Nat'l (CAC)	47.49	35.81	45.34	+0.02	+0.04	▲	▲	▲	+13.81	13.4	1.2
Cisco (CSCO)	30.31	23.03	27.49	+0.01	+0.04	▲	▲	▲	-1.17	14.7	0.8
Delhaize (DEG)	25.14	17.15	24.63	+0.21	+0.86	▼	▲	▲	+35.93	31.7	0.4
Domtar (UFS)	48.30	35.20	39.85	-0.36	-0.90	▼	▲	▲	-0.92	16.5	1.6
Dover (DOV)	78.21	55.50	64.22	-0.53	-0.82	▼	▲	▲	-10.46	16.6	1.7
Fairchild SC (FCS)	20.84	12.22	19.53	+0.04	+0.21	▼	▲	▲	+15.70	0.0	
General Dynamics (GD)	153.76	130.91	143.09	-0.75	-0.52	▼	▲	▲	+3.97	16.2	2.8
General Electric (GE)	30.99	19.37	30.37	-0.12	-0.39	▲	▲	▲	+20.18	99.0	0.9
HCA Holdings (HCA)	95.49	43.91	66.42	-0.83	-1.23	▼	▼	▼	-9.50	14.1	
Idexx Labs (IDXX)	168.51	61.58	70.19	-0.21	-0.30	▼	▼	▼	-5.32	38.4	
ImmuCell (ICCC)	11.40	4.63	7.38	-0.06	-0.81	▼	▲	▲	+51.85	22.2	
International Paper (IP)	57.90	37.11	39.78	-0.45	-1.12	▼	▼	▼	-25.76	18.8	1.8
KeyCorp (KEY)	15.70	12.04	13.24	-0.17	-1.27	▲	▲	▲	-4.75	12.5	0.3
Kimberly-Clark (KMB)	122.97	103.04	122.97	+0.81	+0.67	▲	▲	▲	+5.69	81.6	3.5
Lake Sunapee Bank (LSBG)	16.35	13.51	13.56	-0.13	-0.95	▼	▲	▲	-13.19	11.8	0.6
Northeast Bancorp (NBN)	11.02	8.86	10.50	▼	▼	▲	+8.92	13.9	0.0
People's United Fin (PFLT)	16.95	13.97	16.49	-0.33	-1.96	▼	▲	▲	+8.63	19.9	0.7
Plum Creek Timber (PCL)	51.63	36.95	49.94	-0.43	-0.85	▼	▲	▲	+16.71	38.3	1.8
PNC (PNC)	100.52	81.64	96.49	-0.70	-0.72	▲	▲	▲	+5.77	13.1	2.0
RR Donnelley (RDD)	20.22	14.19	15.25	-0.53	-3.36	▼	▲	▲	-9.25	32.3	1.0
Sappi Limited (SPLPY)	4.53	2.67	4.03	▼	▲	▲	...	0.0	
State Street (STT)	81.26	63.97	72.52	-1.17	-1.59	▼	▲	▲	-7.62	17.2	1.4
Sysco (SYS)	42.03	35.45	41.07	-0.03	-0.07	▼	▲	▲	+3.48	37.7	1.2
The First Bancorp (FNLCL)	22.56	16.20	21.57	-0.60	-2.71	▼	▲	▲	+19.24	15.0	0.9
United Technologies (UTX)	124.45	85.50	95.91	+0.18	+0.19	▼	▲	▲	-16.60	14.6	2.6
Unum Group (UNM)	38.15	29.81	36.31	-0.50	-1.36	▼	▲	▲	+4.10	25.1	0.7
Verizon Comm (VZ)	50.86	38.06	46.06	+0.35	+0.77	▲	▲	▲	-1.54	18.9	2.3
WalMart (WMT)	90.97	56.30	60.50	+0.84	+1.41	▲	▼	▼	-29.55	12.8	2.0

Currencies

	Last	Chg	Qtr	Year
Euro	0.923	+0.004	+0.028	+0.109
British Pound	0.664	+0.002	+0.009	+0.022
Canadian Dollar	1.350	+0.014	+0.019	+0.206
Japanese Yen	123.37	+0.190	+4.100	+1.960
Mexican Peso	16.890	+0.234	-0.096	+2.532
Swiss Franc	0.999	+0.002	+0.024	+0.021
Israeli Shekel	3.868	+0.040	-0.062	-0.114
Norwegian Krone	8.662	+0.150	+0.351	+1.533
South African Rand	14.515	+0.176	+0.552	+3.163

Commodities

Energy	Units	Date	Close	Chg
Crude oil NYM	\$/Barrel	Jan	37.65	-2.32
Natural gas NYM	Mil. BTU	Jan	2.07	-0.12
Heating oil NYM	Gallon	Jan	1.28	-0.06
Gasoline NYM	Gallon	Jan	1.21	-0.06

