

PEOPLE AND PLACES



COURTESY PHOTO

Transportation fund donation

Brenda Frazier, left, director of development at the Carroll Hospital Foundation, is pictured with Angie Boerner, comptroller of Koons Toyota of Westminster, on Nov. 8. Koons Toyota of Westminster presented a check for \$5,000 to Frazier in support of the Koons Transportation Fund. Available at Carroll Hospital, the fund helps patients who often postpone or forgo necessary medical treatment when they cannot afford or find transportation to and from health care services.

Laura Osborne joins Carroll Health Group



Osborne

Certified physician assistant Laura Osborne has joined Carroll Health Group General Surgery. Carroll Health Group is Carroll Hospital's affiliated multispecialty practice and a LifeBridge Health partner. At Carroll Health Group General Surgery, Osborne is seeing new patients with general surgeon Dr. Sarah Lentz and accepting new patients. The office is located inside the Billingslea Medical Building at 295 Stoner Ave., Suite 102, in Westminster.

ties to strategically develop the organization's existing colleagues in a way that aligns with the mission, vision and values of Integrace.



Valencia

Valencia joins Integrace from Dunbar Armored Inc. in Hunt Valley, where he had worked as vice president of HR and general counsel since 2005. He is also a former in-house attorney for Constellation Energy Group Inc. in Baltimore, where he managed employment law-related matters from 1999 to 2005. He is a member of the bars of Maryland and Washington, D.C., and holds a bachelor's degree from Duke University in Durham, North Carolina, and a juris doctorate from Vanderbilt University School of Law in Nashville, Tennessee.

Integrace oversees a family of retirement communities throughout Maryland, including Bayleigh Chase in Easton, Buckingham's Choice in Adamstown and Fairhaven in Sykesville.

People and Places offers information about Carroll County-based companies, employees and their operations, news of awards, promotions, etc. Send your release to the Carroll County Times, 115 Airport Drive, Suite 170, Westminster, MD 21157, or cctnews@carrollcountytimes.com.

Integrace hires new vice president of talent

Nick Valencia has been hired as vice president, talent management at Integrace. A human resources executive and general counsel with expertise in all areas of HR and employment law, Valencia will apply his nearly 30 years of experience to direct all Integrace HR functions. His primary goals will be to identify and recruit new talent, as well as create and direct opportu-

Daily briefing

From staff and wire reports

Trump: Wells fines won't be cut, may go up

President Donald Trump weighed in on an investigation into scandal-plagued Wells Fargo, tweeting Friday that fines and penalties against the bank would not be dropped, and may actually be "substantially increased."

Trump's statement comes a day after Reuters reported that Mick Mulvaney, the president's budget director and now acting director of the Consumer Financial Protection Bureau, was weighing whether the bank should have to pay tens of millions in fines already levied against it for mortgage lending abuses.

The CFPB under previous director, Richard Cordray, was considering additional fines and penalties against Wells Fargo, but the investigation was frozen last month after Mulvaney took over.

"I'm looking at those (investigations) on an individual basis," Mulvaney told reporters last week.

Trump tweeted that the fines and penalties for the bank's "bad acts against their customers will not be dropped, as has incorrectly been reported, but will be pursued and, if anything, substantially increased."

Wells Fargo & Co. had been fined \$100 million by the CFPB, which at the time was the largest fine the agency had ever individually brought against a bank.

WESTMINSTER LIVESTOCK AUCTION DEC. 5

BULLS	400-500 pounds:
Lightweights: \$73-\$78	\$65-\$102
FED STEERS	BULLS
Low choice: \$108-\$112.50	200-300 pounds:
FED HEIFERS	\$77.50-\$92
Low choice: \$107-\$113	GOATS
HOLSTEIN BULL	Large: \$200-\$220
CALVES TO FEED	KIDS
No. 1: \$110-\$130	Under 20 pounds:
No. 2: \$65-\$95	\$30-\$50
No. 3: \$58-Down	30-40 pounds:
Jerseys: \$10-\$15	\$50-\$120
BUTCHER HOGS	50-80 pounds:
No. 1, 215-275 pounds:	\$95-\$175
\$41-\$45	SHEEP
BOARS	Sheep: \$92.50-\$165
Lightweights: \$16-\$20	Too fat: \$70-\$75
STOCK CATTLE	LAMBS
STEERS	Under 50 pounds:
200-300 pounds:	\$160-\$215
\$110-\$115	50-80 pounds:
400-500 pounds:	\$175-\$225
\$99-\$119.50	90-130 pounds:
600-700 pounds:	\$157-\$200
80-\$87.50	PIGS & SHOATS
HEIFERS	By the head:
200-300 pounds:	\$35-\$47.50
\$72.50-\$89	STOCK COWS
	\$42-\$52

