

On the Job

Carra bassett Valley Academy has hired **Alex Hemlin** as its new ski cross head coach, responsible for the staffing, programming, implementation and supervision of the academy and weekend ski cross programs. Hemlin is a former alpine racing and ski cross competitor, a Canadian Level 1 coach, a Level III ski instructor, and certified terrain park builder. In 2012, he enrolled at snow resort operations at Georgian College in Barrie, Ontario, where during the winter he worked at Mont Ste. Marie, instructing and coaching full time. After graduating from college, he joined Mont Ste. Marie as assistant snow school director responsible for events, staffing, and snow school programs. In 2014, he co-founded the Snow Cross Academy at Mont Ste. Marie, providing the opportunity for athletes to experience and train in ski cross environments as well as providing training camps, coaching development and officials' courses.



Hemlin

Verrill Dana lawyers **Kurt Klebe** and **Mary McQuillen** recently were recognized in the inaugural Chambers High Net Worth guide, Chambers and Partners' first publication specifically aimed at the international private wealth market. The firm, with offices in Portland and Augusta and one of only three Maine firms ranked, also was recognized for its Private Clients & Fiduciary Services Group.



Klebe

Klebe, partner and chair of Verrill Dana's Private Clients & Fiduciary Services Group, focuses his practice in all aspects of estate planning, probate administration and trust administration, as well as tax planning and charitable gift planning for individuals and non-profit entities. He also has been recognized in Best Lawyers in America in the practice of trusts and estates and has been elected as a fellow of the American College of Trust and Estate Counsel. McQuillen, partner at Verrill Dana, has practiced trusts and estates law since 1987, both in Maine and New York. Her practice includes representation of private foundations and other tax-exempt organizations, as well as estate planning, trust and estate administration and representation of fiduciaries. She also has been recognized in Best Lawyers in America in the practice of trusts and estates.



McQuillen

Lawyer **Taylor Asen**, a Maine native who spent the past two years in New York City representing plaintiffs in class action and mass tort cases, has joined Berman & Simmons in Lewiston. Asen will represent plaintiffs in personal injury cases, including motor vehicle and medical malpractice cases, and complex civil litigation matters. Asen officially joined the firm on June 13 at the Lewiston office. The firm celebrated its 100th anniversary in 2014. Originally from Portland, Asen was a top scholar at George Washington University and graduated from Yale Law School in 2012. While at Yale, he



Asen

participated in the Veterans Legal Services Clinic and the LGBT Litigation Project. He was co-chairman of the Civil Justice Committee of the Yale Chapter of the American Constitution Society and was managing editor of the Yale Human Rights & Development Law Journal. Asen served as a law clerk for the Honorable J. Paul Oetken of the Southern District of New York, and for the Honorable Julio M. Fuentes of the United States Court of Appeals for the Third Circuit. Asen is licensed to practice law in New York, and will be taking the bar exam in July to obtain licensure in Maine. He and his family live in Portland.

F.A. Peabody Co. in Houlton has named **Micah Wiley** as an accounting associate for the company. He will work closely with the chief financial officer, initially serving a key role in monitoring the agency's banking relationships and managing the accounting transactions transmitted between the agency and its multiple insurance carriers. He also will be given the opportunity to develop insight and provide input toward the broader finance and accounting challenges of a multilocation, independent agency, as well as F.A. Peabody's subsidiary, Pioneer Broadband. Wiley is a 2012 graduate of Greater Houlton Christian Academy and received his bachelor's degree in accounting from Husson University in May. He enjoys running, fishing and following the New England sports teams. He resides in Hodgdon. F.A. Peabody is a multi-line insurance agency specializing in property and casualty and financial services, with eight locations in Maine.



