Retirees must consider anew how to use time

BY GINNY MCREYNOLDS THE WASHINGTON POST

When Solomon Noy retired from his nearly 20-year career as a correctional officer, he was used to 12-hour days on the job. His typical schedule was 4 p.m. to 4 a.m. or 6 p.m. to 6 a.m. In the decade since he retired, he says he has stuck with those 12-hour blocks because that's what was familiar to him. Nov is an independent fellow, whose wife still works and who absolutely loves to watch his granddaughter play basketball. Despite liking to do "whatever comes up," Noy says it was important to him to maintain a routine because that's what he's used to.

Although many people heading toward the ends of their career might rank having no schedule at the top of their retirement bucket list, it turns out this doesn't always result in a happy existence. As noted retirement writer Ernie Zelinski said in his 2010 book "How to Retire Happy, Wild, and Free," can create much havoc. ... Time must be filled to pass the days, but empty time results in boredom and joyless living.

Like Noy, most retirees have worked long enough that the structure of the organizations that employed them has become their own. If you worked from 9 to 5, for example, you are accustomed to fitting your pre-work schedule into the early hours between say 5:30 and 8:30 a.m. You no doubt got 30 to 60 minutes for lunch at 12 or 12:30, and you were ready for a break by 5. When you retire, though there is no real reason to live on this schedule you iust automatically do.

Some retirees want to see for themselves what their own "natural" schedule or routine might be when they are left to their own devices. As many retirees have done, Suzie Chock Hunt, a retired educator, decided to turn off the alarm when she was finished with her career. "I just wanted to see what my natural schedule might



"Losing structure and routine Becky Welch (left) and Lynne Lovely count their hands at the end of a game of cribbage with the group from the Hammond Street Senior Center in January. The card group has found a new place to play at the Brewer Housing Authority's Community Room after the closing of the senior center in Bangor. The group plays twice a week and enjoys their continued social time.

be," she says, learning she normally awakens around 8 a.m. rather than 5:30 or 6, as she did when she was working. She spends an hour reading the paper and drinking coffee and then makes her way to a daily 3-mile run. As a fine art painter in retirement, she gets to her canvas in the afternoon and may paint or write until 2 a.m. if the mood suits

Hunt's enjoyment of retirement and appreciation of the value of life in her second act demonstrates one of the important lessons for all retirees: Pay attention to your own sense of time. It's easy to imagine that after decades of working, we might go to extremes in how we use time. Many people may think they still need to be productive eight hours a day, without even considering that eight-hour days were simply

a product of the thoughts of social can fit in other interests and actheorist Robert Owen during the late 1800s as part of the Industrial Revolution. Owen, who operated the New Lanark mine in Scotland, was actually trying to stop the practice of people working more than eight hours. His slogan was "Eight hours of labor, eight hours of recreation and eight hours of

Still, some of us still feel we need to stick to a strict daily schedule like the ones we were on for years, while others may just decide to ad lib and see what works for them. Whatever the result, it's a good idea to think about what comes naturally to you. Take off your watch for a couple of weeks and pay attention to when you're tired, hungry, energetic and reflective. This is your natural clock. Once you have a sense of what works for you, you tivities around that.

One concern of some retirees is how to balance their retirement schedule with that of their spouse's. After years of working, each person has established an independence that is impacted when two people retire at the same time. When the couple once spent only a few hours together each day, they are now with each other all day, every day. Having your own individual activities is important, Hunt says, but she agrees that balancing that with your spouse's schedule is important. "I'd probably be a totally different animal left to my own devices," Hunt says. Even if you don't have a spouse or a partner, it's important to stay flexible enough to accommodate unexpected opportunities, especially for socializing, which requires

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considering someone else's sched-

David Rasul, a retired counselor and activist in the Chicano and veterans communities, keeps his weekends largely unscheduled to spend time with his wife, who is still working. This is just one of his "guiding principles," he says, for how he organizes his time and his life. As a self-described "Type-A person" during his working years, the transition to open time was easier than he thought it would be. "Switch your energy from going to work to following your passion," Rasul says. To accomplish this, he thinks it's a good idea to combine activities that serve multiple purposes. In his world, this means volunteering at his granddaughter's school so he can work with kids but spend more time with her. He also enjoys interacting with old friends as they reconstruct their community's past in a Chicano Oral History Project and several veterans' projects.

