

What is Important to You About . . .

Financial ~ Mental ~ Physical ~ Spiritual ~ Social

NEWSLETTER

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"Error is only the
opportunity to begin again,
more intelligently."

~Henry Ford

Interest rates and trade talks with China were once again front and center for investment headlines as most of the major U.S. equity indices rose in March. On top of that all the major indices printed their biggest quarterly gains in nearly a decade. That is a great start for the year after most investors were singing the blues back in December as it appeared that the stock markets were poised for a free fall after a disastrous fourth quarter.

The reoccurring theme with interest rates and China were a bit more definitive this time as the Feds came out and announced that there would be no more rate increases in 2019 as the economic growth in both the US and abroad has definitely slowed.

Trade talks with China once again, we have lost track of how many times we have heard this story, appeared to be on the verge of a meaningful breakthrough. President Donald Trump said on the last business day of March that trade talks with China were going very well, but cautioned that he would not accept anything less than a "great deal". Top officials from both parties had just wrapped up two days of negotiations in Beijing and both sides reported progress in the talks. As a possible sign that this go around could be different was China's approval of majority-owned brokerage joint ventures for U.S. bank, JP Morgan Chase and Japan's Nomura. This was seen as a break-through for U.S. demands that China provide more access to their financial services market. From his resort in Florida, Trump boasted that "the trade deal was going very well."

At the end of March the tech-heavy NASDAQ gained 2.6%, the S&P 500 rose 1.8%, and the Dow Jones Industrial average was virtually flat. The risk-on Russell 2000 small cap index lost 2.6% during the month, which provided a bit of rain on the parade, but considering the entire quarter, the numbers were very positive. The NASDAQ led the way with a 17.4% gain, Russell 2000 was up 13.8%, the S&P 500 was up a very respectable 14% and the Dow also participated with a 12.4% gain. The indices have now recouped most of the losses suffered in the last quarter of 2018.

Naturally with the impressive performance for the first quarter, there are still some nagging issues. Europe's growth is clearly slowing and the concerns over Brexit still hang over the market. The latest joke out of Great Britain is that Prime Minister Theresa May is changing her name to Theresa "June" as the latest deadline for the Brexit completion is now being pushed into June.

With the major indices above where many analysts expected them to end the year, investors are wondering what the catalyst will be to keep the momentum going. We will know soon how earnings for the first quarter came in and with those results we may see some disappointment which could slow us down for the second quarter. Revisions to the US GDP number could also dampen investors' enthusiasm for the rest of the year.



'Power naps' may boost right-brain activity

By Amanda Gardner (www.Health.com)

'We've all been there: After struggling over a problem for hours, we rest our eyes for a few minutes and suddenly the answer is lying before us, clear as day.

This common phenomenon has contributed to the idea of the so-called power nap, a quick snatch of rest that stops short of deep sleep yet somehow manages to refresh and stimulate.

Although there is much about the power nap that remains a mystery, researchers have begun to uncover the brain processes behind the little miracles it produces.

The latest research, presented Wednesday at an annual meeting of neuroscientists, may help explain the mental spark that sometimes occurs during a nap. Researchers monitoring the brain activity of 15 at-rest individuals found that the right side of their brain -- the hemisphere most associated with creativity -- chattered busily to itself as well as to the left hemisphere, which remained relatively quiet.

"The right side of the brain was better integrated," says study author Andrei Medvedev, an assistant professor at Georgetown University's Center for Functional and Molecular Imaging in Washington.

Medvedev had expected the left side of the brain to be better integrated, since that hemisphere tends to be dominant in right-handed people (and vice versa in left-handed people). All but two of the study participants -- and fully 95% of the general population -- are right-handed.

The division of labor between the right and left sides of the brain isn't as clear-cut as once thought. Generally, though, the right hemisphere is associated with creative tasks, such as visualization and big-picture thinking, while the left is more analytic, specializing in numbers and language processing.

It's not yet clear how, or if, the new study results fit into this framework. But Medvedev speculates that the right brain may be performing important "housecleaning" tasks during a nap. The most important of these is probably the consolidation of memories, although other tasks are probably involved as well, he says.