Wiley

Alyssa Russell has been named Crisis & Counseling Centers' crisis program manager. An employee of C&C since 2009, Russell was promoted from her dual position as a mental health/substance abuse clinician and crisis team leader. Russell started her career at C&C in the agency's 24-hour crisis program as a crisis staff member. She quickly advanced to the position of crisis team leader, advising staff as they answered crisis calls and conducted mental health assessments in the field. In 2013, Russell shifted her focus to outpatient mental health and substance abuse services, which included providing family and individual therapy, substance abuse group treatment, counseling state and federal probation clients, and contractual mental health treatment to youth in Day One's residential treatment program in Hinckley. Russell also served as the lead clinician when the agency launched its youth and family counseling program in 2014. The program continues to provide treatment to children and adolescents experiencing behavioral health concerns, including trauma, anxiety, depression, self-injurious behavior and more. A Skowhegan native, Russell studied psychology and criminal justice at Thomas College in Waterville and holds a master's degree in social work from the University of Southern Maine.



Russell

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Forum

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In doing so, the FTC signaled it wants the industry to police itself. You can read the guidelines that one trade group advises its members to follow at auditedmedia.com/resources/bylaws-and-rules/

chapter-f-consumer-magazines/article-8. Renewal services are good, bad and in-between. Some may offer real deals, while others say you'll save while you'll actually pay more. Bottom line with most of them is this: You'll probably get your magazine, but be ready for any "introductory offers" never to return again.

Many consumers are abandoning print subscriptions and reading magazines online, a free service of MARVEL! a statewide service on any Maine computer. Bangor Public Library patrons can use Flipster to read magazines on all their devices.

Consumer Forum is a collabora-

tion 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.

Market Review

Consolidated Stocks							
	Close	Chg	Div		Close	Chg	Div
3M Co	181.11	-0.29	4.4	Kohls	39.06	+0.45	2.0
ABB Ltd	19.93	-0.07	0.8	LillyEli	79.95	-0.27	2.0
AbtVie	63.56	+0.24	2.3	Loews	41.24	-0.14	0.3
AbtLab	42.09	-0.01	1.0	Lowes	81.92	+0.25	1.4
