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 grantwriting certificate programs at the Hutchinson Center, University of Southern Maine, Emory University, University of Georgia and Austin Center for Nonprofit Studies.

Participants will proceed stepby-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.

sity 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. To request a disability accommodation or for information, contact Kim Raymond at 338-8034 or 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-

Participants will earn a Univer- easter@maine.edu, or register on- May 17. Pittman's presentation line 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 Se ries 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,

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.

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-fromhere-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 Frve, 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 lpoake@lghcpa.com. The seminar is offered by the professionals at LG&H. Certified Public Accountants, Bangor SCORE and Rudman Winchell.

Coffee

Continued from Page C1

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 coffeeshops 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

people in this area who were artists and musicians and writers,' she said. "Rockland may have been coming out of a rough period, but there was a lot of creative vitality. When we opened our first little store, it was an immediate attraction in the region. People came in and could find like-minded people.

The business, of course, had challenges, as well as a name change to Rock City Books & Coffee in 2005. In 2007, there was a complaint that the smell of roasting coffee was offensive to the neighborhood, and Ward and Reilley began a long process of working to curtail the aroma. In 2008, when the Great Recession hit Maine, the business "took a nose she said, and they had to dump their own money into it to keep it alive. And in 2010, Reilley died of cancer, leaving Ward a widow and a sudden sole-business owner. After that, she sold the bookstore to one of her employees and focused on the coffee-roasting and

Even then, it hasn't always been or they roast coffee, but they're not

the cafe.

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 busi-

'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

business people," she said. "When your business starts to grow, you have to hire somebody to roast the coffee or build the doghouse, and all of a sudden you're not making the thing anymore. You're not offering the service anymore. A lot of people who are entrepreneurs are not naturally good business people."

Now that her businesses are in good shape, she would like to make sure that they will go on even after she retires. The co-op model is a great way for her to do that, she said.

"I wanted to ensure the succession of the business," Ward said. "It's such an important part of the community. It's really the social heartbeat of the community. And the other thing is that I really wanted to reward the employees who have been with me for so long. Without them, we would be nothing. And the third thing is for myself — payback for me. The co-op satisfies all these.

Employee-owners at Rock City will participate in profit sharing, meaning that profits at the end of

Currencies

Chg

Qtr Year 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 busi-

"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 employeeowners and also thinks it's a great

