

JULY 2007

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The Markets	Current 6/30/07	3-Month Values	3-Month Change	Year-Ago Values	12-Month Change
Cash					
Taxable MMF Yield	4.84%	4.87%	-3bp	4.85%	-1bp
Tax-Exempt MMF Yield	3.17%	3.13%	4bp	3.32%	-15bp
Fixed Income					
Federal Funds Rate	5.25%	5.25%	0bp	5.25%	0bp
5-Yr US Treasury note	5.02%	4.54%	48bp	5.10%	-8bp
10-Yr US Treasury bond	5.12%	4.65%	47bp	5.14%	-2bp
5-Yr Aaa Muni Bond Index	3.93%	3.56%	37bp	3.81%	12bp
30-Year Conv. Mortgage	6.69%	6.18%	51bp	6.76%	-7bp
Equities					
S&P 500	1,503	1,421	6.0%	1,270	18.6%
S&P LargeCap 100	693	650	6.8%	580	19.7%
S&P MidCap 400	896	848	5.5%	765	17.1%
S&P SmallCap 600	432	412	4.9%	376	15.0%
EAFA Foreign Index	80.26	76.26	5.2%	65.39	22.7%
S&P 500 PE Ratio	16.2	15.4	5.2%	17.1	-5.3%
S&P 500 Dividend Yield	1.7%	1.8%	-10bp	1.9%	-20bp
Misc.					
Inflation Rate (CPI, ann'l rate)	2.7%	2.8%	-10bp	3.6%	-90bp
CRB Index (Commodities)	313	317	-1.3%	345	-9.3%
London Gold \$ / oz.	651	662	-1.7%	660	-1.4%
Crude Oil \$ / bbl.	71	62	15.1%	68	5.7%

Recent Economic Data			
Real GDP / 1st Quarter	0.7%	Personal Income	0.4%
ISM Manufacturing Index	55	Personal Spending	0.5%
Industrial Capacity Utilization	81.6	Retail Sales	1.4%
Productivity / 1st Quarter	1.0%	New Home Sales	-1.6%
Unemployment Rate	4.5%	Consumer Confidence	108.5

*Stock index returns exclude dividends

bp = basis point (1/100th of one percent)

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Economic Forecasts*

	06:4Q	07:1Qe	07:2Qe	07:3Qe	07:4Qe
Real GDP	2.5%	1.3%	2.8%	2.8%	3.0%
GDP Price Deflator	1.7%	4.0%	3.7%	1.8%	2.0%
10-Year Bond Yield	4.6%	4.6%	4.8%	4.8%	4.8%
Fed Funds Rate	5.3%	5.3%	5.3%	5.3%	5.3%

*Mesirow Financial estimates e = estimated

QUOTE OF THE MONTH:

"It appears as if the power of full employment is keeping the macroeconomy from slipping into recession."

— Richard Yamarone, Director of Economic Research, Argus Research

The Economy: The Resiliency of a Full Employment Economy

United States economic growth was downwardly revised to 0.6 percent during the first quarter, the lowest quarterly gain since a 0.2-percent gain in the fourth quarter of 2002, and it was less than the previously reported 1.3-percent increase. Growth was held back by an outright contraction in the level of inventories, leaving production nowhere to go but up in the second quarter. Even automakers, which have been drawing down their inventories for the past year, are scrambling to restock dealer lots. The dramatic turndown in housing also contributed to slower growth and continues to be a drag on the economy.

We must keep in mind that the first-quarter GDP report reflected economic conditions during the January to March period, which is by now receding quickly in the rearview mirror. Recent data indicate that the economy has rebounded over the past two months.

Full-Employment Economy Spurs Consumer Spending

The U.S. economy added 157,000 non-farm payroll jobs during May, which followed a downwardly revised 80,000 increase during April. The primary drag on the headline figure was the loss of 19,000 jobs in the struggling manufacturing sector. Big gains were registered in education and health (54,000), leisure and hospitality (46,000), and business services (32,000). All things considered, the employment report was strong and resulted in an unchanged unemployment rate of 4.5 percent, near a cyclical low. The strength in jobs had little impact on wage inflation, as average hourly earnings rose 0.3 percent in May and 3.8 percent over the past year. We would expect the Federal Reserve to view these numbers as indicative of a solid, tight labor market, yet not an important inflationary signal.

