



SUBMITTED PHOTOS

Shown (from left) are Kevan Bizilia, Linda Bizilia, Rebecca Walker-Jones, Michelle Kroger and Pat Burns.

Restaurant changes owners

Special to the News

A local favorite for the past nine years, Bizilia's Café this week welcomed its new owners Michelle Kroger and Pat Burns. The two, who are both newcomers to Auburn, purchased the business from Kevan and Linda Bizilia, who were seeking a sale in order to concentrate on their other restaurant in Opelika.

Rebecca Walker-Jones from OLD Inc. Business Brokers handled the sale.

"Located in one of the busiest positions on College Street, the business had excellent branding and a good local reputation," Walker-Jones said. "Despite what you may read in the news, there is never a bad time to sell a good business. It has far less to do with market conditions and much more to do with the current state of the business for sale, as well as the owner's reason for selling. Businesses that show a strong track record of steady or increasing sales and profitability will always sell faster and

for a better price than those that are in a decline.

"Whatever the reason for the sale (retirement or health being the most common), if it is the right time for the owners, it is usually the best time to sell. By delaying the sale as a result of speculation about current market conditions the owners may be putting themselves in a bad position. In summary, as you think about selling your business, it is always better to begin the process early and make sure you have plenty of time to do the job right."

Kroger and Burns said they are excited about their new business venture and extended a welcome to customers old and new.

"Bizilia's Café has always been known for its unique menu of freshly prepared Panini sandwiches, specialty coffees, salads, sodas and desserts," the new owners said. "We are currently open six days a week (from 7 a.m. to 9 p.m.), and from mid-January we will also be open on Sundays."

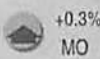


Bizilia's Café owners Kevan and Linda Bizilia sold the restaurant to Michelle Kroger and Pat Burns.

Money&Markets Extra



Dow Industrials
+7.0%
WEEK



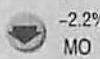
+0.3%
MO



+3.8%
YTD



Nasdaq
+7.6%
WEEK



-2.2%
MO



-1.0%
YTD



LARGE-CAP
S&P 500
+7.4%
WEEK



-0.7%
MO



-1.1%
YTD



MID-CAP
S&P 500
+8.1%
WEEK



-2.0%
MO

Europe's woes pose quandary



Even professional investors are agonizing over how much exposure they should have to Europe, given the near defaults in Italy and Greece.

A huge debt overhang and political problems threaten to bring down the entire eurozone. And besides potential defaults, much of the continent faces long-term economic challenges, such as declining populations.

Before you act too hastily, here are answers to three common questions:

1

SHOULD YOU DECREASE YOUR STAKE IN INTERNATIONAL INVESTMENTS?

Your time horizon for investments within a 401(k) or other retirement account should be 10 years or longer. That should help quell any temptation to overreact to scary headlines. Also recognize that many European stocks, and those with a significant dependence on Europe, already have a gloomy outlook priced in. Swift action by the European Central Bank could help steer the continent away from crisis and send stocks sharply higher.

2

IF YOU AVOID EUROPE, WHERE SHOULD YOU LOOK?

Some experts recommend investing instead in U.S. mega-cap stocks and those with extensive international operations. Multinationals, such as Caterpillar, Google, McDonald's and Yum Brands, can serve as proxies for direct investments.

Also remember that any big financial setback in Europe will generate shock waves worldwide. Companies in the Standard & Poor's 500 index derive 14 percent of their revenue from Europe and 46 percent overall from abroad.

3

WHAT ARE SOME GOOD INTERNATIONAL MUTUAL FUNDS?

The Vanguard Total International Stock Index fund (VTGSX), which covers a wide expanse of developed and emerging markets, gets a top grade of "gold" under Morningstar's new fund-rating system. Its market allocations currently are 50 percent for Europe and 25 percent each for the Pacific region and emerging markets.

Some actively managed, no-load funds that get Morningstar's gold rating: Artisan International Value Investor (ARTKX), Dodge & Cox Global Stock (DODWX), Dodge & Cox International Stock (DODFX), Harbor International (HIINX) and Oakmark International (OAKIX).

Dave Carpenter, Kristen Girard • AP



\$1,000 DERBY

Oil and gas week after per barrel omy raise ral gas, th supplies a

\$1,000 invested at the end of last year



A weekly update on what \$1,000 invested at the investment returns are based on the performance of the Jones-UBS commodity indexes, which include

Best Stocks 20 BEST

COMPANY	TICKER	FRID CLO
Pharmasset Inc	VRUS	128
Cabot Oil & Gas	COG	86
Alexion Pharma	ALXN	66
El Paso Corp	EP	25
Biogen Idec Inc	BIIB	113
Hansen Natural	HANS	93
Valeant Pharma	VRX	46
VF Corp	VFC	138
RANGE Resources	RRC	70
ONEOK	OKE	83
Intuitive Surgical	ISRG	433
China Unicom (HK)Ltd	CHU	21
Perrigo Co	PRGO	98
Humana	HUM	89
Fastenal Co	FAST	41
MasterCard Inc	MA	378
Estee Lauder	EL	116
EQT Corp	EQT	60
CBS Corp B	CBS	25
Green Mount Coffee	GMCR	56

StocksRecap



52-WEEK			WEEKLY PERFORMANCE					YTD		1YR	
HIGH	LOW	INDEX	HIGH	LOW	CLOSE	CHG	%CHG	MO	QTR	%CHG	%CHG
12876.00	10404.49	Dow Jones industrial average	12146.68	11232.16	12019.42	+787.64	+7.0	▲	▲	+3.8	+5.6
5627.85	3950.66	Dow Jones transportation	5006.32	4533.98	4946.67	+413.23	+9.1	▲	▲	-3.1	-2.4
8718.25	6414.89	NYSE Comp.	7550.30	6898.18	7453.55	+555.37	+8.1	▼	▲	-6.4	-3.8
2887.75	2298.89	Nasdaq Comp.	2659.23	2507.72	2626.93	+185.42	+7.6	▼	▲	-1.0	+1.4
1370.58	1074.77	S&P 500	1260.08	1158.67	1244.28	+85.61	+7.4	▼	▲	-1.1	+1.6

20 BEST

COMPANY	TICKER	FRID CLO
Inhibitex Inc	INHX	1