

Jewelry store offering free Valentine's gifts

From staff and wire reports

Key's Jewelry in downtown Canton will offer free Valentine's Day gifts to 50 residents in need.

The store is joining with fellow Master Independent Jewelers Organization (IJO) members to offer sterling silver heart jewelry at no cost to deserving individuals.

"We're well aware of the state of the economy," said **Doug Key**, who with his wife, **Judy**, owns and operates the store. "And if there's something we can do to help someone who's going through some tough times to be able to show their love with a Valentine's gift, were all for it."

The program began in Ventura, Calif., and has quickly spread nationwide through discussions among IJO members.

"I heard about this from our member, **Debbie Fox**, who started this program in her own store, and I thought it would be a wonderful gesture for our members to give back to their communities," IJO President **Jeff Roberts** said.

Key said the gifts would be given to people who had experienced hardship such as job loss or home loss. The offer will be limited to one piece per customer.

The store is at 230 E. Main St. For information, call (770) 479-4834.

Woodstock gift shops to close

Two downtown Woodstock gift shops soon will be closing their doors.

Betsy's on Main at 8654 Main St. is closing its storefront in March, with closing sales under way. After the store closing, Betsy's will continue to operate its Web site sales at www.betsysonmain.com as well as its custom gift basket business.

Store hours are 10 a.m. to 5:30 p.m. on Mondays through Saturdays. For information, call (678) 238-2700.

Teapots & Treasures at 8560 Main St. is closing at the end of the month.

Closing sales are under way, and the shop will be open from 10 a.m. to 5 p.m. Tuesdays through Saturdays. For information, call (678) 445-3436.

Office hosts open house today

International Laser Therapy in Woodstock will host an open house today.

The event from 10 a.m. to 4 p.m. will include free consultations and refreshments, with therapeutic massage consultation from 10 a.m. to noon.

The office is at 2230 Towne Lake Parkway, Building 800, Suite 120. For information, call (404) 580-9414 or see the Web site at www.internationallasertherapy.com.

ID theft workshop on Feb. 24

The Woodstock Downtown Development Authority will present a free business workshop this month.

"How Identity Theft in the Workplace Affects You and What Can Be Done To Reduce Your Risk" is from 6 to 7:30 p.m. on Tuesday, Feb. 24, at Chattahoochee Technical College, formerly known as Appalachian Tech, at 8371 Main St. downtown.

The workshop will cover the Fair and Accurate Credit Transaction Act, other federal and state identity theft laws, Federal Trade Commission guidelines, workplace compliance and five common types of identity theft and the best means to combat them. For information, call (770) 924-0406 or e-mail kbennett@oldtownewoodstock.com.

Consumer credit at record lows

WASHINGTON — Consumer borrowing fell for a third straight month in December, the longest stretch in 17 years, as households cut spending amid a steep recession and rising job layoffs.

The Federal Reserve said Friday that consumer borrowing dropped at an annual rate of 3.1 percent in December. The \$6.6 billion decline was nearly double what analysts expected.



Photo special to the Cherokee Tribune

GIVING BACK

Molly Maid of Cherokee County, Kennesaw and Acworth and the Ms. Molly Foundation have donated more than \$1,500 and more than 1,300 personal care and non-perishable food items to local domestic violence shelters and safehouses in the Cherokee County area. The company recently sponsored its Making a Difference drive to collect the goods and funds from customers and friends and donating a portion of every Molly Maid service clean to the Cherokee Family Violence Center. "We are so grateful to all our customers and friends who helped us raise these funds and collect these needed goods for our local shelters," local company owner Greg Flegle said. "We know domestic violence is a persistent problem that often goes unnoticed, and we are thankful to our community for helping us get out the message that these victims of abuse need our help." Above: From left, June Weldy, Amy Taylor, Candy Dickson, Glenda Blakely, Candace Henderson, Deborah Henson, Jodi Thomas, Marcia Fowler, Darlene Newell, Shena Reno, Michelle Fey, Heather Poulson and Roxanne Green. For information on the foundation, see the Web site at www.mollymaid.com/foundation.

