

# What is Important to You About . . .

*Financial ~ Mental ~ Physical ~ Spiritual ~ Social*

NEWSLETTER

Volume 17, Issue 10

**October 2018**

## NORTHWEST WEALTH ADVISORS



*Registered Investment Adviser*

1800 Blankenship Road  
Suite 130  
West Linn, Oregon 97068  
Phone: (503) 478-6632  
Fax: (503) 296-5635

e-mail:

mark@nwwealthadvisors.com  
toby@nwwealthadvisors.com

"Do not save what is left  
after spending, but spend  
what is left after saving."

*~Warren Buffet*

Ouch! There is no way to sugarcoat the stock market performance of October. For the month, the S&P500 was down 6.9% which virtually wiped out all of the gains year to date. For many of the major indices, this October was the worst on record going back to 2011. The carnage wasn't just confined to the broader indices, as the bleeding spread to the Materials, Consumer Goods, Energy and Industrial sectors and the Technology sector was hit especially hard. Naturally, investors look at these numbers and automatically assume that more bad times are ahead of us.

Reasons for the downturn are widespread. Many fingers are pointing at the Fed as a reason for the pullback as they continue their strategy of raising interest rates. The rate hike at the end of September was the third for the year and set the target range between 2-2.25% and expectations are that we will see another one yet this year. The Fed cited low unemployment, little inflation and a strong economy as the reason for their more aggressive stance. The central bank also stripped the word "accommodative" from its description of monetary policy. That may be a signal that the Fed believes interest rates are finally at a neutral level, meaning they neither stimulate nor hinder the economy.

There are also fears that this recovery, which is one of the longest in market history, has run out of gas and therefore expectations for a significant pullback are rising as earnings improvement continue to fight an uphill battle. While the normal business cycle is certainly extended, one shouldn't necessarily expect a severe drop in the economy but rather a more subdued growth. It is certainly palatable to assume the recent growth of the GDP will not hold but settling back into the mid 2% range is very acceptable.

One other final consideration is of course the mid-term elections. After the results of the 2016 elections caught virtually everyone with their hands on their wallets, this go around may or may not be different. One thing is for sure: once the elections are over, and again these are mid-term elections which may result in minor shifts in the legislative branch of our government, they will be over and one less thing for investors to worry about.

Now that the P/E for the S&P500 is settled back down to the mid 15's which is where it was in 2016, we could see a very robust retail boost with the upcoming holidays and see this market climbing back up and finish the year very strong.



## 1 in 3 U.S. Adults Are Lonely, Survey Shows

By David Frank ([www.aarp.org](http://www.aarp.org))

### **Connecting with neighbors can improve health and build community ties**

One in 3 U.S. adults 45 and older are lonely, according to a new survey by AARP Foundation.

A study by AARP Research in 2010 found the same percentage of adult loneliness, but population growth since then means that about 5 million more adults in this age group are lonely.

“The increase in the number of lonely adults 45 and over is significant,” said Lisa Marsh Ryerson, president of AARP Foundation. “Loneliness, especially as it relates to social isolation factors, has real consequences for people’s health. Studies show that isolation and loneliness are as bad for health as obesity or smoking. This survey’s results send a clear signal that we need to direct more attention and resources to this complex and growing public health issue.”

AARP Foundation said the survey could help build a greater understanding of how loneliness is related to social isolation. While social isolation is objective, measured by factors such as how large an individual’s social network is, loneliness is defined more subjectively in terms of whether people feel they lack connections and companionship.

Unlike the 2010 study, the new survey looked at the relationship between loneliness of midlife and older adults and their connections to neighbors. Sixty-one percent of those who have never spoken to a neighbor are lonely, compared with 33 percent of those who have spoken to a neighbor.

“Connecting with our neighbors is about more than goodwill; it’s also about good health,” Ryerson said. “An act as simple as saying hello and striking up a conversation with your neighbor can make a huge difference in helping someone who is lonely or isolated feel more connected to their community.”

The study examined the extent of loneliness across demographic groups. It found that unpaid caregivers, low-income adults and those identifying as LGBTQ are at greater risk of being chronically lonely.

- About 1 in 2 midlife and older adults who earn less than \$25,000 a year are likely to be lonely.
- Caregivers are 8 percent more likely to be lonely than those who are not caregivers.

- About half of individuals identifying as LGBTQ are likely to be lonely.

