

News Headlines

- Five American hostages were freed in Iran this weekend and the U.S. released seven Iranians in exchange.
- Islamic militants attacked Jakarta and killed four civilians and wounded 34.
- Three Americans have been reported missing in Iraq.
- Deadly tornados slammed Florida killing 2 people.

Economic News

- U.S. companies are seeking opportunities to conduct business with Iran as sanctions are lifted.
- Germany's GDP increased by 1.7% in 2015, the strongest gain in 4 years.
- First-time U.S. unemployment applications increased 7,000 to 284,000 in the week ending January 9th.
- Wall Street had worst start to the new year ever.
- Oil prices crashed last week to a twelve year low.

Key Commodity Prices

	Close	1 yr Ago
Dom Crude Oil (bbl)-NYMEX	29.42	54.30
Natural Gas (MMBtu)	2.14	3.12
Gold (oz)	1090	1278
Platinum (oz)	840	1266
Copper (lb)	1.94	2.65
Coffee (lb)	1.20	1.71
Cotton (lb)	0.62	0.59
Corn (bu)	3.55	3.67
Soybeans (bu)	8.78	9.77

Equity Style Returns

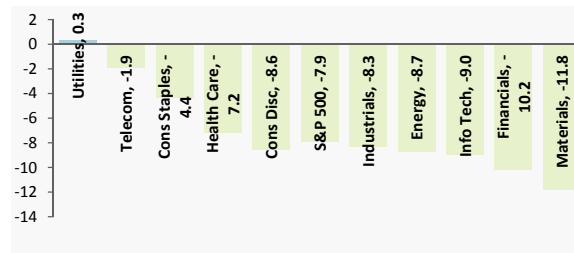
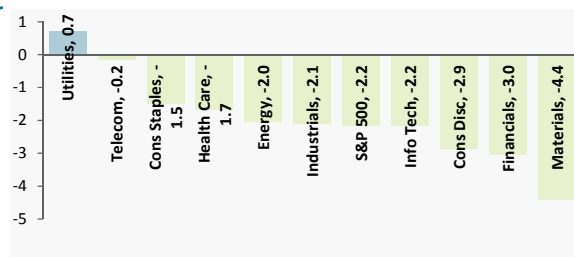
	V	B	G
L	-2.3	-2.4	-2.5
M	-3.2	-3.3	-3.4
S	-3.7	-3.7	-3.6

1 Week

	V	B	G
L	-8.1	-8.2	-8.3
M	-8.7	-9.2	-9.6
S	-10.4	-11.3	-12.1

YTD

S&P 500 Sector Returns



Fixed Income Returns

	Short	Int	Long
Gov	0.3	0.7	0.9
Cor	0.1	-0.2	-0.4
HY	-2.3	-2.6	-2.0

1 Week

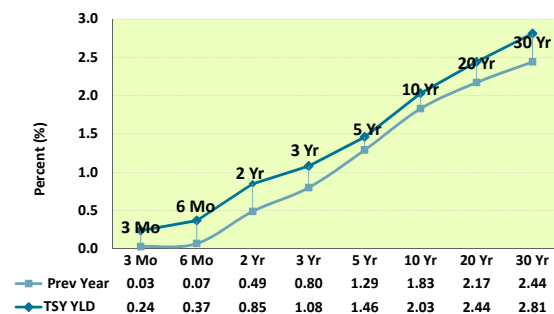
	Short	Int	Long
Gov	0.7	1.8	2.2
Cor	0.4	0.6	0.4
HY	-2.7	-2.9	-2.5

YTD

Key Currency Exchange Rates

US\$ to buy Canadian Dollar	0.688
US\$ to buy Euro	1.092
US\$ to buy U.K. Pound	1.426
Yen to buy US\$	117.022

Treasury Yield Curve



Major Market Returns

INDEX

US Equities	Closing	1 WK	YTD	1 Year	5 Year
Dow Jones	15,988	-2.16	-8.16	-5.39	9.02
S&P 500	1,880	-2.15	-7.93	-3.62	10.09
NASDAQ	4,488	-3.34	-10.34	-0.66	11.57

Foreign & REIT	1 WK	YTD	1 Year	5 Year
MSCI EAFE NR	-2.82	-8.79	-8.00	1.34
MSCI EM NR	-4.17	-10.68	-24.32	-7.08
FTSE Nareit - ALL REITS	-3.00	-5.79	-8.55	10.01

Bonds	1 WK	YTD	1 Year	5 Year
BarCap Agg Bond	0.33	0.97	-0.09	3.42
Citi Treasury 3 Mo T-Bill	0.01	0.03	0.03	0.05
BarCap US High Yield	-2.55	-2.83	-7.18	4.16
BarCap US TIPS	-0.06	0.38	-2.98	2.53
ML Global Broad Mrkt	0.30	1.16	-2.04	1.52

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	0.28	0.42
Five-year CD, annual yield	1.36	1.40	1.46
30-year mortgage, fixed	3.82	3.89	3.71
15-year mortgage, fixed	3.07	3.14	2.98
Jumbo mortgages, \$417,000-plus	4.44	4.41	4.28
Five-year adj mortgage (ARM)	3.34	3.42	3.27
New-car loan, 48-month	3.23	3.16	2.90
Home-equity LOC, \$30,000	4.98	4.62	4.48



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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.