

Former Snow Valley president helping UMD students become entrepreneurs

By EMILY KIMBALL

Capital News Service/Maryland Newswire

COLLEGE PARK — John M. LaPides has made a life out of turning good ideas into profit.

After more than 35 years of business experience, LaPides, 50, says he hopes to pass his skills on to the rising generation of businessmen and women.

The former company president and CEO turns his attention to fledgling entrepreneurs at the University of Maryland in early October. Many are armed with nothing more than high hopes and a printout of their business idea.

"I'll be with you in just a few minutes," he tells a line of four students participating in the Pitch Dingman Competition, a program of the Dingman Center for Entrepreneurship at the Robert H. Smith School of Business.

As an entrepreneur in residence, LaPides is often the first to evaluate student business ideas, playing both hitter and catcher in a game of business baseball.

Graduate and undergraduate students from all academic backgrounds pitch their ideas to him in 10- to 15-minute sessions on the first three Fridays of each month. He is joined by investors, center faculty and often fellow entrepreneurs in residence.

Students aren't expected to enter the beginning stages of the competition with much more than a good idea and a passion for enterprise.

If LaPides likes an idea, he has the resources and the experience to help that idea become a home run. If the idea shows early shortcomings, he

offers an honest evaluation and encourages the student to pitch again.

After a business idea is elevated to meet center requirements, the student may present the idea to a panel of judges for cash prizes in more a formal monthly competition.

Participating in a young entrepreneur's journey is LaPides' favorite aspect of his work at the center. An unpaid volunteer, he has devoted countless hours since he first got involved in 2001, and is the longest participating entrepreneur in residence at the center.

"It's the quality of the students and getting these businesses launched. It's a great thing to see," he says, glancing at an apprehensive-looking student waiting for his turn to pitch. "It keeps me coming back."

It's a common misconception, LaPides says, that he graduated from the University of Maryland and that he holds an MBA. When students ask about his education, he often responds simply that he started his business career "very, very early."

At age 21, he pushed aside his economics studies at Washington College on Maryland's Eastern Shore to immerse himself in the family business, Snow Valley Inc., a bottled water cooler plant and delivery company based in Upper Marlboro. LaPides worked there on weekends, summers and holidays since he was 14.

LaPides' father anticipated a quick and lucrative sale of the business. But before it could be sold, profits had to rise.

At first, LaPides saw his time at the company as nothing more than routine, temporary deal-sweetening. But



PHOTO COURTESY OF THE DINGMAN CENTER FOR ENTREPRENEURSHIP

Entrepreneur John M. LaPides (center) helps students at the University of Maryland, College Park, master the basics of starting a business.

he later realized that he identified much more with the day-to-day responsibilities of a businessman than with a student's preparatory life.

The company flourished, and six years later, LaPides still hadn't sold it. Instead, he bought out his family and became sole president of the rapidly expanding company. By the year 2000, he had expanded its customer base from 600 to more than 20,000. LaPides was selling water from Toronto, Canada, to San Juan, Puerto Rico.

"There isn't this glamorous meteoric rise of an overnight sensation," says LaPides, sitting in a lab area of the center, which doubles as an incu-

bator for student entrepreneurs. "It's a long process done differently than most people would do it today."

"I didn't take anyone else's money," he says. "I bootstrapped the business and kept building it."

This prevented investors from bothering him, LaPides says with a laugh. His secrets to success were simple. He claims that 95 percent of the decisions he made at the company could have been made by anyone. It was that 5 percent that set him apart, he says.

The basics of his business philosophy are summed up by four maxims:

- Be committed to quality;
- Do what you promise;
- Care for your customers, and

• Always present a professional image.

"I didn't waiver from those philosophies," he says. "Right or wrong, they were solid, and they remained the same, and I allowed everything to be built on them, like a foundation."

He encourages students to follow his example by developing core value systems.

"A lot of companies go on without that foundation, and they get lost. They get pulled around by the wind and when it comes time to make a

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CCHS hosting Community Health Commission

GOLDSBORO — Choptank Community Health System will be hosting a site visit of its Goldsboro Medical and Dental Center on Friday, Jan. 8, at 1:30 p.m. by the Maryland Community Health Resources Commission and several state legislators representing the Mid- and Upper Shore.

Created by the Maryland General Assembly in 2005, MCHRC's core mission is to award grants to help expand access to health care for low-income and uninsured individuals and help find a "medical home" for every Marylander. Over the last four years, the commission has awarded 63 grants, totaling approximately \$20 million. Choptank has received two awards from the commission: one dental grant for \$300,000 and one health information technology grant for \$400,000.

The purpose of the site visit is to examine the ongoing implementa-

tion of these two grants, and discuss the health care needs of the Mid- and Upper Shore communities.

"Choptank is clearly a leader in providing high-quality, community health care for the Eastern Shore," said Mark Luckner, MCHRC's executive director. "I look forward to working with Choptank as we prepare for health reform in Maryland and address the needs of the community."

The first commission grant was awarded to Choptank in 2007. The grant provided partial funding for the costs of the planning and implementation of a new electronic patient health record throughout the Choptank system. Choptank and other community health centers are driving health information technology innovation in Maryland, and it is an area of ongoing interest of the commission. Choptank began

its planning in 2007, and the new electronic patient records were fully implemented at all CCHS medical and dental centers by November 2009.

