

Daily briefing

From staff and wire reports

Caddy joins Integratec Fairhaven in Sykesville

J. Dayton Caddy has joined Integratec Fairhaven as director of sales and marketing. Caddy will be responsible for introducing prospective new residents to Fairhaven's independent living options while highlighting the full continuum of care the community offers.



Caddy

Caddy joins Fairhaven from The Village at Orchard Ridge in Winchester, Virginia, where he worked as a sales counselor for five years, selling nearly 70 percent of the homes at the new start-up community and helping almost 350 residents find their new homes.

Located on 300 acres in Sykesville, Integratec Fairhaven is a not-for-profit life plan community that offers independent living options in its villas, cottages and apartment homes, as well as a continuum of supportive living services, including assisted living, outpatient and short-term rehabilitation and skilled nursing.

Doceo hires Saxe and acquires business

Kenneth Saxe has been hired as vice president of IT services for Doceo Office

Solutions, which has a location in Westminster. Saxe has worked in the technology field for more than 36 years. He is a graduate of LeTourneau University and is a Microsoft Certified Professional, Microsoft Certified Systems Engineer and Datto Certified Technical Specialist.



Saxe

Prior to joining Doceo, Saxe and his wife ran an accounting and technology business, Saxe & Associates Inc. Along with his hiring, Doceo acquired the business, which included existing IT clients located throughout South Central Pennsylvania.

Doceo is best known for distributing and servicing multi-function copiers and printers. Along with selling and servicing this type of equipment, there is an IT factor connecting machines to current networks, adding security features to the printer and more.

People and Places offers information about Carroll County-based companies, employees and their operations, news of awards, promotions, new business openings, new hires, etc. Send your release to the Carroll County Times, 115 Airport Drive, Suite 170, Westminster, MD 21157, or cctnews@carrollcountytimes.com. Information must be submitted no later than four weeks after an event; include date of the event. Items run on a first-come, first-served, space-provided basis.



COURTESY PHOTO

Helping veterans transition

The Literacy Council of Carroll County received a \$5,000 grant from Tower Cares Foundation, sponsored by Tower Federal Credit Union. Jackie MacMannis, foundation ambassador, presented the check. Pictured are Sam Greenholtz, executive director of the Literacy Council; Sandy Sidlovsky, director of grants for the council; and Allison Sanzone, of Tower Federal and a volunteer with the Literacy Council. The money will be used to fund the development and expenses associated with the Career Readiness Program for Veterans, set up to help all veterans find a new career on their transition from the military to civilian life. It is also available to any veteran who needs assistance in enhancing their current job status or in changing their career path. It is open to all family members and survivors of veterans. The program is currently being developed but veterans are invited to participate now. The council developed the program to be of assistance to the Carroll County Veterans Independence Project when it opens its new center in Westminster.

CFPB nominee clears panel hurdle in Senate

By KEN SWEET Associated Press

WASHINGTON — The Senate Banking Committee on Thursday approved Kathy Kraninger as director of the Consumer Financial Protection Bureau, as Republicans overlooked the protests of Democrats who said President Donald Trump's nominee is unqualified to lead the consumer watchdog.



Kraninger

Kraninger's nomination received approval in a 13-12 party-line vote. The nomination goes to the full Senate, where Senate Democrats have vowed to block her nomination. If approved, she will serve a five-year term as CFPB director.

Kraninger, currently a mid-level executive in the Office of Management and Budget, works under Mick Mulvaney, who is Trump's budget director and has been acting

director of the CFPB since late November.

Mulvaney has moved to roll back many of the rules and regulations established by the CFPB, which was formed in the wake of the financial crisis. Kraninger has given little guidance on how she plans to run the bureau, but she's expected to operate the bureau similarly to Mulvaney.

"Will Kathy Kraninger stand up against powerful special interests and fight for service members, students and seniors that need a champion? Unfortunately, the answer is no," said Sen. Catherine Cortez Masto, D-Nevada.

Democrats tried to derail Kraninger's nomination by focusing on her work in the White House's budget office, where she handled the budgets for the Department of Homeland Security and several other large agencies. DHS is the department in charge of the policy to separate children from their parents at the border and the disaster recovery from Hurricane Maria in Puerto Rico.

Kraninger dodged many questions regarding these issues during her nomination hearing last month.

