

News Headlines

- The Islamic extremist group known as Boko Haram killed at least 86 people in a surprise horrific nighttime attack on a Nigerian village in Dalori.
- All three inmates that escaped from the Orange County jail in California are back under custody.

Economic News

- The Bank of Japan cut a key interest rate to less than zero in an effort to stimulate the economy.
- First-time U.S. unemployment applications dropped 16,000 to seasonally adjusted 278,000 in the week ending January 23rd.
- U.S. Commerce Dept. reports:
 - GDP for 2015 rose 2.4%, same as the 2014 rate.
 - Durable-goods orders dropped 5.1% in December.
 - New-home sales rose 10.8% in December.

Key Commodity Prices

	Close	1 yr Ago
Dom Crude Oil (bbl)-NYMEX	33.62	55.39
Natural Gas (MMBtu)	2.25	2.72
Gold (oz)	1122	1260
Platinum (oz)	868	1225
Copper (lb)	2.06	2.53
Coffee (lb)	1.24	1.55
Cotton (lb)	0.61	0.59
Corn (bu)	3.67	3.51
Soybeans (bu)	8.77	9.49

Equity Style Returns

	V	B	G
L	2.6	1.7	0.8
M	2.6	1.6	0.7
S	3.1	1.5	-0.1

1 Week

	V	B	G
L	-5.2	-5.4	-5.6
M	-5.5	-6.6	-7.6
S	-6.7	-8.8	-10.8

YTD

Fixed Income Returns

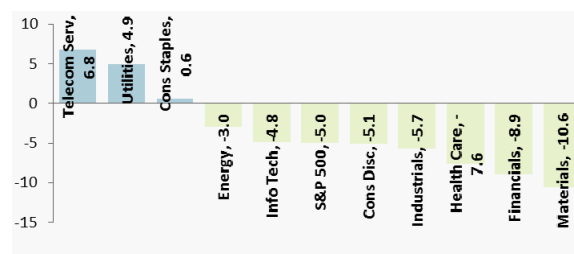
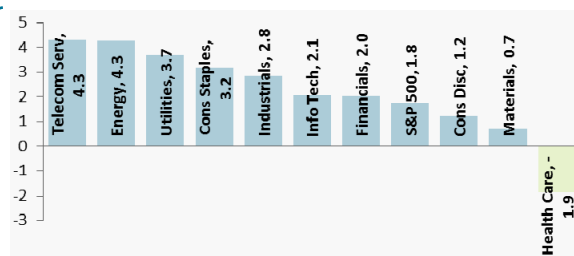
	Short	Int	Long
Gov	0.4	0.9	1.0
Cor	0.3	0.6	0.2
HY	0.8	1.1	1.1

1 Week

	Short	Int	Long
Gov	1.1	2.6	3.2
Cor	0.4	0.7	-0.1
HY	-1.9	-1.6	-1.9

YTD

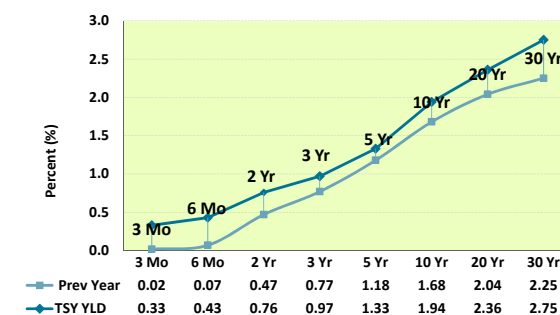
S&P 500 Sector Returns



Key Currency Exchange Rates

US\$ to buy Canadian Dollar	0.715
US\$ to buy Euro	1.083
US\$ to buy U.K. Pound	1.424
Yen to buy US\$	121.134

Treasury Yield Curve



Major Market Returns

INDEX

US Equities	Closing	1 WK	YTD	1 Year	5 Year
Dow Jones	16,466	2.32	-5.39	-1.67	9.46
S&P 500	1,940	1.77	-4.96	-0.67	10.91
NASDAQ	4,614	0.51	-7.82	0.70	12.65

Foreign & REIT	1 WK	YTD	1 Year	5 Year
MSCI EAFE NR	1.50	-7.23	-8.43	1.59
MSCI EM NR	4.48	-6.49	-20.91	-5.56
FTSE Nareit - ALL REITS	1.29	-3.48	-6.50	10.01

Bonds	1 WK	YTD	1 Year	5 Year
BarCap Agg Bond	0.52	1.38	-0.16	3.51
Citi Treasury 3 Mo T-Bill	0.01	0.03	0.03	0.05
BarCap US High Yield	1.14	-1.61	-6.62	4.24
BarCap US TIPS	1.26	1.48	-3.03	2.81
ML Global Broad Mrkt	0.32	1.01	-1.74	1.33

Consumer Money Rates

Interest Rate	Last	Wk Ago	1 Yr
Federal-funds rate target	0.25-0.5	0.25-0.5	0-0.25
Prime rate*	3.50	3.50	3.25
Libor, 3-month	0.62	0.62	0.25
Money market, annual yield	0.27	0.27	0.42
Five-year CD, annual yield	1.30	1.33	1.46
30-year mortgage, fixed	3.73	3.75	3.75
15-year mortgage, fixed	2.97	3.00	3.10
Jumbo mortgages, \$417,000-plus	4.36	4.36	4.47
Five-year adj mortgage (ARM)	3.22	3.24	3.45
New-car loan, 48-month	3.22	3.19	2.94
Home-equity LOC, \$30,000	5.01	4.98	4.48

* Base rate posted by 70% of the nation's largest banks



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All data is as of close of prior week unless otherwise indicated.

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Sources: Commodity Prices obtained from WSJ Market Data Group; Treasury Yield Curve obtained from the U.S. Department of the Treasury website www.treasury.gov; Currency Exchange Rates obtained from Thompson Reuters; Consumer Money Rates obtained from Thompson Reuters, WSJ Market Data Group, Bankrate.com; Market Return Data obtained from Morningstar.

Market Returns: All return data represents total return including capital appreciation and reinvestment of dividends. The Dow Jones Industrial Average (DJIA) is a price-weighted average of 30 blue-chip stocks that are generally the leaders in their industry. The S&P 500 Index is a broad-based index of 500 large companies and is widely regarded as an indicator of domestic stock market performance. The NASDAQ composite index is a broad-based, capitalization-weighted index of all NASDAQ National Market & Small-Cap stocks. The MSCI EAFE Index is a capitalization weighted index that monitors the performance of stocks from Europe, Asia and the Far East. The MSCI Emerging Markets Index is a capitalization weighted index that monitors the performance of emerging markets stocks from around the world. The FTSE NAREIT ALL REITS Index is a market capitalization-weighted index that includes all tax-qualified real estate investment trusts that are listed on the NYSE, the ASE and NASDAQ. The Barclays Capital Aggregate Bond Index is an unmanaged index comprised of U.S. investment grade, fixed rate bond market securities including government, government agency, corporate and mortgage-backed securities between one and ten years. The Barclays Capital U.S. Corporate High Yield Index consists of below investment grade U.S. corporate taxable bonds. The Barclays Capital U.S. Treasury Inflation-Protected Securities (TIPS) Index tracks inflation protected securities issued by the U.S. Treasury. The Citi Treasury 3 Month T-Bill Index is based on the last three-month Treasury Bill issues. The Merrill Lynch Global Broad Market Index tracks the performance of investment grade public debt issued in the major domestic and Eurobond markets. Indices are unmanaged and cannot be purchased directly by investors. Index performance is shown for illustrative purposes only and does not predict or depict the performance of any investment.