"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				Indexes															
3M Co	Close 175.95	Chg -1.44	Div 4.4	Kohls	Close 42.68	Chg -0.68	Div 2.0		52-Wi High		52-Wk Low	Close	CI	ng	Chg%	W	Мо	Qtr	1 Yr. Chg%
ABB Ltd	22.50	-0.15	0.8	LillyEli	79.52	-1.64	2.0	Dow Jones indus.	18668	3	15451	18094.83	-166	.62	-0.91	\blacksquare	\blacksquare	A +	10.91
AbbVie	64.07	-0.91	2.3	Loews	39.90	-0.22	0.3	Dow Jones Transport	8358	3	6403	7914.69	-22	.30	-0.28	•		A	+0.82
AbtLab	41.68	-0.51	1.0	Lowes	70.81	-1.54	1.4	Dow Jones Utility	724	1	547	692.43	-1	.81	-0.26	•	•		-20.98
AEP Aetna	66.36 114.93	-0.30 -0.70	2.2 1.0	McDnlds Merck	116.53 62.15	-0.64 -0.81	3.6 1.8	Nasdag composite	5343		4210	5257.49	-48		-0.91				-12.18
AFLAC	72.02	-0.72	1.6	MetLife	43.40	-1.12	1.6	NYSE AMEX composite	2469		1869	2403.93	-16		-0.69	_	-		-10.62
AK Steel	5.07	+0.11	0.0	Microsoft	56.90	-0.53	1.6									-	_		
Allergan	238.68	-5.26		Mondelez	42.72	-0.44	8.0	NYSE composite	10904		8938	10624.88	-93		-0.87	•	*		+7.79
Allstate	68.39	-0.10	1.3	Monsanto	102.13	-1.37	2.2	S&P 500	2194		1810	2146.10	-18		-0.86	•	•	A +	-11.12
Altria AMovilL	63.03 11.23	-0.84 -0.33	2.4 0.3	MorgStan NewellRub	31.03 51.35	-0.88 -0.62	0.8	S&P Mid cap 400	1582	2	1215	1542.52	-8	.30	-0.54	A	•	A +	-11.12
Anadarko	58.54	-0.33	0.3	NextEraEn	126.23	-0.52	3.5	Wilshire 5000	22785	5	18462	22367.52	-189	.59	-0.84	_	\blacksquare	A +	-10.11
Apache	59.94	-0.08	1.0	NipponTT	46.79	+0.21	0.0	Russell 2000	1263	3	943	1240.94	-13	.69	-1.09		\blacktriangle	A +	-10.52
ApldMatl	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				Laga	l Stock							
AT&T Inc	41.14	-0.14	1.9	OneokPtrs	38.69	+0.04	3.2				Loca	1 210CK	S						
Autodesk AvidTch	71.08	-0.59	0.0	Oracle	39.03	-0.20	0.6	52	2Wk Hi 5	2Wk Lo	Close	Chg	Chg%	Wk	Mo	Qtr	YTD%	P/E	Div
BcoSantSA	7.98 4.33	-0.13 -0.10	0.2	Orange Penn Gmng	15.17 13.17	-0.17 -0.13	0.7	Bank of America (BAC)	18.09	10.99	15.09	-0.43	-2.77	▼		A	-10.34	13.5	0.3
BestBuy	37.51	-0.48	1.1	Penney	9.57	-0.21	0.0	Bar Harbor (BHB)	37.69	29.50	36.41	-0.19	-0.52	▼	\blacksquare	A		13.8	1.1
BkNYMel	39.55	-0.65	0.8	PepsiCo .	107.03	-0.31	3.0	Camden Nat'l (CAC)	48.55	37.23	46.95	-0.88	-1.84	•		A	+6.49	17.1	1.2
BkofAm	15.09	-0.43	0.3	Pfizer	33.64	-0.62	1.2	Cisco (csco)	31.95	22.46	31.07	-0.27	-0.86	•	•	•	+14.42	14.8	1.0
Boeing	130.57	-1.21	4.4	PhilipMor	99.14	-2.39	4.2	Domtar (UFS)	42.95	29.88	36.60	-0.37	-1.00	_	_	_	-0.95	25.9	
BP PLC	33.68 34.80	-0.28 -0.13	2.4 0.5	PPL Praxair	35.76 116.43	+0.06	1.5 3.0	Dover (DOV)	74.90	50.91	68.88	-0.70	-1.01	_	•		+12.35	20.1	1.8
BrkfldAs BrMySq	55.48	-1.00	1.5	ProctGam	87.85	+0.09	2.7												
Caterpillar	82.37	-0.07	3.1	Prudentl	35.69	-0.74	1.4	General Dynamics (GD)	154.98	121.61	153.87	+0.06	+0.04	A	_		+12.02	16.3	
CBS B	51.13	+0.22	0.7	OstDiag	84.61	-0.83	1.6	General Electric (GE)	33.00	24.26	29.54	-0.35	-1.17	•	•	A	-5.17	28.2	0.9