WESTMINSTER HAY AUCTION DEC. 4

Alfalfa mix	\$2.75-\$3/bale
Timothy	\$2-\$5/bale
Timothy mix	\$1.70-\$3.75/bale
Grass mix	\$1.60-\$6.50/bale
Grass mix, round bales	\$15-\$37.50 each
Straw	\$2.10-\$2.70/bale
Firewood	\$120-\$285/cord

Group: Fewer unruly passengers

Fewer passengers became unruly on flights last year but more of those incidents involved serious behavior problems such as fighting or threatening passengers and crew members, an airline trade group said.

unruly passenger reports decreased slightly more than 9 percent to 9,837 last year from 2015, the trade group said.

But the share of incidents considered level 2 two cases rose last year to 12 percent, up from 11 percent in 2015.

THE BOTTOM LINE

\$60 The amount travelers looking to take a cheap Delta Air Lines flight will soon need to pay for even one piece of checked baggage when flying to Europe or North Africa. The airline said this week that it will charge Basic Economy passengers \$60 for the first bag and \$100 for a second. The fees will apply to tickets bought after Dec. 6 and for flights after April 10 originating from the U.S. and Canada.

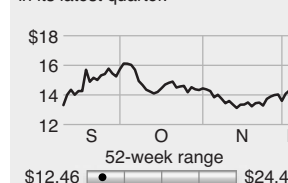
FRIDAY'S MARKET REPORT

Stocks rose Friday following a better-than-expected U.S. jobs report, and the strong finish pushed the Standard & Poor's 500 index to its third straight weekly gain. The gains were widespread, and markets around the world rose after

negotiators made a breakthrough in the United Kingdom's efforts to leave the European Union. The jobs report showed that employers added 228,000 jobs last month and the unemployment rate remained at a low 4.1 percent.

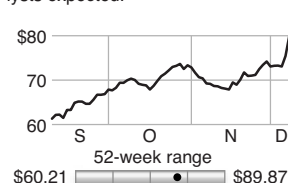
American Outdoor

Close: \$13.51 ▼ -1.42 or -9.5%
The firearms maker cut its profit and sales forecasts after shipments fell in its latest quarter.



Science Applications Int. SAIC

Close: \$79.97 ▲ 4.54 or 6.0%
The information technology company had a stronger quarter than analysts expected.



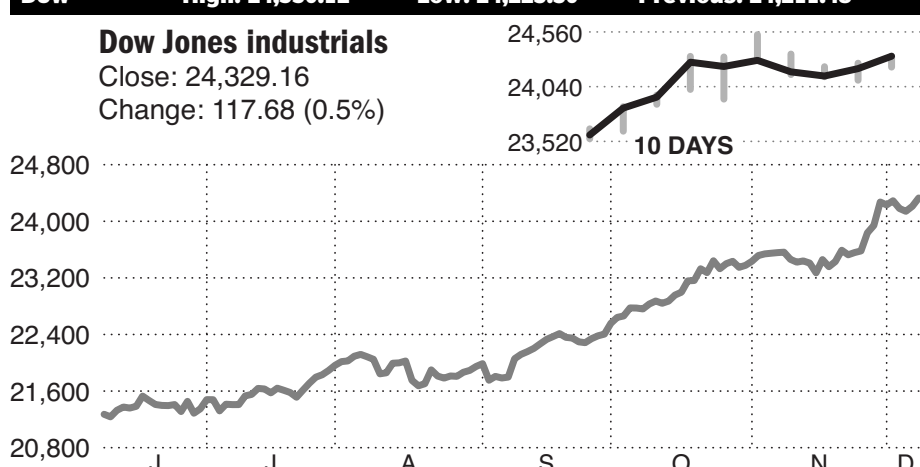
Alexion

Close: \$114.46 ▲ 7.68 or 7.2%
The New York Times reported that activist investment firm Elliott Management bought a stake in the biotechnology company.



