

BRIEFS

New executive director joins Fairness West Virginia

CHARLESTON — The Boards of Directors of Fairness West Virginia and Fairness West Virginia Institute recently announced that Andrew Schneider will be taking the helm as executive director this fall.

With 19 years of experience working for various statewide ACLU affiliates as both director of development and executive director, Schneider will lead the efforts to continue advocating for effective lesbian, gay, bisexual and transgender policy changes in West Virginia.

Schneider, who will be replacing Kay Flaminio, has spent the last seven years as the executive director of the ACLU of Connecticut in Hartford. Prior to that, he was the executive director of the ACLU of West Virginia.

Schneider was the 2007 recipient of the West Virginia NAACP Freedom Award.

"We're thrilled Andrew will be joining our team," said Kelly J. Kimble, chair of Fairness West Virginia. "His civil rights leadership and advocacy experience are unparalleled, and we look forward to joining our visions to make a stronger, better Fairness West Virginia."

For more information on Fairness West Virginia, visit www.fairnesswv.org.

Jefferson Medical Center OR director gets award

RANSON — The Competency and Credentialing Institute and the Association of periOperative Registered Nurses recently awarded Jene Smith, RN, director of surgery at University Healthcare Jefferson Medical Center, a Certificate of Mastery for Surgical Services.

The certificate program provides the knowledge and skills needed to assume a senior surgical services role. The intensive hands-on program, taught by experts in the industry, covers all the essential proficiencies of management such as financial, human resources and communication needs.

"We congratulate Jene on achieving her Certificate of Mastery for Surgical Services," said Linda Blanc, RN, administrative director of nursing at Jefferson Medical Center. "This is clearly an honor and we are proud to have her as a part of our nursing leadership team at Jefferson Medical Center."

Hugh McGowan joins Women's Health Services

MARTINSBURG — Shenandoah Community Health recently announced the addition of Dr. Hugh McGowan to the Women's Health team of Physicians and Certified Nurse Midwives. Dr. McGowan is caring for patients at Shenandoah Community Health Center's 99 Tavern Road location in Martinsburg, and he has hospital privileges at Berkeley Medical Center in Martinsburg.

McGowan was awarded his Doctor of Medicine degree from University of Illinois College of Medicine in Peoria, Ill. His residency was completed at Methodist Hospital of Indiana in Indianapolis. McGowan recently moved to the area from Maine, where he managed high-risk pregnancies and performed minimally invasive surgeries. He has more than 20 years experience in Obstetrics and Gynecology, both in hospital and office settings.

To learn more about services offered at Shenandoah Community Health locations, please visit www.svms.net. To schedule an appointment at Women's Health Services, call 304-263-8964.

Local attorneys join state chapter of federal bar

MARTINSBURG — Clarence E. Martin III and Lisa A. Green, attorneys with Martin & Seibert L.C., recently served as charter members for the newly recognized Northern District of West Virginia Chapter of the Federal Bar Association.

Martin and Green were two of nine charter members throughout the state, led by Christopher B. Chaney of the FBI Office of the General Counsel in Clarksburg.

The Federal Bar Association is a national organization with over 17,000 members that provides leadership and facilitates programs across the country. The association's mission is to strengthen the federal legal system and the administration of justice by serving the interests and the needs of the federal practitioner, both public and private, the federal judiciary and the public they serve.

"Serving as a charter member of this newly formed state chapter of such a formidable bar will be a tremendous opportunity to share our varied legal experiences," Green said. "The presence of this Association and the activities of its members will strengthen what is already one of the most experienced bars in the country and bring much-deserved recognition to our courts and those that regularly appear before them."

Estates: Paying it Forward

Far too many people think, "I don't have an estate. I don't need to do any estate planning."

But there are more aspects to estate planning than just signing a will. Medical, current financial and other decisions also play an important role.

The differences between the similar sounding living will and living trust often cause confusion. The first is for medical purposes; the other is financial.

A living will provides authority for certain last medical measures when in a terminal condition and has nothing to do with transferring assets or property after death.

A living (or revocable) trust is a financial method that provides for the succession of ownership of trust assets much like a will



PLANNING AHEAD

By Deborah Miller, JD
Senior Director of Planned Giving
WVU Foundation

does, as well as allowing control of the trust's assets by a professional manager when appropriate. There are also irrevocable trusts which can provide important benefits in estate planning.

Other important estate planning documents are powers of attorney. These documents deal with the authority given to oth-

ers to make medical and financial decisions under the limited conditions stated in them.

This will assure that someone will always have the power to act on your behalf, which can prevent having to go into court to secure such authority at a crucial time.