CenterPnt	24.26	+0.07	1.0	Rayonier	26.79	-0.13	1.0	HCA Holdings (HCA)	83.69	60.07	74.91	-1.21	-1.59	•	•	A	+10.76	13.1	
Chevron	98.78	-0.44	4.3	Raytheon	138.54	-0.04	2.9	Idexx Labs (IDXX)	115.06	63.48	110.96	-0.40	-0.36			A	+52.17	50.4	
Citigroup CocaCola	45.89 42.05	-1.26 -0.69	1.4	ReynAmer RylCarb	47.81	-0.77 -0.54	1.8 1.9	ImmuCell (ICCC)	8.29	5.60	8.21	+0.09	+1.11			A	+8.89	25.6	
Corning	23.00	-0.05	0.5	Schwab	71.45 30.46	-0.21	0.3	International Paper (IP)	49.90	32.50	47.36	-1.05	-2.17	\blacksquare		A	+25.62	25.9	1.8
Deere	83.58	+0.24	2.4	SearsHldgs	10.99	-0.55	0.0	KeyCorp (KEY)	14.01	9.88	12.01	-0.30	-2.44	▼		A	-8.95	12.6	
Disney	91.96	-1.31	1.4	Sherwin	280.31	-2.69	3.4	Kimberly-Clark (KMB)	138.87	106.66	125.51	-1.22	-0.96		•	•	-1.41	23.5	3.7
DowChm	52.13	-0.11	1.8	SiderurNac	2.63	-0.03	0.1	Kraft Heinz (KHC)	90.54	68.18	88.53	-0.30	-0.34		•	A	+21.67	66.5	2.4
DukeEnrg	82.15	-0.37	3.4	Siemens	119.25			Lake Sunapee Bank (LSBG)		13.25	18.01	-0.02	-0.11	_	▼		+28.37	16.6	
DuPont ExxonMbl	42.99 83.06	-0.01 -0.39	1.9 3.0	SonyCp Starbucks	33.46 54.04	-0.14 -0.39	0.8	Northeast Bancorp (NBN)	11.72	9.56	11.18	-0.07	-0.62	_	•	▼	+6.48	13.9	
Facebook	127.31	-0.65	5.0	SwstAirl	36.87	-0.37	0.4	· ·						Ť	_		-3.84		0.7
FedExCp	175.34	+0.95	1.6	Symantec	24.96	-0.08	0.3	People's United Fin (PBCT)	16.93	13.62	15.53	-0.28	-1.77	_	_	<u> </u>		17.7	
FidINFin	36.87	-0.11	0.8	Target	67.22	-1.55	2.4	PNC (PNC)	97.50	77.40	87.77	-1.64	-1.83	•	A	A	-7.91	12.2	
FidNatInfo	76.87	-0.21	1.0	Textron	39.20	-0.25	0.1	Sappi Limited (SPPJY)	5.22	2.82	5.22			•	A	A			0.0
FrontierCm	4.36	+0.03	0.4	Toyota	117.10	-0.56	27	State Street (STT)	75.40	50.60	69.33	-1.29	-1.83	•	A	A	+4.48	14.4	1.5
GenElec GlaxoSKIn	29.54 42.96	-0.35 -0.46	2.2	Travelers UPS B	113.94 108.84	-1.37 -0.37	2.7 3.1	Sysco (SYY)	53.97	38.34	48.88	-0.67	-1.35	•	•	•	+19.22	30.1	1.2
GoldmanS	161.48	-3.65	2.6	ValeroE	54.29	-1.38	2.4	The First Bancorp (FNLC)	24.24	17.37	23.75	-0.34	-1.41	_	A	A	+16.02	15.2	0.9
Google		-12.69		Vodafone	29.07	-0.08	1.5	United Technologies (UTX)	109.83	83.39	102.23	-0.33	-0.32		\blacksquare	A	+6.41	23.1	2.6
Hershey	95.33	-0.52	2.5	WalterEn	0.04		0.0	Unum Group (UNM)	37.26	23.99	34.44	-0.57	-1.63	▼	A	A	+3.45	9.6	0.8
HewlettP	15.02	-0.07	0.5	Waste Mng'		+0.14	1.6	Verizon Comm (VZ)	56.95	42.20	52.15	-0.41	-0.78		•	•	+12.83	14.9	2.3
Hitachi	47.84		2.0	WellsFargo	44.88	-0.86	1.5	Verso (VRS)	13.60	5.55	6.82	+0.03	+0.44	•	•	•		0.0	
HomeDp Honda	125.45 29.03		2.8	Yahoo Zimmer		-0.51 -1.45	1.0	WalMart (WMT)	75.19	56.30			-1.01		•		 +16.84		
IBM	153.98	-1.00	5.6		. 23.00			anviare (vivi)	70.10	55.50	, 1.02	0.70	1.01	*	*	_	. 10.04	10.0	۷.۱
Intel		-0.54	1.0																
IntlBcsh		-0.72	0.6																
JPMorgCh	65.78	-1.47	1.9																
								Top Mutua	l Fund	ls									
Fund		Las	st Cl	ng 1Yr Rtn	Fun	d		Last Chg 1Yr Rtn F	und		Last	Chg 1Yr R	tn F	und			Last	Chg 1	Yr Rtn

