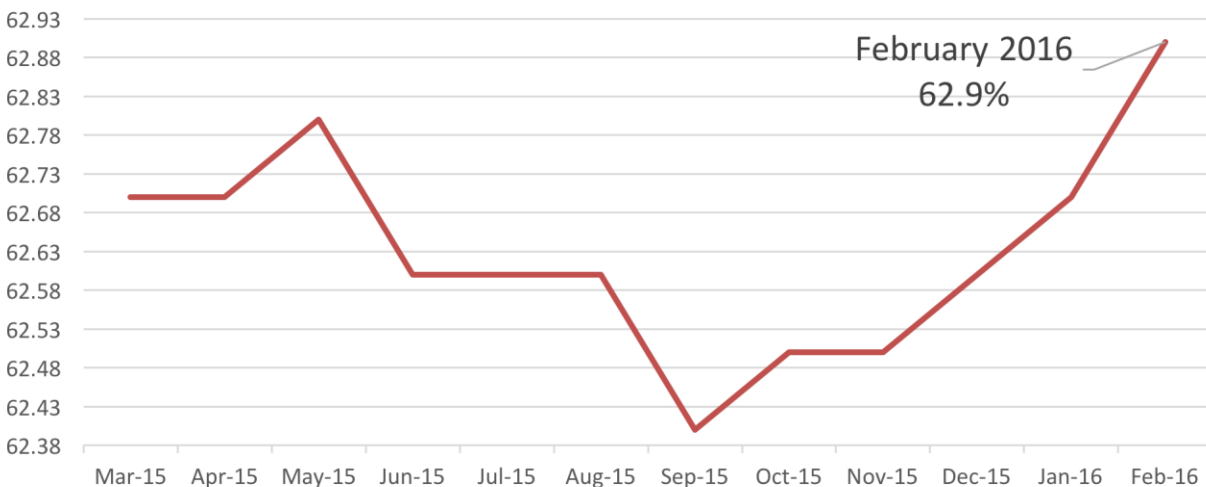

Stocks Rally for Third Week

Weekly Update – March 7, 2016

Markets closed out a third week of gains, putting the Dow at a two-month high and erasing much of the year's losses. Higher oil prices and an upbeat February jobs report contributed to the rally.¹ For the week, the S&P 500 increased 2.67%, the Dow added 2.20%, and the NASDAQ grew 2.76%.²

Investors cheered at a reasonably solid jobs report. The February Employment Situation report showed that the economy gained 242,000 new jobs last month. That's the 65th straight month of job increases, and the trend shows that the labor market continues to improve.³ The headline unemployment rate remained unchanged at 4.9%; however, the labor force participation rate rose slightly to 62.9% as a greater percentage of Americans joined the labor market by working or actively looking for jobs.⁴ A declining participation rate had worried economists, and an uptick could indicate that discouraged workers are returning to the search.

US Labor Force Participation Rate



Source: BLS

The report showed that the biggest job gains were in healthcare, retail, and hospitality. The construction industry also added thousands of new jobs, which is a sign that builders expect economic demand to pick up in the coming months. Unsurprisingly, the mining sector was the biggest job loser.⁵

However, the news wasn't all rosy.

Digging deeper into the data, we also see that wages slipped last month. Average hourly wages are up just 2.2% from 12 months ago, slower than the 2.5% rate we have seen recently and well below target rates of 3-4%. Though the decline might be a seasonal issue or involve data technicalities, it could be a sign that jobs growth isn't

being reflected in wages. It could also mean that employers are offering incentives like benefits or vacation time that aren't reflected in income.⁶

Overall, the report is a mixed bag for the Federal Reserve, though the data shows that there isn't a slowdown in the labor market and will help tamp down fears of a recession. Is a March interest rate hike in play? Realistically, the data probably isn't solid enough for the Fed, which is looking for positive economic data to counterbalance global concerns and the recent market declines. Current bets on the next hike are all over the place. Some economists believe an April or June hike is likely while some futures traders are placing bets on a November hike.⁷

This week's economic calendar is thin, highlighted by trade data on Friday and a speech by Federal Reserve Vice President Stanley Fischer. Though the Fed isn't likely to raise rates at next month's meeting, Fischer may give some insight into the timing of the next rate hike. Most attention will be on presidential debates, caucuses, and the primary race.⁸

ECONOMIC CALENDAR:

Wednesday: EIA Petroleum Status Report

Thursday: Jobless Claims, Treasury Budget

Friday: International Trade

Data as of 3/4/2016	1-Week	Since 1/1/16	1-Year	5-Year	10-Year
Standard & Poor's 500	2.67%	-2.15%	-4.70%	10.28%	5.54%
DOW	2.20%	-2.40%	-6.02%	7.95%	5.43%
NASDAQ	2.76%	-5.80%	-5.04%	13.88%	10.49%
U.S. Corporate Bond Index	0.10%	1.21%	-0.38%	5.09%	6.83%
International	4.54%	-5.10%	-12.52%	-1.38%	-0.82%
Data as 3/4/2016	1 mo.	6 mo.	1 yr.	5 yr.	10 yr.
Treasury Yields (CMT)	0.25%	0.47%	0.67%	1.38%	1.88%

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. Corporate bond performance is represented by the SPUSCIG. Past performance is no guarantee of future results. Indices are unmanaged and cannot be invested into directly.

