

Flood

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active policies, according to FEMA data. Bangor, which ranks 12th by premiums on active policies, is the highest-ranked municipality not in either York or Cumberland county by that measure.

The map changes stand to affect home prices as any home in a flood zone with a mortgage is required to get flood insurance.

For homes that are added to the flood zone, Pickford said some banks will factor monthly flood insurance payments into an existing mortgage.

“Anyone who is going to be remapped in a flood zone will have to purchase flood insurance if they have a mortgage,” Pickford said. “And that creates a lot of activity and anxiety in the marketplace.”

What’s my risk?

Getting a clear picture of flood risk to a home can be tricky as the new maps are rolled out. Preliminary maps from FEMA are available at town offices and online in PDF and geospatial information system formats. Currently, effective maps can be searched by an individual address at FEMA’s Flood Map Service Center.

Knowing that current risk is important for understanding how the pending map changes could affect a given property, whether the property is newly added to a risk zone, decreases in risk or does not change.

What’s the recourse?

Municipalities can challenge FEMA maps on behalf of a group



BDN PHOTO BY TROY R. BENNETT

Cars roll by on East Grand Avenue in Old Orchard Beach on Thursday afternoon. The York County towns of Wells, York, Old Orchard Beach, Kennebunkport and Kennebunk are the top five towns in the state by count of flood insurance policies and premiums paid for active policies, according to FEMA data.

of residents as some counties are already doing through the Letter of Map Revision process, which requires detailed studies that contest or refine the science underlying FEMA’s updated estimates.

Rockland was one such city, filing an appeal of the maps in October over concerns that the new flood risk estimates could hamper downtown development.

Individual property owners can request a Letter of Map Amendment, which would be based on land surveys that would

challenge FEMA measurements.

Jim Nadeau, owner of Nadeau Land Surveys, said elevation surveys are the most common method for contesting a certain property’s placement in a higher flood risk category. Often, he said, that higher risk rating depends on horizontal measurements and doesn’t account for elevations.

Property owners can also modify or elevate buildings to reduce insurance costs.

But Nadeau cautioned that while the risk identified by the new maps affect insurance costs,

building requirements and mortgages, the actual risk presented by Mother Nature can be a separate matter.

About one-fourth of flood insurance claims happen in areas outside of a flood zone, Nadeau said, which makes flooding a concern not just for properties designated a danger by FEMA.

“Mother Nature doesn’t see these lines on the map,” Nadeau said. “And with sea level rise, she’s going to seem more angry and reach us like she’s never reached us before.”

Neuman

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changed over the last several years.

“Our customer demographic used to be primarily middle-aged gardeners. Now we are seeing more twenty- to thirty-somethings coming in who want to grow their own veggies, crops and fruit trees.

“There is a big movement, especially among younger people, to grow their own food,” she added.

If you’re chomping at the bit to get your hands in the dirt and plant your gardens, Higgins advised it’s best to wait until early May to plant cool season plants, including pansies and petunias. Warmer varieties should wait until Memorial Day.

In the meantime, Easter and Mother’s Day are busy times for container plants and hanging baskets.

Right now, the business is focused on preparing to take care of customers when planting season arrives with a large selection of beautiful and healthy plants and well-trained and knowledgeable employees.

“It’s been a long winter,” Higgins remarked. “We’re excited to be gearing up to help our customers welcome spring and summer to their gardens — and get their hands in the dirt — finally!”

Read Deb Neuman’s Back to Business blog at backtobusiness.bangordailynews.com.

Jobs

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which are being closely watched for clues on the timing of a Fed rate hike, increased seven cents, leaving the year-on-year gain at 2.1 percent.

The unemployment rate held at a more than 6-1/2-year low of 5.5 percent, as people left the labor force.

With Wal-Mart and McDonald’s announcing pay increases for their hourly workers, wage growth could gain some traction in the months ahead. Other companies, including TJX Cos Inc. and health insurer Aetna, also have announced wage increases.

The U.S. central bank has sounded keen to raise overnight interest rates, which it has kept near zero since December 2008. But the economy’s recent softness has led investors to push back bets on the rate lift-off. Some believe the Fed could even wait until 2016.

Private payrolls increased 129,000 last month, slowing from 264,000 in February. Employment growth was held back by a decline in the goods producing sector payrolls. Construction employment fell 1,000. Manufacturing, which has been hit by the strong dollar and softer global demand, reduced payrolls by 1,000. Government employment fell 3,000.