It also pays, while you're doing your estate planning, to check on the beneficiary that you have chosen for your life insurance proceeds and retirement funds. Neither will be controlled by your will unless your estate is the beneficiary, which is not always the most financially appropriate choice to make.

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Submitted photo
Dr. Gagan Singh provided preseason eye exams for the staff and players of the Washington Redskins, including Alfred Morris and DeSean Jackson, prior to the 2014 season.

Going Pro

Local ophthalmologist examines 'Skins

BY ANGELA CUMMINGS
Special to The Journal

CHARLES TOWN — Professional athletes may spend a great deal of time and energy honing their skills in order to stay at the top of their game, but they also spend a lot of time making sure they maintain their overall health and well being.

In August, before the National Football League season started, Dr. Gagan Singh, an ophthalmologist in Charles Town, had the opportunity to examine all of the staff and players for the Washington Redskins as part of their preseason health screening provided by the team's owners.

"I think it's a nice gesture from the owners to do (health) screenings for the players, coaches — the entire staff," Singh said. "I'm a big sports fan, so this was very special for me."

Singh has been practicing ophthalmology in Jefferson County for 10 years, but has been in private practice with University Healthcare for the past five. His office is located at 710 Som-

erset Blvd. in the new Mountain View Professional Offices and, with the aid of new medical equipment, his patient list continues to grow.

Specializing in sutureless cataract surgery, laser therapy for glaucoma and LASIK eye surgery, Dr. Singh said he's seen a lot of changes in ophthalmologic care over the past decade.

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Dr. Gagan Singh
ophthalmologist

"We do a lot of cataract surgeries," Singh said. "I'd say I've done over 5,000."

Singh said his office has one of the most accurate diagnostic machines for glaucoma, diabetes and macular degeneration — the Cirrus HD-OCT.

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SBA expands Impact Investment Fund

WASHINGTON — Administrator of the U.S. Small Business Administration, Maria Contreras-Sweet, announced recently an expansion of the Impact Investment Fund, a feature of the Small Business Investment Company Program. SBA is implementing a series of policy changes that promise to broaden access to the fund and strengthen the impact of SBICs.

The SBA launched the Impact Fund in 2011 as a five-year, \$1 billion pilot initiative to capitalize investment funds that seek both financial and social return. This announcement reaffirms SBA's commitment to impact investing beyond 2016. The agency will continue to allocate roughly \$200 million of its \$4 billion annual investment authority to Impact SBIC's investing in underserved areas and sectors of national priority. The detailed policy memo that outlines this

new commitment can be found at www.sba.gov/inv/impact.

In addition to extending the Impact Investment Fund, SBA has introduced policy changes based on extensive consultation with SBIC Program stakeholders and experts in the impact investment industry. The major changes include:

- Advanced Manufacturing Businesses and SBIR/STTR Recipients Now Eligible: Currently, Impact SBICs must invest 50 percent of their capital in businesses located in underserved communities, the education sector or the clean energy sector. The new policy will add advanced manufacturing to the list of recognized sectors and allow businesses that have received Small Business Innovation Research, SBIR, or Small Business Technology Transfer, STTR,

grants to become eligible for impact investments.

- Incorporating IRIS-based Measurement: Impact SBICs may also now designate their own, self-identified impact investment strategy, but must commit to measure their social, environmental or economic impact using an assessment system based on The Global Impact Investing Network's Impact Reporting and Investment Standards.

- \$200 million Restriction Lifted: During the pilot initiative, Impact SBICs were collectively limited to a restricted pool of \$200 million in annual SBA-guaranteed leverage commitments. Under the new policy, Impact SBICs will be able to access leverage on equal footing with Standard SBICs.

