

Markets ended a sluggish week of trading slightly up, notching another record close for the S&P 500. For the week, the S&P 500 gained 0.39%, the Dow grew 0.35%, and the Nasdaq added 1.21%.¹

Though last week's data was sparse, several important economic reports show that investors may have something to be excited about. The latest retail sales data shows that shoppers came out in droves in October, giving sales a 0.3% boost. The rise in sales is even stronger than it appears, because lower gas station sales (caused by falling gas prices) depressed retail sales growth. Excluding volatile categories like automobiles, food, gasoline, and building materials, retail sales surged 0.5%.²

Much of the increase can be attributed to lower gas prices - in freefall since July – giving consumers more discretionary income to spend. Gas now averages \$2.91 across the nation;³ if per-gallon prices stay low, we could see a very healthy holiday shopping season.

In another sign of a solid retail season, Wal-Mart (WMT), America's biggest retailer, beat earnings estimates. Same-store sales, often considered a better indicator of organic growth, rose 0.5%, indicating that shoppers are coming back. Many of Wal-Mart's customers are low-income Americans; positive earnings results could show that many of these consumers are no longer feeling the economic pinch.⁴

Americans are also generally feeling much better about their prospects. Consumer sentiment rose in November to more than a seven-year high. Falling unemployment and lower gas prices boosted confidence, though many Americans are still worried about income gains.⁵

The week ahead is heavy with economic data on manufacturing, housing, and inflation, which could cause some volatility as investors digest reports. Analysts are also already thinking about Black Friday and the official start of the year's biggest shopping season. With October's better-than-expected retail sales data, low gas prices, and optimistic consumers, some are forecasting a great season for U.S. retailers. Are these tailwinds baked into stock prices yet? We'll see.

ECONOMIC CALENDAR:

Monday: Empire State Mfg. Survey, Industrial Production

Tuesday: PPI-FD, Housing Market Index, Treasury International Capital

Wednesday: Housing Starts, EIA Petroleum Status Report, FOMC Minutes

Thursday: Consumer Price Index, Jobless Claims, PMI Manufacturing Index Flash, Philadelphia Fed Survey, Existing Home Sales

Data as of 11/14/2014	1-Week	Since 1/1/14	1-Year	5-Year	10-Year
Standard & Poor's 500	0.39%	10.36%	13.92%	17.31%	7.23%
DOW	0.35%	6.38%	11.08%	14.34%	6.73%
NASDAQ	1.21%	12.26%	18.02%	23.25%	12.48%
U.S. Corporate Bond Index	-0.20%	3.22%	3.15%	1.97%	0.90%
International	0.81%	-5.35%	-2.64%	2.69%	2.43%
Data as 11/14/2014	1 mo.	6 mo.	1 yr.	5 yr.	10 yr.
Treasury Yields (CMT)	0.04%	0.07%	0.15%	1.62%	2.32%

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:

Great news: Americans are quitting their jobs. The latest Job Openings and Labor Turnover survey shows that workers are quitting their jobs at the fastest rate since 2008. This trend is another indicator of labor market strength because workers tend to quit jobs when they feel confident in finding better work.⁶

Business inventories rise 0.3% in September. Though sales remained weak, U.S. businesses added to their inventory stockpiles at a faster rate than in August. The modest rise indicates that businesses are optimistic about their ability to sell through inventory in the coming months.⁷

Eurozone growth rates edges upward. The latest economic figures from Europe show that the overall Eurozone grew 0.2% in the third quarter. While Germany and France (Europe's biggest economies) posted anemic growth, Greece roared back from recession, posting 0.7% growth.⁸

Strong dollar and weak oil are helping Americans buy from abroad. While American companies worry about the effect a strong dollar will have on their foreign sales, Americans are benefiting from cheap oil and the strength of the currency to buy overseas goods. September import prices fell by the most in two years, led by a large drop in the cost of imported fuels.⁹



"The greatest ability in business is to get along with others and influence their actions. A chip on the shoulder is too heavy a piece of baggage to carry through life."

– John Hancock

Almond, Pear, and Apricot Tart



This easy tart comes together in less than two hours.

