

THE WEEK IN REVIEW

WEEKLY STOCK EXCHANGE HIGHLIGHTS

NYSE ▲ 9,401.08 +85.30	AMEX ▼ 2,355.12 -16.38	NASDAQ ▲ 2,522.66 +77.99
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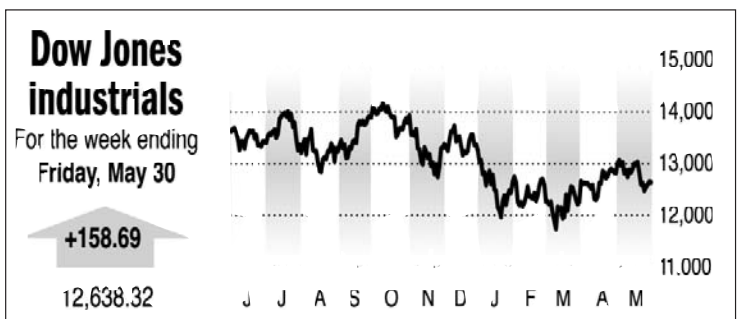
GAINERS (\$2 OR MORE)			
Name	Last	Chg	%Chg
Chspk	3.14	+92	+41.4
WstnRefin	12.69	+2.55	+25.1
MagneTek	4.50	+89	+24.7
Cntwd pfb	18.15	+3.34	+22.6
Chiquita wt	6.40	+1.09	+20.5
CKE	11.84	+1.99	+20.2
GraphPkg	2.99	+48	+19.1
Cntwd pfa	18.42	+2.91	+18.8
GpTMM A	2.02	+32	+18.8

LOSERS (\$2 OR MORE)			
Name	Last	Chg	%Chg
DowneyFn	6.72	-1.57	-18.9
JCrew	37.27	-8.55	-18.7
Trex	11.20	-2.34	-17.3
MahangrT	4.05	-82	-16.8
TRGasSur	4.00	-74	-15.6
AmIntGr	16.63	-2.62	-13.6
NewOrLED	65.75	-9.45	-12.6
UBS AG	23.66	-3.29	-12.2
IrwinFin	4.11	-54	-11.6
Keycorp	19.47	-2.40	-11.0

MOST ACTIVE (\$1 OR MORE)			
Name	Vol (00)	Last	Chg
Citigrp	2589282	21.89	+7.7
GenElec	2414543	30.72	+2.9
FormD	1825932	6.80	-0.7
Pfizer	1709710	19.36	-1.7
EkoAm	1538204	34.01	+0.8
AmIntGr	1450109	36.00	-9.5
NewOrLED	1280688	5.28	+7.2
WA Mutl	1166644	9.02	-1.4
Wachovia1	1151412	23.80	-5.9
Wells Fargo1	11520027.57	-1.11	

DIARY			
Advanced	Declined	New Highs	New Lows
2,235	1,029	104	83
3,212	3,312	48	3
14,692,896,928			

WEEKLY DOW JONES



Name	Ex	Div	Last	Wk Chg	Wk %Chg	YTD %Chg
AT&T Inc	NY	1.60	39.90	+1.37	+3.6	-4.0
LakelndB	Nasd	4.0	14.74	-65	-4.2	+27.2
Merck	NY	1.52	38.96	+22	+0.6	-33.0
Microsoft	Nasd	4.4	28.32	+27	+1.0	-20.4
PNC	NY	2.64	64.25	-1.10	-1.7	-2.1
Pfizer	NY	1.28	19.36	-1.7	-0.9	-14.8
Prudnt	NY	1.15	74.70	+5.0	+0.7	-19.7
SchergPl	NY	2.6	20.40	+1.17	+6.1	-23.4
Selectvns	Nasd	5.2	21.88	+7.0	+3.3	-4.8
SprintNex	NY	...	9.36	+6.8	+7.8	-28.7
Starbucks	Nasd	...	18.19	+1.24	+7.3	-11.1
TimeWarn	NY	2.5	15.88	+0.4	+0.3	-3.8
TycoIntl	NY	6.0	45.19	+1.6	+0.4	+14.0
UPS B	NY	1.80	71.02	+4.00	+6.0	+4
VerizonCm	NY	1.72	38.47	+1.39	+3.7	-11.9
WalMart	NY	9.5	57.74	+1.99	+3.6	+21.5
Wyeth	NY	1.12	44.47	+1.49	+3.5	+6

