

What is Important to You About . . .

Financial ~ Mental ~ Physical ~ Spiritual ~ Social

NEWSLETTER

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"You have to learn the rules of the game. And then you have to play it better than anyone else."

~Albert Einstein

The markets have pulled back slightly after hitting new highs on positive news of an expanding economy, low unemployment, growing wage growth and an accommodating interest rate environment. Even though the Feds have raised rates 3 times this year, the markets have willingly accepted those hikes and see them as necessary evils of an expanding economy.

The other news tied to this is that the end of this market run is not likely anytime soon.

Now we are heading into October which marks the beginning of the best three-month period of the year for the markets. Of course, people are pointing to the mid-term elections and even in normal times October can still be a little scary because if the markets are going to collapse, they tend to begin doing so in September or October. Those events are rather rare however, and the reality is that the markets perform quite well during October.

Since 2000, the Dow Jones Industrial Average is averaging a 2.03% gain in October, followed by an average 1.65% gain in November and an average 1.26% gain in December. There's no three-month period that's been as historically strong.

It wasn't that long ago in 2016 when the markets were on the verge of a major political upheaval, yet the exact opposite of doom and gloom occurred, and we entered into one of the strongest and steadiest market advances in history. During this period the market went up for 15 consecutive months. Can that happen again soon? Not likely, but we don't need that type of historical performance to see these markets continue to advance. So, what could be the catalyst?

One possible spark for these months is the massive consumer spending spree on the horizon. Some of it has already started with back-to-school and back-to-college spending. Families are going to the stores and buying clothes, new technology and other necessities during this period. A trip to the local mall will provide ample evidence of this activity. On the heels of back-to-school is the brief Halloween sugar rush, which is expected to hit \$9 billion this year. How Halloween has managed to become one of the major spending holidays in the US is still a mystery, yet it happens every year.

Then it's on to the big show when consumer spending really takes over. We are talking about the holiday shopping season. The forecast for this year's holiday spending is a 4% increase to \$720 billion. A big part of that spending will be e-commerce, which is expected to grow four times that rate and is expected to account for 20% of total retail sales this season. That number could go up as well when you consider how comfortable people are when it comes to buying online. It's easy, quick, safe and you get to avoid the long lines and parking hassles at the mall.

So there you have it...a quick peek down the road and once again the road ahead appears to be flat ground under clear blue skies.



Pros and Cons of Genetic Testing: What to Know Before You Go

By Kevin Joy (<https://healthblog.uofmhealth.org>)

Genetic testing, when appropriate, is a powerful tool to gauge a patient's risk for disease. A Michigan Medicine genetic counselor explains the process.

On the surface, the concept seems like a no-brainer: A sample of blood or saliva can offer clues to your body's genetic defects, a road map to predicting future problems ranging from Alzheimer's disease to cancer.

But put into practice, genetic testing is more nuanced.

The results, after all, might not be what patients want to hear — especially because they could reveal an inherited mutation that puts themselves or their kids at risk. And since each parent contributes 50 percent to a child's DNA, two siblings may have different test results.

"The science is easy to process; the emotional component is not," says Rajani Aatre, M.S., M.Sc., a genetic counselor at the University of Michigan Frankel Cardiovascular Center.

"Let's say you find out your kid got something because you passed it down. No matter how much you intellectualize it, you can't ever discount that the feeling of responsibility or guilt won't affect you."

Still, she says, there is power in knowledge: It allows recipients to be proactive about their own health — and to help determine if other family members are at risk.

And as awareness of genetic mutations grows, testing mechanisms have become quicker, cheaper and more precise.

"It's just exploded," says Aatre. "The kind of tests we have today weren't even possible 20 years ago."

But the decision to get a test, she notes, shouldn't be made lightly. It's why most people first need a recommendation from their primary care physician.

They'll also meet with a certified genetic counselor to explain the process and the many considerations that come with getting the detailed analysis.

"Most people, once they've understood that, want to do it," says Aatre, who explained some of the pros and cons of genetic testing she discusses with patients:

Pros of genetic testing

It offers insight: With genetic testing, "we're targeting the coding part of the gene that is relevant to your particular disease," Aatre says. That, she notes, involves reading a DNA sequence from start to finish to see if there are any "interruptions/disruptions" — mutations associated with the disease in question — that stop the gene from making normal proteins.