Calming activities also are essential, says Rasul, who enjoys gardening, home projects and San Francisco 49er games. "This is a must for solitude and reflection. He says he feels lucky to have adjusted to retirement so easily given the intensity of his previous work life. "When you think about how busy you want to be," he says, "it's like the jar that is filled with rocks. ... Is it too much? No, fill it with smaller rocks. Too full? No, fill it with sand. Too full? No, fill it with water. Let your ganas (passionate energy) guide your short time you have above the

Sociologist and epidemiologist Esteban Calvo thinks this kind of reflection is important to people retiring or considering retirement. Calvo, who teaches at Columbia University in New York and Universidad Diego Portales in Chile, specializes in researching aging and the life course. He focuses his work on "identifying and understanding the social factors experienced across the life course that influence the health and happiness of older adults.'

Market Review

Indexes

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	Close	Chg	Div		Close	Chg	Div	
3M Co	167.19	-1.93	4.4	Kohls	36.50	+0.34	2.0	Dow Jones indus.
ABB Ltd AbbVie	19.29 58.68	-0.59 -1.18	0.8	LillyEli Loews	74.89 38.34	+0.56	2.0 0.3	
AbtLab	36.95	-0.96	1.0	Loews	76.32	-0.74	1.4	Dow Jones Transp
AEP	68.35	+1.09	2.2	McDnlds	116.30	-3.14	3.6	Dow Jones Utility
Aetna	115.56	-2.10	1.0	Merck	55.31	-0.57	1.8	Nasdag composite
AFLAC	67.33	-1.93	1.6	MetLife	36.53	-2.91	1.6	
AK Steel	4.07	-0.33	0.0	Microsoft	48.43	-1.40	1.4	NYSE AMEX comp
Allergan	217.48	-8.24	0.0	Mondelez	41.38	-0.89	0.7	NYSE composite
Allstate	66.06	-0.20	1.3	Monsanto	99.98	-4.09	2.2	S&P 500
Altria	67.93	+0.91	2.3	MorgStan	23.61	-0.91	0.6	S&P Mid cap 400
AMovilL	11.40	-0.22	0.5	NewellRub	45.08	-1.43	0.8	
Anadarko	49.50	-3.33	0.2	NextEraEn	127.88	+4.08	3.5	Wilshire 5000
Apache	52.00	-2.86	1.0	NipponTT	45.77	+2.11	1.0	Russell 2000
ApldMatl	22.29	-0.94	0.4	NokiaCp	5.08	-0.13	0.3	
Apple	92.04	-1.36	2.3	NorthropG	214.15	+1.44	3.6	
AT&T Inc	42.03	+0.51	1.9	OneokPtrs	38.38	-1.06	3.2	
Autodesk	50.54	-3.50	0.0	Oracle	38.48	-0.75	0.6	
AvidTch	5.55	-0.22		Orange	15.10	-0.01	0.7	David of Association
BcoSantSA	3.69	-0.14	0.2	Penn Gmng	13.69	-0.26		Bank of America (B