HEADLINES:

Motor vehicle sales jump in February. Sales of cars and trucks soared by 7% last month, soaring to a 15-year high for the month of February—traditionally a slow time for auto sales.⁹

U.S. factory activity slows for fifth straight month. A gauge of manufacturing activity shows that the sector contracted again in February, but the pace of decline slowed, indicating that relief may be on the horizon.¹⁰

Beige book shows economic activity increased. A mid-quarter indicator of U.S. economic growth showed that overall activity increased, but it varied widely by region. This mixed picture may be a headache for the Fed.¹¹

Oil prices jump 10%. Benchmark oil prices logged their biggest weekly gain this year as traders digested news of falling U.S. production and possible supply freezes. West Texas Intermediate closed at \$35.92 on the likelihood of lower production in the coming weeks.¹²



"Opportunity is missed by most people because it is dressed in overalls and looks like work."

– Thomas Edison



Weeknight Lasagna



Busy day? Don't reach for a frozen lasagna, try this fast recipe instead.

Serves 6

Ingredients:

- 1 26-ounce jar pasta sauce, warmed
- 2 30-ounce bags frozen large cheese ravioli, left frozen
- 1 10-ounce box frozen chopped spinach or kale, microwaved until thawed and squeezed of excess water
- 1 8-ounce bag shredded mozzarella or Italian blend cheese

Chef's tip: Don't want to use frozen ravioli? Keep a box of no-cook lasagna noodles on hand and add a layer of ricotta cheese. If you have time, add some sautéed Italian sausage and onions to the layers.

Directions:

1. Preheat your oven to 350° F. Spoon about a quarter of the bottle of sauce onto the bottom and spread it around. Scatter half of the ravioli on top of the sauce and drop handfuls of the spinach on top of the ravioli. Spread a layer of cheese and sauce, then add the remaining ravioli. Top the dish with the last of the sauce with cheese as the final layer.
2. Cover the dish with foil and bake for about 25 minutes. Uncover and bake for another 5-10 minutes until the cheese is brown and bubbly. If you have a thermometer, check to see that the internal temperature has reached 160-165° F.

Recipe adapted from RealSimple.com¹³



Be On Alert for IRS Scams

With tax season underway, the IRS expects an uptick in tax-related scams. In most cases, IRS “phishing” scams are bogus phone calls and emails that claim to come from the IRS. Fraudsters use fake refunds or threats of a tax bill or audit to convince recipients to give up their personal and financial information. They then use it to steal a victim’s money or identity. The IRS has the following tips:

- Fraudsters may know a lot about you when they call and may be able to spoof your caller ID to show that they are calling from an official number. Don't be fooled.
- If you don't answer the phone, they may leave an urgent callback request.
- If you receive a call that you think might be from the IRS, take down the agent's information and call them back at the official IRS hotline: 1-800-829-1040.

Remember, the IRS will never:

- Call you without mailing an official notice first.
- Demand that you immediately pay your taxes over the phone.
- Take a debit or credit card number over the phone.

- Threaten to call law enforcement or immigration services to arrest you for failure to pay.

If you believe that you (or someone you know) have been the victim of tax fraud, you can report the incident to TIGTA at 1-800-366-4484 or at www.tigta.gov. You can also contact the Federal Trade Commission at FTC.gov. Use their “FTC Complaint Assistant” to report the scam. Please add "IRS Telephone Scam" to the comments of your complaint.

If you are worried about owing money to the IRS, contact a qualified tax expert or call the IRS directly at 1-800-829-1040.

Tip courtesy of IRS.gov¹⁴



Use A Yardstick to Train Your Grip

If you're having issues keeping your clubface square at impact, you may have a problem with your grip. One problem with a round grip is that it's easy to let it roll into a comfortable position that leaves your clubface off kilter.

A good training aid is a yardstick. The flatness of the stick will show you where your hand needs to be to keep the face square. Visually, look for the fleshy part of your palm to be on top of the thin part of the yardstick. Then, net your other hand close above it with your thumb trained along the top.