Jobless benefit system lacking

Recession exposes holes in unemployment

By Christopher S. Rugaber
Associated Press Writer

WASHINGTON — The government safety net designed to protect laid-off workers from financial catastrophe is falling short, leaving nearly half the 11.6 million jobless Americans without unemployment benefits. The shortcomings are fueling the recession as an increasing number of workers fall through the cracks and curtail spending. The trend highlights what economists say is a growing need for a 21st century makeover of a program started in the depths of the Great Depression.

Among the key problem areas:

- There are many more part-time workers now than in 1935, but the program only covers those looking for full-time work.

- Many eligible jobless Americans are shut out because states use an outdated system for calculating their income, making it more difficult to meet requirements.



The Associated Press

Paula Stein looks over a stack of bills in her home in Manikin Sabot, Va., in January. Stein, who is unemployed and is looking for work, is ineligible for several assistance programs because of a pension that she receives.

- Unemployment spells increasingly last longer than the usual 26-week jobless benefits program.

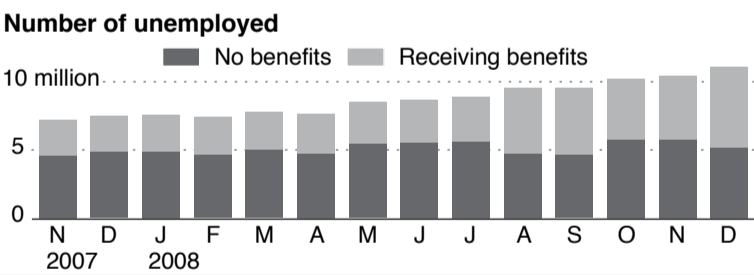
Jobless benefits are essentially mini-financial stimulus packages for struggling American families. Helping laid-off breadwinners continue to purchase goods and services until they

find new jobs ultimately bolsters the economy and makes further layoffs less likely.

About \$27 billion of the economic stimulus package under consideration by Congress would be used to extend jobless benefits, which vary by state but average about \$300 a week.

Jobless likely larger than estimated

The number of Americans receiving jobless benefits is rising to record levels and it's feared that millions of those laid-off are slipping through the cracks.



THE MARKET IN REVIEW

STOCK EXCHANGE HIGHLIGHTS			
NYSE 5,475.28 +149.27	AMEX 1,437.87 +11.37		
GAINERS (\$2 OR MORE)			
Name	Last	Chg	%Chg
RegionsFm	4.20	+1.37	+48.4
MSDIEU09	18.30	+5.74	+45.7
Marshills	5.31	+1.49	+39.0
Talbots	2.97	+0.78	+35.6
Wabash	4.16	+1.07	+34.6
MaguirePr	2.43	+0.55	+29.3
BkAtl A rs	2.40	+0.54	+29.0
Synovus	4.18	+0.92	+29.0
LitInaMot	3.34	+0.71	+27.0
BkOfAm	6.13	+1.29	+26.7
LOSERS (\$2 OR MORE)			
Name	Last	Chg	%Chg
Skechers	7.42	-2.67	-26.5
DirxFinBear	40.94	-9.91	-19.5
LeifFord31	4.35	-0.99	-19.5
SFA Intl	13.87	-3.06	-18.3
HatfiteFn	12.88	-2.41	-16.0
ViadCorp	18.19	-3.08	-14.5
DirxFinBEar	54.92	-9.08	-14.2
ProUSMRE	54.29	-8.93	-14.1
RdxInv2xF s	40.15	-6.61	-14.1
Intermec	10.38	-1.62	-13.5
MOST ACTIVE (\$1 OR MORE)			
Name	Vol (00)	Last	Chg
SPDR	3309171	86.98	+2.41
PSCrudeDL	n319322	2.69	+0.05
SP Mid	101803	96.54	+3.70
BarcGSOI	61847	18.76	-0.34
GoldStr g	39378	1.62	+0.1
NovaGld g	27303	3.57	-0.13
GranTra gn	21908	3.50	+0.29
NhtgIM g	21506	1.37	-0.04
EldorGld g	19677	8.12	+1.18
BPZ Res	18910	4.30	-0.08
DIARY			
Advanced	378		
Declined	187		
Unchanged	90		
Total issues	655		
New Highs	3		
New Lows	6		
NASDAQ			
1,591.71	+45.47		
MOST ACTIVE (\$1 OR MORE)			
Name	Vol (00)	Last	Chg
BkOfAm	7024289	6.13	+1.29
SPDR FncI	2590183	9.79	+0.88
Citigrp	2588604	3.91	+0.38
GenElec	2149722	11.10	+0.25
ProUSFin	1579782	3.59	+0.40
WellsFargo	1163301	19.14	+2.87
DirxFinBul	768847	10.71	+1.75
iSHEMkt s	765303	24.94	+1.19
JPMOrgCh	761054	27.63	+3.09
ProUSP	722120	24.16	+1.30
DIARY			
Advanced	2,551		
Declined	547		
Unchanged	79		
Total issues	3,177		
New Highs	7		
New Lows	24		
Volume	6,375,247,926		