BestBuy	29.37	-0.78	1.1	Penney	8.43	-0.03	0.0	Bar Harbor (внв)
BkNYMel	35.88	-2.11	0.7	PepsiCo	102.13	+0.15	3.0	Camden Nat'l (CAC)
BkofAm	12.18	-0.82	0.2	Pfizer	33.80	-0.17	1.2	Cisco (csco)
Boeing	122.70	-3.82	4.4	PhilipMor	98.20	+0.49	4.1	
BP PLC	31.99	-0.99	2.4	PPL	36.57	-0.61	1.5	Delhaize (DEG)
BrkfldAs	32.10	-0.90	0.5	Praxair	107.01	-3.28	3.0	Domtar (UFS)
BrMySq	70.32	-0.29	1.5	ProctGam	81.23	-1.03	2.7	Dover (DOV)
Caterpillar	71.38	-1.65	3.1	Prudentl	29.33	-4.14	1.9	Fairchld SC (FCS)
CBS B	50.89	-0.76	0.6	QstDiag	77.58	-1.32	1.6	
CenterPnt	23.17	-0.17	1.0	Rayonier	24.80	-0.48	1.0	General Dynamics
Chevron	100.36	-1.54	4.3	Raytheon	134.80	-0.95	2.9	General Electric (GI
Citigroup	38.48	-1.82	0.2	ReynAmer	52.01	+0.72	1.7	HCA Holdings (HCA)
CocaCola	43.78	-0.15	1.4	RylCarb	65.95	-4.13	1.5	Idexx Labs (IDXX)
Corning	19.06	-0.63	0.5	Schwab	24.05	-2.10	0.3	ImmuCell (ICCC)
Deere	80.58	-1.14	2.4	SearsHldgs	12.56	-0.93	0.0	
Disney	94.38	-1.34	1.4	Sherwin	280.32	-3.43	3.4	International Pape
DowChm	49.97	-1.60		SiderurNac	2.14	-0.05	0.1	KeyCorp (KEY)
DukeEnrg DuPont	83.99 45.81	+1.56	3.3 1.9	Siemens	100.49 27.08	-0.52	0.2	Kimberly-Clark (км
ExxonMbl	88.86	-0.53	3.0	SonyCp Starbucks	53.69	-0.52	0.2	Kraft Heinz (KHC)
Facebook	108.97	-3.11	3.0	SwstAirl	36.76	-1.55	0.4	
FedExCp	146.13	-4.44	1.6	Symantec	19.95	-0.48	0.4	Lake Sunapee Ban
FidINFin	34.26	-0.41	0.8	Target	69.45	+0.10	2.4	Northeast Bancorp
FidNatInfo	68.36	-2.31	1.0	Textron	34.32	-1.59	0.1	People's United Fin
FrontierCm	4.60	-0.27	0.4	Toyota	100.26	-3.70	3.6	PNC (PNC)
GenElec	29.32	-0.50	0.9	Travelers	110.35	-0.67	2.7	
GlaxoSKIn	40.14	-0.66	2.3	UPS B	103.77	-0.64	3.1	RR Donnelley (RRD)
GoldmanS	139.51	-2.35	2.6	ValeroE	51.13	-1.43	2.4	Sappi Limited (SPPJ
Google	668.26	-6.96	2.0	Vodafone	28.31	-1.86	1.7	State Street (STT)
Hershey	97.21	-0.76	2.3	WalterEn	0.08		0.0	Sysco (SYY)
HewlettP	11.55	-0.71	0.5	Waste Mng't		-0.05	1.6	
Hitachi	43.49		1.5	WellsFargo	45.01	-0.70	1.5	The First Bancorp
HomeDp	124.67	-1.73	2.8	Yahoo	35.22	-1.02	-	United Technologie
Honda	24.76	-0.51		Zimmer	115.34	-1.35	1.0	Unum Group (UNM)
IBM	143.50	-3.09	5.6					Verizon Comm (VZ)
Intel	30.72	-0.83	1.0					
IntlBcsh	24.42	-1.09	0.6					WalMart (WMT)
IDM 4 C'	F7.01	4.00						I

