Norinco

Continued from Page C1

port found Norinco sold more than \$20 million worth of weapons to South Sudan's government in 2014, prompting the U.S. government to advocate for an arms embar-

The company was sanctioned by the U.S. government in 2003 for allegedly providing ballistic missile systems to Iran and again in the 1990s after being implicated in a sting operation conducted by the Bureau of Alcohol, Tobacco and Firearms.

Flora said before a trip to China to meet with Norinco officials last year that he asked the company about those past sanctions and didn't see any connection between the company's rail transportation division and the arms production division.

Flora was not immediately available for comment Monday about whether there was any connection between the United Nations report and difficulty getting a visa for the Norinco executive.

Miles Williams, a member of the development authority's board, suggested earlier this month that the Loring Development Authority perhaps convince could Norinco to broaden the scope of its project in Maine, as the company manufactures other construction equipment.

"We've had those discussions with them, and they've mentioned sideline aspects to their railcar enterprise," Flora said, "but the railcar, to date, is their central focus.'

Flora said new standards for tank cars still give shippers a five-year grace period to make upgrades.

'This is still an area where there is a lot of active interest, it just probably isn't going to happen soon," he said.

Those economic pressures aside, Williams said he'd hate to see any project delayed because of a technicality.

"I'd just hate to see them abandon the project because it might take two or three years for their executive to obtain a visa," Williams said.

Bangor Daily News writer Darren Fishell contributed

Forum

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Susan Collins had pressed for suspension of that rule in favor of more study.

Safer tracks. The omnibus bill includes \$3 million to expand inspection of about 14,000 miles of track used by trains that include oil tanker cars.

Veterans reform bill funding. The bill that was passed last summer gets \$209 million to deal with new costs, including added medical staff and expanding facilities. The Veterans Administration's Office of the Inspector General receives an additional \$5 million to keep investigating the "wait list scandal."

- Light bulb choice. The spending bill limits enforce-

Consolidated Stocks

to this report. ment of a 2007 law to end use of incandescent bulbs. While consumers have

while longer. Saturday mail delivery. It continues, courtesy of the omnibus bill, despite years of efforts to cut the service to save money.

switched, others may be

able to find the older style a

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 contacexdir@live.com

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petitor and other companies outside its core fleet fuel card business, and Cam d en National became the largest Maine-based bank through its purchase of the Bank of Maine.

The utility world also had several major transactions. SunEdison completed its \$2.4 billion purchase of First Wind in January and in December announced plans to sell its Bingham and Oakfield projects.

Central Maine Power Co. became part of a new publicly traded regional utility company, Avangrid, earlier this month, after parent company Iberdrola's purchase of utility UIL Holdings Corp., announced in February. Emera Maine's parent company also struck out for a little M&A, buying utility Teco Energy Inc., which operates in Florida and New Mexico, for \$6.44 billion.

Retailer L.L. Bean also named its next CEO, former Wal-Mart and Hannaford executive Stephen Smith, indicating a focus on global growth for the Freeport retailer.

And in distressed asset sales, a consortium of liquidators bought the Lincoln mill in a bankruptcy auction.

Construction continued on a rail connection to Portland's International Marine Terminal, linking with the Icelandic container shipper Eimskip. The port of Eastport also started rebuilding a breakwater that collapsed in December, with the help of a federal grant.

That major project was joined with perhaps the biggest transportation news of the year: that Maine would get \$20 million from a federal grant to upgrade many of the bottlenecks in the state's freight rail system.

The state still faces a shortfall in its budget for road and bridge improvements, but the rail upgrades stand to speed up the shipment of goods throughout the state and connect the rail system to a port with regular access to markets across the North Atlantic.

The state's trade office has focused much attention on that region of the world, leading a mission to Iceland in October.

Elsewhere in transportation, the Nova Star luxury ferry left Maine for good after sailing for two years between Yarmouth, Nova Scotia, and Portland, with the help of millions in subsidy funds from the province of Nova Scotia.

Early and late resolutions

FairPoint workers ended a 131-day strike in February after conceding some ground

Transportation upgrades to the struggling telecom company that turned around losses before and during the strike, posting in November profits for the second quarter in a row, fueled by lower postretirement benefit costs.

