

Last Friday, all 3 major domestic indexes continued their streak of weekly gains and record highs. The S&P 500 added 0.15%, and the Dow was up 0.43%. Meanwhile, both indexes posted their 5th weekly gain in a row. In addition, the S&P 500 and Dow each hit intraday trading records on Friday. The NASDAQ also increased 0.24%, ending on a record high with a 3rd straight week of growth.¹ International stocks in the MSCI EAFE rose as well, gaining 1.61% for the week.²

What drove market performance last week?

We received a number of new reports last week, including data showing jumps in the Producer Price Index, Consumer Price Index, and Retail Sales. Recovery efforts from hurricanes contributed to the gains in all three of these readings. And they could continue to affect the markets for a while.³

In addition to this new data, two key events contributed to the markets' continuing growth: 1) a positive start to earnings season and 2) high consumer sentiment numbers.

1. Earnings Season Started Strong

Companies have started releasing their 3rd quarter earnings reports, and so far, 87% of them beat bottom-line expectations. Corporate earnings have been strong since Q4 2016, and this quarter will likely continue that trend. However, the growth rate may not match what we have seen for the past few earnings seasons.⁴

2. Consumer Sentiment Hit 13-Year High

After 8 years of economic growth, many consumers are feeling more content about their circumstances. The University of Michigan's consumer sentiment poll for September revealed that consumers held positive perspectives overall—across income, age, and political spectrums. Last month's reading has the highest consumer sentiment since 2004.⁵

We believe that the ongoing record highs we are witnessing are a good reminder to not let headlines or fear drive your financial choices. This year has certainly provided a variety of geopolitical drama to distract from the economic fundamentals. Nonetheless, in 2017, U.S. share prices have **gained \$3 trillion in value** so far. At the same time, investors have taken \$45 billion *out* of their ETFs and mutual funds—essentially missing this market rally.⁶

Investors exit markets for myriad reasons. But when emotion drives choices, rather than true strategy, those decisions can have a lasting affect on long-term goals. If you have questions about how the markets are performing—or what choices you should be considering right now—we are always here to talk.

Economic Calendar

Tuesday: Industrial Production, Housing Market Index

Wednesday: Housing Starts

Thursday: Jobless Claims

Friday: Existing Home Sales

DATA AS OF 10/13/2017	1 WEEK	SINCE 1/1/17	1 YEAR	5 YEAR	10 YEAR
STANDARD & POOR'S 500	0.15%	14.04%	19.72%	12.31%	5.04%
DOW	0.43%	15.73%	26.37%	11.40%	4.96%
NASDAQ	0.24%	22.71%	26.71%	16.76%	8.94%
INTERNATIONAL	1.61%	19.01%	21.14%	5.79%	-1.62%
DATA AS OF 10/13/2017	1 MONTH	6 MONTHS	1 YEAR	5 YEAR	10 YEAR
TREASURY YIELDS (CMT)	0.97%	1.26%	1.39%	1.91%	2.28%

Notes: All index returns (except S&P 500) exclude reinvested dividends, and the 5-year and 10-year returns are annualized. The total returns for the S&P 500 assume reinvestment of dividends on the last day of the month. This may account for differences between the index returns published on Morningstar.com and the index returns published elsewhere. 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.

QUOTE OF THE WEEK

"There is no duty we so much underrate as the duty of being happy."

-Robert Louis Stevenson

RECIPE OF THE WEEK

Moroccan-Spiced Chicken and Couscous



Serves 6

Ingredients:

3½ pounds of chicken thighs and drumsticks, or 12 pieces
Cooking spray
1 teaspoon cumin
½ teaspoon cardamom
½ teaspoon cinnamon
1 teaspoon salt
½ teaspoon pepper
3½ cups couscous, cooked
½ cup roasted peppers, chopped
½ cup sliced almonds
⅓ cup golden raisins
2 green onions, finely chopped

Directions:

1. Preheat oven to 475°F.
2. Coat a large-rimmed baking sheet with cooking spray.
3. Arrange chicken on the baking sheet.
4. Mix together cumin, cardamom, cinnamon, salt, and pepper, and sprinkle over the chicken.
5. Place chicken in oven and roast for 35 minutes or until cooked thoroughly (165°F).
6. Toss together cooked couscous, roasted peppers, almonds, raisins, and green onions.
7. Serve chicken on top of seasoned couscous.

Recipe adapted from Good Housekeeping⁷

Reconstruct Records After a Natural Disaster

If you've experienced a natural disaster, such as a hurricane, you may have to recover records in order to prove your losses. Doing so could help you receive federal assistance or insurance reimbursement. You may also need these files to help manage your taxes.