The mining sector saw more job losses last month, with payrolls falling 11,000. That reflected ongoing losses in oil and gas extraction, which has taken a hit from lower crude oil prices.

State-level payroll and unemployment estimates for March will be released April 21.

Obama plugs solar program to train veterans

REUTERS

HILL AIR FORCE BASE, Utah — President Barack Obama on Friday unveiled an expansion of U.S. government efforts to train military veterans for jobs in the solar power industry during a visit to Utah.

The administration announced a new goal of training 75,000 people to enter the solar workforce by 2020. That is an increase from a goal announced last year of training 50,000 workers by the same deadline.

Many of those workers would be veterans, administration officials said.

The Department of Defense plans to have “Solar Ready Vets” programs at 10 bases across the country to train military members who are returning to civilian life for solar jobs.

“It’s going to train transitioning military personnel for careers in this growing industry,” Obama said of the program during remarks at Hill Air Force Base in Utah, standing near a set of solar panel installations.

Officials declined to provide a figure for what the programs would cost.

Consolidated listings						
Company	Close	Chg	Div	Company	Close	Chg
AFLAC	63.58	0	1.56	Kraft	88.95	0
AK Steel	4.45	0	-	LillyEli	71.24	0
AT&T Inc	33.13	0	1.88	Loews	41.15	0
AptLab	46.13	0	.96	Lowes	74.84	0
Aerostrol	3.53	0	-	McDnlds	95.83	0
Aetna	107.15	0	1.00	Merck	57.10	0
Allergan			.20	MetLife	51.10	0
Allstate	71.45	0	1.20	Microsoft	40.29	0
Altria	51.19	0	2.08	Mondelz	36.63	0
AMOVill	21.40	0	.36	Monsanto	116.30	0
AMP	56.46	0	2.12	MorgStan	36.06	0
Anadarko	84.55	0	1.08	NewellRub	40.21	0
Apache	61.44	0	1.00	NextEraEn	104.75	0
Apple	125.32	0	1.88	NokIaCp	7.65	0
AristaNet	22.27	0	.40	Norstell	0	2.00
AristaTch	15.55	0	-	NorthropG	161.63	0
BP PLC	39.65	0	2.40	OneokPtrs	41.49	0
BKWNMei	40.55	0	.68	Oracle	42.62	0
BestBuy	38.22	0	.92	PPL	33.85	0
Boeing	149.28	0	3.64	Panasonic		0
BRWYSq	63.23	0	1.48	Penn Gmg	15.67	0
BkrfIdAs	54.76	0	.68	Penney	9.13	0
CBS B	61.16	0	.60	PepcoHold	26.86	0
Centerpillar	80.24	0	2.80	PepsiCo	95.69	0
CenterPnt	20.72	0	.99	Pfizer	34.38	0
Chevron	105.28	0	4.28	PhilipMor	77.26	0
Citigroup	51.86	0	.04	PhilipsEi	29.30	0
CocaCola	40.68	0	1.32	Praxair	122.27	0
Corning	22.32	0	.48	ProctGam	82.43	0
Covance			-	Prudenti	80.53	0
Deere	87.98	0	2.40	QstDiag	75.80	0
Dell			.32	Rayonier	26.45	0
DirectTV	86.37	0	-	Raytheon	108.46	0
Disney	106.00	0	1.15	ReynAmer	73.39	0
DowChem	48.24	0	1.68	RyCarb	82.45	0
DuPont	71.39	0	1.88	Schwab	30.01	0
DukeEnt	76.97	0	3.18	SearsHdys	41.28	0
ExxonMbl	84.30	0	2.76	Sherrin	284.35	0
FidelityCp	166.22	0	.80	Siemens		2.68
FidInFin	37.25	0	.76	SonyCp	27.85	0
FidNatInfo	68.08	0	1.04	SwaStAir	42.86	0
ForestLab			-	Starbucks	94.39	0
FMCG	19.00	0	.20	Symantec	23.55	0
FrontierCm	7.32	0	.42	Target	82.67	0
GlaxoKln	46.71	0	2.78	Tectron	44.94	0
GoldmanS	191.55	0	2.40	3M Co	162.80	0
Google	535.53	0	-	TW Cable	154.81	0
Hershey	100.75	0	2.14	TimeWarn	85.00	0
HewlettP	31.40	0	.70	Toyota	140.02	0
Hitachi	69.61	0	-	Travelers	107.74	0
HomeDep	114.54	0	2.36	UBS AG	19.32	0
Honda	32.97	0	-	UPS B	96.47	0
Intel	30.81	0	.96	ValeroE	59.80	0
IntlBsch	26.21	0	.58	WalterEn	.69	0
IBM	160.45	0	4.40	WellsFargo	54.37	0
JPMorgCh	60.52	0	1.76	Yahoo	44.15	0
Kohls	79.07	0	1.80	Zimmer	116.92	0

