

Market Update 8/25/14

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Thomas Cymer CFP® CRPC® Presents:

# WEEKLY ECONOMIC UPDATE

August 25, 2014

## WEEKLY QUOTE

"Happiness arises in a state of peace, not of tumult."

- Ann Radcliffe

## WEEKLY TIP

Explain how credit works to your children, especially if they are teens. You don't want to have to help them pay off their consumer debts down the road.

## WEEKLY RIDDLE

What is located in the middle of nowhere?

## Last week's riddle:

Stick your fingers in my eyes, then move them and watch my jaws open wide. What am I?

## Last week's answer:

A pair of scissors.

## A GAIN IN EXISTING HOME SALES

In its July report, the National Association of Realtors recorded a 2.4% monthly increase in existing home sales. The good news from July took the annualized sales pace up to 5.15 million. According to the Census Bureau, July also saw a 15.7% leap in housing starts and an 8.1% rise for building permits.<sup>1</sup>

## INFLATION REMAINS MUTED

The latest Consumer Price Index reading shows that inflation is manageable and matching the Federal Reserve's target. In July, the CPI ticked north only 0.1% and that brought its yearly advance to 2.0% (1.9% minus energy and food prices). July saw the smallest monthly increase for the CPI since February.<sup>2</sup>

## ANOTHER JUMP FOR THE CONFERENCE BOARD LEI

After rising 0.6% in both May and June, the Conference Board's leading economic index advanced 0.9% last month. The July gain took it to 103.3, and its coincident economic index reached 109.0.<sup>3</sup>

## S&P 500 EDGES BACK TOWARD RECORD TERRITORY

Advancing 1.71% for the week, the broad benchmark closed at 1,988.40 Friday. The NASDAQ nearly matched its 5-day gain (+1.65% to 4,538.55) while the Dow beat it (+2.03% to 17,001.22). Gold got a boost Friday after Federal Reserve chair Janet Yellen expressed that the economy is headed toward normal inflation and full employment, but it still lost 2.0% for the week, settling at \$1,280.20 on the COMEX. NYMEX crude finished the week down at \$93.65 a barrel; it is on a 5-week losing streak, its longest since November 2013.<sup>3,4</sup>

**THIS WEEK:** The Census Bureau publishes its July new home sales report on Monday. Tuesday brings quarterly results from Analog Devices, Smith & Wesson, Best Buy, TiVo and Bob Evans plus the June S&P/Case-Shiller home price index, the July hard goods orders report and the Conference Board's August consumer confidence index. Wednesday offers earnings from Guess? and Brown-Forman. Thursday, NAR releases numbers on July pending home sales, the federal government issues its second estimate of Q2 GDP and new initial claims figures arrive; in addition, Bebe Stores announces Q2 results. Friday brings the University of Michigan's final August consumer sentiment index and the July consumer spending report.

% CHANGE	Y-T-D	1-YR CHG	5-YR AVG	10-YR AVG
DJIA	+2.56	+13.62	+15.77	+6.88
NASDAQ	+8.67	+24.73	+24.92	+14.68
S&P 500	+7.58	+20.00	+18.76	+8.14
<b>REAL YIELD</b>	<b>8/22 RATE</b>	<b>1 YR AGO</b>	<b>5 YRS AGO</b>	<b>10 YRS AGO</b>
10 YR TIPS	0.26%	0.79%	1.69%	1.86%

Sources: online.wsj.com, bigcharts.com, treasury.gov - 8/22/14<sup>5,6,7,8</sup>

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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