

What is Important to You About . . .

Financial ~ Mental ~ Physical ~ Spiritual ~ Social

NEWSLETTER

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"The most difficult thing is the decision to act, the rest is merely tenacity."

~Amelia Earhart

Now that we are two months into the new year, have we recovered from the debacle in the markets in the last 3 months of 2018? Not quite. Although we have recovered nearly 95% of what was lost in those three months, investors should feel better about the progress so far. Both the S&P500 and the DJIA posted their best two month start to a year in nearly three decades. The markets received multiple boosts in the form of better trade relations with China, better than expected corporate earnings and on the surface, a more cooperative Federal Reserve.

Already this year, the S&P500 is up 11% which is the best start since 1991 and much of that gain came in February with a nearly 8% gain. For those market watchers who said that the heady days of advances in the tech-heavy NASDAQ were over, the index is already up 14% this year, which was better than any year since 2012.

Market breadth was evident as well with this advance as all 11 sectors in the S&P500 posted positive numbers with Information Technology and Industrials leading the way. Commodity prices are firming up as well with the price of crude oil up 26% since January.

How this fast start will play out for the rest of the year remains to be seen, but if history has anything to say about it, we may be in for more positive numbers. Using data starting in 1938, when both January and February were positive, the year ended up on average more than 20% and printed positive numbers 29 times out of 30. History provides even more good news when you consider that in 15 of those instances gains were double digits and half of the time the gains were greater than 20%.

Before we get too far ahead of ourselves, however, let's not forget that we are already up double digits and we just have another 9 points to go before we are over the 20% mark and we still have a lot of year left, so the fast start could just as easily fizzle as the year wears on.

The leading economic indicators were mixed in February. The Chicago Purchase Manager Institute (PMI) index was up strong to 64 from a previous month 56 and while the Consumer Sentiment index was up to nearly 94, it was less than the expected number.

All in all, no one should be complaining as to the fast start the markets are off to for 2019, but the road ahead will continue to be challenging as the technical resistance levels will become harder to break through and we are likely in for a period of consolidation at some point.



How Sleep Is Affected by Time Changes

By Michael J. Breus, PhD (www.webMD.com)

The daylight-saving time change will force most of us to spring forward and advance our clocks one hour. This effectively moves an hour of daylight from the morning to the evening, giving us those long summer nights. But waking up Monday morning may not be so easy, having lost an hour of precious sleep and perhaps driving to work in the dark with an extra jolt of java. How time changes actually affect you depends on your own personal health, sleep habits, and lifestyle.

Moving our clocks in either direction changes the principal time cue -- light -- for setting and resetting our 24-hour natural cycle, or circadian rhythm. In doing so, our internal clock becomes out of sync or mismatched with our current day-night cycle. How well we adapt to this depends on several things.

In general, "losing" an hour in the spring is more difficult to adjust to than "gaining" an hour in the fall. It is similar to airplane travel; traveling east we lose time. An "earlier" bedtime may cause difficulty falling asleep and increased wakefulness during the early part of the night. Going west, we fall asleep easily but may have a difficult time waking.

How long will it take you to adapt to time changes?

Though a bit simplistic, a rule of thumb is that it takes about one day to adjust for each hour of time change. There is significant individual variation, however.

How will you feel during this transition? If you are getting seven to eight hours of sound sleep and go to bed a little early the night before, you may wake up feeling refreshed. If you are sleep-deprived already, getting by on six hours, you're probably in a bit of trouble, especially if you consume alcohol or caffeine close to bedtime. In this situation, you may well experience the decrements of performance, concentration, and memory common to sleep-deprived individuals, as well as fatigue and daytime sleepiness.

What can you do to reset your internal clock to adapt more quickly to the time changes? Your circadian rhythm is internally generated but is influenced by the environment, behavior, and medications.

As mentioned, light is the principal environmental cue. Light suppresses the secretion of the sleep-inducing substance melatonin. So it is important to expose yourself to the light during the waking hours as much as possible, and conversely, do not expose yourself to bright light when it is dark outside. For example, if you get up at night to go to the bathroom, do not turn on the light. Prepare beforehand by

installing a night light. Interestingly, specifically timed light therapy may either advance or delay your sleep cycle, depending on when it is delivered.