A second commission grant awarded to Choptank in 2008 provided funding to support the addition of a new seven-chair dental suite at the Goldsboro Medical Center. The commission's funding, in addition to grants from the Maryland Department of Health and Mental Hygiene Administration Sponsored Capital Program, provided a substantial portion of the capital costs (building and equipment) for the new dental service which opened in January 2009. Since the opening of the new facility, the center has provided dental services to 1,725 children and adults for 3,888 visits.

Because the need is so great, care is limited to children insured through the Maryland Medicaid

program and adults patients with medical problems.

"Our hope is that, as the dental program's capacity continues to grow, we will be able to expand our scope of care to include comprehensive services for all persons wishing to visit Choptank," said Dr. Scott Wolpin, chief dental officer.

J. Wayne Howard, CEO of Choptank, said: "The support and funding provided by the commission for these projects have allowed us to extend our services and to maintain our commitment to quality healthcare for the communities we serve, especially through these challenging times. We value the partnerships we have established that allow us to grow and expand our services in areas of greatest need for our region."

CCHS opened its first community health center 30 years ago in Goldsboro. Today, CCHS is one of

the largest providers of primary health care in the Mid-Shore region. CCHS is a fully accredited community health center providing comprehensive medical, dental and behavioral healthcare services in Caroline, Dorchester and Talbot counties. Services are provided through seven primary care offices as well as seven school-based health centers. Dental services are provided at three dental centers and the school-based dental program in all three jurisdictions. CCHS employs 150 health care professionals and support staff, and over the past five years CCHS has experienced significant growth, with a 47 percent increase in the number of patients seen through its programs. In 2008, more than 26,600 patients were seen through the combined programs of Choptank Community Health System, for a total of 88,000 visits.

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Queen Anne's commissioners question planning contenders in open session

By KONRAD SUROWIEC
 Staff Writer

CENTREVILLE — The Queen Anne's County Commissioners interviewed five citizens who applied to serve on the county planning commission and two planning commission members seeking reappointment in an open session Dec. 22.

Frank Frohn of Stevensville and Gene Thomas of Chester have served five years on the planning commission. Frohn is the current chairman of the seven-member panel. The other citizens interviewed were Barry Waterman, Sheila Tolliver, Dan Worth, Garry Schnappinger and Trish McQuestion. County commissioners Gene Ransom, Paul Gunther, Carol Fordonski and Dr. Eric Wargotz asked questions.

Commissioner Courtney Billups was absent.

"I'm here to bring an open-minded, good ear," said McQuestion, a Kent Island resident.

She said the planning commission either needs a balance of developers and environmentalists, or people who are willing to talk to both sides. McQuestion served on the business and economic development topic committee for the ongoing project to update the county comprehensive plan. She said the county faces a serious issue of young adults who want to continue to live in Queen Anne's County, but they can't find affordable housing.

Schnappinger, a Centreville area resident, works in the agricultural business. He is a 31-year-resident of the county and serves on the county Economic Development

Commission. He said the county needs a balance of business growth, residential growth and land preservation.

Most parcels zoned for commercial use are not large enough to bring in large business projects, such as a company headquarters, that would provide a lot of jobs for people, said Schnappinger. He said the EDC would like to see more growth in the private sector, and the county's commercial tax base should be approaching 12 percent.

"We have to look long-term," said Schnappinger. "I just want the changes that do occur to be well thought out," and not haphazard, said Worth, a Centreville town resident.

Worth suggested the designated growth areas in the unincorporated areas each have a planning commission,

just like Centreville and other incorporated towns.

"I think it's pace of growth in Queen Anne's County that's important," said Tolliver, a Queenstown area resident.

She said she'd prefer a relatively slow pace of growth in the county because the infrastructure can't support a faster pace of growth. She also said an increase in the proportion of commercial growth is needed.

Tolliver retired after 12 years as administrator for Howard County. She also served as an alderman on the Annapolis City Council and worked as an aide to the Maryland governor for 10 years, including eight years under former Gov. Harry Hughes.

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SMART MONEY



BRUCE WILLIAMS

Dear Bruce: I am facing foreclosure on a three-family investment property. The lender has suggested I try a short sale. In reading the short-sale package, it states they will issue a 1099 to the IRS for the shortfall. I am now thinking about simply letting it go through the foreclosure process instead, if that would allow me to avoid the tax consequences of the short sale. What are your thoughts?

—L.R. Torrington, Conn.

Dear L.R.: Before you do anything, I would suggest that you sit down and chat with a knowledgeable tax accountant. In some, but possibly not all circumstances, the government has taken a different point of view toward the "profit" from a short sale. Heretofore, if a lender forgave an amount of money on a loan, that was considered income to the person who received the forgiveness. That is not true in every instance now. Rather than speculate on whether this would apply to you, I urge you to consult a competent accountant.

Dear Bruce: My wife and I own a furniture business. We lease a 30,000-square-foot building. A pharmaceutical store has purchased the land from our landlord and also my remaining seven-year lease. We agreed to a figure of \$750,000 because that is what is would take for us to rent or build a comparable building for the remainder of our seven years. We decided to build a strip mall with the furniture store on one end and four rental spots on the other. Because of the rental spots, we would not be in such a financial bind with the mortgage, and because we are reinvesting the entire amount of the lease buyout money into the new building, we could lower the rent for the tenants, which would help the economy with new business and more jobs. We did not realize until later that the government would take almost 50 percent right off the top. This isn't money that we were going to stick in our pockets. We are not a big corporation and asking for money that is not ours. We are using this money as we would have our rent money had we decided not to sell out our lease. We are also helping other businesses as well. If we do have to give 50 percent up front, our mortgage will be crazy high and so will our rental fees. Can someone help us? —Desperate for help Jim and Carolyn

Dear Jim and Carolyn: I truly sympathize with your situation, but this appears to be locking the barn door after the animals are gone. It may be that this deal could have been constructed differently with a lesser tax impact. I say "may" because I don't know. This illustrates why it is so important to talk to a competent tax specialist before any kind of deal of consequence is inked.

