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| **Giesting Financial Weekly Update** |

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|   WEEKLY QUOTE   "It is better to offer no excuse than a bad one."*- George Washington*  WEEKLY TIP         When you eliminate a high-interest debt, direct the money that was once going toward it into an emergency fund, a college fund, or your retirement savings.    WEEKLY RIDDLE       Karen parks her car beside a hotel and instantly recognizes that she is bankrupt. How does she know this?  **Last week's riddle:**The more of them you will have, the longer you will live – but as you have more and more of them, the less you have left. What are they?  **Last week's answer:**Heartbeats.    |  February 1, 2016 **A MESSAGE FROM MARK…**I shared the following US News and World Report article on millennials (“10 Things Millennials Should Do to Reach the Next Financial Level”) with Colt. He said it really hit home with him, and that many of his friends are in exactly the same spot.<http://money.usnews.com/money/personal-finance/articles/2016-01-13/10-things-millennials-should-do-to-reach-the-next-financial-level> However, I also realized that it’s not limited to Millennials since it really gets down to basics – a refresher all of us can use! **ONE CONFIDENCE POLL RISES, ANOTHER FALLS**The Conference Board's consumer confidence index rose in January to 98.1, beating the Briefing.com forecast of 96.3. The University of Michigan's consumer sentiment index lost 0.6 points on the month, ending January at 92.0.1,2 **NEW HOME SALES LEAP 10.8%**Census Bureau data showed new home buying at its hottest pace in 10 months in December – a seasonally adjusted annual rate of 544,000 sales. New home sales were up 14.5% for 2015. In other housing news, the National Association of Realtors said pending home sales rose 0.1% in December after a 1.1% November dip.1,3 **FIRST ESTIMATE OF Q4 GROWTH: 0.7%**Away from that disappointing number, the Bureau of Economic Analysis presented some better data: America's economy grew 2.4% in 2015, and household spending rose 3.1% last year. Still, another indicator affirmed recent manufacturing weakness: after an 0.5% retreat in December, durable goods orders fell 5.1% in January.1,2   **STOCKS RALLY AS JANUARY ENDS**The Federal Reserve stood pat on interest rates last week, the Bank of Japan opted for negative interest rates, and oil prices stabilized. These developments sent shares higher: across five days, the Dow gained 2.32% to 16,466.30, the Nasdaq 0.50% to 4,613.95, and the S&P 500 1.75% to 1,940.24.4,5   **THIS WEEK**: On Monday, the December personal spending report and ISM's January factory PMI complement earnings from Aetna, Aflac, Alphabet, AmeriGas, Anadarko Petroleum, Mattel, Rent-A-Center, Sysco, Tesoro, and Wynn Resorts. Archer Daniels Midland, Chipotle, Dow Chemical, ExxonMobil, Gilead Sciences, Keurig Green Mountain, Michael Kors, Motorola Solutions, Pfizer, Pitney Bowes, Ryder, Sirius XM, and Yahoo! all offer earnings Tuesday. ISM's latest service sector PMI and ADP's January employment change report appear Wednesday, plus earnings from Allstate, Buffalo Wild Wings, Comcast, Exelon, General Motors, GlaxoSmithKline, GoPro, Marathon Petroleum, Merck, MetLife, Noble Corp., Shutterfly, Spectra Energy, Take-Two Interactive, and Yum! Brands. Thursday, the January Challenger job-cut report and a new initial claims report accompany earnings from Beazer Homes, Cigna, Clorox, ConocoPhillips, Dunkin' Brands, Genworth Financial, GrubHub, Kemper, LinkedIn, Lions Gate, Magellan Midstream, News Corp., Occidental Petroleum, Philip Morris, Piper Jaffray, Ralph Lauren, SkyWest, Snap-On, and Valero Energy. The Labor Department's January jobs report and earnings from Estee Lauder, Tyson Foods, and Weyerhaeuser emerge Friday.

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| **% CHANGE** | Y-T-D | 1-YR CHG | 5-YR AVG | 10-YR AVG |
| DJIA | -5.50 | -5.46 | +7.85 | +5.11 |
| NASDAQ | -7.86 | -1.48 | +14.34 | +10.00 |
| S&P 500 | -5.07 | -4.01 | +10.40 | +5.10 |
| **REAL YIELD** | 1/29 RATE | 1 YR AGO | 5 YRS AGO | 10 YRS AGO |
| 10 YR TIPS | 0.53% | 0.55% | 1.09% | 2.03% |

 Sources: wsj.com, bigcharts.com, treasury.gov - 1/29/166,7,8,9Indices are unmanaged, do not incur fees or expenses, and cannot be invested into directly. These returns do not include dividends. 10-year TIPS real yield = projected return at maturity given expected inflation.  |
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