

## Grant-writing program at Hutchinson Center

BELFAST — A new grant-writing certificate program will be offered Oct. 3-7 at the University of Maine Hutchinson Center. Nonprofit leaders, executive directors, municipal officials, board members and others interested in creating high-quality grant proposals for their organizations are invited to register.

Course instructor Jack Smith has a Master of Public Administration degree from the University of Maine and more than 25 years of experience in the nonprofit and public sector. He has taught more than 1,500 grant-writing programs in his career, and teaches grant-writing certificate programs at the Hutchinson Center, University of Southern Maine, Emory University, University of Georgia and Austin Center for Nonprofit Studies.

Participants will proceed step-by-step through the development of a proposal, identifying and evaluating the most appropriate funding sources, researching a problem, and supplying the documentation and statistics necessary for supporting a successful grant proposal.

# Coffee

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tionally, but it's even more acute in Maine. And Rock City really drives the point home. When you say to somebody in Rockland that you want to grab a cup of coffee with them, you're talking about Rock City. It's an important institution to the downtown life and vibrancy of that community."

Ward said that before she and her husband, Patrick Reilley, opened what was then called Second Read Books and Coffee, there wasn't anywhere like it in the coastal city, which was still in the throes of the early 1990s recession. They had moved to Maine from California and missed having bookstores and coffeshops to go to, so they decided to try running one themselves. Ward, who has a master's degree in literature, was mostly interested in the bookstore part but was willing to give the coffee business a shot.

"We thought there were a lot of

Participants will earn a University of Maine Certificate in Grant Writing; 3.0 CEUs or 30 contact hours are also available.

For information or to register, visit [hutchinsoncenter.umaine.edu](http://hutchinsoncenter.umaine.edu). To request a disability accommodation or for information, contact Kim Raymond at 338-8034 or [kim.raymond@maine.edu](mailto:kim.raymond@maine.edu).

## New Ventures offers Career Planning class

BRUNSWICK — A free five-week Career Planning class will be offered noon-2:30 p.m. Wednesdays, Sept. 28-Oct. 26, at New Ventures Maine, University College of Bath/Brunswick, Orion Hall, 12 Sewall St.

Participants will review skills, interests, and experiences and relate them to occupations, identify educational opportunities, research the local job market, and develop a step-by-step plan to achieve goals.

The Career Planning class is open to people of all ages and incomes.

Preregistration is required, and there is no fee for the training. For information or to register, contact Erica Quin-Easter at New Ventures Maine at 386-1664, email [erica.quin](mailto:erica.quin)

[easter@maine.edu](mailto:easter@maine.edu), or register online at <http://newventuresmaine.org/schedules/career-planning-21/>.

## Smart Business Seminar Series at Husson

BANGOR — Husson University and the law firm of Eaton Peabody will offer the Smart Business Seminar Series to members of the Maine business community. The first seminar on employee stock ownership plans will take place 9-11 a.m. Wednesday, Oct. 19, at the Richard E. Dyke Center for Family Business at Husson University.

The seminar series schedule over the course of 2016 and 2017 is:

— Employee Stock Ownership Plans, with Eaton Peabody presenters Ed Feibel and Leslie Hallock, Wednesday, Oct. 19.

— Management and Formalizing the Decision-Making Process, with Eaton Peabody presenter Eric Marshall and Husson University faculty presenter Lee Speronis, Wednesday, Feb. 15.

— Shareholder-Limited Liability Corporation Agreements and Member Agreements with Eaton Peabody presenters David Austin and Dan Pittman, Wednesday,

simple. Last fall, the company launched an effort to raise \$80,000 to buy a state-of-the-art coffee roaster that has virtually eliminated the emissions that have continued to spur complaints by neighbors. That goal was surpassed in February after an outpouring of community support.

"You just never know where life is going to take you," Ward said. "It was tough for us the first 20 years we were in business. I think it took me that long to learn to run a business."

## 'Social heartbeat of the community'

Over the years, Ward has found out that many small-business owners have a similar learning curve. Most people go into business because they have a product, a service or a skill that they love and want to offer people — not because they know how to make a profit.

"They're great gardeners or they're making a fabulous doghouse or they roast coffee, but they're not

May 17. Pittman's presentation will focus on tax considerations associated with these agreements.

A continental breakfast will be available at each seminar. Individuals interested in registering for seminars may contact Nate Levesque at [nlevesque@eatonpeabody.com](mailto:nlevesque@eatonpeabody.com).

