YOUR BUSINESS

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ANOTHER STOCK PLUNGE

Spanish bond auction once again makes American investors worried about European debt. Page 19



HOUSING'S SILVER LINING

New home construction drops less than expected, a bright spot in otherwise dismal housing news.

	YEST CLOSE		CHNG	PCT	
DOW JONES	11,770.73	•	-134.86	-1.1%	
NASDAQ	2,587.99		-51.62	-2.0%	
S&P 500	1,216.13		-20.78	-1.7%	
DOLLAR	.7428	•	+0.00	0.0%	
CRUDE OIL	\$98.82	•	-\$3.77	-3.7%	

In October, two positive signs on the jobs front

STAR-LEDGER STAFE

New Jersey's unemployment rate dropped to 9.1 percent last month as private businesses added 4,000 jobs, state officials announced yesterday.

It was the third month in a row that the New Jersev unemployment rate dropped.

"Since January, seven of the nine monthly changes have

Seneca. "The increase since that time, 38,600 private sector jobs, puts the state on the best pace for private sector job growth since the late 1990s.'

Seneca said it was a good sign that in the October unemployment report, the unemployment rate fell and the work force expanded.

That differed from previous been positive," said Rutgers months such as September

economics professor Joseph when the unemployment rate dropped despite lost jobs, perhaps because some people stopped looking for work and weren't counted for the rate.

> Even September's mixed report got a little rosier this week as the state announced that an estimated loss of 11,000 jobs that month had been revised downward to only 5,000 jobs lost after more information was gathered from employers.

included gains in sectors like educational and health services, which added 2,600 jobs and manufacturing with 1,500 jobs.

That doesn't surprise Adam Samples, a manager for staffing company Robert Half International, which has eight locations in the state.

"Manufacturing has always been strong," said Samples. SEE **JOBS**, PAGE 18

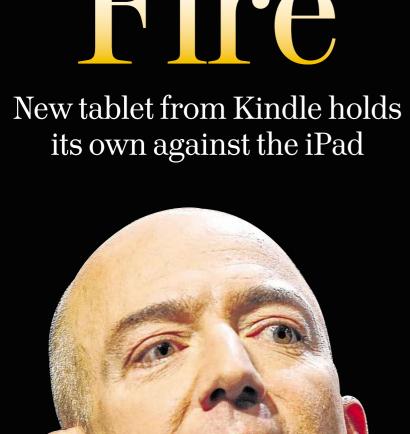
The added jobs in October NEW JERSEY UNEMPLOYMENT RATE



Source: Dept. of Labor and Workforce Development

2011 THE STAR-LEDGER

Catching HITE



magine it is 2009. You open a box, and there it is, the Kindle Fire — a handheld computer weighing less than a pound with a brilliant seven-inch touchscreen. Within minutes, you're watching "Lost," playing chess, checking Facebook and reading the latest Grisham novel.

This is amazing.

That's what you would say.

Except it's not 2009. It's 2011, and because of another tablet computer with a touchscreen that's been around for 18 months or so

hmm, the name escapes me for the moment you realize the Kindle Fire isn't everything a tablet computer can be. It is not the most amazing computer you've ever seen. Compared with that other tablet, it's undersized, sometimes slow and lacking the wondrous mix of beauty and functionality in the one that's gotten all the attention.

Oh, yes, that other tablet computer: It's called the iPad.

There is no way to write about the Kindle Fire without comparing it with the iPad, and that's a shame. Though the iPad is clearly a better device, the comparison isn't quite fair. The Kindle costs just \$199, while the least expensive iPad costs \$499. You could buy two Kindles for the price of an iPad, and still have enough cash left over to fill both of them with scores of apps.

I'm impressed by the Fire, and I think millions will buy it and love it. Apple's finally got big-time competition for tablet computers.

That's because the Fire is exceptionally easy to use, with virtually no learning curve. You take it out of the box, and you can pretty much start using it for just the sort of things you'd expect from a tablet computer - watching TV shows and movies, reading books and playing $\,$ games. And for \$199, the Kindle is a real



As for its specs, the Fire weighs 14.6 ounces and feels sturdy and book-like in your hand. It connects to WiFi networks to gain access to movies, music and the web. The screen is 1024-by-600, with sharp, glossy colors.

