

What is Important to You About . . .

Financial ~ Mental ~ Physical ~ Spiritual ~ Social

NEWSLETTER

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“The price of anything is the amount of life you exchange for it.”

~Henry David Thoreau

Please tell it to stop! Volatility has returned to the market in a big way and investors are struggling to adjust to the new market tone.

After a long run of months where the stock market advanced in a steady, predictable fashion, it decided to do an about face in February. The streak ended and an era of market volatility once again is holding serve.

For the US stock market, 2018 will go down as unusually volatile with investors suffering through not one but two significant corrections. It still remains to be seen if the S&P500 can hold on to the hard-fought gains it earned in 2018. We have about two weeks to see if that will happen.

The problem isn't just with stocks however, bonds, gold and oil are among the assets down this year; in fact, 90% of the 70 asset classes tracked by Deutsche Bank were posting negative total returns in dollar terms through mid-November, according to The Wall Street Journal. There hasn't been this much red for investors in nearly 100 years.

For the first time since 1990 the S&P500 endured 2 corrections that were more than 10%, and the once mighty technology stocks of Facebook, Apple, Amazon, Netflix and Google all slumped significantly with some declining as much as 20%. Yet despite this, consumer sentiment is near record highs and the hiring activity in October was more robust on average than the previous 12 months. The economy appears to be very healthy, but is it able to continue to grow at the GDP rates of the past 2 quarters?

The Fed Chairman Powell created quite a stink back in October with his comments on monetary policy which suggested the Fed's would go forward with their tightening monetary policies. Now, investors are waiting to see if another rate hike will take place yet this year or will their hopes be rewarded with a delay on that decision.

Taking comments from their November meeting the “participants agreed that it would be appropriate to maintain the current target range for the federal funds rate at this meeting. Participants generally judged that the economy had been evolving about as they had anticipated, with economic activity rising at a strong rate, labor market conditions continuing to strengthen, and inflation running at or near the Committee's longer-run objective”. Does that suggest stay the course with another rate hike? We may have to wait until the December meeting to get a clearer read.

The other elephant in the room are the trade talks between President Trump and Chinese President Jinping. Their verbal exchanges are not helping the volatility issue at all. Rumors about moratoriums on tariffs until 2019 seem to be without merit and the markets have certainly made their thoughts known as the first days of December saw huge gains one day only to see greater losses the next.

It looks like volatility is here to stay.



Benefits of Meditation

Courtesy of www.meditationoasis.com

There are many reasons why people meditate. For some it is part of a spiritual journey and has to do with expansion of awareness and how they perceive and experience life. Some simply want to relax, and this benefit of meditation is self-evident. Other people are interested in the benefits of meditation for health and general well-being. This page outlines some of those benefits. (Read the comments of people who use our CDs and podcast, to read about the benefits of meditation in the words of actual people.) The effectiveness of meditation comes from deep relaxation. When we are deeply relaxed, the body and mind are refreshed and revitalized. This brings many benefits that are both immediate and long lasting.

Some major health benefits of regular meditation include:

- Lower blood pressure
- Better sleep
- Less anxiety
- Faster healing
- Decreased use of drugs, alcohol and cigarettes
- Lower cholesterol
- Stronger immune response

Reduction of stress hormones brings many benefits - The results above have been demonstrated in many rigorous scientific studies, a few of which are mentioned below. Researchers have found that meditation lowers levels of stress hormones. In fact, by decreasing the level of one such hormone - epinephrine -- meditation has been shown to reduce the amount of cholesterol in the blood and therefore help arteries to remain clear. Reduction of stress hormones also supports the healthy functioning of the immune system.

Alpha waves and deep relaxation - This reduction in stress hormones may be explained by the relaxed state that comes about through meditation. Electroencephalograph (EEG) studies of the brain in those who are meditating show that meditation boosts the intensity of alpha waves - associated with quiet, receptive states -- to levels not seen even during sleep. This relaxed state combats anxiety, and this is confirmed by research which has found lowered levels of lactic acid in the blood. (High levels of lactic acid are associated with anxiety.) Another effect of meditation is that breathing slows, so the body uses less oxygen.

Meditation helps the heart - Meditation has been found to be particularly helpful for the heart. Meditators have been found to have improved blood circulation, as well as a lowered heart rate, which places less demands on the heart.

