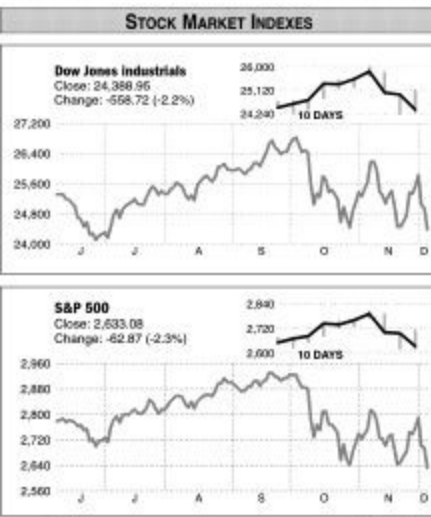


# Business

## THE MARKET IN REVIEW



52-Week High	52-Week Low	Name	Last	Chg	%Chg	YTD %Chg	12-mo %Chg
26,061.81	23,344.52	Dow Industrials	24,308.95	-58.72	-2.24	-1.34	+3.25
11,623.58	9,757.50	Dow Transportation	9,951.16	-48.74	-5.95	-6.23	+3.34
775.08	847.81	Dow Utilities	753.51	+4.17	+0.56	+4.17	-5.55
13,637.02	11,820.33	NYSE Composite	11,941.94	-262.48	-1.67	-6.77	-5.55
8,135.30	6,830.87	Nasdaq Composite	6,969.25	-219.21	-3.05	+0.95	+1.89
1,308.73	1,118.69	S&P 100	1,167.87	-28.63	-2.50	-1.32	+2.81
2,045.91	2,532.89	S&P 500	2,800.00	-42.87	-1.52	-1.52	-0.99
2,053.00	1,799.25	S&P MidCap	1,780.94	-36.54	-2.01	-6.20	-5.81
30,560.54	26,293.62	Wilshire 5000	27,143.85	-631.93	-2.28	-2.34	-1.35
1,742.06	1,436.43	Russell 2000	1,488.09	-29.32	-1.96	-5.69	-4.94

## MARKET SUMMARY: NYSE AND NASDAQ

GAINERS (62 or more)							LOSERS (62 or more)								
Name	Last	Chg	%Chg	Name	Last	Chg	%Chg	Name	Last	Chg	%Chg	Name	Last	Chg	%Chg
Domo B n	20.40	+7.77	+38.5	Jupol n	6.01	-3.05	-50.7	Accor Inc	4.20	-1.33	-31.4	Accor Inc	4.20	-1.33	-31.4
Uon Ltd n	4.88	+0.32	+6.6	UthairF	14.88	-4.85	-32.6	Accor Inc	4.20	-1.33	-31.4	Accor Inc	4.20	-1.33	-31.4

## STOCKS OF LOCAL INTEREST

Name	Div	Yield %	Last	Chg	%Chg	YTD %Chg	12-mo %Chg	Name	Div	Yield %	Last	Chg	%Chg	YTD %Chg	12-mo %Chg
AFIAC n	1.04	2.4	33	+0.25	+0.76	+0.76	+8.1	Jobstv	3.00	2.5	20	+145.40	+4.8	+4.1	
ARCO	6.0	1.1	33	+0.16	+0.5	-0.05	-0.05	Kruger s	3.6	1.9	11	+8.17	+8.6	+6.3	

## SPOT METALS

	Last	Week Ago
Gold (roy. cov. spot)	\$1245.80	\$1235.10
Silver (roy. cov. spot)	\$14.572	\$14.390
Copper (0.1)	\$2.755	\$2.7405

## MUTUAL FUNDS

Name	Total Assets (\$Bn)	NAV	Total Return/12-mo	Rank	Pot. Load	Min. Inv.
American Funds AmeriBank	65,649	26.70	+2.8	+1.5A	+7.1A	5.75
American Funds CpfWdEmerk	593,399	46.17	-5.4	-6.1D	+4.9C	5.75
American Funds CpfWdIntr	94,121	57.29	-2.8	-4.2C	+1.1A	5.75

## Food drive challenge yields bountiful results



The employees of the Hoshizaki Griffin plant brought in 14,227 pounds of food for Fives Loaves Two Fish Food Pantry — a 26 percent increase over last year. Hoshizaki also challenged neighboring plants to participate in the 2014 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

Trying 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.

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 delays.

"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 students.

### 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 errors.
- Get your free annual credit report.

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: @issalambarena.

## HOW STARTUPS EVALUATE APPLICANTS

Among them is Deserve, which began offering cards in 2017. The company has three cards: the Deserve Edu for people new to credit, the Deserve Edu 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,

## Business Briefs

From staff and wire reports

### Law firm offering pictures with Santa

The Sellers Law Firm will offer free photos with Santa from 1 to 4 p.m. today at Lowe's in Griffin.

### 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.

### Nominees needed for Chamber awards

The Griffin-Spalding Chamber of Commerce is 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 jobs at a steady rate after nearly 10 years of recovery. So far, employers are mostly struggling 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.

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