Sleep hygiene is a term used to describe those actions you can take to create sleep-friendly environments and enhance your chances of falling asleep, staying asleep, and sleeping soundly. Basic sleep hygiene includes reducing or eliminating caffeine and alcohol, exercising several hours before bedtime, creating calming rituals before bed to gradually relax yourself (taking a hot bath for example), and wearing ear plugs and eye masks, to name a few. Also important is going to bed and rising at the same time every day. Though there is no evidence that certain diets will actually influence your circadian rhythm, carbohydrates tend to make it easier to fall sleep.

It is unlikely that medications would be needed for a simple one-hour time change of the clock, but in certain circumstances, like traveling across multiple time zones, hypnotic drugs like benzodiazepines may be used. Their indication is primarily to induce sleep when desired, to get on a new schedule. Given their potential for addiction and that they can negatively affect the quality of sleep, they should only be used under the direct guidance of a doctor or sleep specialist.

So there may be some tired and groggy people hitting the streets Monday morning, in the dark. Interestingly, some studies show an overall reduction in traffic accidents and fatalities due to daylight-saving time changes. However, one study showed a significant increase in accident rates on the Monday following daylight-saving time. The author attributed sleepiness as a cause. I am not sure exactly which way to go on this one, but maybe you may want to just sit back and have another cup of coffee -- decaf, of course -- and go in to work a bit later, when the sun is up?

Market Statistics

	2/28/2019 Close	Change YTD
Dow Jones	25,916.00	11.10%
NASDAQ	7,532.53	13.52%
S&P	2,784.49	11.08%



The 10 'never-break' rules of good credit

Courtesy of BrandPoint

Some rules are meant to be broken - like the one about not wearing white after Labor Day. Others should remain sacrosanct, such as the rules of good credit. Those are the kind of rules that can make life easier and happier when you follow them - and help ensure your finances stay in good order, too.

Unlike fashion rules, the rules of good credit are really not subject to interpretation or personal opinion. They derive from the formulae that credit bureaus and lenders use to calculate your credit score.

So what are the 10 unbreakable rules of good credit? Here they are in descending order, a la David Letterman:

10. Create a budget and stick to it. Your budget should cover everyday expenses and allow for the smart use of credit.

9. Use credit cards wisely. Smart use of revolving credit - not carrying a balance, paying the full balance immediately - is an important component of a healthy credit score. Unwise use, such as running up debt, can lower your score. And in that vein ...

8. Always pay more than the minimum balance on your credit cards. Ideally, you would pay off the entire balance right away, but if that's not possible, pay more than the minimum - as much as you can afford. Paying only the minimum balance means it will take years - and thousands in interest charges - to pay off your debt.

7. When applying for a loan - which includes applying for new credit cards - do so wisely. Comparison shop and make your applications (if you'll be making more than one) in a short amount of time, so that those credit inquiries will only count against your credit score once. Stretching applications over time, or making too many in a short amount of time, can negatively impact your credit score.

6. Your credit utilization ratio - the amount you owe compared to the amount of credit you have available - is a key factor in determining your credit score. Avoid maxing out your credit - including credit cards or home equity lines of credit. At any given time, try to keep three quarters to two thirds of your total available credit free for use.

5. Don't immediately close a credit card account just because it's paid off. Doing so can skew your credit utilization ratio. Before you close an account, be sure you understand what impact - if any - the action will have on your credit score.

4. Practice identity theft protection measures. From shredding sensitive paper documents before trashing them, to keeping your PC's virus protection software up to date, it's important to take steps to protect your credit from identity theft and fraud.

3. If you're in financial trouble, don't practice avoidance. If you can't pay your bills, contact your creditors to work out a payment plan, but know that not making minimum payments may negatively impact your credit score. Being proactive may not solve your financial woes but it can help minimize the negative impact on your credit.

2. Keep an eye on your credit score. Maybe you're in the habit of reviewing your credit report once a year, or only check it when you're planning to apply for a loan, but it's important to stay on top of your credit score all the time. Fortunately, the Internet has made it easy to monitor your credit report and score. Enrolling in membership of a product like freecreditscore.com can help you understand your credit. With enrollment, you get credit score alerts, identity protection alerts and fraud resolution support if you find an error on your credit report.