Most active						
Company	Close	Chg	Div	Company	Close	Chg
BAC	15.54	+13	.20	CSX	33.32	-13
BAO	8.79	+22	-.02	GLW	22.32	+07
PBR	6.76	+41	-.00	KMX	74.73	+63
CHK	14.59	+24	.35	MO	51.19	+89
GE	24.94	+10	.92	DD	71.39	+41
PFE	34.38	+05	1.12	WU	20.91	+35
VALE	5.76	+18	.39	SD	1.82	-.04
AA	13.14	+14	.12	MRO	27.07	+43
ABEV	6.04	+12	-.11	HPD	31.40	+11
JCP	9.13	+23	-.11	LUV	42.86	-.59
BABA	82.28	-.08	-	ABBV	57.01	-.09
RF	9.58	+12	.20	SU	30.77	+125
T	33.13	+24	1.88	NOK	7.65	+10
ITUB	11.77	+32	.06	MSI	62.51	-416
AKTA	27.93	-.71	-.01	CX	9.73	-.29
S	4.85	+12	-.12	RIG	14.99	+27
GM	36.50	-.24	1.20	KEY	14.25	+09
F	16.03	+12	.60	CRC	8.18	+23
EMC	25.53	+06	.46	OAS	14.94	+.25
DAL	42.25	-1.01	.36	CMK	57.10	+24
DNR	7.76	+43	-.01	UHL	61.88	-213
KO	40.68	0	1.32	XRX	12.77	+10
FX	19.00	+03	.20	ECA	11.47	+17
C	51.86	+24	.04	MCP	.40	+.02
IGT	17.77	+22	.44	NE	14.76	+31
WTR	50.42	-.05	-.01	EXC	33.38	+53
WFC	54.37	+43	1.40	WFT	12.91	+.21
VZ	49.87	+55	2.20	HIT	29.36	+.08
LYD	59.40	-3.65	1.60	CLR	46.04	+.38
KGC	2.32	-.04	-.11	IBN	10.69	+.07
JPM	60.52	+57	1.76	SCHW	30.01	+.08
TSM	23.69	+46	.50	NBG	1.23	+.01
LL	33.20	+.19	-.11	LPI	14.30	+.90
LO	69.25	+1.86	2.64	MCD	95.83	-.46
PBRA	6.80	+.39	-.11	NEM	22.34	+.38
ABX	11.88	-.13	.20	TUM	7.70	+.02
XOM	84.30	+16	2.76	ATV	7.97	+12
CNO	17.79	+66	.24	VPS	29.11	+.20
WILL	32.81	+.76	-.11	MGR	4.18	+.24
HAL	43.96	+14	.72	AKS	4.45	+.04
ORCL	42.82	-.17	.80	KMI	41.72	-.20
DU	4.87	+12	.01	AIY	3.74	-.06
NI	67.85	+2.40	1.25	DOW	48.24	+34
SUNE	25.15	+05	.05	MS	36.06	+.09
NBR	14.07	-.01	.24	PG	82.43	+11
SWN	24.04	+118	-.18	SLB	84.39	+11
CBS	61.16	+54	.60	EGO	4.85	+.11
MGM	21.34	+.46	-.01	CFG	24.62	-.26
SDRL	9.66	+31	4.00	JNU	99.64	+.49

	High	Low	Close	Chg	% Chg	52-wk hi	52-wk lo
DOW	17,815.03	17,673.49	17,763.24	+65.06	+0.37%	18,289	15,855
NYSE Composite	10974.98	10895.31	10953.16	+61.55	+0.57%	11142.56	9886.08
S&P 500	2072.17	2057.32	2066.96	+7.27	+0.35%	2119.59	1814.36
S&P 400	1529.84	1518.00	1523.94	+5.17	+0.34%	1542.16	1269.45