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Combined Stocks

NAME	DIV	PE	LAST	WK CH
A-B-C				
AK Steel	...	dd	7.65	-87
AT&T Inc	1.84	11	35.36	+08
AbbottLab	.88	26	41.79	-22
AbbVie	1.68	23	58.69	-50
AMD	...	34	3.40	-20
Alcoa	.12	37	15.60	-59
Alibaba n	...	...	88.10	-2.36
Allstate	1.12	12	61.73	+32
AlphaNRs	...	dd	2.11	-25
Ambev n	.29e	...	6.56	-23
AmAiri n	.40	dd	36.23	+30
AmlntGrp	.50	9	53.35	-17
ARLlCapPr	1.00	dd	12.03	-34
Annaly	1.20	18	10.79	-13
Apple Inc s	1.88	16	99.62	-1.13
ApidMail	.40	26	20.74	-1.00
AriadP	...	dd	5.75	+06
Asiand	1.36	14	101.57	-4.36
AthlonEn	...	73	58.20+11.47	
Avon	.24	dd	11.64	-1.07
BakrHu	.68f	21	61.69	-4.65
BcoBrad pf	.44e	...	14.17	-1.70
BcoSantSA	.83e	...	9.22	-5.3
BkofAm	.20f	20	17.29	+26
BIPVxrs	...	q	29.62	+25
BarrickG	.20	18	14.16	-1.08
BerkH B	...	16	139.50	+82
BlackBerry	...	dd	9.49	-77
Boeing	2.92	19	126.36	-2.33
BrMySq	1.44	31	50.85	+11
CBS B	.60f	17	53.08	-1.48
CBS Outd n	1.48	...	29.62	-1.5
CDK Glib n	...	...	29.56	-1.56
CST Brnds	.25	23	36.27	+34
CSX	.64	18	31.93	-39
CalaGTR	1.20	q	13.42	-1.07
CalaStrTR	.99	q	11.66	-1.16
Cemex	.52f	...	12.60	-4.89
CntryLink	2.16	dd	41.00	+69
ChesEng	.35	24	21.75	-1.75
Chevron	4.28	11	117.71	-3.76
Cisco	.76	17	25.31	+50
Citigroup	.04	12	52.32	-17
Civeo n	.52	...	13.01	-12.46
CliffsNRs	.60	4	8.32	-2.62
CocaCola	1.22	23	43.00	+80
Comcast	.90	19	53.65	-36
ConocoPhil	2.92	12	74.77	-3.35
ConsolEngy	.25	11	35.54	-1.50
Corning	.40	20	18.93	-94
Covidien	1.44f	28	93.89	+4.27
CSVinVNG	...	q	3.82	-1.0
CSVellVST	...	q	39.98	-75
CSVvSht	...	q	2.94	+0.2
CrownHold	...	18	43.94	+1.04
D-E-F				
DeltaAir	.36	3	36.95	+4.3
DnxCBear	...	q	16.74	+59
DnxCBull	1.19e	q	63.85	-2.73
Discover	.96	13	64.83	-1.14
Disney	.86f	21	88.45	-29
DolbyLab	...	21	41.20	-0.6
DowFrescs	2.40	21	70.04	+2.01
DowChm	1.48	18	50.62	-2.95
DryShips	...	dd	2.21	-3.3
DukeEngy	3.18f	24	75.17	+1.09
eBay	...	dd	54.44	+1.51
EMC Cp	.46	23	28.64	-28
Ecolab	1.10	32	114.65	-1.91
ExcoRes	.20	33	2.96	-80
Exelon	1.24	16	34.88	+1.18
ExxonMbl	2.76	12	93.92	-1.51
Facebook	...	83	77.44	-1.35
Fastenal	1.00	30	45.45	+2.6