Metals

Gold CMX	\$/1oz.	Dec	1076.40	-8.10
Silver CMX	\$/1oz.	Dec	14.31	-0.20
HG Copper CMX	\$/Lb.	Dec	2.04	-0.03
Platinum NYM	\$/1oz.	Jan	863.20	-17.40

Agricultural

Soybean CBT	e/5000 BSL	Jan	882.25	23.75
Corn CBT	e/5000 BSL	Dec	368.50	-7.75
Wheat CBT	e/5000 BSL	Dec	470.25	-1.00
Live cattle CMEs/40000 Lbs		Dec	121.63	-2.65

Treasuries

	Yield	Chg.	Yr.Chg	Wk	Mo	Qtr
3-month T-bill	0.24	0.02	0.01	▲	▲	▲
6-month T-bill	0.53	0.05	0.07	▲	▲	▲
52-wk T-bill	0.64	0.08	0.14	▲	▲	▲
2-year T-note	0.93	-0.01	0.64	▲	▲	▲
5-year T-note	1.68	-0.03	1.68	▲	▼	▲
10-year T-note	2.24	-0.04	2.30	▲	▼	▲
30-year T-bond	2.97	-0.05	2.96	▼	▼	▲

Global Markets

	Close	Chg	%Chg	%Yr
FTSE 100	6223.52	-14.77	-0.24	-7.70
CAC 40	4756.41	+41.62	+0.88	+7.62
Nikkei 225	19698.15	+193.67	+0.99	+9.92
Hang Seng	22203.22	-32.67	-0.15	-7.50
SET	1333.57	-7.05	-0.53	-16.54
All Ord	5205.94	+4.48	+0.09	-20.43
DAX	10886.09	+133.99	+1.25	+7.92

Most Active

	Close	Chg	YTD%	Volume
Kinder Morgan (KMI)	16.42	-0.40	-2.4	1365223
Bank of Ameri (BAC)	17.54	-0.26	-1.5	815352
GE (GE)	30.37	-0.12	-0.4	666658
FCX (FCX)	7.23	-0.62	-7.9	457527
Staples (SPLS)	10.66	-1.70	-13.8	456620
Keurig Green (GMCRI)	88.89	+37.19	+71.9	413635
Office Depot (ODP)	5.59	-1.05	-15.7	390664
Alcoa (AA)	9.04	-0.30	-3.2	374371
AT&T (T)	34.27	+0.16	+0.5	339553

Biggest Gainers

	Close	Chg	YTD%	Volume
Keurig Green (GMCRI)	88.89	+37.19	+71.9	413635
XBiotech (XBTE)	13.03	+4.42	+51.3	51701
eFuture (EFUT)	11.92	+2.42	+25.5	15466
Global Tech A (GAI)	7.70	+1.54	+25.0	1053
Arrowhead Res (ARWR)	6.24	+0.70	+12.6	24579
Sodastream (SODA)	15.51	+1.49	+10.6	25528
Novocure (NVCR)	27.16	+2.34	+9.4	8010
Oil-Dri (ODC)	32.70	+2.78	+9.3	215
Greif (GEBF)	43.81	+3.63	+9.0	405

Biggest Losers

	Close	Chg	YTD%	Volume
bluebird bio (BLUE)	52.25	-31.41	-37.5	100628
GBT (GBT)	33.93	-11.74	-25.7	30214
Agios (AGIO)	49.26	-12.63	-20.4	16702
Arctia Health (ACR)	17.56	-3.98	-18.5	8828
BioAmp (BIOA)	6.49	-1.26	-16.3	1306
Office Depot (ODP)	5.59	-1.05	-15.7	390664
Golar LNG (GLNG)	18.37	-3.37	-15.5	44754
Neotechics (NEOT)	7.57	-1.36	-15.2	12299
CONSOL Energy (CNX)	6.56	-1.16	-15.0	190284

Financial data provided by Thomson Reuters

Infographics designed and produced by Custom Flow Solutions, LLC

Please join us for our

HOLIDAY OPEN HOUSE

Friday, December 11

It's time once again to celebrate the season at
The First's Holiday Open House!

We're decking the halls and inviting all our customers and community friends to drop by your nearby branch for festive food, beverages and holiday fun.



A Better Way to Bank



Bangor • Bar Harbor • Blue Hill • Boothbay Harbor • Calais • Camden • Damariscotta • Eastport • Ellsworth • Northeast Harbor • Rockland • Rockport • Southwest Harbor • Waldoboro • Wiscasset

A Division of The First Bancorp • 800.564.3195 • www.TheFirst.com • Member FDIC