## **CRYSTAL BALL INDICATORS**

## **AT THE NATIONAL LEVEL FROM JAN 2015 TO JUNE 2015**

	POS	NEG	NO						
HOUSING NUMBERS	(good)	(bad)	CHANGE	JAN	FEB	MAR	APR	MAY	JUNE
SALES OF EXISTING HOMES ( in Millions )	x			4.8M	4.9M	5.2M	5.1M	5.3M	5.5M
SALES OF NEW HOMES			x	521,000	545,000	485,000	523,000	517,000	482,000
SINGLE FAMILY UNDER CONSTRUCTION (Annualized )			х	365,000	359,000	360,000	366,000	371,000	372,000
JOB NUMBERS									
UNEMPLOYMENT RATE	x			5.7%	5.5%	5.5%	5.4%	5.5%	5.3%
NUMBER OF UNEMPLOYED PEOPLE ( in Millions )	х			8.9M	8.7M	8.6M	8.6M	8.7M	8.3M
INCREASE IN JOBS	×			201,000	266,000	119,000	187,000	260,000	231,000
AVERAGE HOURLY EARNINGS			X	\$24.62	\$24.78	\$24.85	\$24.89	\$24.95	\$24.94
LABOR FORCE PARTICIPATION RATE			х	62.9	62.8	62.7	62.8	62.9	62.6
CONFIDENCE AND SALES NUMBERS									
CONSUMER CONFIDENCE			X	98	95	93	96	91	96
BUSINESS CONFIDENCE (ISM INDEX )			х	54	53	52	52	53	54
RETAIL SALES ( in Billions )			х	384B	381B	387B	387B	\$392B	\$ 392
AUTO SALES ( in Millions )	ж			1.1M	1.3M	1.5M	1.5M	1.6M	1.5M
EXPORTS OF GOODS AND SERVICES ( in Billions )			х	\$ 189	\$ 186	\$ 188	\$ 190	\$ 189	\$ 189
FINANCIAL NUMBERS ( end of month )									
DOW JONES INDUSTRIAL AVERAGE			×	17,165	18,209	17,776	17,840	18,011	17,619
STANDARD & POORS 500 AVERAGE			х	2,021	2,104	2,068	2,086	2,107	2,063
BOND MARKET - 10 YEAR TREASURY BOND		х		1.68%	2.00%	1.94%	2.05%	2.12%	2.35%
HOME MORTGAGE INTEREST RATES - 30 YEAR FIXED		ж		3.67%	3.71%	3.77%	3.67%	3.84%	3.98%
ECONOMIC NUMBERS									
INFLATION RATE			х	-0.1%	0.0%	-0.1%	-0.2%	0.0%	0.1%
GOLD PRICE per ounce			х	\$ 1,251	\$ 1,227	\$ 1,179	\$ 1,199	\$ 1,199	\$ 1,181
OIL PRICES PER BARREL			ж	\$ 48	\$ 51	\$ 48	\$ 54	\$ 59	\$ 60

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