FirstEngy	1.44	24	33.49	-49
FordM	.50	9	14.59	-1.74
FprtMcM	1.25	13	32.32	-5.5
FrontierCm	.40	32	6.44	+1.0
G-H-I				
GT AdvTc	...	dd	11.05	-4.3
Gam&Lsr n	2.08	...	30.60	-7.3
GenElec	.88	19	25.40	-2.3
GenMotors	1.20	28	33.76	+5.9
GileadSci	...	24	106.52	-1.86
Globalstar	...	dd	3.01	-8.0
Globyear	.24f	11	22.34	-9.1
GoPro n	...	...	86.97	+4.87
Groupm	...	dd	6.74	+0.8
Hallbrtn	.60	20	61.86	-4.02
HarleyD	1.10	15	59.39	-1.15
Hertz	...	...	23.96	-2.55
HewlettP	.64	13	35.20	-1.7
HimaxTch	.27e	44	9.70	+4.3
HomeDp	1.88	22	93.54	+7.0
IAMGld g	...	dd	2.61	-3.3
iSHBrazil	1.55e	q	43.38	-3.11
iSHJapan	.17e	q	11.50	-4.1
iSTaiwan	.26e	q	15.61	+2.4
iSHSilver	...	q	16.12	-7.8
iSHChinaLC	.71e	q	38.08	-1.11
iSEMkts	.71e	q	41.28	-1.14
iS Eafe	2.23e	q	62.68	-2.09
iSHR2K	1.50e	q	109.65	-1.47
iSHREst	2.59e	q	69.60	-0.4
Intel	.90	17	34.03	-2.3
ItauUnibH	.54e	...	14.09	-1.44
J-K-L				
JPMorgCh	1.60	16	60.30	+1.4
JanusCap	.32	20	14.49	-1.40
JetBlue	...	11	11.13	+5.5
JohnsnCtl	.88	20	44.82	-2.0
Keycorp	.26	13	13.52	+0.3
KindMorg	1.72f	33	38.86	+4.7
Kinross g	...	dd	3.20	-1.9
LockhdM	6.00f	18	178.34	-3.24
M-N-O				
M&T Bk	2.80	17	123.35	-1.48
MGM Rsts	...	82	22.13	-4.6
Macys	1.25	15	59.60	-0.7
MarathonO	.84f	9	36.65	-1.89
MktVGold	.19e	q	20.63	-1.35
MV OilSvc	.54e	q	47.11	-3.52
MktVRS	.74e	q	22.14	-1.19
McDmlnt	...	6	5.15	-8.8
McDnlds	3.40f	17	94.86	+1.6
Medtrnc	1.22	22	65.02	+1.99
Merck	1.76	32	59.90	+5.1
MetLife	1.40	13	53.34	-8.6
MicronT	...	13	33.94	+1.1
Microsoft	1.24f	18	46.09	-3.2
Mondelez	.60f	17	34.25	-2.0
MorgStan	.40	19	35.05	+4.0
Myfan	...	34	50.23	+3.94
NCR Corp	...	13	32.04	-1.1
NewmtM	.10	13	22.70	-1.91
NobleCorp	1.50	6	20.24	-2.80
NokiaCp	.51e	...	8.29	-3.2
NorthSo	2.28f	18	112.47	+1.16
OfficeDpt	...	dd	5.19	-1.2
Oracle	.48	16	38.89	-0.6
P-Q-R				
PNC	1.92	12	85.01	-8.7
ParkerHan	1.92	17	112.23	-1.64
PeabodyE	.34	74	11.16	-9.2
PnnNGm	...	...	11.99	+1.6
Penny	...	dd	10.00	+1.4
PetbrsA	.85e	...	14.69	-2.66
Petrobras	.46e	...	13.97	-2.49
Pfizer	1.04	17	29.22	-5.0
PircoCp&I	1.35a	q	16.00	+2.6
PwShsQQQ1.34e	q	98.17	-6.1	
PUVxSTrs	...	q	26.64	+3.2

EqtyInc	33.56	-41	+12.8
GrowStk	54.88	-24	+16.9
HealthSci	69.28	+05	+29.5
InsLgCpGr	28.36	-07	+17.1
IntlGrnc d	15.15	-55	+3.7
IntlSlk d	16.14	-46	+2.8
MidCapVa	31.95	-35	+15.8
MidCpGr	76.12	-26	+12.7
NewEra	45.66	-166	+8.1
NewHoriz	46.16	-11	+8.1
NewIncome	9.54	+02	+4.9
R2025	15.94	-18	+10.4
Real d	23.81	+01	+15.0
Rtmt2020	21.14	-22	+9.6
Rtmt2030	23.42	-29	+10.9
Rtmt2040	24.23	-33	+11.5
SciTech	42.93	-05	+23.9
ShTmBond	4.78	...	+1.3
SmCpStk	43.62	-44	+6.4
SmCpVal d	47.19	-67	+3.5
USBdEnlck d	11.13	+03	+4.5
USLUCCr	19.68	-10	+17.8
Value	36.40	-39	+18.7