Dow Jones Utility	697		540	696.95		.24	+1.64		A	▲ +2	
Nasdaq composite	5232		4210	4594.44	-113	-113.54		1 1	▼	▼ -	_
NYSE AMEX composite	243	0	1869	2252.68	-27	.08	-1.1	9	▼	A -	-
NYSE composite	1106	3	8938	9973.54	-209	-209.97		-2.06 ▼		▼ -	_
S&P 500	213	3	1810	2000.54	-36	6.87	-1.8	1 1	7 ▼	▼ -	_
S&P Mid cap 400	153	4	1215	1416.66	-40	.93	-2.81		7 ▼	▼ -	_
Wilshire 5000	2246	6	18462	20671.37	-430	.95	-2.0	4	7 ▼	▼ -	_
Russell 2000	128	7	943	1089.65	-37	.89	-3.3	6	▼	_ =	1
			Loca	l Stock	7 9						
5	52Wk Hi	52Wk Lo	Close	Chg	Chg%	Wk	Mo	Qtr	YTD%	P/E	-
Bank of America (BAC)	18.48	10.99	12.18	-0.82	-6.31	•	▼	•	-27.63	10.7	
Bar Harbor (внв)	36.49	28.97	34.63	-1.47	-4.07	•	•	•		14.0	
Camden Nat'l (CAC)	47.49	37.23	40.77	+0.32	+0.79	•	▼	•	-7.53	14.4	
Cisco (csco)	29.49	22.46	27.31	-0.44	-1.59	•	•	•	+0.57	13.8	
Delhaize (DEG)	27.43	19.56	24.56	-0.67	-2.66	•	•	•	+1.11	20.9	
Domtar (UFS)	43.88	29.88	33.73	-1.62	-4.58	•	▼	▼	-8.71	20.3	
Dover (DOV)	72.36	50.91	64.60	-2.86	-4.24	•	▼	•	+5.37	18.4	
FairchId SC (FCS)	21.71	12.22	19.81	+0.01	+0.05	•	•	▼	-4.35	0.0	
General Dynamics (GD)	153.76	121.61	133.06	-3.08	-2.26	•	•	•	-3.13	14.7	
General Electric (GE)	32.05	19.37	29.32	-0.50	-1.68	•	•	▼	-5.87	31.9	
HCA Holdings (HCA)	95.49	43.91	74.43	-2.29	-2.98	•	•	▼	+10.05	14.4	
dexx Labs (IDXX)	91.95	61.58	86.62	-1.14	-1.30	•	•	•	+18.79	42.3	
mmuCell (ICCC)	11.40	5.60	7.23	+0.05	+0.70			\blacktriangle	-4.11	20.6	
nternational Paper (IP)	49.49	32.50	39.64	-1.73	-4.18	•	▼	\blacksquare	+5.15	17.9	
KeyCorp (KEY)	15.54	9.88	10.29	-0.78	-7.05	•	\blacksquare	\blacksquare	-21.99	10.9	
Kimberly-Clark (KMB)	138.76	103.04	130.75	-0.33	-0.25	•	\blacktriangle	\blacksquare	+2.71	43.9	
Kraft Heinz (KHC)	86.66	61.42	83.63	-0.10	-0.12	\blacksquare			+14.94	269.4	
Lake Sunapee Bank (LSBG	18.50	13.25	17.41	-0.74	-4.08				+24.09	16.6	
Northeast Bancorp (NBN)	11.72	9.56	11.26			▼	\blacksquare	\blacktriangle	+7.24	14.2	
People's United Fin (PBCT)	16.95	13.62	13.84	-1.24	-8.22	▼	\blacksquare	\blacksquare	-14.30	17.3	
PNC (PNC)	100.52	77.67	77.88	-3.20	-3.95	▼	\blacksquare	\blacksquare	-18.29	11.0	
RR Donnelley (RRD)	18.94	12.07	15.37	-0.47	-2.97	\blacksquare	▼	▼	+4.42	19.6	
Sappi Limited (SPPJY)	4.89	2.67	4.41			•		\blacktriangle			
State Street (STT)	81.26	50.73	50.79	-4.20	-7.64	\blacksquare	▼	\blacksquare	-23.46	12.6	
Sysco (SYY)	50.68	35.45	49.71	-0.21	-0.42	\blacksquare		\blacktriangle	+21.24	36.0	
The First Bancorp (FNLC)	22.56	17.37	20.69	-0.95	-4.39	\blacksquare	•	•	+1.07	14.1	
United Technologies (UTX)	113.99	83.39	97.21	-1.68	-1.70	•	▼	▼	+1.19	22.2	
Unum Group (UNM)	38.15	23.99	29.99	-2.07	-6.46	•	▼	▼	-9.91	9.1	
Verizon Comm (VZ)	55.22	38.06	54.74	+0.31	+0.57				+18.43	12.4	
WalMart (WMT)	74.14	56.30	71.50	-0.46	-0.64			•	+16.64	15.9	

