

## MONEY WRAP

### Neose Technologies leaving Nasdaq

Neose Technologies Inc. of Horsham will voluntarily remove its stock from the Nasdaq Global Market. The biopharmaceutical company said trading will be suspended March 3, with official delisting effective March 13. The company, which has announced a deal to sell most of its assets to two foreign drug companies, is in the process of shutting down.

### Hilltown helicopter co. has biz in Afghanistan

The owners of a helicopter that crashed and killed nine men fighting a California wildfire last year are moving some of their aircraft to Afghanistan, where they'll haul supplies for the U.S. military.

The Mail Tribune newspaper in Medford, Ore., reported that Carson Helicopters Inc. of Hilltown has signed a contract with a subsidiary of the security contractor formerly known as Blackwater Worldwide to provide seven helicopters for supply missions. Carson has an office in Merlin, Ore.

In December, U.S. Transportation Command awarded Presidential Airways Inc. a contract worth up to \$605 million for passenger and cargo helicopter services in Afghanistan through November 2013, records show.

### Catholic schools group becomes independent

Business Leadership Organized for Catholic Schools, which provides scholarships for students attending Catholic schools in the Philadelphia region, has restructured itself to become an independent, 501(c)3 nonprofit organization.

Under the new structure, BLOCS no longer operates under the umbrella of the Archdiocese of Philadelphia. The change will allow the group to offer more scholarships to students and operate under proven business practices, officials said in a statement.

### UAW reaches health care trust fund deal with Ford

The United Auto Workers and Ford Motor Co. said Monday they agreed to let the automaker change how it pays for a health care trust fund for retired workers, a deal that could serve as the model for cash-starved General Motors Corp. and Chrysler LLC.

Ford said the agreement allows it to make payments to the union-managed trust with up to 50 percent of company stock instead of cash. Having the UAW take equity frees up cash for operations.

## WHAT'S NEW

■ Citibank's Montgomeryville branch at 776 Bethlehem Pike will host a reception and art auction from 5:30-8:30 p.m.

Wednesday to celebrate Black History Month. The auction will feature the work of Philadelphia artist Leon Dewitt Finney III. All proceeds will benefit the Kasarani Primary School, which serves destitute children in Nairobi, Kenya.

■ Hoagie Works, on State Street in Doylestown, has expanded its hours and will now serve breakfast. The store now opens at 7 a.m. Tuesday through Sunday, and 9 a.m. on Monday. Breakfast is available 7 to 11 a.m. The new menu includes breakfast potatoes, egg sandwiches and omelets. For more information, call 215-348-7066.

■ Corinna's County Store recently held a grand opening to celebrate its move to Perkasie. The store features a mix of antiques, country home furnishing and gifts, and is at 623 W. Market St. Information: call 215-257-5277.

■ Allied Pixel, a multimedia production company in Media, is accepting applications for its Partners in Progress nonprofit awards program. One Philadelphia-area nonprofit will receive a \$25,000 grant for the production of a digital media project. Last year's grant went to the Bucks County Autism Support Coalition, which used the money to create videos on autism. Applications are due March 31. For more information, visit [www.alliedpixel.com/contact/partners\\_in\\_progress.htm](http://www.alliedpixel.com/contact/partners_in_progress.htm).

Send your business news to [money@phillyburbs.com](mailto:money@phillyburbs.com).

# Major indexes fall to 1997 levels

*The Dow and S&P 500 have lost about half their value since hitting record highs in October 2007.*

BY TIM PARADIS  
ASSOCIATED PRESS

NEW YORK — Wall Street has turned the clock back to 1997.

Investors unable to extinguish their worries about a recession that has no end in sight dumped stocks again Monday. The Dow Jones industrial average tumbled 251 points to its lowest close since May 7, 1997, while the Standard & Poor's 500 index logged its lowest finish since April 11, 1997. It's as if the decade's dot-com surge, collapse and subsequent recovery never occurred.

The Dow is just over 100 points from 7,000. Both indexes have lost about half their value since hitting record highs in October 2007.

"People left and right are throwing in the towel," said Keith Springer, president of Capital Financial Advisory Services.

Investors pounded most financial stocks even as government agencies led by the Treasury Department said they would launch a revamped bank rescue program this week. The plan includes the option of increasing government ownership in financial institutions without having to pour more taxpayer money into them.

The Treasury and other agencies issued a statement after The Wall Street Journal reported Citigroup is in talks for the government to boost its stake in the bank to as much as 40 percent. Analysts said the market, which initially rose on the statement, wanted more details of the government's plans.