-		1	· ·								
					Top Mutu	ıal Funds					
Fund	Last	Chg 1Yr Rtn	Fund	Last	Chg 1Yr Rtn	Fund	Last	Chg 1Yr Rtn	Fund	Last	Chg 1Yr Rtn
AMERICAN FUNI	os		FIDELITY			JPMORGAN			TEMPLETON		
AMCP A	26.89	-0.2 + 10.8	Balanced	22.22	-0.12 + 9.5	Core Bond Sel	12.00	+0.02 +4.9	GI Bond Adv 1	0.97	-0.08 + 0.4
Bal A	24.75	-0.13 + 11.5	Blue Chip Gr	69.24	-0.58 +6.7	LAZARD			Growth A 2	2.71	-0.34 + 8.7
Bond A	13.13	+0.01 +4.9	Capital & Inc	9.62	-0.03 +6.5	Emg Mkt Eq Inst	16.48	-0.22 + 25.3	THORNBURG		
CIB A	58.74	-0.4 + 11.5	Contrafund	101.10	-0.75 +8.2	LOOMIS SAYLES			Intl Val I 2	3.96	-0.46 + 2.5
CWGI A	45.20	-0.49 + 11.0	Dividend Gr	31.08	-0.26 + 9.8	Bd Inst	13.94	-0.04 +8.1	VANGUARD		
EuPc A	47.59	-0.63 + 9.5	Dvsd Intl	35.29	-0.34 + 5.8	OPPENHEIMER			500 Index Adm 19	8.11	-1.7 + 14.1
Flnv A	53.05	-0.51 +15.2	Freedom 2020	15.20	-0.08 + 9.4	Dev Mkts A	34.23	-0.35 + 19.9	GNMA Adm 1	0.87	+0.01 +3.9
Gro A	43.34	-0.36 +11.9	Freedom 2025	12.98	-0.08 + 9.8	PERMANENT			Health Care Adm 8	8.24	-0.96 + 1.8
HIA	10.14	-0.01 +7.4	Freedom 2030	15.83	-0.12 + 10.6	Port Permanent	39.52	-0.05 +12.9	Infl-Prot Inv 1	3.77	+0.01 +6.3
ICA A	36.15	-0.27 +16.0	Gro Company	141.03	-1.2 + 9.5	PIMCO	00.02	0.00 1 12.0	Ins T StMk Ins+ 4	8.52	-0.41 + 13.3
Inc A Mut A	21.34 36.61	-0.14 +13.7 -0.25 +16.4	Inc GNMA	11.68	+0.01 +3.2	All Asset Inst	11.40	-0.04 +13.1	Instl Indx Inst 19	6.02	-1.68 + 14.1
NPer A	37.07	-0.38 +9.8	Low-Prcd Stk	48.20	-0.34 + 5.8	Comm RR Str Inst		-0.09 -1.0	Int-Tm Inv Adm 1	0.11	+0.02 +7.0
NWId A	54.08	-0.64 +13.8	Magellan Fund	90.26	-0.71 + 8.7	High Yield Inst	8.79	-0.03 -1.0	Int-Tm TxEx Adm 1	4.46	unch. +5.3
SMCP A	46.77	-0.33 +8.8	Puritan	20.98	-0.12 +8.8	Low Dur Inst	9.90	+0.01 +2.0	Intl Gro Inv 2	2.90	-0.24 + 17.6
Wash A	40.21	-0.34 +14.7	Sp S&P 500 Inv	75.82	-0.65 + 14.0	Real Rtn Inst	11.20	+0.01 +2.0	Ltd-Tm TxEx Adm 1		unch. +2.0
BLACKROCK		0.0	Srs Inv Gd Bd	11.60	+0.01 +6.6	Tot Rtn Inst	10.36	+0.02 +5.5	PRIMECAP Inv 10	6.35	-1.0 + 16.2
GI Alloc A	18.46	-0.12 + 6.4	Strat Inc	10.87	unch. +8.1	Uncons Inst	10.50	unch. +4.3		0.79	+0.01 +3.5
COLUMBIA			Total Bond	10.86	+0.01 +6.9	JPMORGAN	10.52	uncn. +4.3	Sh-Tm Tx-Ex Adm 1	5.81	unch. +0.9
Acorn Z	18.31	-0.13 +6.6	FIRST EAGLE				22.04	0.00 . 14.0	STAR Inv 2	4.60	-0.13 + 10.0
DAVIS			Global A	56.60	-0.33 + 15.6	Cap S&P 500 ldx	33.04	-0.29 +14.0		3.64	-0.45 + 13.1
NY Venture A	30.05	-0.31 + 10.6	FRANKLIN			T ROWE PRICE	70.00	0.70 7.0		5.13	-0.05 + 8.7
DFA			CA TF Inc A	7.76	+0.01 +8.5	BC Gro	72.26	-0.78 +7.3	3	8.96	-0.13 + 9.7
Emg Mkts Value	1 24.28	-0.31 + 20.6	Cust Inc A	2.23	-0.01 +11.8	Cap App	26.91	-0.14 +11.7	3	6.68	-0.08 + 10.2
DODGE & COX			GM0			Eq Idx500	58.00	-0.5 +13.9	3	9.58	-0.18 + 10.6
Balanced	99.45	-0.67 + 11.4	Quality VI	20.85	-0.16 + 19.6	Eq Inc	30.86	-0.31 +16.6		7.97	-0.12 + 11.0
Income	13.96	+0.01 +6.6	HARBOR			Gro Stk	53.61	-0.47 +6.0		1.08	+0.02 +5.4
Intl Stock	38.12	-0.6 +6.5	Cap Apprec Inst	60.57	-0.6 +6.3	MC Gr	76.66	-0.53 +7.8		5.04	-0.15 + 10.2
Stock	170.71	-1.73 + 13.0	J HANCOCK II			New Inc	9.74	+0.02 +5.4		3.13	-0.13 +12.1
FAIRHOLME			Ls Bal 1	14.98	-0.08 +8.2	Ret 2020	21.06	-0.12 +10.2		6.58	-0.43 +11.8
Fairholme	18.74	-0.15 -7.6	Ls Gro 1	15.60	-0.11 + 8.7	Value	32.86	-0.38 + 12.8	Windsor II Inv 3	5.05	-0.37 +11.1