And, the No. 1 rule of good credit:

1. Pay your bills on time. A consistent, long-term history of timely bill paying goes a long way toward a healthy credit score. In fact, a solid payment history can pull up your score even if there are other negatives on your credit report, such as a high ratio of credit used to credit available. Not paying your bills on time - or at all - is a surefire recipe for bad credit.

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Eating and exercise: 5 tips to maximize your workouts

Courtesy of MayoClinic.org

Knowing when and what to eat can make a difference in your workouts. Understand the connection between eating and exercise.

Eating and exercise go hand in hand. When and what you eat can be important to how you feel when you exercise, whether it's a casual workout or training for a competition. Consider these eating and exercise tips.

1. Eat a healthy breakfast

If you exercise in the morning, get up early enough to finish breakfast at least one hour before your workout. Be well-fueled going into a workout. Studies suggest eating or drinking carbohydrates before exercise can improve workout performance and may allow you to work out for a longer duration or higher intensity. If you don't eat, you might feel sluggish or lightheaded when you exercise.

If you plan to exercise within an hour after breakfast, eat a light breakfast or drink something such as a sports drink. Emphasize carbohydrates for maximum energy.

Good breakfast options include:

- Whole-grain cereals or bread
- Low-fat milk
- Juice
- A banana
- Yogurt
- A pancake

And remember, if you normally have coffee in the mornings, a cup before your workout is probably OK. Also know that anytime you try a food or drink for the first time before a workout, you risk an upset stomach.

2. Size matters

Be careful not to overdo it when it comes to how much you eat before exercise. The general guidelines suggest:

- **Large meals.** Eat these at least three to four hours before exercising.
- **Small meals or snacks.** Eat these about one to three hours before exercising.

Eating too much before you exercise can leave you feeling sluggish. Eating too little might not give you the energy to keep you feeling strong throughout your workout.

3. Snack well

Most people can eat small snacks right before and during exercise. The key is how you feel. Do what works best for you. Snacks eaten soon before exercise probably won't give you added energy if your workout lasts less than 60 minutes, but may prevent distracting hunger pangs. If your workout is longer than 60 minutes, you may benefit by including a carbohydrate-rich food or beverage during the workout. Good snack options include:

- An energy bar
- A banana, apple or other fresh fruit
- Yogurt

- Fruit smoothie
- A whole-grain bagel or crackers
- A low-fat granola bar
- Peanut butter sandwich
- Sports drink or diluted juice

A healthy snack is especially important if you plan a workout several hours after a meal.

4. Eat after you exercise

To help your muscles recover and to replace their glycogen stores, eat a meal that contains both carbohydrates and protein within two hours of your exercise session if possible. Good post-workout food choices include:

- Yogurt and fruit
- Peanut butter sandwich
- Low-fat chocolate milk and pretzels
- Post-workout recovery smoothie
- Turkey on whole-grain bread with vegetables

5. Drink up

Don't forget to drink fluids. You need adequate fluids before, during and after exercise to help prevent dehydration.

To stay well-hydrated for exercise, the American College of Sports Medicine recommends that you:

- Drink roughly 2 to 3 cups (473 to 710 milliliters) of water during the two to three hours before your workout.
- Drink about 1/2 to 1 cup (118 to 237 milliliters) of water every 15 to 20 minutes during your workout. Adjust amounts related to your body size and the weather.
- Drink roughly 2 to 3 cups (473 to 710 milliliters) of water after your workout for every pound (0.5 kilogram) of weight you lose during the workout.

Water is generally the best way to replace lost fluids. But if you're exercising for more than 60 minutes, use a sports drink. Sports drinks can help maintain your body's electrolyte balance and give you a bit more energy because they contain carbohydrates.

Let experience be your guide

Keep in mind that the duration and intensity of your activity will dictate how often and what you should eat and drink. For example, you'll need more energy from food to run a marathon than to walk a few miles. And try not to incorporate any new products before a long-duration sports event. It's best to have previous experience to see how your system handles the food.

When it comes to eating and exercise, everyone is different. So pay attention to how you feel during your workout and to your overall performance. Let your experience guide you on which pre- and post-exercise eating habits work best for you. Consider keeping a journal to monitor how your body reacts to meals and snacks so that you can tweak your diet for optimal performance.