

Domestic stocks leapt ahead last week as the latest jobs report inspired renewed confidence in our economic standing. The S&P 500 added 3.54%, and the Dow gained 3.25%.¹ The NASDAQ erased its losses from February's market correction to hit a new record close while growing 4.17% for the week.² International stocks in the MSCI EAFE increased by 1.79%.³

In addition to solid stock growth, Friday, March 9, also brought a significant milestone in the markets: the 9th anniversary of our current bull market. The Dow is now in the midst of its longest-ever bull run, and the S&P 500's bull market is its 2nd-longest and -largest ever.⁴

To put the recovery in perspective, 9 years ago, the S&P 500 closed at only 676.53. By market's close last Friday, the index was at 2,786.57—more than 4 times its value at the bull market's start.⁵

What drove last week's market performance?

While talk of tariffs on aluminum and steel imports affected stocks last week, a major jobs report was arguably the biggest market mover.⁶ The Bureau of Labor Statistics released its latest jobs report on Friday, and the numbers relieved many investors' inflation concerns. The data showed that the economy added 313,000 jobs in February—far more than what analysts expected.

At the same time, wages only grew by 2.6% from this time last year, below the prediction.⁷

What does this data mean?

Bloomberg called the labor report a “Goldilocks’ scenario,” because it indicates that the economy is neither too hot nor too cold. The data reveals that many people are returning to the workforce, but wages are not increasing fast enough to trigger significant inflation.⁸

This jobs report also contrasts with last month's data, which showed wages rising faster than expected. That report contributed to February's market correction.⁹

Ultimately, some analysts believe the latest data implies that inflation is less of a concern, and the Fed may only increase interest rates 3 times this year.¹⁰

Later this month, Federal Reserve leaders will meet to determine whether to raise interest rates and will also provide their latest economic projections.¹¹ Looking ahead, we will continue to analyze the interplay between labor, inflation, and interest rates—and how these forces may affect your financial life.

ECONOMIC CALENDAR

Tuesday: Consumer Price Index

Wednesday: Retail Sales

Thursday: Jobless Claims, Housing Market Index

Friday: Housing Starts, Industrial Production, Consumer Sentiment

DATA AS OF 3/9/2018	1 WEEK	SINCE 1/1/18	1 YEAR	5 YEAR	10 YEAR
STANDARD & POOR'S 500	3.54%	4.22%	17.83%	12.43%	7.98%
DOW	3.25%	2.49%	21.47%	11.97%	7.86%
NASDAQ	4.17%	9.52%	29.49%	18.44%	13.08%
INTERNATIONAL	1.79%	-0.48%	16.77%	3.93%	0.19%
DATA AS OF 3/9/2018	1 MONTH	6 MONTHS	1 YEAR	5 YEAR	10 YEAR
TREASURY YIELDS (CMT)	1.57%	1.89%	2.03%	2.65%	2.90%

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

"Frugality includes all the other virtues."
— Cicero

RECIPE OF THE WEEK

Flatbread Cubano Sandwiches



Serves 4

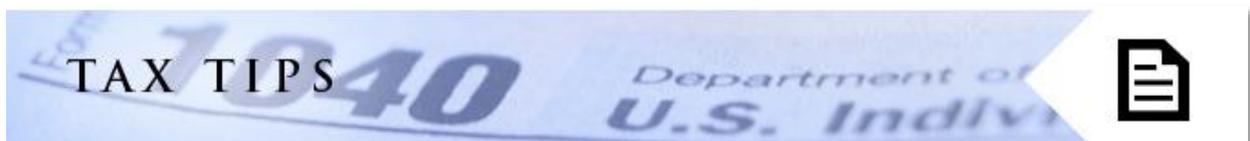
Ingredients:

4 ounces lower-sodium Swiss cheese, very thinly sliced
4 ounces lower-sodium deli ham, very thinly sliced
½ cup thinly sliced dill pickles, patted dry
½ cup packed fresh cilantro
8 (6") flour tortillas
Spicy brown mustard, for serving

Directions:

1. Spray a large baking sheet with nonstick cooking spray.
2. Distribute lower-sodium Swiss cheese, lower-sodium deli ham, dill pickles, and cilantro on 4 flour tortillas on the prepared sheet.
3. Put another flour tortilla on top of each.
4. Spray the tops with the nonstick cooking spray.
5. In 475°F oven, bake until bottoms are golden brown, 6-8 minutes.
6. Use spatula to turn over sandwiches.
7. Bake until deep golden brown and crisp, 6 minutes.
8. Serve with spicy brown mustard.

