YOUR BUSINESS

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MARKET DOWN

Stocks fell yesterday but pared their losses after House members agreed to return to budget talks. Page 30



HOME SALES UP

Sales of new homes rose in November, providing fresh evidence that the housing market is recovering nicely. Page 30

| | YEST CLOSE | | CHNG | PCT | |
|-----------|------------|---|---------|-------|--|
| DOW JONES | 13,096.31 | • | -18.28 | -0.1% | |
| NASDAQ | 2,985.91 | • | -4.25 | -0.1% | |
| S&P 500 | 1,418.09 | • | -1.74 | -0.1% | |
| DOLLAR | .7554 | • | -0.00 | 0.0% | |
| CRUDE OIL | \$90.87 | • | -\$0.11 | -0.1% | |

Consumer confidence falls as fiscal cliff looms

WASHINGTON — Consumer consequences. confidence plunged sharply in December, thanks to the political drama unfolding in the nation's capital.

The falling confidence, reported yesterday in the Conference Board's monthly index of consumer sentiment, is a clear sign that the ongoing partisan wrangling in Washington

cliff is having direct economic average of 356,750. That's the

But within the survey of consumer confidence, there are signs of an ongoing recovery, with fewer participants reportmore citing improvement.

That was supported yesterday by positive housing and employjobless benefits fell by 12,000

over the approaching fiscal to 350,000, and to a four-week lowest four-week average since March 2008, several months before the near-meltdown of the U.S. financial system.

"The labor market is holding worsening conditions and ing together despite lingering concerns over the fate of the fiscal cliff," Neil Dutta, head of U.S. economics for forecaster ment data. First-time claims for Renaissance Macro, said in a research note.

of new single-family homes climbed by 4.4 percent in November from October, the Commerce Department said, to the highest level since April 2010. New home sales are up 15.3 percent above November 2011.

Still, sales data and jobless claims look backward, whereas the confidence measure is an indicator of future bumps in the road for the economy. The

In another positive sign, sales Conference Board's consumer confidence index declined by a larger-than-expected margin, falling from November's reading of 71.5 to 65.1 in December. The drop is almost entirely caused by weaker consumer expectations.

"The sudden turnaround in expectations was most likely caused by uncertainty surrounding the oncoming fiscal

SEE CONFIDENCE, PAGE 31



Here's hoping new year will bring better gadgets

ere it is: my holiday wish list. What, you think it's too late? I think I'm actually ahead of the game. This isn't my list for the current holiday season. I'm preparing my list for 2013.

That's because I already have a pretty good idea of the gadgets, services and software that I'd like to see available by this time next year. We're awash in amazing technology, but somehow the more of it we have, the more we crave. As soon as a gadget is out, we want one that's thinner, that's cheaper, that's got a better screen and longer battery life. Admit it: You'd like all of those qualities in just about every device you've got.

Yet this list isn't really about shiny new toys. If there's a theme to my list, it's the idea of refining today's cutting-edge technologies — the ones you might not yet have purchased because they're not quite there yet — and making them into hassle-free, everyday tools you don't even need to think about to use.

Yes, smart cameras exist, and, yes, there are wireless stereos, and, yes, internet-connected TVs are everywhere, but the ones out now aren't what we really want. They could be better — a lot better. And they will certainly improve over the next year, maybe even leading to next year's breakthrough technologies.

So here it is: my wish list for 2013.

■ A TV that works

I don't care who makes this. Apple is a leading candidate, sure, but I'd buy one from Google or Microsoft if it really delivered. With TV coming from so many sources, it's become hopelessly confusing



to figure out where and how to tune into shows. YouTube via the Roku? Netflix from the Wii or the TV itself? I once lost a movie (or the right to watch it in the 24-hour digital rental time) because I couldn't figure out where to locate it after renting the film. Let's have one touch-screen remote and one screen. That's it. Make it as simple to watch TV as it was when they had knobs.

■ Cloud computing that's foolproof I use web-based services for everything

from backing up my computer (Backblaze) SEE **HOFFMAN**, PAGE 31



BIZ BRAIN

Q. A family member is considering going to a nursing home or assisted living. He has bank accounts labeled "in trust for" different family members and accounts labeled "and/or" in his name and that of siblings. He has Social Security and is receiving a pension. Do the nursing homes take the accounts and is there a penalty if he gives the monies to the assigned family members? Are the bank accounts exempt?