Regional stocks						
Stock	52-wk hi	52-wk lo	close	% chg	% chg 52-wk hi	Vol
BkoAm	18.21	14.37	15.54	+0.13	-14.66%	50443508
BarHarb	33.98	24.24	33.48	+0.63	+1.92%	6031
CamdnN	41.83	34.57	40.70	+0.65	+1.62%	13860
Cisco	30.31	22.43	27.13	-0.12	-0.44%	19527211
CenEurRus	30.20	19.28	21.59	-0.76	-3.65%	21954
Delhaize	23.19	15.58	23.09	+0.55	+2.44%	152428
Domtar G	56.40	33.04	45.04	+0.29	+0.65%	375058
FairchildS	19.23	12.01	18.53	+0.28	+1.53%	1545173
FstBcpME	18.54	15.51	17.37	-0.11	-0.63%	21911
GenDynam	146.13	104.22	133.73	-0.25	-0.19%	815193
GenElec	27.53	23.41	24.94	+0.10	+0.40%	29213060
IdexxLabs	168.51	113.49	153.08	+1.32	+0.87%	199484
ImmCell	7.22	3.30	6.12	-0.18	-2.86%	3710
IntPap	57.90	43.63	54.67	-0.23	-0.42%	1460387
Keycorp	14.74	11.55	14.25	+0.09	+0.64%	8030403
KimbClk	119.01	99.23	107.02	+0.17	+0.16%	1555994
MeadWwco	55.15	38.28	48.98	-0.11	-0.22%	737486
NorestB	10.06	8.59	9.21	+0.00	+0.00%	100
PNC	96.71	76.69	93.29	+0.79	+0.85%	2226808
PeopUtdF	15.50	13.61	15.18	+0.09	+0.60%	1814752
PlumCrk	45.45	38.70	43.41	-0.08	-0.18%	533427
Sappi	4.23	1.19	2.05	-0.05	-2.38%	35211
StateStr	80.92	62.67	73.97	+0.52	+0.71%	1920633
Sysco	41.45	35.31	37.64	+0.11	+0.29%	2987363
UtdTech	124.45	97.30	117.13	+1.21	+1.04%	4227259
UnumGrp	37.15	30.72	33.67	+0.29	+0.87%	1010792
VersoPap	3.82	1.60	1.75	+0.01	+0.57%	103830
WalMart	90.97	72.61	80.73	+0.02	+0.02%	5795731

