

Markets rebounded last week, posting sizable gains and moving back into positive territory for the year. All three domestic indexes experienced their largest weekly growth in years, despite losing some ground on Friday after news of additional indictments in the Russia investigation.¹

By markets' close on February 16, the S&P 500 added 4.30%, the Dow was up 4.25%, and the NASDAQ increased 5.31%.² International stocks in the MSCI EAFE also gained 4.18% for the week.³

This performance, however, did not come from simple, straightforward increases. Instead, the volatility from recent weeks continued. In fact, the S&P 500 lost or gained at least 1% on 8 of the past 10 trading days. The index only experienced that movement level 8 times throughout 2017.⁴

Key Economic Findings

We received a wealth of data last week, and the readings helped deepen our understanding of the economy. The reports showed some mixed results, but much of the information continues to indicate that the economy is on solid ground.

January Highlights

- **Housing starts jumped 9.7%**, beating expectations and reaching the 2nd-fastest rate since the recession. Even with mortgage rates increasing and tax reform affecting some buyers' mortgage interest deductions, the data shows positive news for future homebuilding as well.⁵
- **Consumer price index increased 0.5%**, rising 2.1% in the past year. This reading indicates that prices are continuing to rise faster than the Federal Reserve's target rate.⁶
- **Retail sales fell**, dropping 0.3% in part due to slow motor vehicle sales. In addition, negative updates to December's readings could affect 4th-quarter Gross Domestic Product results.⁷

February Highlights

- **Consumer sentiment beat expectations**, coming in at 99.9—its 2nd-highest reading in 14 years. The movement came as tax-cut optimism outweighed stock-market concerns.⁸

The Takeaway

Many reports show that the economy is strong, so watching for inflation will remain important as the markets keep moving. The combination of growing inflation and a strong labor market means the Fed is still likely to hike rates 3 times this year, with a 4th increase very possible.⁹

Looking ahead, volatility may continue, so keep this on your radar. Investors caught between conflicting concerns about missing the bull market and losing money may contribute to ongoing uncertainty.¹⁰ Remember, stock fluctuations are normal. We are here to help you understand what's happening in the markets and how to position yourself for the financial life you desire.

ECONOMIC CALENDAR

Monday: U.S. Markets Closed for Presidents' Day

Wednesday: Existing Home Sales

Thursday: Jobless Claims

DATA AS OF 2/16/2018	1 WEEK	SINCE 1/1/18	1 YEAR	5 YEAR	10 YEAR
STANDARD & POOR'S 500	4.30%	2.19%	16.40%	12.45%	7.30%
DOW	4.25%	2.02%	22.31%	12.52%	7.40%
NASDAQ	5.31%	4.87%	24.50%	17.80%	12.04%
INTERNATIONAL	4.18%	1.21%	17.98%	4.53%	0.35%
DATA AS OF 2/16/2018	1 MONTH	6 MONTHS	1 YEAR	5 YEAR	10 YEAR
TREASURY YIELDS (CMT)	1.35%	1.83%	2.00%	2.63%	2.87%

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.



"Know what you own, and know why you own it."

–Peter Lynch



Skillet Turkey Pot Pie



Serves 4

Ingredients:

- 1 sheet frozen puff pastry, thawed
- 1 large egg, lightly beaten
- 4 ounces reduced-fat cream cheese, at room temperature
- 1 lemon
- $\frac{3}{4}$ cup low-fat sour cream
- 1 tablespoon Dijon mustard
- 1 tablespoon fresh thyme leaves
- Kosher salt and pepper
- 2 $\frac{1}{2}$ cups shredded leftover turkey or rotisserie chicken
- 3 ounces Gruyère cheese, coarsely grated
- 3 ounces leftover sliced ham or thick sliced deli ham, torn into $\frac{1}{2}$ inch pieces (about $\frac{1}{2}$ cup)
- 2 scallions, finely chopped
- $\frac{1}{2}$ cup fresh flat-leaf parsley, chopped

Directions:

1. Heat oven to 425°F.
2. Line a large baking sheet with parchment.
3. Cut the unfolded pastry into 10-inch round.
4. Put in the prepared pan.
5. Brush with the beaten egg then bake until puffed and golden, 18-22 minutes.
6. At the same time, squeeze 2 tablespoons lemon zest.
7. Heat the cream cheese, lemon juice, and 2 tablespoons water over low heat in 9- to 10-inch skillet until melted and smooth.
8. Stir in the sour cream, mustard, thyme, lemon zest, ½ teaspoon salt, and ¼ teaspoon pepper.
9. Slowly pour in the turkey, gruyère, ham, scallions, and parsley.
10. Cook until heated through, about 3 minutes.
11. Top with puff pastry.

Recipe adapted from Good Housekeeping¹¹



Why Should I Use Direct Deposit for Tax Refunds?

Is direct deposit the best way to get your tax refund? The IRS says, “yes,” which is why 80% of taxpayers designate direct deposit on their returns.

Here are 4 good reasons why:

1. **Speed:** It’s the fastest way to get your money. Filing electronically also speeds up the process. Taxpayers can use IRS Free File to prepare and send their forms.
2. **Security:** Refunds go directly into your bank account. You don’t have to worry about lost checks or stolen mail. The IRS uses the same electronic direct deposit system that the Social Security Administration and the Veterans Affairs uses for nearly all their benefits.
3. **Simple:** The IRS’s e-file software makes direct deposit easy. Paper filing also provides simple instructions, which requires having available your correct figures for your bank account and routing number.
4. **Choices:** The agency provides convenient alternatives for taxpayers, including splitting refunds into several accounts. Accounts may include checking, savings, health, education, or certain retirement holdings. IRS Form 8888, Allocation of Refund, allows you to divide your refund into up to 3 accounts.