I am surprised at the number, and it may be that through some type of other tax maneuvering that could be reduced. I have little to offer but my sympathy. There is a very strong lesson here. Anytime you're involved in a business environment of any consequence, it is absolutely essential to go over all of the fine details from a legal and a tax point of view; otherwise, you invite disaster.

Dear Bruce: My daughter is 45. She is collecting \$674 a month from Social Security due to medical problems and mental illness. I just found out that my daughter and her friend's income together is \$1,150 a month from Social Security survivors benefits. My daughter was able to obtain financing for a 2005 truck. Her friend tried to get financing and was turned down, but she was approved based on the combined income of her and her friend, although his name is not on the bank loan or the title. How could the dealership do this? Are they so desperate for sales that they would permit someone who didn't have a dime for a down payment to drive away in a truck for which she now owes \$22,000? I spoke with her mental-health worker today, and she said she sees nothing illegal involved. I have filed a complaint with the Illinois Attorney General and hope they will take some action. I assume the worst that can happen is the truck will be repossessed and a judgment entered against my daughter, since Social Security benefits are not garnishable in a case like this. —C.B., via e-mail

Dear C.B.: I have to conclude that your mental-health worker is correct when she's seen nothing illegal here. You say you disagree, on what basis? If they want to give her a note for whatever amount and she signs the note, so be it. It does seem a little heavy for a 4-year-old truck, and I don't see how in the world anyone is going to expect to get paid since her payment must be pretty close to what her monthly income is. That having been acknowledged, she'll drive a truck for awhile, repossess it and get a judgment against her. Given the fact that she has no income, no prospects for any income and the little that she has cannot be garnished, I don't see any great harm coming to her.

Send your questions to: Smart Money, P.O. Box 2095, Elfers, FL 34680. E-mail to: bruce@brucewilliams.com. Questions of general interest will be answered in future columns. Owing to the volume of mail, personal replies cannot be provided.

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Despite snow, Chestertown merchants' sales about even

By PETER HECK
Staff Writer

CHESTERTOWN — So, how was your Christmas?

For downtown businesses, the holiday shopping season was mixed. Most merchants agreed that the holiday season as a whole had nearly matched 2008, which according to economists marked the beginning of the recession. Still, with heavy snow the last weekend before the holiday, many stores lost two of their biggest sales days of the year. "I was open, but nobody else came," Lanny Parks, proprietor of The Compleat Bookseller on High Street, said of the two snow days. She said that she wouldn't know how the year's sales compared to previous holiday seasons until she'd completed her inventory. However, she said she felt cautiously optimistic about the season. "It's good to know that Washington thinks we're out of the slump," she said.

At Houston's Dockside Emporium, owner Kirstin Forney said the season was "down a smidgin from last year." The clothing and accessories store was open the Sunday after the snow, but it "was not a big day," she said. But while the snowy weekend put a dent in sales, the season picked up noticeably the last four days, which she characterized as "super busy."

Christmas Eve was the best ever, Forney said. "We were going to close at 3 p.m., but we were so busy we stayed open two extra hours."

The biggest item for them this year was scarves, she said. She also said that a purchase points program she put in effect in November had encouraged repeat customers.

"People were spending less, generally," she said, although she said she felt they were trying to shop locally. She said that business appears to be building up gradually, but that she believes it will take a while longer to return to the levels of three years ago, which she said was the recent peak.

At Twigs and Teacups, on Cross Street, the store was busy. April Marshall, who with her sister Eugenia operates the eclectic gift shop, said that the store had lost business on the two snow days. However, she said, the season as a whole was comparable to last year.

Marshall said she had "bought down," trying to keep inventory to what the store could reasonably expect to sell. On the whole, though, she said that the slump had started in December 2008, and that the whole year had been down. She said she would have a better idea how the economy was recovering in January.

Anna Cole, of Scotties Shoe Store, was one of the few merchants who had been open Christmas day. "All my regulars came in for their newspapers," she said, noting that business was normal for the season. The consignment shop had done very well, she said.

Primitive Finds, in the former location of Bramble's Clothing and

Jewelry, was open for its first Christmas season. Deana Carroll, who with Norma Boone is one of the store's owners, said that the store had done well, although as a new business she has no basis for comparison with last year. The store sells both consignment items and new, handmade collectibles such as waterfowl carvings. It also sells some items, such as the remaining stock of Bramble's jewelry, on eBay. Carroll said that the handmade one-of-a-kind items had done particularly well for the store.

Carroll also said that a new addition to the store's lineup is the Lapp family's baked goods, which will be sold from the store during the winter months that the farmers market is closed.

A report from the MasterCard Advisors' SpendingPulse data service showed nationwide retail sales between Nov. 1 and Dec. 24 rose 3.6 percent over 2008. By comparison, 2008 sales were down 2.3 percent over the previous year's total. The rebound would bring 2009 sales back to their 2007 level. The SpendingPulse data include purchases with cash and checks in addition to credit card sales.