— Family member

A. It's a tough and confusing road to look out for the assets of an elderly person who is considering entering a care facility. There are several items for your relative to consider.

In order to qualify for Medicaid, an individual must meet certain requirements and pass certain tests.

One of these is an "asset test," said Mary Scrupski, a Robbinsvillebased estate planning attorney.

"There are different tests, especially for nursing homes versus assisted living, but in general an individual cannot have more than a few thousand dollars in assets," she said. Otherwise they'll be paying

the bill. Joint bank accounts and "in trust for" accounts are counted unless the person apnlying for Medicaid can prove that the money in the account actually belongs to another person and was deposited into the account by the person, Scrupski said.

That doesn't sound like it's the case for your family member.

If the money in the account was deposited to the account by the person applying for Medicaid, it will be considered theirs, even if the account is a joint account, Scrupski said

So ves, there is a penalty if the person gives money away and then

applies for Medicaid. Currently, there is a five-year "lookback" period, which means that when someone applies for Medicaid, most transfers made within five years will be considered and will result in a penalty period.

"Some transfers are completely exempt but in most cases, a penalty will result," she said. "The period is calculated by dividing the amount given away by the average cost of nursing home care in New Jersey, and this amount changes periodically."

Scrupski said it's very important to note that the penalty period basically starts when the person would otherwise qualify for Medicaid. Under prior law, the penalty started on the date of the transfer. The law changed a few years ago and, as a result, it is very important to time a Medicaid application just right, otherwise a penalty period could

If your relative doesn't qualify for Medicaid, he can expect to pay for this care — using those accounts - until he does qualify.

Karin Price Mueller

E-mail vour auestions to askbiz@starledger.com

"IF YOU THINK YOU CAN DO A THING OR THINK YOU CAN'T DO A THING, YOU'RE RIGHT." — HENRY FORD

Economic boost a bright spot after hurricane's dark clouds



A construction worker repairs a Staten Island home damaged by Hurricane Sandy. The storm is giving the Northeast, not to mention the rest of the country, an economic boost that may eventually surpass the loss of business it caused.

By Michelle Jamrisko

The first customers Michael Guarino saw after Hurricane Sandy asked to cancel orders for furniture no longer needed in their damaged homes, threatening the survival of a business his family opened three generations ago.

Then came a different set of clients. Two weeks after Sandy made landfall Oct. 29, Guarino, owner of Michael's Furniture in Brick, began what's turned into more than a month of 80-hour workweeks to serve residents restocking their houses.

"I can't even keep up with it," Guarino, 50, said of the post-storm demand. His business added two more delivery

trucks and a warehouse. He ex- are among services spread panded the staff to 27, from 15, with plans to hire more, even as Guarino said it's "very difficult" to find local workers while residents are consumed with cleanup efforts.

Furniture dealers are among the businesses seeing a boom in orders as consumers in the Northeast recover from the worst Atlantic storm on record. The disaster that killed more than 100 people in 10 states is also providing unexpected opportunities for companies assisting in the rebuilding and the employees they've hired to

Construction, plumbing, sand supply, tree removal, road repair and structural engineering

Sandy has probably increased

the demand for construction workers by at least an additional 30,000, said Bernard Baumohl, chief global economist at Economic Outlook Group, a Princeton-based forecasting The economic boost of post-

storm reconstruction probably will occur over the next year or two, and Baumohl said he expects "a real big, V-shaped rebound" in construction over the next six to 12 months.

We're going to see a significant multiplier effect with all these jobs that are going to be generating income for these SEE **ECONOMY**, PAGE 31

BUSINESS OF NEW JERSEY

J&J, Sanofi mum on mysterious transaction

By Michelle Fay Cortez

information on a transaction between the two companies that won the approval of U.S. antitrust regulators.

A deal with J&J, its Mc-Neil-PPC subsidiary that makes

and personal-care products, and Sanofi was authorized Johnson & Johnson and by regulators, according to Sanofi declined to provide an early termination notice based J&J, the world's bigposted yesterday on the Federal Trade Commission's website.

> No details were given by the agency about the transaction.

"We have no additional inover-the-counter formation and do not commedicines such as Tylenol ment on pending business

development activities," said Peggy Ballman, a spokeswoman for New Brunswickgest maker of health care products. Marisol Peron, a spokeswoman for Parisbased Sanofi, also declined to comment on the transaction.