Uncertainty is lessened: Worried about a future ailment? Knowing that a particular mutation is absent can help people ease anxiety about their own health and that of their children. "A big part of genetic testing is trying to determine who else in the family is at risk," Aatre says. "But you're also providing reassurance."

You can take action: A clearer portrait of risk can guide medical care. "Certain genes are associated with more severe diseases," Aatre says. "Some genes respond to certain medications and treatments better." That, depending on circumstance, might lead to additional diagnostic testing or monitoring, healthful lifestyle shifts or getting family members tested.

Discrimination is (mostly) protected: Genetic testing results will appear on your medical record. That's why several anti-discrimination laws protect recipients, notably the Genetic Information Nondiscrimination Act of 2008, which prohibits employers using that data to hire, fire or promote and health insurance companies from using it as a pre-existing condition. Notable exceptions: Disability, life and long-term care insurance could be affected.

Cons of genetic testing

Not everyone is eligible: To get tested, a loved one must already have been affected by a disease or disorder — and been genetically tested, too. The reason? "You need to know what to go after," Aatre says. Everyone's body has seven to 10 nonworking/altered genes, she notes, so family and clinical history must dictate when and where to focus attention (and avoid unnecessary anxiety).

It isn't a full-body review: Testing is targeted: "When someone walks in my door, I'm not going to screen them for everything on the planet," Aatre says. "Without clear markers, you're opening Pandora's box." A patient whose parent was tested for a genetic heart condition, for example, wouldn't be a candidate for BRCA 1 or 2 testing to determine breast cancer risk.

Testing can be costly: The price of genetic testing ranges from a few hundred dollars to several thousand dollars. "They're cheaper than they used to be but are still very expensive," Aatre says. Still, insurance typically covers such tests for newborns and expectant mothers, as well as patients with a documented personal or family history or a physician's recommendation.

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Inside Amazon's new store that only sells its highest-rated stuff

By Kaya Yurieff (www.cnn.com)

Amazon's latest retail concept looks a lot like your online shopping cart brought to life.

It's a physical store that offers only products with high customer ratings, including non-Amazon-branded merchandise. Items must be a top seller, have a four-star rating or above, or be new and trending on Amazon.com.

The store -- called Amazon 4-Star -- opened in New York's trendy SoHo neighborhood on Thursday, and Amazon says it's permanent.

Inside the 4,000-square-foot space, a Most-Wished-For section has products that people often put on their Amazon wish lists, like baby blue Fujifilm instant cameras. A section called Trending Around NYC showcases products popular in the city. The assortment in the latter category was all over the map, featuring the book "Crazy Rich Asians," bottles of Gorilla Super Glue and a cast-iron skillet.

Like Amazon's physical bookstores, 4-Star displays customer review cards around the store with quotes from customers about different products. (Amazon says it has a process to make sure the reviews are legitimate, but the company didn't provide additional details.)

Digital price tags for each item change throughout the day based on the price on Amazon.com, which can fluctuate. Some items are cheaper if you have an Amazon Prime membership, which costs \$119 per year and comes with perks like free two-day shipping.

Of course, 4-Star features many of Amazon's own devices as well, such as its line of Echo smart speakers and Fire TV sticks. In getting people to try their Alexa-enabled products, Amazon is hoping to move the smart home category forward.

Other categories sold in the store include toys, books, kitchen gadgets, games and consumer electronics. New items will be brought in every week, according to Amazon. The assortment was wide ranging, and customers CNN spoke with were largely impressed with the offerings.

"There are a lot of interesting things in here. I'm excited by all of it," said Quinn Barker, a digital marketing professional who visited Amazon 4-Star on Thursday. "With the holidays coming up, this is kind of perfect and has unique presents."

Margaret Crabtree, who also attended the opening, appreciated the "good mix" of products. "It's in a great location with lots of foot traffic," said Crabtree, who works in the retail industry.

The average rating of all the products in Amazon 4-Star on Thursday was 4.4 stars, and together, the in-store items had over 1.8 million five-star customer reviews

The new store highlights Amazon's increased push into brick-and-mortar stores, where most of retail spending still happens, according to eMarketer. Earlier this month, Amazon revealed it would expand its cashier-free convenience stores to New York.