The top predictors of loneliness, the survey found, are the size of a person’s social network and being physically isolated. It also cited depression, living in an urban area, anxiety, overall health and age as contributing factors.

The survey also looked at how people deal with loneliness. It found that those who are chronically lonely are more likely to cope through isolated activities, such as watching television or surfing the internet. By contrast, people who are not chronically lonely are more likely to address feelings of loneliness by talking to a friend or getting together with family.

Despite the harmful health impact of loneliness, the survey showed that less than 20 percent of people have talked to their health care provider about feeling lonely.

*...Continued from page 4*

legs, says Dr. Navarro. “Also, if you are genetically predisposed to have varicose and/or spider veins, walking daily can help delay the onset.”

**Your digestion will improve.** If you currently praise coffee for keeping your digestive system going strong, get ready to start thanking your morning walk instead. That’s because a regular walking routine can

greatly improve gastric mobility, says Tara Alaichamy, DPT, a physical therapist at Cancer Treatment Centers of America. “One of the very first things an abdominal surgery patient is required to do is to walk because it utilizes core and abdominal muscles, encouraging movement in our GI system,” she says.

**Your other goals will start to seem more reachable.** When you become a regular walker, you will have established a regular routine—and when you have a routine, you are more likely to continue with the activity and take on new healthy behaviors. “I firmly believe that walking regularly can help you to accomplish other goals you set your mind to,” says Kim Evans, a personal trainer, and daily walker.



## The good, the bad and the ugly sides of data tracking

Courtesy of [www.internethealthreport.org](http://www.internethealthreport.org)

Imagine a typical day online: you start by checking texts and emails, then scroll through Twitter on the bus and post a photo of your morning coffee to Instagram, tagging the coffee shop. At lunch, you check showtimes for a movie that a friend recommended on Facebook and look up prices for some new shoes you've had your eye on.

That's only a few websites, but every time you're online, you leave behind traces of your activity. Behind the scenes, a host of "third-party" companies – entities that are separate from the sites you visited – can track your activity and collect your data as you move through the Web. Later in the day you begin seeing recommended tweets about that movie, Web ads for those shoes and suggestions for coffees to try. It's no coincidence, it's data tracking at work. And it's working on tracking your browser, apps and emails.

Not all data collection is bad. Websites often save your data to better personalize and improve your experiences with them. They use "first party" cookies – small data files placed in our browsers – to remember your language, layout preferences or the contents of a shopping cart.

Third parties, on the other hand, work with websites to insert additional tracking methods – such as their own cookies and Web beacons – to record what you read, click and visit online. This data collection, which is invisible to users, reveals more about you than where you've been. It creates a picture of everything about you from your preferences to your identity. Advertisers use that data to target you with ads and content across the Web and on your smartphone.

Online advertising is nearly inescapable, especially on social networks and media sites. There's a logic to this: it is the main way that most online enterprises and publications sustain themselves. It supports a lot of the Web. Two of the five largest companies in the world – Facebook and Google – earn almost all of their revenue through advertising. News and entertainment media also rely on advertising to support journalism and content creation.

Not all online advertising is bad. On the up side, online tracking should deliver you more useful, relevant ads. On the down side, many advertisers don't offer users real choice and control over what data is collected about

them. Your online movements are sometimes collected by data brokers who are able to merge anonymized online data with personally identifiable information (information you may have volunteered on a form, in an app or that was collected offline) to build a surprisingly detailed profile of you.

As more advertising goes mobile, everyone should consider the data they share through their mobile devices. Especially as tracking goes far beyond attempts to sell to you. Banks can use it to determine your creditworthiness, and insurers can use it to assess your premiums. Researchers at the University of Washington have shown that mobile ad networks tracking capabilities could be manipulated for highly targeted surveillance.

To combat intrusive ads and deflect privacy-invading trackers (and not to mention boost speed and save data), more people are turning to private browsing and ad blocking techniques. According to a 2017 study by PageFair, a firm that helps companies recoup lost advertising revenue, 615 million devices deploy an ad blocker. Such software inevitably also presents a dilemma because they cut into the revenue of content makers.

The complex relationship between user preferences for privacy and non-intrusive ads, and the need for online entities to thrive, will continue to be a negotiation for years to come, as content makers and consumers navigate what makes for a vibrant, healthy Internet for everyone.