But what really matters isn't these technical details, but how easy it is to use the Fire. The Fire's home screen greets you with labels for a newsstand, books, music, videos, documents, apps and the web, along with a carousel of recent content and a spot for your favorites. Swipe through the items in your carousel, and you have a quick way to glance at what you want to read, watch or play. It's not fancy, but it's obvious and simple.

As for the apps, there are thousands of them, from "Angry Birds" to "Scrabble" and



"ALEXANDER HAMILTON STARTED THE U.S. TREASURY WITH NOTHING, AND THAT WAS THE CLOSEST OUR COUNTRY HAS EVER BEEN TO BEING EVEN." — WILL ROGERS

Mostly bad news for AC casinos

Hurricane closures hurt bottom lines

By Wayne Parry ASSOCIATED PRESS

Atlantic City's casinos saw their gross operating profits closure of the casinos in fall by more than 13 percent in the third quarter of this year, hurt by a three-day closure due to Hurricane Irene.

The 11 casinos collectively earned operating profits of \$182.1 million. That's down from the \$209.8 million they earned in the third quarter of 2010.

The casinos' net revenue for the quarter was \$933.8 million, a 9 percent decline from the third quarter of last year.

The hurricane forced August, during what is traditionally one of the busiest weekends of the year.

The Tropicana Casino and Resort saw a gross operating profit of \$16.7 million in the third quarter, up 17.2 percent from a year ago.

"I couldn't be happier

about it," Tropicana presi-

dent Tony Rodio said.

"When you consider we were closed for a summer weekend due to a hurricane, to have this kind of number, I'm very proud of the team."

Rodio said the storm cost his casino \$3 million in lost profits. He also said Atlantic City as a whole would have had a much better quarter, with close to the same profit levels as in 2010, had it not been for the storm.

Resorts Casino Hotel fared worst with a gross operating loss of nearly \$5 million for the quarter, a SEE **CASINOS**, PAGE 18



BIZ BRAIN

Q. I'm 56 years old and about to retire. Is there a way to withdraw money from my 401(k) and traditional IRA without paying the 10 percent penalty for withdrawals before age 59½?

- Kim

A. You're in luck. Because you will be older than 55 when you leave your job, you can take penalty-free withdrawals form you 401(k) plan (the distributions will still be subject to income taxes). And you can take money from a traditional IRA penaltyfree at any age as long as

you follow certain rules. These early-out pay-

ments are known as 72(t) distributions, named for the section of the tax code that authorizes them. The provision allows you to take "substantially equal" distributions for at least five years or until age 59½, whichever is longer. If you have several IRAs, you can choose to take distributions from just one account. Or, if you have only one IRA, you can split off a portion into a new IRA to satisfy your earlydistribution needs and let the remainder continue to grow tax-deferred.

Try the free calcula-

E-mail your questions to askbiz@starledger.com.

tor online at 72t.net to estimate how much you can withdraw under three different distribution methods. You can even work the numbers in reverse: Start with how much you would like to withdraw each year and you can see how much you need in an IRA to satisfy the withdrawal schedule. But there's a big penalty if you deviate from the distribution schedule: You will owe the 10 percent withdrawal penalty retroactively on all your withdrawals.

Kiplinger's

BUSINESS OF NEW JERSEY

Trump and union say deal is win-win

AC casino workers set to vote today on 3-year contract

By Wayne Parry

ASSOCIATED PRESS Atlantic City's casinos are dealing with problems on nu-

rest won't be one of them. The resort's main casino workers union shook hands yesterday on a tentative deal on a new contract with Trump Entertainment Resorts, which owns the Trump Taj Mahal

za Hotel Casino. Local 54 of the Unite-HERE union yesterday agreed to a three-year pact with Trump Entertainment Resorts. The company owns the Taj Mahal Casino Resort and Trump Plaza Hotel and Casino.

