This week from Tom Presper:

Well yes, I have been tardy in writing about my daughter Hillary's wedding in April, so I am going to blame it on the photographer, because I wanted to include a family picture. We are happy to welcome Ben Bozsik into our family. Hillary and Ben went to high school together at St. Vincent St. Mary, and then the University of Dayton, but it was not until sometime after college graduation that they started to date. Hillary made Ben wait until she completed two years/tours of service work in Houston and Chicago, and for both of them to complete their masters. And THEN, they could get married...but the funny thing is he made her wait a little bit too, so I guess they are even. It was a beautiful day in April, amazingly warm weather in Akron with the wedding mass at St. Vincent church and the festive reception at the MAPS museum in North Canton with food trucks, craft beer, homemade wine from TN, awesome family made desserts and lots of dancing (they are still talking about my moves). We capped it off by hosting over 80 for brunch at our home the next day (yes, we are out of our minds). The whole weekend was blessed with good weather, happy families and friends. The newlyweds are living a "Hipster" lifestyle in downtown Chicago for now. Sonya and I are checking off the list - two married, four finished with college with two to go, gosh we might make it! Hope you have many happy memories like these to look back on in your Life Made Meaningful and have a good week.

Tom
The Markets

If it's not one thing, it may be another.

Economic data released last week will factor into this week's Federal Open Market Committee (FOMC) decision on whether to push interest rates higher in the United States. Some of the August data supports the idea economic growth was soft. For example, August retail sales fell more than expected, down 0.3 percent from July. Other data was as expected: U.S. producer prices were flat, which was in line with expectations.

However, the kicker may be inflation. It increased during August, "...offering fresh evidence that U.S. inflation may be firming after years of sluggish price growth," wrote The Wall Street Journal. The Consumer Price Index, which is a gauge of inflation, rose more than economists had expected in August in large part because of higher healthcare costs, according to Reuters.

Stock markets steadied last week as the chances of a rate hike this week declined. Barron's reported:

"The probability of a rate hike, as measured by the fed-futures market, sank to 20 percent from more than 30 percent a week earlier. Still, investors fear a September surprise... 'The Fed's in a tough spot,' says Aaron Clark, a portfolio manager at GW&K Investment Management. 'The governors want to hike but the window is closing.' The Fed can cry wolf so many times before it loses credibility and dilutes the power of "Fedspeak" in the future."
If the FOMC increases rates this week, there may be "knee-jerk selloff," according to Barron's, and if rates remain unchanged, a relief rally may ensue. Either way, the paper opined, much will depend on the FOMC's explanation.

So, will the Federal Reserve raise rates or won't they? We'll find out soon.

<table>
<thead>
<tr>
<th>Data as of 9/16/16</th>
<th>1-Week</th>
<th>Y-T-D</th>
<th>1-Year</th>
<th>3-Year</th>
<th>5-Year</th>
<th>10-Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Standard &amp; Poor's 500 (Domestic Stocks)</td>
<td>0.5%</td>
<td>4.7%</td>
<td>7.2%</td>
<td>8.0%</td>
<td>12.0%</td>
<td>4.9%</td>
</tr>
<tr>
<td>Dow Jones Global ex-U.S.</td>
<td>-2.5%</td>
<td>1.5%</td>
<td>0.5%</td>
<td>-2.1%</td>
<td>2.1%</td>
<td>-0.2%</td>
</tr>
<tr>
<td>10-year Treasury Note (Yield Only)</td>
<td>1.7%</td>
<td>NA</td>
<td>2.3%</td>
<td>2.9%</td>
<td>2.1%</td>
<td>4.8%</td>
</tr>
<tr>
<td>Gold (per ounce)</td>
<td>-1.7%</td>
<td>23.2%</td>
<td>17.1%</td>
<td>-0.4%</td>
<td>-6.1%</td>
<td>8.5%</td>
</tr>
<tr>
<td>Bloomberg Commodity Index</td>
<td>-0.9%</td>
<td>5.7%</td>
<td>-6.7%</td>
<td>-13.6%</td>
<td>-12.0%</td>
<td>-6.3%</td>
</tr>
<tr>
<td>DJ Equity All REIT Total Return Index</td>
<td>-0.7%</td>
<td>9.8%</td>
<td>18.8%</td>
<td>12.8%</td>
<td>12.9%</td>
<td>6.1%</td>
</tr>
</tbody>
</table>

