#### **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.

## Integrace hires new vice president of talent

FRIDAY'S MARKET REPORT

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-

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

3

Valencia

mored 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 tw-related matters from

Valencia joins Inte-

grace from Dunbar Ar-

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.

# 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

Lightweights: \$73-\$78 **FED STEERS** Low choice: \$108-112.50 **FED HEIFERS** Low choice: \$107-\$113 **HOLSTEIN BULL CALVES TO FEED** No. 1: \$110-\$130 **No. 2:** \$65-\$95 No. 3: \$58-Down Jerseys: \$10-\$15 **BUTCHER HOGS** No. 1, 215-275 pounds: \$41-\$45 **BOARS** Lightweights: \$16-\$20 STOCK CATTLE **STEERS** 200-300 pounds: \$110-\$115 400-500 pounds: \$99-\$119.50 600-700 pounds: 80-\$87.50 **HEIFERS** 200-300 pounds:

\$72.50-\$89

**BULLS** 

400-500 pounds: \$65-\$102 **BULLS** 200-300 pounds: \$77.50-\$92 **GOATS** Large: \$200-\$220 **KIDS** Under 20 pounds: \$30-\$50 30-40 pounds: \$50-\$120 50-80 pounds: \$95-\$175 SHEEP **Sheep:** \$92.50-\$165 Too fat: \$70-\$75 **LAMBS Under 50 pounds:** \$160-\$215 50-80 pounds: \$175-\$225 90-130 pounds: \$157-\$200 **PIGS & SHOATS** By the head: \$35-\$47.50 **STOCK COWS** \$42-\$52

#### **WESTMINSTER HAY AUCTION DEC. 4**

Alfalfa mix	¢2.75_¢2/halo
Timothy	
Timothy mix	
Grass mix	
Grass mix, round bales	
Straw	
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.

The overall number of

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

LOCAL STOCKS

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.

#### Stocks rose Friday following a better-than-exnegotiators made a breakthrough in the United pected U.S. jobs report, and the strong finish Kingdom's efforts to leave the European Union. pushed the Standard & Poor's 500 index to its The jobs report showed that employers added third straight weekly gain. The gains were wide-228,000 jobs last month and the unemployment spread, and markets around the world rose after rate remained at a low 4.1 percent. American Outdoor AOBC Science Applications Int. SAIC Alexion ALXN Close: \$13.51 ▼-1.42 or -9.5% Close: \$79.97 **A**4.54 or 6.0% Close: \$114.46 **A**7.68 or 7.2% The firearms maker cut its profit and sales forecasts after shipments fell The information technology company had a stronger quarter than ana-The New York Times reported that activist investment firm Elliott Management bought a stake in the bioin its latest quarter. lysts expected. technology company. \$18 \$80 \$160 140 16 120 100 60 0 D S 0 D 52-week range 52-week range 52-week range \$24.49 \$60.21 \$89.87 \$96.18 \$149.34 \$12.46 PE: 8.5 PE: 22.3 PE: 51.1 Vol.: 13.4m (7.4x avg.) Vol.: 1.3m (3.8x avg.) Vol.: 5.4m (2.6x avg.) Yield: 1.6% Mkt. Cap: \$25.57 b Mkt. Cap: \$729.57 m Yield: ... Mkt. Cap: \$3.46 b Yield: ...

Dow	Hia	h: 24,330.12	Low:	24,225.50	Previous:	24.211.48	
		s industrials		24,560		1 .	
		,329.16		24,040 · · ·		<b>~</b>	
	nange:	117.68 (0.5%)		23,520	10 DAYS		
24,800	:	:		:			
24,000				<u>:</u>		_ ~/	
23,200					~~~		
22,400							
21,600	~~~		\ <u>\</u>	V			
20,800	J	J	Α	S	0	N	D

<b>7</b> +2	<b>27.24</b> (+.40%)
Close	6,840.08
High	6,870.48
Low	6,831.61
Previous	6.812.84