While the contract dispute at FairPoint found a late and hard-won resolution, union members at Bath Iron Works hopped into negotiations early and narrowly approved a contract in advance of a big year for the shipyard, when it will bid on a contract to build a new class of U.S.

Coast Guard cutters. The company estimates it would lay off about 35 percent, or 1,200, of its manufacturing employees if it doesn't win that contract.

In another perhaps late resolution, the University of Maine's offshore wind project Aqua Ventus stayed in the running for a major federal grant, getting another \$3.7 million to design a full-scale demonstration project that could end up competing for a \$40 million in federal funds.

Energy costs avoided shock

Standard offer electric rates stayed flat or dropped for Maine residential customers, contrary to experts' fears as New England faces power capacity constraints and the loss of major generators, including the nuclear power plant Vermont Yankee that went offline at the end of 2014.

Maine and most other states also benefitted from gas prices that have remained low as output stayed steady from the Middle East and U.S. producers.

The drop in crude oil prices is a disproportionate economic boon for Maine, where the majority of homes still use No. 2 heating oil in the winter.

Bigger issues around energy still loom in the background for Maine and the region. A state group has started work this year on a new scheme for compensating small-scale solar generators, creating a plan legislators are set to consider when they reconvene in January.

In New England, regional proposals for natural gas pipeline expansions took shape and the announcement of a request for proposals for new renewable power capacifrom Massachusetts, Rhode Island and Connecticut will have a large impact on development of new transmission and renewables projects that come out next year.

Meanwhile, demand continues to rise for transmission projects that would bring Canadian hydropower onto the New England grid and for wind projects in Maine that could require separate transmission upgrades to get its power into the regional ISO-New England system.

Neuman

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8. Plan time off

You need to take a break every now and then to rest and regroup. Business owners have the tendency to work 24/7. Sit down with your calendar as the new year begins and block out some vacation time. If you wait "until you have time," you never will. Plan now to take a well-deserved break later.

This will be my last col-

umn in this capacity as I | Coffee Club starting begin a new chapter as president and chief executive officer of the Bangor Region Chamber of Commerce. I thank you and the Bangor Daily News for this opportunity to share what I hope has been some helpful information and

Change is good and I hope any changes you make this year bring you much satisfaction and success. Stay in touch and I look forward to seeing you out and about in 2016. Let's make it a great

insight.

up for businesses

BELFAST — Our Town Belfast, the local Main Street organization seeking to strengthen Belfast's historic downtown, is beginning a new series of networking events for downtown businesses in 2016.

Coffee Club will be an informal monthly get-together where businesses can meet their neighbors and network, get updates on news affecting local businesses, share news about their own businesses, share ideas for the downtown

area, stay connected with Our Town Belfast, the city, Chamber of Commerce and other organizations, and enjoy a cup of coffee and light breakfast.

The first meeting of Coffee Club will be held 7:45-8:45 a.m. Wednesday, Jan. 13, at the new Nautilus Seafood & Grill, near the Belfast City Landing. The next date and location will be announced at the Jan. 13 meeting.

For information, contact Our Town Belfast at 207-218-1158 or info@ourtownbelfast.org "Coffee Club" is free. RSVPs are encouraged and appreciated.