AEP	69.95	+0.31	2.2	McDnlds	123.80	+0.19	3.6
Aetna	118.36	-0.27	1.0	Merck	59.02	-0.61	1.8
AFILAC	73.21	-0.15	1.6	MetLife	43.09	+0.48	1.6
AK Steel	5.82	+0.22	0.0	Microsoft	53.96	+0.26	1.4
Allergan	244.43	+1.92		Mondeliez	45.42	+0.03	0.7
Allstate	69.35	-0.14	1.3	Monsanto	106.44	+2.99	2.2
Altria	69.17	-0.24	2.3	MorgStan	28.21	+0.20	
AMOVIL	12.82	+0.34	0.3	NewellRub	48.31	-0.38	0.8
Anadarko	55.10	+0.09	0.2	NextEraEn	128.25	+0.67	3.5
Apache	36.33	-0.79	1.0	NipponTT	46.32	-0.09	1.0
ApldMatl	26.60	+0.06	0.4	NokiaCp	5.85	-0.07	0.3
Apple	99.83	+1.05	2.3	NorthropG	220.81	-0.65	3.6
AT&T Inc	42.85	-0.04	1.9	OneokPtrs	41.75	-0.05	3.2
Autodesk	58.01	+0.03	0.0	Oracle	41.84	-0.13	0.6
AvidTech	6.39	-0.10		Orange	15.96	-0.15	0.7
BcoSanSA	4.21	-0.01	0.2	Penn Gmng	13.80	-0.29	
BestBuy	31.98	+0.60	1.1	Penney	8.70	+0.24	0.0
BkNYMeI	39.93	+0.14		PepsiCo	109.21	-0.45	3.0
BkOfAm	14.11	+0.45		Pfizer	36.64	-0.13	1.2
Boeing	133.43	+1.04	4.4	PhilipMor	103.00	-0.63	4.1
BP PLC	36.17	-0.39	2.4	PPL	37.32	+0.17	1.5
BrlkIdAs	35.34	-0.01	0.5	Praxair	118.66	-0.33	3.0
BrlMySq	75.96	-0.04	1.5	ProctGam	85.93	-0.08	2.7
Caterpillar	79.82	-0.88	3.1	Prudentl	34.66	+0.56	1.9
CBS B	54.99	-1.16	0.6	QstDiag	83.04	-0.26	1.6
CenterPnt	23.85	-0.11	1.0	Rayonier	26.72	-0.06	1.0
Chevron	106.09	-0.94	4.3	Raytheon	138.01	-0.66	2.9
Citigroup	44.57	+0.24		ReynAmer	52.62	+0.04	1.7
CocaCola	45.63	...	1.4	RylCarb	71.04	+0.65	1.5
Corning	21.38	+0.03	0.5	Schwab	27.10	+0.07	0.3
Deere	83.82	+0.41	2.4	SeahSldgs	14.84	+0.74	0.0
Disney	100.15	+0.35	1.4	Sherwin	307.25	+1.35	3.4
DowChm	52.60	+0.54	1.8	SiderurNac	3.21	+0.08	0.1
DukeEnrg	85.25	+0.33	3.4	Siemens	104.57	...	
DuPont	47.23	+0.74	1.9	SonyCP	30.30	+0.26	0.2
ExxonMbl	94.82	-0.30	3.0	Starbucks	56.92	-0.49	0.8
Facebook	119.37	+2.51		StampsArl	43.18	+0.02	0.4
FedExCp	160.76	+0.17	1.6	Symantec	20.80	-0.14	0.3
FidInFin	38.04	-0.26	0.8	Target	73.96	+0.92	2.4
FidNatInfo	76.88	+0.34	1.0	Textron	38.99	+0.24	0.1
FrontierCm	5.20	+0.03	0.4	Toyota	109.01	+0.19	3.6
GenElec	32.91	+0.03	0.9	Travelers	117.38	-1.26	2.7
GlaxoSKin	44.23	+0.31	2.3	UPS B	110.90	-0.13	3.1
GoldmanS	163.33	+1.69	2.6	ValeroE	50.43	+0.49	2.4
Google	733.78	+13.93		Vodafone	40.49	-0.16	1.7
Hershey	109.37	-1.29	2.3	WalterEn	0.06	...	0.0
HewlettP	13.94	-0.09	0.5	Waste Mng't	67.23	-0.22	1.6
Hitachi	44.22	...	1.5	WellsFargo	48.28	+0.57	1.5
HomeDp	136.34	+1.56	2.8	Yahoo	37.95	+0.23	
Honda	26.64	+0.17		Zimmer	124.82	-0.60	1.0
IBM	159.86	+0.08	5.6				
Intel	35.05	-0.02	1.0				
IntBcsh	27.45	-0.15	0.6				
JPMorgCh	63.96	-0.22	1.9				

