



Your Personal CFO

The Scorecard

Today's Fairway Forecast:



- Bullet #1
- Bullet #2
- Bullet #3

Divots and Duckhooks: Current Disasters Du Jour

	Start Date	Landmark
Ukraine	1/1/14	Revolution
Stock Market Correction	1/1/14	5+ years since last 20% correction
Interest Rate Spike	1/1/14	

The Front Nine: Market Update

as of September 30, 2014

	YTD	1-Year	3-Year	5-Year	10-Year
Barclay's US Aggregate	1.00%	1.00%	1.00%	1.00%	1.00%
Barclay's US Municipal	1.00%	1.00%	1.00%	1.00%	1.00%
Barclay's US TIPS	1.00%	1.00%	1.00%	1.00%	1.00%
S&P 500	1.00%	1.00%	1.00%	1.00%	1.00%
S&P 1000	1.00%	1.00%	1.00%	1.00%	1.00%
MSCI EAFE	1.00%	1.00%	1.00%	1.00%	1.00%
MSCI Emerging Markets	1.00%	1.00%	1.00%	1.00%	1.00%
Wilshire Real Estate	1.00%	1.00%	1.00%	1.00%	1.00%
Bloomberg Commodities	1.00%	1.00%	1.00%	1.00%	1.00%

The Back Nine: Data From Your CFO

as of September 30, 2014

	Current	Last Month	Start of Year
S&P 500 P/E Ratio	15	15	15
6 Month CD	1.00%	1.00%	1.00%
10-Year Treasury	1.00%	1.00%	1.00%
S&P 500 Yield	1.00%	1.00%	1.00%
Fed Funds Rate	1.00%	1.00%	1.00%
QE (per month)	\$45B	\$55B	\$xxB
Unemployment	1.00%	1.00%	1.00%
CPI	1.00%	1.00%	1.00%
S&P 500 12 mo max ↓	6.00%	6.00%	8.00%

At the Turn: Trending on Twitter

- Bullet #1
- Bullet #2
- Bullet #3

The 19th Hole: Cocktail Party Trivia



- Gold \$1200/oz
- Oil (Brent) \$90/barrel
- U.S. paper money isn't made out of paper, it's made out of cotton
- There are no words in the dictionary that rhyme with silver