Market Review

	Close	Chg	Div		Close	Chg	Div		52-Wk		52-Wk			0. a.	.,		•	1 Yr.	
3M Co	151.22 18.16	+0.03	4.1	IntlBcsh	26.37	-0.13	0.6 1.8	Dow Jones indus.	High 18351		Low 15370	Close 17528.27	Chg -23.90	Chg% -0.14		r Mo	Qtr ▲	Chg% -2.91	Euro
ABB Ltd AbbVie	58.75	+0.03	2.3	JPMorgCh Kohls	66.38 47.24	-0.22 +0.11	1.8												British Pound
AbtLab	45.03	-0.07	1.0	LillyEli	85.49	-0.36	2.0	Dow Jones Transport	9257		7361	7566.70		-0.73				-17.75	Canadian Dollar Japanese Yen
AEP	58.60	+0.20	2.2	Loews	38.34	-0.13	0.3	Dow Jones Utility	657		540	582.40	+1.38	+0.24	•	. 🔺	A	-8.36	Mexican Peso
Aeropostl	0.28	-0.01		Lowes	76.44	+0.16	1.1	Nasdaq composite	5232		4292	5040.98	-7.51	-0.15	•	. 🔻		+4.87	Swiss Franc
Aetna	108.95	-0.68	1.0	McDnlds	118.75	+0.18	3.6	NYSE AMEX composite	2556		2088	2165.93	-12.72	-0.58		. 🔻	A -	-12.83	Israeli Shekel
AFLAC	60.39	+0.21	1.6	Merck	52.84	-0.01	1.8	NYSE composite	11255		9510	10217.41	-41.14	-0.40			•	-6.99	Norwegian Krone
AK Steel ALCATEL LU	2.23	-0.07 3 -0.02	0.0	MetLife Microsoft	48.26 55.95	-0.01 +0.28	1.5 1.4	S&P 500	2135		1867	2056.50		-0.22			•	-1.54	South African Ran
Allergan	308.88	-2.35		Mondelez	45.07	-0.28	0.7		1551		1345								
Allstate	62.64	-0.50	1.2	Monsanto	98.86	-0.41	2.2	S&P Mid cap 400				1413.86		-0.16		. •	•	-3.68	
Altria	58.27	-0.02	2.3	MorgStan	32.17	-0.31	0.6	Wilshire 5000	22537		19619	21296.18	-58.38	-0.27	•	. 🔻	A	-2.97	Enamu
AMovilL	14.21	-0.16	0.5	NewellRub	44.37	+0.76	0.8	Russell 2000	1296		1079	1148.21	-6.54	-0.57	_	. 🔻	A	-5.51	Energy
Anadarko	49.69	-1.53	1.1	NextEraEn	103.99	+0.06	3.1												Crude oil NYM
Apache	44.92	-0.88	1.0	NipponTT	39.65	+0.16	0.8				Loca	l Stock	' C						Natural gas NYM Heating oil NYM
ApldMatl	19.00	-0.11	0.4	NokiaCp	7.08	-0.05	0.2												Gasoline NYM
Apple AT&T Inc	106.82 34.76	-1.21 +0.10	2.1 1.9	NorthropG OneokPtrs	189.98 28.67	-0.13 -0.21	3.2	5	2Wk Hi 5	2Wk Lo	Close	Chg	Chg% Y	r Mo	Qtr	YTD%	P/	E Div	Metals
Autodesk	61.86	+0.10	0.0	Oracle	36.79	-0.21	0.6	Bank of America (BAC)	18.48	14.60	17.13	-0.14	-0.81	A	\blacktriangle	-4.25	5 12.8	3 0.2	Gold CMX
AvidTch	7.32	-0.17	0.0	Orange	16.83	+0.03	0.7	Bar Harbor (BHB)	37.98	28.97	34.77	-0.18	-0.52 T	▼	\blacktriangle		. 14.3	3 1.0	Silver CMX
BcoSantSA	4.99	-0.11	0.3	Penn Gmng	16.01	-0.19		Camden Nat'l (CAC)	47.49	36.20	44.46	-0.53	-1.18			+11.60	13.3	3 1.2	HG Copper CMX
BestBuy	30.53	+0.03	0.9	Penney	6.91	-0.05	0.0	Cisco (csco)	30.31	23.03	27.31	-0.07	-0.26	_	_	-1.82			Platinum NYM
BkNYMel	41.14	-0.09	0.7	PepcoHold	26.22	+0.02	1.1												Agricultural
BkofAm	17.13	-0.14	0.2	PepsiCo	100.68	+0.14	2.8	Delhaize (DEG)	25.14	17.50	24.84	+0.15	+0.61		A	+37.09			Soybean CBT ¢
Boeing BP PLC	144.54 31.71	+1.01	4.4 2.4	Pfizer	32.42	-0.20	1.2	Domtar (UFS)	48.30	35.20	37.59	-0.28	-0.74	•	A	-6.54	4 15.6	5 1.6	Corn CBT ¢
Br PLC BrkfldAs	31.71	-0.41	0.5	PhilipMor PPL	88.59 34.14	-0.27 -0.12	4.1 1.5	Dover (DOV)	78.21	55.50	62.31	-0.09	-0.14	. ▼	\blacktriangle	-13.12	2 16.0	1.7	Wheat CBT ¢
BrMySq	69.17	+0.20	1.5	Praxair	103.78	-0.73	2.9	Fairchld SC (FCS)	21.71	12.22	19.98	-0.05	-0.25 T	7	\blacktriangle	+18.36	0.0)	Live cattle CME¢/
Caterpillar	68.58	-0.80	3.1	ProctGam	79.92	+0.13	2.7	General Dynamics (GD)	153.76	130.91	139.59	-0.25	-0.18		•	+1.43	3 15.7	7 2.8	