Along the same line, figures released by the U.S. Department of Commerce on Dec. 17 showed nationwide increases over the previous month in personal consumption expenditures in both October (0.6 percent) and November (0.5 percent); December figures are not available.

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Waterman, a Queenstown area resident, cited his professional experience as a real estate broker as a plus for serving on the planning commission. He said he also served on at least three citizen advisory committees, but thinks a new approach might be needed because the CACs are "generally hijacked" by special interest groups. He said one possibility might be for the county to provide an incentive, such as a property tax credit, to citizens who volunteer to serve on a CAC, which help the county's professional planners draft community plans and the county comprehensive plan.

Waterman said the key is to find a balance for all the needs of the community. He said the county's commercial tax base is about 7 percent, but it should be 14 to 15 percent.

"We basically pay to educate our kids, and say, 'get out,'" Waterman

said.

Thomas said updating the county comprehensive plan is a very complicated process and he's like to see the project through to its completion. He said his view of smart growth is development in or near the areas where growth is already occurring. Thomas said he'd like to see everything east of state Route 213 (about two-thirds of the county) remain rural.

Thomas said there should have been a harder fight to make the Chester-Stevensville Community Plan "more cost conscious." He said one recommended improvement, building a causeway across Cox Creek to connect Thompson Creek Road and Cox Neck Road, would be extremely expensive. But he also said state Route 18 needs major improvements.

Frohn, who has an engineering background, said he enjoys the "planning part" of serving on the planning commission. He served on the CAC for the Kent Narrows Community Plan and said he's

pleased to see building improvements under construction that were based on recommendations in the community plan.

Frohn wants to see the project to update the county comprehensive plan finished, and he's pleased with the progress made so far. He said it should be "one of the most forward looking plans we'll ever see."

Wargott asked why the planning commission rejected the second draft of the Wye Mills Area Community Plan. Frohn said Chesapeake College, which had previously endorsed the plan, took a neutral position. He said he was also concerned about having an adequate wastewater treatment system, and he thought the development envisioned in the plan would be too much.

"It was a difficult decision (to vote against the Wye Mills plan). It really was," said Frohn.

Frohn said the Wye Mills area needs a plan, but the plan should be proportional to the size of the area.

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crucial decision, they don't know why they're making that decision in the first place," says LaPides.

In the early '90s, he decided to try his hand at other business pursuits.

He started a landscape business. The business still involved marketing to homes and offices, the service was simply more contingent on the weather.

LaPides describes his business model as a unique roll-up strategy. He would drive around on a hot July afternoon and look for one-man landscaping operations trying to fix their own equipment so they could finish their jobs. He would buy their businesses, supply them with new lawnmowers and keep a percentage of their hourly wages. Sometimes he would just buy all of a landscaping business' clients for a flat \$1,000.

The landscaping business wasn't his greatest accomplishment, he says, but it was good enough for the time. He eventually sold it, leaving his hunger for entrepreneurship still unsatisfied.

He soon found himself sitting in a bottled water trade association meeting discussing the high cost of long-distance travel for business meetings. He realized that if he and his fellow bottled water businessmen created their own travel agency, they could earn a 10 percent commission on plane tickets and hotel reservations.

They immediately hired two workers for their new business, and they all began carrying travel agent identification cards. First-class flights and premium hotel rooms were no longer a self-indulgent splurge. They were standard accommodations. They lost those commissions with the Internet boom at the end of the '90s.

"There are things you can control, and things you can't control," he says. "I finally got to that point when I realized that there were so many things I couldn't control, and that's when I started to worry."

His ability to run head first into risk and devote all of his energy to a project was waning as his obligations as a husband and father to a son and a daughter increased. Eating dinner with them every night,

taking his children to doctors' appointments and Cub Scout meetings, had become his priority.

It was at one of those Cub Scout meetings, after he and his partners decided to close the travel agency, that he sold the landscape business to another man involved in his son's pack.

By late 2000, with both the travel agency and the landscaping business behind him and Snow Valley in stable growth, he became an investor, a reasonable alternative, he thought, to the stress and time requirements of traditional entrepreneurship.

He invested in the early stages of InPhonic Inc., the first company to sell cellular phones from a variety of carriers on the Internet. The company went public in 2004 and became the largest retailer of cell phones in the country. The company survives today as Wirefly.com.

In 2001, he felt drawn toward

volunteer work. He began mentoring students at the center as an entrepreneur in residence. In fall 2005, when Asher Epstein, managing director of the center, created the pitching competition, LaPides was eager to participate, Epstein said.

One obligation still nagged at him, however: the bottled water business.

That industry was changing rapidly. More offices and homes were purchasing water-cooler machines and bottled water at chain stores. These bottles were cheaper and made in China. He competed by offering water and coffee packages, but after decades of working in tune with market signals, he knew it was time to exit the industry.

In 2008, he finished the job he intended to complete nearly 30 years earlier and sold the company.

"I felt an incredible sense of loss," he says.