Recipe adapted from Good Housekeeping¹²



How Do You Get Your Taxes Done for Free?

Can't pass up a good deal? How about a free one? Millions of people get their taxes done for free every year.

Two IRS-sponsored programs provide free tax preparations for lower- and moderate-income filers:

- The **Volunteer Income Tax Assistance (VITA)** program offers free tax-return preparation to eligible taxpayers with incomes \$54,000 or less.
- The **Tax Counseling for the Elderly (TCE)** program primarily helps people 60 and older, but does provide services for all taxpayers. It deals with tax issues unique to seniors.

The IRS trains and certifies thousands of community volunteers to aid taxpayers, especially those with disabilities or who speak limited English.

Here is more information about the IRS's 2 volunteer programs:

- **Free Tax Prep Around the Country** provides free tax help through community organizations at thousands of sites.
- **Free Electronic Filing** through VITA and TCE provides the safest and most accurate way to file tax returns.
- **Volunteer Preparers Trained to Help Find Tax Benefits.** The IRS-certified VITA and TCE volunteers help filers obtain eligible tax benefits, which may include the Earned Income Tax Credit, the American Opportunity Tax Credit, the Child Tax Credit, or the Credit for the Elderly.
- **Self-Preparation Option.** Some VITA sites may allow taxpayers making \$64,000 or less to file their own returns through free web-based software.
- **Site Information Available on IRS.gov.** [The VITA Locator Tool](#) on the IRS website provides taxpayers with the nearest VITA site. They can also call 800-906-9887 for information.

* 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.gov¹³



Keep It Simple for a Powerful Swing

Many golfers spend a lot of their time examining and analyzing every detail of their swings: the grip, the body rotation, the movement of the clubface, the shifting of their

legs during the swing, the feet placement, the torso twisting, even the mental gymnastics of the single most important part of the game.

With all this deep thinking, what happens most of the time? The mechanics of the swing gets entangled in a wide and nuanced mesh of tricks and techniques, some of it committed to distant memory, some loosely incorporated into your game, and some long forgotten.

Occasionally, the pros call players back to the basics. Their advice: Keep it simple.

Here are 3 tips to simplify your swing:

1. **The address and backswing:** Stay centered. Keep your weight neutral at address. Support your weight equally on both feet. However, do stay cognizant of the weight on the inside of your right foot.
2. **Keep it even during the downswing:** Many players shift their weight away from the ball during the backswing and then back to the front during follow-through. Try instead to emphasize rotation—taking a page from the baseball players' handbook.
3. **Build speed in the downswing and follow-through.** The caveat: Don't let your hands generate the speed. A better way: Allow the speed to increase on the way down on the swing so the fastest is at ball contact. Picturing the swing as a clock, the highest club speed should be between the 7 o'clock and 4 o'clock positions.

Returning to the basics can sometimes improve your game significantly.

Tip adapted from Golf Digest¹⁴



Managing Migraines: How to Stop the Pain

The migraine—and its painful brethren, the tension headache and the sinus headache—is ... well ... a big headache. So, what can you do to prevent a migraine, and how do you reduce the pain if you do get one?

Here are some top tips to put the squeeze on the ache:

- **Keep Cool.** Use an ice pack on your forehead, scalp, or neck. Experts believe reducing blood flow may lessen the pain.
- **Go Over the Counter.** For pills, that is. Painkillers like ibuprofen and naproxen reduce the inflammation that causes the pain. Aspirin and acetaminophen also help.

