

CRYSTAL BALL INDICATORS
3 YEAR PERIOD - DECEMBER 2010 TO DECEMBER 2013

	POS	NEG	NO	2010	2011	2012	2013
	(good)	(bad)	CHANGE	DEC	DEC	DEC	DEC
HOUSING NUMBERS							
SALES OF EXISTING HOMES (in Millions)			X	5.2 M	4.6M	4.9M	5.1M
SALES OF NEW HOMES (in thousands)	X			331,000	307,000	369,000	
HOUSING BUILDING STARTS - (Annualized pace)	X			421,000	657,000	954,000	999,000
JOB NUMBERS							
UNEMPLOYMENT RATE	X			9.4%	8.5%	7.8%	6.7%
NUMBER OF UNEMPLOYED PEOPLE (in Millions)	X			14.5 M	13.1M	12.2M	10.4M
INCREASE IN JOBS (in thousands)			X	103,000	200,000	155,000	74,000
AVERAGE HOURLY EARNINGS	X			\$19.24	\$23.22	\$23.73	\$24.17
CONFIDENCE AND SALES NUMBERS							
CONSUMER CONFIDENCE	X			72.5	64.8	72	83
BUSINESS CONFIDENCE (ISM INDEX)			X	58.5	53.1	51	53
RETAIL SALES (in Billions)			X	\$434 B	\$403B	\$413B	\$384B
AUTO SALES COMPARED TO LAST YEAR			X	11%	8.7%	9%	1%
EXPORTS OF GOODS AND SERVICES (in Billions)			X	\$164 B	\$179B	\$190B	\$191B
FINANCIAL NUMBERS (end of month)							
DOW JONES INDUSTRIAL AVERAGE	X			11,577	12,218	12,938	16,577
STANDARD & POORS 500 AVERAGE	X			1,258	1,257	1,426	1,848
BOND MARKET - 10 YEAR TREASURY BOND		X		3.30%	1.87%	1.78%	3.04%
HOME MORTGAGE INTEREST RATES-30 YEAR FIXED		X		4.92%	3.9%	3.34%	4.48%
ECONOMIC NUMBERS							
INFLATION RATE			X	1.5%	3.0%	1.70%	1.50%
GOLD PRICE per ounce			X	1369	1567	\$ 1,685	1,204
OIL PRICES PER BARREL			X	91.38	98.83	\$ 92	97
GDP GROWTH (Quarterly results only)			X	3.1	2.8	0.1	
	7	3	10				