Meanwhile, technology stocks fell after The Journal

reported that Yahoo Inc.'s new chief executive plans to reorganize the company. But the selling came across the market as pessimism about the recession and its toll on companies deepened.

"There's no where to hide anymore," said Jim Herrick, director of equity trading at Baird & Co. The market's decline extends massive losses from last week when the major stock indexes tumbled more than 6 percent. While falling to their 1997 levels, the major indexes plunged through the lows they reached in late November, at the height of the credit crisis.

The Dow dropped 250.89, or 3.41 percent, to 7,114.78. It last closed this low on May 7, 1997 when it finished at 7,085.65. The Dow hasn't traded below the 7,000 mark since October 1997. The index is down 14 percent over the past 10 sessions.

The Standard & Poor's 500 index fell 26.72, or 3.47 percent, to 743.33. It was the lowest close since April 11, 1997, when it ended at 737.65.

# Nailing *the* interview



Jo Leonard of Wrightstown runs a career and college coaching business. She works with young adults like Richenda Gould (left), who are seeking guidance on college and career decisions.

*Wrightstown's Jo Leonard enjoys helping people make the perfect presentation.*

BY JOHN ANASTASI  
STAFF WRITER

A veteran of financial institutions, ad agencies and marketing companies, Wrightstown's Jo Leonard has never interviewed for a job and not gotten an offer.

So when she tired of the corporate world, she started a business that helps young people land — and then nail — that key job interview.

"I remember being 22 and jobless like it was yesterday," said the 41-year-old Leonard, who grew up in England before moving to the U.S. at the age of 20. "You do over and above what you have to do to get the job."

Leonard works mostly with recent college graduates in the Philadelphia region, New Jersey and New York and helps them with everything from resumes and cover letters to their handshakes and interviewing skills. In a down economy, her business is up, she said.

"In this market, you must be flawless in your presentation and you must be flexible," she said. "You might want a 40-hour-a-week job but you might have to take a 30-hour-a-week job. You have to have that adaptability and you have to be able to prove your value."

Leonard, who founded Jo Leonard LLC five years ago, is carrying about 20 clients. Things have gotten busy enough that she might bring in two other consultants to help handle additional work.

When a client contacts Leonard, who works out of her home and an office near Peddler's Village Shopping Center in Buckingham, she determines how well they speak and write, the sort of job they want, what they hope to earn and what their resumes look like.

"I get them to articulate who they are and what they have to offer," she said. "I know immediately what we need to work on and we focus on the weakest area first."

Those weaknesses can range from their manner of speaking and dressing to the quality of their e-mails and resumes. Some people look great but are poor speakers. Others speak well, but tend to drift to topics that do not relate to the jobs they are seeking.

## Contact Us

Do you know anyone who's making a living as an entrepreneur of an interesting business or as an employee in an occupation he or she always had dreamed about? If so, e-mail [janastasi@phillyburbs.com](mailto:janastasi@phillyburbs.com) or call 215-949-4170.

## On the Web:

[www.joleonard.com](http://www.joleonard.com)

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## Gov-Bank? Not quite

*Many of the changes consumers are likely to see will be made by the banks themselves to save money.*

BY MADLEN READ  
ASSOCIATED PRESS

NEW YORK — The U.S. government may be tightening its grip on the banking system, but don't expect it to change your branch's hours, tack fees onto your account or overhaul your bank's Web site.

The federal government doesn't want to be running banks' daily operations, financial analysts say. Not only would it rub Americans raised on free-market values the wrong way, but the task would also be too massive and complicated.

That's not to say there won't be big changes made by the government at banks like Citigroup Inc. — a company that is shrinking drastically. But many of the changes consumers are likely to see will be made by the banks themselves to save money — already, Citigroup, Bank of America Corp., JPMorgan Chase & Co. and others have been hiking credit card rates.

The government's growing influence over certain financial institutions will probably not be noticeable to average customers making deposits, getting mortgages or signing up for cards — unless regulators decide a bank needs to sell branches to another institution.

"We're not going to end up with Citi as a government-owned banking utility. I just don't see it," said Bert Ely, an independent banking industry consultant in Alexandria, Va. "What this company faces are very major

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## Forecasters see higher unemployment in 2009

*The recession is predicted to worsen this year.*

BY JEANNINE AVERSA  
ASSOCIATED PRESS

WASHINGTON — Brace yourself: The recession is projected to worsen this year.