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THURSDAY'S MARKET REPORT

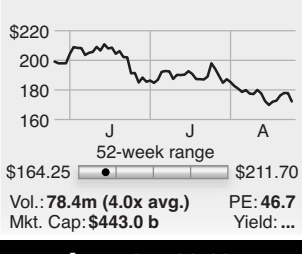
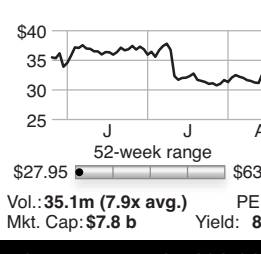
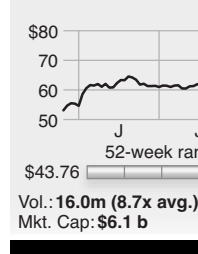
U.S. stocks drifted mostly lower Thursday and added to the market's modest losses from a day earlier. A slide in banks and energy companies offset gains for the technology sector. Homebuilders also declined following new data showing

sales of new U.S. homes slumped in July. Representatives from the U.S. and China started their first high-level trade talks in two months. Both sides imposed 25 percent tariffs on \$16 billion in each other's goods.

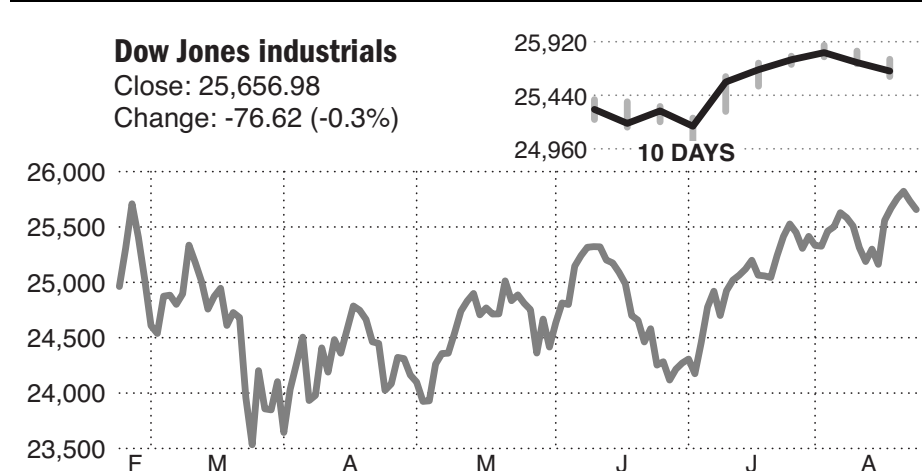
Williams-Sonoma WSM
Close: \$72.94 ▲10.33 or 16.5%
The home furnishings and cookware company had a stronger second quarter than analysts expected.

L Brands LB
Close: \$28.25 ▼-3.64 or -11.4%
The parent company of Victoria's Secret expects a smaller full-year profit.

Alibaba BABA
Close: \$172.23 ▼-5.62 or -3.2%
The Chinese e-commerce company announced stronger sales than Wall Street expected.



Dow High: 25,762.56 Low: 25,608.02 Previous: 25,733.60



Nasdaq -10.64 (-1.3%)
Close: 7,878.46
High: 7,926.32
Low: 7,866.53
Previous: 7,889.10

S&P 500 -4.84 (-1.7%)
Close: 2,856.98
High: 2,868.78
Low: 2,854.03
Previous: 2,861.82

Russell 2000 -5.49 (-3.2%)
Close: 1,717.05
High: 1,723.41
Low: 1,712.92
Previous: 1,722.54

