

Stocks rallied on the news that Greece reached a new deal with its creditors, sending the Dow and the S&P 500 to new record closes and bringing the Nasdaq close to its own record set in March 2000.<sup>1</sup> For the week, the S&P 500 gained 0.63%, the Dow rose 0.67%, and the NASDAQ grew 1.27%.<sup>2</sup>

Greek leaders, who have been in talks with EU creditors for several weeks, were able to reach an 11<sup>th</sup>-hour deal on Friday to extend the Greek bailout for an extra four months. Though the agreement just kicks the can down the road until the next major deadline, it avoids (or at least postpones) a debt default and fresh economic crisis and keeps Greece in the Eurozone for now. The delay also gives leaders breathing room to negotiate further economic reforms that will likely be unpopular with Greek voters.<sup>3</sup> Investors reacted positively to the news and sent the major indexes to record highs.

In other geopolitical news, one of NATO's highest-ranking generals warned that alliance members should prepare for a Russian assault on an Eastern European member state. Though the current ceasefire between Russian and Ukrainian forces continues, the remarks highlight a serious decline in trust between Europe and Russia.<sup>4</sup> How real is the threat of all-out war? It's impossible to know at this juncture, but it's clear that European military commanders are taking Russia's territorial ambitions seriously.

The week ahead is filled with important economic events. Federal Reserve Chair Janet Yellen will speak before the House and Senate about monetary policy, putting future rate changes in focus. If the Fed holds to a mid-year interest hike, it would signal the bank's confidence in the economy's resilience; holding off might indicate concern about how the global picture might affect domestic growth.<sup>5</sup> Investors will also get their second look at fourth quarter 2014 Gross Domestic Product, giving us a clearer look at how the economy performed in the last three months of the year.

### **ECONOMIC CALENDAR:**

**Monday:** Existing Home Sales, Dallas Fed Mfg. Survey

**Tuesday:** S&P Case-Shiller HPI, Consumer Confidence, **Janet Yellen Speaks 10:00 AM ET**

**Wednesday:** New Home Sales, **Janet Yellen Speaks 10:00 AM ET**, EIA Petroleum Status Report

**Thursday:** Consumer Price Index, Durable Goods Orders, Jobless Claims

**Friday:** GDP, Chicago PMI, Consumer Sentiment, Pending Home Sales Index

Data as of 2/20/2015	1-Week	Since 1/1/15	1-Year	5-Year	10-Year
Standard & Poor's 500	0.63%	2.50%	14.70%	18.05%	7.56%
DOW	0.67%	1.78%	12.44%	14.88%	6.82%
NASDAQ	1.27%	4.64%	16.13%	24.17%	14.07%
U.S. Corporate Bond Index	-0.34%	0.59%	3.39%	2.54%	1.03%
International	1.49%	5.17%	-2.19%	4.61%	2.01%
Data as 2/20/2015	1 mo.	6 mo.	1 yr.	5 yr.	10 yr.
Treasury Yields (CMT)	0.02%	0.07%	0.23%	1.61%	2.13%

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:

**Weekly jobless claims fall more than forecast.** After some seasonal disruptions, weekly applications for unemployment benefits fell to 283,000 in the latest sign of an improving job market. The four-week average, a less volatile measure, fell to its lowest level in 15 weeks.<sup>6</sup>

**U.S. home construction falls in January.** Groundbreaking on new homes dropped 2.0% last month as builders slowed down construction of new single-family homes. However, building activity is still moving faster than it did a year ago.<sup>7</sup>

**U.S. loosens trade restrictions against Cuba.** The federal government announced plans to allow small Cuban businesses to export goods to the U.S. Though there are restrictions on what can be imported, the move represents an important change in relations with the communist country.<sup>8</sup>

**U.S. factory activity rises.** The manufacturing sector, a significant contributor to economic growth, expanded in February at its fastest pace since November. This is good news after the cold-weather related slowdowns of early 2014.<sup>9</sup>



*"Faith in your own powers and confidence in your individual methods are essential to success."*

*—Roderick Stevens*

### Grilled Chicken & Watercress Salad



*Substitute salmon for the chicken for another healthful salad option.*

Serves 4

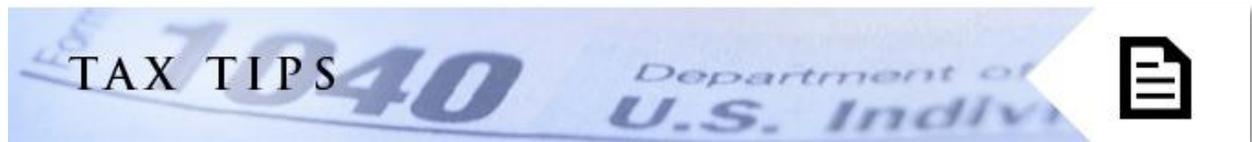
#### Ingredients:

- 2 boneless chicken breasts, butterflied
- 2 bunches watercress, stems removed (6 cups) – or substitute 6 cups of mixed greens
- 1 15-ounce can whole beets, drained, rinsed, and thinly sliced
- 1 shallot, finely minced
- 1/4 cup extra virgin olive oil
- 1 tablespoon Dijon mustard
- 2 tablespoons lemon juice
- Kosher salt and cracked black pepper
- 1/2 cup crumbled Feta

#### Directions:

1. Heat a heavy-bottomed grill pan or turn on your broiler. Lightly salt the chicken breasts and rub liberally with one tablespoon of lemon juice. Grill in the pan or under the broiler until cooked through, approximately 3 to 5 minutes per side.
2. Meanwhile, whisk together the olive oil, remaining lemon juice, and mustard until emulsified. Add salt and pepper to taste.
3. Toss the greens and beets together with the vinaigrette just before serving. If you leave the dressing on the greens for too long they will wilt. You can also substitute Italian Dressing or another light dressing.
4. Rest the chicken breasts for 5 minutes and then slice into strips. Top each serving of salad with sliced chicken and crumbled Feta.