Consumer spending surged at an impressive pace in the first quarter, suggesting that the fully employed workforce is driving economic activity, and that record-high gasoline prices have had little affect on consumers' propensity to spend or on actual consumption. Consumer spending was revised higher to a 4.4-percent annualized rate in the first quarter, a rate that was higher than both the initial estimate of 3.8 percent and the 4.2-percent gain registered in the fourth quarter. Since consumer spending accounts for nearly 72 percent of total economic activity, the hefty gains have served to counterbalance weakness in housing and the inventory correction. As long as employment continues to hold up, which appears likely, the economy should remain resilient.

Consumer Confidence

Despite seemingly ever-rising gasoline prices, consumers were surprisingly more confident in May than they were in April. The Conference Board's Index of Consumer Confidence rose to 108.5 in May from 106.3 the preceding month. Why? Because there is simply nothing more important to the consumer than employment. And since the labor force has been strengthening for the last four years, so too has confidence. Employment is so strong it has been able to prevail over the negative impact of rising energy prices.

Home Sales Data Remains Mixed

The April housing data were mixed. The level of new home sales skyrocketed, while sales of existing homes fell 2.6 percent to a seasonally adjusted annual rate of 5.99 million units, the lowest level since June of 2003. The activity in the existing home market, which is about six times the size of the new home market, is the true determinant of housing market conditions. Together, these two reports suggest ongoing frailty in the housing market but some degree of improvement.

Capital Spending on Solid Ground

Revised data indicate that growth in capital spending made modest progress in the first quarter. Non-residential fixed investment increased an annualized rate of 2.9 percent, up from the initial estimate of 2.0 percent. The increase reflected a turnaround from the fourth quarter of 2006, when capital spending declined 3.1 percent. Based on the latest data in new orders for nondefense capital goods excluding aircraft, as well as the many regional purchasing managers and Federal Reserve surveys, momentum in capital spending should continue as the year progresses.

Manufacturing Sector Hanging in There

The Chicago Area Purchasing Managers Index fell from some pretty lofty and unsustainable levels in March, declining to 52.9 in April from 61.7, which was the highest reading in nearly two years. Despite the steep drop, activity remains above the 50.0

threshold of expansionary territory. These expansionary readings are encouraging data for the manufacturing sector, which has fallen well back from the field over the last six months.

Interest Rates: Long-Term Interest Rates Rise on Inflationary Expectations

Long-term interest rates have risen modestly based on growing inflationary expectations in the markets. The headline GDP implicit price deflator, which is probably the best measure of inflation, rose 4.0 percent, revised lower from the initial estimate of 4.4 percent. Meanwhile, the closely watched Personal Consumption Expenditure Deflator increased 3.3 percent during the first three months of the year. These numbers were enough to spook the market, frustrate the Federal Reserve, and end speculation of an easing by the central bank by the end of the year.

Input Prices Rising

Input prices are on the rise, particularly in the food and energy sectors. The ISM Prices Index increased from 65.5 in March to 73.0 in April, equaling the high level posted in August 2006.

According to the National Agricultural Statistics Service, the preliminary All Farm Products Index of Prices Received by Farmers increased four points to 138 (or 3.0 percent) in May. The All Farm Products Index is up 24 percent since May 2006. Similarly, the Food Commodities Index increased four points (or 3.0 percent) in May and is 25 percent higher than the year-ago level. The Prices Paid Index for Commodities and Services, Interest, Taxes, and Farm Wage Rates was up one point in May (or 0.6 percent) and 6.0 percent since May 2006. It appears likely that higher input prices will continue to be passed along to consumers, causing higher retail food prices and a higher overall CPI rate in 2007.

Most Recent Inflation News Encouraging

The Fed received encouraging news in the latest income and spending report - lower prices. The Personal Consumption Expenditure Deflator rose 0.3 percent in April, and just 2.2 percent over the past 12 months, and it was a click below the 12-month pace of 2.3 percent registered in March. Meanwhile, the Fed's favored inflation barometer, the Core Personal Consumption Expenditure Deflator, barely moved in April, inching higher by only 0.1 percent, and 2.0 percent on an annual basis, the lowest reading since February of 2006 and within the Fed's purported "comfort zone."

The Fed has maintained that as long as economic activity cools, so too will the trend of price activity; so if appreciably slower economic growth in the first quarter diminished the threat of widespread inflation, what impact will a rebounding economy have on inflation as the year progresses?