<b>✓</b> +1	<b>4.52</b> (+.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					

		-				-					-
AGRIC	ULTURA	L FUTUR	ΞS								
				CETTLE	0110	MONTH	OPEN	111011	1.011/	CETTLE	0110
MONTH	OPEN	HIGH	LOW	SETTLE	CHG.	MONTH	OPEN	HIGH	LOW	SETTLE	CHG.
<b>CORN</b> 5,000 bu minimum- cents per bushel			er bushel	OATS		5,000 b	u minimur	n- cents p	er 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	+.75	Jul 18	256.25	256.75	255	256.25	-4
Sep 18	375.25	377.50	375.25	376.50	+1	Sep 18				256	-6.25
Dec 18	384	386.25	384	385	+1	Dec 18				250	-3
Mar 19	393.25	395.50	393.25	394.75	+1	Mar 19				250	-3
May 19	401	401.25	401	401.25	+.50	May 19				250	-3
Jul 19	405	407	405	406	+.50	Jul 19				250	-3
Yesterday's sales: 211,697 Prev. Open Interest: 1,503,074 Yesterday's					y's sales: 8	370 Prev. C	pen Inter	est: 6,757			
SOYBE/	ANS	5,000 k	ou minimu	m- cents p	er bushel	WHEAT		5,000 b	u minimur	n- cents p	er bushel
Jan 18	991.75	996.50	986	989.75	-2.25	Dec 17	395.50	395.50	391.50	392	-2.25
Mar 18	1004	1008.75	997.75	1001.50	-2.75	Mar 18	421	424.75	417.75	419	-2.50
May 18	1014	1019.25	1008.50	1012.25	-2.50	May 18	434.75	437.50	431	432.25	-2.75
Jul 18	1022.50	1027.50	1016.75	1021	-2.25	Jul 18	448.75	451.75	444.50	445.75	-3.25
Aug 18	1023.50	1025.25	1017.75	1022	-2	Sep 18	462.50	466	459	459.75	-4
Sep 18	1016.25	1016.25	1008	1013	-1	Dec 18	482	484.75	477.50	478	-4.25
Nov 18	1004.75	1009	1000	1004.75	50	Mar 19	495.50	495.50	492	492	-4.75
Jan 19	1011.75	1011.75	1005	1010	75	May 19	502.25	502.25	500.75	500.75	-5.25
Mar 19	1014	1015	1009	1012.75	-1	Jul 19	512	512	507	507	-4.75
Yesterday's sales: 298,340 Prev. Open Interest: 762,501 Yesterday's sales: 98,455 Prev. Open Interest: 512,114						,114					

#### Exchange key: N=NYSE, O=NASDAQ XCHG. CLOSE CHG. CHG. STOCK XCHG. CLOSE STOCK STOCK XCHG. CLOSE RB&T Corp 49.81 +.23 Medifast Inc 72.88 +1.48 Tailored Brands N 19.54 +.03 53.76 +.14 3M Company **CSX Corp** 56.46 +.30 MetLife Inc N 238.13 -2.17 Ford Motor N 12.61 +.08 PNC Financial N 143.80 +.38 Time Warner 90.71 **Hershev Company** N 113.20 -.36 Prudential Fncl N 117.15 +.82 150.09 13.63 +.35 Jones Lang LaSalle -2.61 Qualcomm Inc 0 64.24 -.99 **Under Armour Inc** Legg Mason 40.57 Red Hat Inc 125.29 +.32 +1.49 **UPS class B** 119.56 -.17 **Lockheed Martin** 315.85 **Rite Aid Corp** +1.43 1.90 +.11 Verizon Comm 51.09 +.67 M&T Bank N 171.72 +.65 **Sandy Spring Bcp** 39.38 unch. 0 **WalMart Strs** 96.55 -.23 McCormick & Co 35.65 101.16 -.98 Sinclair Bdcst +.25 0 McDonalds Corp Wells Fargo & Co N 173.15 +.24 Stanley Black & Deck N 167.66 -.70 59.30 -.06