The country stands to lose a sizable chunk of economic activity in 2009 as consumers at home and abroad retrench in the face of persistent economic troubles. And the U.S. unemployment rate — now at 7.6 percent, the highest in more than 16 years — is expected hit a peak of 9 percent this year.

That gloomy outlook came from leading forecasters in the latest survey by the National Association for Business Economics released Monday. The new estimates are roughly in line with other recent

projections, including those released last week by the Federal Reserve.

"The steady drumbeat of weak economic and financial market data have made business economists decidedly more pessimistic on the economic outlook for the next several quarters," said NABE president Chris Varvares, head of Macroeconomic Advisers.

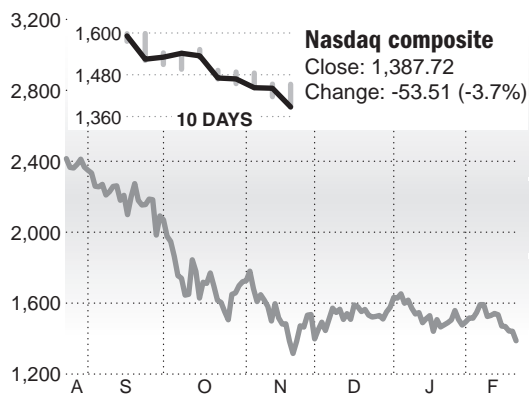
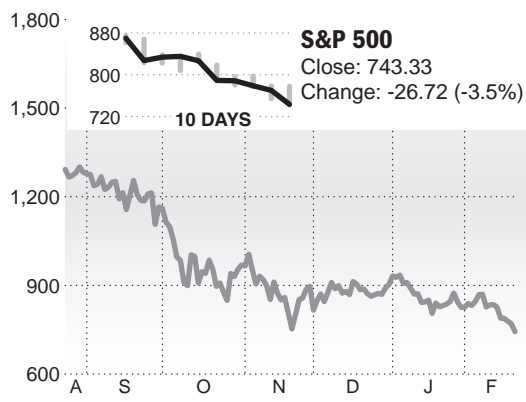
All told, Varvares and his fellow forecasters now expect the economy to shrink by 1.9 percent this year, a much deeper contraction than the 0.2 percent dip projected in the fall.

If the new forecast is correct, it would mark the first time since 1991 the economy actually contracted over a full year and would be the worst showing since 1982, when the country had suffered through a severe recession.

Vanishing jobs, shrinking nest eggs, ris-

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# MONEY & MARKETS



**Stocks Recap**

	NYSE	NASD
Vol. (in mil.)	6,353	2,011
Pvs. Volume	8,113	2,527
Advanced	419	586
Declined	2710	2197
New Highs	2	4
New Lows	395	375

	HIGH	LOW	CLOSE	CHG.	%CHG.	WK	MO	QTR	YTD
DOW	7441.02	7105.94	7114.78	-250.89	-3.41%	▼	▼	▼	-18.93%
DOW Trans.	2743.10	2577.78	2586.70	-112.17	-4.16%	▼	▼	▼	-26.87%
DOW Util.	340.17	326.42	327.35	-8.54	-2.54%	▼	▼	▼	-11.71%
NYSE Comp.	4853.93	4628.01	4633.78	-170.73	-3.55%	▼	▼	▼	-19.51%
NASDAQ	1452.58	1386.68	1387.72	-53.51	-3.71%	▼	▼	▼	-12.00%
S&P 500	777.85	742.37	743.33	-26.72	-3.47%	▼	▼	▼	-17.70%
S&P 400	470.14	447.90	447.93	-18.89	-4.01%	▼	▼	▼	-16.78%
Russell 2000	414.80	394.58	394.58	-16.38	-3.99%	▼	▼	▼	-21.00%
Wilshire 5000	7876.49	7517.84	7525.62	-276.58	-3.54%	▼	▼	▼	-17.18%

## Internet Immunity

WebMD has outperformed its peers in the Internet industry over the past 12 months.

20 percent change

WBMD

Nasdaq Internet Index

F M A M J J A S O N D J F

SOURCE: Thomson Reuters

One Web company in good health makes its money in the pursuit of wellness. WebMD (WBMD), a provider of health information to consumers and health care professionals, topped fourth-quarter earnings estimates last week. The growth came from strong advertising revenue, leading Citigroup analyst Mark Mahaney to upgrade the stock to "buy" from "sell."

He puts it among his "core" holdings among smaller Internet stocks, saying its balance sheet is strong and its long-term growth potential is "robust."