Jriviorycii 57.0	1 -1.55	1.5												
					Top	Mutı	ıal Funds							
Fund	Last	Chg 1Yr Rtn	Fund	Last	Chg 1Y	r Rtn	Fund	Last	Chg 1Y	r Rtn	Fund	Last	Chg	1Yr Rtn
AMERICAN FUN	IDS		FIDELITY				JPMORGAN				TEMPLETON			
AMCP A	24.93	-0.6 -5.2	Balanced	20.92	-0.29	-3.0	Core Bond Sel	12.02	+0.06	+5.3	Gl Bond Adv	10.97	-0.03	-7.8
Bal A	23.96	-0.2 + 2.8	Blue Chip Gr	62.13	-1.46 -	-9.5	LAZARD				Growth A	19.96	-0.77	-15.2
Bond A	13.10	+0.04 +4.9	Capital & Inc	9.02	-0.11 -	-4.2	Emg Mkt Eg Inst	14.40	-0.18 -	13.4	THORNBURG			
CIB A	56.14	-0.63 -1.9	Contrafund	92.63	-1.9 -	-4.4	LOOMIS SAYLES				Intl Val I	21.63	-0.43	-18.0
CWGI A	41.22	-0.92 -9.1	Dividend Gr	29.14	-0.51 -	-5.9	Bd Inst	13.35	-0.1 -	_0 8	VANGUARD			
EuPc A	41.68	-1.18 - 14.8	Dvsd Intl	31.41	-0.91 -	14.7	OPPENHEIMER	10.00	0.1	0.0	500 Index Adm	184.53	-3.4	-1.2
FInv A	49.47	-0.97 -0.9	Freedom 2020	14.18	-0.17	-3.8	Dev Mkts A	29.93	-0.44 -	15.2	GNMA Adm	10.84	+0.01	+4.2
Gro A	39.51	-0.9 -3.8	Freedom 2025	12.03	-0.17	-4.8	PERMANENT	23.33	-0.44 -	13.2	Health Care Adm	82.82	-1.22	-9.1
HI A	9.71	-0.06 -3.2	Freedom 2030	14.48	-0.26	-6.5	Port Permanent	27.04	-0.3		Infl-Prot Inv	13.60	+0.05	+3.7
ICA A	33.84	-0.59 -0.8	Gro Company	123.58	-2.87	-8.1		37.94	-0.5	+ა.ა	Ins T StMk Ins+	44.91	-0.92	-2.8
Inc A	20.43	-0.22 +0.6	Inc GNMA	11.70	+0.01	+3.7	PIMCO	10.70			Instl Indx Inst	182.73	-3.37	
Mut A	34.82	-0.49 +1.3	Low-Prcd Stk	45.78	-1.15 -	-8.1	All Asset Inst	10.79	-0.2		Int-Tm Inv Adm	10.07	+0.04	+6.6
NPer A	33.56	-0.81 -7.2	Magellan Fund	83.10	-1.89 -	-5.9	Comm RR Str Inst		-0.11 -		Int-Tm TxEx Adm			+7.1
NWId A	48.68	-0.82 -11.3	Puritan	19.81	-0.24	-2.9	High Yield Inst	8.47	unch.		Intl Gro Inv	19.60	-0.44	
SMCP A	41.31	-1.23 -12.0	Sp S&P 500 Inv	70.65	-1.3 -	-1.3	Low Dur Inst	9.86	unch.		Ltd-Tm TxEx Adn	11.11	+0.01	+2.9
Wash A	38.38	-0.64 + 1.3	Srs Inv Gd Bd	11.51	+0.04	+5.2	Real Rtn Inst	11.01	+0.04		PRIMECAP Inv	93.01		-5.5
BLACKROCK Gl Alloc A	17.30	-0.21 -7.1	Strat Inc	10.47	-0.04	+1.6	Tot Rtn Inst	10.28	+0.04		Sh-Tm Inv Adm	10.77		+3.1
	17.30	-0.21 -7.1	Total Bond	10.71	+0.03	+4.6	Uncons Inst	10.26	-0.03 -	-2.4	Sh-Tm Tx-Ex Adr			+1.1
COLUMBIA	16.38	-0.56 -11.3	FIRST EAGLE				JPMORGAN				STAR Inv	22.88	-0.29	
Acorn Z DAVIS	10.30	-0.00 -11.3	Global A	52.78	-0.71	-0.5	Cap S&P 500 ldx	31.20	-0.58	-1.3	T StMk Idx Inv	49.63	-1.02	
NY Venture A	29.08	-0.86 -5.8	FRANKLIN				T ROWE PRICE				Tgt Ret2015 Inv	14.42	-0.11	
DFA	25.00	-0.00 -3.0	CA TF Inc A	7.85	+0.03	+9.8	BC Gro	65.20	-1.41 -	-6.2	Tat Ret2020 Inv	27.33	-0.27	
Emg Mkts Valu	o I 21 10	_1 33 _17 0	Cust Inc A	2.11			Сар Арр	25.53	-0.35	+3.8	Tgt Ret2025 Inv	15.63		-3.0
DODGE & COX	C I 21.13	-1.00 -17.0	GMO			-	Eq Idx500	54.06	-1.0 -	-1.5	Tgt Ret2030 Inv	27.54		-4.0
Balanced	90.63	-2.31 -5.0	Quality VI	19.73	-0.25	+3.6	Eq Inc	28.65	-0.72	-4.1	Tat Ret2035 Inv	16.62		-5.1
Income	13.67	-2.31 -3.0 -0.07 +3.7	HARBOR		2.20		Gro Stk	48.20	-1.1	-7.1	Tot Bd Adm	11.09		+5.6
Intl Stock	32.55	-0.07 +3.7 -1.18 -23.8	Cap Apprec Inst	54.22	-1.09 -	-9.1	MC Gr	70.65	-1.95		Tot I Stk Inv	13.50		-14.7
Stock	150.69	-5.14 -9.5	J HANCOCK II				New Inc	9.71	+0.04		Wellesley Adm	61.91		+6.6
FAIRHOLME	100.00	3.14 0.0	Ls Bal 1	14.08	-0.19 -	-4.6	Ret 2020	19.67	-0.27		Wellington Adm	63.70		+0.8
Fairholme	18 35	-0.37 -11.1	Ls Gro 1		-0.27		Value	30.23	-0.71		Windsor II Inv	32.33	-0.82	
	. 5.00	0.07			0.27			00.20	0.71	J. /		02.00	3.02	0.

