Sunday, October 5, 2014

Stocks D6-7

BRIEFS

New executive director joins Fairness West Virginia

CHARLESTON — The Boards of Directors of Fairness West Virginia and Fairness West Virginia Institute recently announced

that Andrew Schneider as executive director

will be taking the helm With 19 years of

experience working for various statewide ACLU affiliates as both director of devel-Schneider opment and executive director, Schneider will

lead the efforts to continue advocating for effective lesbian, gay, bisexual and transgender policy changes in West Virginia.

Schneider, who will be replacing Kay Flaminio, has spent the last seven years as the executive director of the ACLU of Connecticut in Hartford. Prior to that, he was the executive director of the ACLU of

Schenider was the 2007 recipient of the West Virginia NAACP Freedom Award.

"We're thrilled Andrew will be joining our team," said Kelly J. Kimble, chair of Fairness West Virginia. "His civil rights leadership and advocacy experience are unparalleled, and we look forward to joining our visions to make a stronger, better Fairness West Virginia."

For more information on Fairness West Virginia, visit www.fairnesswv.org.

Jefferson Medical Center OR director gets award

RANSON — The Competency and Credentialing Institute and the Association of periOperative Registered Nurses recently awarded Jene Smith,



RN, director of surgery at University Healthcare Jefferson Medical Center, a Certificate of Mastery for Surgical Services. The certificate pro-

gram provides the **Smith** knowledge and skills needed to assume a

senior surgical services role. The intensive hands-on program, taught by experts in the industry, covers all the essential proficiencies of management such as financial, human resources and communication needs.

"We congratulate Jene on achieving her Certificate of Mastery for Surgical Services," said Linda Blanc, RN, administrative director of nursing at Jefferson Medical Center. "This is clearly an honor and we are proud to have her as a part of our nursing leadership team at Jefferson Medical Center."

Hugh McGowan joins Women's Health Services

MARTINSBURG — Shenandoah Community Health recently announced the addition of Dr. Hugh McGowan to the Women's Health team of Physicians and Certified Nurse Midwives. Dr. McGowan is



McGowan

Shenandoah Community Health Center's 99 Tavern Road location in Martinsburg, and he has hospital privileges at Berkeley Medical Center in Martinsburg.

McGowan was awarded his Doctor of Medicine degree from

caring for patients at

University of Illinois College of Medicine in Peoria, III. His residency was completed at Methodist Hospital of Indiana in Indianapolis. McGowan recently moved to the area from Maine, where he managed highrisk pregnancies and performed minimally invasive surgeries. He has more than 20 years experience in Obstetrics and Gynecology, both in hospital and office settings.

To learn more about services offered at Shenandoah Community Health locations, please visit www.svms.net. To schedule an appointment at Women's Health Services, call 304-263-8964.

Local attorneys join state chapter of federal bar

MARTINSBURG — Clarence E. Martin III and Lisa A. Green, attorneys with Martin & Seibert L.C., recently served as charter members for the newly recognized Northern District of West Virginia Chapter of the Federal Bar Association.

Martin and Green were two of nine charter members throughout the state, led by Christopher B. Chaney of the FBI Office of the General Counsel in Clarksburg.

The Federal Bar Association is a national organization with over 17,000 members that provides leadership and facilitates programs across the country. The association's mission is to strengthen the federal legal system and the administration of justice by serving the interests and the needs of the federal practitioner, both public and private, the federal judiciary and the public they serve.

"Serving as a charter member of this newly formed state chapter of such a formidable bar will be a tremendous opportunity to share our varied legal experiences, Green said. "The presence of this Association and the activities of its members will strengthen what is already one of the most experienced bars in the country and bring much-deserved recognition to our courts and those that regularly appear before them."

Estates: Paying it Forward

Far too many people think, "I don't have an estate. I don't need to do any estate planning."

But there are more aspects to estate planning than just signing a will. Medical, current financial and other decisions also play an important role.

The differences between the similar sounding living will and living trust often cause confusion. The first is for medical purposes; the other is financial.

A living will provides authority for certain last medical measures when in a terminal condition and has nothing to do with transferring assets or property after death. A living (or revocable) trust is a financial

method that provides for the succession of ownership of trust assets much like a will



PLANNING AHEAD

By Deborah Miller, JD Senior Director of Planned Giving WVU Foundation

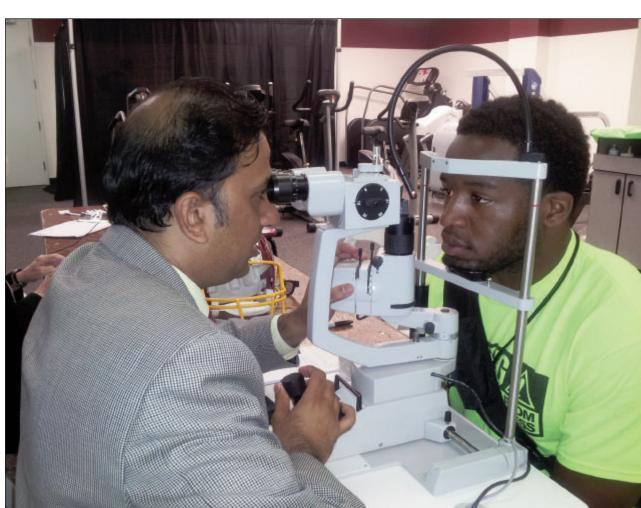
does, as well as allowing control of the trust's assets by a professional manager when appropriate. There are also irrevocable trusts which can provide important benefits in estate planning.

