

Market Update 5/4/2015



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Thomas Cymer CFP®CRPC® Presents:

WEEKLY ECONOMIC UPDATE

May 4, 2015

WEEKLY QUOTE

"There can be no happiness if the things we believe in are different from the things we do."
- Freya Stark

WEEKLY TIP

Before accepting a college loan, be sure that you and your student understand the consequences of a default. Student loan defaults are currently at historic highs.

WEEKLY RIDDLE

At times it begs to be answered, sometimes it interrupts you, but it will never ask you a question. What is it?
Last week's riddle: It traveled from Kentucky to Texas in three days, and it did so while staying in a corner. What is it?

Last week's answer:

A postage stamp

PERSONAL SPENDING IMPROVES, Q1 GDP POOR

Consumer spending rose 0.4% in March, the Commerce Department noted; that doubled the February advance. Personal incomes were flat, however. The Bureau of Economic Analysis said the economy grew 0.2% in the first quarter, in better news, private-sector wages rose 2.8% in Q1. Another major indicator stayed flat in April: the Institute for Supply Management's U.S. factory PMI again read just 51.5.^{1,2}

CONSUMER CONFIDENCE POLLS GO DIFFERENT WAYS

April's final University of Michigan consumer sentiment index rose 2.9 points off the final March reading to 95.9, its second-best mark since 2007. The Conference Board's April consumer confidence poll came in at 95.2, a 4-month low.^{1,2}

PENDING HOME SALES, HOME PRICE GAINS MODERATE

According to the National Association of Realtors, pending home sales rose 1.1% for April, beating the 0.3% rise forecast by analysts polled by MarketWatch but down from March's 3.6% advance. The 20-city S&P/Case-Shiller home price index showed a 4.2% yearly gain for February, slightly weaker than the 4.4% rise for January.¹

STOCKS SLIP FOR THE WEEK

The weak Q1 GDP estimate and the April 29 Federal Reserve policy statement that did not quite close the door on a June rate hike were but two factors in the retreats for the major indices. Last week's performances: S&P 500, -0.44% to 2,108.29; Dow, -0.31% to 18,024.06; Nasdaq, -1.70% to 5,005.99.^{3,4}

THIS WEEK. Key factory PMIs for China and the euro area arrive Monday, plus a report on March factory orders and earnings from AMC Networks, Tyson Foods, Cablevision, Avis Budget, Comcast, Denny's, Health Net and MGM Resorts. Tuesday, earnings from Directv, Gulfport Energy, Papa John's, Allstate, Electronic Arts, Estee Lauder, Fossil, Groupon, Herbalife, Hyatt Hotels, Kellogg, News Corp., Office Depot, Sprint, UBS, Walt Disney, Weight Watchers and WestJet accompany ISM's March services PMI. Wednesday brings service sector PMIs for China and the euro area, ADP's April jobs report, a Janet Yellen speech at a conference in Washington, and earnings from Tesla, Transocean, Spectra Energy, Choice Hotels, Anheuser-Busch, Chesapeake Energy, GlaxoSmithKline, Keurig Green Mountain, Marathon Oil, Motorola Solutions, MetLife, TripAdvisor, Wendy's, 21st Century Fox and Whole Foods. Thursday, new initial claims figures are out plus earnings from Aramark, Norwegian Cruise Line, Monster, Alcatel-Lucent, Alibaba, ArcelorMittal, CBS, Houghton Mifflin Harcourt, Kemper, Molson Coors and Zynga. Friday, the government's April jobs report accompanies earnings from AOL and Tribune Media.

% CHANGE	Y-T-D	1-YR CHG	5-YR AVG	10-YR AVG
DJIA	+1.13	+8.85	+12.75	+7.58
NASDAQ	+5.69	+21.27	+20.67	+15.95
S&P 500	+2.40	+11.92	+15.53	+8.14
REAL YIELD	5/1 RATE	1 YR AGO	5 YRS AGO	10 YRS AGO
10 YR TIPS	0.18%	0.43%	1.29%	1.61%

Sources: online.wsj.com, bigcharts.com, treasury.gov - 5/1/15^{5,6,7,8}

Indices are unmanaged, do not incur fees or expenses, and cannot be invested into directly. These returns do not include dividends. 10-year TIPS real yield = projected return at maturity given expected inflation.

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Citations.

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