7.57		roO	nmo	dities		
7.08	Energy			Date	Clos	e Chg
4.80	Crude oil NYM			Aug		•
	Natural gas NYN			Jul		
	Heating oil NYM			Jul	1.4	
Div	Gasoline NYM	G	allon	Jul	1.4	8 -0.05
	Metals					
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0.6	oo year i bona	2.27	0.14	0.21	•	• •
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0.7		jlob	al IV	larket	S	
		C	lose	Chg	%Ch	g %Yr
	FTSE 100	598	32.20	-156.49	-2.5	5 -11.42
	CAC 40	398	34.72	-122.01	-2.9	7 –21.24
0.0	Nikkei 225			+357.19	+2.3	
	Hang Seng	2022	27.30	-31.83	-0.1	6 –24.14
1.2	_					
0.9						
2.6	DAX	926	68.66	-288.50	-3.0	2 –19.35
		84	4 /	4		
2.3		IVI	ost <i>P</i>	ctive		
2.0			Close	Chg	YTD%	Volume
	Bank of Ameri (BAC)		12.18	-0.82	-6.3	2512854
	GE (GE)				-1.7	540500
						534274
						527526 503079
Rtn					-7.4	457701
7.0	Apple (AAPL)				-1.5	455832
	JPMorgan (JPM)				-3.3	376584
J.Z	AT&T (T)		42.03	+0.51	+1.2	374803
8.0						
	E	Bigg	est (Gaineı	'S	
'						Volume
-1.2				01	VTD	
4.2			Close		YTD%	
4.2 9.1	HeartWare (HTWR)		57.79	+27.81	+92.8	102974
4.2 9.1 3.7	Suffolk (SCNB)		57.79 29.33	+27.81 +5.84	+92.8 +24.9	102974 15764
4.2 -9.1 -3.7 -2.8	Suffolk (SCNB) Wins Fin Hld (WINS)		57.79 29.33 14.76	+27.81 +5.84 +1.67	+92.8 +24.9 +12.8	102974 15764 213
4.2 9.1 3.7	Suffolk (SCNB)		57.79 29.33	+27.81 +5.84 +1.67 +0.70	+92.8 +24.9	102974 15764
4.2 -9.1 -3.7 -2.8 -1.2	Suffolk (SCNB) Wins Fin Hld (WINS) Proteon (PRTO)		57.79 29.33 14.76 6.70	+27.81 +5.84 +1.67 +0.70 +1.41	+92.8 +24.9 +12.8 +11.7	102974 15764 213 996
4.2 -9.1 -3.7 -2.8 -1.2 -6.6 -7.1 -4.5	Suffolk (SCNB) Wins Fin HId (WINS) Proteon (PRTO) Tobira (TBRA) Alliance Heal (AIQ) Salem Media (SALN	1)	57.79 29.33 14.76 6.70 14.34 6.53 6.64	+27.81 +5.84 +1.67 +0.70 +1.41 +0.63 +0.57	+92.8 +24.9 +12.8 +11.7 +10.9 +10.7 +9.4	102974 15764 213 996 1234 834 1834
4.2 -9.1 -3.7 -2.8 -1.2 -6.6 -7.1 -4.5 -2.9	Suffolk (SCNB) Wins Fin HId (WINS) Proteon (PRTO) Tobira (TBRA) Alliance Heal (AIQ) Salem Media (SALN AXSOME (AXSM)	1)	57.79 29.33 14.76 6.70 14.34 6.53 6.64 7.65	+27.81 +5.84 +1.67 +0.70 +1.41 +0.63 +0.57 +0.55	+92.8 +24.9 +12.8 +11.7 +10.9 +10.7 +9.4 +7.7	102974 15764 213 996 1234 834 1834 626
