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Stocks Up, More Data In

FINANCIAL UPDATE - WEEK OF APRIL 3, 2017

In This Issue

Quote Of The Week
Recipe Of The Week
Tax Tips
Golf Tip
Healthy Lifestyle
Green Living

With the first quarter of 2017 now behind us, we have seen the three major indexes all gain more than 4.5% so far this year.[1] In fact, the NASDAQ just experienced its best quarter since 2013 due to tech stocks driving growth.[2]

Despite closing down on Friday, the indexes added to their quarterly gains last week. The S&P 500 grew by 0.80%, the Dow was up 0.32%, and the NASDAQ gained 1.42%.[3] At the same time, international stocks in the MSCI EAFE lost 0.26% for the week.[4]

What else happened last week?

- **Oil gained on word from OPEC**

Oil prices experienced their largest weekly gains in 2017, ending above $50 a barrel.[5] This growth is largely a result of speculation that OPEC (an intergovernmental organization of 13 oil-producing countries) will continue its agreement to curb oil output.[6] By reducing supply, the nations aim to reduce the supply glut that drives prices down.

- **Q4 GDP increased with revisions**

The final revisions for fourth quarter GDP beat expectations, coming in at 2.1% - up from the previous estimates of 1.9% growth.[7] This plodding growth is in keeping with the economic recovery we have experienced the past several years.

- **Inflation hit a key Fed benchmark**

When deciding on monetary policy, the Federal Reserve pays close attention to the PCE deflator, an inflation measurement from the Bureau of Labor Statistics.[8] They want to see this data above 2%. We learned last week that in February the PCE deflator hit this level for the first time since 2012.[9] If this trend continues, we could see additional interest rate increases this year.[10]

- **Consumer confidence and sentiment remained high**

The Conference Board's March readings for consumer confidence jumped to the highest levels since December 2000, surprising economists who expected the reading to decline from February.[11] The University of Michigan's consumer sentiment readings also showed an increase for March.[12] However, the Michigan survey's chief economist pointed out that participants' sentiment showed a deep partisan divide.[13] With confidence and uncertainty seemingly split along party lines, the effect on spending behaviors remains to be seen.[14]

So far, the first quarter of 2017 has brought market growth and several positive economic data reports - coupled with heated policy debates occurring in government and the media. Moving forward, we will continue to seek the best opportunities to pursue your goals and keep you informed with the information you need to help make solid decisions.

ECONOMIC CALENDAR
Monday: PMI Manufacturing Index, ISM Manufacturing Index, Construction Spending
Tuesday: Motor Vehicle Sales, Factory Orders
Wednesday: ISM Non-Manufacturing Index
Friday: Employment Situation

Forward to a Friend

Data as of 3/31/2017	1-Week	Since 1/1/17	1-Year	5-Year	10-Year
Standard & Poor's 500	0.80%	5.53%	14.71%	13.55%	6.63%
DOW	0.32%	4.56%	16.84%	11.28%	6.73%
NASDAQ	1.42%	9.82%	21.39%	18.24%	14.41%
International	-0.26%	6.47%	8.53%	2.91%	-1.79%
Data as of 3/31/2017	**1 mo.**	**6 mo.**	**1 yr.**	**5 yr.**	**10 yr.**
Treasury Yields (CMT)	0.74%	0.91%	1.03%	1.93%	2.40%

Notes: All index returns exclude reinvested dividends, and the 5-year and 10-year returns are annualized. Sources: Yahoo! Finance, S&P Dow Jones Indices and Treasury.gov. International performance is represented by the MSCI EAFE Index. Past performance is no guarantee of future results. Indices are unmanaged and cannot be invested into directly.

The Non-financial Nook…

"You are never too old to set another goal or to dream another dream."

- C.S. Lewis

Green Olive Tapenade

Make a simple, savory appetizer guests will love!

Makes about 3 cups

Ingredients:

- 10 oil-packed anchovy filets, finely chopped
- 1 cup Castelvetrano olives, pitted and crushed*
- 1 cup Cerignola olives, pitted and crushed*

- 1 cup parsley, coarsely chopped
- ¼ cup drained capers, coarsely chopped
- 2 TBSP lemon zest, finely grated
- ¼ cup fresh lemon juice
- Kosher salt
- Black pepper, freshly ground

*If you are unable to find either of these briny, meaty olives, you can substitute with other varieties or use just one kind.

Directions:

1. Set aside a large jar or medium bowl.
2. Combine all the ingredients in the container you choose.
3. Season with salt and pepper to taste.
4. Serve immediately on crostini or cover and chill for up to 1 week.

Recipe adapted from Bon Appetite | Epicurious[15]

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Tips for the Sharing Economy

Do you rent a spare room in your house, provide car rides for a fee, or earn money from other nontraditional arrangements? You may be a part of the sharing economy. And if you made any income from such platforms, you have some key financial details to address when filing your taxes.

Is the income taxable?
Yes. No matter if you made money part or full time, the IRS taxes the income you make. This rule applies if you received payments in cash or if you received a return such as Form 1099 or Form W2.

Can you take deductions?
Some business-expense deductions may apply for taxpayers who qualify. A deduction for a business expense could be an item such as claiming the standard mileage rate (54 cents a mile in 2016) if you use your car for business.

Do taxes apply if you rent a home you also live in?
You will generally have to account for specific tax rules if you rent a home that you live in at any point throughout the year, called the "Residential Rental Property (Including Rental of Vacation Homes)." You can identify the status of taxable rental income using the IRS tax assistant tool.

Other factors do apply, and you can learn more on the IRS website. You can also explore the agency's Sharing Economy Tax Center to understand other tax details

that may affect what you owe or the steps you need to take.