Infographics designed and produced by Custom Flow Solutions, LLC

Euro 0.889 -0.002-0.018 +0.015 +0.112 British Pound unch. Canadian Dollar +0.016 -0.011 1.323 +0.006100.32 -0.680-1.670 -20.230 Japanese Yen Mexican Peso +0.704 +2.910 19.875 +0.085Swiss Franc 0.969 -0.001-0.009-0.009Israeli Shekel 3.750 -0.012-0.125-0.189Norwegian Krone 8.109 -0.004-0.459-0.400South African Rand 13.676 -0.038-1.778 -0.223Commodities Units Close Chg Date Energy Crude oil NYM 45.93 +1.45 \$/Barrel Nov Natural gas NYM Mil. BTU 3.00 +0.04 0ct Heating oil NYM 1.45 +0.04 Gallon 0ct Gasoline NYM 1.40 +0.03 Metals Gold CMX Sep 1339.70 +2.50 Silver CMX \$/1oz. Sep 19.52 -0.22HG Copper CMX \$/Lb. Sep 2.19 unch Platinum NYM Oct 1042.90 -14.10 \$/1oz. Agricultural Sovbean CBT ¢/5000 BSL Nov 945.25 -9.75Corn CBT c/5000 BSL Dec 329.00 -7.50Wheat CBT ¢/5000 BSL 396.00 -8.75Dec Live cattle CME¢/40000 Lbs 0ct 106.83 -0.45Treasuries Yield Chg. Yr.Chg Wk Mo Qtr 3-month T-bill 0.19 0.02 -0.02 6-month T-bill 0.40 0.01 0.06 52-wk T-bill 2-year T-note 0.74 -0.02 0.69 • 5-year T-note 1.12 -0.04 1.47 ▼ 1.58 -0.04 2.16 ▼ 10-year T-note ▼ 30-year T-bond 2.32 -0.03 2.96 **Global Markets** Chg %Chg %Yr