Other important estate planning documents are powers of attorney. These documents deal with the authority given to others to make medical and financial decisions under the limited conditions stated in them.

This will assure that someone will always have the power to act on your behalf, which can prevent having to go into court to secure such authority at a crucial

It also pays, while you're doing your estate planning, to check on the beneficiary that you have chosen for your life insurance proceeds and retirement funds. Neither will be controlled by your will unless your estate is the beneficiary, which is not always the most financially appropriate choice to make.

See MILLER, Page D6



Dr. Gagan Singh provided preseason eye exams for the staff and players of the Washington Redskins, including Alfred Morris and DeSean Jackson, prior to the 2014 season.

Local ophthalmologist examines 'Skins

BY ANGELA CUMMINGS

Special to The Journal

HARLES TOWN - Professional athletes may spend a great deal of time and ener-'gy honing their skills in order to stay at the top of their game, but they also spend a lot of time making sure they maintain their overall health and well being.

In August, before the National Football League season started, Dr. Gagan Singh, an ophthalmologist in Charles Town, had the opportunity to examine all of the staff and players for the Washington Redskins as part of their preseason health screening provided by the team's owners.

"I think it's a nice gesture from the owners to do (health) screenings for the players, coaches - the entire staff," Singh said. "I'm a big sports fan, so this

was very special for me. Singh has been practicing ophthalmology in Jefferson County for 10 years, but has been in private practice with University Healthcare for the past five. His office is located at 710 Som"I think it's a nice gesture from the owners to do (health) screenings for the players, coaches — the entire staff. I'm a big sports fan, so this was very special for me."

> **Dr. Gagan Singh** ophthalmologist

erset Blvd. in the new Mountain View Professional Offices and, with the aid of new medical equipment, his patient list continues to grow.

Specializing in sutureless cataract surgery, laser therapy for glaucoma and LASIK eye surgery, Dr. Singh said he's seen a lot of changes in opthalmologic care over the past decade.

"We do a lot of cataract surgeries," Singh said. "I'd say I've done over

Singh said his office has one of the most accurate diagnostic machines for glaucoma, diabetes and macular degeneration — the Cirrus HD-OCT.

See SINGH, Page D6

SBA expands Impact Investment Fund

WASHINGTON - Administrator of the U.S. Small Business Administration, Maria Contreras-Sweet, announced recently an expansion of the Impact Investment Fund, a feature of the Small Business Investment Company Program. SBA is implementing a series of policy changes that promise to broaden access to the fund and strengthen the impact of SBICs.

The SBA launched the Impact Fund in 2011 as a five-year, \$1 billion pilot initiative to capitalize investment funds that seek both financial and social return. This announcement reaffirms SBA's commitment to impact investing beyond 2016. The agency will continue to allocate roughly \$200 million of its \$4 billion annual investment authority to Impact SBIC's investing in underserved areas and sectors of national pri-

ority. The detailed policy memo that outlines this

new commitment can be found at www.sba.gov/inv/impact.

In addition to extending the Impact Investment Fund, SBA has introduced policy changes based on extensive consultation with SBIC Program stakeholders and experts in the impact investment industry. The major changes

 Advanced Manufacturing Businesses and SBIR/STTR Recipients Now Eligible: Currently, Impact SBICs must invest 50 percent of their capital in businesses located in underserved communities, the education sector or the clean energy sector. The new policy will add

advanced manufacturing to the list of recognized

sectors and allow businesses that have received

Small Business Innovation Research, SBIR, or

Small Business Technology Transfer, STTR

grants to become eligible for impact investments.

• Incorporating IRIS-based Measurement: Impact SBICs may also now designate their own, self-identified impact investment strategy, but must commit to measure their social, environmental or economic impact using an assessment system based on The Global Impact Investing Network's Impact Reporting and Investment Standards.

• \$200 million Restriction Lifted: During the pilot initiative, Impact SBICs were collectively limited to a restricted pool of \$200 million in annual SBA-guaranteed leverage commitments. Under the new policy, Impact SBICs will be able to access leverage on equal footing with Standard SBICs.

