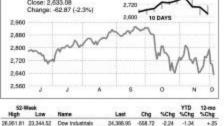
Business

THE MARKET IN REVIEW





	MARKE	T SUM	MARY:	NYSE A	ND NAS	DAQ					
GA	INERS (8	2 OR MORE		LOSERS (\$2 OR HORE)							
io.	Last	Chg	16Chg	Name	Last	Chg	%Chg				
oBn.	20.40	+4.77	+30.5	Jupai n	6.01	-3.05	-33.7				
Ltd n	4.68	+.92	+24.5	UndNetF	14.88	4.85	-24.6				
later ris	5.81	+1.10	+23.4	Akom inc.	4.26	-1.33	-23.1				

McClatch is GbShip pfB CronosGp is ProDws is ra Momenta Yivus ra SearsH&O		8.00 21.74 12.72 2.00 14.25 2.99 2.34		+1.50 +4.05 +2.27 +.34 +2.17 +.45 +.34		+23.1 +22.9 +21.7 +20.5 +18.0 +17.7 +17.6	BigLors Maiden pr AdialPh n Quidel DuluthH n EXcetak VailPisrt		31,00 8,25 2,38 48,73 24,34 3,01 223,25		-9.30 -2.21 -6.01 -12.51 -6.01 -6.01 -48.51	2 2 3 8	-23.1 -21.2 -20.7 -20.5 -19.5 -18.4 -17.5
			S	тос	KS (OF L	OCAL IN	TER	REST	r			
Name	Div	YNd	PE	Last	Chg	YTD NChg	Name	DW	Yld	PE	Last	Chg	YTO
AFLAC s	1.04	2,4	13	45.25	-30		Johnin	3.60	2.5	20	145.43	48	+4.
AGCO	.60		-23	56,76	-1.43		Knoger s	.50	1.9	11	29.17	39	+6.3
ATAT Inc. Athoritab	1.12		30	30,14	-1.99		McDelds .	4.66	2.5	28	182.96	-2.49	+6.3
Abria	3.20		17	54.18	- 22		Merck	2.20	2.9	29	76.72	-1.65	+36.
AnExp	1.56	1.5		106,68	-1.57	+7,4	Microsoft	1.86			104.82		
Biothin BestBuy	1,60		12 18	25.43	1.70		NCR Corp				25.80		
Basine	6.84			309.00	4.68		Oranio		1.7		48.00		

(MM)	1.20	2.5	17	46,24	-2.13	+2	4 7 7 7 7 7 7 7			-			
Honvillal	3.25	2.4		136,71	-2.85	-9.5					Lest	Week	k Ago
HP Inc HomeOp	4.12	2.8	19	172.79	-1.09 -2.17	+9.1							
Goodyear	.84	2.9	8	22.12	:47	31.5		-				0	
GonElet	.48	6,8		7.01	- 34	-59.9	Wendys Co	.34	2.0	19	17.11	- 46	+4.2
FordM	.60	6.8	- 6	8.82	1,20	29.4	WANTE	2.08	-		93,19	1.68	-5.6
Executed	8.28	42	54	77.64	.35	-72	Water Comme	1117				- 67	
DOWD VPTE	1.52	2.8	17		-2.17	94.5	Variations	1.74	85		20.48	-27	-05.8
Dispose	1.76	1.6	15	111.66		+42	VerbonGm.	2.41	42	7	57.66	-40	+9.0
Debrie	1,40	2.5	11		-0.01	+.1	3M Co	5.44	27	27	190.24	4.44	-15.8
CooperTire	3.04	2.1	40	30.86	-1.27	-12.7	SouthnCo	2.40	5.1	22	45.95	+.45	-2.3
ConAgra	.85	5.8	15	30.84	- 78	-18.1	RegionsFin	.56	3.6	13	14.90	-,40	12.50
ColgFalm.	1.58	2.7	26	62.T1	- 52	-15.9	200	2.87	2.1		-		
CocaCola	1.56	3.2	93	49.09	- 23	+T.D	2007	1000					
Citigroup	1.80	3.1	10	58.35		-21.6	PhilipWor	4.56	-		84.56		
Claco	1.52	2.8	23		-1.05	+21.3	Plane	1.36	3.1	18	43.92	-1.06	421.3
Chevron	3.44 4.48	3.9		123,58		-21,6 -7.7	PegsiCo	3.71	3.2	33	115.82	-1.02	-3.4
British	1.64	8.1	53	53.08	537	18.4	Penncy	12	-		1,39	_	-56.0
Booing	6.84	2.1		325.22	4.68	+9,6	Orazle.	.76	1,7	48	46,00	68	2.7
BestBuy	1.80	8.0	19	60.58	-1.70	-11.5	NCR Corp	-	j-s	-	25.80	:.94	24,1
Bkollen	.60	2.4	12	25.43	1.85	13.9	Microsoft	1,84	1.8			4.37	122.5
AmEur	1.56	1.5	16	106.68	-1.57	47.4	12.00	0.00	0.0				100.0