Vanguard				
500Adml	181.62	-1.32	+19.6	
500Inv	181.61	-1.33	+19.5	
500Sgnl	150.02	-1.09	+19.6	
BalldAdm	28.73	-1.0	+12.1	
BdMktInstPls	10.82	+04	+4.3	
CapOpAdml	117.86	-1.66	+19.0	
DivGr	22.33	-1.5	+16.2	
EmerMktIdlv	26.42	-57	+4.1	
EqIncAdml	65.09	-66	+16.5	
ExtldAdm	63.36	-83	+9.5	
ExtldMktIdvP	156.38	-2.06	+9.6	
GNMAAdml	10.74	+05	+4.5	
GrthldAdm	51.16	-38	+19.2	
HYCorAdml	6.02	+02	+7.0	
HiCrAdml	90.16	-42	+32.0	
HlthCare	213.66	-1.02	+31.9	
ITGradeAd	9.89	+03	+5.4	
InfPrtAdm	26.26	+07	+1.6	
Instldk	180.43	-1.31	+19.6	
InstPlus	180.44	-1.31	+19.6	
InstStPl	44.63	-37	+17.8	
InstGrAdm	70.65	-2.52	+1.5	
IntlStkAdm	26.88	-83	+2.7	
IntlStkIdk	107.48	-3.34	+2.8	
IntlStkIdvPls	107.50	-3.34	+2.8	
LTGradeAd	10.58	+12	+15.1	
LifeGro	28.51	-32	+11.3	
LifeMod	23.90	-17	+9.6	
MidCapIdvP	157.82	-1.66	+15.4	
MidCpAdml	144.84	-1.52	+15.3	
MidCpSt	32.00	-33	+15.4	
MultAdm	14.24	+03	+6.8	
MuLdAdm	11.07	...	+2.3	
MuShtAdm	15.86	...	+9.2	
PrccMts	9.76	-49	-7.2	
Pmcp	103.52	-1.07	+24.6	
PmcpAdml	107.41	-1.11	+24.7	
REITIdvAd	102.40	-07	+14.0	
STCor	10.71	...	+2.1	
STGradeAd	10.71	...	+2.2	
SeValu	29.02	-42	+12.9	
SmCpldAdm	52.99	-75	+9.2	
Star	24.80	-21	+10.6	
TgtRe2010	26.65	-10	+7.4	
TgtRe2015	15.41	-09	+8.8	
TgtRe2020	28.33	-21	+9.9	
TgtRe2030	28.84	-30	+11.0	
TgtRe2035	17.71	-21	+11.7	
TgtRe2040	29.50	-39	+12.1	
TgtRe2045	18.51	-24	+12.1	
TgtRetInc	12.84	-03	+6.5	
TgtRet2025	16.45	-14	+10.5	
TlntBdIdvlnv	10.42	+01	+6.7	
TotBdAdm	10.82	+04	+4.3	
TotBdInst	10.82	+04	+4.3	
ToItnt	16.07	-50	+2.7	
ToItStAdm	49.20	-41	+17.7	
ToItStIns	49.21	-41	+17.7	
ToItStkx	49.19	-41	+17.5	
Wells	25.66	-04	+9.7	
WellsAdm	62.17	-09	+8.9	
Welltn	39.60	-22	+13.2	
WelltnAdm	68.40	-39	+13.3	
WncslAdm	68.96	-78	+17.1	
WncsAdml	72.62	-1.16	+16.7	
Wncsrll	38.86	-43	+17.1	



Portable payments
InsiderQ&A
Denee Carrington
Who she is: senior analyst at Forrester Research
Her insight: PayPal is set to grow after spinoff

EBay said it will spin off its e-commerce unit next year from its e-commerce marketplace arm, the latest shakeup in the mobile payments arena. There are two types of mobile payments: those made on a smartphone via apps, and those that are made with your phone at a store checkout. Competition is fierce, with Amazon, Google, Square and others competing against PayPal. Forrester analyst Denee Carrington weighs in.

Does the split with PayPal make sense?
I think the PayPal split from eBay makes a lot of sense for PayPal. The payments landscape is hypercompetitive, and the pace of change is accelerating, and everyone is gunning for PayPal. They're the leader of alternative payments worldwide. I think the split will give PayPal greater agility to be able to respond to those competitive threats and really focus on the growth of their payments business without being focused on the potential impact on the marketplace business.

How will eBay fare as a standalone company?
During an investor presentation it showed that the revenues (from each of the marketplace and PayPal units) are close to the same, so I'm sure eBay will do just fine. But I think this is a really interesting opportunity specifically for PayPal to really grow, rapidly expand its base, leverage some of the acquisitions it has made recently, such as with Braintree, and compete aggressively in a space that is in a lot of flux and is as competitive as it is.

What does Apple Pay add to the payments sector?
It puts even more pressure on PayPal to defend its territory, both its existing territory, for example, with in-app payments, but it also gives them a formidable competitor for in-store mobile payments. Which is something Apple is really trying to sort of benchmark. It hasn't happened yet in terms of anyone moving the needle for in-store payments, and it's an opportunity for Apple to certainly make its mark and help move the market in terms of in-store mobile payments. Given its brand cachet, the merchants that it has launching with Apple Pay and developers — there's a very eager developer community that is excited to leverage the new iOS platform — I think we'll see some very interesting applications that leverage Apple Pay coming into the market as well. All of those threaten PayPal.

Where do you see mobile payments going down the road?
I think most of the growth is going to be in the mobile web space, in particular with apps. Certainly in-store or in-person mobile payments will grow quickly as well, but not to the same degree as in-app payments. In-app payments are a very natural extension of e-commerce so that's where the majority of the action is over the next five years with in-store payments ramping up as well.

Interviewed by Mae Anderson. Answers edited for clarity and length. AP

Interest Rates

PRIME	FED	Money market	mutual funds	YIELD	INVEST	PHONE
		Taxable—national avg		0.01		
		Meeder MMF/Retail		0.02	\$	