Inflation Debate Alive at the Federal Reserve

Keeping inflation under control as the economy emerges from a yearlong sluggish spell is certain to be a matter of lively debate for Federal Reserve policymakers. Fed Chairman Ben Bernanke and his central bank colleagues continue to watch numbers and assess the risk of inflation, and most Fed members are not afraid to express their opinions, which often represent diametrically opposing conclusions. The strength of the anticipated economic rebound, the depth of the housing slump, problems with risky mortgages, the state of the employment climate, and the direction of gasoline and other energy prices - and their affect on price levels - will continue to figure prominently in Fed analyses and policy decisions.

The Fed is widely expected to hold the key federal funds interest rate at 5.25 percent, where it has stood for a year. Given that expectation, investors and economists are keenly interested in the Fed's assessment of economic conditions and what that might mean for possible rate moves in the future.

"I think the Fed is probably fairly cautiously optimistic about the economy. But the risks are still weighted toward inflation not moderating as much as the Fed would like," said Mark Vitner, an economist at Wachovia.

So the Fed, the markets, and we as investors remain in the wait-and-see mode that has characterized inflation-expectations monetary policy for a long time now. We do not expect dramatic news, or much movement on short-term interest rates, as the wait continues.

The Stock Market: Attractive Valuation Suggests Higher Stock Prices

The stock market entered a period of correction following the nice bull move it made earlier in the year. There are as many ways to guess the direction from here as there are investors, but our favorite method remains grounded in relative valuation.

Global Stock Market Valuations

Most broad stock market indices trade at 13x to 16x estimated 12-month forward earnings, which represents reasonable valuation when compared to current interest rate levels. The United States stock market, as measured by the benchmark Standard & Poor's 500, trades within the global range, at about 15x estimated forward earnings. Emerging markets represent an exception, with Indian and Chinese stocks trading between 30x and 40x estimated forward earnings, as investors discount their expectation of fast growth in those emerging economies.

Relative Valuation - Interest Rates and Stock Prices

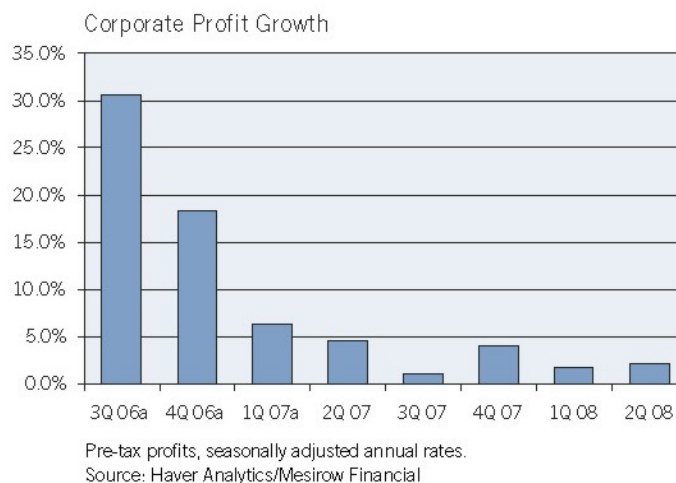
Commonly known as the Fed Model, our relative valuation tool compares the current forward P/E of the S&P 500 to the inverse of yield on the 10-year U.S. Treasury note, treating each as a competing investment alternative. The rationale supporting the model is that investor money will logically seek the highest yield, so it is important to know how these yields compare.

The yield on the 10-year T-note has spiked in recent weeks from about 4.5 percent to almost 5.3 percent, and it stands at 5.1 percent as of this writing. Stock prices have also been rising over the course of the year, while earnings estimates have stayed pretty steady. Thus, the implied discount to fair value for the S&P 500 is now about 23 percent, well below the 30 percent level it has hung around for most of the past three years. So the rise in stock prices, which raised the market P/E ratio, and the rise in bond yields have combined to make stocks relatively less attractive, an intuitive conclusion following a bull market.

This is why the level of inflation is so important to the market, because higher inflation causes higher interest rates, which erodes the value of stocks, and makes higher prices less likely. So it is important for stock investors to have a feel for the inflationary environment, how the Federal Reserve is likely to react to it, and the general level of interest rates.

