

**For the Week of March 15, 2010**

## THE MARKETS

Wall Street ended higher for the week on positive reports for retail sales and household wealth. February retail sales rose 0.3 percent over January, beating the 0.2 percent increase expected by economists surveyed by Briefing.com. February retail sales were 3.9 percent higher than the same month a year ago. American household net worth increased 1.3 percent to \$54.2 trillion in the fourth quarter, the third consecutive quarter of gains. Stocks provided the biggest boost, rising in value by 4 percent from Oct. 1 to Dec. 31, 2009. Consumer sentiment has declined since the end of February from an index reading of 73.6 to 72.5 as of mid-March. Economists had expected a slight increase. The Federal Reserve meets this week and is expected to leave interest rates unchanged, according to the Associated Press. For the week, the Dow gained 0.68 percent to close at 10,624.69. The S&P climbed 1.06 percent to finish at 1,149.99, and the NASDAQ rose 1.78 percent to end the week at 2,367.66.

Returns Through 3/12/10	1 Week	YTD	1 Year	3 Year	5 Year
Dow Jones Industrials	0.68	2.54	52.58	-2.08	2.37
NASDAQ Composite	1.78	4.34	66.02	-0.48	3.01
S&P 500	1.06	3.58	56.54	-4.37	1.25
BarCap US Agg Bond (TR)	0.13	1.95	9.14	6.16	5.49
MSCI EAFE	1.94	-0.03	69.27	-6.57	2.80

Source: Morningstar.com. \*Past performance is no guarantee of future results. Indexes are unmanaged and cannot be invested into directly. Three- and five-year returns are annualized. The S&P, excluding "1 Week" returns, is a reflection of return to an investor, by reinvesting dividends after the deduction of withholding tax.

**Results By State** – The average home in the U.S. has appreciated 1.7 percent (in aggregate, not per year) over the past five years (i.e., 2005-09). Homes in Wyoming have performed the best, gaining 26.7 percent on average. Homes in Nevada have fared the worst, losing 40.4 percent of their value (Source: Federal Housing Finance Agency, BTN Research).

**What Alan Watches** – The yield on the 10-year Treasury note closed at 3.62 percent at the end of February 2010, down 0.22 percent from its 3.84 percent level on Dec. 31, 2009. Because of the close connection between the yield on the 10-year Treasury note and mortgage interest rates, former Fed Chairman Alan Greenspan said in a speech on Feb. 23, 2010, that the 10-year Treasury yield is the "one statistic that I watch every morning and every afternoon" (Source: Credit Union National Association conference, BTN Research).

**Our Part** – Out-of-pocket medical spending by Americans (i.e., deductibles, coinsurance and copayments but not including monthly health insurance premiums) totaled \$284 billion last year, 11 percent of our nation's aggregate 2009 health care spending of \$2.5 trillion (Source: Centers for Medicare and Medicaid Services, BTN Research).

## WEEKLY FOCUS – Help Your Family Plan Your Care

Becoming increasingly dependent on others for the normal activities of daily life can be a harsh reality. It can be even harder to admit needing help. Creating a plan for how you, your family and your medical professionals will handle that possible scenario can alleviate misunderstanding and confusion when a crisis arises. Here are six tips to help you prepare:

1. Pick a point of contact. One sibling or other close relative should be in charge of communicating with doctors. This person should have a health care power of attorney for you.
2. Find a family-friendly primary doctor. You likely receive care from multiple specialists. Decide on or find one doctor to be the primary medical resource for your family. Make sure reports from specialists are being sent to the primary doctor. If you live a distance from your family, consider asking your doctor if he or she is willing to communicate via email.
3. Create a central storage place for vital documents, including medical records, Social Security number and health insurance policy information. Hard copies should be duplicated and stored in at least two fire- and water-proof locations. Digital imaging and storage services offer a convenient place to access files remotely.
4. Talk to your family about long-term care insurance. Nursing home costs continue to rise faster than inflation and can quickly deplete your savings. Generally, long-term care premiums increase as you age, and you may not be approved for coverage at all.
5. Create a care circle. A network of neighbors and friends can give you some reassurance that others will be in touch regularly and know how to contact your family in an emergency.
6. Discuss finances. The point-of-contact relative, or another relative equipped to deal with financial matters, should have a financial power of attorney. This person should know the location of your key accounts and policies and the names and phone numbers for your key advisors.

A final word of advice: Don't ask your family to make promises they can't keep, like withholding information from other family members or vowing not to place you in a nursing facility. Discussing such issues ahead of time can help you and your family avoid these situations. If you would like help in creating a plan for those times when you are unable to care for yourself, contact our offices. We are happy to include your family and your other professional advisors, including your attorney, accountant and insurance professional, in creating a comprehensive plan.

### BONNETT WEALTH MANAGEMENT

11930 Arbor Street, Suite 201, Omaha, NE 68144-2998

(402) 556-8858 ♦ (800) 956-8858 ♦ (888) 766-7488 Fax

[www.bonnettwm.com](http://www.bonnettwm.com)

Jerome "Joe" P. Bonnett, Jr. — Registered Representative. Securities offered through Securities America, Inc., Member FINRA/SIPC  
Advisory services offered through Securities America Advisors, Inc. Bonnett Wealth Management and Securities America Companies are unaffiliated.

\* 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 index of 30 actively traded blue-chip stocks. NASDAQ Composite Index is an unmanaged, market-weighted index of all over-the-counter common stocks traded on the National Association of Securities Dealers Automated Quotation System. The Morgan Stanley Capital International Europe, Australia and Far East Index (MSCI EAFE Index) is a widely recognized benchmark of non-U.S. stock markets. It is an unmanaged index composed of a sample of companies representative of the market structure of 20 European and Pacific Basin countries and includes reinvestment of all dividends. Barclays Capital Aggregate Bond Index is an unmanaged index comprised of U.S. investment-grade, fixed-rate bond market securities, including government, government agency, corporate and mortgage-backed securities between one and 10 years.  
Written by Securities America. SAI# 303643