This hypothesis jibes with the current understanding of the essential role that sleep plays in memory formation,

says Dr. Suresh Kotagal, a professor of neurology at the Mayo Clinic in Rochester, Minnesota.

"We are exposed to certain pieces of information, but if we get to sleep on it, the sleep seems to facilitate the transfer of information from the short-term memory bank into the more permanent memory bank," says Kotagal, who was not involved in the study.

Dr. Jonathan Friedman, director of the Texas Brain and Spine Institute in Bryan, says the new findings come at a time of growing interest in the neuroscience of sleep.

"Emerging scientific evidence suggests that naps -- even very short ones -- significantly enhance cognitive function," Friedman says. "Increasing understanding of how sleep improves brain function may someday allow us to harness this effect, and the current study may open one of many doors in this regard."

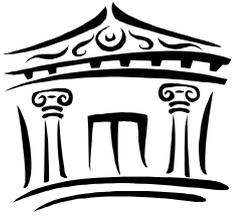
Medvedev and his colleagues used a type of brain imaging known as near-infrared spectroscopy, which involves placing optical fibers similar to electrodes symmetrically around a person's scalp. These "optodes" send infrared light through the brain and measure how much light returns.

The intensity of light bouncing back provides an estimate of the blood flow in different regions of the brain. Blood flow, in turn, is an indicator of how active those regions are.

The study results, which Medvedev presented at the Neuroscience 2012 meeting in New Orleans, should be considered preliminary. They haven't been peer-reviewed by other experts in the field, and they'll need to be replicated in other studies before firm conclusions can be drawn.

But they do shine a light -- infrared light, in this case -- on how the two sides of our brain interact when we're at rest.

"This may change our perspective of the brain," Medvedev says. "We may just conclude that the sub-dominant part of the brain may also be important."



Is Travel Insurance Worth it?

Courtesy of www.imglobal.com

Ask yourself these questions about your trip to see if travel insurance is the right option for you.

Insurance isn't the first thing on your wish list. However, you're happy you have insurance once you need to use it. We've compiled a checklist of questions that will help you decide if travel insurance is worth it for your next trip. Some factors that should be included when deciding if you really need travel insurance:

How much have you invested in your trip?

Trip costs can add up quickly. Consider how much you are spending on your non-refundable pre-paid accommodations, transportation, activities, and meals. If something were to go wrong, could you afford to lose the money you spent on the trip? Even if you could afford it, would you want to lose the money? Cruise vacations are a great example of an investment vacation. If your flight is delayed and you miss your cruise ship leaving the port, you would be able to file a claim for a missed connection or trip cancellation.

Are you traveling outside of your home country?

If you are traveling outside of your home country, you may not be covered by your domestic health insurance plan. You may also want to consider the type of healthcare that the country offers. Some of the most exotic locations have underdeveloped healthcare systems. If you were to get sick or be injured, you may not be able to receive the same level of care that you would need back home. In severe cases, you would need to be medically evacuated to a nearby facility. You might even be transported to another country. These medical evacuation flights can be expensive. It's worth the peace of mind of having insurance so that you aren't stuck far away from home with a huge medical bill.

Are you traveling to somewhere during severe weather season?

Mother nature has a mind of her own. Often, you can score great deals on hotels and airfare during the offseason. The off season may come with less than favorable weather. With an iTravelinsured plan, there are several benefits including:

- Trip cancellation – if you need to cancel your trip due to weather, you can file a claim for reimbursement
- Trip interruption – if you are traveling and your trip is interrupted due to severe weather

- If you live somewhere prone to severe weather and you cannot return home from a trip due to your home being uninhabitable

What kinds of activities are you planning for your trip? Adventure sports?

If you are planning any type of physical activity, you will want to protect yourself with travel medical insurance. The physical activity can be as low impact as walking across the pool to grab your sunscreen. You slip, fall, and have a broken arm. Or maybe you are going on a hiking or ski trip. The last thing anyone wants is to get hurt while on a trip of a lifetime -but it does happen. We know you weren't aiming for that patch of ice, but accidents happen.

Does your credit card cover travel insurance?