A 1998 study published in Psychosomatic Medicine showed that people who practiced transcendental meditation (TM) had lower levels of lipid peroxide than those who didn't. Lipid peroxide can contribute to atherosclerosis and other chronic diseases associated with aging. A 1999 study published in the same journal showed that people who practiced TM had lower blood pressure immediately after meditating than did the control group.

Help for Fibromyalgia, Psoriasis, IBS, and More - A 1998 study in Alternative Therapies showed that meditation helped decrease symptoms such as pain and sleeplessness in patients with fibromyalgia, a disease characterized by muscle pain, fatigue, and mild-to-moderate depression.

In a 1998 study at the University of Massachusetts Medical Center, psoriasis patients who listened to a mindfulness meditation audiobook during their ultraviolet light therapy experienced faster healing than those who had the light therapy alone.

Meditation has also been associated with a longer life span, better quality of life, fewer hospitalizations, and reduced health-care costs. It has also shown promise as an adjunct therapy in relieving mild depression, insomnia, tension headache, irritable bowel syndrome, and premenstrual syndrome (PMS), as well as in controlling substance abuse.

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More recently, some have proposed adding ketones into your diet. This practice is done to artificially raise the level of ketones in the bloodstream in order to gain the benefits of ketosis, without waiting for ketosis to occur by dietary changes alone.

Here are my thoughts: Ketosis caused by gulping down a supplement and not by restricting your carb intake has not been proven to accelerate fat and weight loss. There really are no shortcuts for long-term benefits. However, the supplement may be a good way to transition into the ketogenic diet by providing the extra energy that's sorely needed when initially cutting out carbs from your diet. And it also may prevent the symptoms of the keto flu.

Dieting is always a balancing act between the short-term gains and long-term goals.

That's what it is all about.



4 Reasons to Hire a Travel Agent

Courtesy of www.aarp.org

Why hire a travel agent when you can book an airline ticket, a Caribbean cruise or even a grand European tour yourself? Because agents are still the experts, and, bottom line, they know more about travel and have access to more deals than your average vacationer. Phocuswright, a travel market research company, reports that for the first time in years, the number of people booking exclusively online has leveled off, while the number turning to traditional agents is on the rise, growing 5 percent for the fourth straight year in 2015.

With more people traveling and spending a lot on vacations, travel has become increasingly complex. Plus, "Busy people make mistakes," says Kathy Sudeikis of Acendas Vacations in suburban Kansas City, Kan. "They don't understand visa requirements. They aren't sure about the level of accommodations they book themselves." Travel agents become helpful navigators of those pitfalls.

Prices for agent services will fluctuate based on where you live, where you're going and how much work the agent puts into researching and planning your itinerary. You may pay as little as \$25 for a simple domestic weekend trip; the average fee for a vacation with more moving parts (and people) is typically between \$100 and \$200. Expect to pay more for longer, overseas trips.

So how do you find the perfect agent for you? This is where the Internet comes in handy. Most agencies work as part of large consortiums, such as Travel Leaders or American Express. Searching by ZIP code, you can find agents' offices in your area. TravelSense.org also offers information and guidance for searches, based on the kind of trip you're planning. Any agent you choose should be a member of ASTA (the American Society of Travel Agents).

What an agent can do for you:

1. Save time

Agents cut through the kind of online clutter that leads to information overload. They research and facilitate every aspect of your trip, arranging for hotel or resort accommodations, air and ground transportation, car rentals and tour packages. They can advise you on travel and special health insurance protection, passport and visa applications, inoculation procedures and other foreign travel requirements.

2. Save money

Sure, it costs money to use a travel agent, but savvy bookers know all the tricks for finding lower airfares,

plus they can use their inside connections to get you extras and upgrades. They might, for example, suggest flying to or from a different nearby city to save substantial bucks, or they may negotiate get a free room upgrade because they do plenty of business with the hotel or cruise line. At the least they may get you free Wi-Fi or parking, which on a multiday stay can add up.

3. Address your specific needs

Because agents travel to many of the destinations, properties and attractions they recommend, they can offer specific information about how to tour confidently and book appropriate accommodations, particularly if you are alone or have a disability or medical condition. Also, agents increasingly are specializing in geographic areas (Hawaii, Florida, Alaska), traveler demographics (family, multigen, honeymooners) or activities (adventure travel, spa vacations). Go to TravelSense.org to identify agents by specialty and location.

4. Solve your problems

Globe-trotting can be fraught with pitfalls, but an agent is a call away in the event of a stumble. When a flight gets canceled or a train is delayed, your travel agent will rebook you and any subsequent parts of the itinerary that are affected. "We know if there's going to be snow in Turkey or a strike in France," Sudeikis says. "We proactively react and rearrange flights and hotels."

