

For the Week of June 20, 2011

## THE MARKETS

The Dow and the S&P closed up on Friday, ending a six-week losing streak. The modest gains were a result of a sharp decline in oil prices and an agreement outlined by France and Germany to aid debt-burdened Greece. For the week, the Dow gained 0.53 percent to close at 12,004.36. The S&P rose 0.10 percent to finish at 1,271.50 and the NASDAQ dropped 1.03 percent to end the week at 2,616.48.

Returns Through 6/17/11	1 Week	YTD	1 Year	3 Year	5 Year
Dow Jones Industrials (TR)	0.53	4.97	18.10	2.52	4.52
NASDAQ Composite (PR)	-1.03	-1.37	13.41	2.11	4.20
S&P 500 (TR)	0.10	2.03	16.21	0.23	2.47
BarCap US Agg Bond (TR)	0.00	3.30	5.38	7.00	6.67
MSCI EAFE (TR)	-0.96	-4.91	0.90	-8.09	-4.36

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 Dow Jones Industrials, MSCI EAFE, BarCap US Agg Bond and S&P, excluding "1 Week" returns, are based on total return, which is a reflection of return to an investor by reinvesting dividends after the deduction of withholding tax. The NASDAQ is based on price return, which is the capital appreciation of the portfolio, excluding income generated by the assets in the portfolio in the form of interest and dividends. (TR) indicates total return. (PR) indicates price return. MSCI EAFE returns stated in U.S. dollars.

**Are We Greece?** – Greece's national debt as a percentage of the size of its economy was 140 percent in 2010 and is projected to be 160 percent in 2012. The U.S. national debt as a percentage of the size of our economy was 62 percent in 2010 and is projected to be 74 percent in 2012. National debt is defined as "debt held by the public" and does not include intergovernmental debt (source: Eurostat, Congressional Budget Office, BTN Research).

**Veteran Nation** – In 2009 there was an estimated nine million people 65 and older who were veterans of the armed forces (source: 2009 American Community Survey, Census Bureau).

**High School** – Seventy-seven percent of people age 65 and older have completed high school or higher education (source: 2009 American Community Survey, Census Bureau).

**WEEKLY FOCUS – Vacation This Summer Without Draining Your Savings**

Summer is the most likely time of the year to take a vacation, but with the economy in flux, you and your family might be worried about how you're going to pay for that annual trip. You don't have to drain your savings to take a vacation. By following the advice of a February 2011 Zynergy Retirement Planning article, you can make the most of your money while on vacation.

Something to consider first: Do you need to take that family vacation during the summer? Traveling in the off season might be more difficult when younger family members are in school, but you can find the best trip deals away from peak vacation times. Also, if you can manage it, book a trip six months or more in advance, or if your schedule is flexible, at the absolute last possible minute to get the best booking rates.

The larger your vacation group, the larger the discounts. Zynergy states, "many companies will give you the 10<sup>th</sup> trip for free if you book nine," so the more the merrier – except with luggage. Airlines continue to increase baggage check fees, so try to pack lightly. One carry-on is usually enough for the standard vacation.

With food costs rising, mealtime may make up the bulk of your vacation budget. To help curb the cost of food, try to make lunch the large meal of the day, with a snack for dinner. "This can save you hundreds of dollars over your entire trip, as most restaurants offer a much less expensive lunch menu," Zynergy states. Also consider bringing snacks in your luggage so you don't pay double to purchase them later at convenience locations or your vacation destination.

Finally, register with airlines and travel companies and only book through reputable agents. By registering with travel companies, you will likely receive email notifications about upcoming deals, discounts and coupons. But there is such a thing as "too good to be true." Make sure the company you book your vacation through has expert knowledge and customer service so you are getting the most economical vacation possible and the most enjoyable for the amount of money you spend.

Vacations are a great time to get together with family to catch-up, talk about the future and relax. We want you to get the most out of your vacation without worrying about your finances. If you need help planning your vacation around your current financial situation, call our office for a consultation today.

**BONNETT WEALTH MANAGEMENT**

14710 West Dodge Rd., Suite 203, Omaha, NE 68154  
(402) 556-8858 ♦ (800) 956-8858 ♦ (888) 766-7488 Fax  
[www.bonnettwm.com](http://www.bonnettwm.com)

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\* 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#311094