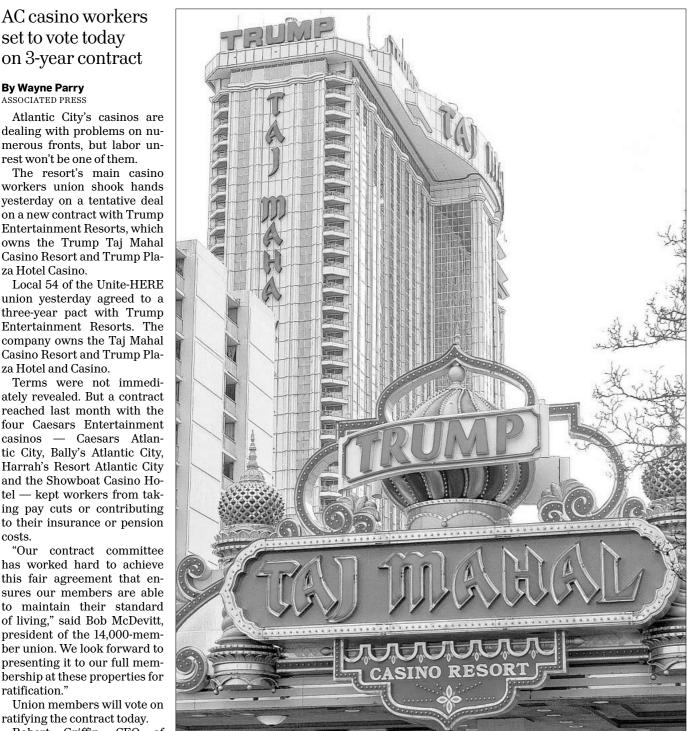
Terms were not immediately revealed. But a contract reached last month with the four Caesars Entertainment casinos — Caesars Atlantic City, Bally's Atlantic City, Harrah's Resort Atlantic City and the Showboat Casino Hotel - kept workers from taking pay cuts or contributing to their insurance or pension

"Our contract committee has worked hard to achieve this fair agreement that ensures our members are able to maintain their standard of living," said Bob McDevitt, president of the 14,000-member union. We look forward to presenting it to our full membership at these properties for ratification."

Union members will vote on ratifying the contract today.

Robert Griffin, CEO of Trump Entertainment Resorts, said he is relieved to have reached an agreement with the union "that satisfies the needs of all parties."

"The current market condictated change, and therefore the negotiations were difficult," he said. "Though challenging, these negotiations were professional throughout, and Local 54 represented their members



Local 54 of the Unite-HERE union yesterday agreed to a pact with Trump Entertainment Resorts, which owns the Taj Mahal Casino Resort and Trump Plaza Hotel and Casino in Atlantic City.

well. Both sides made concessions to ensure that the (company) is on solid financial

The pact covers almost 1,800 cooks, housekeepers, bartenders, cocktail servers and other service workers at the two casinos

Bargaining still remains at The only casino not included Golden Nugget Atlantic City, and ACH, the casino formerly through September 2012. known as the Atlantic City Hilton, which won approval of a deal on Wednesday to let

the Tropicana Casino and Re- in the current bargaining sort, Resorts Casino Hotel, the is the Borgata Hotel Casino & Spa, whose contract runs

If the contract is ratified today, the union will then have contracts in place at seven of it stay open for another year. Atlantic City's 11 casinos.

from the same period last year. down 27.7 percent. The casino has yet to turn a profit since new owners, Den- boat Casino Hotel's profits nis Gomes and Morris Bailey, bought it last December when it was on the verge of closing.

The operating loss was nearly double the loss that Resorts posted in the third quarter of last year, when it was owned no saw a \$3.5 million operating by lenders.

ACH, the casino formerly known as the Atlantic City Hilton, also posted a gross operat-

ing loss of \$2.4 million. Bally's Atlantic City's profit was \$17.1 million, down 31.1 percent from a year ago; the rina Hotel Casino. Borgata Hotel Casino & Spa's

City's profit was \$28 million, down 3 percent, and Harrah's Resort Atlantic City saw a decline of nearly 70 percent quarterly profit of \$33 million,

> At \$16.7 million, the Showwere down 10.6 percent; The Trump Taj Mahal Casino Resort saw a \$20.5 million quarterly profit, down 26 percent from last year.