- **Go Go Java.** Caffeine in coffee helps provide mild relief. It also helps your body absorb medicine more quickly.
- **Peace and Quiet.** Loud and bright aren't good for headaches. Find a place that's quiet and dark. The lack of stimuli will make recovery faster.
- **Get a Move On.** Exercise is great for preventing headaches. But don't exercise when you have a headache.
- **Maximizing Magnesium.** Studies indicate this mineral may help prevent a headache. However, it won't relieve one you already have. Magnesium is in dark-green vegetables, whole grains, and nuts. You can also get it in supplement form.
- **Nighty Night.** A good night's rest is a good way to help prevent migraines. But watch the time. Too little (or too much) may actually trigger a headache. Try for 7-8 hours per night.
- **To B or Not to B.** We're talking vitamin B2, which is riboflavin. It's found in milk, cheese, fish, and chicken.

Finding relief can be as easy as implementing a few preventive measures.

Tip adapted from WebMD¹⁵



Put an End to Junk Mail: Go Green at Home

A lot of trees go into making your mail. In fact, it takes half of a tree to make a carton of 100%, non-recycled, 20-pound copier paper.

Do the mailbox math and a lot of trees go into keeping you abreast of store deals and discounts, account balances, notices, and current events.

How can you make your mailbox go green? Here are 10 tips for creating a more environmentally friendly postal service:

1. Set a goal of receiving no mail. Many service providers and banks offer paperless services.
2. Go to [The Data and Marketing Association](#) to get yourself removed from businesses' marketing lists.
3. Every month or so, call or email companies that send you unwanted mail.

4. Mark “refused, return to sender” on unwanted letters with “return service requested,” “forwarding service requested,” “address service,” or “change service requested.”
5. Call 888-5OPTOUT or go to www.optoutprescreen.com to block receiving unsolicited credit card offers.
6. Contact [Val-Pak Coupons](#) and [Valassis](#) to be removed from direct marketers’ lists.
7. Call your credit card companies and ask them to stop selling your name to marketers.
8. Don’t fill out “contest” cards. Businesses are often only looking to expand their prospects’ lists.
9. Write “do not sell my name or address” on letters or correspondence when you donate money or order products or services.
10. Read online news and magazines rather than paper.

Going green—and saving the trees—can be remarkably easy in the digital society.

Tip adapted from Global Stewards¹⁶

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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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 <https://www.cnbc.com/2018/03/09/us-stock-futures-dow-data-nonfarm-payrolls-and-politics-on-the-agenda.html>

<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>

² <https://www.bloomberg.com/news/articles/2018-03-09/nasdaq-takes-just-one-month-to-recoup-worst-losses-in-two-years>

<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/2018/03/08/the-bull-market-just-turned-9-years-old-heres-how-the-stock-surge-compares-with-past-runs.html>

⁵ <https://www.cnbc.com/2018/03/09/us-stock-futures-dow-data-nonfarm-payrolls-and-politics-on-the-agenda.html>

<http://abcnews.go.com/Business/wireStory/us-bull-market-hits-ninth-birthday-2nd-longest-53632885>

⁶ <https://www.cnbc.com/2018/03/09/us-stock-futures-dow-data-nonfarm-payrolls-and-politics-on-the-agenda.html>

⁷ <https://www.cnbc.com/2018/03/09/nonfarm-payrolls-february.html>

⁸ <https://www.bloomberg.com/news/articles/2018-03-09/it-s-market-deja-vu-jobs-beat-wages-miss-and-stocks-rally>

⁹ <https://www.cnbc.com/2018/03/09/us-stock-futures-dow-data-nonfarm-payrolls-and-politics-on-the-agenda.html>

¹⁰ <https://www.cnbc.com/2018/03/09/us-stock-futures-dow-data-nonfarm-payrolls-and-politics-on-the-agenda.html>

¹¹ <http://wsj-us.econoday.com/byshoweventfull.asp?fid=481816&cust=wsj-us&year=2018&lid=0&prev=/byweek.asp> - top

¹² <http://www.goodhousekeeping.com/food-recipes/easy/a44230/flatbread-cubano-sandwiches-recipe/>

¹³ <https://www.irs.gov/newsroom/how-taxpayers-across-the-country-can-have-their-taxes-prepared-for-free>

¹⁴ <https://www.golfdigest.com/story/simplify-your-driver-swing-for-effortless-power>

¹⁵ <https://www.webmd.com/migraines-headaches/default.htm>

¹⁶ <http://www.globalstewards.org/stop-junkmail.htm>