AGRICULTURAL FUTURES

MONTH	OPEN	HIGH	LOW	SETTLE	CHG.	MONTH	OPEN	HIGH	LOW	SETTLE	CHG.
CORN 5,000 bu minimum- cents per bushel											
Sep 18	353	355	346.25	346.75	-5.75	OATS	5,000 bu minimum- cents per bushel				
Dec 18	367.50	369.50	360.50	361	-5.75	Sep 18	260.25	265.75	260.25	263.25	+3.50
Mar 19	379.25	381.25	373	373.25	-5.75	Dec 18	264.25	270	263.50	266.50	+2
May 19	386.50	388.25	380.25	380.75	-5.50	Mar 19	270	274	270	270.75	+1.50
Jul 19	391.75	394	386	386.50	-5.25	May 19				273.75	+1.50
Sep 19	392	394.25	386.75	387.50	-4.50	Jul 19				275.75	+1.25
Dec 19	395.75	398	391	391.50	-4.50	Sep 19				279.50	+1.25
Mar 20	406.75	406.75	402.75	402.75	-4.50	Dec 19				279.50	+1.25
May 20	411.25	411.25	409.50	409.50	-4.50	Mar 20				279.50	+1.25
Yesterday's sales: 335,295 Prev. Open Interest: 1,725,931											
SOYBEANS 5,000 bu minimum- cents per bushel											
Sep 18	867.50	861.75	842	842	-16.25	WHEAT	5,000 bu minimum- cents per bushel				
Nov 18	859.25	873.75	853.75	854	-16.25	Sep 18	529	535.50	515.50	522	-4
Jan 19	882	886.50	866.50	867	-16.25	Dec 18	550.75	554.50	535.50	541.75	-3.50
Mar 19	894.50	898.25	879.50	880	-15.50	Mar 19	571.25	575.25	558.75	564.50	-4
May 19	903.75	909.25	890.75	891.25	-15.25	May 19	586.25	586.50	570.50	576.25	-3.50
Jul 19	913.50	917	899.75	900.50	-15	Jul 19	575.25	580	564.50	570.75	-2.50
Sep 19	912.50	915.25	902.75	902.75	-15	Sep 19	584.50	584.50	572.25	577.75	-2.50
Dec 19	908.25	908.25	899.25	899.25	-15.50	Dec 19	596.50	596.50	588	589	-2
Mar 20	912	916.75	897.75	898.50	-15.75	Mar 20	599.50	599.50	588.50	594.25	-2
Yesterday's sales: 194,784 Prev. Open Interest: 797,032											
Yesterday's sales: 761 Prev. Open Interest: 4,863											

LOCAL STOCKS

Exchange key: N=NYSE, O=NASDAQ

STOCK	XCHG.	CLOSE	CHG.	STOCK	XCHG.	CLOSE	CHG.	STOCK	XCHG.	CLOSE	CHG.
BB&T Corp	N	52.01	-0.68	McDonalds Corp	N	159.05	-1.50	Sandy Spring Bcp	O	39.28	-0.27
CSX Corp	O	73.95	+0.22	Medfast Inc	N	223.90	+1.84	Sinclair Bdcst	O	29.30	-0.30
Exelon Corp	N	43.90	-0.03	MetLife Inc	N	45.97	-0.44	Stanley Black & Deck	N	139.60	-0.44
Ford Motor	N	9.63	-0.06	Northrop Grumman	N	297.58	+3.4	Talored Brands	N	21.97	-0.23
Hershey Company	N	98.99	-1.21	Osiris Therapeutics	O	8.80	-0.08	3M Company	N	202.75	-1.51
Jones Lang LaSalle	N	153.52	-1.10	PNC Financial	N	143.20	-1.35	Under Armour Inc	N	21.74	+0.10
Legg Mason	N	31.67	-0.10	Prudential Fncl	N	97.88	-0.84	UPS class B	N	121.71	+1.16
Lockheed Martin	N	320.01	-1.91	Qualcomm Inc	O	66.86	+0.02	Verizon Comm	N	54.28	+1.14
M&T Bank	N	176.57	-0.44	Red Hat Inc	N	139.50	-0.64	WalMart Strs	N	95.18	-0.49
McCormick & Co	N	123.94	+0.37	Rite Aid Corp	N	1.47	-0.02	Wells Fargo & Co	N	58.62	-0.55

MOST ACTIVE STOCKS

NEW YORK STOCK EXCHANGE				NASDAQ STOCK MARKET			
STOCK	CLOSE	CHG.	STOCK	CLOSE	CHG.		
Alibaba Group Hldg	172.23	-5.62	Helios and Matheson	.02	-0.01		
Ambev S.A.	4.59	-0.08	Adv Micro Dev	22.29	+1.39		
Bank of America	30.84	-1.14	Intel Corp	46.98	-0.07		
Gen Electric	12.54	+0.07	Altaba Inc	68.22	-2.10		
L Brands Inc	28.25	-4.24	Micron Tech	49.70	-0.54		
Ford Motor	9.63	-0.06	JD.com Inc	31.39	-0.95		
GGP Inc	21.77	+0.15	Apple Inc	215.49	+0.44		
Twitter Inc	33.88	+0.07	FireEye Inc	15.76	+0.86		
AT&T Inc	32.49	-0.19	Microsoft Corp	107.56	+0.50		
Petrobras	10.22	-0.27	Nvidia Corporation	266.84	+4.02		
Teva Pharm	23.80	-0.71	Facebook Inc	172.90	-0.74		
Pfizer Inc	42.20	+0.13	Cisco Syst	46.02	+0.03		
Wells Fargo & Co	58.62	-0.55	Cronos Group Inc	8.54	+0.38		
Lloyds Banking Grp	3.11	-0.05	Akorn Inc	14.93	-3.18		
Freepoint McMoran	14.18	-0.35	Exact Sciences Corp	67.98	+2.66		
Williams-Sonoma	72.94	+10.33	IQIYI Inc	28.61	-2.0		
Hewlett Pack Ent	16.10	+0.28	Zynga Inc	3.93	-0.10		
Barrick Gold	10.23	-0.15	Qualcomm Inc	66.86	+0.02		
Coty Inc	11.64	-0.08	Comcast Corp A	35.31	-1.7		
Itau Unibanco Hldg	10.10	-0.51	Netflix Inc	339.17	-5.27		
Banco Bradesco ADS	6.80	-0.27	Roku Inc	60.09	+0.40		
Yamana Gold Inc	2.67	-0.09	Caesars Entertain	10.30	-0.05		
AK Steel Hold	4.25	-0.22	Huntly Bancshs	16.18	-0.03		
Chesapck Engy	4.68	-0.03	Applied Matls	42.79	-0.20		