The relative valuation model is a tool to check the environment for stock and bond investing, similar to using a weather forecast for planning a picnic or a boat ride. The model has variables that change, so having a sense of what might happen with these variables makes the model a more useful tool:

- Interest Rates: Expected to stay persistently low.
- Corporate Profits: Expected to slow but keep growing, and they could perhaps surprise to the upside given the strong momentum in the economy:



So the primary variables appear to be stable enough to warrant a high level of confidence in what the relative valuation formula reflects, that stocks remain undervalued vs. bonds, and that a growing economy should provide the impetus for higher stock prices.

Approved List of Common Stocks

July 2007

	Ticker	Status	6/30/07 Price	2007 Estimate		2008 Estimate		5-year Est EPS			Financial Ratios			Mkt. Cap (Mil.)	Price Change		S&P Rank
				EPS	P/E	EPS	P/E	Growth	Div.	Yield	Profit Margin	5-Yr ROE	Debt/ Capital		12-wk	YTD	
S&P 500	SPX	-	\$1,503.35	\$93.08	16.2	\$99.50	15.1	8%	\$25.93	1.7%	9.3%	18%	33%	\$102,904	6%	8%	-
CONSUMER DISCRETIONARY																	
Bed Bath & Beyond	BBBY	Buy	\$35.99	\$2.15	16.7	\$2.22	16.2	15%	-	0.0%	9.0%	24%	0%	\$9,857	-10%	7%	A-
Best Buy	BBY	Buy	\$46.67	\$2.79	16.7	\$3.04	15.4	15%	\$0.43	0.9%	3.8%	24%	9%	\$22,492	-4%	-2%	B+
Lowe's	LOW	Buy	\$30.69	\$1.99	15.4	\$2.29	13.4	15%	\$0.23	0.7%	6.6%	20%	21%	\$46,190	-3%	5%	A+
Starbucks	SBUX	Buy	\$26.24	\$0.88	29.8	\$1.07	24.5	22%	-	0.0%	7.5%	19%	0%	\$19,438	-16%	-19%	B+
Williams-Sonoma	WSM	Buy	\$31.58	\$1.79	17.6	\$2.04	15.5	15%	\$0.43	1.4%	5.6%	21%	1%	\$3,494	-11%	8%	B+
McDonald's	MCD	Hold	\$50.76	\$2.71	18.7	\$2.96	17.1	9%	\$1.00	2.0%	13.3%	16%	34%	\$60,601	13%	14%	A
Target	TGT	Hold	\$63.60	\$3.62	17.6	\$4.13	15.4	15%	\$0.50	0.8%	4.7%	18%	39%	\$54,155	7%	9%	A+
CONSUMER STAPLES																	
CVS	CVS	Buy	\$36.45	\$1.90	19.2	\$2.30	15.8	16%	\$0.19	0.5%	3.1%	15%	8%	\$56,260	7%	25%	A-
Estee Lauder	EL	Buy	\$45.51	\$2.21	20.6	\$2.48	18.4	11%	\$0.50	1.1%	5.0%	21%	49%	\$8,802	-7%	16%	A-