Vol.: 13.4m (7.4x avg.)	PE: 8.5	Vol.: 1.3m (3.8x avg.)	PE: 22.3	Vol.: 5.4m (2.6x avg.)	PE: 51.1
Mkt. Cap: \$729.57 m	Yield: ...	Mkt. Cap: \$3.46 b	Yield: 1.6%	Mkt. Cap: \$25.57 b	Yield: ...

Dow High: 24,330.12 Low: 24,225.50 Previous: 24,211.48



Nasdaq

▲ +27.24 (+.40%)
Close: 6,840.08
High: 6,870.48
Low: 6,831.61
Previous: 6,812.84

S&P 500

▲ +14.52 (+.55%)
Close: 2,651.50
High: 2,651.65
Low: 2,644.10
Previous: 2,636.98

Russell 2000

▲ +1.25 (+.08%)
Close: 1,521.72
High: 1,529.00
Low: 1,520.88
Previous: 1,520.47

AGRICULTURAL FUTURES

MONTH	OPEN	HIGH	LOW	SETTLE	CHG.	MONTH	OPEN	HIGH	LOW	SETTLE	CHG.
CORN						OATS					
5,000 bu minimum- cents per bushel											
Dec 17	338.50	341.25	338.50	340	+1.25	Dec 17	226.75	226.75	223.25	226.25	-2.75
Mar 18	351.50	354	351.25	352.75	+1.25	Mar 18	245	245	240.25	242	-3
May 18	360	362.25	359.75	361	+1	May 18	250.50	250.50	246.75	248.25	-3.50
Jul 18	368.25	370.50	368	369.25	+7.5	Jul 18	256.25	256.75	255	256.25	-4
Sep 18	375.25	377.50	375.25	376.50	+1	Sep 18					-6.25
Dec 18	384	386.25	384	385	+1	Dec 18					-3
Mar 19	393.25	395.50	393.25	394.75	+1	Mar 19					-3
May 19	401	401.25	401	401.25	+5.0	May 19					-3
Jul 19	405	407	405	406	+5.0	Jul 19					-3

Yesterday's sales: 211,697 Prev. Open Interest: 1,503,074

Yesterday's sales: 870 Prev. Open Interest: 6,757

SOYBEANS

MONTH	OPEN	HIGH	LOW	SETTLE	CHG.
Jan 18	991.75	996.50	986	989.75	-2.25
Mar 18	1004	1008.75	997.75	1001.50	-2.75
May 18	1014	1019.25	1008.50	1012.25	-2.50
Jul 18	1022.50	1027.50	1016.75	1021	-2.25
Aug 18	1023.50	1025.25	1017.75	1022	-2
Sep 18	1016.25	1016.25	1008	1013	-1
Nov 18	1004.75	1009	1000	1004.75	-5.0
Jan 19	1011.75	1011.75	1005	1010	-7.5
Mar 19	1014	1015	1009	1012.75	-1

WHEAT

MONTH	OPEN	HIGH	LOW	SETTLE	CHG.
Dec 17	395.50	395.50	391.50	392	-2.25
Mar 18	421	424.75	417.75	419	-2.50
May 18	434.75	437.50	431	432.25	-2.75
Jul 18	448.75	451.75	444.50	445.75	-3.25
Sep 18	462.50	466	459	459.75	-4
Dec 18	482	484.75	477.50	478	-4.25
Mar 19	495.50	495.50	492	492	-4.75
May 19	502.25	502.25	500.75	500.75	-5.25
Jul 19	512	512	507	507	-4.75