See SBA, Page D6

33.56

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15.94

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4.78

43,62

47.19

11.13

19.68

181.62

181.61

150.02

28.73

10.82

117.86

22.33

26.42

65.09

63.36

156.38

10.74

51.16

6.02

90.16

9.89

26.26

180.43

180.44

44.63

70.65

26.88

107.48

107.50

10.58

23.90

157.82

144,84

32.00

14.24

11.07

9.76

103.52

107.41

102.40

10.71

10.71

29.02

52.99

24.80

26.65

15.41

28.84

17.71

29.50

18.51

12.84

16.45

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10.82

16.07

49.20

49.21

25.66

62.17

39.60

68.40

68.96

72.62

38.86

3.90

Stock footnotes d - new intraday 52-week

low If - late filing with SEC n - stock was a new

issue in the last year - the 52-week high and low figures are calculated from their start date

rs - stock has undergone a reverse stock split, decreasing outstanding shares by at least 50 per-

cent within the past year rt - right to buy security

then the stock is issued wt - warrant, allowing

vj - company in bankruptcy, receivership or being

Dividend footnotes a - extra dividends were

paid, but are not included e - amount declared o

paid in last 12 months f - current annual rate

which was increased by most recent dividend

announcement m - current annual rate, which

was decreased by most recent dividend announcement p - initial dividend, annual rate

not known, yield not shown, r - declared or paid

t - paid in stock, approximate cash value on ex

PE footnotes q - stock is a closed-end fund

Morningstar Mutual footnotes b - Fee

covering market costs is paid from fund assets.

d - Deferred sales charge, or redemption fee.
f - front load (sales charges). m - Multiple fees

es or redemption fee. NA - not available

p - previous day's net asset value. s - fund split

shares during the week. x - fund paid a distribu-tion during the week.