CBS B	46.83	-0.61	0.6	Prudentl	45.92	-0.11	1.2	General Electric (GE)	31.23	19.37	30.90	+0.07	+0.23		_	+22.28			
CenterPnt	18.18	+0.07	1.0	OstDiag	71.60	+0.19	1.5							-					
Chevron	90.36	-1.69	4.3	Rayonier	22.71	-0.08	1.0	HCA Holdings (HCA)	95.49	43.91	68.04	-0.88	-1.28 ▲	A	•	-7.29			Υ
Citigroup	52.38	-0.33	0.2	Raytheon	126.23	-0.06	2.7	Idexx Labs (IDXX)	168.51	61.58	74.16	+1.21	+1.66		A	+0.03	39.7	7	3-month T-bill
CocaCola Corning	43.49 18.21	-0.05 -0.35	1.3 0.5	ReynAmer RylCarb	46.28 100.32	-0.16 +0.40	1.4	ImmuCell (ICCC)	11.40	4.82	7.44	-0.11	-1.42		\blacktriangle	+53.15	5 22.5	5	6-month T-bill
Deere	77.97	-0.82	2.4	Schwab	33.11	+0.06	0.2	International Paper (IP)	57.90	36.76	38.12	-0.40	-1.04		\blacktriangle	-28.85	5 18.0	1.8	52-wk T-bill 2-year T-note
Disney	107.25	+1.39	1.4	SearsHldgs	20.71	-0.08	0.0	KeyCorp (KEY)	15.70	12.04	13.30	-0.03	-0.23		•	-4.32			5-year T-note
DowChm	52.23	-0.08	1.8	Sherwin	264.23	-0.94	2.7	1 ' '	128.23	103.04	128.23	+1.35	+1.06	·	_	+10.98			10-year T-note
DukeEnrg	71.92	-0.12	3.3	SiderurNac	1.03	-0.02	0.1	Kimberly-Clark (KMB)						_	_				30-year T-bond
DuPont	32.25	-0.01	1.9	Siemens	97.91		3.8	Lake Sunapee Bank (LSBG)	16.35	13.50	13.82	-0.40	-2.81 T	▼	•	-11.52	2 12.3	3 0.6	Jo-year 1-bond
ExxonMbl	78.74	-0.59	2.9	SonyCp	24.67	-0.03	0.1	Northeast Bancorp (NBN)	11.02	8.86	10.26	-0.08	-0.77 T	✓ ▼	\blacksquare	+6.43	3 13.7	7 0.0	
Facebook	105.93	+0.91		Starbucks	60.19	-0.13	0.8	People's United Fin (PBCT)	16.95	13.97	16.34	-0.01	-0.06	. ▼	\blacktriangle	+7.64	1 19.4	1 0.7	G
FedExCp FidINFin	148.41 34.53	-1.24 +0.10	1.0 0.8	SwstAirl Symantec	43.82 21.13	-0.08 +0.27	0.3	Plum Creek Timber (PCL)	51.63	36.95	48.62	+0.14	+0.29		•	+13.62	2 36.8	3 1.8	
FidNatInfo	61.00	-0.11	1.0	Target	72.87	-0.30	2.2	PNC (PNC)	100.52	81.84	95.94	-0.30	-0.31		•	+5.16			FTSE 100
FrontierCm	4.85	-0.01	0.4	Textron	42.56	-0.13	0.1	1						_					CAC 40
GenElec	30.90	+0.07	0.9	TimeWarn	185.05	+0.55	3.0	RR Donnelley (RRD)	20.22	14.19	14.76	+0.05	+0.31 ▲	. •	A	-12.20	30.1		Nikkei 225
GlaxoSKIn	40.92	-0.01	2.4	Toyota	124.47	-1.30	3.6	Sappi Limited (SPPJY)	4.53	2.67	4.20		🔻	′ ▲	A			0.0	Hang Seng
GoldmanS	181.62	-0.85	2.6	Travelers	113.48	+0.21	2.4	State Street (STT)	81.26	63.97	67.17	+0.03	+0.04	. •	\blacktriangle	-14.43	3 15.7	7 1.4	SET
Google		+14.11		UPS B	97.00	-0.34	2.9	Sysco (SYY)	42.03	35.45	41.51	+0.21	+0.51	. ▼	\blacktriangle	+4.59	37.9	1.2	All Ord
Hershey	90.39	+0.07	2.3	ValeroE	70.62	-1.31	2.0	The First Bancorp (FNLC)	22.56	16.20	20.83	-0.08	-0.38	▼	A	+15.15	5 14.2	2 0.9	DAX
HewlettP Hitachi	11.63 56.80	-0.10	0.5 1.0	Vodafone WalterEn	31.92 0.02	-0.14	1.7 0.0	United Technologies (UTX)	124.45	85.50	96.09	-0.21	-0.22 △		_	-16.44			
HomeDp	132.68	-0.22	2.4	Waste Mng't		+0.48	1.6							_	_				
Honda	32.22	-0.18		WellsFargo	54.68	-0.14	1.5	Unum Group (UNM)	38.15	29.81	33.42	-0.01	-0.03	•	A	-4.19			
IBM	137.61	-0.64	5.2	Yahoo	33.60	-0.51		Verizon Comm (VZ)	50.86	38.06	46.75	+0.04	+0.09		A	-0.06	5 19.4	1 2.3	SunEdison In (SUNE)
Intel	34.93	-0.05	1.0	Zimmer	102.25	-0.66	0.9	WalMart (WMT)	90.97	56.30	60.75	-0.08	-0.13		▼	-29.26	3 13.0	2.0	FCX (FCX)
			-					•											D 1 (A :