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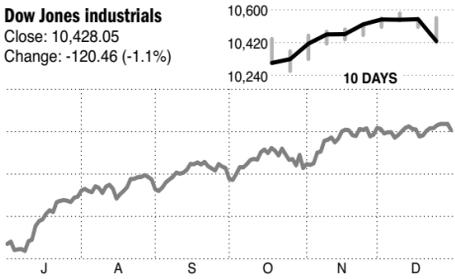
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Stillwrm	9.48	+6.0	+6.8	Ballynt	3.73	+2.3	+6.6	AsureSoft	2.90	+3.8	+15.1
MetPro	10.62	+6.7	+6.7	UTEK	4.25	+2.5	+6.3	TransWtr	2.10	+2.7	+14.8
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Con-Way	34.91	-3.80	-9.8	EmersnR h	2.38	-1.4	-5.6	FideloSo	3.60	-4.9	-12.0
FTBqPPR	2.30	-1.8	-7.3	BioTime wt	2.05	-1.0	-4.7	Phazar	3.36	-4.4	-11.6
ZaleCo	2.72	-1.6	-5.6	Soltario	2.30	-1.1	-4.6	ArkBest	29.43	-3.39	-10.3
DirREBull	142.56	-8.17	-5.4	ImpactM n	3.29	-1.4	-4.1	CenterFncI	4.60	-5.2	-10.2
Steelcase	6.36	-3.6	-5.4	NTS Rily	4.47	-1.8	-3.9	AnikaTh	7.63	-8.6	-10.1
Primedia	3.61	-2.0	-5.2	GeaGUilR	19.42	-7.4	-3.7	Tulco	3.10	-3.4	-9.9
Winnbgo	12.20	-6.7	-5.2	GeoGloIBR	2.07	-0.8	-3.7	Vitrn g	10.87	-1.05	-8.8
LIN TV h	4.46	-2.4	-5.1	HaderPap	67.24	-2.46	-3.5	Sala Inc	14.82	-1.41	-8.7
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STOCKS OF LOCAL INTEREST																
Name	Ex	Div	Yld	PE	Last	Chg	%Chg	YTD	Last	Chg	%Chg					
AGL Res	NY	1.72	4.7	12	36.47	-6.6	+16.3		1.16	4.3	16	27.18	-3.1	+1.2		
AT&T Inc	NY	1.68	6.0	14	28.03	-2.9	-1.6		LeggMason	NY	.12	.4	...	30.16	+0.6	+37.7
BkAI Am	NY	918616	15.06	-0.1	...	16.12	-1.8	+43.2	LockHdM	NY	2.52	3.3	10	75.35	-7.7	-10.4
SPDR	774232	111.44	+1.08	...	...	...	...	...	Lowes	NY	36.15	20	23.39	-1.4	+8.7	
GenElec	437589	15.13	-2.2	...	...	...	...	...	Maays	NY	20.12	11	16.76	-4.6	+19.9	
iShmEmts	334140	41.50	+1.4	...	...	...	...	...	McCorm	NY	1.04	2.9	18	36.13	-3.0	+13.4
FamilyMae	317989	1.18	+0.2	...	...	...	...	...	McNisls	NY	2.20	3.5	16	62.44	-4.5	+4
SprntNex	308793	3.66	-1.2	...	...	...	...	...	Merck	NY	1.52	4.2	10	36.54	-5.2	+20.2
SPDR FND	305194	14.40	-0.3	...	...	...	...	...	Microsoft	Nasd	52.17	20	30.48	-4.8	+56.8	
ForM	302841	10.00	+0.1	...	...	...	...	...	PepcoHld	NY	1.08	6.4	14	16.85	-4.6	-5.1
SHRZK	299103	62.44	-7.5	...	...	...	...	...	PepsiCo	NY	1.80	3.0	18	60.80	-5.1	+11.0

AGRICULTURE FUTURES										
	Open	High	Low	Settle	Chg	Open	High	Low	Settle	Chg
CORN	5,000 bu minimum—cents per bushel					CATTLE	40,000 lbs.—cents per lb.			
Mar 10	416	418.25	412	414.50	+7.5	Dec 09	84.62	86.25	84.50	86.00 +1.40
May 10	425.75	428	422	424.25	+7.5	Feb 10	85.32	86.25	85.27	86.17 +1.12
Jul 10	434.25	436	431	433	+7.5	Apr 10	88.95	89.95	88.92	89.80 +8.5
Sep 10	438	440	435.75	437.50	+2.5	Jun 10	86.67	87.75	86.60	87.72 +1.10
Dec 10	442	445	440	440.75	-1.25	Aug 10	86.55	87.75	86.55	87.70 +1.00
Mar 11	450.50	454	449	449.75	-1.25	Oct 10	89.37	89.90	89.30	89.70 +5.0
May 11	456.75	457.50	455.50	455.75	-1.75	Dec 10	89.95	90.50	89.70	90.50 +5.5
SOYBEANS	5,000 bu minimum—cents per bushel					HOGS—Lean	40,000 lbs.—cents per lb.			
Jan 10	1046.50	1052.25	1032.75	1039.75	+3.50	Feb 10	65.20	66.25	65.15	65.60 -0.2
Mar 10	1055.25	1061.50	1041.25	1048.50	+4	Apr 10	70.00	70.42	69.42	69.87 -6.3
May 10	1061	1066.50	1047	1053.75	+4.25	Jun 10	74.90	75.50	74.35	75.35 -3.2
Jul 10	1066	1072.25	1052.50	1059.25	+4.50	Aug 10	75.55	76.70	77.00	77.27 -9.0
Sep 10	1060.50	1060.50	1049.75	1053.50	+3.75	Oct 10	76.45	77.80	76.00	76.10 -1.00
Nov 10	1030	1044.25	1030	1033.25	+2.25	Dec 10	75.40	75.70	75.10	75.30 -9.0
Jan 11	1021.25	1028	1011	1014.25	-7.5	Feb 11	67.50	67.65	67.40	67.55 -3.5
WHEAT	5,000 bu minimum—cents per bushel					COTTON 2	50,000 lbs.—cents per lb.			
Mar 10	548	550	540	541.50	-3.25	Mar 10	75.49	75.95	75.37	75.60 +1.7
May 10	561.25	563	553.50	555	-3.25	May 10	76.39	76.92	76.39	76.59 +1.6
Jul 10	572	574	564	566	-3.75	Jul 10	77.10	77.40	76.85	76.98 -1.2
Sep 10	586.50	586.50	578.75	580.25	-3.75	Oct 10	76.09	76.12	76.08	76.12 +0.1
Dec 10	608.50	610	600.75	603	-3.75	Dec 10	76.00	76.46	76.00	76.21 +1.2
Mar 11	623.50	629.50	623.50	624.50	-3.25	Mar 11	77.68	77.71	77.46	77.56 +1.2
May 11	639.25	639.25	631.75	633.50	-3.25	May 11	77.99	78.11	77.89	78.11 +0.2