are charged, usually a marketing fee and either a

in preceding 12 months plus stock divider

no P/E ratio shown cc - P/E exceeds 99 dd - loss in last 12 months

purchase of a stock u - new intraday 52-week

high v - Trading halted on primary market

reorganized under the bankruptcy law - this appears in front of the name

pf - preferred stock issue pr - preferences

213.66

EatyInc

GrowStk

HealthSci

InsLgCpGr

IntlGrInc d

IntlStk d

MidCapVa

MidCpGr

NewEra

R2025

Real d

Rtmt2020

Rtmt2030

Rtmt2040

ShTmBond

SmCpVal d

USBdEnldx d

SmCpStk

USL/CCr

Value

Vanguard

500Adml

500lnv

500Sgnl

DivGr

BalldxAdm

BdMktInstPls

CapOpAdml

EmerMktldInv

EqlncAdml

ExtdldAdm

ExtdMktldxlP

GNMAAdml

GrthldAdm

HYCorAdml

HltCrAdml

ITGradeAd

InfPrtAdm

Instldxl

InstPlus

InstTStPI

IntlGrAdm

IntlStkldxl

IntlStkldvAdm

IntlStkldxIPIs

LTGradeAd

MidCapldxIP

MidCpAdml

MidCplst

MuIntAdmi

MuLtdAdmi

MuShtAdml

PrmcpAdml

REITIdxAd

STGradeAd

SmCpldAdm

TgtRe2010

TgtRe2015

TgtRe2020

TgtRe2030

TgtRe2035

TgtRe2040

TqtRe2045

TgtRetInc

Tgtet2025

TiintiBdldxlnv

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TotBdInst

TotStlAdm

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Waddell & Reed Adv

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TotIntl

PrecMtls

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STCor

SelValu

Star

LifeGro

LifeMod

HlthCare

24.15

65.45

10.01

-.09

-.56 +20.5

+11.3

SciTech

NewHoriz

NewIncome

-.41 +12.8

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+2.8

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-7.2

+24.6

+24.7

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+9.2

+7.4

+8.8

+9.9

+12.1

+6.5

+6.7

+4.3

+4.3

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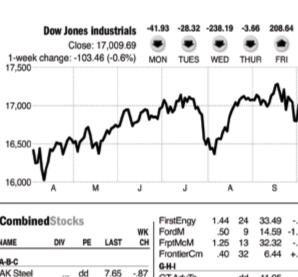
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CombinedStocks					FirstEngy FordM	1.44	24 9	33.49 14.59	49 -1.74
NAME	DIV	PE	LAST	CH	FrptMcM	1.25	13	32.32	55
					FrontierCm	.40	32	6.44	+.10
A-B-C			7.05	0.7	G-H-I				
AK Steel	4 04	dd	7.65	87 +.08	GT AdvTc		dd	11.05	43
AT&T Inc AbbottLab	1.84	11 26	35.36 41.79	22	Gam&Lsrn		***	30.60	73
AbbVie	1.68	23	58.69	50	GenElec	.88	19	25.40	23
AMD	1.00	34	3.40	20	GenMotors	1.20	28	33.76	+.59
Alcoa	.12	37	15.60	59	GileadSci	***	24	106.52	-1.86
Alibaba n				-2.36	Globalstar		dd	3.01	80
Allstate	1.12	12	61.73	+.32	Goodyear GoPro n	.24f	11	22.34	91
AlphaNRs		dd	2.11	25			dd		+4.87
Ambev n	.29e		6.56	23	Groupon Hallibrtn	.60	20	6.74 61.86	+.08
AmAirl n	.40	dd	36.23	+.30	HarleyD	1.10	15	59.39	-1.15
AmIntiGrp	.50	9	53.35	-1.17	Hertz	1.10		23.96	-2.55
ARItCapPr	1.00	dd	12.03	34	HewlettP	.64	13	35.20	17
Annaly	1.20	18	10.79	13	HimaxTch	.27e	44	9.70	+.43
Apple Inc s	1.88	16	99.62	-1.13	HomeDp	1.88	22	93.54	+.70
ApldMatl	.40	26	20.74	-1.00	IAMGIdg	1.00	dd	2.61	33
AriadP		dd	5.75	+.06	iShBrazil	1.55e	q	43.38	
Ashland	1.36	14	101.57		iShJapan	.17e	q	11.50	41
AthlonEn	***	73		+11.47	iSTaiwn	.26e	q	15.61	+.24
Avon	.24	dd		-1.07	iShSilver		q	16.12	78
BakrHu	.68f	21	61.69		iShChinaLC		q	38.08	-1.11
BcoBrad pf	.44e		14.17	-1.70	iShEMkts	.71e	q	41.28	-1.14
BcoSantSA	.83e		9.22	53	iS Eafe	2.23e	q	62.68	-2.09
BkofAm	.20f	20	17.29		iShR2K	1.50e	q	109.65	-1.47
B iPVix rs		q	29.62	+.25	iShREst	2.59e	q	69.60	04
BarrickG Bodd B	.20	18		-1.08	Intel	.90	17	34.03	23
BerkH B BlackBerry	***	16 dd	139.50 9.49	+.82	ItauUnibH	.54e		14.09	-1.44
Boeing	2.92	19	126.36		J-K-L				
BrMySq	1.44	31	50.85	+.11	JPMorgCh	1.60	16	60.30	+.14
CBS B	.60f	17	53.08		JanusCap	.32	20	14.49	-1.40
CBS Outd n	1.48		29.62	15	JetBlue		11	11.13	+.55
CDK Glbl n	1.40		29.56		JohnsnCtl	.88	20	44.82	20
CST Brnds	.25	23	36.27	+.34	Keycorp	.26	13	13.52	+.03
CSX	.64	18	31.93	39	KindMorg	1.72f	33	38.86	+.47
CalaGTR	1.20	q	13.42	58	Kinross g		dd	3.20	19
CalaStrTR	.99	q	11.66	16	LockhdM	6.00f	18	178.34	-3.24
Cemex	.52t		12.60	48	M-N-0				
CntryLink	2.16	dd	41.00	+.69	M&TBk	2.80	17	123.35	-1.48
ChesEng	.35	24	21.75	-1.75	MGM Rsts		82	22.13	46
Chevron	4.28	11	117.71	-3.76	Macys	1.25	15	59.60	07
Cisco	.76	17	25.31	+.50	MarathnO	.84f	9	36.65	-1.89
Citigroup	.04	12	52.32	17	MktVGold	.19e	q	20.63	
Civeo n	.52	***		-12.46	MV OilSvc	.54e	q	47.11	-3.52
CliffsNRs	.60	4	8.32	-2.62	MktVRus	.74e	q	22.14	-1.19 88
CocaCola	1.22	23	43.00	+.80	McDrmInt McDnlds	2 406	6 17	5.15 94.86	+.16
Comcast	.90	19	53.65	36	Medtrnic	3.40f 1.22	22		+1.99
ConocoPhil	2.92	12	74.77		Merck	1.76	32	59.90	+.51
ConsolEngy		11	35.54	-1.50	MetLife	1.40	13	53.34	86
Corning	.40	20	18.93	94	MicronT		13	33.94	+.11
Covidien	1.44f	28		+4.27	Microsoft	1.24f	18	46.09	32
CSVInvNG	***	q	3.82	10	Mondelez	.60f	17	34.25	20
CSVelIVST	***	q	39.98	75	MorgStan	.40	19	35.05	+.40
CSVixSht	***	q	2.94	+.02	Mylan	.40	34		+3.94
CrownHold	***	18	43.84	-1.04	NCR Corp		13	32.04	-1.91
D-E-F					NowmtM	10	13	22.70	-1 11

