

For the Week of April 11, 2011

THE MARKETS

Oil topped \$113 a barrel Friday, causing many stocks to close in the red over concerns that inflation could derail recovery efforts. Also, uncertain outcomes for budget talks in Washington and the prospect of a U.S. government shutdown cast a shadow over trading Friday, keeping volumes low. For the week, the Dow rose 0.11 percent to close at 12,380.05. The S&P fell 0.26 percent to finish at 1,328.17 and the NASDAQ dropped 0.33 percent to end the week at 2,780.41.

Returns Through 4/08/11	1 Week	YTD	1 Year	3 Year	5 Year
Dow Jones Industrials (TR)	0.11	7.68	16.35	2.43	4.95
NASDAQ Composite (PR)	-0.33	4.81	14.10	5.78	3.52
S&P 500 (TR)	-0.26	6.17	14.19	1.33	2.65
BarCap US Agg Bond (TR)	-0.29	0.12	4.97	5.22	6.03
MSCI EAFE (TR)	1.92	5.77	12.69	-3.39	1.45

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.

Buckle Up – The national average cost per gallon of gasoline increased by 54 cents during the first quarter of 2011, rising from \$3.07 a gallon on Dec. 31, 2010, to \$3.61 a gallon as of March 31, 2011 (source: AAA, BTN Research).

Close – On a trailing 12-month basis, the S&P 500 is up 15.6 percent (total return) as of March 31, 2011. The "growth" component of the index is up 16.6 percent over the one-year period while the "value" component of the index is up 14.8 percent (source: S&P, BTN Research).

U.S. vs. Them – The international stock index EAFE is up 3.4 percent YTD (total return) through March 31, 2011, and is up 10.4 percent on a trailing one-year basis as of the end of the first quarter this year. The EAFE stock index has bested the S&P 500 on a total return basis in seven of the previous 10 calendar years. The EAFE index is an unmanaged index generally considered representative of the international stock market. These international securities involve additional risks including currency fluctuations, differing financial accounting standards and possible political and economic volatility (source: BTN Research).

WEEKLY FOCUS – Clean Your Finances Before Putting Them To Bed

It's the end of the tax preparation season for the year 2010. The government has even pushed back tax day this year to April 18, 2011, because of the way the weekend falls and because of Emancipation Day, a holiday celebrated by Washington, D.C., on April 16. If you haven't already, you'll now be able to put away the files, receipts and other documents you brought out so you or your accountant could prepare your returns.

Before you shove everything back into the shoebox from whence it came, take the time to spring clean last year's files and put systems in place now to keep paperwork better documented for 2011 – especially if you found gathering information to prepare 2010 returns frustrating and time-consuming because you lacked organization.

If the requirements for what to keep and what to shred have you overwhelmed, here are a few rules of thumb:

- Keep income documents and receipts for tax credits and deductions for seven years. Papers related to investments or property should be retained for as long as you own the assets. Keep contracts and loan agreements from financial institutions for the life of the contract.
- If receipts and statements don't pertain to your taxes, your assets or major purchases you still own, they can generally be shredded after about a year.

To prepare for next year, set up a system for filing important papers as you receive them. For example, if you open mail in the kitchen, set up a station inside a cabinet with a portable file box and have a shred bin nearby. As you open your mail, you can pitch the junk and file the statements or nonaction items. Have a basket or envelope to hold bills and other items you need to take care of.

If you didn't do so at year-end, consider cleaning up your bank, credit and investment accounts, too. Did you know that having too many credit card accounts – even if you carry *no* balances – can negatively affect your credit report? Resolve to close inactive accounts and, if possible, pay off small balances to clean the slate. Then call our office for an appointment to revisit your portfolio, including your employer-sponsored retirement plans, to determine if they need to be rebalanced or otherwise adjusted. Happy spring cleaning!

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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#310216