

Last week, all 3 major U.S. markets hit record highs once again.¹ The Dow added 2.00% to notch both intraday and closing records, the S&P 500 rose 0.86%, and the NASDAQ gained 0.35%.² International stocks in the MSCI EAFE dipped by 0.32% for the week.³

On Thursday evening, the senate passed the blueprint for a \$4 trillion budget.⁴ The vote sets the stage for a tax overhaul that could lower taxes for many families and businesses.⁵ In addition, some investors believe the promise of tax cuts could push market valuations even higher.⁶

Other investors, however, have expressed concern about the continuing market highs. Although the economy is growing and corporate earnings are up, they fear a potential market correction.⁷

Against this backdrop, last week marked a key milestone in financial history: the 30th anniversary of Black Monday—the largest single-day market percentage drop in history. Remembering the over 22% loss the Dow experienced that day, some investors may worry about whether the same type of precipitous drop is possible today.⁸

Why Today Is Different

In the wake of the 1987 crash, regulators implemented a series of “circuit breakers” to avoid anxiety-induced sell-offs.⁹ These rules required a pause in trading if the Dow dropped by 10, 20, or 30%. Since implementing the circuit breakers, only one market-wide pause has occurred—in 1997.¹⁰

Over the years, regulators have updated the circuit breakers and connected them to S&P 500 performance rather than the Dow. But their function remains the same: to allow time to help understand and react coolly to dramatic market declines. These rules help prevent unnecessary fear and instability from taking over the markets.¹¹

Putting Performance in Perspective

While the recent market performance is impressive, it is not unprecedented. Hitting record highs doesn't have to mean that a correction is ahead. In fact, a year after reaching a new peak, the S&P 500 has had positive growth 72% of the time. Rather than allowing fear or euphoria to drive choices, focusing on data and strategy remains important in every market.¹²

Looking ahead, this week will give us a clearer picture of our economic growth as the first readings of third quarter GDP come out on Friday.¹³ Many economists are predicting that the data will show another quarter of strong growth.¹⁴

We encourage you to contact us if you have any questions about how market highs may affect your portfolio or long-term strategy. We are here to focus on your financial goals and investments, so you can focus on what truly matters to you.

ECONOMIC CALENDAR

Tuesday: PMI Composite Flash

Wednesday: Durable Goods Orders, FHFA House Price Index, New Home Sales

Thursday: Jobless Claims, Pending Home Sales Index

Friday: GDP, Consumer Sentiment

DATA AS OF 10/20/2017	1 WEEK	SINCE 1/1/17	1 YEAR	5 YEAR	10 YEAR
STANDARD & POOR'S 500	0.86%	15.02%	20.26%	12.44%	5.55%
DOW	2.00%	18.04%	28.45%	11.82%	5.61%
NASDAQ	0.35%	23.15%	26.46%	17.14%	9.30%
INTERNATIONAL	-0.32%	18.63%	18.92%	5.20%	-1.46%
DATA AS OF 10/20/2017	1 MONTH	6 MONTHS	1 YEAR	5 YEAR	10 YEAR
TREASURY YIELDS (CMT)	0.99%	1.27%	1.43%	2.03%	2.39%

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.



*"Do you want to know who you are? Don't ask. Act!
Action will delineate and define you."*

– Thomas Jefferson



Mini Italian Beef Sandwiches With Pepperoncini Slaw



Serves 12

Ingredients:

- 17 ounces roast beef au jus, cooked (pre-packaged works)
- 2 cups bag of frozen bell pepper (red, yellow, and orange) and onion medley
- 1 teaspoon dried Italian seasoning
- $\frac{1}{8}$ – $\frac{1}{4}$ teaspoon crushed red pepper
- 2 cups coleslaw mix of shredded cabbage and carrots
- $\frac{1}{2}$ cup pickled pepperoncini peppers, stems removed and chopped
- 2 tablespoons pepperoncini brine
- 12 rolls, 2–3 inches and split

Directions:

Beef

1. Put precooked roast beef in a medium saucepan and break down any large chunks into smaller pieces.
2. Add frozen peppers and onions, $\frac{1}{2}$ teaspoon Italian seasoning, and crushed red pepper. Heat all ingredients just until boiling.

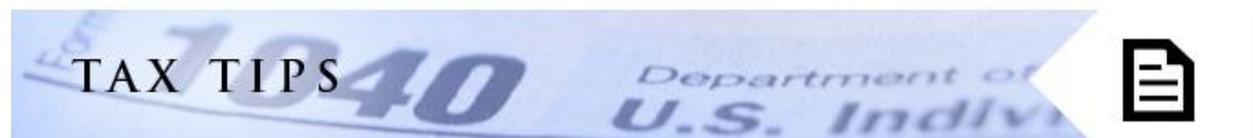
Slaw

3. Mix together the coleslaw mix, pepperoncini brine, and remaining Italian seasoning in a medium-sized bowl.

Sandwich

4. Spoon roast beef mixture onto the roll bottoms.
5. Top beef with coleslaw, and cover with roll tops.

Recipe adapted from Midwest Living¹⁵



Manage Your Charitable Gifts

Throughout the year, many taxpayers choose to make charitable donations, which they can deduct on their tax returns. If you gave to a charity, you have some steps to take to ensure you have the correct proof for your tax records. Follow these tips to get started:

1. **Written Acknowledgements**

The IRS only requires you to have a written acknowledgment from the charity when your gift or gifts exceed \$250.

