

NORTHWEST QUADRANT WEALTH MANAGEMENT

WHAT WE HAVE BEEN DOING

Alisa spent her time off this summer camping at Twin Lakes, heading to Yachats to escape the smoke, and practicing her skills as a used car saleswoman on Craigslist. Her youngest son Alex just turned 16 so she's no longer tasked with being a chauffeur, and she is enjoying her newfound freedom.

Marvin escaped the heat of Oregon and went to Phoenix, Arizona for a week. It was quite hot there too, but no smoke. He went to attend a friend's surprise birthday party and met up with an old classmate from Culver now living in Arizona, and enjoyed seeing everyone. As fall arrives, he will miss the warm weather, but not the smoke.

Josh has been busy traveling and spending as much time outdoors (and away from the smoke) as possible, and climbing each of the Cascade volcanoes. He watched the eclipse from Madras, and was fortunate to be able to spend a few weeks working out of the Bend office this summer.

This summer has provided many distractions for **Cheri**. With friends and family in harm's way from wildfires and hurricanes, the Eclipse has almost been forgotten. Thankfully everyone is safe. She has been enjoying the company of her parents, who escaped the Arizona heat by coming to Bend for a few months. It has worked out well, especially since her Mother likes to garden and bake. With fall just around the corner, she is working to accomplish her summer goals. Who knows, she may get the garage cleaned out yet!

Shelly has had a great summer. She was able to attend 2 weddings, one for a niece and another for a nephew. She reconnected with family members she hasn't spent time with in several years. She was excited to be able to take a week with her family and go enjoy the milder weather at the beach. The rest of the summer was spent gardening, camping and getting together with friends. As the weather cools down she is looking forward to going for long walks in the evening and watching the colors change on the trees. She is getting ready to start renovating her home and hopes to have some major projects completed before the winter sets in.

Audra had a very busy and eventful summer, and it seemed far too short! On August 21st she got to watch the Solar Eclipse together with a nice group of Lithuanian friends, and soon after the eclipse her granddaughter was born. She's a very happy Grandma.

Tyler and his family had a good summer. Even though the baseball ended sooner than they wanted, it meant they were able to take a family camping trip to Northern Idaho and Glacier National Park in Montana. Now that school has started again Tyler and Catherina are busy driving kids around Oregon watching youth sports.

Sarah is dividing her time between tracking market and economic data, political events, natural disaster relief efforts and how many days it's been since her new baby Archer pooped last. She is looking forward to a visit from her folks from Alaska this fall. Grandma and Grandpa will get in some long-anticipated baby time. Sarah has big plans to see a movie with her husband, eat a meal using both hands, get a haircut, or take a nap, all being equally appealing options.



Listen in to our show!

Hear Troy & Tyler on these local stations:

Bend: KBND 1110AM: Sat. 10-noon

Portland/Hillsboro KUIK 1360AM: Sat. 10-noon

John Day: KJDY 1400AM: Sun 12-2pm

Eugene: KUGN 590: Sun 4-6pm



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THE Top View

When I was young my mother taught me an important lesson. "Never ask a woman if she is pregnant unless you know for sure she is". Good advice I have always heeded, for good reason. I have found in my 55th year that this applies to me.

In 2011 my wife, Adrienne and I, both under took a lifestyle change. Together we lost 70 and 50 pounds each. Through a lot of hard work, we were able to maintain this weight for six years. Early this spring we decided to move closer to our ideal weight and both shed an additional 30 pounds. In both instances, the changes in our bodies were obvious.

I found in both weight-loss efforts, as you approach and pass the 50 years of age mark, I became much like the pregnant woman. Many people were shy to ask about our weight loss because at my age sometimes you lose weight due to illness versus desire. Losing weight and changing our food lifestyle has really made a difference in our lives that we are proud of.

Check out the difference yourself in the pictures from 2011 and 2017. I cannot even imagine the difference in how I and my wife look today. I think that if I never was overweight, people probably would never ask "are you ok?". We realize for our height we are now in our healthy weight range.

I do have something else I want to share with you. In what was a three-year odyssey of tests, about a year ago I was diagnosed with Multiple Sclerosis (MS). It has slowed me down a little bit especially on my left side, MS for me has not been significantly debilitating, nor has it caused me any cognitive issues.