Seminars are free and open to the public.

## Seminar on natural gas

FALMOUTH — Verrill Dana and Pierce Atwood will host their fourth annual "Natural Gas: Where do we go from here?" seminar Thursday, Oct. 6, at The Woodlands in Falmouth.

The all-day event will feature keynote speaker Patrick Woodcock, director of the Governor's Energy Office, and lunchtime speaker Tom Welch, former Maine Public Utilities chairman. Panel discussions will cover "Gas vs. Renewables — Allies or competitors?" "Safety — Are we doing enough?" and "Pipeline Expansion — Do we still need it?"

Carlisle McLean, PUC commissioner; Tom Kiley, president of the Northeast Gas Association; and Tim Schneider, Maine's public advocate, also will present during the event.

General admission is \$179, with

\$89 registration available for state, government and municipal employees. Lunch will be served and a networking reception will be held after the event.

Access the full event agenda and register at: [eventbrite.com/e/natural-gas-where-do-we-go-from-here-tickets-26352667538?aff=eac2](http://eventbrite.com/e/natural-gas-where-do-we-go-from-here-tickets-26352667538?aff=eac2).

## Small Business Success Boot Camp set Oct. 27

BANGOR — A Small Business Success Boot Camp will take place 8 a.m.-3 p.m. Thursday, Oct. 27, at Hilton Garden Inn, 250 Haskell Road. The seminar will offer breakout sessions offered by experts in business law, marketing, networking, business plans and strategic thinking. Rick Frye, owner of Chapel Hill Floral, will kick it all off with a talk about the challenges and rewards of starting a small business in Maine.

The seminar is free, but space is limited and advance registration is required. RSVP by calling Leslie Poake at 990-4585 or emailing [lpokane@lghcpa.com](mailto:lpokane@lghcpa.com). The seminar is offered by the professionals at LG&H, Certified Public Accountants, Bangor SCORE and Rudman Winchell.

the year will be shared according to the number of hours an employee works. Profit sharing doesn't necessarily mean money will be taken out of the business — there will be loans to repay and capital improvement projects to do — but it does mean they will keep building their equity in the business.

"I'm excited about this co-op," Ward said. "It's a solution to a very tough problem — the problem of trying to retire from a small business when you're an entrepreneur."

Kevin Malmstrom, Rock City's head roaster, is one of the employee-owners and also thinks it's a great idea.

"I just think it's a good way to keep the business going in the direction it has been going," he said.

Jared Paradee, a production manager, agreed.

"It's a really great opportunity," he said as he weighed bags of coffee beans. "I had a far-flung fantasy of one day becoming a small-business owner. This is a nice surprise, that it will happen now."

