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SANDBAGGER -

Because a golfer's "handicap" reflects his/her "potential" to score well as opposed to being an indicator of a future score, a golfer on average will shoot his/her handicap about once in every 5 rounds played. E.g., a 14 handicapper would shoot 86 or lower on a par 72 course just 20% of the time (source: PGA).

ON THE ROAD AGAIN

The national average price of gasoline fell by 34 cents a gallon from Memorial Day 2015 to Labor Day 2015 (source: AAA).

No independent analysis has been performed and the material should not be construed as investment advice. Investment decisions should not be based on this material since the information contained here is a singular update, and prudent investment decisions require the analysis of a much broader collection of facts and context. All information is believed to be from reliable sources; however, we make no representation as to its completeness or accuracy.

Fathers have such an impact on the lives of their children. Whether for good or bad, the example of a father can be indelibly printed on a child for the rest of his or her life. Whether you are a father of children or a father *to* children, you have an impact on those small people in your life.

Here is a story of a lesson that a wise father taught his son one summer. I hope you enjoy it as much as I did.

Nails in the Fence

There once was a little boy who had a very bad temper. His father gave him a bag of nails and told him that every time he lost his temper, he must hammer a nail into the back of the fence.

The first day, the boy had driven 37 nails into the fence.

Over the next few weeks, as the days grew warmer, the boy learned to control his anger, and the number of nails in the fence gradually dwindled down.

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Nails in the Fence

He discovered it was easier to hold his temper than to drive those nails into the fence in the hot summer sun.

Finally, the day came when the boy didn't lose his temper at all. He told his father about it, and the father then suggested that the boy now pull out one nail for each day that he was able to hold his temper.

The days passed, and the young boy was finally able to tell his father that all the nails were gone from the fence.

The wise father then took his son by the hand, and led him to the fence.

He said, "You have done well my son, but look at the holes in the fence. The fence will never be the same. When you say things in anger, they leave a scar just like the nail left the hole. You can put a knife into a man and draw it out. It won't matter how many times you say, 'I'm sorry,' the wound is still there."

The young lad then understood how powerful his words were. He looked up at his father and said, "I hope you can forgive me, father, for the holes I put in you." And the wise father replied, as all wise fathers would, "Of course I can."

I'VE GOT TWO, YOU'VE GOT NONE -

There are 7.411 million Americans who work multiple jobs (i.e., 2 or more jobs) as of 4/30/16. There are 7.920 million Americans who are unemployed and continue to seek employment as of 4/30/16 (source: Department of Labor).

BUCKEYE BRAINS -

The state of Ohio has correctly backed the winner of the US presidential election in the last 13 races, i.e., 1964-2012. The presidents selected by our nation over that entire 48-year period resulted in Republicans winning 7 times and Democrats winning 6 times (source: PresidentElect.org).

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