And the company already has three Amazon Go stores open in Seattle, where its headquarters is located. The first Go store opened in January, and Amazon plans to expand to San Francisco and Chicago. The Go store features no checkouts or lines.

Amazon also currently has 18 brick-and-mortar bookstores around the US, according to its website.

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Results may trigger emotions: Finding out that a gene mutation is absent can offer a deep sense of relief. And others who find out that they are carriers can take comfort in having more control. Still, says Aatre: "This crystal ball, all of a sudden, can pop in front of you." That may spark deep feelings of guilt (regardless of findings) or difficult decisions.

Market Statistics

	<i>9/30/2018 Close</i>	<i>Change YTD</i>
Dow Jones	26,458.31	7.04%
NASDAQ	8,046.35	16.56%
S&P	2,913.98	8.99%



Health racket: tennis reduces risk of death at any age, study suggests

Courtesy of Nicola Davis (www.theguardian.com)

If you want to stave off death for as long as possible, you might want to reach for a tennis racket.

Scientists attempting to tease apart the benefits of different sports have found that regularly taking part in sports such as badminton or tennis reduces your risk of death at any given age by almost 50%, with swimming and aerobics also proving protective.

By contrast, running and football appeared to have little effect, although the authors caution that this could be down to the nature of the study itself.

“It is the first big scale population study to say ‘is participation in sport protective in terms of your long-term mortality?’ The answer is yes, it does appear to be,” said Charlie Foster, co-author of the study from the University of Oxford. However, which sport you choose may make a difference.

Published in the [British Journal of Sports Medicine](#) by an international team of researchers, the study incorporated responses from 80,306 adults aged 30 and over in England and Scotland who were quizzed on their health and exercise through national surveys conducted at various points between 1994 and 2008.

Each participant was asked a series of questions about their lifestyle and exercise, including which sports they had taken part in during the previous four weeks and how frequently they did so, as well as the intensity of the exercise and its duration.

The survival of the participants was surveyed, on average, nine years later, during which time 8,790 participants had died, with 1,909 deaths down to cardiovascular disease.

The results reveal that fewer than half of the participants, just over 44%, met the national guidelines for the recommended levels of exercise of 150 minutes of moderate physical activity a week.

The researchers then compared the risk of death among those who took part in a sport to those who did not participate in that particular activity, taking into account factors such as age, sex, whether they smoked, BMI, other exercise and education.

The results revealed that cycling, for example, was associated with a 15% reduced risk of death. “We can tease out specifically that little extra difference between those who do cycle and those who don’t,” said Foster.

When applied to the other five categories of sport explored, it was found that swimming was linked to a 28% reduced risk of death, while the figure was 47% for racket sports

and 27% for aerobic exercise such as keep fit or dance. Neither running nor football – a category that encompassed both football and rugby – was linked to a reduced risk of death.

When the team looked just at the risk of death from cardiovascular disease, they found that swimming reduced the risk by 41%, racket sports by 56% and aerobics by 36%. Running, cycling and football showed no protective effect.

The reasons behind the differences, says Foster, are complex. “They all have different physiological demands, and they all have different physical, social and mental benefits,” he said.

But those who run or enjoy football shouldn’t hang up their trainers, he adds. “We are 100% certain that we know participation in these sports is good for you, that is very clear, but what we haven’t seen yet is how well those benefits translate over the long-term into preventing death,” said Foster, pointing out that a number of factors relating to the study could be behind the apparent lack of protective effect.

Among them, he says, there were very few deaths among runners and footballers, the number of footballers was small and it was possible that runners over-reported the time they spent pounding the road.

Ulf Ekelund, a physical activity epidemiologist at the University of Cambridge and [professor in physical activity and health](#) at the Norwegian School of Sport Sciences, in Oslo, said the key message from the research was not that one activity was more likely to stave off death than another, but that sport in general is beneficial.

“There is so much evidence that physical activity, including sports participation and all kinds of exercises, are associated with a reduced risk of both non-communicable diseases and the risk of death,” he said.

“The take home message is that if [you] do sport, [you] should continue doing sport. If [you] don’t like to do sport [you] should try to find some other kind of exercise,” he added. “You shouldn’t stop running if you are running and start playing tennis – I don’t think that would be any better. I think you should continue doing what you are doing and what you enjoy doing.”

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