"Sanofi certainly has interest in over-the-counter brands, but they're a small

player, especially in the U.S., Jeff Jonas, co-portfolio manager of the Gabelli Healthcare & Wellness Trust fund, said in an e-mail. "J&J is constantly reviewing its products/brands and divesting anything that doesn't have good growth prospects or that they view as non-core."

Jonas said he doesn't have any specifics on the deal.

Confidence

CONTINUED FROM PAGE 29

cliff," Lynn Franco, the group's director of economic indicators, said in a statement accompanying the monthly report. "A similar decline in expectations was experienced in August of 2011 during the debt ceiling discussions.'

Those talks in 2011 dragged on for eight months, resulting in an embarrassing downgrade of the U.S government's creditworthiness and slowing both growth and hiring.

could happen again if Congress remains tied up in

deal before Tuesday on tax increases, spending cuts and an agreement to raise the nation's debt ceiling.

"The December consumer confidence report underscores the themes for the economy and the fiscal cliff that we have been discussing ad nauseum in recent weeks," wrote economists at forecaster RDQ Economics, in a note to investors that pointed to other upbeat economic indicators. "However, in contrast to the improvement in cur-Economists fear the same rent conditions, expectations plunged, which likely reflects growing awareness of the

knots and unable to reach a fiscal cliff and Washington's dysfunctional behavior toward resolving it.'

> Added Chris Christopher, an economist with forecaster IHS Global Insight, in a research note: "Since the end of summer, consumer confidence was on the move and reached relatively elevated levels. Confidence started to slow in November and then took a dramatic hit in December."

> The fiscal cliff is already blamed for weaker than projected holiday sales, which are better than in 2011 but appear to be falling short of expectations. Economists think

consumers played it safe this season, worried that the fiscal cliff mess threatens their jobs and could send their taxes up. The eroding confidence also suggests a tough month for retailers.

"This is a bad report, since December is an important month for retailers. With more Americans worried about what is in store for them around the corner, they are prone to be more cautious on the spending front," Christopher of IHS wrote. "To sum up — the fiscal cliff is the Grinch that stole consumer cheer this year. Bad timing, indeed.'

Economy

CONTINUED FROM PAGE 29

workers, which are then going to spend that additional income in the economy," Baumohl said. The rebuilding effort could add 0.4 percentage points to U.S. growth in 2013, he said.

While many businesses damaged by Sandy must consider relocating or applying for federal loans, others are seeing "enormous demand for all the cleanup and remediation," including services such as mold mitigation and garbage removal, said Tom Bracken, president and chief executive officer of the New Jersey State Chamber of Commerce. "There's so much work to be done."

Still, New York reported a 33,500 drop in payrolls last month as New Jersey's employment fell by 8,100, according to state jobs data released Dec. 21. While the Labor Department said it did not attempt to quantify the job-market damage from Sandy for the states in the affected area, "November data for New Jersey and New York

economic trends."

Recovery from a natural disaster takes years, said Miprofessor at Rutgers University's Center for Urban Policy Research in New Brunswick. Yet, New Jersey's coastal companies are seasonal and probably will recover more quickly since vacationers will return, compared with New Orleans said Dec. 3. businesses, which suffered after the city lost half its population in the year after Katrina.



JIN LEE/BLOOMBERG NEWS

Construction isn't the only industry to benefit economically from Hurricane Sandy. Businesses from tree removal to furniture suppliers are getting a boost.

a boost as residents replace vehicles lost or damaged in the storm, contributing to added

hiring. Cars and light trucks sold reflect the impact of Hurricane in November at a 15.5 million hire as cleanup orders build. Sandy, as well as underlying annual rate, the highest since Christian Avery, owner of Av-February 2008 and up from ery Tree Experts in Middle-14.2 million a month earlier town, more than doubled his when Sandy kept East Coast chael Lahr, associate research shoppers away during auto dealers' busiest time of the year, according to Ward's Automotive Group. Ford Motor deliveries of cars and light trucks climbed 6.4 percent and General Motors sales gained 3.4 percent, the companies

> Auto and auto parts manufacturers added 9,700 jobs in November and dealers of

The auto industry has gotten vehicles and their parts hired 3,300 more workers last month, according to Labor De-

partment figures. Small businesses in the affected region are hastening to pre-storm staff to eight employees as he works to clear trees 12 hours a day for six days a week. Last year, at the same time, business was "slow," he said, with work two or three days a week handled by three

employees. "It's been crazy. Insane," Avery said when asked about his business serving Monmouth County. "There's still trees on houses a month later."