Trump Plaza Hotel and Casiprofit, an increase of 284 percent, and the Golden Nugget Atlantic City turned an operating profit of nearly \$2.2 million, an increase of 780 percent from last year's third quarter, when it was still Trump Ma-

For the nine months, gross profit was \$51.4 million, down operating profit for the 11 casi-7.9 percent; Caesars Atlantic nos totaled \$416.4 million, an other expenses. It is a widely

ACH says it will lay off 150 workers

ACH, the casino formerly known as the Atlantic City Hilton, is

laying off about 150 workers. Casino COO Michael Frawley said the cuts are coming across all departments, including management and rank-and-file

The casino received approval Wednesday from the state Casino Control Commission for a rescue plan that allows it to stay open for at least another year.

Frawley says the cuts should not impact the level of service at the casino, which he says is one of the most important factors in getting gamblers to patronize it.

Frawley also said the casino will announce its new name by the end of the year.

Associated Press

11.9 percent decline from the accepted measure of profitabilsame period last year. Gross operating profit reflects earnings before interest, taxes, depreciation, amortization, charges from affiliates and

ity in the casino industry.

The occupancy rate in the city's casino hotels was 92.5 percent for the third quarter of 2011, a negligible decrease from last year.

CONTINUED FROM PAGE 20

store, but you won't be at a loss for things to do.

That's not to say the Fire shines in every way.

I found the newsstand clunky. I downloaded Esquire magazine, paying \$4.99 for it, and it was pretty much unreadable, with blurry text and an annoying way to navigate around the magazine.

And surfing the web on the Kindle is just adequate, in part because of the device's seven-inch screen.

For better or worse, the device is a slick way to connect you to Amazon products. If you're not a fan, then the Fire might not be for you.

But for someone like me, who already subscribes to Amazon Prime, the company's \$79 a year service for thousands of free movies and free shipping, there's more convenience than annoyance in the way the Fire taps in to Amazon's offerings.

I do have one ridiculous gripe. The word "kindle" is embossed on the back of the device; my fingers kept being distracted when touching it. I just finished reading Walter Isaacson's biography of Steve Jobs, and it was hard not to think of what Jobs would say about such a dumb design choice. Let's just agree it would be unprintable.

But does that matter to people looking to pay \$199 for a device that's an extra TV, web surfing computer and e-reader. I don't think so.



MATTHEW STAVER/BLOOMBERG NEWS

Employees at a Super Target store in Denver, Colo., unpack boxes of new Kindle Fire tablets on Tuesday. The Fire is seen as a viable competitor to Apple's iPad.

missing, but remember the price: \$199. There's no camera, no microphone, no GPS, no slot for memory expansion, and just eight gigabytes of storage. I didn't really miss any of this.

You can complain about what it's

I've generally viewed the iPad's \$499 price tag as quite reasonable, considering everything it can do. It's on its way to becoming a standalone computer, for everything from making home movies to crafting business presentations; you can't

say that about the Fire. But tablet computers are usually purchased as "extra" computing devices, certainly lead a segment of potential tablet owners to view the iPad as a luxury and opt for the Fire. A number of early reviewers have

and the Fire's \$199 price tag will almost

essentially labeled the Fire a disappointment. To me, they're missing the point. Millions of people have never held an iPad, or any other handheld tablet computer with a touch screen, and for many of them, the Kindle Fire will be what it couldn't be for me - the most amazing computer they've ever seen.

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

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.