Stock Footnotes: g = Dividends and earnings in Canadian dollars. h = Does not meet continued-listing standards. If = Late filing with SEC. n = New in past 52 weeks. pf = Preferred. rs = Stock has undergone a reverse stock split of at least 50 percent within the past year. ut = Right to buy securities at a specified price. s = Stock has split by at least 20 percent within the last year. un = Units. vj = In bankruptcy or receivership. wd = When distributed. w = When issued. w = Warrants. Mutual Fund Footnotes: + = Ex cash dividend. NL = No up-front sales charge. p = Fund assets used to pay distribution costs. r = Redemption fee or contingent deferred sales load may apply. t = Both p and r. Gainers and Losers must be worth at least \$2 to be listed in tables at left. Most Actives must be worth at least \$1. Volume in hundreds of shares. Source: The Associated Press. Sales figures are unofficial.

Unemployment claims drop unexpectedly as layoffs ease

WASHINGTON (AP) — The number of newly laid-off workers filing claims for unemployment benefits dropped unexpectedly last week, a sign the job market is healing as the economy slowly recovers. New jobless claims have dropped steadily since September, raising hopes that the economy may soon begin creating jobs and the unemployment rate could decline. That, in turn, would give households more money to spend and add fuel to the broader economic rebound that began earlier this year.

The Labor Department said Thursday that new claims for unemployment insurance fell by 22,000 to a seasonally adjusted 432,000, the lowest since July 2008. That's much better than the rise to 460,000 that Wall Street economists expected. The four-week average, which smooths fluctuations, fell for the 17th straight week to 460,250, the lowest since September 2008, when the financial crisis intensified. The crisis led to widespread mass layoffs, which sent jobless claims to as high as 674,000 last spring.

Analysts cautioned that the weekly data could be artificially low due to seasonal factors, such as the Christmas holiday and recent snowstorms. Still, many economists saw the claims figures as a positive sign that employers could soon step up hiring. Abiel Reinhart, an economist at JPMorgan Chase, said in a note to clients that he estimates employers added a net total of

40,000 jobs in December, after cutting 11,000 the previous month.

The Labor Department will report the unemployment rate and jobs figures Jan. 8. Reinhart said the December jobless rate will likely be 10 percent, matching the previous month and down from 10.2 percent, a 26-year high, in October. Still, most economists expect the unemployment rate to remain above 9 percent through 2010, as companies are likely to hire at a slow pace as they wait to see if the current recovery continues. Economists closely monitor initial claims, which are considered a gauge of the pace of layoffs and an indication of companies' willingness to hire new workers.

The number of jobless workers continuing to claim benefits, meanwhile, dropped by 57,000 to 4.9 million, also better than the increase that analysts expected.

But the so-called continuing claims do not include millions of people that have used up the regular 26 weeks of benefits typically provided by states, and are receiving extended benefits for up to 73 additional weeks, paid for by the federal government.

About 4.8 million people were receiving extended benefits in the week ending Dec. 12, the latest data available, an increase of 200,000 from the previous week. The rise is partly a result of another extension of benefits by Congress in November.

APPEALS NOTICE OF PUBLIC HEARING

APPEAL #1528
In accordance with Chapter 20, § 20-10 & § 20-11 of the Talbot County Code, notice is hereby given that a public hearing will be held in the **Bradley Meeting Room, Court House, South Wing, 11 North Washington Street, Easton, Maryland on January 11, 2010 at 7:30 p.m.** by the Talbot County Board of Appeals to hear the following petition:

Applicants, Charles & Caroline Benson are seeking a special exception to allow an existing storage building to remain on proposed lot 2 without a principal structure after the property is subdivided. In addition the driveway will be reclassified as a private road when property is subdivided. The proposed reclassification of the existing driveway to the private road category requires a variance to maintain the existing crossing of an intermittent stream and buffer. Request is made in accordance with Chapter 190 Zoning, Article V, § 190-118 B (1), Article VI, § 190-139 A, C (2), § 190-140, Article IX, § 190-180 and § 190-182 of the Talbot County Code. Property is located on 26010 Marengo Road, Easton, MD 21601 in the Rural Conservation & Western Rural Conservation (RC/WRC) Zone. Property owners are Charles & Caroline Benson and the property is located on Tax Map 24, Grid 7, Parcel 38, Lot 1 and proposed Lot 2. All persons are notified of said hearing and invited to attend. **The Board reserves the right to close a portion of this hearing as authorized by Section 10-508 (a) of the Maryland Annotated Code.**

A copy of said petition is available for inspection during the regular office hours of the Talbot County Board of Appeals, 28712 Glebe Road, Suite 2, Easton, Maryland.