At his furniture store, Guarino said the extra demand and previous success has enabled him to apply discounts of almost 30 percent for some orders after the storm to relieve customers' financial strain. He said he is optimistic that gains from Sandy's aftermath may be sustained

Before the storm, "the economy was on an upswing, jobs were more plentiful," he said. "In all industries things were slowly picking up."

For now, Guarino is working double his typical schedule to handle the unexpected "shot in the arm" Sandy provided to his business. "This has been the most amazing fourth quarter, from nothing.

NEW JERSEY'S TOP 100

The 100 largest companies in the state, ranked by market capitalization. Listings are arranged alphabetically. Prices and rankings are updated daily.

3% or greater daily increase 3% or greater daily decrease

| 277 21 3 | | | | | | | | , | |
|-----------------------------------|-----------|-----------------|----------------|-----------------|----------------|--------------------|-----------------|----------------|----------------|
| | NJ RNK | 52-WK HIGH | HIGH DATE | 52-WK LOW | LOW DATE | VOL (000) | YEST CLOSE | YEST CHG | CHG |
| ADP Inc ADP Alexandr's ALX | | 59.96 348.99 | 10/5 12/21 | 50.89 255.35 | 6/1 1/9 | 1.74M 4.74K | 56.89 329.90 | -0.21 -2.09 | -0.4% -0.6% |
| AmWtr Wrks AWK | | 39.38 | 8/3 | 31.25 | | 743.54K | 36.80 | -0.07 | -0.2% |
| ANADIGICS ANAD AT&T Inc T | | 3.22 38.58 | 2/8 9/21 | 1.05 29.02 | 8/14 1/30 | 852.57K 24.17M | 2.50 33.66 | -0.02 -0.12 | -0.8% -0.4% |
| AvisBgt CAR | | 20.49 | 12/20 | 10.59 | 1/5 | 975.53K | 19.51 | -0.17 | -0.9% |
| B&G Foods BGS | | 32.84 | 9/21 | 20.99 | 4/12 | 274.62K | 27.99 | -0.59 | -2.1% |
| BASF SE BASFY BectDck BDX | | 97.37 80.56 | 12/19 2/6 | 63.55 71.56 | 6/28 6/4 | 68.87K 518.90K | 95.14 78.28 | 1.64 0.26 | 1.8% 0.3% |
| BedBathByd BBBY | | 75.84 | 6/19 | 54.33 | 12/20 | 2.42M | 55.40 | 0.16 | 0.3% |
| Bk NY Mel BK Bk of Am BAC | | 26.25 11.69 | 12/20 12/27 | 19.30 5.27 | 6/4 | 5.24M 208.77M | 25.65 11.47 | 0.03 -0.07 | 0.1% -0.6% |
| BreezeEast BZC | | 9.86 | 1/9 | 5.77 | 6/26 | 379.00 | 7.98 | 0.19 | 2.4% |
| BrsMyr Sqb BMY | | 36.34 | 7/2 | 30.64 | 11/15 | 6.84M | 32.14 | -0.21 | -0.6% |
| Cablevisin CVC Campbell CPB | | 18.86 37.16 | 10/22 | 10.76 31.22 | 6/4 | 2.94M 1.70M | 14.82 34.87 | -0.10 -0.17 | -0.7% -0.5% |
| CapeBcp NJ CBNJ | | 9.80 | 7/13 | 7.30 | 4/18 | 6.93K | 8.76 | 0.05 | 0.6% |
| Celgene CELG | | 82.78 | 12/11 | 58.53 | 6/21 | 2.21M | 78.58 | -0.13 | -0.2% |
| CheckptSys CKP Child Plc PLCE | | 12.64 62.24 | 2/17 11/6 | 6.69 42.21 | 8/2 12/27 | 103.23K 708.95K | 10.50 44.12 | -0.01 0.34 | -0.1% 0.8% |
| Chubb Corp CB | | 81.80 | 10/18 | 66.65 | 3/7 | 1.14M | 74.74 | -0.19 | -0.3% |
| Church&Dwt CHD CIT Group CIT | | 59.27 43.35 | 7/17 3/19 | 44.21 32.29 | 1/4 6/1 | 1.02M 731.25K | 53.64 38.53 | 0.16 0.45 | 0.3% 1.2% |