# Market Review

Consolidated Stocks									
	Close	Chg	Div		Close	Chg	Div		
3M Co	175.95	-1.44	4.4	Kohls	42.68	-0.68	2.0		
ABB Ltd	22.50	-0.15	0.8	LillyEli	79.52	-1.64	2.0		
AbtVie	64.07	-0.91	2.3	Loews	39.90	-0.22	0.3		
AbtLab	41.68	-0.51	1.0	Lowes	70.81	-1.54	1.4		
AEP	86.36	-0.30	2.2	McNids	116.53	-0.84	3.6		
Aetna	114.93	-0.70	1.0	Merck	62.15	-0.81	1.8		
AFLAC	72.02	-0.72	1.6	MetLife	43.40	-1.12	1.6		
AK Steel	5.07	+0.11	0.0	Microsoft	56.90	-0.53	1.6		
Allergan	238.68	-5.26		Mondeliez	42.72	-0.44	0.8		
Allstate	68.39	-0.10	1.3	Monsanto	102.13	-1.37	2.2		
Altria	63.03	-0.84	2.4	MorgStan	31.03	-0.88	0.8		
AMdovil	11.23	-0.33	0.3	NewellRub	51.35	-0.62	0.8		
Anadarko	58.54	-0.96	0.2	NextEraEn	126.23	-0.52	3.5		
Apache	59.94	-0.08	1.0	NipponTT	46.79	+0.21			
ApldMatr	29.35	-0.31	0.4	NokiaCP	5.62	-0.04	0.3		
Apple	112.88	+0.17		NorthropG	217.00	-0.05	3.6		
AT&T Inc	41.14	-0.14	1.9	OneokPprs	38.69	+0.04	3.2		
Autodesk	71.08	-0.59	0.0	Oracle	33.03	-0.20	0.6		
AvidTech	7.98	-0.13		Orange	15.17	-0.17	0.7		
BcoSanSanA	4.33	-0.10	0.2	Penn Gmng	13.17	-0.13			
BestBuy	35.31	-0.48	1.1	Penny	9.57	+0.21	0.0		
BkNYMell	55.95	-0.65	0.8	PepsCo	107.03	-0.31	3.0		
BktAm	19.09	-0.43	0.3	Pfizer	33.64	-0.62	1.2		
Boeing	130.57	-1.21	4.4	PhilipMor	98.14	-2.39	4.2		
BP PLC	33.68	-0.28	2.4	PPL	35.76	+0.06	1.5		
BrlfIdAs	34.80	-0.13	0.5	Praxair	116.43	-0.41	3.0		
BrlMySq	95.48	-1.00	1.5	ProctGam	87.85	+0.09	2.7		
Caterpillar	82.37	-0.07	3.1	Prudential	35.69	-0.74	1.4		
CBS B	51.13	+0.22	0.7	QstDiag	84.61	-0.83	1.6		
CarrierPnt	24.26	+0.07	1.0	Rayonier	26.79	-0.13	1.0		
Chevron	98.78	-0.44	4.3	Raytheon	138.54	-0.04	2.9		
Citigroup	45.89	-1.26		ReynAmer	47.81	-0.77	1.8		
CocaCola	42.05	-0.69	1.4	RylCarb	71.45	-0.54	1.3		
Corning	23.00	-0.14	0.5	Schwab	30.46	-0.21	0.3		
Deere	83.58	+0.24	2.4	SearsHdgs	10.99	-0.55	0.0		
Disney	91.96	-1.31	1.4	Shenwar	2.831	-2.69	3.4		
DowChem	52.13	-0.11	1.8	SiderurNac	260.31	-0.03	0.1		
DukeEngr	52.15	-0.37	3.4	Siemens	119.25	...			
DuPont	42.99	-0.01	1.9	SonyCP	33.46	-0.14			
ExxonMbl	83.06	-0.39	3.0	Starbucks	54.04	-0.39	0.8		
Facebook	127.31	-0.65		SwstAirl	36.87	-0.37	0.4		
FedExCp	175.34	+0.95	1.6	Symantec	24.96	-0.08	0.3		
FidNFIN	36.87	-0.11	0.8	Target	67.22	-1.55	2.4		
FidNatInfo	76.87	-0.21	1.0	Textron	38.20	-0.25	0.1		
FrontierCm	4.36	+0.03	0.4	Toyota	117.10	-0.56			
GenElec	29.54	-0.35	0.9	Travelers	113.94	-1.37	2.7		
GlaeoSKIn	42.96	-0.46	2.2	UPS B	108.84	-0.37	3.1		
GoldmanS	161.48	-3.65	2.6	ValeneE	54.29	-1.38	2.4		
Google	774.21	-12.69		Vodafone	29.07	-0.08	1.5		
Hershey	95.33	-0.52	2.5	WalterEn	0.04	...	0.0		
HowlettP	15.02	-0.07	0.5	Waste Mngt	63.50	+0.14	1.6		
Hitachi	47.84	...		WellsFargo	44.88	-0.86	1.5		
HomeDp	125.45	-2.34	2.8	Yahoo	42.29	-0.51			
Honda	29.03	-0.46		Zimmer	126.88	-1.45	1.0		
IBM	153.98	-1.00	5.6						
Intel	36.65	-0.54	1.0						
InttBcsh	29.46	-0.72	0.6						
JPMorgCh	65.78	-1.47	1.9						

Indexes									
	52-Wk High	52-Wk Low	Close	Chg	Chg%	Wk	Mo	Qtr	1 Yr. Chg%
Dow Jones indus.	18668	15451	18094.83	-166.62	-0.91	▼	▼	▲	+10.91
Dow Jones Transport	8358	6403	7914.69	-22.30	-0.28	▲	▲	▲	+0.82
Dow Jones Utility	724	547	692.43	-1.81	-0.26	▲	▲	▼	+20.98
Nasdaq composite	5343	4210	5257.49	-48.26	-0.91	▲	▲	▲	+12.18
NYSE AMEX composite	2469	1869	2403.93	-16.64	-0.69	▲	▼	▲	+10.62
NYSE composite	10904	8938	10624.88	-93.11	-0.87	▲	▼	▲	+7.79
S&P 500	2194	1810	2146.10	-18.59	-0.86	▲	▼	▲	+11.12
S&P Mid cap 400	1582	1215	1542.52	-8.30	-0.54	▲	▼	▲	+11.12
Wilshire 5000	22785	18462	22367.52	-189.59	-0.84	▲	▼	▲	+10.11
Russell 2000	1263	943	1240.94	-13.69	-1.09	▲	▲	▲	+10.52