Chris Corkell
Board of Appeals
SD 12/27/13 2121710

Stocks fall Thursday but Dow up for year

By TIM PARADIS
AP Business Writer

NEW YORK (AP) — The stock market closed out a remarkable 2009 with a loss as investors bet the improving economy will lead the government to pull back on its stimulus measures. But stocks still managed their best year since 2003 as they recovered from the financial crisis and recession.

Thursday's trading, which came on extremely light pre-holiday volume, was a fitting end to a tumultuous year. Stocks fell to 12-year lows by early March on investors' increasing pessimism, then rallied on growing signs of recovery in what turned out to be Wall Street's biggest comeback since the Great Depression. In the last day of the year, more signs of healing first pleased investors, then had them concerned about the economy's ability to thrive without government help.

The thin volume exaggerated the market's moves. The Dow Jones industrial average fell 120.46, or 1.1 percent, to 10,428.05. For the year, the Dow rose 1,651.66, or 18.8 percent.

The broader Standard & Poor's 500 index, considered by professionals to be the market's best barometer, fell 11.32, or 1 percent, to 1,115.10. The S&P ended the year with a gain of 211.85, or 23.5 percent.

Meanwhile, the Nasdaq composite index fell 22.13, or 1 percent, to 2,269.15. Powered by the recovery in high-tech stocks, the Nasdaq ended 2009 with a gain of 696.12, 43.9 percent.

FOREIGN AFFAIRS SECURITY TRAINING CENTER (FASTC)

An American Recovery & Reinvestment Act of 2009 Project
Environmental Assessment: U.S. Department of State Foreign Affairs Security Training Center Project, Centreville, Maryland

GSA Public Scoping Meeting: Thursday, January 7, 2010, 6 p.m. - 8 p.m. Queen Anne's County High School, 125 Ruthsburg Road, Centreville, MD

The U.S. Environmental Services Administration (ESA) intends to prepare an Environmental Assessment (EA), in accordance with the National Environmental Policy Act (NEPA) (42 U.S.C. § 4321-4247) to analyze the potential impacts from the proposed construction of a U.S. Department of State (DoS) Foreign Affairs Security Training Center (FASTC) in Centreville, Maryland.

GSA will study the impacts of the proposed action on the natural, cultural, and social environments. In addition, GSA has initiated consultation under Section 106 of the National Historic Preservation Act (NHPA) (16 U.S.C. 470 et seq.) with the Maryland Historical Trust and the Advisory Council on Historic Preservation to assess and mitigate the effects on cultural resources.

The American Recovery and Reinvestment Act of 2009 authorized the DoS \$70 million toward site acquisition and Phase 1 development of the FASTC for the Bureau of Diplomatic Security. **For more information, visit www.recovery.gov.**

PUBLIC SCOPING MEETING: A public scoping meeting will be held to initiate public participation in the NEPA and NHPA processes on **Thursday, January 7, 2010 from 6-8pm** at the Queen Anne's County High School located at 125 Ruthsburg Road, Centreville, MD. The meeting will be an informal open house with a brief presentation.

WRITTEN COMMENTS: Agencies and the public are encouraged to provide written comments on the scoping issues and the Section 106 process in addition to or in lieu of giving their comments at the public scoping meeting. Written comments regarding Section 106 will be accepted throughout the assessment process. Written comments regarding the environmental analysis for the FASTC must be **postmarked no later than January 15, 2010**, and sent via email to FASTC.INFO@gsa.gov or to the following mailing address:
AECOM
Attn: FASTC Comments
601 Prince Street
Alexandria, VA 22314

COMMENTS / QUESTIONS: 215-446-4815. Please call this number if special assistance is needed to attend and participate in the scoping meeting.
SD 12/24/27/31/11/3 RO 12/31 2121074

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Timonium Fair Grounds
Jan 14th 3-8p
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500 trade tables Admission \$7
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LOST & FOUND
FOUND 2 DOGS, Greensboro area. Bloodhound and Lab. Call to describe. 410-482-7136

LOST & FOUND
FOUND, female lab mix puppy in the Federalsburg area. Call to identify 410-820-1600

PUBLIC NOTICES
NOTICE
The Whiting-Turner Contracting Co. is soliciting quotations for Bid Pack #2A (scope of work 05A-Structural Steel & Misc. Metals) for the following project:
Wor-Wic Community College
New Allied Health Building,
Salisbury, MD
Bid Date: January 21, 2010
Pre-Bid Meeting: January 7, 2010
Inquiries and Certified Bids / WBE's are encouraged to contact Casey Mulford @ 410-365-9494.
SD 1/3/10 2123057

HELP WANTED FULL TIME

GLOBAL DEFENSE TECHNOLOGY
has immediate openings in Easton
ELECTRICAL ASSEMBLER
ELECTRICIANS & HELPERS
MATERIAL HANDLERS
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MECHANICAL ASSEMBLERS
PLUMBERS & HELPERS
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10-15 yrs. experience in manufacturing planning / schedule expediting and estimating. Proficient computer skills including MRP systems / MS Office. APICS certification desired with Lean Manufacturing 5S experience. To Apply go to www.gtec-inc.com EOE