| Citigroup C | | 40.18 | 12/20 | 24.61 | 6/4 | 30.26M | 39.25 | -0.30 | -0.8% |
| CognzntTch CTSH | | 78.00 | 3/27 | 53.92 | 7/12 | 1.57M | 73.00 | -0.15 | -0.2% |
| Comcast CMCSA CommVault CVLT | | 38.22 72.93 | 12/20 12/20 | 23.36 38.51 | 12/28 7/11 | 13.31M 483.14K | 36.99 68.95 | -0.31 -0.79 | -0.8% -1.1% |
| ConsEdison ED | 26 | 65.98 | 8/1 | 53.63 | 11/21 | 1.35M | 55.42 | -0.04 | -0.1% |
| Covance CVD Covanta CVA | | 59.32 | 12/20 | 42.02 | 1/26 12/28 | 438.59K | 57.70 19.33 | -0.01 | 0.0% |
| CR Bard BCR | | 19.03 108.31 | 12/5 7/5 | 13.04 | 1/4 | 561.54K 410.97K | 18.33 97.14 | 0.18 | 0.4% |
| CurtsWrght CW | 69 | 41.91 | 2/14 | 28.55 | 8/2 | 78.05K | 32.45 | 0.04 | 0.1% |
| Cytec CYT Dun&Bradst DNB | | 70.86 86.52 | 12/11 3/13 | 43.95 62.62 | 12/28 5/9 | 243.07K 461.09K | 68.96 79.12 | -0.23 -1.30 | -0.3% -1.6% |
| Emcore EMKR | | 5.99 | 2/16 | 3.29 | 12/27 | 94.48K | 4.33 | 0.03 | 0.7% |
| EverestRe RE | | 114.60 | 10/25 | 82.16 | 1/5 | | 109.23 | 0.44 | 0.4% |
| FirstEnrgy FE FostWheelr FWLT | | 51.14 26.08 | 8/1 2/24 | 40.37 15.26 | 1/25 7/12 | 2.46M 465.22K | 41.65 23.71 | -0.02 -0.11 | 0.0% -0.5% |
| HdsnCity HCBK | 47 | 8.79 | 10/18 | 5.69 | 7/24 | 4.01M | 8.07 | -0.03 | -0.4% |
| Hertz Glbl HTZ | | 16.78 | 12/19 | 10.22 | 7/26 | 4.53M | 16.03 | -0.21 | -1.3% |
| Hess Corp HES Home Depot HD | | 67.86 65.92 | 2/27 12/3 | 39.67 41.52 | 6/25 12/28 | 3.18M 6.98M | 52.45 61.07 | 0.13 -0.07 | 0.2% -0.1% |
| Honeywell HON | | 64.49 | 12/20 | 52.21 | 6/28 | 2.83M | 63.74 | -0.07 | -0.1% |
| Hovnanian HOV IDT Corp IDT | | 7.00 10.35 | 12/21 10/5 | 1.29 7.24 | 12/28 3/7 | 9.35M 69.65K | 6.66 9.39 | -0.01 -0.09 | -0.1% -0.9% |
| IngerRand IR | | 50.03 | 12/10 | 30.03 | 12/28 | 1.01M | 47.08 | 0.29 | 0.6% |
| InvstrBcp ISBC | | 18.90 | 10/5 | 13.45 | 12/30 | 193.33K | 17.62 | -0.02 | -0.1% |
| tegrLfSci IART J&J JNJ | | 43.12 72.74 | 9/25 10/18 | 23.09 61.71 | 1/10 6/1 | 121.19K 10.63M | 38.53 70.09 | 0.13 -0.08 | 0.3% -0.1% |
| J&J Snack JJSF | | 65.60 | 12/3 | 46.73 | 1/24 | 37.14K | 62.07 | -0.31 | -0.5% |
| JWiley A JW/A Kearny Fin KRNY | | 51.96 10.08 | 9/7 2/3 | 35.62 8.66 | 12/18 11/16 | 442.56K 66.05K | 38.57 9.72 | 0.22 | 0.6% 0.9% |
| Knight Cap KCG | 86 | 13.59 | 1/25 | 2.24 | 11/15 | 7.07M | 3.47 | 0.00 | 0.0% |
| Mack-Cali CLI Mdnfrm Brd MFB | | 29.80 26.37 | 2/8 9/7 | 24.37 16.94 | 11/15 11/15 | 690.32K 36.45K | 25.82 18.82 | 0.11 -0.12 | 0.4% -0.6% |
| Medicines MDCO | | 26.95 | 9/6 | 18.06 | | 479.02K | 24.00 | -0.19 | -0.8% |
| Merck MRK | | 48.00 | 10/18 | 36.91 | 3/7 | 11.32M | 41.20 | -0.14 | -0.3% |
| Movado MOV NJ Res NJR | | 36.42 50.48 | 9/13 12/30 | 17.24 38.51 | 1/18 | 164.80K 266.41K | 29.04 39.39 | -0.12 -0.52 | -0.4% -1.3% |
| Northfield NFBK | 87 | 16.49 | 2/6 | 12.96 | 6/13 | 45.26K | 15.19 | -0.20 | -1.3% |
| Novartis NVS NPS Pharm NPSP | | 64.40 11.22 | 12/19 10/12 | 51.20 6.15 | 5/23 1/9 | 1.10M 1.54M | 63.33 9.00 | 0.26 0.11 | 0.4% 1.2% |