MUTUAL FUNDS									
Norse	Total Asset (SMIns)	s NW	Tot 4-wk	al Return 12-mo	Plank S-year	Pct Load	Min Init		
American Funds AmronBalA n	- Process	26.70	-28	+1.0W	47.10A	6.75	250		
American Funds CptWktBrins			64	-6.1/D	+4.9/C	5.75	250		
American Funds CollincBldrA		57.93	-2.6	4.2/0	+4.1IA	5.75	250		
American Funds FdmtlinvsA n		59.24	-6.2	-1.1/D	+9.48	5.75	250		
American Funds GriAmicA in	85,565	49.93	-6.8	+2.8/C	+10.4C	5.75	250		
American Funds IncAmroA III	72,266	22.16	3.0	1.58	45.6B	5.75	250		
American Funds InvCArercA 1		38.22	82	-0.80	325+	5.75	250		
American Funds NwPrspctsA		41.58	-61	-2.40	47.2W	5.75	250		
American Funds WMMthwsA		43.96	47	+2.7W	49.3B	5.75	250		
Dodge & Cax Inc	56,200	13.31	40.3	4.18	42 BIA	NL	2.500		
Dodge & Cox IndS&	54,032	39.15	-7.1	-12.5/0	+0.8B	NL	2,500		
Dodge & Cox S&:	70.025	196.42	-6.7	+0.9/A	+9.D/A	NI.	2,500		
DoubleLine TtlRef9di	40.962	10.37	+1.4	+1.0W	+3.11A	NI.	100,000		
Fidelity 500kteinsPres	164,099	92.39	6.2	+1.8B	410.1M	NL	0		
Fidelity Controland x	91,616	11.41	-7.3	+2.3/C	+10.7B	NL	D		
Fidelity TtMkrkb insPen	41,561	75.80	-6.3	+1.10	+9.5/A	NI.	D		
Fidelity USBdidxinsPrm	33.642	11.18	+1.6	-1.6B	+2.20	NI.	0		
Franklin Tampleton IncA1 m	41.344	2.20	3.1	1.48	43.7/C	4.25	1,000		
Metropolitan West TERMBEL	39.952	10.32	+1.5	-0.68	+2.1C	NL	3,000,000		
PIMCO Incindi	55,401	11.77	0.0	0.0	+5.4	NI.	1,000,000		
PIMCO TIRRIBINS	50,678	9.93	+1.3	-0.69	42.38	NI.	1.000,000		
Solwab SP500idx	35.282	41.31	6.2	+1.89	410.00A	NL	0		
T. Rown Price BCGr	38,619	102.22	-6.2	+7.2/A	+12.9/A	NL.	2,500		
T. Rown Prior GrStk	35.295	64.7E	-5.2	+4.2/0	+11.B/A	NI.	2,500		
Vanguard 500ktoAdmrt		244.13	-6.2	+1.88	+10.0/A	N.	3,000		
Wanguard DivGrhw	34,268	27.32	33	44.7W	49.6(A	NI.	. 0		
Venguard HCAdred	39,503	89.80	-33	+8.5/C	+11.4B	NL	50,000		
Wanguard InTrTEAdred	54.500	13.85	+1.7	+0.48	+3.28	NL.	50,000		
Vanguard Institutes	116,738	240.86	6.2	+1.69	+10:1/4	N.	5,000,000		
Vanguard InsideinsPlus	104,731	240.68	62	+1.89	+10.1M		100,000,000		
Venguard InsTISVIInPla	35,976	58.36	82	+1.38	+9.EIA		100,000,000		
Varguerd McCpldxAdreri	38,595		-59	-2.3/0	+8.1(A	NI.	3,000		
Vanguard PrmCpAdmri		136.95	-6.2	+4.29	+12.BIA	NL	50,000		
Wanguard STInvmGrsAdmrt	40.251	10.40	40.2	+0.3D	41.6/A	NI.	50,000		
Wanquard SnrCpktsAdmit	35,184	68.00	-7.0	-1.6A	47.2IA	NL.	3,000		
Varguard TrofFtr2005 Inv	40.289		-31	-1.9/0	+5.4(4	NI.	1,000		
Vanguard TrgtPtr2090 Inv	34,551	32.40	-3.7	-2.29	+5.71A	NI.	1,000		
Vanguard TrgtPtr2065inv	33,056	19.84	4.2	240	+6.0/A	NL	1,000		
Vanguard TBMkdsAcins1	86,606	10.36	+1.5	-1.1/C	+2.2°C	NL	3,000		
Varguard 7/BVlcb/ra	40,335	10.36	+1.5	-1.1/0	+2.20	NL.	5,000,000		
Vanguard TänBidsAdmri	43,893	21.97	+1.0	+1.50	+3.8/A	NI.	3,000		
Vanguard TtirrSkhiAdmri	66,521	26.13	-6.1	-9.5/B	41.6B	NL	3,000		
Vanguard T8nSktninsPlus		104.52	41	4.58	+1.9B		100,000,000		
Varguard TänSkisine	120,750	15.52	51	-9.9/8	+1.60	NI.	D		
Vanguard TBSMIdsAdmrl	203,999	65.60	-6.2	+1.28	+9.68	NL.	3,000		
Vanguard T#SMidxins	123,279	65.70	6.2	41.28	49.6(A	NL.	5,000,000		
Vanguard TSSMidstry	129,896	65.66	-63	+1.18	+9.5B	NL	3,000		
Varguard WingtnAdmir	86,207	70.43	-2.7	+0.4W	+7.25A	NL	50,000		
Vanguard WistylncAdmrl	40,233	63.06	-0.5	-0.4W	+5.4/A	NI.	50,000		
Vanguard WindsriAdmit	34.305	64.04	6.4	-1.5B	+7.1/C	NL.	50,000		