Consumer page views, a statistic the industry uses to track traffic to sites, rose 30 percent year-over-year. Visits from physicians also rose, with 1.5 million completing

continuing medical education programs through WebMD's Medscape site. Stifel, Nicolaus analyst George Askew also called the results impressive.

**Company Spotlight** "WebMD continues to benefit from bio-pharmaceutical companies who increasingly are re-directing offline marketing and promotional dollars toward online health Web sites," Askew wrote.

Morningstar's Larry Witt notes that investors should be aware of risks, however. The Food and Drug Administration could increase regulation of direct-to-consumer advertising by drug makers, threatening WebMD's primary revenue source. Also, competition in online health care is growing from the likes of Microsoft and Google.

Chris Bain, Elizabeth Gramling • AP

## Interest Rates



Bond prices were mixed. The yield on the 10-year Treasury, which moves opposite its price, fell. The yield on the three-month T-bill rose.

TREASURIES	YEST	PVS	NET CHG	WK	MO	QTR	1YR
3-month T-bill	.29	0.26	+0.03	▲	▲	▲	2.18
6-month T-bill	.49	0.46	+0.03	▲	▲	▲	2.12
1-year T-note	.69	0.69	...	▲	▲	▲	1.88
2-year T-note	.93	0.93	...	▲	▲	▲	1.96
5-year T-note	1.82	1.79	+0.03	▼	▼	▼	2.79
10-year T-note	2.77	2.77	...	▼	▼	▼	3.79
30-year T-bond	3.52	3.56	-0.04	▼	▼	▼	4.58

BONDS	YEST	PVS	NET CHG	WK	MO	QTR	1YR
Lehman Long T-Bd Idx	3.64	3.63	+0.01	▼	▼	▼	4.39
Bond Buyer Muni Idx	5.56	5.54	+0.02	▼	▼	▼	5.01
Lehman US Aggregate	4.42	4.47	-0.05	▲	▲	▲	4.73
Lehman US High Yield	18.19	18.01	+0.18	▲	▲	▲	10.50
Moodys AAA Corp Idx	5.28	5.40	-0.12	▲	▲	▲	5.56
Lehman Comp T-Bd Idx	2.00	1.97	+0.03	▲	▲	▲	2.97
Lehman US Corp	7.36	7.35	+0.01	▲	▲	▲	5.68

## Commodities

Gold retreated as investors cashed in on recent gains, though analysts expect the yellow metal's lure as a safe haven will drive prices up again. Oil prices declined while crop prices were mixed.



	CLOSE	PVS.	%CH.	%YTD
<b>FUELS</b>				
Crude Oil (bbl)	38.44	38.94	-1.28	-13.8
Ethanol (gal)	1.55	1.52	+1.97	-4.3
Heating Oil (gal)	1.18	1.20	-1.67	-16.3
Natural Gas (mm btu)	4.10	4.01	+2.24	-27.1
Unleaded Gas (gal)	1.04	1.07	-2.80	+3.0
<b>METALS</b>				
Aluminum (lb)	0.59	0.59	...	-16.9
Copper (lb)	1.43	1.41	+1.42	+2.1
Gold (oz)	994.60	1001.80	-0.72	+12.6
Platinum (oz)	1079.50	1095.70	-1.48	+15.3
Silver (oz)	14.45	14.49	-0.28	+28.2
<b>AGRICULTURE</b>				
Cattle (lb)	0.81	0.81	...	-3.6
Coffee (lb)	1.11	1.09	+1.83	-0.9
Corn (bu)	3.52	3.50	+0.57	-13.5
Cotton (lb)	0.43	0.43	...	-12.2
Lumber (1,000 bd ft)	143.30	146.30	-2.05	-15.4
Orange Juice (lb)	0.68	0.67	+1.49	-1.5
Soybeans (bu)	8.73	8.63	+1.16	-10.2
Wheat (bu)	5.11	5.19	-1.54	-16.4

## Stocks

Stocks staggered to their lowest levels in more than a decade, pulled down by investors' rapidly waning confidence. The Dow Jones industrials fell 250.89, or 3.41 percent, to 7,114.78. The S&P 500 declined 3.47 percent and the Nasdaq composite fell 3.7 percent.

**Humana Inc.** HUM  
Close: \$30.83 ▼ -9.71 or -24.0%  
Preliminary 2010 Medicare Advantage payment rates, which the government released Friday, could hurt the health insurer next year.

