



And We're Off!

Weekly Update – January 9, 2012

Are you getting used to writing 2012 on your checks yet? The first nine days of the new year have sure flown by! After all the hustle and bustle of the holiday season, we hope you're settling back into a normal routine, and that your first week of 2012 has been a good one.

We're happy to report that it was a good week both for stocks and positive U.S. economic news. Stocks kicked off the year on a high note as the Dow Jones industrial average added 1.2%, the S&P 500 gained 1.6%, and the Nasdaq led with a 2.7% rise.¹ As far as the economy is concerned, employment figures and purchasing manager surveys released last week suggest the U.S. experienced healthy growth in December.

Despite positive news, the tone on Wall Street has remained cautious and trading volumes have been low. Many investors, it seems, are still torn between rising hopes for the U.S. economy, and the ever-evolving European debt saga. And there is still considerable debate over whether stronger jobs and manufacturing numbers should be attributed to a seasonal holiday binge, or something more permanent.² Ultimately, only time will tell.

The week ahead promises to be a busy one as the unofficial start of corporate earnings season kicks off. We'll wait to see what corporate leaders have to share, but overall, it is expected to be a strong season. The companies in the S&P 500 are forecast to be up 7.5% in the final three months of 2011, versus the same period one year ago, and sales are predicted to have risen 8.6% for the quarter, according to research from S&P Capital IQ.³ While the European debt situation will probably weigh most heavily in the headlines, it will have to share the spotlight with corporate earnings.

With one week down and 51 to go, we're off to the races, as the old saying goes. Whatever this year brings, we look forward to running alongside you every step of the way!

ECONOMIC CALENDAR:

Monday – Consumer Credit

Tuesday – Redbook, Wholesale Trade

Wednesday – EIA Petroleum Status Report, Beige Book

Thursday – Jobless Claims, Retail Sales, Business Inventories, Treasury Budget

Friday – International Trade, Import and Export Prices, Consumer Sentiment

Data as of 01/06/2012	1-Week	YTD	1-Year	5-Year	10-Year
Standard & Poor's 500	1.61	1.17	0.31	-1.87	0.90
Dow	1.17	1.17	5.66	-0.06	2.05
NASDAQ	2.65	2.65	-1.32	1.97	2.99
MSCI EAFE	-0.77	-0.77	-11.9	-4.53	1.84
10-year Treasury Note (Yield Only)	1.87	N/A	3.42	4.65	5.15

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. N/A means not available.

HEADLINES:

All three U.S. automakers are on track to be profitable in 2011 when they report results in the coming weeks. That's something that hasn't happened since 2004.⁴

Gas prices in the United States increased by more than a dime over the past three weeks, the first increase seen since mid-October, according to a survey published Sunday. The average price of a gallon of regular gasoline was \$3.35 as of Friday, the Lundberg Survey found. That's an increase of 12 cents from the last survey of 2011, conducted December 16.⁵

The U.S. added 200,000 jobs in December and the unemployment rate fell to the lowest level in nearly three years in a fresh sign the economy is picking up and businesses are more willing to hire. The increase in jobs last month was the fourth biggest gain of 2011.⁶

The Federal Reserve has decided to share the likely path of interest rates, according to minutes of its December 13 meeting released Tuesday. Starting in January, the Fed will release the range of Federal Open Market Committee member forecasts of the appropriate level on the target federal funds rate in the fourth quarter of the current year and the next few years.⁷

QUOTE OF THE WEEK:

"All glory comes from daring to begin." – Eugene F. Ware

RECIPE OF THE WEEK:

Lemon Basil Muffins



Add a tantalizing twist to ordinary lemon muffins with this easy recipe from Betty Crocker.

Ingredients:

2 eggs
2 cups Original Bisquick® mix
1/3 cup sugar
1 teaspoon grated lemon peel
1/4 cup lemon juice
1/4 cup water
2 tablespoons vegetable oil
1/2 teaspoon dried basil leaves, crumbled

Directions:

- 1) Heat oven to 400 degrees. Place paper baking cup in each of 12 medium muffin cups, 2 ½ x 1 ¼ inches, or grease bottoms only of cups with shortening.
- 2) Beat eggs slightly in medium bowl. Stir in remaining ingredients just until moistened. Divide batter evenly among cups.
- 3) Bake 15 to 18 minutes or until tops are golden brown. Serve warm.

GOLF TIP OF THE WEEK:

Control Your Wrist

Be careful not to flex your wrists when chipping and putting. Golfers usually do not even know they are flexing their wrists during these shots. When this happens, controlling distance becomes almost impossible, loft will be incorrect at impact, and putts lose true roll and consistent distance control.

Always keep your wrist solid and DO NOT FLEX them for putts or chip shots. This is imperative to achieve consistency.

HEALTH TIP OF THE WEEK:

Lift Weights

While exercising, don't forget to include a measure of strength training, involving both your upper and lower body. Too many people neglect resistance exercise, particularly women for whom it's crucial for preventing muscle and bone loss with age. Lift weights for at least 20 minutes, two to three times per week.⁸

GREEN TIP OF THE WEEK:

Try Natural Detergents

Many natural detergents today are made to clean clothes just as effectively in cooler water temperatures. Choose detergents and other laundry products that are plant-based, concentrated and biodegradable.⁹



January 14 – Q & A Show

January 21 - TBA

Thank you for your continued support!

David Hays and the Team at Comprehensive Financial Consultants and CFCI





P.S. Please feel free to forward this commentary to family, friends, or colleagues. If you would like us to add them to the list, please email us at cfc@cfci.us with their email address and name. We will confirm the subscription at that time.

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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.google.com/finance>

² http://money.cnn.com/2012/01/08/markets/stocks_lookahead/index.htm, <http://www.marketwatch.com/story/latest-data-fails-to-shake-caution-on-us-economy-2012-01-08>

³ http://money.cnn.com/2012/01/08/markets/stocks_lookahead/index.htm

⁴ http://money.cnn.com/2012/01/05/news/companies/auto_industry_profits/index.htm?iid=HP_LN

⁵ http://money.cnn.com/2012/01/08/news/economy/gas_prices.cnnw/index.htm?iid=HP_LN

⁶ http://www.marketwatch.com/story/us-gains-200000-jobs-in-december-2012-01-06?link=MW_story_insert

⁷ http://www.marketwatch.com/story/fed-to-map-out-each-members-rate-forecast-2012-01-03?link=MW_story_insert

⁸ <http://www.boston.com/lifestyle/food/gallery/healthtips?pg=2>

⁹ <http://www.thedailygreen.com/environmental-news/latest/green-new-years-resolutions-10109>