пітасііі	30.00		1.0	vvailei Eii	0.02		0.0	Oilited	i ieciiii	ulugies (ui	A) 124.4J	03.30	30.00	-0.21	-0.22	_	•		- 10.44	14.7	2.0
HomeDp		-0.22	2.4	Waste Mng't			1.6	Unum	Group	(UNM)	38.15	29.81	33.42	-0.01	-0.03	•	•	\blacktriangle	-4.19	22.8	0.7
Honda		-0.18		WellsFargo	54.68		1.5	Varizo	n Comr	n /\/7\	50.86	38.06	46.75	+0.04	+0.09	•		•	-0.08	19.4	2.3
IBM		-0.64	5.2	Yahoo	33.60											_	_				
Intel	34.93	-0.05	1.0	Zimmer	102.25	-0.66	0.9	WalM	art (WM	T)	90.97	56.30	60.75	-0.08	-0.13	•		▼	-29.26	13.0	2.0
	Top Mutual Funds																				
Fund		Last	Cl	ng 1Yr Rtn	Fun	d		Last	Chg	1Yr Rtn	Fund		Last	Chg 1Y	Rtn	Fund			Last	Chg 1	Yr Rtn
AMERICAN	FUNDS	3			FID	ELITY					JPMORGA	N.				TEMPL	ETON				
AMCP A		26.08	-0	.08 +0.8	Bal	anced		21.30	-0.04	+0.5	Core Bon	d Sel	11.59	+0.01 +	1.3	GI Bon	d Adv		11.55	+0.02	-3.8
Bal A		23.95	-0	.02 +1.7	Blu	e Chip	Gr	69.27	-0.09	+6.4	LAZARD					Growth	ı A		22.05	-0.12	-6.4
Bond A		12.61	un	ch. +0.8	Car	oital & I	nc	9.14	-0.01	-0.9	Emg Mkt	Fa Inst	13 68	-0.06 -1	8.9	THORN	BURG				
CIB A		56.22	-	0.1 -3.1	Coi	ntrafun	d	99.53	+0.04	+6.1	LOOMIS S		.0.00	0.00	0.0	Intl Val	П		24.71	-0.1	+5.5
CWGI A		43.68	-0	.12 -2.2	Div	idend (ìr	30.45	-0.07	-0.8	Bd Inst	ALLEO	12.89	-0.01 -	-6.6	VANGU	IARD				
EuPc A		45.60	-0	.07 –1.1	Dvs	d Intl		35.20	-0.07	+2.8	OPPENHE	IMED	12.00	0.01	0.0	500 Ind	lex Ad	m	189.58	-0.42	+1.1
FInv A		51.05		0.1 +3.3	Fre	edom 2	020	15.06	-0.02	-0.1	Dev Mkts		30.56	-0.09 -1	3.4	GNMA	Adm		10.66	+0.01	+1.6
Gro A		41.49		.06 +5.4	Fre	edom 2	025	12.89	-0.02	unch.	PERMANE		50.50	0.03	J.7	Health	Care A	Adm	93.03	+0.03 +	+12.2
HI A		9.34		ch. –7.8	Fre	edom 2	030	15.79	-0.03	-0.1	Port Perm		2/1 70	_0 1Q	56	Infl-Pro	ot Inv		12.85	unch.	-1.2
ICA A		33.56		.13 –1.6	Gro	Comp	any	137.66	-0.19	+8.2	PIMCO	iaiieiii	34.73	-0.10 -	J.0	Ins T S	tMk In	S+	46.23	-0.11	+0.4
Inc A		20.32		.03 -1.7	Inc	GNMA	١	11.52	+0.01	+1.4	All Asset	lnot	10.44	unch	0.5	Instl In	dx Ins	t	187.71	-0.41	+1.1
