



Markets Continue 8th Week of Rally

Weekly Update – December 2, 2013

Markets continued the rally through the holiday-shortened week, giving the S&P 500 and Dow their eighth straight week of gains. Markets are up for the third month in a row, leading to hopes for a great close to the year. For the week, the S&P 500 gained 0.06%, the Dow grew 0.13%, and the Nasdaq rose 1.71%.¹

Expectations about holiday retail numbers may have driven some of the action. Though we don't have solid numbers for Black Friday yet, the National Retail Federation estimates that approximately 140 million shoppers hit U.S. stores over the Thanksgiving weekend, slightly more than the 139 million that turned out last year. Retail industry research firm ShopperTrak estimated that traffic at brick-and-mortar stores increased 2.8 percent and some online retailers report record traffic through the weekend.²

Holiday shopping accounts for about 20% of retailer sales for the year, which puts the pressure on to get consumers through the door. 2013 is unusual because there are fewer shopping days – less than 30 days between Thanksgiving and Christmas – and retailers are slashing prices to attract shoppers.³ While it's hoped that these efforts will bring in more business, it could have significant effects on retailer margins.

This week will be packed with data as investors hunt for fresh clues about whether the Fed may taper after its mid-December meeting and whether markets can support the rally. At the forefront of everyone's mind will be another estimate of third-quarter GDP and the November jobs report. The employment situation is a major factor in Fed deliberations and traders will attempt to channel the Fed when interpreting the data. Volatility can be expected and disappointing data could very well lead to a pullback as investors take profits and wait for better news.

ECONOMIC CALENDAR:

Monday: PMI Manufacturing Index, ISM Mfg Index, Construction Spending

Tuesday: Motor Vehicle Sales

Wednesday: ADP Employment Report, International Trade, New Home Sales, New Home Sales, ISM Non-Mfg. Index, EIA Petroleum Status Report, Beige Book

Thursday: GDP, Jobless Claims, Factory Orders

Friday: Employment Situation, Personal Income and Outlays, Consumer Sentiment

Data as of 11/29/2013	1-Week	Since 1/1/13	1-Year	5-Year	10-Year
Standard & Poor's 500	0.06%	26.62%	27.53%	20.30%	7.06%
Dow	0.13%	22.76%	23.53%	16.44%	6.44%
NASDAQ	1.71%	34.46%	34.79%	32.88%	10.71%
U.S. Corporate Bond Index	0.17%	-4.64%	-4.92%	5.64%	0.68%
International	0.14%	16.50%	21.76%	16.39%	9.61%
Data as of 11/29/2013	1 mo.	6 mo.	1 yr.	5 yr.	10 yr.
Treasury Yields (CMT)	0.05%	0.11%	0.13%	1.37%	2.75%

Notes: All index returns exclude reinvested dividends, and the 5-year and 10-year returns are annualized. Sources: Yahoo! Finance and Treasury.gov. International performance is represented by the MSCI EAFE Index. Corporate bond performance is represented by the DJCBP. Past performance is no guarantee of future results. Indices are unmanaged and cannot be invested into directly.

HEADLINES:

Gold suffers worst month since 1978. Gold prices took their worst monthly tumble since November 1978 as the stock market rally put pressure on the precious metal.⁴

Greek debt upgraded. Moody's, the international ratings agency, upgraded Greek debt to reflect the country's progress on fiscal reform. Though the upgrade – from Caa3 to C – still leaves Greek bonds in junk territory, it may bolster confidence that Greece is on the rebound.⁵

Chinese factory growth at 18-month high. China's factory growth remained unchanged in November, clinging to a multi-year high on strong domestic and foreign demand. Analysts had expected growth to decelerate and were surprised by the signal of strength in one of the economy's biggest sectors.⁶

U.S. consumer sentiment rises in November. While lower income households are still worried about jobs, stock market gains have boosted the optimism of high income Americans. Higher consumer confidence will boost hopes of a solid holiday shopping season.⁷



"My great concern is not whether you have failed, but whether you are content with your failure." ~ Abraham Lincoln

Peanut Butter Cookies



These cookies can be kept at room temperature, between sheets of wax paper or parchment in an airtight container, for about 5 days. Recipe from RealSimple.com.