Edward Jones INVESTMENTS www.edwardjones.com 1-800-ED-JONES

Food drive challenge yields bountiful results



SUBMITTED/HOSHIZAK

The employees of the Hoshizaki Griffin plant brought in 14,227 pounds of food for Fives Loaves Two Fish Food a 26 percent increase over last year. Hoshizaki also challenged neighboring plants to participate in the 2018 Griffin Food Drive Challenge, with Toppan, Vernay, Otsuka and Rinnai participating. All five plants netted a grand total of 17,251 pounds of food.

How to get credit when you have none

BY MELISSA LAMBARENA NERDWALLET

rying to get your first credit card can be as frustrating as trying to land your first job. Employers want experience, but you can't get experience unless someone hires you. Similarly, a credit card is the quickest way to build a good credit history, but without a good credit history it's hard to get a credit card.

That catch-22 has been tripping up applicants since the Credit Card Act of 2009, which tightened lending standards, making it especially difficult for young people to qualify for credit cards on their own. That's left would-be applicants with less-than-ideal options: Put down a deposit for a secured credit card, piggyback on someone else's good credit as an authorized user,

or delay credit building entirely. This has created an opportunity for startup credit card companies that look beyond credit scores when considering applications. These companies use alternative methods to gauge an applicant's risk and offer cards that don't require a security deposit

HOW STARTUPS **EVALUATE APPLICANTS**

Among them is Deserve, which began offering cards in 2017. The company has three cards: the Deserve Classic for people new to credit, the Deserve Edu for students and the Deserve Pro for people with limited credit. More startups have followed with their own cards for people new or newer to credit, including Petal and AvantCard.

These companies have their own underwriting standards to evaluate applicants' creditworthiness based on factors such as income, expenses, assets,

debts and banking information. Depending on the company, you may have to provide access to your bank account.

"The way you use a debit card or bank account is highly indicative of how you will use a credit card," says Kalpesh Kapadia, CEO and founder of Deserve. Cards offered by such

companies are an alternative to secured credit cards, which require a cash security deposit that's refunded when you close or upgrade the card. Your credit limit on a secured card will usually be equal to your deposit. The unsecured cards from alternative companies may offer credit limits with more give, if you can qualify.