PUVixST rs **Interest**Rates

NewmtM

NokiaCp

NorflkSo

OfficeDpt

ParkerHan

PeabdyE

PnnNGm

Penney

PetrbrsA

Pfizer

Petrobras

PimcoCp&I 1.35a

PwShs QQQ1.34e

Oracle

P-Q-R

PNC

NobleCorp

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64.83

88.45

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34.88 +1.18

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75.17 +1.09

54.44 +1.51

93.92 -1.51

DeltaAir

DrxSCBea

DrxSCBull

Discover

DolbyLab

DowChm

DryShips

EMĆ Cp

ExcoRes

ExxonMbl

Facebook

Fastenal

Exelon

Ecolab

eBay

DukeEngy

DomRescs

Disney

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.86f

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3.18f 24

> .46 23

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21

21

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Bal

Income

From Page D5

-1.64

AMCAPA m

AmBalA m

28.57

25.40

20.24 -2.80

8.29

112.47

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11.16

11.99

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PRIME RATE FRIDAY 3.25 6 MOS AGO 3.25 1 YR AGO 3.25	.13 .13	Money mark Taxable—na Meeder MMF Tax-exempt- Alpine Munici	tional avg /Retail -national a	wg	0.01 0.06 0.01 0.02	\$ 2,500	EST min (800) min (888)	
U.S. BOND INDEX	ES	FRIDAY YIELD	1WK	- CHAN	IGE 3MO	1YR	52-1 HIGH	WEEK LOW
Broad market Lei	hman	2.32	-0.02	•	•	-0.04	2.51	2.15
Triple-A corporat	e Moody	s 3.99	-0.07	•	•	-0.59	4.72	3.94
Corp. Inv. Grade	Lehman	3.06	0.01	•	•	-0.23	3.32	2.84
Municipal Bond B	Buyer	4.39	-0.03	•	•	-0.73	5.21	4.39
U.S. high yield B	arclays	6.08	0.05	•	•	-0.10	6.26	4.83
Treasury Bardays	В	2.02	-0.04	•	•	0.44	2.10	1.50
		FRIDAY		CHAI	NGE		52-W	EEK
U.S. BOND INDEX	ES	YIELD	1WK	1MO	3MO	1YR	HIGH	LOW
3-month T-Bill		0.01	0.00	•	-	-0.01	0.13	
				_				

U.S. BOND INDEXES	FRIDAY YIELD	1WK	CHAN	GE	1YR	52-V HIGH	VEEK LOW
Broad market Lehman	2.32	-0.02	•	•	-0.04	2.51	2.15
Triple-A corporate Moody's	3.99	-0.07	•	•	-0.59	4.72	3.94
Corp. Inv. Grade Lehman	3.06	0.01	•	•	-0.23	3.32	2.84
Municipal Bond Buyer	4.39	-0.03	•	•	-0.73	5.21	4.39
U.S. high yield Barclays	6.08	0.05	•	•	-0.10	6.26	4.83
Treasury Barclays	2.02	-0.04	•	•	0.44	2.10	1.50
	FRIDAY		CHA	NGE		52-W	EEK
U.S. BOND INDEXES	YIELD	1WK	1MO	3MO	1YR	HIGH	LOW
3-month T-Bill	0.01	0.00	•	-	-0.01	0.13	
6-month T-Bill	0.04	0.01	•	-	0.00	0.16	0.03
52-week T-Bill	0.09	0.00	•	•	0.00	0.15	0.07
2-year T-Note	0.56	-0.02	•	•	0.25	0.59	0.27
5-year T-Note	1.73	-0.07	•	•	0.37	1.83	1.26
10-year T-Note	2.44	-0.09	•	•	-0.17	3.03	2.34
30-year T-Bond	3.12	-0.09	•	•	-0.59	3.94	3.08
Money fund data provided by iMoneyNet Inc.							

From Page D5

The 290 funds in the SBIC Program portfolio, which collectively manage \$21.5 billion in assets, are already focused on increasing investment flows to sectors and regions where capital formation gaps are widest. Last year, about onequarter of the American small businesses SBICs

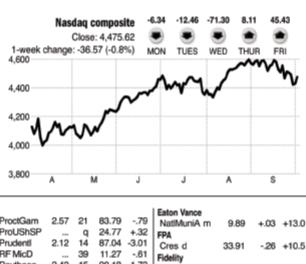
financed were owned by minorities, women, and veterans - or conducted business in HUBZones, rural or distressed urban areas and other Competitive Opportunity Gaps.

For more information about the Impact Investment Fund and the SBIC Program, visit www.sba.gov/inv/