The IRS recommends having refunds deposited into accounts with your name, your spouse’s name, or both. Don’t designate accounts owned by others. Check with your bank to learn its requirements for depositing checks.

Tip adapted from IRS.gov¹²

* 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.



What's With the One-Handed Putt?

You've seen them—the one-handed putters. They look so nonchalant, so relaxed, so professional.

What's with that single-handed putting? Why do they do it?

Putting with one hand reinforces two very important habits, says Rick Smith, who has coached Greg Norman and Phil Mickelson. Here are two reasons practicing the one-handed putt will improve your game:

1. The one-handed putt helps you to release the putterhead properly, Smith says. Players who begin to miss putts frequently are having problems with the release. Practicing the one-handed putt reinforces the correct putting movement.
2. The one-handed putt also helps to restore proper hand-eye coordination. It overrides the tendency to concentrate too much on the mechanics of putting. Putting is ultimately about hitting the ball into the hole.

The right-handed putt restores that putting “feeling.” You're giving yourself the opportunity to putt more smoothly in a straight line rather than the forced jab.

Tip adapted from Golf Digest¹³



Protecting You and Your Child From Allergies

The coughing, the wheezing, the difficulty in breathing. When you or your child has an asthmatic allergy attack, you're looking for immediate help. However, sometimes the best remedy is prevention, dealing with allergy triggers before they lead to an attack.

While asthma sufferers have their own individual triggers, here is a list of the most common and what to do to eliminate them:

- Dust mites are the most common allergic asthmatic triggers. They hide in sheets, mattresses, pillows, blankets, stuffed toys, carpets, curtains, and upholstered furniture. Wash bed linen at least once a week then put in a hot dryer. Also wash stuffed toys.
- Cockroaches eat and drink what you do: water and leftovers. Their droppings, however, can cause asthma attacks. Keep food stored in your refrigerator or in airtight containers. Wash your dishes immediately.
- Inside mold lurks in damp places of your houses: kitchen sinks, bathrooms, and other areas with leaks or standing water. Try to eliminate as much moisture in your house as possible, which may involve using a dehumidifier or air conditioner.
- Cats, dogs, hamsters, birds, and other pets can cause asthma attacks. The animals' dander, urine, and saliva are the triggers. Bathe pets at least once a week, and vacuum or sweep regularly.
- Reactions to pollen vary depending on the season and where you live. Monitor weather forecasts, and stay indoors if the pollen count rises to unhealthy levels.
- Tobacco smoke is not only bad for your lungs, but it can prompt an allergic asthmatic attack. Prohibit smoking in your car and in your house. Also avoid wood fires.

Often the best way to counter an asthmatic attack is to remove the potential triggers.

Material adapted from WebMD¹⁴



Turning Your Workout Green

Going green and working out may feel like irreconcilable pursuits. However, you can be environmentally friendly and get in shape at the same time.

Here are 6 tips to go green and get healthy:

1. **Get out!** Go outside when you can. Instead of using home exercise equipment or going to the gym, you can go on a hike or bicycle ride.
2. **Recycle!** Encourage your gym to go green with recycling containers or other environmentally friendly facilities.
3. **Carpool!** Share a ride to the gym with a friend or neighbor. Carpooling cuts gas costs and provides workout incentives. Or you may want to ride your bicycle.

4. **Change clothes!** Organic cotton or bamboo threads are excellent fabrics for workouts and for going green.
5. **No plastic!** Start using refillable water bottles and stop using plastic bottles. Refillables are less expensive and help save landfills.
6. **Be creative!** It might be difficult sometimes to go to the gym. Try filling in the exercising blanks by after-work hikes, zealous weekend work in the garden, or some hefty household chores.

Tip adapted from EarthShare¹⁵

Share the Wealth of Knowledge!

Please share this market update with family, friends, or colleagues.

We love being introduced!

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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 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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You cannot invest directly in an index.

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¹ <https://www.cnbc.com/2018/02/16/us-stocks-strong-week-volatility-rates.html>

² <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=%21DJI®ion=usa&culture=en-US>

<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/2018/02/16/us-stocks-strong-week-volatility-rates.html>

⁵ <https://www.ftportfolios.com/Commentary/EconomicResearch/2018/2/16/housing-starts-increased-9.7percent-in-january>

⁶ <https://www.marketwatch.com/story/cpi-surges-05-in-january-but-yearly-rate-of-inflation-unchanged-2018-02-14>

⁷ <http://wsj-us.econoday.com/byshoweventfull.asp?fid=485748&cust=wsj-us&year=2018&lid=0&prev=/byweek.asp#top>

⁸ <http://wsj-us.econoday.com/byshoweventfull.asp?fid=485844&cust=wsj-us&year=2018&lid=0&prev=/byweek.asp#top>

⁹ <https://www.ftportfolios.com/blogs/EconBlog/2018/2/14/the-consumer-price-index-rose-0.5percent-in-january>

¹⁰ <https://www.cnbc.com/2018/02/16/us-stocks-strong-week-volatility-rates.html>

¹¹ <http://www.goodhousekeeping.com/food-recipes/easy/a46645/skillet-turkey-pot-pie-recipe/>

¹² <https://www.irs.gov/newsroom/heres-five-reasons-to-use-direct-deposit-for-a-tax-refund>

¹³ <https://www.golfdigest.com/story/whats-the-deal-with-the-one-arm-putting-drill>

¹⁴ <https://www.webmd.com/asthma/child-asthma-17/avoid-asthma-triggers>

¹⁵ <http://www.earthshare.org/2011/01/green-your-workout-.html>