Indexes											
	52-Wk High	52-Wk Low	Close	Chg	Chg%	Wk	Mo	Qtr	1 Yr	Chg%	
Dow Jones indus.	18557	15370	18533.05	+16.50	+0.09	▲	▲	▲	+2.47		
Dow Jones Transport	8531	6403	7972.86	-12.31	-0.15	▲	▲	▼	-3.87		
Dow Jones Utility	724	540	711.29	+1.17	+0.16	▼	▲	▲	+23.61		
Nasdaq composite	5232	4210	5055.78	+26.20	+0.52	▲	▲	▲	-2.96		
NYSE AMEX composite	2437	1869	2423.86	+0.79	+0.03	▲	▲	▲	+2.10		
NYSE composite	11011	8938	10793.16	+20.04	+0.19	▲	▲	▲	-1.77		
S&P 500	2169	1810	2166.89	+5.15	+0.24	▲	▲	▲	+1.89		
S&P Mid cap 400	1552	1215	1545.07	+1.44	+0.09	▲	▲	▲	+2.47		
Wilshire 5000	22466	18462	22441.19	+52.31	+0.23	▲	▲	▲	+0.09		
Russell 2000	1274	943	1207.91	+2.60	+0.22	▲	▲	▲	-4.67		

Local Stocks											
	52WkH	52WkLo	Close	Chg	Chg%	Wk	Mo	Qtr	P/E	Div	
Bank of America (BAC)	18.48	10.99	14.11	+0.45	+3.29	▲	▲	▼	-16.16	11.2	
Bar Harbor (BHB)	37.41	28.97	37.31	-0.10	-0.27	▲	▲	▲	...	14.5	1.1
Camden Nat'l (CAC)	47.49	37.23	44.50	-0.30	-0.67	▲	▲	▲	+0.93	16.0	1.2
Cisco (CSCO)	29.99	22.46	29.91	+0.09	+0.30	▲	▲	▲	+10.15	14.8	1.0
Delhaize (DEG)	28.35	20.90	27.94	+0.10	+0.36	▲	▲	▲	+15.03	23.1	0.5
Domtar (DFS)	42.95	29.88	35.15	-0.32	-0.90	▲	▲	▼	-4.87	20.4	1.7
Dover (DOV)	73.49	50.91	73.20	+0.09	+0.12	▲	▲	▲	+19.39	19.9	1.7
Fairchild SC (FCS)	21.71	12.22	19.73	+0.01	+0.05	▲	▲	▼	-4.73	0.0	
General Dynamics (GD)	153.76	121.61	141.00	-1.09	-0.77	▼	▼	▼	+2.65	15.3	3.0
General Electric (GE)	32.95	19.37	32.91	+0.03	+0.09	▲	▲	▲	+5.65	35.2	0.9
HCA Holdings (HCA)	94.67	43.91	79.55	+0.84	+1.07	▲	▲	▼	+17.63	14.8	
Idexx Labs (IDXX)	95.00	62.63	93.76	+0.27	+0.29	▼	▲	▲	+28.58	45.1	
ImmuCell (ICCC)	11.40	5.60	6.89	+0.05	+0.66	▼	▲	▲	-8.58	19.6	
International Paper (IP)	49.49	32.50	45.53	+0.06	+0.13	▲	▲	▲	+20.77	19.7	1.8
KeyCorp (KEY)	15.46	9.88	11.73	+0.03	+0.26	▲	▲	▼	-11.07	11.5	
Kimberly-Clark (KMB)	138.87	103.04	135.11	-1.06	-0.78	▼	▼	▼	+6.14	45.6	3.7
Kraft Heinz (KHC)	90.26	61.42	89.10	+0.24	+0.27	▼	▲	▲	+22.46	285.9	2.3
Lake Sunapee Bank (LSBG)	18.50	13.25	18.29	+0.04	+0.22	▲	▲	▲	+30.36	16.7	0.6
Northeast Bancorp (NBN)	11.72	9.56	11.03	-0.22	-1.96	▼	▲	▲	+5.05	14.2	0.0
People's United Fin (PBCT)	16.93	13.62	15.32	-0.15	-0.97	▲	▲	▼	-5.14	17.7	0.7
PNC (PNC)	100.52	77.40	82.09	+0.03	+0.04	▲	▲	▼	-13.87	11.2	2.2
RR Donnelley (RRD)	19.83	12.07	17.99	+0.10	+0.56	▼	▲	▲	+22.21	22.2	1.0
Suppi Limited (SPPJY)	4.89	2.67	4.78	▲	▲	▲	0.0
State Street (STT)	81.26	50.60	57.62	+0.71	+1.25	▲	▲	▼	-13.17	13.0	
Sysco (SVN)	52.31	35.55	51.96	+0.06	-0.12	▲	▲	▲	+26.73	37.5	1.2
The First Bancorp (FNLC)	23.37	17.37	22.80	+0.06	+0.26	▲	▲	▲	+11.38	14.8	0.9
United Technologies (UTX)	111.47	83.39	105.49	-0.01	-0.01	▲	▲	▲	+9.81	23.6	2.6
Unum Group (UNM)	38.15	23.99	32.44	+0.04	+0.12	▲	▲	▼	-2.55	9.2	0.8
Verizon Comm (VZ)	56.95	38.06	55.93	+0.09	+0.16	▣	▲	▲	+21.01	12.7	2.3
WalMart (WMT)	74.35	56.30	73.84	+0.17	+0.23	▼	▲	▲	+20.46	16.3	2.0