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-1.74	DLIONOD	2.01		00.70		NatilwiuniA
55	ProUShSP	0.40	q	24.77	+.32	FPA
+.10	Prudentl	2.12	14	87.04	-3.01	Cres d
	RF MicD	***	39	11.27	61	Fidelity
43	Raytheon	2.42	15	99.18		Bal
73	RegionsFn	.20	13	10.10	02	BIChGrow
23	RiteAid		19	5.03	19	Capinc d
	S-T					Contra
+.59	S&P500ET	F3.68e	q	196.52	-1.38	ContraK
-1.86	SpdrOGEx	.55e	q	65.52		Divrinti d
80	SandRdge		dd	4.05	36	DivrintiK d
91	SeadrillLtd	4.00	3	24.30	-2.93	FrdmK202
+4.87	SiriusXM		57	3.42	09	FrdmK202
+.08	Sprint	***	dd	6.25	17	FrdmK203
-4.02		970				FrdmK204
-1.15	SP HithC	.87e	q	64.41	+.01	Free2020
-2.55	SP CnSt	1.14e	q	45.44	+.34	Free2030
17	SP Engy	1.77e	q	88.17	-3.81	GrowCo
+.43	SPDR Fndl	.37e	q	23.28	01	GrthCmpK
+.70	SP Inds	.98e	q	52.80	51	LowPrStkK
33	SPUtil	1.48e	q	42.54	+.78	LowPriStk
-3.11	Standex	.40	22	73.85	-2.55	Magellan
41	Staples	.48	15	11.96	52	Puritan
+.24	SturmRug	2.06e	9	48.00	32	SInvGrBdF
78	SumFWV		10	10.25	07	SesInmGro
-1.11	SunEdison		dd	18.62	77	TotalBd
	TaiwSemi	.50e		20.83	+.69	
-1.14	Tekmira q		dd	29.53	+7.82	Fidelity Advi
-2.09	Teradata		19	41.96	29	NewInsl
-1.47	TibcoSft		64		+4.09	Fidelity Spar
04	Transocn	3.00	6	30.15		500ldxAdv
23	21stCFoxA	.25	21	34.07	37	500ldxInstl
-1.44	Twitter n				+2.05	ExtMktldAg
		***	***	00.04	TE.00	TotMktldAg
+.14	U-V-W	4.00		04.07		First Eagle
-1.40	UBWV	1.28	18	31.37	16	GlbA m
+.55	UtdContl		24	48.28		FrankTemp-F
20	USecBc AL	.04	13	8.49	+.17	CATFA m
+.03	USSteel	.20	dd	36.34		Income C
+.47	Vale SA	.84e	***	11.02	17	IncomeA n
19	Vale SA pf	.72e		9.64	20	RisDvA m
-3.24	ValeroE	1.10f	8	44.74	-2.28	FrankTemp-M
-3.24	VangREIT	2.78e	q	72.24	07	Discov Z
	VangEmg	1.21e	q	41.50	-1.03	DiscovA m
-1.48	VerizonCm	2.20f	11	49.71	06	FrankTemp-1
46	VishayInt	.24	17	13.97	45	GlBondA n
07	Vodafone	1.82e		32.51	91	GIBondAdv
-1.89	Walgrn	1.35f	30	60.77		GrowthA m
-1.35	WalterEn	.04	dd	2.06	07	GMO
-3.52	WREIT	1.20	16	26.10		
-1.19	WellsFargo				+.35	IntitVIIV
88			13	52.10		Harbor
+.16	Whrlpl	3.00	16	143.10		CapApInst
+1.99	WmsCos	2.24f	73	55.83	68	Intlinsti
+.51	X-Y-Z					INVESCO
86	Yahoo		35	41.03	+.37	EqIncome/
+.11	Yamana g	.15	73	5.81	43	lvy
32	YumBrnds	1.64f	27	71.63	71	AsstStrgl
20	Zynga		dd	2.62	21	JPMorgan
+.40						CoreBond
	N.	lutual	Eur	ds		John Hanco
+3.94		·				LifBa1 b
-1.91	EUND		***	WK	12-MO	LifGr1 b
-1.11	FUND	N.	AV	CH	%RTN	Lazard
-2.80	AMG					EmgMkEqi
32	YacktmanS	vc d 24	83	05	+13.1	
⊦1.16	American Fu			.00	. 10.1	Legg Mason
12	AMCARA P		57	- 22	.102	CBLargeC

1	Ambaia m	25.40	14	+13.2
	BondA m	12.73	+.04	+4.1
	CapIncBuA m	59.23	68	+9.4
	CpWldGrlA m	45.87	89	
	EurPacGrA m	47.78	-1.35	+3.8
	FnlnvA m	53.70	70	+15.6
	GrthAmA m	45.50	58	+15.6
	HilncA m	11.11	+.02	+4.9
	IncAmerA m	21.34	19	+12.1
	InvCoAmA m	39.42	49	+19.8
	MutualA m	36.44	33	+15.6
	NewEconA m	38.97	42	+12.6
	NewPerspA m	37.73	68	+9.0
	NwWrldA m	58.14	-1.34	+1.9
	SmCpWldA m	48.40	64	+3.2
	WAMutInvA m	41.62	45	+17.9
	Artisan			
	Intl d	29.62	61	+4.5
	MdCpVal	26.76	51	+5.7
١	BlackRock			
	EgDivA m	25.10	22	+15.1
	EgDivI	25.17		+15.3
١	GlobAlcA m	21.51	32	+6.7
	GlobAlcC m	19.88		+5.9
	GlobAlcI	21.62		
	Strincins	10.29		+5.1
	Columbia			
	AcornZ	35.34	52	+3.6
	LgCpGrowA m			+16.8
	DFA			
	EmMkCrEql	19.89	49	+3.7
	EmMktVall	27.68		+1.1
	IntCorEal	12.06	41	+2.1
	IntSmCapl	19.53	69	
	USCorEq1I	17.22		+16.1
	USCorEq21	16.86	22	
	USLqVall	33.27		
	USSmVall	34.11	74	
	Davis	34.11	/4	+0.2
	NYVentA m	20.00	44	+14.1
		39.22	41	+14.1
1	Dodge & Cox			