STOCKS OF LOCAL INTEREST																
Name	Ex	Div	Yld	PE	Last	Daily Chg	YTD %Chg	Name	Ex	Div	Yld	PE	Last	Daily Chg	YTD %Chg	
AFLAC	NY	1.12	5.1	8	21.80	-1.31	-5.2	Intll	Nasd	.56	3.8	16	14.73	+48	+5	
ATAT Inc	NY	1.64	6.3	12	26.08	+9.3	+5.5	IntllgSys	Amex	...	...	...	1.19	+0.9	+15.1
AirTran	NY	...	...	...	4.49	+0.6	+1.1	IBM	NY	2.00	2.1	11	96.14	+4.23	+14.2
AlcatelLuc	NY	...	...	...	1.86	+0.5	+3.5	JPMorgCh	NY	1.52	5.5	13	27.63	+3.06	+1.3
AmIntlCp	NY	...	...	...	1.04	+0.4	+3.8	Kroger	NY	.36	1.6	13	22.91	+9.1	+13.3
ApolltoG g	Amex	...	...	...	8	32	+38.1	LibertyAq	Amex	...	...	...	8.75	+0.3	+5.5
Apple Inc	Nasd	...	...	...	19	99.72	+3.26	Microsoft	Nasd	5.2	2.6	11	19.66	+6.2	+1.1
ApplMail	Nasd	24	2.3	15	10.45	+2.2	+3.2	MorgStan	NY	1.06	4.7	17	22.67	-3.2	+2.8	
AviAm	Nasd	...	...	...	16	.96	...	Moteriala	NY	...	...	...	3.88	+2.0	+2.4
BPZ Res	Amex	...	...	...	4.30	-0.8	-2.8	NCR Corp	NY	...	...	...	10.61	+1.7	+2.0
BkOfAm	NY	04	7	11	6.13	+1.29	+5.5	NwGold g	Amex	...	...	...	2.45	+0.3	+7.3
BarcAIG38	Amex	...	...	...	34.17	+5.0	+2.9	NewsCpA	Nasd	.12	1.7	...	6.96	+0.4	+2.2
BarcGSOI	Amex	...	...	...	18.76	-0.4	-1.9	NhtgIM g	Amex	...	...	...	1.37	-0.4	+5.1
Broadcom	Nasd	...	...	...	48	18.08	+6.1	Nvidia	Amex	...	...	...	3.57	-1.3	+142.9
CanArgoEn	Nasd	...	...	...	04	.90	-2.3	Nvda	Nasd	...	...	...	9.87	+5.1	+2.3
Cisco	Amex	...	...	...	14	17.04	+6.9	OilSands g	Amex	...	...	...	1.21	+0.5	+58.8
Citigrp	NY	04	1.0	...	3.91	+3.8	+1.7	Oracle	Nasd	...	...	...	16	17.97	+3.5
CocaCE	NY	26	2.2	...	12.62	+5.7	+4.9	Pfizer	NY	1.28	8.6	12	14.84	+3.4	+6.2	
CocaCl	NY	1.52	3.5	17	43.55	+8.6	-3.8	PSCrudeDL n	Amex	...	...	...	2.69	+0.5	+5.5
Comcast	Nasd	25	1.8	16	14.17	+3.4	-1.1	PwShs QQQ	Nasd	.14	.4	...	31.37	+8.0	+5.5	