Nikkei 225	16544.56	-209.46	-1.25	-7.47
Hang Seng	23317.92	-368.56	-1.56	+10.06
SET	1490.14	-2.74	-0.18	+8.23
All Ord	5519.11	+0.46	+0.01	+8.72
DAX	10393.71	-233.26	-2.19	+7.28
	Most A	ctive		
	Close	Chg	YTD%	Volume
Array Biopha (ARRY)	6.61	+2.96	+81.1	1015701
Twitter (TWTR)	23.37	+0.75	+3.3	951366
Bank of Ameri (BAC)	15.09	-0.43	-2.8	947857
Procter Gamble (PG)	87.85	+0.09	+0.1	602763
Wells Fargo (WFC)	44.88	-0.86	-1.9	309297
AMD (AMD)	6.32	-0.23	-3.5	298599
Apple (AAPL)	112.88	+0.17	+0.2	297980
Pfizer (PFE)	33.64	-0.62	-1.8	295095
Ford Motor (F)	12.01	-0.16	-1.3	266985
В	iggest (Gainer	s	

6.61 +2.96

12.20

32.64

16.97 +1.96

14.04 +1.38

10.01

15.26

Chg

+1.93

+4.46

+0.97

+1.28

YTD%

+81.1

+18.8

+15.8

+13.1

+10.9

+10.7

+9.2

1015701

7329

12792

5237

2319

212798

6818.04

4407.85

-91.39

-80.84

-1.32 +11.61

-1.62

-1.80

FTSE 100

CAC 40

Array Biopha (ARRY)

Actua (ACTA)

Chemtura (CHMT)

Zynerba Phar (ZYNE

Casella Wast (CWST)

Selecta (SELB)

Clearside (CLSD)

Optibase (OBAS)	7.00	+0.03	+0.7	141
Everbridge (EVBG)	16.24	+1.18	+7.8	7522
Bio	igest L	osers	3	
	Close	Chg	YTD%	Volume
RetailMeNot (SALE)	8.92	-2.35	-20.9	14034
Acorda Thera (ACOR)	22.99	-4.29	-15.7	28352
Lands' End (LE)	15.46	-2.54	-14.1	10252
Acacia (ACIA)	107.12	-12.22	-10.2	32780
Natus Medica (BABY)	39.71	-4.28	-9.7	17933
Workhorse Gr (WKHS)	7.39	-0.78	-9.5	2898
First NBC Ba (FNBC)	10.00	-1.01	-9.2	8854
Aduro Biotec (ADRO)	13.24	-1.30	-8.9	4718

14.81 -1.18 TTI (TRIL) Financial data provided by Thomson Reuters

Investors brace for presidential debate

BY NOEL RANDEWICH **REUTERS**

Wall Street fell on Monday as Deutsche Bank weighed on financials and investors hunkered down for the first debate between candidates Hillary Clinton and Donald Trump.

The race for the White House has so far had little discernible effect on the sentiment but that may change if Monday's encounter leaves a decisive winner.

With just over six weeks until the Nov. 8 vote, some investors see the neck-and-neck contest sparking volatility in sectors including health insurers, drugmakers and industrials.

Wall Street favors Hillary at this point because she is a known commodity. Trump is a wild card," said Jake Dollarhide, chief executive officer of Longbow Asset Management in Tulsa. "But I don't think it's too late for Wall Street to warm up to Trump."

Pfizer fell 1.81 percent after it decided against splitting into two. The stock was the biggest drag on the S&P 500 healthcare index, which declined 1.22 percent.

The Nasdaq biotechnology index dipped 1.3 percent, with cancer drugmaker Celgene falling 2.85

Many view a potential Clinton presidency as negative for pharmaceutical companies because of criticisms she has made about high drug prices. Trump has promised to dismantle the Affordable Care Act, which has boosted health insurers since 2010.

Deutsche Bank's U.S-listed shares fell as much as 7.9 percent to a record low of \$11.83 and triggered declines among big Wall Street banks after a German magazine said Chancellor Angela Merkel has ruled out state assistance for the lender.

The bank said it did not need the German government's help with a \$14-billion U.S. demand to settle claims it missold mortgage-backed securities

The S&P financial index fell 1.5 percent, with JPMorgan's 2.19 percent decline and Bank of America's 2.77 percent slide weighing most. The KBW Bank index fell 2.12 percent, its steepest drop since July 5 in the wake of the Brexit vote.

The Dow Jones industrial average dropped 0.91 percent to end at 18,094.83 points and the S&P 500 lost 0.86 percent to 2,146.1.