Vol.: 14.9m (5.1x avg.) PE: 10.5  
Mkt. Cap: \$5.2 b Yield: ...

**Campbell Soup Co.** CPB  
Close: \$28.63 ▼ -0.82 or -2.8%  
Second-quarter profit dropped as overall sales fell and due to a stronger dollar, though domestic soup sales were strong.

Vol.: 3.9m (1.4x avg.) PE: 16.2  
Mkt. Cap: \$10.2 b Yield: 3.5%

**Developers Diversified** DDR  
Close: \$2.50 ▼ -0.13 or -4.9%  
The shopping center real estate investment trust posted a loss in funds from operations due to the declining value of some assets.

Vol.: 8.3m (1.3x avg.) PE: 2.5  
Mkt. Cap: \$300.7 m Yield: 10.4%

**Waste Services Inc.** WSII  
Close: \$4.45 ▲ 0.20 or 4.7%  
The garbage hauler's fourth-quarter loss narrowed from the comparable year-ago period, beating Wall Street expectations.

Vol.: 141.3k (1.2x avg.) PE: 12.1  
Mkt. Cap: \$195.73 m Yield: ...

**Lincoln Electric** LECO  
Close: \$33.83 ▼ -4.51 or -11.8%  
Quarterly income fell 60 percent as the welding products manufacturer began to feel the effects of a weakened global economy.

Vol.: 1.4m (3.6x avg.) PE: 6.8  
Mkt. Cap: \$1.45 b Yield: 3.2%

## Local Stocks

Co. Name	Tckr	52Wk Range	Close	Last	Chg	%Chg	WK	MO	QTR	YTD	1Yr	Volume	PE	DIV
Aqua America Inc	WTR	12.20	22.00	18.94	+15	+0.8%	▲	▼	▼	-8.0%	-2.8%	1622	26	0.54
Bco Santander SA	STD	6.01	22.27	5.92	-36	-5.7%	▼	▼	▼	-37.6%	-58.4%	5697	1.06e	
Bio-Imaging Tech	BITI	2.15	8.20	3.32	+09	+2.8%	▲	▲	▲	-9.3%	-58.8%	76	17	...
Brist Myr Sqb	BMV	16.00	23.98	19.88	-49	-2.4%	▼	▼	▼	-14.5%	-6.3%	11470	8	1.24
C&D Technologies	CHP	1.01	9.52	1.65	+08	+1.1%	▲	▲	▲	-47.3%	-72.1%	33	dd	...
Charming Shop	CHRS	0.57	6.42	.74	-02	-2.6%	▼	▼	▼	-69.7%	-87.4%	679	dd	...
Comcast Corp A	CMCSA	11.95	22.86	12.69	-15	-1.2%	▼	▼	▼	-24.8%	-35.0%	24942	15	0.27f
Discovery Labs	DSCO	0.77	3.02	1.18	...	...	▲	▲	▲	+5.4%	-46.4%	211	dd	...
Environ Tectonics	ETC	0.55	2.95	.98	+05	+5.4%	▲	▲	▲	+19.5%	-38.0%	2	dd	...
Exelon Corp	EXC	36.81	92.13	46.32	-162	-3.4%	▼	▼	▼	-16.7%	-36.2%	4616	11	2.10
Fox Chase Inc	FXCB	9.25	13.25	9.01	-39	-4.1%	▼	▼	▼	-18.1%	-18.8%	10	cc	...
Harleysville Gp	HGIC	24.75	66.95	28.62	-103	-3.5%	▼	▼	▼	-17.6%	-15.8%	68	20	1.20
Harleysville Natl Cp	HNBC	6.85	20.60	6.93	-31	-4.3%	▼	▼	▼	-52.0%	-43.7%	216	9	0.40m
Harleysville Sav Fn	HARL	10.08	14.31	10.65	+12	+1.1%	▲	▲	▲	-20.7%	-14.8%	8	0.72	
ICT Group Inc	ICTG	2.50	11.67	4.34	-52	-10.7%	▼	▼	▼	-5.2%	-46.4%	7	dd	...
Johnson & Johnson	JNJ	52.06	72.76	53.65	-100	-1.8%	▼	▼	▼	-10.3%	-10.0%	19904	12	1.84
Jones Apparel	JNY	2.34	22.12	2.75	-12	-4.2%	▼	▼	▼	-53.1%	-77.1%	2056	dd	0.20m
Kulicke & Soffa	KLIC	1.11	7.95	1.26	-14	-10.0%	▼	▼	▼	-25.9%	-74.2%	268	dd	...
Marathon Oil	MRO	19.34	55.75	22.54	-121	-5.1%	▼	▼	▼	-17.6%	-53.2%	7655	5	0.96
Merck & Co	MRK	22.82	46.92	27.88	-22	-0.8%	▼	▼	▼	-8.3%	-37.0%	15525	8	1.52