If you were going to have Multiple Sclerosis believe it or not there is a good kind and a bad kind. By the grace of God, I have the good kind. Good is defined as, there are drugs to slow progression and the prognosis is I will live an average lifespan, albeit with some disability. Since my initial symptoms, I have been stable with no more progression of the disease.

To tell you the truth, my diagnosis has been somewhat of a blessing. It has made me slow down and enjoy life more; not to talk so fast, not to walk so fast, enjoy moments more and enjoy my food, slowly! I really believe the hardest part of the disease is learning humility -- I think God is trying to teach me a lesson -- a good one.

If you have questions or concerns about my weight loss or my disease please feel free to ask me. I promise you no question is "off-limits" or unwelcome. I am comfortable in my skin now and very capable of sharing about this journey I am now on.

Finally, I want to make it crystal clear that neither my weight transformation or my MS diagnosis will take away from my duty and passion to help in your wealth building efforts. I plan on working for you and with you for many, many years to come.

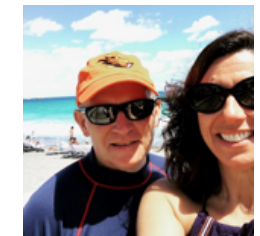
Warmest Regards,

Troy Reinhart

Troy Reinhart



June 2011



June 2017

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ITEMS FOR ATTENTION

T+2 Shortened Settlement Cycle

Following the 2008 financial crisis, our industry has increased its focus on reducing risk, achieving greater transparency, and improving efficiency in order to establish a safer market environment. On September 5, 2017, the financial industry shortened the settlement cycle process that underlies a significant volume of U.S. financial activity. Specifically, the settlement cycle will shorten from three business days after the trade date (“T+3”) to two business days after the trade date (“T+2”). This change will reduce a number of risks for individual investors and the financial markets as a whole, including credit risk, market risk, and liquidity risk and, as a result, systemic risk. Shortening the settlement cycle to T+2 on September 5, 2017, is expected to provide immediate benefits including expediting the movement of cash and securities. In addition, the move to T+2 will increase the global settlement harmonization of U.S. securities as it will align the settlement cycle with other global markets (European Union, Hong Kong, etc.).

Products subject to the shortened settlement cycle include:

- Equities
- Corporate and municipal bonds
- Unit Investment Trusts
- Other financial instruments comprised of these security types (i.e., mutual funds, ETFs, ETPs, ADRs, options, rights, and warrants)

HOLIDAYS: Our office will be closed the following days

	2017	2018	2019
New Year’s Day	January 2nd	January 1st	January 1st
Martin Luther King, Jr. Day	January 16th	January 15th	January 21st
Washington’s Birthday	February 18th	February 20th	February 19th
Good Friday	April 14th	March 30th	April 19th
Memorial Day	May 29th	May 28th	May 27th
Independence Day*	July 4th	July 4th	July 4th
Labor Day	September 4th	September 3rd	September 2nd
Thanksgiving Day*	November 23rd	November 22nd	November 28th
Following Friday	November 24th	November 23rd	November 29th
Christmas Day*	December 25th	December 25th	December 25th
*Markets close early	July 3rd	July 3rd	July 3rd
	November 24th	November 23rd	November 29th
	N/A	December 24th	December 24th

** Remember that Veteran’s Day is November 11th. Northwest Quadrant Wealth Management would like to thank our Veteran’s for their sacrifice and service.



DATES OF NOTE

October 2nd – Cheri’s birthday!

December 21st – Audra’s birthday!



INVESTMENT OVERVIEW

Bull Markets Don’t Die of Old Age

The current U.S. economic cycle has been unusually long, sparking fears that it may die of old age. We have a different take. Looking at the quantity of recovery rather than the time it has taken reveals an economy with ample slack to power on. Its remaining lifespan may be clocked in years, not quarters. If growth persists for some time and valuations on stocks are more reasonable than historical averages suggest, the biggest danger investor’s face may be a premature flight to safety. Indeed, we believe the old adage holds: make hay while the sun is shining. The global economy has settled into a steady growth rate slightly above the post-crisis trend. Investors may want to embrace the implications of a durable economic expansion and favor risk assets like stocks over bonds. Stick to your guns in stocks. An earnings recovery is supporting equities globally.

Northwest Quadrant Wealth Management Team

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