

Macro Environment

Predictions / Expectations for 2014

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- 1 **Are you Bullish or Bearish about the Market and/or the Economic Recovery?**

- 2 **The Healthcare Section has been on fire from a Stock Performance these past 2 yrs. Why?**
 - * Hospital industry
 - * Health insurance industry
 - * Drug companies

- 3 **What are your thoughts on the decision by OPEC not to cut production? Is this a new era of low oil prices?**

- 4 **What Industries do you like now...**
 - * Homebuilders
 - * Airlines
 - * Retail
 - * Coal
 - * Autos
 - * Oil drillers
 - * Private For-Profit Education