THE PINES Genesis HealthCare™
Scheduling ~ Labor Manager
Responsible for the scheduling of the nursing department. Primary responsibilities include maintaining all the staffing needs for all shifts and making necessary calls to fill open positions. Must be able to understand and interpret financial data, advanced computer skills imperative. Must have excellent communication skills. 4 year degree required in a relevant healthcare field.
Contact:
The Pines Genesis Health Care
Attention: Stacey Radcliffe
610 Dutchman's Lane
Easton, MD 21601
410-822-4000 Fax: 410-822-0867 EHO

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LOST & FOUND
FOUND, male lab mix in the Federalsburg area. Call to identify 410-820-1600

PERSONALS
IS YOUR DRINKING GETTING WORSE?
If you're ready, I can help. Maryland licensed therapist. 410-253-5035

EMPLOYMENT
DATA ENTRY SPECIALIST
Experience in computer data entry with excellent accuracy & reasonable speed, demonstrated ability to learn and adjust to changing data requirements and specifications, excellent interpersonal skills in interacting with customers on the phone. Competitive salary and benefits. Send resume to PO Box 600 "D" Easton, MD 21601

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Advertising Sales
Opening with top magazine company for experienced media sales person. Eastern Shore and Annapolis territory offers high earning potential: starting salary + commissions + bonuses + benefits. Send resumes to mastrosianni@whatsupmag.com

DIRECTOR, CRISIS RESPONSE SYSTEM
Affiliated Sante Group is seeking qualified individuals for Mobile Crisis Team services on the Eastern Shore of Maryland. Services will include police-dispatched MCT, urgent care, CISM, community & police /fire training, IFIT, crisis/warmline, etc. Our organization is accepting resumes for the following positions: Mobile Crisis Team Specialist Seeking full time and part time licensed and non-licensed individuals with clinical skills to respond to crisis calls on the Eastern Shore of Maryland. Successful candidate must possess a minimum of a BA with relevant experience providing onsite crisis intervention support, care management, referrals and follow-ups. Successful candidates will begin work before or on 3/1/2010. Please submit resumes via email: santejobs@santegroup.org Attn: Donielle Kirkwood

OFFICE CLERK
Town of Hurlock
Please mail resume to: Town of Hurlock, PO Box 327, Hurlock, MD 21643

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DRIVERS
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MOBILE CRISIS TEAM SPECIALIST
Affiliated Sante Group is seeking qualified individuals for our Mobile Crisis Team services on the Eastern Shore of Maryland. Services will include police-dispatched MCT, urgent care, CISM, community & police /fire training, IFIT, crisis/warmline, etc. Our organization is accepting resumes for the following positions: Mobile Crisis Team Specialist Seeking full time and part time licensed and non-licensed individuals with clinical skills to respond to crisis calls on the Eastern Shore of Maryland. Successful candidate must possess a minimum of a BA with relevant experience providing onsite crisis intervention support, care management, referrals and follow-ups. Successful candidates will begin work before or on 3/1/2010. Please submit resumes via email: santejobs@santegroup.org Attn: Donielle Kirkwood

HELP WANTED FULL TIME

SECRETARY
2 hours / day 2-4pm Mon-Fri. Proficient computer skills. Compensation commensurate with knowledge. Send resume PO Box 400 Easton MD 21601

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HELP WANTED PART TIME

ASSISTANT DIRECTOR FULL TIME
Assistant Director sought for non-profit organization serving adults with mental health needs in the mid-shore region. Applicant should be a previous or current consumer of mental health services. Primary responsibilities include establishing new wellness & recovery centers, coordinating groups and events, linking members with appropriate resources and volunteer recruitment. The ideal candidate must be an organized, responsible self-starter with strong written and interpersonal skills. Computer proficiency and reliable transportation a must. Salary based on experience.
Interested applicants can mail resume by January 11, 2010 to Chesapeake Voyagers, Inc. 342C N. Aurora St. Easton, MD 21601

OUTSIDE SALES ACCOUNT EXECUTIVE
WCEI/WINX, First Media Radio stations in Easton, MD seeks a full-time outside sales account executive to develop new business and service existing accounts. This person must be organized, creative, detail oriented, and has the ability to develop strong client relationships. Send resume to Stacie Monz, General Manager, 306 Port Street, Easton MD 21601 or fax to (410) 822-0576 or email stacie@wcei.com. First Media Radio, LLC is an Equal Opportunity Employer.

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with communication skills. Send resumes to PO Box 600 "R", Easton, MD 21601

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HELP WANTED PART TIME

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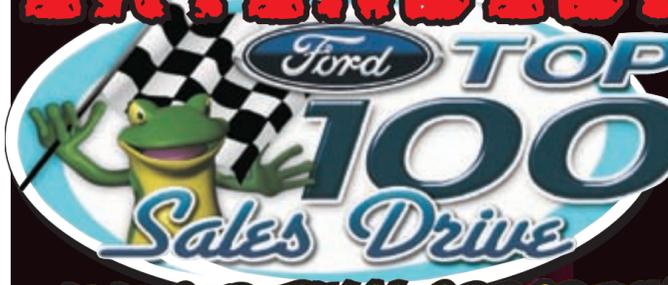
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