Pepsico	PEP	Buy	\$64.85	\$3.34	19.4	\$3.69	17.6	11%	\$1.28	2.0%	16.1%	34%	10%	\$105,636	2%	9%	A+
Proctor & Gamble	PG	Buy	\$61.19	\$3.03	20.2	\$3.48	17.6	12%	\$1.28	2.1%	12.7%	34%	24%	\$192,683	-3%	-1%	A
Wrigley (Wm) Jr	WWY	Buy	\$55.31	\$2.23	24.8	\$2.47	22.4	10%	\$1.09	2.0%	11.3%	25%	30%	\$15,095	9%	13%	A+
Altria Group	MO	Hold	\$70.14	\$4.27	16.4	\$4.59	15.3	7%	\$3.27	4.7%	17.1%	39%	35%	\$147,522	6%	10%	A+
Anheuser-Busch	BUD	Hold	\$52.16	\$2.81	18.6	\$3.09	16.9	9%	\$1.18	2.3%	12.5%	65%	68%	\$39,631	3%	8%	A+
Coca-Cola	KO	Hold	\$52.31	\$2.59	20.2	\$2.87	18.2	8%	\$1.30	2.5%	21.1%	32%	8%	\$120,829	9%	10%	A-
Walmart	WMT	Hold	\$48.11	\$3.16	15.2	\$3.53	13.6	13%	\$0.88	1.8%	3.5%	22%	36%	\$197,673	3%	3%	A+
Walgreen	WAG	Hold	\$43.54	\$2.10	20.7	\$2.37	18.4	16%	\$0.31	0.7%	3.7%	18%	0%	\$43,576	-5%	-2%	A+
ENERGY																	
Chevron	CVX	Buy	\$84.24	\$7.94	10.6	\$7.84	10.7	5%	\$2.14	2.5%	8.8%	22%	8%	\$181,052	14%	11%	A-
ConocoPhillips	COP	Buy	\$78.50	\$8.87	8.9	\$8.64	9.1	7%	\$1.54	2.0%	9.3%	18%	21%	\$128,300	15%	8%	B+
Devon Energy	DVN	Buy	\$78.29	\$6.14	12.8	\$6.98	11.2	8%	\$0.51	0.6%	26.7%	19%	23%	\$34,825	13%	15%	A-
Noble	NE	Buy	\$97.52	\$9.05	10.8	\$12.72	7.7	36%	\$0.16	0.2%	34.8%	12%	19%	\$13,070	24%	21%	B
Exxon Mobil	XOM	Hold	\$83.88	\$6.83	12.3	\$6.59	12.7	5%	\$1.31	1.6%	10.8%	27%	6%	\$472,519	11%	9%	A
FINANCIAL																	
American Int'l Group	AIG	Buy	\$70.03	\$6.53	10.7	\$7.02	10.0	13%	\$0.70	1.0%	12.4%	13%	57%	\$181,674	4%	1%	A+
Capital One Fin'l	COF	Buy	\$78.44	\$7.04	11.1	\$8.39	9.3	12%	\$0.11	0.1%	20.0%	19%	53%	\$32,414	4%	4%	A+
Morgan Stanley	MS	Buy	\$83.88	\$8.73	9.6	\$8.90	9.4	12%	\$1.08	1.3%	9.8%	18%	85%	\$88,404	7%	4%	A-
U.S. Bancorp	USB	Buy	\$32.95	\$2.68	12.3	\$2.90	11.4	8%	\$1.53	4.6%	35.0%	21%	68%	\$57,291	-6%	-4%	A-
Wells Fargo	WFC	Buy	\$35.17	\$2.73	12.9	\$3.01	11.7	10%	\$1.12	3.2%	23.8%	20%	66%	\$117,459	2%	2%	A
Aflac	AFL	Hold	\$51.40	\$3.29	15.6	\$3.76	13.7	15%	\$0.68	1.3%	10.1%	16%	14%	\$25,142	9%	15%	A
Goldman Sachs	GS	Hold	\$216.75	\$22.02	9.8	\$22.47	9.6	13%	\$1.40	0.6%	13.8%	19%	78%	\$88,536	5%	16%	NR