102.52

13.84

For example, naming

your estate as the benefici-

ary of your retirement

funds can lead to more

period when an estate

had in mind.

income taxes being owed

because of the short payout

receives such funds. Extra

taxes may not be what you

Something else – while

you are free to provide noth-

ing from your estate for your

out" your spouse. West Vir-

who has received nothing or

The percentage the spouse

children, you cannot "cut

ginia law allows a spouse

an inadequate amount to

claim a percentage of the

deceased spouse's estate.

receives is based on the

number of years married. A

maximum of 50 percent of

the combined estate can be

spouse who was married 15

So, while a will controls

estate, it's not the only docu-

ment that can protect your

That's good planning.

property and your well-

claimed by the surviving

years or more to the

major aspects of one's

deceased person.

being.

-.75 +15.4

+.04

-1.63

-2.19

Contra 100.94 -.66 +17.5ContraK 100.95 -.66 +17.7DivrIntl d +3.9 DivrIntIK d 35.46 -.98 +4.1+7.9 FrdmK2020 14.34 -.11 FrdmK2025 14.90 +8.9 FrdmK2030 15.20 -.18 +9.4 FrdmK2040 15.67 -.20 +9.9 Free2020 -.11 +7.8 Free2030 16.17 -.19 +9.3 -1.02 GrowCo 127.54 +15.1GrthCmpK -1.01 +15.2 LowPrStkK d 48.51 -.57 +10.6LowPriStk d 48.54 -.58 +10.5 Magellan 94.01 +19.9 Puritan 22.63 -.11 +14.9 SInvGrBdF +.04 +4.6 11.40 11.39 SesInmGrdBd +.04 TotalBd 10.69 +.03 +5.0 Fidelity Advisor 28.27 -.28 +15.6 NewInsl Fidelity Spartan 500ldxAdvtg x +19.6 500ldxlnstl x 69.82 -.83 +19.6 ExtMktldAg d 53.10 -.69 +9.5 TotMktldAg d First Eagle GlbA m 54.40 -1.04+6.9 FrankTemp-Fra CATFA m +12.2 2.48 .03 Income C m +10.7 IncomeA m 2.45 -.04 +10.9 49.73 RisDvA m -.45 +11.6 FrankTemp-Mutual Discov 2 34.73 +10.9 DiscovA m 34.15 -.40 +10.6 FrankTemp-Te GlBondA m 13.27 -.04 +5.6 GIBondAdv 13.23 -.03 GrowthA m 24.62 -.74 +5.9 GMO 24.19 IntitVIIV -.99 +2.4 CapApInst 60.33 -.29 Intlinst 67.22 -2.50-.9 INVESCO 11.21 -.09 +13.6 EgIncomeA m AsstStrgl 30.59 -.52 +3.2 JPMorga CoreBondSelect 11.70 +.02 +3.8 John Hancock LifBa1 b 15.63 -.20 +8.5 LifGr1 b -.19 +9.9 EmaMkEaInst d18.78 -.63 CBLargeCapValA m27.64-.37 +17.5 -.33 + 18.3WAMortBackSecA m10.97+.05 +4.9 -.14 +13.2 WAShortTermBdA m3.91 +1.2 Loomis Sayles BdInstl -.07 +7.1 Lord Abbett +2.7 ShDurIncA m 4.51 ShDurIncF b 4.51 +2.8 MFS WVMuniBdA m 11.25 +.03 +8.3 MainStay Mktfield 16.61 -.46 -8.4Metropolitan West TotRetBdl TotRtBd b 10.84 +.03 +4.9 Oakmark Ealncl 33.71 -.23+10.8 24.27 Oakmark I 68.19 Old Westbury 12.81 -.18 +8.7 LaCpStr DevMktA m 38.51 -1.08 +3.5 DevMktY 38.13 -1.07 +3.8 PIMCO AllAsseti 12.25 -.11 9.88 -.09 +1.1 ComRIRSt 5.19 -.06 -7.0 -.14 EmgLclBdl 9.02 -1.6 12.67 -.02 +8.9