4.2 9.1 -3.7 -2.8 -1.2 -6.6 -7.1 -4.5 -2.9	Suffolk (SCNB) Wins Fin HId (WINS) Proteon (PRTO) Tobira (TBRA) Alliance Heal (AIQ) Salem Media (SALN	1)	57.79 29.33 14.76 6.70 14.34 6.53 6.64	+27.81 +5.84 +1.67 +0.70 +1.41 +0.63 +0.57 +0.55	+92.8 +24.9 +12.8 +11.7 +10.9 +10.7 +9.4	102974 15764 213 996 1234 834 1834
4.2 -9.1 -3.7 -2.8 -1.2 -6.6 -7.1 -4.5 -2.9	Suffolk (SCNB) Wins Fin Hld (WINS) Proteon (PRTO) Tobira (TBRA) Alliance Heal (AIQ) Salem Media (SALM AXSOME (AXSM) IES Hldg (IESC)		57.79 29.33 14.76 6.70 14.34 6.53 6.64 7.65	+27.81 +5.84 +1.67 +0.70 +1.41 +0.63 +0.57 +0.55	+92.8 +24.9 +12.8 +11.7 +10.9 +10.7 +9.4 +7.7 +7.0	102974 15764 213 996 1234 834 1834 626
	3.0 0.9 1.8 0.3 3.7 2.3 0.6 0.0 0.7 2.0 1.0 0.0 2.6 2.3 2.0	Crude oil NYM Natural gas NYM Heating oil NYM Gasoline NYM Metals Gold CMX Silver CMX 1.2 HG Copper CMX Platinum NYM Agricultural Soybean CBT Corn CBT Wheat CBT Live cattle CME 3.0 0.9 3-month T-bill 6-month T-bill 52-wk T-bill 2-year T-note 10-year T-note 30-year T-bond FTSE 100 CAC 40 Nikkei 225 Hang Seng 1.2 SET 0.9 All Ord DAX Bank of Ameri (BAC) GE (GE) Citigroup (C) Ford Motor (F) Microsoft (MSFT) Microsoft (MSTT) Micr	Crude oil NYM S/B	Crude oil NYM SyBarrel	Crude oil NYM S/Barrel Aug Natural gas NYM Mil. BTU Jul Heating oil NYM Gallon Jul Gasoline NYM Gallon Jul Metals Gold CMX S/1oz. Jun Silver CMX S/1oz. Jun HG Copper CMX S/Lb. Jun Platinum NYM S/1oz. Jul HG Copper CMX S/Lb. Jun Platinum NYM S/1oz. Jul Agricultural Soybean CBT e/5000 BSL Jul Live cattle CMEe/40000 Lbs Jun S2-wk T-bill 0.25 0.00 -0.01 6-month T-bill 0.34 -0.03 0.07 1.88 52-wk T-bill 0.45 -0.03 0.28 2-year T-note 0.60 -0.04 0.71 5-year T-note 0.99 -0.09 1.76 10-year T-note 1.44 -0.12 2.47 30-year T-bond 2.27 -0.14 3.24 0.60 CAC 40 3984.72 -122.01 1.00 CAC 40 3984.72 -122.01 Nikkei 225 15309.21 +357.19 Hang Seng 20227.30 -31.83 SET 1424.31 +11.12 0.94 All Ord 5216.23 +23.40 DAX 9268.66 -288.50 Most Active Close Chg GE (GE) 29.32 -0.50 Citigroup (C) 38.48 -1.82 Ford Motor (F) 12.16 -0.36 Microsoft (MU) 12.23 -0.98 Apple (AAPL) 92.04 -1.36 APST (T) 42.03 +0.51 APST (T) 42.03 +0.5	Crude oil NYM S/Barrel Aug 46.3