### Market Statistics

	10/31/2018 Close	Change YTD
<b>Dow Jones</b>	<b>25,115.76</b>	<b>1.60%</b>
<b>NASDAQ</b>	<b>7,305.90</b>	<b>5.83%</b>
<b>S&amp;P</b>	<b>2,711.74</b>	<b>1.43%</b>

*Opinions expressed in this publication are not necessarily those of Northwest Wealth Advisors, LLC. Northwest Wealth Advisors, LLC's Form ADV is available upon request.*



## 7 Incredible Health Benefits of Walking 30 Minutes a Day

By Meghan Rabbit ([www.msn.com](http://www.msn.com))

Taking a 30-minute walk a day is kind of like that proverbial apple: There's a good chance it'll keep the doctor away. From helping you lose weight and de-stress to lowering your blood pressure and reducing your risk of many chronic diseases—going for regular walks is one of the best and easiest things you can do for your health, says Melina B. Jampolis, MD, author of *The Doctor on Demand Diet*. "Walking is the number one exercise I recommend to most of my patients because it is very easy to do, requires nothing but a pair of tennis shoes, and has tremendous mental and physical benefits," she says. Here's what you can expect when you start walking for just 30 minutes every day, most days of the week.

**Your mood will improve.** You know how sometimes it takes a glass of wine or a square (or three) of dark chocolate to blunt the edge of a rough day? Well, going for a walk is a zero-calorie strategy with the same benefits, says Dr. Jampolis. "Research shows that regular walking actually modifies your nervous system so much that you'll experience a decrease in anger and hostility," she says. What's more, when you make your walks social—you stride with, say, your partner, a neighbor, or a good friend—that interaction helps you feel connected, says Dr. Jampolis, which boosts mood. Finally, walking outdoors exposes you to natural sunlight, which can help stave off Seasonal Affective Disorder (SAD)—making it a potential antidote for the winter blues, says Dr. Jampolis.

**Your creative juices will start flowing.** Whether you're feeling stuck at work or you've been searching for a solution to a tricky problem, research shows it's a good idea to get moving: According to a 2014 study in the *Journal of Experimental Psychology, Learning, Memory, and Cognition*, going for a walk can spark creativity. "Researchers administered creative-thinking tests to subjects while seated and while walking and found that the walkers thought more creatively than the sitters," says Dr. Jampolis.

**Your jeans will get a little looser.** This one may seem obvious, but it's certainly a happy benefit for those who start walking regularly, says Dr. Jampolis. "As you continue to walk, you may notice your pants begin to fit more loosely around your midsection, even if the number on the scale isn't moving much," she says. "That's because regular walking can help improve your body's response to insulin, which can help reduce belly fat." Ariel Iasevoli, a personal trainer at Crunch gyms in

New York City, adds that walking every day is one of the most effective low-impact ways to mobilize fat and positively alter body composition. "Daily walking increases metabolism by burning extra calories and by preventing muscle loss, which is particularly important as we get older," says Iasevoli. The best part? You don't have to slog it out on a treadmill at the gym to see these benefits. "One of my clients reduced her body fat by 2% in just one month by walking home from work each day, which was just under a mile," she says.

**You'll slash your risk of chronic disease.** The statistics are impressive: The American Diabetes Association says walking lowers your blood sugar levels and your overall risk for diabetes. Researchers at the University of Boulder Colorado and the University of Tennessee found that regular walking lowered blood pressure by as much as 11 points and may reduce the risk of stroke by 20% to 40%. One of the most cited studies on walking and health, published in the *New England Journal of Medicine* in 2002, found that those who walked enough to meet physical activity guidelines (30 or more minutes of moderate activity on 5 or more days per week) had a 30% lower risk of cardiovascular disease, compared with those who did not walk regularly. "The physical benefits of walking are well documented," says Scott Danberg, director of fitness at Pritikin Longevity Center + Spa in Miami. With impressive results like these, there's a good chance you'll get a pat on the back from your doc at your next checkup.

**You'll keep your legs looking great.** As we age, our risk of unsightly varicose veins increases—it's just not fair. However, walking is a proven way to prevent those unsightly lines from developing, says Luis Navarro, MD, founder, and director of The Vein Treatment Center in New York City. "The venous system includes a circulatory section known as 'the second heart,' which is formed by muscles, veins, and valves located in our calf and foot," he explains. "This system works to push blood back up to the heart and lungs—and walking strengthens this secondary circulatory system by strengthening and preserving leg muscle, which boosts healthy blood flow." If you already suffer from varicose veins, daily walking can help ease related swelling and restlessness in your

*Continued on page 2...*