Mut A		34.05		.08 -3.2	Lov	v-Prcd	Stk	47.88	-0.14	-0.2				unch. –2		Int-Tm	Inv Ac	lm	9.65	unch.	+2.1
NPer A NWld A		36.21 50.21		ch. +5.1	Ma	gellan	Fund	89.99	-0.14	+4.2	Comm RR					Int-Tm	TxEx A	Adm	14.26	unch.	+3.2
SMCP A		43.73		.08 –6.0 .11 +3.2	Pui	itan		20.40	-0.01	+1.8	High Yield		8.23	unch		Intl Gro	o Inv		21.20	-0.1	-1.0
Wash A		38.65		.08 -0.6	Sp	S&P 50	0 Inv	72.22	-0.16	+1.0	Low Dur I		9.88	unch. +		Ltd-Tm	TxEx	Adm	11.01	unch.	+1.4
BLACKROC	v	30.03	-0	.00 -0.0	Srs	Inv Gd	Bd	11.06	+0.01	+0.3	Real Rtn I		10.53	unch		PRIME	CAP I	١V	100.29	-0.14	+2.2
GI Alloc A	IX.	17.85	_0	.03 –1.3	Str	at Inc		10.15	unch.	-1.5	Tot Rtn In:		10.10	unch. +		Sh-Tm	Inv Ac	lm	10.57	unch.	+1.4
COLUMBIA		17.00	U	.00 1.0	Tot	al Bond	ł	10.29	+0.01	unch.	Uncons Ir		10.64	unch	-2.4	Sh-Tm	Tx-Ex	Adn	n 15.80	unch.	+0.5
Acorn Z		19.47	-0	.08 -1.0		ST EAG	LE				JPMORGA					STAR I	nv		24.52	−0.04 u	ınch.
DAVIS			-		Glo	bal A		51.56	-0.14	-1.2	Cap S&P		31./4	-0.07 ₊	1.0	T StMk	dx In	V	51.08	-0.14	+0.2
NY Venture	e A	30.98	-0	.08 +2.5	FR/	NKLIN					T ROWE P	RICE				Tgt Ret	t2015 I	nv	15.28	-0.01	-0.3
DFA					CA	TF Inc	Α	7.52	+0.01	+3.9	BC Gro		72.73	+0.03 +1		Tgt Ret	t2020 I	nv	28.39	-0.04	-0.5
Emg Mkts	Value I	20.70	-0	.06 -17.3	Cus	st Inc A		2.10	-0.01	-7.8	Cap App		25.09	−0.01 ₊		Tgt Ret	t2025 I	nv	16.47	-0.02	-0.7
DODGE & C					GM	0					Eq Idx500		55.27	−0.12 ₊		Tgt Ret	t2030 I	nv	28.88	-0.05	-0.9
Balanced		94.75	-0	.08 -3.1	Qu	ality VI		19.45	-0.02	-6.5	Eq Inc		28.64	-0.12 -		Tgt Re	t2035 I	nv	17.70	-0.04	-1.2
Income		13.30	+0	.01 -0.2	HA	RBOR					Gro Stk		53.88	+0.02 +	8.01	Tot Bd	Adm		10.66	unch.	+1.0
Intl Stock		36.85	-0	.08 -11.5	Ca	Appre	c Inst	61.07	+0.07	+10.4	MC Gr		73.54	-0.02 +	5.9	Tot I St	k Inv		14.57	-0.04	-4.4
Stock		163.61	-0	.27 -4.9	JH	ANCOC	K II				New Inc		9.37	unch. +	0.6	Welles	ley Ad	m	59.65	-0.02	+1.6
FAIRHOLM	E				Ls	Bal 1		15.22	unch.	-1.0	Ret 2020		19.77	-0.03 -	-0.2	Welling	gton A	dm	63.88	-0.1	+0.2