NAME	CVAL	NJ RNK	52-WK	HIGH	52-WK	LOW	VOL	YEST	YEST CHG	CH
AC Moore	ACMR	98	3.56	3/28	0.94	10/3	(000) 46.75K	1.60	0.00	0
ADP Inc	ADP	19	55.12	5/31	44.31	11/17	3.53M	50.03	-0.90	-1
AmWtrWrks		42	31.49	11/11	23.84	11/19		30.36	-0.20	-0
Anadigics AT&T Inc	ANAD T	92	8.20 31.94	1/19 5/3	1.92 27.20	10/4	395.88K 27.22M	2.45 28.61	-0.13 -0.17	-5 -0
AvisBat	CAR	67	19.49	4/26	8.45	10/4	2.48M	12.77	-0.47	-3
B&G Foods	BGS	72	22.76	11/15	12.23	11/17	410.67K	21.80	-0.70	-3
BectDck	BDX	30	89.75	7/7	69.59	10/4	1.91M	73.73	-0.64	-0
BedBathByd Bk NY Mel	BBBY	31 20	63.83 32.50	11/8	42.31 17.10	11/23	2.47M 13.74M	60.17 18.94	-0.44 -0.70	-0 -3
BoA	BAC	11	15.31	1/18	5.13	10/4	284.17M	5.80	-0.10	-3 -1
BrsMyr Sqb	BMY	13	33.27	10/27	24.97	3/16	10.03M	30.63	-0.21	-0
CablvsnSys	CVC	47	27.60	7/7	14.18	11/1	2.89M	14.96	-0.23	-1
CampbellSp		33	35.66	5/19	29.69	8/10	2.37M	33.41	0.05	C
CapeBcpNJ		95	10.40	5/9	6.44	10/4	20.85K	7.58	-0.14	-1
Celgene CheckptSys	CELG	16 83	68.25 23.00	10/24 1/18	48.92 10.58	2/4 10/19	4.13M 392.41K	64.66 11.73	-0.21 -0.11	-0 -0
ChildPlc	PLCE	68	55.90	5/13	36.96	8/9	4.09M	51.81	6.81	15
Chubb Corp	CB	27	70.07	10/27	55.39	8/8	2.62M	65.06	-0.57	-0
Church&Dwt	t CHD	39	46.29	9/27	32.00	11/17	556.29K	43.65	-0.19	-0
CIT Group	CIT	38	49.57	1/18	27.68	10/4	1.62M	31.40	-0.82	-2
Citigroup	СТСИ	8	51.50	1/14	21.40	10/4	59.39M	26.00	-0.86	-3
CognzntTec Comcast (CMCSA	25 12	83.48 27.16	5/2 5/4	53.54 19.19	8/19 8/9	2.73M 22.08M	67.14 21.25	-1.26 -0.26	-1. -1.
CommVault		59	50.00	11/15	28.21	11/23	444.18K	47.35	-1.26	-2
ConsEdison	ED	28	59.89	10/27	47.51	11/29	1.69M	57.80	-0.17	-0.
Covance	CVD	55	63.86	5/2	42.79	10/4	562.88K	47.00	-0.95	-2.
CovantaHld	CVA	62	17.78	4/5	13.25	10/4	1.21M	14.11	-0.07	-0.
CR Bard	BCR	36 65	113.84 39.92	7/7 2/18	80.80 25.67		642.57K 304.42K	86.07 32.51	-0.83 -0.27	-1. _∩
CurtsWrght Cytec	CW	58	38.92 60.12	2/18 5/2	25.67 32.02	10/4	304.42K 647.90K	32.51 44.18	-0.27	-0. -2.
Cytec Dun&Bradst		50	87.08	5/2 1/26	32.02 58.50	10/4	648.31K	67.19	0.09	-2. 0
Emcore	EMKR	96	3.25	3/7	0.85		884.97K	1.02	0.02	2.
EverestRe	RE	45	94.14	4/8	73.35		263.50K	85.98	-0.98	-1
FirstEnrgy	FE	26	46.51	9/20	35.02	11/29	3.57M	43.87	-0.89	-2.
FostWheelr	FWLT	56	39.75	2/17	16.40	10/4	2.09M	19.71	-0.59	-2.
Gr A&P Tea (HdsnCity	HCBK	100 54	3.97 13.26	11/18 1/5	0.04 5.15	11/8 10/4	36.56K 3.68M	0.05 5.51	0.00 -0.12	-4. -2
Hertz Glbl	HTZ	46	17.64	5/9	7.80	10/4	4.48M	10.95	-0.40	-3.
Hess Corp	HES	24	87.40	3/1	46.66	10/4	4.65M	60.37	-2.16	-3.
Home Depot	HD	10	39.38	2/22	28.13	8/9	11.29M	37.62	-0.22	-0.
