

News Headlines

- US Supreme Court Justice Antonin Scalia died on Saturday at 79. He was considered a conservative leader.
- Pope Francis and Russian Orthodox Church Patriarch Kirill met in Cuba. This is the first rapprochement between the two churches in 1,000 years.

Economic News

- US job openings rose 5% in December 2015 and the number of workers who quit their jobs climbed 7% to a nine year high.
- US retail sales rose 0.2% in January.
- UK industrial output fell 1.1% in December, following a 0.8% slide in the previous month.
- China's auto loans increased 31% in 2015 year-over-year.
- India's GDP grew 7.3% in Q4 2015.
- Eurozone's Q4 2015 GDP grew 1.5%.

Key Commodity Prices

	Close	1 yr Ago
Dom Crude Oil (bbl)-NYMEX	29.88	62.44
Natural Gas (MMBtu)	2.15	2.66
Gold (oz)	1208	1233
Platinum (oz)	960	1205
Copper (lb)	2.03	2.61
Coffee (lb)	1.19	1.60
Cotton (lb)	0.59	0.63
Corn (bu)	3.53	3.72
Soybeans (bu)	8.65	9.82

Equity Style Returns

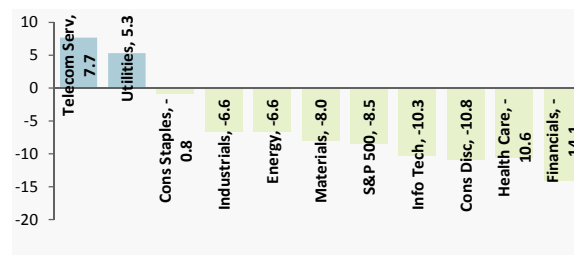
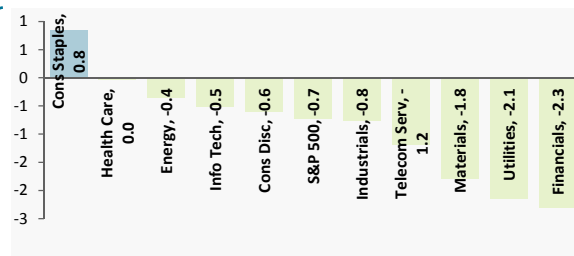
	V	B	G
L	-1.3	-0.9	-0.6
M	-2.6	-1.7	-0.7
S	-1.1	-1.3	-1.6

1 Week

	V	B	G
L	-8.6	-9.2	-9.7
M	-9.8	-10.8	-11.9
S	-11.2	-14.3	-17.4

YTD

S&P 500 Sector Returns



Fixed Income Returns

	Short	Int	Long
Gov	0.1	0.4	0.8
Cor	-0.3	-0.4	-0.3
HY	-1.9	-2.0	-1.2

1 Week

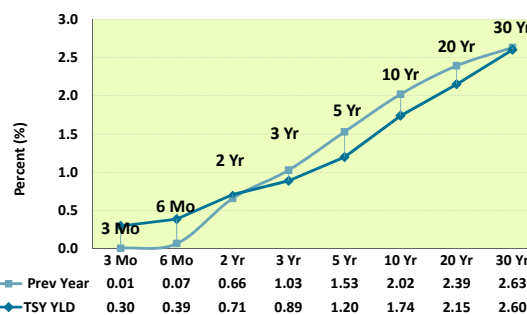
	Short	Int	Long
Gov	1.4	3.5	4.8
Cor	0.1	0.4	-0.2
HY	-4.7	-4.7	-3.7

YTD

Key Currency Exchange Rates

US\$ to buy Canadian Dollar	0.722
US\$ to buy Euro	1.126
US\$ to buy U.K. Pound	1.450
Yen to buy US\$	113.253

Treasury Yield Curve



Major Market Returns

INDEX

US Equities	Closing	1 WK	YTD	1 Year	5 Year
Dow Jones	15,974	-1.23	-7.99	-8.90	8.13
S&P 500	1,865	-0.72	-8.51	-8.79	9.32
NASDAQ	4,338	-0.56	-13.25	-9.65	10.39

Foreign & REIT	1 WK	YTD	1 Year	5 Year
MSCI EAFE NR	-4.72	-12.95	-16.02	-0.04
MSCI EM NR	-3.82	-10.37	-25.00	-5.89
FTSE Nareit - ALL REITS	-4.12	-9.55	-11.81	8.05

Bonds	1 WK	YTD	1 Year	5 Year
BarCap Agg Bond	0.16	1.78	1.36	3.80
Citi Treasury 3 Mo T-Bill	0.01	0.01	0.04	0.05
BarCap US High Yield	-1.95	-4.61	-10.49	3.43
BarCap US TIPS	0.10	1.58	-0.79	3.22
ML Global Broad Mrkt	0.86	3.54	1.49	2.09

Consumer Money Rates

Interest Rate	Last	Wk Ago	1 Yr
Federal-funds rate target	0.25-0.5	0.25-0.5	0-0.5
Prime rate*	3.50	3.50	3.25
Libor, 3-month	0.62	0.62	0.26
Money market, annual yield	0.27	0.27	0.42
Five-year CD, annual yield	1.31	1.32	1.50
30-year mortgage, fixed	3.57	3.68	3.92
15-year mortgage, fixed	2.85	2.95	3.12
Jumbo mortgages, \$417,000-plus	4.22	4.28	4.52
Five-year adj mortgage (ARM)	3.27	3.25	3.99
New-car loan, 48-month	3.28	3.26	2.94
Home-equity LOC, \$30,000	4.76	4.76	4.47

All information is as of the most recent price available as of the prior week's market close. Please see disclosure notes on the following page; this document is to be forwarded only in its entirety.

* 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.