STOCKS OF LOCAL INTEREST						
Name	Ex	Div	Last	Wk Chg	Wk %Chg	YTD %Chg
AT&T Inc	NY	1.60	39.90	+1.37	+3.6	-4.0
AlcatelLuc	NY	...	7.51	+44	+6.2	+2.6
AmExp	NY	7.2	46.35	+9.0	+2.0	-10.6
AvisBudget	NY	...	13.92	+1.8	+1.3	+7.1
BKNYMel	NY	9.6	44.53	+9.7	+2.2	-8.7
BrMySq	NY	1.24	22.79	+1.10	+5.1	-13.0
Chubb	NY	1.32	53.76	+1.44	+2.8	-1.5
Cisco	Nasd	...	26.72	+1.62	+6.5	-1.3
Citigrp	NY	1.28	21.89	+7.7	+3.6	-25.6
CocaCl	NY	1.52	57.26	-1.37	-2.3	-6.7
Disney	NY	3.5	33.60	+1.1	+4.1	-1.3
ExxonMbl	NY	1.60	88.76	-1.94	-2.1	-5.3
FordM	NY	...	6.80	-0.7	-1.0	+1.0
GenElec	NY	1.24	30.72	+2.9	+1.0	-17.1
GnMotr	NY	1.00	17.10	-5.0	-2.8	-31.3
HomeDp	NY	9.0	27.36	+5.9	+2.2	+1.6
Horwillnt	NY	1.10	58.62	+8.6	+1.5	-3.2
Intel	Nasd	...	56.23	-1.8	-1.0	-13.1
IBM	NY	2.00	129.43	+5.23	+4.2	+19.7
JohnJn	NY	1.84	66.74	+1.82	+2.8	+1

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. r = Right to buy security at a specified price. s = Stock has split by at least 20 percent within the past year. un = Units. v = In bankruptcy or receivership. wd = When distributed. w = When issued. wt = Warrants.

Mutual Fund Footnotes: b = Fee covering market costs is paid from fund assets. d = Deferred sales charge, or redemption fee. f = front load (sales charges). m = Multiple fees are charged. NA = not available. p = previous day's net asset value. s = fund split shares during the week. x = fund paid a distribution during the week. **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.

STOCK MARKET INDEXES

High	Low	Name	Last	Wk Chg	%Chg	YTD %Chg	12-mo %Chg
14,198.10	11,634.82	Dow Jones Industrials	12,638.32	+158.69	+1.27	-4.72	-7.53
5,536.57	4,032.88	Dow Jones Transportation	5,437.54	+292.40	+5.68	+18.97	+2.09
555.71	460.68	Dow Jones Utilities	521.65	+7.04	+1.37	-2.04	+4.5
10,387.17	8,343.62	NYSE Composite	9,401.08	+85.30	+0.92	-3.48	-6.39
2,562.20	2,074.88	AMEX Index	2,355.12	-16.38	-0.69	-2.26	-1.30
2,861.51	2,155.42	Nasdaq Composite	2,522.66	+77.99	+3.19	-4.89	-3.49
1,576.09	1,256.98	S&P 500	1,400.38	+24.45	+1.78	-4.63	-8.85
856.48	643.28	Russell 2000	748.28	+24.18	+3.34	-2.32	-12.32
15,938.99	12,653.07	Wilshire 5000	14,260.76	+306.29	+2.19	-3.78	-8.19
4,017.40	3,213.58	Lipper Growth Index	3,683.41	+83.69	+2.32	-3.52	-1.76

MONEY RATES

	Last	Pvs Week
Prime Rate	5.00	5.00
Discount Rate	2.25	2.25
Federal Funds Rate	2.00	2.13

CURRENCIES

	Last	Pvs Day
Australia	1.0456	1.0464
Britain	1.9806	1.9751
Canada	9948	9889
Euro	6428	6449
Japan	105.41	106.38
Mexico	10.3189	10.3306
Switzerland	1.0428	1.0495

British pound expressed in U.S. dollars. All other show dollar in foreign currency.