NEW YORK STOCK EXCHANGE			NASDAQ STOCK MA	RKET	
STOCK	CLOSE	CHG.	STOCK	CLOSE	CH
Bank of America	29.05	+.27	Micron Tech	43.21	+.0
Gen Electric	17.70	01	Adv Micro Dev	9.94	1
Valeant Pharma	19.70	+2.07	Global Brokerage In	c 1.12	+.4
Teva Pharm	16.06	+1.06	TOP Ships Inc	.43	+.0
Chesapk Engy	3.68	02	Microsoft Corp	84.16	+1.6
AT&T Inc	36.73	+.56	Apple Inc	169.37	+.0
Sthwstn Energy	5.49	04	Comcast Corp A	37.95	+.0
Vale SA	10.78	+.04	Intel Corp	43.35	+.2
Kinder Morgan Inc	17.79	+.43	Facebook Inc	179.00	-1.1
Wells Fargo & Co	59.30	06	Applied Matls	51.43	8
LendingClub Corp	3.51	08	Cisco Syst	37.61	+.2
Snap Inc A	15.07	+.37	Globus Maritime Ltd		+.0
Square Inc	38.09	64	Amer Outdoors Brai		
Sprint Corp	5.44	02	21st Century Fox A	33.30	8
Ford Motor	12.61	+.08	eBay Inc	37.65	+.8
Weatherford Intl Ltd		•••	Sigma Designs	6.90	+1.3
Rite Aid Corp	1.90	+.11	Nvidia Corporation	191.49	5
Petrobras	9.70	+.05	Caesars Entertain	12.60	+.0
Ambev S.A.	6.35	+.14	Sirius XM Hldgs Inc	5.64	+.0
Alibaba Group Hldg		+3.15	Pyxis Tankers Inc	5.32	+1.5
Boston Scientific	25.77	+.73	Finisar Corp	18.27	+.2
AK Steel Hold	5.33	+.15	Burco NutraScience		+.2
Oracle Corp	49.59	+1.07	JD.com Inc	38.01	1
Twitter Inc	21.10	+.09	Fifth Third Bcp	30.37	0

Oracle Corp Twitter Inc	49.59 21.10	+1.07 +.09	JD.com Inc Fifth Third Bcp	38.01 30.37	12 03
i witter inc	21.10	7.05	riidi Tillid BCp	30.31	03
LARGEST COM	PANIES				
Based on market o	anitaliza	tion			
STOCK	CLOSE	CHG.	STOCK	CLOSE	CHG.
			•		
AT&T Inc	36.73	+.56	Intel Corp	43.35	+.27
Abbott Labs	54.64	05	IBM	154.81	
AbbVie Inc		+1.71	JPMorgan Chase & 0		
Accenture PLC	150.53		Johnson & Johnson	140.59	+.58
Alibaba Group Hld			Kraft Heinz Co	78.48	88
Alphabet Inc C Alphabet Inc A	1037.05		MasterCard Inc	149.89	
Altria Group	1049.38 71.54	+.04	Medtronic Inc	81.07	
Amazon.com Inc	1162.00		Merck & Co	55.55	+.78
Amgen	175.41		Microsoft Corp	84.16	+1.67
Anheuser-Busch In			Mitsubishi UFJ Fncl	6.96	(unch.)
Apple Inc	169.37	+.05	Morgan Stanley	52.89	+.54
Assoc Banc Corp p		+.05	NTT DOCOMO Inc	25.42	11
BHP Billiton Ltd	41.06	+.02	Novartis AG	83.96	+1.08
BP PLC	39.64	+.33	Novo Nordisk AS	52.13	+.61
Bco Santander SA		+.13	<b>Nvidia Corporation</b>	191.49	50
Bank of America	29.05	+.27	Oracle Corp	49.59	+1.07
Berkshire Hath A	294385	+285	PepsiCo	116.57	16
Berkshire Hath B	196.44	+.10	PetroChina Co Ltd	66.32	+.41
Boeing Co	285.90		Pfizer Inc	35.74	+.24
Brist Myr Sqb	62.41	+.57	Philip Morris Intl	106.59	
British Am Tobacc		+.25	Procter & Gamble	90.36	+.26
Broadcom Ltd	259.91	-3.98	Royal Bk Cda	79.64	+.30
Chevron Corp	119.92	+.29	Royal Dutch Shell B	64.89	+.03
China Mobile Ltd	49.16	(unch.)	Royal Dutch Shell A	63.46	+.17
Cisco Syst	37.61	+.21	SAP Se	112.55	+.13
Citigroup	75.71	+.73	Sanofi	43.24	05
CocaCola Co	45.31	47	Taiwan Semicon	39.00	05
Comcast Corp A	37.95	+.06	Texas Instru	98.02	+.24
Disney	104.23	19	TiGenix ADS	22.61	+.59
Dow DuPont Inc	70.73	64	Toronto Dom Bk	56.63	+.11
Eli Lilly	86.45	+.58	Total SA		
Exxon Mobil Corp	82.66	+.11		55.68	06
Facebook Inc	179.00	-1.14	Toyota Mot	124.45	
Gen Electric	17.70	01	Unilever NV	57.69	+.32
Gilead Sciences		+1.50	Union Pacific Corp	129.11	+.65
Goldman Sachs Gr			US Bancorp	55.36	+.46
HSBC Holdings PLO		+.55	Utd Technologies	122.81	+.41
Home Donet	102 41	11 41	Unitedhealth Croun	222 01	<b>47 76</b>

