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Serving South Florida's Insurance and Retirement Planning needs for over 32 years.



## Weekly Market Update

Week of February 14, 2011

### The Markets:

Wall Street started last week holding its breath while waiting to see whether Hosni Mubarak would step down as Egypt's president. Bowing to pro-democracy protests, Mubarak resigned on Friday, ending 30 years of authoritarian rule in the Middle East's most populous country.<sup>[1]</sup>

As fireworks burst over Cairo's Tahrir Square, there was a collective sigh of relief on Wall Street, while the benchmark averages rose to finish Friday's session with weekly gains. U.S. stocks climbed to fresh 2 1/2-year closing highs after the resignation of Mubarak removed a layer of uncertainty from global markets.<sup>[2]</sup> The Dow had a weekly advance of 1.5%, while the S&P 500 rose 1.4% and the Nasdaq added 1.5%.

Most analysts and investors agree that Mubarak's resignation dramatically reduces geopolitical risk and uncertainty from the region.<sup>[3]</sup> Reflecting this, oil prices fell following the news in Egypt, with crude dropping to \$85.16 a barrel in midday trading Friday. Other dollar-denominated commodities, including gold and silver, also drifted lower following Mubarak's resignation. Gold prices slid \$5.30, settling at \$1,357.20 an ounce.<sup>[4]</sup>

On another topic, how does starting a new week on St. Valentine's Day traditionally affect the markets? Interestingly, the "day of love" hasn't customarily shown much "love" to investors; at least when using the S&P 500 index as a gauge. According to Howard Silverblatt, a senior index analyst at S&P Indices, going back to 1928, February 14 trading days only notched gains on the S&P 38.7% of the time against a historical daily rate of 52.03%. Here's an interesting caveat though - in looking at the 11 Valentine's Days that occurred on the first trading day of the week, the S&P 500 logged a gain 63.4% of the time.<sup>[5]</sup> While we're certainly not trying to make a prediction, it is interesting to see what history can teach us about market behaviors.

From war and peace one week, to love and chocolates the next, it just goes to show that almost any world event has potential to affect people's investments. Like everything in life, weathering

all the little ups and downs requires intelligence, patience, and a cool head.

#### ECONOMIC CALENDAR:

Tuesday - Retail Sales, Empire State Mfg. Survey, Import and Export Prices, Redbook, Treasury International Capital, Business Inventories, Housing Market Index

Wednesday - Housing Starts, Producer Price Index, Industrial Production, EIA Petroleum Status Report, FOMC Minutes

Thursday - Consumer Price Index, Jobless Claims, Industrial Production, Leading

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## Performance

Data as of 02/11/2011	1-Week	YTD	1-Year	5-Year	10-Year
Standard & Poor's 500	1.39	5.69	23.2	0.98	0.11
Dow	1.50	6.01	20.9	2.48	1.38
NASDAQ	1.45	5.90	29.0	4.84	1.37
MSCI EAFE	0.07	4.48	17.6	1.71	N/A
10-year Treasury Note (Yield Only)	3.65	N/A	3.73	4.58	5.02

Notes: All index returns exclude reinvested dividends, and the 5-year and 10-year returns are annualized.

Sources: Yahoo! Finance, MSCI Barra. Past performance is no guarantee of future results.

Indices are unmanaged and cannot be invested into directly. NA means not available.

## Headlines:

**Pandora Media Inc., filed papers Friday to raise as much as \$100 million in an initial public offering of stock.** Pandora offers an Internet service that creates playlists of songs based on user feedback. The Oakland, Calif.-based company said it now has more than 80 million registered users, and "a more than 50% share of all Internet radio listening time among the top 20 stations and networks in the United States."<sup>[6]</sup>

**The euro fell to a three-week low against the dollar** as speculation increased that Portugal will follow Ireland in tapping the European Financial Stability Facility. Yields on 10-year Portuguese debt climbed on Feb. 10 to 7.64 percent, the highest level since the introduction of the euro in 1999.<sup>[7]</sup>

**U.S. consumer sentiment rose to its highest level in eight months** in early February, boosted by recent tax cuts and optimism about the economy. The preliminary February reading for the overall index on consumer sentiment came in at 75.1, up from 74.2 in January, the highest level since June 2010.<sup>[8]</sup>

**The Commerce Department says the deficit in December increased 5.9% to \$40.6 billion.** It grew because the 2.6% gain in imports outpaced the 1.8% rise in exports. For 2010, the U.S. trade deficit rose to \$497.8 billion, a 32.8% surge and the biggest annual percentage gain since 2000.<sup>[9]</sup>

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*"A loving heart is the beginning of all knowledge." - Thomas Carlyle*



#### One Liners

- To a worm, digging in the hard ground is more relaxing than going fishing.
- Take my advice, I'm not using it!
- Time isn't money...it's more valuable than that.