MUTUAL FUNDS

Name	Total Assets Obj (\$mlns)	NAV	4-wk	12-mo	5-year	Pct	Min Init	
American Funds GrowAmerA	m LG	87,720	33.93	+3.0	+1.2B	+15.1A	5.75	
American Funds CapVidGrA	m	81,771	43.47	+1.6	+3.8A	+19.9A	5.75	
American Funds CapInclBIA	m	80,221	60.36	+1.9	-0.1C	+13.1B	5.75	
PIMCO TotRetHls	CI	78,457	10.77	0.9	+11.0A	+4.9A	NL 5,000.00	
Fidelity Contra	LG	75,304	69.90	+3.3	+5.9A	+15.5A	NL 2,500	
American Funds InvCoAmA	m	LV	67,732	31.45	+1.5	-6.1A	+10.1C	5.75
American Funds IncAmerA	m	MA	62,947	18.47	+0.8	-6.5E	+10.1A	5.75
American Funds WAMutlInvA	m	LV	60,784	32.18	+0.8	-8.5B	+9.3D	5.75
American Funds EurPacGrA	m	FB	59,931	49.67	+1.7	+5.5A	+21.2A	5.75
Vanguard 500	LB	59,443	129.31	+1.3	-6.8C	+9.6C	NL 3,000	
Dodge & Cox Stock	LV	58,144	125.60	+1.0	-13.1D	+12.1A	NL 2,500	
Fidelity DivIntl	FG	53,449	38.94	+2.0	+1.6C	+20.4B	NL 2,500	
Dodge & Cox IntlStk	FV	53,185	44.67	+1.2	-3.1B	+24.8A	NL 2,500	
Vanguard TotalStk	LB	51,596	34.16	+2.1	-6.3C	+10.7B	NL 3,000	
American Funds NewPerspA	m	WB	46,361	33.26	+1.9	+3.7A	+17.0B	5.75
Vanguard IntlStk	LB	45,047	128.38	+1.3	-6.7C	+9.8B	NL 5,000.00	
Fidelity Magellan	LG	40,531	87.39	+3.0	+2.7B	+9.8C	NL 2,500	
American Funds FundmInvA	m	LB	38,536	41.95	+3.8	+1.5A	+16.0A	5.75
American Funds BalA	m	MA	36,444	18.41	+1.1	-2.3C	+8.1C	5.75
Fidelity GrowthCo	LG	36,067	81.64	+3.3	-8.0A	+14.5A	NL 2,500	

CA - Conservative Allocation, CI - Intermediate-Term Bond, ES - Europe Stock, FB - Foreign Large Blend, FG - Foreign Large Growth, FV - Foreign Large Value, IH - World Allocation, LB - Large Blend, LG - Large Growth, LV - Large Value, MA - Moderate Allocation, MB - Mid-Cap Blend, MV - Mid-Cap Value, SP - Specialty-Health, WS - World Stock, Total Return: Chng in NAV with dividends reinvested. Rank: How fund performed vs. others with same objective. A is in top 20%, B in bottom 20%, Min Init: Minimum \$ needed to invest in fund. Source: Morningstar.

BUSINESS BRIEFS

First Hope assists Trinity ESL program

HOPE — First Hope Bank officials made a monetary contribution toward the English as a Second Language program at Trinity United Methodist Church in Hackettstown. On the same day, two First Hope associates provided a Financial Education Workshop, covering topics including credit and budgeting, for the 50-plus students who have been learning English at Trinity on Saturdays since September.

Cara L. Quick, First Hope's vice president for compliance, led the workshop in English, while Claudia Worman, a teller at the Andover office, provided a Spanish interpretation.

"First Hope Bank is extremely proud to be affiliated with the Trinity ESL program," said Norman E. Beatty, First Hope's chairman, president and chief executive officer. "When Trinity was seeking financial support to begin this worthwhile endeavor in 2007, First Hope responded with its first financial donation. While we're pleased to make another financial contribution, we're also delighted to help add a financial education component to the curriculum."

NJAWBO creates \$1 million club

WEST WINDSOR — The New Jersey Association of Women Business Owners has begun its first program focusing on members who meet or exceed \$1 million in gross sales. The One Million Strong Program was designed to enhance member benefits to NJAWBO's larger businesses and give them a forum to meet monthly to discuss issues relevant to today's businesses.

"We have been working on bringing member benefits to all of our members, both start up and seasoned. This program was developed as we have found that our members are growing their businesses so successfully that they require support and feedback of other women business owners in their league," said Shannon LoBue, the vice president of finance for NJAWBO and the VP/CFO of Brittashan Enterprises Corp., an international electrical contractor located in Hardyston.