Top Mutual Funds										
Last	Chg	1Yr Rtn	Fund	Last	Chg	1Yr Rtn	Fund	Last	Chg	1Yr Rtn
JPMORGAN										
22.07	+0.05	+1.4	Coe Bond Sel	11.99	unch.	+5.6	GI Bond Adv	11.51	+0.05	-3.5
68.13	+0.44	-3.7	LAZARD				Growth A	22.11	+0.03	-8.1
9.48	+0.02	+0.1	Emg Mkt Eq Inst	15.85	+0.03	-3.3	THORNBURG			
100.44	+0.46	+0.5	LOOMIS SAYLES				Intl Val I	23.31	-0.01	-11.4
31.48	+0.07	-0.6	Bd Inst	13.85	unch.	+3.6	VANGUARD			
34.08	+0.1	-10.1	OPPENHEIMER				500 Index Adm	200.11	+0.49	+4.8
14.98	+0.03	+0.8	Dev Mkts A	32.54	+0.01	-6.8	GNMA Adm	10.84	unch.	+4.2
12.78	+0.03	+0.1	PERMANENT				Health Care Adm	89.60	+0.1	-5.7
15.56	+0.04	-0.9	Port Permanent	39.52	+0.04	+8.5	Inf-Pro Inv	13.67	-0.01	-4.8
36.27	+0.61	-1.5	PIMCO				Ins T StMk Ins+	48.82	+0.12	+3.5
11.69	unch.	+3.6	All Asset Inst	11.29	-0.01	+2.2	Instl Index Inst	198.16	+0.48	+4.9
49.05	+0.17	-3.3	Com RR Str Inst	7.11	-0.03	-11.9	Intl Indx Inv Adm	10.08	unch.	+7.2
90.27	+0.25	-1.0	High Yield Inst	8.74	unch.	+3.9	Intl-Tm TxEx Adm	14.54	-0.01	-6.6
20.83	+0.04	+1.1	Low Dur Inst	9.86	unch.	+0.7	Intl Gro Inv	21.48	+0.18	-6.1
76.25	+0.18	+4.8	Real Rtn Inst	11.13	-0.02	+3.2	Ltd-Tm TxEx Adm	11.09	unch.	+2.4
11.57	unch.	+6.2	Tot Rtn Inst	10.32	-0.01	+4.2	PRIMECAP Inv	102.12	+0.31	+2.1
10.73	unch.	+4.4	Uncons Inst	10.40	unch.	-1.2	Sh-Tm Inv Adm	10.77	unch.	+3.3
10.80	unch.	+5.9	JPMORGAN				Sh-Tm Tx-Ex Adm	15.84	unch.	+1.0
			Cap S&P 500 Idx	33.84	+0.09	+4.7	STAR Inv	24.24	+0.06	+1.5
55.92	+0.02	+5.8	T ROWE PRICE				T StMk Idx Inv	53.94	+0.12	+3.3
			BC Gro	71.13	+0.32	-1.2	Tgt Ret2015 Inv	15.01	+0.02	+2.7
7.81	unch.	+10.5	Cap App	26.83	+0.01	+7.1	Tgt Ret2020 Inv	28.71	+0.04	+2.4
2.24	unch.	+1.7	Eq Idx500	58.35	+0.14	+4.6	Tgt Ret2025 Inv	16.52	+0.03	+1.8
			Eq Inc	31.15	+0.06	+3.5	Tgt Ret2030 Inv	29.30	+0.05	+1.3
			Gro Stk	52.51	+0.26	-2.3	Tgt Ret2035 Inv	17.78	+0.03	+0.6
			MC Gr	76.88	+0.09	+2.2	Tot Bd Adm	11.08	unch.	+6.1
59.87	+0.27	-4.1	New Inc	9.73	unch.	+5.5	Tot I Stk Inv	14.69	+0.04	-7.1
			Ret 2020	20.82	+0.04	+1.7	Wellesley Adm	63.71	+0.01	+9.8
14.80	+0.03	-0.2	Value	32.96	+0.05	+1.0	Wellington Adm	67.20	+0.08	+5.3
15.39	+0.03	-1.8					Windsor II Inv	35.17	+0.07	unch.