Startup credit card companies are still evolving, so you may encounter difficulties that you're less likely to see with cards from major issuers. There may not be a mobile app to manage your account, for example, or you may encounter technical issues or

We are building and improving our product as fast as possible and working on it every single day, says Jason Gross, co-founder and CEO of Petal.

On the other hand, startups are experimenting with features that traditional issuers generally don't offer. For example, the Petal app and website show the interest you'll owe in dollar amounts, so you know the true cost of not paying your bill in full. Deserve waives the usual Social Security number requirement for international

YOUR FUTURE SELF MAY NEED CREDIT

Unless you plan to pay cash for all future purchases, big or small, your future self will likely

need good credit. Having it can save you money later when you're buying a home or a car, for example.

Anshul Agrawal, a 28-year-old data scientist in San Jose California, established credit with a card from an alternative issuer. By getting an early start, he qualified for a low interest rate on a car loan. He's now reaping the rewards offered by traditional credit cards. 'It's kind of a credit steppingstone,' he said.

Alternative credit cards generally report payment information to major credit bureaus TransUnion, Equifax and Experian. These companies gather the information used to calculate your credit scores, Payment history is the biggest single component of credit scores.

BUILDING CREDIT WITH A CREDIT CARD

Once you get a card, build good credit by making only purchases you can afford. Aim for a credit score of 690 or higher. There are plenty of apps to track your progress. Here are some tips to help you manage your first credit card and use it to build credit:

- Pay on time and in full every month to avoid interest.
- · Use less than 30 percent of your available credit limit.
- Keep the account open and active
- Check your statement for
- · Get your free annual credit

This article was provided to The Associated Press by the personal finance website NerdWallet, Melissa Lambarena is a writer at NerdWallet. Email: mlambarena@nerdwallet.com Twitter: @lissalambarena.

Business Briefs

Law firm offering pictures with Santa

The Sellers Law Firm will offer free photos with

Edward Jones holding food drive

The local Edward Jones branch office is holding a food drive for the Five Loaves Two Fish Food
Pantry. Donations will be accepted during regular
business hours through Dec. 31. The items needed
include cereal, rice, peanut butter, personal hygiene,
and dried beans. Monetary donations cannot be
accepted. The office is at 223 West College St., Suite
A. For more information, call 678-688-7536 A. For more information, call 678-688-7536.

Nominees needed for Chamber awards

The Griffin-Spalding Chamber of Comm seeking nominations for its Annual Awards Ceremony Jan. 17. All nominees must be current Chamber members. Categories include Small Business of the Year, Outstanding Organization (non-profit), Outstanding Citizen, and Good Corporate Citizen (large business). The General Griffin Committee will also be receiving nominations for the 2019 Honorary General Griffin. Email nominations to cjones@ cityofgriffin.com.

U.S. hiring slower but steady as employers add 155K jobs

WASHINGTON - U.S. businesses added a smaller but still-healthy number of jobs last month, while the

unemployment rate remained at a five-decade low and

wages rose at a solid clip. The figures, released Friday by the Labor Department, point to an economy that is still adding iobs at a steady rate after nearly 10 years of recovery. So far, employers are mostly shrugging off the financial market turmoil of the past two months and rising trade tensions between the U.S. and China.

U.S. employers added 155,000 jobs in November, down from a more robust 237,000 in October. The unemployment rate remained 3.7%, nearly a five-decade low, for the third straight month. Average hourly pay rose 3.1% from a year ago, matching the previous month's figure, which was the best figure since 2009.

Oil producers join forces and cut production again

VIENNA - Oil prices spiked sharply higher Friday as major oil producers, including the OPEC cartel, agreed to cut global oil production by 1.2

million barrels a day to reduce oversupply.

Following two days of meetings, the
Organization of the Petroleum Exporting Countries that includes the likes of Saudi Arabia and Iraq said they would cut 800,000 barrels per day for six months from January, though some countries such

as Iran, which is facing wide-ranging sanctions from the United States, have been given an exemption. The balance will come from Russia and other non-OPEC countries. The United States, one of the world's biggest producers, is not part of the deal.