



"You First"

Today is Tuesday September 13 and it is around 2pm.

As most of you have noticed, market volatility has picked up after a nice period of stability. This is all part of the normal ebb and flow of the seasonal market. Even with Friday's drop, all major averages still remain above their long term trend lines. As we have learned from our past experience, the depreciation that occurs in the market comes fast and furiously while the appreciation of the market tends to come slow and methodically.

I wanted to examine the seasonal nature of the market for you. Below is a chart of the month to month performance of the S&P 500 since 1945.

**S&P average price performance statistics by month, 12/31/45 - 7/29/16**



Source: S&P DJ Indices

This chart shows that on average September tends to be the worst performing month of the 12 month cycle (-.66% on average). While October tends to be the most schizophrenic. October can have some of the most severe negative market performance of the 12 month cycle but it can also have some of the best market performance of the 12 month cycle (+16.3% to -21.8%). So it should not come as a surprise that we are seeing some increased market volatility. And the market may continue to do so through mid October.

So don't be surprised to see some additional volatility as we navigate September and October. In the meantime, don't forget we are offering a deep discount on our tax service in recognition of our nearly 30 years in practice. Let us know if we can help in this regard. 407-248-9647

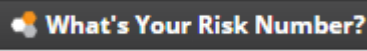
Warm regards,



Edward A. McDonough MBA, CFP® | Principal



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407-248-9647 | 800-741-0380 | Fax 407-248-9755 | 6000 Turkey Lake Rd Ste 212 • Orlando, FL 32819

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