183.41 +1.41

Visa Inc

153.66 +.38

**Home Depot** 

Honeywell Intl

Unitedhealth Group 223.91 +3.76

112.60 +1.20

LARGEST MUTUAL FUNDS			
Based on total assets		CHG	1-YR
FUND	NAV	IN \$	%RTN
American Funds AMCpA m	32.34	+.22	+19.3
American Funds AmrcnBalA m	27.91		+14.1
American Funds CptWldGrIncA			+22.1
American Funds CptlincBldrA n		+.18	+14.0
American Funds EuroPacGrA m American Funds FdmtlInvsA m	56.87 64.80	+.45 +.30	+26.9 +20.9
American Funds GrfAmrcA m	52.27	+.28	+22.9
American Funds IncAmrcA m	23.73	+.08	+12.1
American Funds InvCAmrcA m	42.19	+.24	+17.4
American Funds NwPrspctvA m	45.17	+.23	+27.0
American Funds WAMtinvsA m	46.78	+.31	+18.7
DFA EMktCorEqI	22.26	+.16	+27.5
Dodge & Cox Inc	13.86	01	+4.6
Dodge & Cox IntiStk	46.10	+.46	+19.5
Dodge & Cox Stk	208.23	+1.21	+14.3
DoubleLine TtlRetBdl	10.65		+3.6
Fidelity 500ldxlns	93.07	+.52	+20.4
Fidelity 500IndexPrm Fidelity Contrafund x	93.07	+.52 -6.27	+20.4 +30.0
Fidelity Contratund X	121.93 121.84	-6.37	+30.2
Fidelity LowPrStk x	53.54	39	+16.5
Franklin Templeton IncA m	2.36	+.01	+8.4
Metropolitan West TtlRetBdI	10.66		+3.3
Oakmark Intliny	28.89	+.28	+25.2
PIMCO Incinsti	12.43	•••	+9.1
PIMCO TtlRetins	10.26	•••	+5.2
Schwab SP500ldx	41.31	•••	+20.0
T. Rowe Price BCGr	98.91	+.73	+34.5
T. Rowe Price EqIdx500 d	71.45	+.40	+20.2
T. Rowe Price GrStk	71.07	+.49	+32.3
T. Rowe Price Newlnc	9.49		+3.9
Vanguard 500ldxAdmrl	245.75		+20.4
Vanguard 500ldxlnv	245.70		+20.3
Vanguard DivGrInv Vanguard HCAdmrl	27.23	+.16 +1.23	+17.5 +21.1
Vanguard InTrTEAdmrl	14.16	04	+4.8
Vanguard Insidxins	242.46		+20.4
Vanguard InsidxinsPlus	242.48		+20.4
Vanguard InsTtlSMIInPls	59.58	+.32	+19.3
Vanguard MdCpldxAdmrl	190.83	+1.25	+15.8
Vanguard PrmCpAdmrl	139.59	+.85	+28.6
Vanguard STInvmGrdAdmrl	10.65	•••	+2.1
Vanguard SmCpldxAdmrl	70.39	+.23	+12.4
Vanguard TrgtRtr2020Inv	31.95	+.10	+12.8
Vanguard TrgtRtr2025Inv	18.76	+.07	+14.5
Vanguard TrgtRtr2030Inv	33.92	+.13	+15.8
Vanguard TrgtRtr2035Inv Vanguard TtBMIdxAdmrl	20.86 10.76	+.09 01	+17.1
Vanguard TtBMIdxIns	10.76	01	+3.6
Vanguard TtinBidxAdmrl	22.04		+3.4
Vanguard TtinSidxAdmrl	30.01	+.19	+23.4
Vanguard TtinSidxAdiiii	120.00		+23.4
Vanguard TtinSidxinsPlus	120.03	+.77	+23.5
Vanguard TtinSidxinv	17.94	+.12	+23.3
Vanguard TtlSMldxAdmrl	66.42	+.35	+19.4
Vanguard TtlSMldxIns	66.43	+.35	+19.4
Vanguard TtlSMldxInv	66.38	+.35	+19.3
Vanguard WingtnAdmrl	75.25	+.32	+13.9
Vanguard WisiyincAdmri	66.14	+.13	+10.2
Vanguard WndsriiAdmri	70.99	+.44	+14.3
d Defermed sales about a sure			

d - Deferred sales charge, or redemption fee

m - Multiple fees are charged, usually a marketing fee and either a sales or redemption fee.