Co. Name	Tckr	52Wk Range	Close	Last	Chg	%Chg	WK	MO	QTR	YTD	1Yr	Volume	PE	DIV
Natl Penn Bcs	NPBC	6.39	20.00	6.88	-07	-1.0%	▼	▼	▼	-52.6%	-55.4%	1346	15	0.68m
Nutri System	NTRI	10.01	22.68	10.98	-72	-6.2%	▼	▼	▼	-24.7%	-26.3%	388	7	0.70
Orleans Homebuild	ORH	1.05	6.65	1.15	+05	+4.5%	▲	▲	▲	-2.5%	-75.1%	16	dd	...
Prudential FncI	PRU	13.10	89.82	17.17	-134	-7.2%	▼	▼	▼	-43.3%	-73.4%	10819	dd	0.58m
Pub Svc Ent Gp	PEG	22.09	47.50	27.94	-58	-2.0%	▼	▼	▼	-4.2%	-35.9%	3472	12	1.33f
PSEG 4.08ptA	PEGPA	57.76	80.00	74.60	...	...	▲	▲	▲	+1.9%	...	...	...	4.08
Quigley Corporation	QGLY	2.85	5.85	4.35	+21	+5.1%	▲	▲	▲	+8.8%	-24.3%	14	dd	...
Rite Aid Corp	RAD	0.23	3.03	.20	-03	-13.0%	▼	▼	▼	-35.5%	-91.2%	3055	dd	...
Rohm Haas	ROH	44.13	76.50	53.50	-252	-4.5%	▼	▼	▼	-13.4%	+6.8%	4257	22	1.64
TF Financial	THRD	16.00	27.00	16.75	-75	-4.3%	▼	▼	▼	-13.2%	-26.5%	11	0.80	
Technitrol Inc	TNL	1.09	25.28	1.17	+02	+1.7%	▲	▲	▲	-66.4%	-93.5%	1439	3	0.10m
Teva Pharm	TEVA	35.89	50.00	45.26	-76	-1.7%	▼	▼	▼	+6.3%	-3.0%	6671	63	0.52e
Toll Bros	TOL	13.55	28.00	15.94	-14	-0.9%	▼	▼	▼	-25.6%	-25.2%	4528	dd	...
US Steel Corp	X	20.71	196.00	21.53	-327	-13.2%	▼	▼	▼	-42.1%	-76.9%	19390	1	1.20
Univest Corp of Penn	UVSP	19.09	38.99	19.69	-88	-4.3%	▼	▼	▼	-38.7%	-9.9%	18	11	0.80
Verizon Comm	VZ	23.07	39.94	27.85	-96	-3.3%	▼	▼	▼	-17.8%	-13.2%	17651	12	1.84

## Interview

Continued from Page A8

"You have to self-advocate in a way that's relative to the interview," Leonard said.

She also encourages job-seekers of any age to thoroughly research the company where they are applying and use search engines like Google to check up on the person who will be giving the interview. Those people are almost certainly doing the same to them, she said.

"You have to clean up your Facebook," Leonard said, referring to the popular social networking Web site on which members post pictures and information about themselves that can be viewed by others. "You want it to be a clean, positive reinforcement of your reputation."

She typically meets with a client eight to 10 times over the course of a few months. Depending on the number of sessions — some find jobs after just a few meetings — she charges up to about \$1,500. Leonard has developed contacts in various industries that can also help job-seekers.

Though 20 percent of her clients are over the age of 35, the majority are in their early 20s.

"I love working with them," she said. "There are those who think they know it all and they're not interested in listening, but the majority are like sponges."

Two years ago, Cinnaminson native Shannon Reilly contacted Leonard because she was interested in changing careers. She had been working in theater and living in New York City, but wanted to do something different. Leonard helped Reilly learn how to network with people in industries that interested her.

Eventually, Reilly landed a job as a sales assistant for Comcast Spotlight, where she sells commercial time. She said Leonard's lessons still come in handy. She used to make Reilly cold call people in various companies and talk to them as an exercise.

"A lot of it was giving me the confidence to go to networking events and talk to people I didn't know about what they do," said Reilly, who now lives in Palmyra.