Honeywell	HON	15	62.28	5/2	41.22	10/4	5.15M	52.60	-0.69	-1.
Hovnanian	HOV	93 88	5.00 17.11	1/18 4/11	0.89 9.35	10/6	699.70K 124.28K	1.34 12.81	-0.02 -0.26	-1. -2.
IDT Corp IngerRand	IDT IR	34	52.33	5/10	25.86	10/11	4.39M	30.14	-1.36	-2. -4.
InvstrBcp	ISBC	66	15.09	4/29	11.90	11/23	119.10K	13.15	-0.10	-0.
ltegrLfSci	IART	77	52.90	5/10	28.07	11/2	86.61K	30.10	-0.70	-2.
J&J	JNJ	1	68.05	7/7	57.50	3/16	11.61M	63.94	-0.46	-0.
J&J Snack	JJSF	74	55.58	7/26	41.44	11/17	30.05K	50.06	-0.16	-0.
JWiley A	JW/A	53	53.04	7/7	40.80	11/23	56.75K	47.86	-0.89	-1.
Kearny Fin Knight Cap	KRNY KCG	79 69	10.43 14.72	4/6 2/18	7.99 10.25	8/19 7/19	24.35K 1.61M	9.59 12.01	0.02 -0.29	0. -2.
MackCali	CLI	57	35.96	4/28	23.71	10/4	1.49M	25.55	-0.91	-3.
Mdnfrm Brd	MFB	85	32.19	5/11	17.02		346.86K	17.40	0.04	0.
Medco Hlth	MHS	23	66.38	7/21	44.60	10/4	2.86M	54.63	-1.21	-2.
Medicines Merck	MDC0 MRK	73 5	19.61 37.65	11/15	12.33 29.47	8/9 8/9	292.02K 16.39M	18.49 34.84	0.06 -0.25	0. -0.
Movado	MOV	86	17.97	5/19 7/7	10.93	8/22	53.50K	15.47	-0.23	-0. -3.
NJ Res	NJR	61	48.47	10/27	39.60	8/9	153.64K	47.27	0.10	0.
Northfield	NFBK	82	14.50	10/27	11.68	9/22	20.72K	13.94	-0.02	-0
Novartis	NVS	3	64.82	6/1	52.09	8/11	1.78M	54.60	-0.33	-0.
NPS Pharm	NPSP	84	10.75	5/3	4.35		980.52K	5.40	-0.14	-2.
NRG Energy	NRG	44	25.66	7/25	18.22	12/17	2.44M	20.74	-0.13	-0.
NxtWave NY Times	WAVE NYT	99 71	1.01 11.72	2/2 2/7	0.09 5.50	8/4 10/4	200.00 1.50M	0.12 7.17	0.00 0.10	0. 1.
OritaniFin	ORIT	81	14.00	10/28	10.06	11/18		12.94	-0.15	-1
Panasonic	PC	21	14.95	11/19	8.73	11/17		8.79	-0.05	-0.
PeapackGld	PGC	97	14.20	2/8	9.60	9/23	6.60K	10.27	0.02	0.
Pfizer Inc	PFE	4	21.45	5/31	16.25	11/29	41.39M	19.47	-0.10	-0.
Pharmasset		41 76	88.52	10/11	20.31	11/17	1.44M	72.83	1.06	1.
PHH Corp PNC Fin	PHH	76 17	25.55 65.19	1/11 2/15	13.73 42.70	10/4 8/23	1.29M 4.68M	15.17 52.02	-0.87 -0.80	-5. -1.
Provident	PFS	78	15.66	12/23	10.12		294.37K	12.35	-0.09	-0.
Prudential	PRU	18	67.52	2/18	42.45	10/4	6.68M	50.49	-1.41	-2.
PSEG	PEG	29	35.48	9/20	27.97	8/9	2.98M	32.59	-0.18	-0.
QstDiag	DGX	35	61.21	6/22	45.13	10/4	2.07M	55.06	-0.24	-0.
Rockwd Hld	ROC	49 on	62.03	7/27	30.43		566.84K	43.09	-1.56	-3.
Roma Finl SanofAvnts	ROMA SNY	89 7	11.25 40.75	2/3 5/4	7.80 30.05	9/12	13.81K 3.35M	9.04 33.28	0.28 -0.19	-0.
SavntPharm		91	12.97	11/30	2.42		894.16K	2.43	-0.19	-u. -4.
SealAir	SEE	51	28.77	2/14	15.05	10/4	3.14M	16.85	-0.57	-3.
Sears	SHLD	37	94.79	2/17	51.14	9/22	2.30M	65.19	-3.11	-4.
Selctvins	SIGI	75	18.97	2/3	12.10	10/4	229.16K	15.83	-0.12	-0.
SmartBalnc		87	7.15	10/28	3.54	11/29	282.97K	5.14	-0.17 0.51	-3.