Recipe adapted from Sara Quessenberry | RealSimple.com<sup>10</sup>



### 3 Reasons Why You Should Direct Deposit Your Refund

The IRS estimates that 84 million taxpayers chose direct deposit to receive their refunds last year. Though you still have the option to receive a check, there are several good reasons why direct deposit is your best option:

- **You'll get your refund faster.** By electronically filing your taxes and choosing direct deposit, you'll get the fastest turnaround on your tax refund.
- **It's more secure.** Identity theft and check fraud are on the rise and paper checks can go awry. Direct deposit sends your refund directly to your account.
- **You have more options.** You can opt to have your refund split between up to three checking, savings, and certain retirement, health, and education accounts.

For more information on filing your taxes or speeding up your refund, speak with a qualified tax professional.

Tip courtesy of IRS.gov<sup>11</sup>



### Stay Centered For Intermediate Wedges

While drives benefit from some lateral movement to increase club speed, most wedge shots require more precision and consistency to hit properly. Intermediate wedge shots need to be hit "ball-turf," especially if you have an uneven lie.

Stay centered over the ball by keeping your upper body and head stable during the swing. Don't move laterally during the backswing either, but keep your position centered and stable.

Tip courtesy of Brady Riggs, PGA | Golf Tips Mag<sup>12</sup>



### **Tune Up Your Snacking**

It's very difficult to stick to a new diet or lifestyle 100%. Many experts recommend trying for an 80-20 or 90-10 approach to a diet: 80% on track and 20% cheat meals or indulgences. One way to avoid the temptation to give in to cravings is to plan your treats and keep tempting junk food out of the house. Here are some tips:

- Keep high-quality snacks like raw veggies, seeds, or nuts on hand for quick bites.
- Replace potato chips with lower carb or lower sodium crisps.
- Keep small size treats on hand like small frozen yogurt bars instead of half-gallon containers of ice cream that make it easy to overdo it.
- Have a sweet tooth? Try dark chocolate squares with at least 70% cocoa.

Tip courtesy of AARP<sup>13</sup>



### **Do You Really Need To Use The Oven?**

Using an electric oven for an hour creates about 2.7 pounds of carbon dioxide, heats up your house, and can cause your air conditioning to work overtime. To reduce your energy bill and carbon footprint, try some of these alternatives:

- A toaster oven creates 1.5 pounds of CO<sub>2</sub> in 50 minutes.
- A microwave creates 0.5 pounds of CO<sub>2</sub> in 15 minutes.
- A slow cooker creates 0.9 pounds of CO<sub>2</sub> in seven hours.

Tip courtesy of Seattle PI<sup>14</sup>

### ***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.

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You cannot invest directly in an index.

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<sup>1</sup> <http://www.foxnews.com/us/2015/02/20/dow-sp-500-close-at-record-highs-after-greece-gets-4-month-extension-bailout/>

<sup>2</sup> <http://goo.gl/Xe78fH>

<sup>3</sup> <http://www.reuters.com/article/2015/02/22/us-eurozone-greece-idUSKBN0LO0620150222>

<sup>4</sup> <http://www.cnn.com/id/102442785>

<sup>5</sup> <http://finance.yahoo.com/news/fed-rate-rise-timing-back-091012835.html>

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- <sup>6</sup> <http://www.foxnews.com/us/2015/02/19/applications-for-us-unemployment-benefits-fall-to-283000-latest-sign-improving/>
- <sup>7</sup> <http://www.foxnews.com/us/2015/02/18/us-home-construction-falls-2-pct-in-january-but-shows-annual-gains-as-economy/>
- <sup>8</sup> <http://www.foxnews.com/us/2015/02/13/us-loosens-trade-embargo-by-allowing-imports-some-privately-produced-products/>
- <sup>9</sup> <http://www.cnbc.com/id/102438797>
- <sup>10</sup> <http://www.realsimple.com/food-recipes/browse-all-recipes/watercress-beets-feta-salad-recipe>
- <sup>11</sup> <http://www.irs.gov/uac/Five-Good-Reasons-Why-You-Should-Choose-Direct-Deposit>
- <sup>12</sup> <http://www.golftipsmag.com/instruction/faults-and-fixes/lessons/just-think-about.html?start=1#.VOoUlrDF-I0>
- <sup>13</sup> <http://www.aarp.org/health/healthy-living/info-2015/denise-austin-healthy-lifestyle-tips.html>
- <sup>14</sup> <http://www.seattlepi.com/news/article/52-tips-for-living-green-1269861.php>