Incomelni LowDrls 10.31 +.01 +1.4 **ShtTermIs** 9.91 +1.7 TotRetA m 10.91 +3.1 TotRetAdm b 10.91 +.04 +3.2 +.04 TotRetIs 4 1 10.91 +3.5 TotRetrnD b +.04 +3.2 11.30 +.02 +2.2 UnconstrBdIns 4 6 1 BMEmgMktC m18.77 BMGlobEqA m 12.67 -.25 +14.2 S&P500Sel d -.23 +19.5 T Rowe Price BlChpGr 67.79 -.27 +18.4 -.03 CapApprec

53.03 -.39

+6.0 +10.0 +14.2 +19.3 Singh From Page D5

> 'We already do SLT (Selective Laser Trabeculoplasty) in the office for treatment of glaucoma and we're working with the hospital to get a machine to surgically treat glaucoma patients by surgery," he said.

Singh said SLT is a "cold," gentle laser that is painless and can be used repeatedly in the treatment of open-angle glaucoma, versus using drops. As for the treatment of cataracts, the

most common treatment is removal of the old, clouded eye lens, replacing it with a clear synthetic lens implant. While Singh was the first ophthalmolo-

gist in the Panhandle to perform multifocal and toric implants in the treatment of cataracts, he said he hopes to soon see the most recent technology in cataract removal - the femtosecond laser - be used in this area.

'Femtosecond is the latest technology for cataract removal and the next thing coming down the pike," Singh said. "We're working with the hospital to get this type of treatment up and running. This will make cataract surgery much

more precise and safer. Hopefully, Dr. Singh won't be performing cataract removal or laser eye sur-

gery on any of the Washington Redskins players any time in the near future, but he said it was a joy to get to meet them. "For me, it was kind of cool to talk to them on a doctor-patient level," he said.

"They had all of the same questions everyone has that comes to my office."

Portable payments InsiderQ&A



Denee Carrington

Who she is: senior analyst at Forrester Research

Her insight: PayPal is set to grow after spinoff

EBay said it will spin off its PayPal unit next year from its e-commerce marketplace arm, the latest shakeup in the mobile payments arena. There are two types of mobile payments: those made on a smartphone via apps, and those that are made with your phone at a store checkout. Competition is fierce, with Amazon Google, Square and others competing against PayPal. Forrester analyst Denee Carrington weighs in.

Does the split with PayPal make

I think the PayPal split from eBay makes a lot of sense for PayPal. The payments landscape is hypercompetitive, and the pace of change is accelerating, and everyone is gunning for PayPal. They're the leader of alternative payments worldwide. I think the split will give PayPal greater agility to be able to respond to those competitive threats and really focus on the growth of their payments business without being focused on the potential impact on the marketplace business.

How will eBay fare as a standalone company?

During an investor presentation it showed that the revenues (from each of the marketplace and PayPal units) are close to the same, so I'm sure eBay will do just fine. But I think this is a really interesting opportunity specifically for PayPal to really grow, rapidly expand its base, leverage some of the acquisitions it has made recently, such as with Braintree, and compete aggressively in a space that is in a lot of flux and is as competitive as it is

What does Apple Pay add to the It puts even more pressure on

PayPal to defend its territory, both its existing territory, for example, with in-app payments, but it also gives them a formidable competitor or in-store mobile payments. Which is something Apple is really trying to sort of benchmark. It hasn't happened yet in terms of anyone moving the needle for in-store payments, and it's an opportunity for Apple to certainly make its mark and help move the market in terms of in-store mobile payments. Given its brand cachet, the merchants that it has launching with Apple Pay and developers - there's a very eager developer community that is excited to leverage the new iOS platform - I think we'll see some very interesting applications that leverage Apple Pay coming into the market as well. All of those threaten

Where do you see mobile payments going down the road? I think most of the growth is going to be in the mobile web space, in particular with apps. Certainly in-store or in-person mobile payments will grow quickly as well, but not to the same degree as in-app payments. In-app payments are a very natural extension of e-commerce so that's where the majority of the action is

payments ramping up as well. Interviewed by Mae Anderson. Answers edited for clarity and length

over the next five years with in-store

Washington County **Mediation Center** hires program manager

STOWN, Md. -John Canan has been hired as program manager at the Washington County Community Mediation Center. Canan has been a volunteer and board member at WCCMC since 2011 as well as a volunteer at seven other mediation centers

DJ Allen has a new position as director of re-entry programs. This position was created because the center is recognized for excellence as one of two centers offering this program in Maryland.

Izzi Sevco, after serving two years as an AmeriCorps member, is taking

on the position of volunteer coordinator.

WCCMC offers mediation at no cost to Washington County residents. Mediation at WCCMC is a voluntary, confidential process for resolving disputes during which professionally trained, neutral mediators help people to build understanding and reach agreements that satisfy their needs. More informa-

tion about help resolving any conflict with family, neighbors, friends, other loved ones or anyone else is available by visiting wccmc.org or by contacting the WCCMC office at 301-665-9262.