

CRYSTAL BALL INDICATORS

AT THE NATIONAL LEVEL FROM JULY 2015 TO DECEMBER 2015

	POS	NEG	NO						
	(good)	(bad)	CHANGE	JULY	AUGUST	SEPT	OCT	NOV	DEC
HOUSING NUMBERS									
SALES OF EXISTING HOMES (in Millions)		X		5.6M	5.3M	5.6M	5.3M	4.8M	5.0M
SALES OF NEW HOMES		X		566,000	549,000	468,000	467,000	490,000	
SINGLE FAMILY UNDER CONSTRUCTION (Annualized)	X			387,000	392,000	398,000	406,000	416,000	
JOB NUMBERS									
UNEMPLOYMENT RATE			X	5.3%	5.1%	5.1%	5.0%	5.0%	5.0%
NUMBER OF UNEMPLOYED PEOPLE (in Millions)			X	8.3M	8.0M	7.9M	7.9M	7.9M	7.9M
INCREASE IN JOBS	X			223,000	153,000	145,000	307,000	252,000	292,000
AVERAGE HOURLY EARNINGS			X	\$25.01	\$25.10	\$25.12	\$25.21	\$25.25	\$25.24
LABOR FORCE PARTICIPATION RATE			X	62.6	62.6	62.4	62.5	62.5	62.6
CONFIDENCE AND SALES NUMBERS									
CONSUMER CONFIDENCE			X	93	92	87	90	91	93
BUSINESS CONFIDENCE (ISM INDEX)		X		69	51	45	66	61	62
RETAIL SALES (in Billions)			X	\$457B	\$430B	\$445B	\$447B	\$448B	\$446B
ANNUAL AUTO SALES (in Millions)			X	17.6M	17.8M	18.2M	18.2M	18.2M	17.3M
EXPORTS OF GOODS AND SERVICES (in Billions)		X		\$ 188	\$ 184	\$ 188	\$ 184	\$ 182	\$ 182
FINANCIAL NUMBERS (end of month)									
DOW JONES INDUSTRIAL AVERAGE		X		17,690	16,528	16,284	17,664	17,718	17,425
STANDARD & POORS 500 AVERAGE		X		2,104	1,914	1,924	2,079	2,080	2,044
BOND MARKET - 10 YEAR TREASURY BOND			X	2.20%	2.21%	2.06%	2.16%	2.21%	2.27%
HOME MORTGAGE INTEREST RATES - 30 YEAR FIXED			X	4.05%	3.91%	3.89%	3.80%	3.94%	3.96%
ECONOMIC NUMBERS									
INFLATION RATE			X	0.2%	0.2%	0.0%	0.2%	0.5%	0.4%
GOLD PRICE per ounce			X	\$ 1,100	\$ 1,139	\$ 1,114	\$ 1,141	\$ 1,060	\$ 1,060
OIL PRICES PER BARREL	X			\$ 48	\$ 51	\$ 48	\$ 54	\$ 59	\$ 60

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