| NRG Energy NRG | | 23.78 | 10/12 | 14.29 | 4/16 | 3.38M | 22.93 | 0.33 | 1.5% |
| NxtWave WAVE | | 1.41 | 8/2 | 0.06 | 12/30 | 12.53K | 1.22 | 0.00 | 0.0% -0.7% |
| NY Times NYT OritaniFin ORIT | | 11.07 | 10/18 | 5.88 12.09 | 5/4 1/18 | 658.71K 72.78K | 8.27 14.94 | -0.06 0.03 | 0.2% |
| Panasonic PC | 29 | 9.46 | 2/29 | 4.61 | 11/14 | 248.51K | 6.04 | 0.06 | 1.0% |
| PeapackGld PGC Pfizer Inc PFE | | 16.83 26.09 | 7/13 10/18 | 10.51 20.75 | 12/28 2/27 | 8.58K 24.60M | 14.01 25.14 | 0.01 -0.10 | 0.1% -0.4% |
| PHH Corp PHH | | 23.15 | 12/20 | 9.63 | 12/28 | | 22.55 | -0.10 | -0.4% |
| PNC Fin PNC | | 67.89 | 5/1 | 53.36 | 11/16 | 2.46M | 57.95 | -0.10 | -0.2% |
| Provident PFS Prudential PRU | | 16.03 65.17 | 10/5 3/21 | 12.95 44.47 | 11/16 6/4 | 136.24K 2.98M | 14.81 53.05 | 0.02 -0.03 | 0.1% -0.1% |
| PSEG PEG | 28 | 34.07 | 7/30 | 28.92 | 4/10 | 2.62M | 30.28 | -0.05 | -0.2% |
| OstDiag DGX | | 64.87 57.00 | 10/8 | 53.25 39.02 | 6/6 | | 58.83 | 0.23 | 0.4% |
| Rockwd Hld ROC Roma Finl ROMA | | 57.00 15.91 | 2/21 12/20 | 38.02 7.75 | 12/28 6/1 | 362.91K 35.21K | 48.79 14.90 | 0.02 -0.14 | 0.0% -0.9% |
| Sanofi SNY | 5 | 47.97 | 12/27 | 33.03 | 6/1 | 947.32K | 47.51 | 0.19 | 0.4% |
| Savient Ph SVNT SealAir SEE | | 2.95 21.50 | 9/24 2/9 | 0.48 | 7/17 8/2 | 860.11K 2.34M | 1.13 17.37 | -0.05 -0.08 | -4.2% -0.5% |
| Sears SHLD | 48 | 77.21 | 3/16 | 25.97 | 1/5 | 1.32M | 39.30 | -0.09 | -0.2% |
| SelctvIns SIGI | 75 | 20.31 | 10/18 | 16.22 | 6/1 | 99.99K | 19.07 | -0.07 | -0.4% |
| SmartBlnce SMBL SoJer Inds SJI | | 13.70 57.99 | 12/19 1/3 | 4.90 45.81 | 5/3 11/16 | 320.16K 78.65K | 12.56 50.02 | 0.19 -0.01 | 1.5% 0.0% |
| SubPropne SPH | 61 | 48.25 | 1/6 | 34.58 | 6/4 | 181.61K | 37.95 | 0.06 | 0.2% |
| Sun Bcp SNBC | | 3.69 | 3/30 | 2.21 | 6/4 | 180.17K | 3.51 | 0.05 | 1.4% |
| Synchronss SNCR Toll Bros TOL | | 38.90 37.08 | 2/8 9/21 | 16.89 19.63 | 6/14 12/28 | 175.84K 2.22M | 20.49 31.38 | -0.10 0.10 | -0.5% 0.3% |
| Tyco Intl TYC | 32 | 29.68 | 12/21 | 22.68 | 12/28 | 2.92M | 28.91 | -0.12 | -0.4% |
| UBS AG UBS | | 17.00 | 12/19 | 9.78 | 7/23 | 2.59M | 72.01 | -0.12 | -0.8% |
| JPS Inc UPS Verizon VZ | | 81.79 47.32 | 3/19 10/5 | 69.56 36.80 | 11/15 4/10 | 3.34M 9.33M | 73.91 43.48 | -0.35 0.03 | -0.5% 0.1% |
| VerskAnlyt VRSK | 37 | 52.13 | 10/31 | 38.44 | 1/5 | 622.93K | 50.11 | 0.00 | 0.0% |
| Vit Shoppe VSI VlyNatlBcp VLY | | 61.89 12.69 | 11/6 3/20 | 39.24 8.65 | 12/27 11/15 | 229.89K 1.56M | 56.01 9.35 | -0.09 -0.03 | -0.2% -0.3% |
| Vonage VG | | 3.16 | 2/13 | 1.63 | 7/26 | 1.36M | 2.30 | -0.03 | -0.4% |
| Vornado RT VNO | 30 | 87.33 | 5/9 | 71.68 | 11/16 | 714.81K | 79.54 | 0.34 | 0.4% |
| WarnChilct WCRX WatsonPhrm WPI | | 17.77 91.47 | 4/30 12/24 | 10.85 55.00 | 12/13 1/24 | 2.61M 507.75K | 11.74 89.21 | 0.13 -0.28 | 1.1% -0.3% |
| Wyndham WwWYN | | 55.41 | 10/17 | 36.26 | 1/4 | 1.16M | 52.96 | 0.24 | 0.5% |
| | | | | | | | | | |