16.22 unch. -1.0

Currencies Chg Qtr Year +0.023 +0.091 0.912 unch. **British Pound** +0.013 0.672 +0.001+0.029 Canadian Dollar 1.390 +0.008 +0.050 +0.227 Japanese Yen 120.41 -0.070+0.500 +0.020 Mexican Peso 17.245 +0.020 +0.176 +2.540 Swiss Franc 0.988 +0.001 +0.015 unch. Israeli Shekel 3.885 +0.003-0.045-0.029Norwegian Krone 8.702 +0.001+0.179+1.238 South African Rand 15 306 +1 242 +3 706 +0.028**Commodities**

Lilelyy	UIIIIS	Date	CIUSE	Gilg
Crude oil NYM	\$/Barrel	Feb	36.81	-1.29
Natural gas NYN	Mil. BTU	Jan	2.23	+0.20
Heating oil NYM	Gallon	Jan	1.09	-0.01
Gasoline NYM	Gallon	Jan	1.23	-0.03
Metals				
Gold CMX	\$/1oz.	Dec	1070.50	-6.70
Silver CMX	\$/1oz.	Dec	13.87	-0.50
HG Copper CMX	\$/Lb.	Dec	2.07	-0.05
Platinum NYM	\$/1oz.	Jan	880.80	-3.40
Agricultural				
Soybean CBT	¢/5000 BSL	Jan	865.00	-10.25
Corn CBT	¢/5000 BSL	Mar	361.00	-3.50
Wheat CBT	¢/5000 BSL	Mar	466.50	-1.00
Live cattle CME	c/40000 Lbs	Dec	130.85	-0.25

IIGasuiies								
	Yield	Chg.	Yr.Chg	Wk	Mo	Qtr		
3-month T-bill	0.20	0.00	0.00					
6-month T-bill	0.49	0.01	0.09		\blacktriangle			
52-wk T-bill	0.62	0.02	0.23					
2-year T-note	1.01	0.01	0.74		\blacktriangle			
5-year T-note	1.72	0.00	1.76		\blacktriangle			
10-year T-note	2.23	-0.01	2.25					
30-year T-bond	2.95	-0.02	2.82	•	\blacksquare			

Trascurias

00 7001 1 5011	2.00 0.02	2.02	_	_							
Global Markets											
	Close	Chg	%Chg	%Yr							
FTSE 100	6254.64	+13.66	+0.22	-5.38							
CAC 40	4617.95	-45.23	-0.97	+7.50							
Nikkei 225	18873.35	+83.66	+0.45	+5.92							
Hang Seng	21919.62	-218.51	-0.99	-6.12							
SET	1285.87	+2.94	+0.23	-14.87							
All Ord	5256.14	unch.	unch.	-2.11							
DAX	10653.91	-73.73	-0.69	+7.38							
	Most A	ctive									
	Close	Chg	YTD%	Volume							