Serves 8

Ingredients:

1/2 cup unsalted butter, at room temperature, plus more for the pan (save the butter wrappers)
1/2 cup raw almonds
1/2 cup plus 1 tablespoon sugar
1 large egg
1/2 teaspoon pure almond extract
1 cup all-purpose flour, spooned and leveled
1/2 teaspoon baking powder
1/2 teaspoon kosher salt
2 pears, peeled, quartered, and cored
1/2 cup dried apricots, halved
1 tablespoon fresh lemon juice
1/4 cup apricot preserves

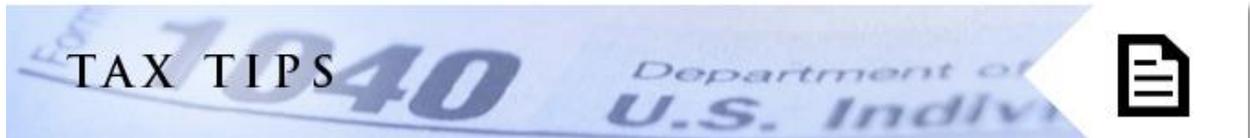
Directions:

1. Preheat your oven to 350°F. Grease a 9-inch tart pan with a removable bottom using butter wrappers or extra butter.
2. Make the dough by finely processing the almonds and 1/2 cup of sugar using a blender or food processor until the mixture has the consistency of coarse flour. Add the egg, butter, and almond extract and blend the mixture until smooth. Add

the flour, baking powder, and salt. Pulse the mixture just a few times to incorporate.

3. Spread the soft dough into the bottom of the greased tart pan.
4. Toss the quartered pears and apricots with the remaining sugar and a tablespoon of lemon juice. Arrange the pears in a circular pattern on the dough, pressing them in slightly. Add the apricots around the pears, also pressing them into the dough.
5. Bake the tart for about 50 to 55 minutes until the pears are soft and a toothpick inserted in the center of the tart comes out clean. If the edges are browning too quickly, cover them with foil and continue baking.
6. After you remove the tart from the oven, combine the apricot preserves with one tablespoon of warm water, whisking to combine. Brush the mixture over the warm tart to give it a sweet glaze.
7. Let the tart cool in the pan before removing it for serving. Serve at room temperature with ice cream or a dollop of chantilly cream. Refrigerate for up to two days.

Recipe adapted from Sara Quessenberry | RealSimple.com¹⁰



Don't Forget to Contribute to Retirement Accounts!

The end of 2014 is coming and you need to make contributions to your 401(k) or other workplace retirement plan by December 31 for the contributions to count for 2014. You still have until April 15, 2015 to make contributions to IRA for 2014.

Low- and moderate-income workers can also take advantage of the Retirement Savings Contribution credit, which rewards them for making contributions to IRAs, 401(k)s, and similar retirement plans. The maximum credit is \$1,000 per taxpayer, though benefits can be reduced by other deductions and credits. The IRS income limits for the Saver's Credit are as follows:

- Married couple filing jointly with income up to \$60,000 in 2014 or \$61,000 in 2015.
- Head of Household with income up to \$45,000 in 2014 or \$45,750 in 2015.
- Married person filing separately or single with income up to \$30,000 in 2014 or \$30,500 in 2015.

Though anyone over 18 can apply for the credit, full-time students and those claimed as dependents are not eligible.

Tip courtesy of IRS.gov¹¹



Drill For Better Balance

Developing a good kinesthetic awareness of your body in space is key to playing a solid round. Focus drills help clear your mind and encourage your body to “feel” its way through each swing. Trying to force a certain result can lead to inconsistent play and frustration.

One of the most important components of a good swing is balance, and incorporating a focus drill before you play can help you get loose and avoid distracting thoughts during your swing. Try the following drill to boost focus and balance before your next round of golf:

Without using a ball, set your feet together and take a couple of full, easy swings. Keep trying until you can easily hold your balance. Then, lift your left foot, and do the exercise again, balancing on your right foot. Harder, isn't it? Now try the other foot. Your goal should be to get a feel for the swing's motion and learn to adjust your body to stay balanced. To make the drill even harder, close your eyes while swinging.