Approved List of Common Stocks

July 2007

FINANCIAL (cont.)	Ticker	Status	6/30/07 Price	2007 Estimate		2008 Estimate		5-year		Financial Ratios				Mkt. Cap (Mil.)	Price Change		S&P Rank
				EPS	P/E	EPS	P/E	Est EPS Growth	Div.	Yield	Profit Margin	5-Yr ROE	Debt/ Capital		12-wk	YTD	
SLM Corp	SLM	Hold	\$57.58	\$3.01	19.1	\$3.59	16.0	15%	\$1.00	1.7%	31.9%	48%	96%	\$23,689	41%	15%	B+
HEALTHCARE																	
Abbott Labs	ABT	Buy	\$53.55	\$2.82	19.0	\$3.23	16.6	11%	\$1.24	2.3%	7.6%	22%	31%	\$82,486	-4%	16%	A-
Johnson & Johnson	JNJ	Buy	\$61.62	\$4.04	15.3	\$4.30	14.3	8%	\$1.54	2.5%	20.7%	29%	5%	\$178,486	2%	-4%	A+
Medtronic	MDT	Buy	\$51.86	\$2.41	21.5	\$2.68	19.4	14%	\$0.46	0.9%	22.8%	23%	34%	\$59,720	6%	-1%	A
Stryker	SYK	Buy	\$63.09	\$2.40	26.3	\$2.87	22.0	19%	\$0.22	0.3%	14.4%	23%	0%	\$25,809	-5%	22%	A
Wellpoint	WLP	Buy	\$79.83	\$5.56	14.4	\$6.40	12.5	15%	-	0.0%	5.4%	12%	21%	\$48,988	-2%	4%	NR
Amgen	AMGN	Hold	\$55.29	\$4.16	13.3	\$4.36	12.7	11%	-	0.0%	20.7%	14%	27%	\$64,117	-1%	-17%	B+
Pfizer	PFE	Hold	\$25.57	\$2.15	11.9	\$2.34	10.9	5%	\$1.11	4.3%	22.8%	19%	6%	\$179,457	1%	6%	A-
INDUSTRIALS																	
Danaher	DHR	Buy	\$75.50	\$3.77	20.0	\$4.24	17.8	15%	\$0.09	0.1%	11.7%	18%	25%	\$23,345	6%	2%	A+
Emerson Electric	EMR	Buy	\$46.80	\$2.59	18.1	\$2.92	16.0	10%	\$1.01	2.2%	9.2%	19%	29%	\$37,218	9%	10%	A
Illinois Tool Works	ITW	Buy	\$54.19	\$3.33	16.3	\$3.72	14.6	12%	\$0.84	1.6%	12.2%	17%	9%	\$30,169	5%	14%	A+
L-3 Communications	LLL	Buy	\$97.39	\$5.82	16.7	\$6.41	15.2	15%	\$0.88	0.9%	4.2%	12%	46%	\$12,167	11%	17%	A-
General Electric	GE	Hold	\$38.28	\$2.21	17.3	\$2.50	15.3	10%	\$1.09	2.8%	12.6%	20%	71%	\$393,831	8%	1%	A+
INFORMATION TECHNOLOGY																	
Autodesk	ADSK	Buy	\$47.08	\$1.89	24.9	\$2.21	21.3	17%	\$0.06	0.0%	15.7%	27%	0%	\$10,885	25%	12%	B
CDW	CDWC	Buy	\$84.97	\$3.99	21.3	\$4.46	19.1	14%	\$0.52	0.6%	3.9%	20%	0%	\$6,727	38%	21%	A-
Citrix Systems	CTXS	Buy	\$33.67	\$1.53	22.0	\$1.77	19.0	15%	-	0.0%	17.3%	16%	0%	\$6,080	5%	24%	B+
Ebay	EBAY	Buy	\$32.18	\$1.34	24.0	\$1.58	20.4	20%	-	0.0%	18.9%	12%	0%	\$43,888	-3%	8%	B
Fiserv	FISV	Buy	\$56.80	\$2.89	19.7	\$3.29	17.3	14%	-	0.0%	9.8%	17%	25%	\$9,553	7%	13%	B+
Microsoft	MSFT	Buy	\$29.47	\$1.49	19.8	\$1.71	17.2	12%	\$0.40	1.4%	28.5%	19%	0%	\$281,934	6%	3%	B+
Western Union	WU	Buy	\$20.83	\$1.09	19.1	\$1.26	16.5	13%	\$0.01	0.0%	20.4%	-	-	\$16,095	-5%	0%	NR
Adobe Systems	ADBE	Hold	\$40.15	\$1.51	26.6	\$1.71	23.5	15%	\$0.03	0.0%	19.6%	29%	0%	\$23,608	-4%	7%	B+
Accenture	ACN	Hold	\$42.89	\$1.93	22.2	\$2.19	19.6	13%	\$0.35	0.8%	5.3%	65%	0%	\$24,701	11%	11%	NR
Int'l Business Mach	IBM	Hold	\$105.25	\$6.86	15.3	\$7.73	13.6	11%	\$1.30	1.2%	10.3%	28%	34%	\$143,774	12%	10%	A
Linear Technology	LLTC	Hold	\$36.18	\$1.38	26.2	\$1.68	21.5	18%	\$0.66	1.8%	39.2%	17%	0%	\$9,184	15%	18%	A
MATERIALS																	
Materials SPDR	XLB	Buy	\$40.50	-	-	-	-	-	\$0.80	2.0%	-	-	-	\$1,305	6%	18%	NR
TELECOMMUNICATIONS																	
Vanguard ETF	VOX	Buy	\$82.64	-	-	-	-	-	\$0.93	1.1%	-	-	-	\$339	8%	15%	NR
UTILITIES																	
Utilities SPDR	XLU	Buy	\$39.58	-	-	-	-	-	\$1.09	2.8%	-	-	-	\$3,372	0%	14%	NR