Yesterday's sales: 98,455 Prev. Open Interest: 512,114

LOCAL STOCKS

STOCK	XCHG.	CLOSE	CHG.	STOCK	XCHG.	CLOSE	CHG.	STOCK	XCHG.	CLOSE	CHG.
BB&T Corp	N	49.81	+23	Medfast Inc	N	72.88	+1.48	Tailored Brands	N	19.54	+0.3
CSX Corp	O	56.46	+30	MetLife Inc	N	53.76	+14	3M Company	N	238.13	-2.17
Exelon Corp	N	41.05	+24	Northrop Grumman	N	305.67	+2.99	Time Inc	N	18.50	+0.5
Ford Motor	N	12.61	+0.8	PNC Financial	N	143.80	+3.8	Under Armour Inc	N	90.71	+3.4
Hershey Company	N	113.20	-3.6	Prudential FncI	N	117.15	+8.2	Time Warner	N	90.71	+3.4
Jones Lang LaSalle	N	150.09	-2.61	Qualcomm Inc	O	64.24	-9.9	Under Armour Inc	N	13.63	+3.5
Legg Mason	N	40.57	+3.2	Red Hat Inc	N	125.29	+1.49	UPS class B	N	119.56	-1.7
Lockheed Martin	N	315.85	+1.43	Rite Aid Corp	N	1.90	+1.1	Verizon Comm	N	51.09	+6.7
M&T Bank	N	171.72	+6.5	Sandy Spring Bcp	O	39.38	unch.	WalMart Strs	N	96.55	-2.3
McCormick & Co	N	101.16	-9.8	Sinclair Bdcst	O	35.65	+2.5	Wells Fargo & Co	N	59.30	-0.6
McDonalds Corp	N	173.15	+2.4	Stanley Black & Deck	N	167.66	-7.0				

MOST ACTIVE STOCKS

NEW YORK STOCK EXCHANGE			NASDAQ STOCK MARKET		
STOCK	CLOSE	CHG.	STOCK	CLOSE	CHG.
Bank of America	29.05	+2.7	Micron Tech	43.21	+0.1
Gen Electric	17.70	-0.1	Adv Micro Dev	9.94	-1.0
Valeant Pharma	19.70	+2.07	Global Brokerage Inc	1.12	+4.0
Teva Pharm	16.06	+1.06	TOP Ships Inc	.43	+0.1
Chesapck Engy	3.68	-0.2	Microsoft Corp	84.16	+1.67
AT&T Inc	36.73	+5.6	Apple Inc	169.37	+0.5
Sthwstn Energy	5.49	-0.4	Comcast Corp A	37.95	+0.6
Vale SA	10.78	+0.4	Intel Corp	43.35	+2.7
Kinder Morgan Inc	17.79	+4.3	Facebook Inc	179.00	-1.14
Wells Fargo & Co	59.30	-0.6	Applied Matls	51.43	-8.7
LendingClub Corp	3.51	-0.8	Cisco Syst	37.61	+2.1
Snap Inc A	15.07	+3.7	Globus Maritime Ltd	1.47	+0.6
Square Inc	38.09	-6.4	Amer Outdoors Brands	13.51	-1.42
Sprint Corp	5.44	-0.2	21st Century Fox A	33.30	-8.8
Ford Motor	12.61	+0.8	eBay Inc	37.65	+0.8
Weatherford Intl Ltd	1.90	+1.1	Nvidia Corporation	191.49	-5.0
Rite Aid Corp	1.90	+1.1	Caesars Entertain	12.60	+0.5
Petrobras	9.70	+0.5	Sirius XM Hlgs Inc	5.64	+0.1
Ambev S.A.	6.35	+1.4	Pyxis Tankers Inc	5.32	+1.55
Alibaba Group Hldg	177.62	+3.15	Finisar Corp	18.27	+2.2
Boston Scientific	5.33	+1.5	Burco NutraScience	.72	+2.4
AK Steel Hold	49.59	+1.07	JD.com Inc	38.01	-1.2
Oracle Corp	49.59	+1.07	Fifth Third Bcp	30.37	-0.3
Twitter Inc	21.10	+0.9			

LARGEST MUTUAL FUNDS

Based on total assets			
FUND	NAV	CHG	1-YR %RTN
American Funds AMCPa m	32.34	+2.2	+19.3
American Funds AmrcnBalA m	27.91	+0.9	+14.1
American Funds CptWldGrncA m	52.85	+3.3	+22.1
American Funds OptInlcBldrA m	63.61	+1.8	+14.0
American Funds EuroPacGrA m	56.87	+4.5	+26.9
American Funds FdmTlnvsA m	64.80	+3.0	+20.9
American Funds GrfAmrcA m	52.27	+2.8	+22.9
American Funds InvAmrcA m	23.73	+0.8	+12.1
American Funds InvCmrcA m			