Tip courtesy of Dan Martin, PGA | Golf Tips Mag¹²



Two Ways to Help You Swallow Pills

Many Americans struggle to swallow pills – an estimated 40%, according to a 2014 study – and these problems can cause patients to skip doses of medicine or stop taking medication entirely. If you find it difficult to take pills, try these two methods developed by German researchers:

“Pop-Bottle Method:” This method helps with swallowing large tablets. Fill a narrow-necked water or soda pop bottle with water. Place the pill on your tongue and clamp your lips around the mouth of the bottle. Tilt your head back and drink from the bottle, washing the pill down your throat. Keep your lips tight and don't allow air to get in while you swallow.

“Lean-Forward Method:” This method helps with swallowing large capsules. Place the capsule on your tongue, take a sip of water, and lean your head forward and down as you swallow.

Still having trouble? Ask your doctor if it's possible to switch to smaller or oval-shaped pills, which may be easier to swallow than large round tablets.

Tip courtesy of AARP¹³



Freshen Your Air Naturally

Many of us enjoy the scent of candles, home fragrances, and air fresheners; unfortunately, they often contain nasty chemicals and additives that can harm your air quality and leave residue on surfaces. If you want to add some lovely smells to your home, try these natural tips:

- Remove unpleasant odors by boiling a pot of water and white vinegar. The vinegar smell fades quickly and will help remove odors from the air.
- Give the air a citrusy scent by simmering orange, lemon, or lime peels in water.
- Simmer cinnamon sticks and other kitchen spices to give the air a spicy kick.
- Create your own scents with high-quality essential oils. Add a couple of drops to clean cloths and leave them around the house.

Tip courtesy of About Home¹⁴

Share the Wealth of Knowledge!

*Please share this market update with family, friends, or colleagues.
We love being introduced!*

Securities, advisory services, and insurance products are offered through Investment Centers of America, Inc. (ICA), member FINRA, SIPC, a Registered Investment Advisor, and affiliated insurance agencies. ICA and iWealth are separate companies.

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.

These are the views of Platinum Advisor Marketing Strategies, LLC, and not necessarily those of the named representative, Broker dealer or Investment Advisor, and should not be construed as investment advice. Neither the named representative nor the named Broker dealer or Investment Advisor gives tax or legal advice. All information is believed to be from reliable sources; however, we make no representation as to its completeness or accuracy. Please consult your financial advisor for further information.

By clicking on these links, you will leave our server, as they are located on another server. We have not independently verified the information available through this link. The link is provided to you as a matter of interest. Please click on the links below to leave and proceed to the selected site.

¹ <http://goo.gl/J0G8XU>

² <http://www.usatoday.com/story/money/business/2014/11/14/october-retail-sales/18996467/>

³ <http://www.usatoday.com/story/money/business/2014/11/14/october-retail-sales/18996467/>

⁴ <http://www.cnn.com/id/102178827>

⁵ <http://www.reuters.com/article/2014/11/14/us-usa-economy-sentiment-idUSKCN01Y1M320141114>

⁶ <http://www.businessinsider.com/jolts-report-november-13-2014-11>

⁷ <http://www.usatoday.com/story/money/business/2014/11/14/business-inventories-up-03-percent/19020379/>

⁸ <http://www.marketwatch.com/story/greek-growth-rates-put-germany-eurozone-to-shame-2014-11-14>

⁹ <http://www.cnn.com/id/102185687>

¹⁰ <http://www.realsimple.com/food-recipes/browse-all-recipes/pear-apricot-tart>

¹¹ <http://www.irs.gov/uac/Save-Twice-with-the-Savers-Credit>

¹² <http://www.golftipsmag.com/instruction/full-swing/lessons/own-your-focus-best-of-2014.html#.VGjColF9t8>

¹³ <http://blog.aarp.org/2014/11/12/cant-swallow-pills-try-these-2-methods/>

¹⁴ <http://greenliving.about.com/od/greenlivingbasics/fl/How-to-Naturally-Freshen-Your-Home.htm>