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Thomas Cymer CFP® CRPC® Presents:

WEEKLY ECONOMIC UPDATE

April 28, 2014

WEEKLY QUOTE

"Mistakes are part of the dues one pays for a full life."

- Sophia Loren

WEEKLY TIP

Sometimes life hands you big surprises that affect your finances. On such occasions, your long-term investment or retirement strategy may need to be reassessed.

WEEKLY RIDDLE

What 10-letter word (in English) can you type out using only the topmost row of letters on a computer keyboard (the Q-P row)? Hint: the first two letters of the word are next to each other in the Q-P row.

Last week's riddle:

I have a horn and am almost as large as a car, but I will never honk my horn or outrun a car or truck. What might I be?

Last week's answer:
A rhinoceros.

CONSUMER OPTIMISM INCREASES

At a final April mark of 84.1, the University of Michigan's consumer sentiment index hit a 9-month high. It climbed 4.1 points above the final March reading. The survey's sub-index of current economic conditions came in at a 7-year high of 98.7.¹

HOME SALES TAIL OFF

While the National Association of Realtors announced only a 0.2% retreat in existing home sales for March, the Census Bureau noted a 14.5% plunge in new home sales on the month. Shrinking inventory, rising mortgage rates and less groundbreaking have helped cool the housing market. Existing home sales have increased in only one month out of the last eight.²

RISING DEMAND FOR BIG-TICKET ITEMS

Hard goods orders were up 2.6% in March, the Census Bureau announced; this was on the heels of a 2.1% rise in February. Minus transportation orders, the gain was still 2.0%. Analysts polled by Briefing.com had forecast merely a 2.0% improvement in the headline number.³

UKRAINE TENSIONS WEIGH ON STOCKS

Standard & Poor's cut Russia's debt rating to BBB- on Friday. As investors weren't terribly thrilled by earnings last week to begin with, minor weekly declines came for the Dow (0.28% to 16,361.46), Nasdaq (0.49% to 4,075.56) and S&P 500 (0.08% to 1,863.40).^{4,5,6}

THIS WEEK: Monday brings earnings from Buffalo Wild Wings, HealthSouth, Denny's and Herbalife along with NAR's report on March pending home sales. On Tuesday, the latest Conference Board consumer confidence index arrives, plus the February S&P/Case-Shiller home price index and quarterly results from eBay, Valero Energy, MGM Resorts, Hertz, Marriott, Merck, Sprint, Twitter, U.S. Steel and Archer-Daniels-Midland and Deutsche Bank. The Federal Reserve makes a policy statement Wednesday; before that, Wall Street gets the March ADP employment report, the first estimate of Q1 GDP from the BEA and earnings from Coca-Cola, First Solar, GlaxoSmithKline, Royal Dutch Shell, Western Digital, Yelp, Zillow, Barrick Gold, Thomson Reuters and Time Warner. Thursday, Fed chair Janet Yellen speaks in Washington, the ISM April factory PMI and March personal spending report appear, new initial claims numbers are out, and Clorox, Cigna, Viacom, ConocoPhillips, Domino's, Kraft Foods, Expedia, Exxon Mobil, Fluor, Kellogg and LinkedIn post earnings. Friday, the April jobs report and March factory orders report arrive from Washington and China's official April service sector PMI appears.

% CHANGE	Y-T-D	1-YR CHG	5-YR AVG	10-YR AVG
DJIA	-1.30	+11.30	+20.52	+5.66
NASDAQ	-2.42	+23.88	+28.11	+10.01

S&P 500	+0.81	+17.55	+23.02	+6.41
REAL YIELD	4/25 RATE	1 YR AGO	5 YRS AGO	10 YRS AGO
10 YR TIPS	0.48%	-0.66%	1.53%	2.03%

Sources: USATODAY.com, bigcharts.com, treasury.gov - 4/25/14^{6,7,8,9}

Indices are unmanaged, do not incur fees or expenses, and cannot be invested into directly. These returns do not include dividends.

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Citations.

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Week of September 30th, 2013

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