Top 100 mutual funds							
Name	Last	Chg	% Chg	Name	Last	Chg	% Chg
API Efficient Frontier Income	10.97	+0.02	+0.18%	MFS Lifetime Retirement Income	12.30	+0.01	+0.08%
Aberdeen China Opportunities	20.12	+0.04	+0.20%	Marshall International Tax-Free Investor I	13.90	+0.00	+0.00%
Aberdeen Emerging Markets	14.18	+0.14	+1.00%	Mathews Asia Growth Investor	22.70	+0.14	+0.62%
Aberdeen U.S. Growth	18.20	+0.10	+0.56%	China Investor	22.02	+0.27	+1.16%
Algebra Spectra	21.30	+0.04	+0.22%	Mark Hard Currency Investor	9.56	+0.04	+0.42%
AllianceBernstein High Income	8.99	-0.01	-0.11%	Metropolitan West Total Return Bond II	0.03	-0.02	-0.18%
American Century Heritage Investor	25.40	+0.09	+0.36%	Munder Growth Opportunities	44.42	+0.09	+0.20%
Berkshire Focus	18.24	+0.12	+0.66%	Oakmark Global Select	16.50	+0.07	+0.43%
CB Advisors Fixed Income	11.49	+0.00	+0.00%	Old Westbury Global Small & Mid Cap	16.97	+0.10	+0.59%
Calamos International Growth	17.99	+0.13	+0.73%	Oppenheimer Developing Markets	35.86	+0.36	+1.01%
Columbia Balanced	36.75	+0.11	+0.30%	Oppenheimer International Small Co	34.92	+0.31	+0.90%
Delaware Corporate Bond	6.03	-0.01	-0.17%	PIMCO Foreign Bond	9.89	+0.04	+0.41%
Delaware Diversified Income	9.08	-0.01	-0.11%	PIMCO Investment Grade Corp Bond	10.80	-0.03	-0.28%
Dreyfus International Bond	16.26	+0.02	+0.12%	Permanent Portfolio	40.19	+0.03	+0.07%
Encompass	3.73	+0.06	+1.63%	Pink Oak Equity	49.75	+0.15	+0.30%
FBR Balanced Investor	13.92	+0.07	+0.52%	Putnam American Government Income	9.12	-0.01	-0.11%
FPA Crescent	33.84	+0.09	+0.27%	Putnam U.S. Government Income	13.71	-0.02	-0.15%
Fidelity Advisor Emerging Asia	32.18	+0.32	+1.00%	Reynolds Blue Chip Growth	60.15	+0.14	+0.23%
Fidelity Canada	50.49	+0.53	+1.06%	Satsuma Technology & Comm	16.28	+0.01	+0.06%
Fidelity Capital & Income	9.97	+0.00	+0.00%	Sartoga Sextant International	15.79	+0.09	+0.57%
Fidelity OTC Portfolio	83.10	+0.14	+0.17%	SouthernSun Small Cap Investor	26.20	+0.14	+0.54%
Fidelity Select Consumer Staples	10.38	+0.81	+8.00%	State Fund Municipal Bond	11.89	+0.04	+0.34%
Fidelity Select Retailing Portfolio	95.31	+0.57	+0.60%	State Farm Tax-Advantaged Bond	11.89	+0.00	+0.00%
Fidelity Small Cap Discovery	30.70	+0.16	+0.52%	T. Rowe Price Health Sciences	77.04	+0.11	+0.14%
First Eagle Overseas	23.22	+0.20	+0.87%	T. Rowe Price Media & Telecom	67.47	+0.35	+0.52%
Hancock Horizon Burkennroad	59.54	+0.08	+0.13%	T. Rowe Price New Asia	17.35	+0.11	+0.64%
Henderson European Focus	35.60	+0.39	+1.11%	T. Rowe Price U.S. Treasury Intern	5.97	-0.01	-0.17%
Hundredfold Select Alternative	21.82	-0.01	-0.05%	TCW Core Fixed-Income	11.33	-0.02	-0.18%
Hussman Strategic Total Return	11.42	-0.02	-0.17%	TCW Emerging Markets Income	10.29	+0.02	+0.19%
ING Large Cap Growth Portfolio	20.51	+0.07	+0.34%	TCW Total Return Bond	10.73	-0.02	-0.19%
ING Midcap Opportunities Portfolio	15.40	+0.07	+0.46%	Target Intermediate-Term bond	10.11	-0.02	-0.20%
ING Morgan Stanley Global Franchise I	17.54	+0.16	+0.92%	Target Total Return Bond	11.04	-0.03	-0.27%
ING Pioneer High Yield Portfolio	12.15	+0.01	+0.08%	Templeton Global Bond	12.48	+0.04	+0.32%
Ionr Energy	14.11	+0.05	+0.36%	Thompson Plumb Bond	11.43	+0.01	+0.09%
Integrity Vision Willkomm	6.03	-0.01	-0.17%	Thompson Global Opportunities	26.96	+0.14	+0.52%
Intrepid Capital Investor	11.63	+0.04	+0.35%	Tilson Dividend	13.28	+0.05	+0.38%
Intrepid Small Cap Investor	14.44	+0.02	+0.14%	Transamerica Systematic Small/Mid	27.56	+0.09	+0.33%
Ivy Balanced	25.70	+0.09	+0.35%	USAA Precious Metals and Minerals	11.75	-0.12	-1.01%
James Balanced: Golden Rainbow	25.22	-0.01	-0.04%	Van Eck International Investors	7.86	-0.06	-0.76%
Janus Balanced	30.88	+0.02	+0.06%	Vanguard Inter-Term Treasury	19.15	+0.02	+0.10%
Janus Flexible Bond	10.70	-0.01	-0.09%	Vanguard Wellesley Income Investor	25.76	-0.01	-0.04%
Janus Global Research	16.84	+0.00	+0.00%	Virius Global Infrastructure	15.12	+0.07	+0.47%
Janus Moderate Allocation	13.80	+0.05	+0.36%	Waddell & Reed Asset Strategy	9.05	+0.04	+0.44%
Janus Triton	25.20	+0.05	+0.20%	Waddell & Reed Continental Income	10.55	+0.04	+0.38%
John Hancock Balanced	19.00	+0.04	+0.21%	Waddell & Reed Municipal Bond	7.64	+0.00	+0.00%
John Hancock Global Opportunities	14.93	+0.11	+0.74%	Wasatch World Innovators	20.90	+0.13	+0.63%
Legg Mason Western Asset Muni	16.93	+0.00	+0.00%	Wells Fargo Adv. Emerging Markets	20.27	+0.25	+1.25%
Loomis Sayles Core Plus Bond	13.09	+0.00	+0.00%	Wells Fargo Advantage Growth Investor	47.65	+0.25	+0.53%
Loomis Sayles Investment Grade Bond	11.73	+0.01	+0.09%	Westcore International Small-Cap	17.76	+0.44	+2.54%
Lord Abbett Income	2.90	+0.00	+0.00%	Yacktman	24.27	+0.07	+0.29%