S&P 500, Dow Jones Global ex-US, Gold, Bloomberg Commodity Index returns exclude reinvested dividends (gold does not pay a dividend) and the three-, five-, and 10-year returns are annualized; the DJ Equity All REIT Total Return Index includes reinvested dividends and the three-, five-, and 10-year returns are annualized; and the 10-year Treasury Note is simply the yield at the close of the day on each of the historical time periods.

Past performance is no guarantee of future results. Indices are unmanaged and cannot be invested into directly. N/A means not applicable.

IS YOUR STATE CRAFTY? Oktoberfest is upon us and that means beer. In the United States, celebrations are likely to include craft-brewed drafts, which are a far cry from traditional American lager, according to the Brewer's Association. The Economist wrote:

"Any American university student can inform you that much of the beer in the United States is utter swill. Those who graduate from the red Solo cup - the brand so synonymous with beer pong and college life - can afford to purchase better. And so they do. Craft beer, the stuff made by small and independent breweries, has exploded beyond just hipsters. Sales reached $22.3 billion in 2015, and volumes have climbed 13 percent over the past year, even as overall beer sales in America dipped somewhat."

Craft brewers have been winning market share from big brand names for some time. Less than 50 years ago, more than 99 percent of the beer quaffed in the United States was lager produced by large domestic breweries, according to research cited by Forbes.

Since then, the drafts produced by microbreweries, brewpubs, regional craft breweries, and contract brewing companies have gained popularity. In 1994, there were 537 craft brewers in America. That number swelled over the next two decades and, by 2013, there were 2,800 craft brewers and more than 1,500 additional breweries in development.

Remarkably, Vermont, which is one of the smallest states, has the most craft breweries per capita - 44 of them. Oregon, Colorado, Montana, Maine, and Washington also boast a significant number of small breweries, while Mississippi, Louisiana, and Alabama have the fewest.

After tallying the numbers, the Brewer's Association reported craft beer accounted for more than 12 percent of sales during 2015, and imports for almost 16 percent. The craft brewing industry contributed almost $56 billion to the U.S. economy in 2014, and has created more than 424,000 jobs.

**Weekly Focus - Think About It**

"My mission in life is not merely to survive, but to thrive; and to do so with some passion, some compassion, some humor, and some style."
Best regards,

Jess W. Hurst, Tom Presper, Ken Wilhelm & Chris Jordan

Is there something we can help you with? If you wish to speak with your financial advisor directly please call us at 330-374-1616 or email your advisor as follows:

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   Ken Wilhelm: KenW@MillennialGroup.us
   Chris Jordan: ChrisJ@MillennialGroup.us

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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. You cannot invest directly in this index.

* The Standard & Poor's 500 (S&P 500) is an unmanaged index. Unmanaged index returns do not reflect fees, expenses, or sales charges. Index performance is not indicative of the performance of any investment.

* The Dow Jones Global ex-U.S. Index covers approximately 95% of the market capitalization of the 45 developed and emerging countries included in the Index.

* 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.

* Gold represents the afternoon gold price as reported by the London Bullion Market Association. The gold price is set twice daily by the London Gold Fixing Company at 10:30 and 15:00 and is expressed in U.S. dollars per fine troy ounce.

* The Bloomberg Commodity Index is designed to be a highly liquid and diversified benchmark for the commodity futures market. The Index is composed of futures contracts on 19 physical commodities and was launched on July 14, 1998.

* The DJ Equity All REIT Total Return Index measures the total return performance of the equity subcategory of the Real Estate Investment Trust (REIT) industry as calculated by Dow Jones.

* Yahoo! Finance is the source for any reference to the performance of an index between two specific periods.

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