Local Stocks									
	52Wk Hi	52Wk Lo	Close	Chg	Chg%	Wk	Mo	Qtr	YTD% P/E Div
Bank of America (BAC)	18.09	10.99	15.09	-0.43	-2.77	▼	▲	▲	-10.34 13.5 0.3
Bar Harbor (HBH)	37.69	29.50	36.41	-0.19	-0.52	▼	▼	▲	... 13.8 1.1
Camden Nat'l (CAC)	48.55	37.23	46.95	-0.88	-1.84	▼	▲	▲	+6.49 17.1 1.2
Cisco (CSCO)	31.95	22.46	31.07	-0.27	-0.86	▲	▲	▲	+14.42 14.8 1.0
Domtar (UFS)	42.95	29.88	36.60	-0.37	-1.00	▲	▼	▲	-0.95 25.9 1.7
Dover (DOV)	74.90	50.91	68.88	-0.70	-1.01	▲	▼	▲	+12.35 20.1 1.8
General Dynamics (GD)	154.98	121.61	153.87	+0.06	+0.04	▲	▲	▲	+12.02 16.3 3.0
General Electric (GE)	33.00	24.26	29.54	-0.35	-1.17	▲	▼	▲	-5.17 28.2 0.9
HCA Holdings (HCA)	83.69	60.07	74.91	-1.21	-1.59	▼	▼	▲	+10.76 13.1
Iddex Labs (IDXX)	115.06	63.48	110.96	-0.40	-0.36	▲	▲	▲	+52.17 50.4
ImmuCell (ICCC)	8.29	5.60	8.21	+0.09	+1.11	▲	▲	▲	+8.89 25.6
International Paper (IP)	49.90	32.50	47.36	-1.05	-2.17	▼	▲	▲	+25.62 25.9 1.8
KeyCorp (KEY)	14.01	9.88	12.01	-0.30	-2.44	▼	▲	▲	-8.95 12.6
Kimberly-Clark (KMB)	138.87	106.66	125.51	-1.22	-0.96	▲	▼	▼	-1.41 23.5 3.7
Kraft Heinz (KHC)	90.54	68.18	88.53	-0.30	-0.34	▲	▲	▲	+21.67 66.5 2.4
Lake Sunapee Bank (LSBG)	18.89	13.25	18.01	-0.02	-0.11	▲	▼	▲	+28.37 16.6 0.6
Northeast Bancorp (NBN)	11.72	9.56	11.18	-0.07	-0.62	▼	▼	▲	+6.48 13.9 0.0
People's United Fin (PBCT)	16.93	13.62	15.53	-0.28	-1.77	▼	▲	▲	-3.84 17.7 0.7
PNC (PNC)	97.50	77.40	87.77	-1.64	-1.83	▼	▲	▲	-7.91 12.2 2.2
Sappi Limited (SPPJY)	5.22	2.82	5.22	...	...	▲	▲	▲	... 0.0
State Street (STT)	75.40	50.60	69.33	-1.29	-1.83	▲	▲	▲	+4.48 14.4 1.5
Sysco (SYV)	53.97	38.34	48.88	-0.67	-1.35	▼	▼	▼	+19.22 30.1 1.2
The First Bancorp (FNLC)	24.24	17.37	23.75	-0.34	-1.41	▲	▲	▲	+16.02 15.2 0.9
United Technologies (UTX)	109.83	83.39	102.23	-0.33	-0.32	▲	▼	▲	+6.41 23.1 2.6
Unum Group (UNM)	37.26	23.99	34.44	-0.57	-1.63	▼	▲	▲	+3.45 9.6 0.8
Verizon Comm (VZ)	56.95	42.20	52.15	-0.41	-0.78	▲	▼	▼	+12.83 14.9 2.3
Verso (VRS)	13.60	5.55	6.82	+0.03	+0.44	▼	▼	▼	... 0.0
WalMart (WMT)	75.19	56.30	71.62	-0.73	-1.01	▼	▼	▲	+16.84 15.5 2.0

## Top Mutual Funds

Fund	Last	Chg	1Yr Rtn	Fund	Last	Chg	1Yr Rtn	Fund	Last
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