Market Statistics

	11/30/2018 Close	Change YTD
Dow Jones	25,538.46	3.31%
NASDAQ	7,330.54	6.19%
S&P	2,760.16	3.24%

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The Keto Diet: What's It All About?

By Adam Splaver, MD (www.health.usnews.com)

KETO DIETING IS ALL THE rage right now. I read about it in journals and consumer publications, and patients have repeatedly solicited my opinion on this diet.

So what's it all about?

The keto concept has been around for quite some time; the Zone diet, paleo diet, Atkins diet and South Beach Diet are just variations of the same theme. The idea behind this fat-full food frenzy is that carbohydrates, such as pasta, rice, potatoes, bread, cookies, cake, candy, juices and alcohol, are all just sugars, and sugars are what make you fat. This concept is contrary to the recommended diet of the 1950s, where grains were proposed to be a staple of a healthy American diet and saturated fats were shunned as the cause of coronary artery disease.

The claim that all fat is bad for you stems from an erroneous study performed by a Minnesota physiologist, Ancel Keys, called the Seven Countries Study. In that study, Keys correlated a high-fat diet with a higher risk of cardiovascular disease. However, the study itself was compromised, as Dr. Keys cherry-picked the data to fit his premise.

When you look at the data in totality, a high-carb diet and increased sugar consumption correlated with a higher risk of cardiovascular disease, not the fat. Even more astounding, it was found that a high-protein, high-fat, low-carbohydrate diet promoted fat loss. Put these two pieces of info together, and the keto diet craze was born.

While we all know food is fuel, all foods are not created equal when it comes to energy production. Just like rocket fuel has more power than unleaded gas, which has more energy than plain olive oil, the same holds true for our foods. While fats are jam-packed with seven calories of energy per gram, proteins and carbohydrates have about four calories per gram.

When you eat a meal, your body, the amazing chemistry factory that it is, has an unbelievable way of breaking down that meal into parts. Enzymes break down the burger and fries that you just ate into building blocks of fats, proteins and carbs, all of which cause a different biochemical reaction within your body.

Carbohydrates, while great for providing short bursts of energy, also cause your body to secrete insulin, a hormone that tells your body to transform those sugars from the carbohydrates into fat, where it can be stored for future energy use. Even proteins, such as meat, chicken and fish – great for building muscle and replenishing vital enzymes – can be stored as fat if eaten in excess. Fats, like oils, butters

and avocados, are broken down into little packets of energy called ketones. These ketones provide a steady energy source.

But in addition to the food you eat, energy can come from multiple additional internal sources. Fuel can come from fat stored in your body, aka your love handles or beer belly; glycogen, which is a form of stored sugar; and, if necessary – like in starvation mode – from protein by breaking down muscle tissue. These processes are triggered by what you eat. For example, when you scarf down that piece of birthday cake and ice cream, your body uses what it needs immediately and stores the rest as fat for later. However, if you were to reduce your carbohydrate intake for a period of time, forgo the slice of cake and ice cream and follow a ketogenic diet, your body would tap into stored fat and break it down to create ketones, thereby accelerating weight loss. In fact, research has found ketogenic diets reduce appetite and dietary intake greater than traditional diets.

Following a keto diet is generally safe if you're relatively healthy and if the fats you choose are heart-healthy ones. In fact, going keto has been shown to be beneficial to patients with specific medical conditions, including those with certain cancers or even epilepsy.

However, the ketogenic diet doesn't come without side effects. The process of changing body fuel from carbohydrate to fat can cause electrolyte disturbances, which can lead to leg cramps. Limiting your intake of fruit and vegetables will reduce your intake of fiber and can increase your risk of constipation. Bowel changes may also occur as the body adjusts to dietary changes. Reduced carbohydrate intake can also increase the risk of dehydration as increased water is released through more frequent urination. And some experience the keto flu, with symptoms of brain fog, fatigue, dizziness and insomnia.

While consuming extra water can prevent dehydration, and adding electrolytes to water or drinking Gatorade and Powerade can reduce the risk of leg cramps, fatigue and headaches, my best advice is to follow the keto diet for a short period of time. Then slowly reintroduce nutrient dense carbohydrates back into your diet. While the evidence shows that weight loss can occur with any consistent diet, a ketogenic diet is just another tool in achieving your weight-loss goal.

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