Wall Street sings **Brexit blues with** two-day slide

BY LEWIS KRAUSKOPF REUTERS

Wall Street tumbled again on Monday after Britain's shock vote to leave the European Union, sending major U.S. stock indexes to their worst two-day swoon in about 10 months.

All three main indexes fell at least 1.5 percent in the wake of Thursday's referendum that has roiled global markets and led investors to seek safe-haven assets.

The Nasdaq dropped more than 2 percent, underperforming the other major indexes, amid fears that fallout from Britain's decision could hit business investment spending in the technology sector.

Along with tech, materials, financials and energy were the worst-performing sectors.

"The momentum has continued downward because there continues to be a lot of uncertainty," said Eric Kuby, chief investment officer at North Star Investment Management in Chicago. "It's important to note that it's orderly. It doesn't feel panicinspired.'

The Dow Jones industrial average fell 260.51 points, or 1.5 percent, to 17,140.24, the S&P 500 lost 36.87 points, or 1.81 percent, to 2,000.54 and the Nasdaq Composite dropped 113.54 points, or 2.41 per-

cent, to 4,594.44. Eight of the 10 major S&P sectors closed lower. Utilities and telecom services, two high dividend-paying groups, were the only ones to gain.

Since Britain's referendum, the S&P 500 has fallen 5.3 percent, its worst two-day slide since August

Friday's selloff had wiped out \$2.08 trillion from global equity markets — the biggest one-day loss ever, according to Standard &

Poor's Dow Jones Indices. Investor fears of a "Brexit" vote had eased ahead of the referendum, with the S&P 500 closing within about 17 points of its May 2015 record high on Thursday.

"It feels harsh and there's no question that Friday was harsh, but relative to our peak we're not that far off," said Aaron Jett, vice president of global equity research at Bel Air Investment Advisors in Los Angeles. "So there certainly is potential for some more downside" in the short-term.

U.S. Treasury Secretary Jack Lew said he sees no signs of a financial crisis arising from Britain's decision, although the result does present additional "headwinds" for the U.S. econo-

18.35 -0.37 -11.1 Ls Gro 1 Infographics designed and produced by Custom Flow Solutions, LLC

-2.35Shiloh Ind (SHLO) Financial data provided by Thomson Reuters

Chg YTD%

-14.6

-14.3

55539

1574

17121

702

2937

1148

4529

1365

-2.79-20.2

-2.91 -19.1

-2.01

-1 60 -15.0

-1.82

Close

11.00

12.36

9.06

7.23 -1.24

10.70

5.82 -0.98-14 4

14.04

California Rs (CRC)

Proteostasis (PTI)

Syndax (SNDX)

Voyager (VYGR)

Bristow Group (BRS

Sequential (SQBG)

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