#### Best Dressed

Q: Which fish dresses the best?

A: The Swordfish - it always looks sharp!

#### Tough Questions (Answers are below)

1. Name the one sport in which neither the spectators nor the participants know the score or the leader until the contest ends.
2. What famous North American landmark is constantly moving backward?
3. Of all vegetables, only two can live to produce on their own for several growing season. All other vegetables must be replanted every year. What are the only two perennial vegetables?
4. What fruit has its seeds on the outside?
5. In many liquor stores, you can buy pear brandy, with the real pear inside the bottle. The pear is whole and ripe and the bottle is genuine; it hasn't been cut in any way. How did the pear get inside the bottle?
6. Only three words in Standard English begin with the letters "dw" and they are all

common words. Name two of them.

7. Name the only vegetable or fruit that is never sold frozen, canned, processed, cooked, or in any other form except fresh.
8. Name 6 or more things that you can wear on your feet beginning with the letter "S."

Answers to Quiz:

1. Boxing
2. Niagara Falls. (The rim is worn down about two and a half feet each year because of the millions of gallons of water that rush over it every minute.)
3. Asparagus and rhubarb.
4. The fruit with its seeds on the outside: Strawberry
5. It grew inside the bottle. The bottles are placed over the pear buds when they are small, and are wired in place on the tree.
6. Dwarf, dwell, and dwindle.
7. Lettuce
8. Shoes, socks, sandals, sneakers, slippers, skis, skates, snowshoes, stockings, stilts.



## Recipe of the Week

### Six-Layer Brownie Bars



*From: Betty Crocker*

*Layers of decadence over easy-mix brownie batter create this ultimate brownie bar.*

Servings: 36 bars  
Prep: 20 mins

Total: 3 hrs 10 mins

**Ingredients:**

- 1 box Betty Crocker® Original Supreme brownie mix (1 pound 6.5 ounces)
- 1/3 cup butter or margarine, melted
- 1 egg
- 1 cup coconut
- 1 cup toffee bits
- 1 cup semisweet chocolate chips
- 1 cup chopped pecans
- 1 can sweetened condensed milk (not evaporated, 14 ounces)

**Directions:**

1. Heat oven to 350 degrees F. Grease bottom only of 13x9-inch pan with cooking spray or shortening. (For easier cutting, line pan with foil, then grease foil on bottom only of pan.)
2. In large bowl, stir brownie mix, pouch of chocolate syrup, butter and egg until well blended. Press into pan. Bake 10 minutes.
3. Top with coconut, toffee bits, chocolate chips and pecans. Drizzle evenly with condensed milk. Bake 35 to 40 minutes longer or until edges are bubbly and center is set. Cool completely, about 2 hours. For bars, cut into 9 rows by 4 rows.



### Set Your Alignment

Many shots that are hit to the right or left get blamed on the swing when they are actually a product of poor alignment. In order to hit the ball at a target, you must line up correctly. Before hitting, stand behind your ball about 3 to 5 feet so it is between you and your intended target. Now pick an object on the ground no more than two feet in front of the ball, (a golf tee, blade of grass, leaf, or anything else) that lies on the imaginary line that goes from your ball to your intended target.

Walk up and address the ball while pretending the object on the ground is your target. Align the lines on your club face so they are perpendicular to the object. Do not even look at your real target until you have established your address, and then be sure not to change your stance.

### *Share the Wealth of Knowledge!*

*Please share this market update with family, friends, or colleagues. If you would like us to add them to our list, simply click on the "Forward email" link below. 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.

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 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 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://www.marketwatch.com/story/wall-street-looks-to-less-anxious-week-2011-02-12>

[2] <http://www.bloomberg.com/news/2011-02-12/dollar-advances-as-egypt-european-debt-stoke-demand-for-safety.html>

[3] [http://money.cnn.com/2011/02/11/markets/markets\\_newyork/index.htm](http://money.cnn.com/2011/02/11/markets/markets_newyork/index.htm)

[4] [http://money.cnn.com/2011/02/11/markets/food\\_prices\\_commodities/index.htm](http://money.cnn.com/2011/02/11/markets/food_prices_commodities/index.htm)

[5] <http://www.marketwatch.com/story/wall-street-looks-to-less-anxious-week-2011-02-12>

[6] <http://www.marketwatch.com/story/internet-music-firm-pandora-files-for-ipo-2011-02-11>

[7] <http://www.bloomberg.com/news/2011-02-12/dollar-advances-as-egypt-european-debt-stoke-demand-for-safety.html>

[8] <http://www.cnbc.com/id/41530980>

[9] <http://www.cnbc.com/id/41529859>

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