Here are some tips to keep in mind as you reconstruct your records:

1. **Free Tax Transcripts:** For those who completely lost their tax records, you can get free transcripts from the IRS. You can request them on the [IRS website](#) or by calling 800-908-9946.
2. **Mortgage and Other Home Documents:** You may have to recover the documents proving your home ownership. You can request these documents from your escrow company, bank, or title company.
3. **Trust or Estate Documents:** In order to recover trust or estate information, contact the trust attorney who supported these planning strategies.
4. **Damage Proof:** If you experienced any damage to your home, it's important that you document the damage as soon as possible. Take pictures or videos of all damaged rooms and home items.

Other details may apply, and you can find more information on the [IRS website](#).

* 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 adapted from IRS.gov⁸



Break the Wobble and Putt Straight

A wobbly putt can be wildly annoying. Despite lining up the shot and hitting confidently, the ball still goes off course. If the wobbles plague your short game, you may not be squaring your putter face. Its position will dictate your putt's direction, regardless of how well you envision the line.

To overcome this challenge, try the following:

1. Use a striped range ball and locate a straight 8-foot putt.
2. Build a "gate" using two tees. Set the tees slightly wider than the ball and toward the hole by 18 inches.
3. Line the ball so that the stripe is vertical and faces the cup.

4. Take your shot, and watch to ensure the ball travels clearly through the gate in a straight line without wobbling.

After a few putts, you should begin to see how squaring the putter face will help keep you steady.

Tip adapted from Todd Anderson | Golf Digest⁹



Keep Your Mouth and Gums Healthy

Our mouth, gums, and teeth can stay healthy throughout our lives—as long as you take care of them. With proper hygiene, you can avoid developing ailments like gum disease and tooth decay. Here are some oral care tips to keep in mind:

- **Brushing:** Remove plaque and bacteria that can lead to cavities by brushing twice a day, 30 minutes to 1 hour after eating. Brush for 2 to 3 minutes before rinsing.
- **Flossing:** Dentists recommend flossing at least once each day to remove food that can stick between your teeth and turn to tartar. Be sure you floss around the tooth and within the gum lines with up-and-down movements.
- **Rinsing:** A daily rinse of antibacterial mouthwash can further help you kill bacteria. Either before or after you brush, swish mouthwash for 30 to 60 seconds.

Tips adapted from WebMD¹⁰



Swap Using Bleach for This Natural Alternative

Bleach is a common item in many households and helps us to kill germs and keep our whites sparkling bright. However, bleach is also an abrasive chemical with health hazards, making it a toxic product to rely on. You can green up your lifestyle by using natural bleach alternatives.

Hydrogen Peroxide and Lemon Juice

As a natural product, hydrogen peroxide is a sanitizer and disinfectant. It can also help you whiten your laundry. By adding lemon juice, you increase the whitening effects and create a nice scent.

Ingredients:

- 3 cups water
- ½ cup hydrogen peroxide
- 2 tablespoons fresh lemon juice

How to Use:

In a quart-size jar or other container, mix together the ingredients. For laundry, add 1 cup of the solution to brighten the clothing. If you're scrubbing your kitchen or bathroom, toss in another ½ cup of hydrogen peroxide.

Tip adapted from Care2.com¹¹

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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 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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¹ <http://performance.morningstar.com/Performance/index-c/performance-return.action?t=!DJI®ion=usa&culture=en-US>

<http://performance.morningstar.com/Performance/index-c/performance-return.action?t=SPX®ion=usa&culture=en-US>

<http://performance.morningstar.com/Performance/index-c/performance-return.action?t=@CCO>

<https://www.cnbc.com/2017/10/13/us-stocks-earnings-season-wall-street.html>

² <https://www.msci.com/end-of-day-data-search>

³ <http://www.ftportfolios.com/Commentary/EconomicResearch/2017/10/12/the-producer-price-index-rose-0.4percent-in-september>

<http://www.ftportfolios.com/Commentary/EconomicResearch/2017/10/13/the-consumer-price-index-rose-0.5percent-in-september>

<http://www.ftportfolios.com/Commentary/EconomicResearch/2017/10/13/retail-sales-increased-1.6percent-in-september>

⁴ <https://www.cnbc.com/2017/10/13/us-stocks-earnings-season-wall-street.html>

⁵ <http://www.marketwatch.com/story/consumer-sentiment-surges-to-13-year-high-in-october-2017-10-13>

⁶ <https://www.bloomberg.com/news/articles/2017-10-13/even-bulls-getting-left-in-dust-as-s-p-500-climbs-for-fifth-week>

⁷ <http://www.goodhousekeeping.com/food-recipes/easy/a35781/moroccan-spiced-chicken-and-couscous/>

⁸ <https://www.irs.gov/newsroom/tips-for-individuals-who-need-to-reconstruct-records-after-a-disaster>

⁹ <https://www.golfdigest.com/story/start-every-putt-on-a-great-line>

¹⁰ <https://www.webmd.com/oral-health/guide/teeth-gum-care#1>

¹¹ <http://www.care2.com/greenliving/3-natural-bleach-alternatives-and-how-to-use-them.html>