6.85

17.13

15.26

106.82

30.90

6.62 -28.95

Bank of Ameri (BAC)

Kinder Morgan (KMI)

Chimerix (CMRX)

GE (GE)

Windsor II Inv 33.71 -0.19 -3.3

Peal

Patri

NHT

Whit

WPX

0asi

-0.72

-0.14

-0.82

-1.21

+0.07

-9.5

-0.8

-5.1

-1.1

+0.2

-81.4

436660

425520

417381

289915

266368

265516 265127

Big	gest G	ainer	S	
	Close	Chg	YTD%	Volum
FXCM (FXCM)	15.74	+4.59	+41.2	6247
Evogene (EVGN)	9.04	+1.47	+19.5	42
Resource Ame (REXI)	5.20	+0.59	+12.8	459
Rovi (ROVI)	17.71	+1.85	+11.7	6861
Amer Superco (AMSC)	6.67	+0.54	+8.8	196
Medley Mgmt (MDLY)	6.69	+0.53	+8.6	26
LifeVantage (LFVN)	9.49	+0.75	+8.6	208
Avinger (AVGR)	24.75	+1.76	+7.7	211
Maxwell Tech (MXWL)	7.80	+0.54	+7.4	526

2.99001200010										
	Close	Chg	YTD%	Volume						
nerix (CMRX)	6.62	-28.95	-81.4	265127						
ix Brand (ICON)	5.67	-1.78	-23.9	127869						
body Energ (BTU)	8.24	-1.40	-14.5	11350						
iot Natl (PN)	7.02	-1.17	-14.3	13393						
C (NHTC)	39.84	-6.05	-13.2	7102						
ting Petro (WLL)	8.81	-1.27	-12.6	152800						
(Energy (WPX)	5.20	-0.72	-12.2	79460						
is Petrole (OAS)	7.05	-0.91	-11.4	73401						
ant Pharm (VRX)	102.14	-11.97	-10.5	154222						

Financial data provided by Thomson Reuters

Wall Street cedes ground as oil decline deepens

BY NOEL RANDEWICH **REUTERS**

Wall Street fell on Monday, hurt by a steep drop in oil prices as well as a dip in Apple shares, pushing the S&P 500 back into negative territory for 2015.

The S&P 500 energy sector lost 1.79 percent, easily the poorest performer as a 3 percent drop in oil prices led investors to unload shares of Exxon Mobil, down 0.73 percent, and Chevron, which fell 1.84 percent.

U.S. stock indexes have closely tracked crude prices in the past several weeks.

Following the U.S. Federal Reserve's first rate hike in almost a decade this month, the S&P 500 is marginally lower for the year and the Dow Jones industrial average is almost 2 percent weaker, disappointing investors hoping for a last-minute rally.

'The interest rate issue has been settled and markets have incorporated Fed action. But you have energy and tax loss harvesting moving markets back and forth in these last few weeks," said Tim Courtney, chief investment officer at Exencial Wealth Advisors, which oversees \$1.4 billion in assets.

The Dow Jones industrial average ended down 0.14 percent at 17,528.47 and the S&P 500 lost 0.22 percent to 2,056.51. The Nasdaq Composite fell 0.15 percent to 5,040.99.

Apple lost 1.12 percent and was the biggest drag on the S&P and Nasdaq. The company's stock has lost 9 percent in the past month with investors worried that annual iPhone sales could decline for the first time in 2016.

Six out of 10 S&P sectors were lower, with consumer discretionary up 0.26 percent and leading gainers thanks to a 1.87 percent rise in Amazon.com.

Trading volumes are expected be subdued through the week, which is likely to exacerbate volatility.

Valeant fell 10.48 percent after the Canadian drugmaker said Chief Executive Michael Pearson was going on medical leave.

Fitbit rose 3.29 percent after reports that the wearable gadget maker's iOS app was the most downloaded after Christmas, sug-

gesting strong holiday demand.

Dow component Walt Disney gained 1.31 percent after the company's latest Star Wars installment topped \$1 billion in ticket

Infographics designed and produced by Custom Flow Solutions, LLC

18.29 -0.15 -12.0 Ls Gro 1

Fairholme