Another option is to move to molded club grips that will help you keep your hands placed correctly.

Tip courtesy of Dana Rader, LPGA | Golf Tips Mag¹⁵



Take A Wellness Vacation

When you think of wellness and travel, you might think of fancy spas or fitness retreats—but wellness vacations come in all shapes and budgets. If you're planning a trip, consider making these fun activities a focus:

Walking. Go on walking tours of your destination or add some hiking to your plans.

Local fitness. Most hotels have a gym, and many local gyms will give you a free week to try out their services.

Group lessons. If you're traveling with friends, consider trying out a new sport and booking a group tennis, yoga, or golf lesson.

Tip courtesy of AARP¹⁶



Is Your Thermostat in The Right Place?

Where you put your thermostat can greatly affect the energy efficiency of your home. For instance, if it's located on or near an outside wall, it can keep your furnace or AC running constantly, burning up your energy bill. Here are some tips on proper placement:

- Avoid spots near windows, cold spots, air vents, or drafty areas.
- Place it away from sunny spots, warm attics, or hot appliances.
- Avoid high-trafficked areas where it could get bumped or damaged.

An ideal placement is on the first floor on an interior wall near the center of your home or in a room you use often. Consider replacing an older thermostat with a programmable model that can help you set day and night temperatures.

Tip courtesy of Seattle PI¹⁷

Share the Wealth of Knowledge!

*Please share this market update with family, friends, or colleagues.
We love being introduced!*

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

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 indexes from Europe, Australia and Southeast Asia.

The S&P U.S. Investment Grade Corporate Bond Index contains U.S. - and foreign-issued investment-grade corporate bonds denominated in U.S. dollars.

The SPUSCIG launched on April 09, 2013. All information for an index prior to its Launch Date is back-tested, based on the methodology that was in effect on the Launch Date. Back-tested performance, which is hypothetical and not actual performance, is subject to inherent limitations because it reflects application of an Index methodology and selection of index constituents in hindsight. No theoretical approach can take into account all of the factors in the markets in general and the impact of decisions that might have been made during the actual operation of an index. Actual returns may differ from, and be lower than, back-tested returns.

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.

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Past performance does not guarantee future results.

You cannot invest directly in an index.

Consult your financial professional before making any investment decision.

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¹ <http://www.cnbc.com/2016/03/04/us-markets.html>

² <http://finance.yahoo.com/q/hp?s=%5EGSPC&a=01&b=29&c=2016&d=02&e=4&f=2016&g=d>

<http://finance.yahoo.com/q/hp?a=01&b=29&c=2016&d=02&e=4&f=2016&g=d&s=%5EDJI%2C+&q|=1>

<http://finance.yahoo.com/q/hp?a=01&b=29&c=2016&d=02&e=4&f=2016&g=d&s=%5EIXIC%2C+&q|=1>

³ <https://www.glassdoor.com/research/jobs-report-feb-2016/>

⁴ <http://www.bls.gov/news.release/empstat.nr0.htm>

⁵ <http://www.bls.gov/news.release/empstat.nr0.htm>

⁶ <https://www.glassdoor.com/research/jobs-report-feb-2016/>

⁷ <http://www.marketwatch.com/story/fed-could-hike-as-early-as-april-economists-after-jobs-report-2016-03-04>
<http://www.reuters.com/article/us-usa-fed-futures-idUSKCN0W61MR>

⁸ <http://www.foxbusiness.com/markets/2016/03/04/week-ahead-fed-speech-debates-and-primaries.html>

⁹ <http://www.reuters.com/article/us-usa-autos-idUSKCN0W34LC>

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- ¹⁰ <http://www.foxbusiness.com/markets/2016/03/01/u-s-manufacturing-remained-in-contraction-in-february.html>
- ¹¹ <http://www.foxbusiness.com/markets/2016/03/02/fed-u-s-economic-activity-expanded-but-conditions-mixed.html>
- ¹² <http://www.marketwatch.com/story/hope-that-us-production-is-shrinking-drives-gains-for-oil-2016-03-04>
- ¹³ <http://www.realsimple.com/food-recipes/browse-all-recipes/last-minute-lasagna>
- ¹⁴ <https://www.irs.gov/uac/Scam-Calls-and-Emails-Using-IRS-as-Bait-Persist>
- ¹⁵ <http://www.golftipsmag.com/equipment/more-golf-equipment/its-all-in-the-grip.html>
- ¹⁶ <http://travel.aarp.org/articles-tips/articles/info-2016/health-wellness-vacations-photo.html#slide8>
- ¹⁷ <http://www.seattlepi.com/news/article/52-tips-for-living-green-1269861.php>