2. **Multiple Gifts in One Year**

You can either receive a written acknowledgment for each gift or a single acknowledgment listing all gifts over \$250.

3. **Additional Proof**

The charity's written acknowledgment is one set of proof. You also need either a bank record that shows the deducted gift or the charity's communication (such as a card or email) verifying your gift.

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.gov¹⁶



Swing Past Parallel to Gain Distance and Speed

Tired of watching your ball travel more slowly and shorter than you planned? Your backswing may be holding you back. Adding drag on your swing can make a real difference; every extra mile-per-hour in your driver swing can get you three extra yards off the tee. By swinging past parallel, you add 10 mph.

To swing past parallel successfully, soften the top of your backswing. Rather than extending your arms back higher or forcing an unnatural shoulder turn, let your wrists and elbows do the work. By hinging your wrists while bending your elbows slightly more than normal, you should feel your clubhead dip just a few inches at the top. That dip gives your driver additional distance and time to gain speed.

Your ultimate goal? Meet the clubhead at the ball with the maximum velocity possible. From there, you should see your ball go farther and faster.

Tip adapted from Mark Durland | Golf Magazine¹⁷



Medical Ailments to Look Out for Past 50 Years Old

Aging is a natural part of the human experience. Once you reach 50 years old, specific ailments can arise that can affect your wellbeing. Fortunately, by being proactive, you can take preventative steps to stay as healthy as possible at any age.

Here are some common health ailments that affect people 50 years and older:

- **High Blood Pressure:** Our blood vessels lose flexibility the older we get, creating stress on the body. This change contributes to high blood pressure in 2 out of 3 adults aged 60 and over.
- **Osteoarthritis:** Degrading joints is common in older adults. Wear and tear, genetics, and your lifestyle can affect whether or not you develop this disease.
- **Chronic Obstructive Pulmonary Disease (COPD):** COPD is a slowly developing disease that causes inflammation in your lungs and blocks airways. Not only is breathing difficult, but it also causes symptoms like wheezing and excess mucus.

Be sure to consult your doctor if you think you may be developing any one of these medical problems.

Tips adapted from WebMD¹⁸



Wash Laundry More Efficiently

Doing the laundry can hog a lot of energy. Our washing machines and even our trips to the dry cleaner can harm the environment. But the problems don't stop there—our washing techniques can have unintended health concerns, too. Fortunately, simple changes in your laundry care can result in a greener lifestyle. Follow these tips to get started:

- **Upgrade your washing machine:** If you're still using the same laundry machine from decades ago, upgrade to a newer model. Average machines use 41 gallons of water per load, whereas modern, high-efficiency models use only 28 gallons.
- **Wash with cold water:** Hot water washing contributes to 80% of the energy you use when cleaning laundry. You can minimize this waste by switching to cold

water and further reduce your greenhouse gas contributions by at least 500 pounds of carbon dioxide each year.

- **Use the “low” setting:** You don’t need a full basin of water to clean your clothes. Choose the low-load settings over the high loads to use less water without sacrificing cleanliness.

Tip adapted from World Wildlife Fund¹⁹

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.

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 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.

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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 <https://www.cnbc.com/2017/10/20/us-stocks-tax-reform-senate-budget.html>

² <http://performance.morningstar.com/Performance/index-c/performance-return.action?t=%21DJI®ion=usa&culture=en-US>

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

³ <https://www.msci.com/end-of-day-data-search>

⁴ <https://www.cnbc.com/2017/10/19/senate-passes-a-budget-moving-the-gop-closer-to-tax-reform.html>

⁵ <https://www.cnbc.com/2017/09/27/read-the-full-gop-tax-proposal-here.html>

⁶ <https://www.forbes.com/sites/adamsarhan/2017/09/28/will-the-tax-cut-send-stocks-higher/#53857bd249bb>

⁷ <https://finance.yahoo.com/news/could-1987-stock-market-crash-050919703.html>

⁸ <http://www.npr.org/2017/10/19/558625600/the-30th-anniversary-of-black-monday-a-day-that-made-wall-street-quake>

⁹ <http://www.npr.org/2017/10/19/558625600/the-30th-anniversary-of-black-monday-a-day-that-made-wall-street-quake>

¹⁰ <https://finance.yahoo.com/news/could-1987-stock-market-crash-050919703.html>

¹¹ <https://finance.yahoo.com/news/could-1987-stock-market-crash-050919703.html>

¹² <https://www.bloomberg.com/news/articles/2017-10-20/a-record-in-records-for-u-s-stocks-rallying-sixth-straight-week>

¹³ <http://wsj-us.econoday.com/byshoventfull.asp?fid=477656&cust=wsj-us&year=2017&lid=0&prev=byweek.asp#top>

<http://wsj-us.econoday.com/byshoventfull.asp?fid=477656&cust=wsj-us&wiconly=1&lid=0#top>

¹⁴ <https://finance.yahoo.com/news/amazon-alphabet-gdp-need-know-week-ahead-162749555.html>

¹⁵ <http://www.midwestliving.com/recipe/sandwiches/mini-italian-beef-sandwiches-with-pepperoncini-slaw>

¹⁶ <https://www.irs.gov/newsroom/gifts-to-charity-six-facts-about-written-acknowledgements>

¹⁷ <http://www.golf.com/instruction/2017/09/22/swinging-past-parallel-could-be-just-what-your-game-needs>

¹⁸ <https://www.webmd.com/healthy-aging/ss/slideshow-health-problems-after-50>

¹⁹ <https://www.worldwildlife.org/pages/green-tips>