Ingredients:

- 2 cups creamy peanut butter
- 1 cup packed light brown sugar
- 1 cup granulated sugar
- 2 large eggs
- 2 teaspoons baking soda
- 1/2 teaspoon kosher salt

Directions:

1. Heat oven to 350° F. Line 2 baking sheets with parchment. In a large bowl, mix together the peanut butter, sugars, eggs, baking soda, and salt until smooth.
2. Shape the dough into balls (about 1 heaping tablespoon each) and place 2 inches apart on the prepared baking sheets. Using the tines of a fork, flatten each ball, creating a crisscross pattern.
3. Bake, rotating the baking sheets halfway through, until puffed and golden, 10 to 12 minutes (the cookies will deflate as they cool). Let cool slightly on the baking sheets and then transfer to a wire rack to cool completely.



Don't Lose Your IRS Refund!

Inform the IRS of any change of address to ensure delivery of all communications. IRS will change an address if it is included on the return. However, if a return was already filed a change of address form must be sent to the IRS.

GOLF TIP



Picture it and Get a Better Putt

Improving your putting technique can be as simple as adjusting the mental picture used to set up your stroke. Focusing on the distance between the ball and the cup often causes a golfer to tense up; instead picturing a line of multiple holes creates a more relaxed stroke.

GREEN LIVING



Hot Showers and Lower Water Bills

Go green, save money, and still enjoy a hot shower. An eco-friendly showerhead can reduce the amount of water used while showering and deliver a pleasant massaging experience. These showerheads can also save you money on your water bill.

HEALTHY LIFESTYLE



Jump!

Go back to childhood to get some great exercise. Today, skipping rope is recognized as a great way to improve cardiovascular functions, firm muscles, and introduce fun into a workout. Simple guidelines include using a weighted rope and maintaining a correct position. Avoid jumping on hard surfaces like concrete and wear cushioned shoes to protect joints. As with any exercise, progress slowly to avoid injuries.

Share the Wealth of Knowledge!
Please share this market update with family, friends, or colleagues.
We love being introduced!

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Investing involves risk including the potential loss of principal. No investment strategy can guarantee a profit or protect against loss in periods of declining values.

Diversification does not guarantee profit nor is it guaranteed to protect assets

The Standard & Poor's 500 (S&P 500) is an unmanaged group of securities considered to be representative of the stock market in general.

The Dow Jones Industrial Average is a price-weighted average of 30 significant stocks traded on the New York Stock Exchange and the NASDAQ. The DJIA was invented by Charles Dow back in 1896.

The Nasdaq Composite is an index of the common stocks and similar securities listed on the NASDAQ stock market and is considered a broad indicator of the performance of stocks of technology companies and growth companies.

The MSCI EAFE Index was created by Morgan Stanley Capital International (MSCI) that serves as a benchmark of the performance in major international equity markets as represented by 21 major MSCI indexes from Europe, Australia and Southeast Asia.

The Dow Jones Corporate Bond Index is a 96-bond index designed to represent the market performance, on a total-return basis, of investment-grade bonds issued by leading U.S. companies. Bonds are equally weighted by maturity cell, industry sector, and the overall index.

The S&P/Case-Shiller Home Price Indices are the leading measures of U.S. residential real estate prices, tracking changes in the value of residential real estate. The index is made up of measures of real estate prices in 20 cities and weighted to produce the index.

The 10-year Treasury Note represents debt owed by the United States Treasury to the public. Since the U.S. Government is seen as a risk-free borrower, investors use the 10-year Treasury Note as a benchmark for the long-term bond market.

Google Finance is the source for any reference to the performance of an index between two specific periods.

Opinions expressed are subject to change without notice and are not intended as investment advice or to predict future performance.

Past performance does not guarantee future results.

You cannot invest directly in an index.

Consult your financial professional before making any investment decision.

Fixed income investments are subject to various risks including changes in interest rates, credit quality, inflation risk, market valuations, prepayments, corporate events, tax ramifications and other factors.

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¹ <http://briefing.com/investor/markets/weekly-wrap/weekly-wrap-for-november-25-2013.htm>

² <http://www.reuters.com/article/2013/12/01/us-usa-retail-shoppertrak-idUSBRE9B000020131201>

³ <http://www.reuters.com/article/2013/11/29/usa-stocks-weekahead-idUSL2N0JE12H20131129>

⁴ <http://www.cnbc.com/id/101235384>

⁵ <http://www.cnbc.com/id/101236486>

⁶ <http://www.cnbc.com/id/101236576>

⁷ <http://www.reuters.com/article/2013/11/27/us-usa-economy-sentiment-idUSBRE9AQ0RI20131127>