CVRD	NY	5.6	3.2	...	17.70	+1.37	+6.2	PrUSHSAP	NY	15.88	6.0	...	73.21	-4.16	-3.2	
Daimler	NY	3.18	9.9	...	31.96	+2.66	+8.5	ProUSP	NY	5.00	2.1	...	24.16	+1.30	+8.0	
Dell Inc	Nasd	7	9.46	+0.3	-7.6	ProUSFin	NY	30	8.4	...	3.59	+4.0	-40.5
DirxFinBull	NY	.06	...	...	10.71	+1.75	+5.0	Qualcom	Nasd	.64	1.8	22	36.32	+1.28	+1.4
DryShips	Nasd	1	6.18	-2.5	-4.0	RegionsFm	NY	.40	9.5	...	4.20	+1.37	+4.2
EldorGld g	Amex	58	8.12	+1.8	+2.1	RschMotr	Nasd	19	59.17	+23.7
EquiThrx	NY	.16	7	12	24.55	-7.2	-7.4	RockTen	NY	.40	1.3	13	31.20	+1.0	-8.7	
FifthThird	Nasd	.04	1.5	...	2.63	+9.9	+8.2	Schwab	Nasd	.24	1.6	14	14.55	+9.9	+10.0	
GasArElc	Amex	...	...	...	59	0.2	-0.2	Sherrin	NY	1.40	2.8	12	49.94	+1.51	+1.4
GenElec	NY	1.24	11.2	6	11.10	+2.5	+1.5	SirusXM	Nasd	...	...	...	13	-0.4	+8.3
GmMotr	NY	...	...	...	2.84	-0.2	-1.1	SouthCo	NY	1.68	5.0	15	33.59	+2.5	+1.4
GenuPrt	NY	1.60	4.8	11	33.65	+2.3	+1.1	SPDR	Amex	2.72	3.1	...	86.96	+2.41	-3.8	
GoldStr g	Amex	...	...	...	1.62	+0.1	+6.0	SP Mid	Amex	1.82	1.9	...	96.54	+3.70	-1.8
GranTra gn	Amex	...	...	...	3.50	+2.9	+25.0	SPDR FncI	NY	.58	5.9	...	9.79	+8.8	-2.6
GrayTelv h	NY	12	23.5	13	5.1	+0.3	+2.5	SunMicro	Nasd	...	...	...	5.73	+2.5	+50.1
GrayTVa	NY	.12	13.6	22	.88	-0.9	-5.7	SunTst	NY	.40	3.3	6	12.09	+1.70	-5.0	
GrifBasg g	Amex	...	...	...	1.48	+0.7	+15.6	Synovus	NY	.24	5.7	...	4.18	+9.2	-49.6
HartidFn	NY	20	1.6	...	12.58	-2.41	-22.8	TaiwSemi	NY	50	5.8	...	8.89	+5.8	+10.0	
HomeOp	NY	90	3.8	13	23.53	+1.13	+2.2	Taseko	Amex	...	...	...	.92	+0.9	+6.1
HuntBnk	Nasd	.04	1.7	...	2.36	+5.7	+8.2	UdRelEn	Amex	...	...	...	9.49	+0.9	+2.4
iShCh25 s	NY	.77	2.7	...	26.47	+1.29	-2.1	US OilFid	NY	...	...	...	28.20		