*This information is not intended to be a substitute for specific individualized tax advice. We suggest that you discuss your specific tax issues with a qualified tax advisor.

Tip courtesy of IRS.gov[16]

Strengthen Your Game by Compressing Your Irons

Do you struggle to complete your backswing before starting your downswing? If so, you're not alone. Amateur players often have short, quick backswings that keep them from loading up which creates a powerless, out-of-sync downswing. By learning to create and store energy in your swing, you'll be able to go hard when hitting the ball. Follow these tips to better compress your irons.

Load Your Swing: Use Your Glutes
When you take your club back, you should feel two things happening:

1. You shift your weight into the inside of your back foot at the heel.
2. Your muscles in the right side of your butt (left for lefties) will contract (very important!).

You want to keep turning until your glutes feel fully loaded - this is when your backswing ends.

Carry Through Your Swing: Shift, Push, then Swing
Once you end your backswing, you'll want to laterally shift your lower body in the direction of the target. This move shifts your weight into your left heel (right heel for lefties). Pay attention to how you move your feet. You want to push into the ground without falling out of your position. Keep your feet planted and fire your club through the ball.

Tip courtesy of Ron Kaspriske | GolfDigest[17]

Get Ahead on Spring Allergies

Spring allergies can affect everyone around the country - and for some sufferers, the effects last year-round. Once the allergies hit, you can experience symptoms like

puffy eyes, runny nose, and itchy throat. You can manage your spring allergies with these simple tips:

1. Prepare for the season
If you can predict when allergy season will hit you, then you can proactively address it before a runny nose gets the best of you. At least one week before allergy season starts, you should begin taking your allergy medicine. This preventive measure will help the medicine be in your system before your immune system starts responding to allergens.

2. Try herbal remedies
Some studies have shown that taking specific herbal remedies may help you manage your allergies. These include:

- Butterbur extract, which comes from the shrub
- Biminne, which is a Chinese herbal formula including ingredients such as ginkgo biloba and Chinese skullcap

Remember, you should always consult your doctor before starting any herbal medicine regimes.

3. Spruce up your home
You can take some measures at home to help limit your allergen exposure. Minor tweaks can really make a significant difference, such as:

- Closing windows to prevent pollen from coming inside
- Taking shoes off at the door, so you don't track allergens into the home
- Using a vacuum cleaner with a HEPA (high efficiency particulate air) filter

Tip courtesy of Mayo Clinic[18]

Tips to Help You Recycle Plastic Items

Recycling the plastic containers we use can do a lot to help decrease landfill and environmental waste, since plastic does not decompose like organic materials do. From beverage bottles to vegetable containers and more, a variety of plastic can find its way into your home. As you recycle your plastic items, here are key details to keep in mind.

Styrofoam Pickup: Many recycling centers don't do curbside pickup for specific types of plastic, such as Styrofoam. However, they may recycle the item if you drop it off at their center. You can typically call ahead to find out what options are available for you.

Big Box Recycling Support: Grocery stores and retail chains (and other shopping

locations) often have recycling drop-offs for items that your recycling center doesn't pick up. Check your local stores when shopping to identify what items they take.

Cleaned Plastic: Cleaning out your plastic before sending it off to recycle is a good habit, even if your local recycling center doesn't require you to do so. This step will deter mold from growing and may keep animals from scavenging the items.

Tip courtesy of Greenopedia[19]

Share the Wealth of Knowledge!

Please share this market update with family, friends, or colleagues. If you would like us to add them to our list, simply click on the "Forward email" link below. We love being introduced!

Forward to a Friend

Investing involves risk including the potential loss of principal. No investment strategy can guarantee a profit or protect against loss in periods of declining values.

Diversification does not guarantee profit nor is it guaranteed to protect assets.

International investing involves special risks such as currency fluctuation and political instability and may not be suitable for all investors.

The Standard & Poor's 500 (S&P 500) is an unmanaged group of securities considered to be representative of the stock market in general.

The Dow Jones Industrial Average is a price-weighted average of 30 significant stocks traded on the New York Stock Exchange and the NASDAQ. The DJIA was invented by Charles Dow back in 1896.

The Nasdaq Composite is an index of the common stocks and similar securities listed on the NASDAQ stock market and is considered a broad indicator of the performance of stocks of technology companies and growth companies.

The MSCI EAFE Index was created by Morgan Stanley Capital International (MSCI) that serves as a benchmark of the performance in major international equity markets as represented by 21 major MSCI indices from Europe, Australia and Southeast Asia.

The S&P/Case-Shiller Home Price Indices are the leading measures of U.S. residential real estate prices, tracking changes in the value of residential real estate. The index is made up of measures of real estate prices in 20 cities and weighted to produce the index.

The 10-year Treasury Note represents debt owed by the United States Treasury to the public. Since the U.S. Government is seen as a risk-free borrower, investors use the 10-year Treasury Note as a benchmark for the long-term bond market.

Opinions expressed are subject to change without notice and are not intended as investment advice or to predict future performance.

Past performance does not guarantee future results.

You cannot invest directly in an index.

Consult your financial professional before making any investment decision.

Fixed income investments are subject to various risks including changes in interest rates, credit quality, inflation risk, market valuations, prepayments, corporate events, tax ramifications and other factors.

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[1] http://www.cnbc.com/2017/03/31/us-markets.html

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[16] https://www.irs.gov/uac/keep-in-mind-these-basic-tax-tips-for-the-sharing-economy

[17] http://www.golfdigest.com/story/compress-your-irons

[18] http://www.webmd.com/allergies/features/5-ways-to-beat-spring-allergies#1

[19] http://greenopedia.com/plastic-recycling-codes/

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