Some credit cards do offer some travel insurance benefits, and these vary by card. Most cards do not offer as high of a maximum limit that you may need for important benefits such as medical evacuation. Credit card companies often only provide coverage only if you book the entire trip using their card. They also may require a deductible. When you pair the deductible with the annual fee for your credit card, you will often find that it is less expensive to purchase a plan through a third-party insurance company such as IMG. Please consult with your credit card company before assuming that you are covered.

Are you booking this trip last minute or several months in advance?

If you are booking a trip last minute, you probably don't need trip cancellation benefits. The best plan to purchase is a travel medical plan. Larger trips, such as holiday plans, family reunions, and international trips require much more planning. You may not know what Mother Nature has in store for your dream Parisian vacation. For example, perhaps you find a great deal on a vacation to Florida right in the middle of hurricane season. By purchasing your plan before the storm is named, you are protecting your trip from any interruptions due to severe weather.

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Exercise: Nature's Mood Enhancer

By Derek Whitney (www.psychcentral.com)

How often have you wished for a happiness drug without health or legal consequences?

Good news: Nature has built the answer into the human body. Regular exercise acts as a mood booster and happens to be good for people.

You have probably heard about the euphoria athletes often feel after sustained exertion, and perhaps you have felt your mood lift after a workout or a brisk walk. However, the exercise high doesn't depend on long workouts.

In fact, the best results come from doing a little each day.

The Chemistry of Exercise

Stress is a prevalent issue, but the stress response actually is beneficial during exercise. When you begin a workout, your heart rate rises and triggers the body's fight-or-flight instinct. The brain releases a chemical called brain-derived neurotrophic factor to protect neurons from the anticipated effects of a prolonged battle. At the same time, the brain releases endorphins to numb pain and facilitate peak performance.

These chemicals also induce feelings of well-being. Endorphins can cause euphoria (known as the runner's high). Brain-derived neurotrophic factor soothes ruffled neurons to promote a sense of clarity. This is why a problem can seem more manageable after a walk or run to clear your head. Your brain has literally returned to baseline to allow you to respond most effectively to environmental threats.

The useful thing about brain-derived neurotrophic factor and endorphins is that they are addictive, just like nicotine. When people crave cigarettes, they are expressing the desires of nicotinic receptors in the nervous system. The urge to smoke can feel overwhelming. Similarly, the body can become addicted to the sense of clarity and well-being that often follows exercise.

The Happiness Workout

If exercise truly is addictive, why isn't everyone a triathlete? The answer may lie in the conditions under which exertion triggers happiness. As with many addictive behaviors, the greatest euphoria occurs when starting a workout regimen. This may partially explain the enthusiasm new gym members feel and why so many of them stop going after a few months. As the

happiness effect tapers off, people are no longer biochemically rewarded for working out. It becomes another chore, and only the highly motivated continue.

Fortunately, an answer exists that doesn't involve extraordinary willpower. Much public attention has focused on research findings that just 20 minutes of exercise per day can have substantial physical benefits.

Additional studies suggest that the same routine powers feelings of happiness as well. Just as a smoker reaches for that first morning cigarette, so the person hitting the gym daily can expect a mood boost. The brain becomes conditioned to the expectation of the regular release of endorphins and other mood-enhancing chemicals.

Daily workouts are the best way to maximize the happiness effect. Weekend warriors and people who exercise every other day are less likely to feel a mood boost. They are too frequently active to benefit from the beginners' high. At the same time, they don't exercise regularly enough to form a biochemical habit.

For many people, an effective solution is to alter their expectations of what a workout should be. Rather than exercising strenuously when energy and schedule allow, aim for 20 or 30 minutes per day of moderate activity such as walking. If this seems like too much, start with 10 minutes. The point is to establish a daily exercise habit that trains the brain to respond with feelings of happiness.

Daily exercise becomes a self-reinforcing habit motivated by positive feelings. Once your brain associates workouts with happiness, you'll wonder how you managed so long without those running shoes.

Market Statistics

	3/31/2019 Close	Change YTD
Dow Jones	25,928.68	11.15%
NASDAQ	7,729.32	16.49%
S&P	2,831.40	13.07%