The One Million Strong program is open to members of NJAWBO. For information about joining, contact the state headquarters at njawbo@njawbo.org or by visiting the website at www.njawbo.org.

More airports using paperless passes

NEWARK (AP) — Air travelers whose cell phones get e-mail now have more airports where they can utilize paperless boarding passes for Continental Airlines flights.

The program started in Houston last year, and is now available for flights out of Newark Liberty International Airport, Logan International Airport in Boston and Ronald Reagan Washington National Airport.

Boarding passes that Continental e-mails to passengers' cell phones and other handheld devices will display an encrypted bar code along with passenger and flight information.

AMBASSADORS MEET AT CROSSROADS



Members of the Branchville-Frankford-Lafayette Chamber Council, an affiliate of the Sussex County Chamber of Commerce, visited Crossroads Automotive in Branchville recently. Located at 348 Route 206 North, Crossroads Automotive is owned by Steve Grunn. Council members visit new businesses in the community bringing gifts and information about the benefits of membership in the chamber and chamber council. Business owners and managers may request a visit by chamber council ambassadors by calling (973) 579-1811 or sending an e-mail to mail@sussexcountychamber.org. Pictured from left are Eileen Diehl, Lakeland Bank; Laura Brockmann, New Jersey Herald; Steve Grunn, Crossroads Automotive; Carolann Rhinesmith, Lakeland Bank; Kathie Coleman, Crystal Graphics; and Nicole Yodice, New Jersey Herald.

HQW Architects to co-sponsor seminar and demonstration

NEWTON — HQW Architects, in conjunction with Northeast Cement Shippers Association and Eastern Concrete Materials, will be sponsoring a live demonstration, certification class, and informational seminar for the proper use and installation of pervious concrete on Tuesday at the Sussex County YMCA, 15 Wits End Road, Hardyston.

The informational seminar is free and open to all interested parties, and will take place between 11 a.m. and 2 p.m. The informational seminar is recommended for architects, landscapers, engineers, environmental planners, municipal officers developers and property owners.

The certification class takes place between 8:30 a.m. to 4 p.m. and costs \$300. Certification is recommended for owners, foremen, lead finishers of concrete placement firms, ready mix sales/dispatch/batch/quality control and loader operator personnel, general contractors, inspectors, testing lab personnel, and concrete laborers and apprentices.

"HQW Architects has a strong commitment to sustainable development and as a 'green' architectural firm, we are always searching for new materials and methods to reduce the environ-

mental impact of our buildings," said Steve Skorski, director of marketing for HQW.

"Additionally, this event is unique in the fact that many area businesses have come together for a day of learning to explore the potential environmental, economic, and structural advantages of this innovative building material."

The event is open to the public and will offer the opportunity to learn about the environmental benefits, storm water management planning practices, placement techniques, freeze/thaw resistance, and the latest mix designs of pervious concrete.

Frank Warr, founding principal of the firm, added "We are focused on finding architectural solutions to the question 'How do we promote responsible development that helps to preserve our environment?' It is our duty as professionals to seek out these answers and to continually educate ourselves, as well as those around us, on new building methods and best construction practices. This will certainly be an exciting day and we encourage all interested parties to come out and explore these solutions with us."

Local businesses involved in this event include HQW

Architects (architectural design), Sussex County YMCA (donation of demonstration site and conference facilities), MJA Construction (project coordination), Paulus, Sokolowski & Sartor (civil engineering), B & G Landscaping (site preparation) and Grinnell Recycling (material donation). Additional resources provided by Eastern Concrete Materials (concrete supplier), Northeast Cement Shippers Association (material supplier), Scofield (material supplier) and Buzzi Unicem (material supplier).

To sign up for this event or to receive additional information, call Skorski at (973) 383-5550.

HQW Architects is celebrating their 37th year of providing clients throughout the tri-state region with superior architectural services based on a philosophy of innovative design, quality construction and maximization of client return-on-investment. Located in Newton, services include building design, historic preservation, feasibility studies, site analysis and master planning, cost estimating, and capital needs assessment.

For additional information or to view current and past projects, visit www.hqwllc.com or call (973) 383-5550.

Fitness Consulting customizes programs

Fifteen years ago, Bill McHugh, owner of Fitness Consulting, had a vision "to enhance the well-being of as many people as possible." McHugh believes that "in order to achieve optimal health and longevity you need to take a balanced approach to your wellness program."

He has been living that vision ever since, and helping others to live that vision.

By offering