



Weekly Market Review January 19, 2015

News Headlines

- U.S. lawmakers seek sharper focus on fighting terrorism
- The European Union has no plans to ease Russia sanctions
- New York Gov. Andrew Cuomo plans trade mission to Cuba
- Mitt Romney and Rand Paul set stage for potential run for the White House

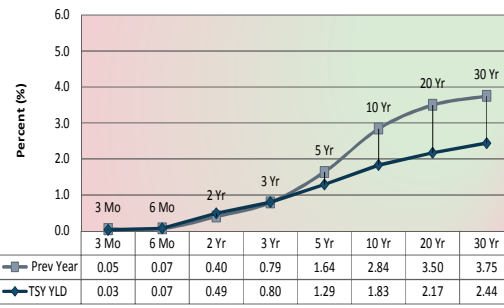
Economic News

- US Retail sales came in slower than expectations but were still strong over the last year, rising nearly 5% in 2014
- US Job openings and labor turnover exceeded expectations for the month of November
- Headline CPI in the US slowed as oil and gas prices fell further
- US industrial production fell in December as utility output contracted -7.3%
- The university of MI consumer sentiment survey hit an 11-year high in the preliminary January reading

Key Commodity Prices

	Close	1 Yr Ago
Dom Crude Oil (bb)-NYMEX	48.69	87.02
Natural Gas (MMBtu)	3.12	4.25
Gold (oz)	1278	1250
Platinum (oz)	1262	1447
Copper (lb)	2.65	3.38
Coffee (lb)	1.71	1.14
Cotton (lb)	0.59	0.85
Corn (bu)	3.67	4.09
Soybeans (bu)	9.77	13.29

Treasury Yield Curve



Key Currency Exchange Rates

US\$ to buy Canadian Dollar	0.834
US\$ to buy Euro	1.157
US\$ to buy U.K. Pound	1.515
Yen to buy US\$	117.623

Consumer Money Rates

Interest Rate	YIELD / RATE (%)		
	Last	Wk Ago	1-Yr Ago
Federal-funds rate target	0-0.25	0-0.25	0-0.25
Prime rate*	3.25	3.25	3.25
Libor, 3-month	0.25	0.25	0.25
Money market, annual yield	0.42	0.43	0.42
Five-year CD, annual yield	1.46	1.53	1.34
30-year mortgage, fixed	3.71	3.83	4.54
15-year mortgage, fixed	2.98	3.09	3.59
Jumbo mortgages, \$417,000-plus	4.28	4.21	4.72
Five-year adj mortgage (ARM)	3.27	3.35	3.73
New-car loan, 48-month	2.90	2.88	2.91
Home-equity LOC, \$30,000	4.48	4.45	5.24

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

Russell Style Returns

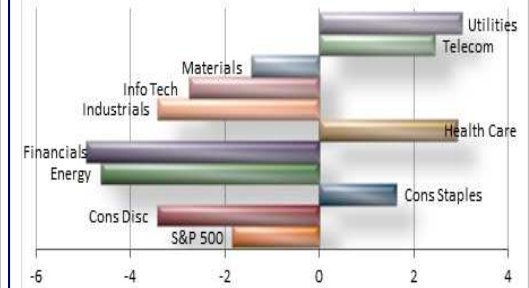
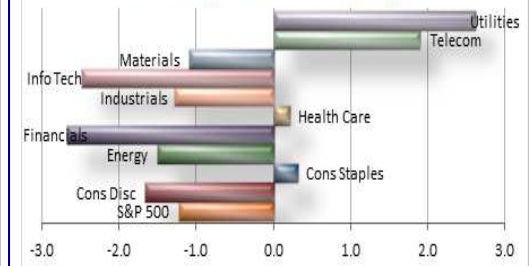
	V	B	G
L	-1.3	-1.2	-1.1
M	-0.6	-1.0	-1.4
S	-0.4	-0.7	-1.1

1 Week

	V	B	G
L	-2.1	-1.8	-1.5
M	-1.0	-1.5	-2.0
S	-2.6	-2.3	-2.0

1 year

S&P 500 Sector Returns



Major Markets Returns

Index	Closing Price	Tot Ret % - 1 Wk	Tot Ret % - YTD	Tot Ret % - 1 Yr	Tot Ret % - 5 Yr
US Equities					
Dow Jones	17,512	-1.25	-1.66	9.17	13.43
S&P 500	2,019	-1.22	-1.85	11.66	14.58
NASDAQ	4,634	-1.48	-2.12	11.17	16.49
Foreign and REIT					
MSCI EAFE NR		0.73	-1.84	-6.70	4.34
MSCI EM NR		-0.40	0.15	0.74	1.37
FTSE Nareit - All REITS		2.03	6.33	31.42	18.08
Bonds					
BarCap Agg Bond		0.48	1.35	6.57	4.48
Citi Treasury 3 Mo T-Bill		0.00	0.03	0.03	0.07
BarCap US High Yield		-0.31	-0.08	1.39	8.55
BarCap US TIPS		0.79	1.74	4.24	4.25
ML Global Broad Mrkt		0.00	0.03	0.86	2.55