LARGEST COMPANIES

Based on market capitalization

STOCK	CLOSE	CHG.	STOCK	CLOSE	CHG.
AT&T Inc	32.49	-0.19	Honeywell Intl	157.91	+1.78
Abbott Labs	65.83	+0.16	Intel Corp	46.98	-0.07
AbbVie Inc	97.15	-0.49	IBM	145.37	+1.13
Accenture PLC	165.20	+0.28	JPMorgan Chase & Co	114.73	-0.24
Adobe Systems	257.00	+1.46	Johnson & Johnson	135.11	+0.91
Alibaba Group Hldg	172.23	-5.62	MasterCard Inc	205.22	+0.50
Alphabet Inc C	1205.38	-1.95	Medtronic Inc	95.61	+0.03
Alphabet Inc A	1221.16	-1.95	Merck & Co	68.97	-0.07
Altria Group	59.82	+0.50	Netflix Inc	339.17	-5.27
Amazon.com Inc	1902.90	-2.00	Microsoft Corp	107.56	+0.50
Amgen	196.60	-1.24	Novartis AG	83.61	-0.28
Anheuser-Busch InBev	97.80	-0.67	Novo Nordisk AS	48.99	+0.10
Apple Inc	215.49	+0.44	Nvidia Corporation	266.84	+4.02
BHP Billiton Ltd	47.33	-0.87	Oracle Corp	48.96	+0.16
BP PLC	42.94	-0.04	PayPal Holdings	87.38	+4.3
Bank of America	30.84	-1.14	PepsiCo	111.93	-0.31
BkAmML ft dep pfl	23.77	+0.01	PetroChina Co Ltd	73.05	-2.22
Bk of NY Mellon pfc	25.33	-0.02	Pfizer Inc	42.20	+1.13
Berkshire Hath A	311983	-418	Philip Morris Intl	82.32	-0.11
Berkshire Hath B	207.24	-0.09	Procter & Gamble	83.24	-1.5
Boeing Co	347.48	-2.55	Royal Bk Cda	79.31	-0.69
British Am Tobacco	51.95	-0.78	Royal Dutch Shell B	67.16	-0.08
Chevron Corp	118.10	-0.82	SAP Se	119.29	+0.21
China Mobile Ltd	46.06	-0.89	Royal Dutch Shell A	64.88	-1.5
China Petrol&Chem	94.47	-1.57	SAP Se	119.29	+0.21
Cisco Syst	46.02	+0.03	Sanofi	147.83	+1.37
Citigroup	70.81	-0.31	Salesforce.com Inc	43.07	-1.17
CocaCola Co	45.70	-0.23	Sealed Air Corp	40.68	-0.22
Comcast Corp A	35.31	-1.7	Texas Instru	112.40	+0.21
Costco Wholesale	229.51	+0.30	Toronto Dom Bk	60.11	-0.56
Disney	112.00	+0.06	Total SA	62.83	+0.46
Dow DuPont Inc	68.11	-0.65	Toyota Mot	122.26	-1.48
Eli Lilly	104.82	-0.21	Unilever NV	57.19	-0.40
Exxon Mobil Corp	79.08	-0.88	Unilever PLC	56.62	-0.48
Facebook Inc	172.90	-0.74	Union Pacific Corp	150.24	-0.8
FEMSA	96.97	-1.28	Ut Techonologies	132.62	-0.62
Gen Electric	12.54	+0.07	Unitedhealth Group	261.42	+0.68
GlaxoSmithKline PLC	41.16	-0.38	Visa Inc	142.10	+0.96
HSBC Holdings PLC	44.48	-0.71			
Home Depot	200.16	+1.19			

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