Sym = ticker symbol; NJ rank = Ranking based on market capitalization among all publicly traded companies with headquarters or significant presence in New Jersey, **52-wk high** = The highest trading price of shares in the past 52 weeks (or one year) of trading; **High date** = The dates shares hit their 52-week high; **52-wk low** trading price of shares in the past 52 weeks (or one year) of trading; **Low date** = The dates shares hit their 52-week low; **Vol.** = Volume, or number of shares traded; **Yest. close** = The closing, or last price, at which shares traded before the 4 p.m. close; **Yest.** chg. = The gain or loss from the previous close; % chg. = The percent change during the

DATA SOURCE: Bloomberg as of 4:30 p.m.

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to writing and sharing documents (Google Docs) to shuttling files among my iPhone, tablet computer and MacBook (Dropbox). This works, but there are problems, and coordinating all of these services doesn't make much sense; it's complicated, it's fraught with the chance to lose important information and it feels like work when you shouldn't even have to think about it. Cloud computing is the future, as we've been told for years, and we need one-stop solutions that are more seamless and less complicated. \blacksquare Wireless stereo

You can buy these now. But

there's usually a trade-off, whether it's sound quality, how you connect to the system or the number or type of phones, tablets and computers able to link to it. I'd love one of these for the house. ■ Real cameras with apps

Smart cameras, or cam-

eras with apps, have been released in recent months, making it possible to have

a camera that's got online

connectivity and on-board

apps like Instagram. My

dream camera? It would be a traditional-looking camera, with a real optical zoom lens, made by Apple. Unlikely, sure, but not completely out of the realm of possibility.

■ Online backup built into the operating system

You're not backing up your computer and your phone and your tablet computer? Do it now. Please. But wouldn't it be great not to think about this at all? Apple and Microsoft should build online backup services into their $computer\ operating\ systems$ and charge for them.

■ Real Facebook alternative

I go back and forth on this one. Sometimes I think Facebook will be around for a half-century — the must-have social network linking us together. Then I think there's a chance it's going to implode. I'm not sure how it would happen, but I think there is the possibility, however slim, that a more benevolent, less intrusive, less ad-driven alternative will appear and be a genuine option. If I could drag my friends there, I'd be happy to have the choice.

Allan Hoffman can be reached via his website, allanhoffman.com.