SoJer Inds	SJI	64	58.03 58.99	4/6 1/25	42.85 40.25	8/9	117.59K 57.63K	54.57 46.90	-0.51 0.31	-0. 0.
SubPropne SunBancorp		90	58.99	1/25	40.25 2.25	10/4	57.63K 81.64K	46.90 2.52	-0.03	U. -1.
Syms Corp S		94	12.99	7/11	5.64	11/2		9.31	0.03	3.
Synchronss		70	35.90	8/2	22.54	10/4	149.22K	29.73	-0.74	-2.
Toll Bros	TOL	52	22.42	2/17	13.16	10/4	2.98M	19.10	-0.45	-2.
Tyco Intl	TYC	22	53.38	4/12	37.11	11/30	5.61M	46.27	-0.72	-1.
UBS AG	UBS	14	20.08	2/28	10.41	9/22	7.13M	11.21	-0.30	-2.
UPS Inc Verizon	UPS VZ	9 6	77.00 38.95	2/18 3/30	60.74 31.60	8/9 11/30	4.85M 14.29M	68.93 36.70	-0.38 0.05	-0. 0
verizori VerskAnlyt	VRSK	40	38.34	11/4	29.80		603.98K	36.45	-0.61	-1.
VlyNatlBcp	VLY	60	14.22	1/18	9.57	9/22	1.19M	11.68	-0.14	-1.
Vonage	VG	80	5.39	5/4	2.23	12/31	1.28M	2.64	-0.06	-2.
Vornado RT	VNO	32	98.77	7/22	68.39	10/5	1.46M	75.36	-1.66	-2.
WarnChilct	WCRX	48	25.92	5/13	12.90	10/4	3.24M	15.49	-0.43	-2.
Wyndham W	1	43	36.00	7/27	24.76	8/8	2.48M	33.72	-0.38	-1

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 tradina: High date = The dates shares hit their 52-week high: 52-wk low = The lowest $trading\ price\ of\ shares\ in\ the\ past\ 52\ weeks\ (or\ one\ year)\ of\ trading;$ 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.

Jobs

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"We've seen gains in banking relative to the small community banks, regional banks and credit unions even.

Samples said financial analysts and staff accountants are also in demand right now.

"Because of the time of year, we're seeing a lot in credit and collections," Samples said. "It's the fourth quarter, so a lot of companies are looking to clean up their financials and get as much cash collected on the books as possible before their year end.'

The report shows that New Jersey is part of the national job growth picture, Seneca

country added 104,000 pri-

vate sector jobs. New Jersey

"The pace is not gangbusters, but it's positive," said Seneca. "In October, the

"In October, the country added 104,000 private sector jobs. New Jersey added 4,000 of those. It's participating in the national expansion."

Joseph Seneca, Rutgers economics professor

added 4,000 of those. It's participating in the national expansion."

A continuing negative in New Jersey's job market was the loss of 1,500 public sector jobs, and Seneca said that trend is likely to continue as the state and local governments grapple with fiscal

constraints. Eliot Caroom: (973) 392-7919, ecaroom@starledger. com, @eliotter on Twitter