Rinehart
WEALTH & INVESTMENT
ADVISORY

October 2017

INSIGHTS

Investment Overview

Current Events & The Stock Market

Over the past several weeks, global financial markets have been bombarded by a continuous onslaught of unsettling geopolitical developments and a succession of natural disasters: and, yet, markets continue their march higher to new record levels. Throughout the month, geopolitical tensions continued to escalate, fueled by the increasingly antagonistic rhetoric and brinkmanship between the U.S. and North Korea. In the U.S., another attempt by the Trump administration and Republicans to push a revised healthcare bill reform through the Senate sparked renewed uncertainty amongst markets and investors, who remained primarily concerned with the details of the administration's widely-anticipated tax reform plan. In addition to the dynamic political background, successive natural disasters caused widespread physical and economic devastation throughout North America, with numerous countries adversely affected by Hurricanes Harvey, Irma, and Maria, as well as the havoc wreaked on Mexico by the 7.1 magnitude earthquake that struck Mexico City.

While these idiosyncratic risks influence market movements on a daily basis, historically, the market looks past the initial shock and uncertainty, assimilating information efficiently. Consequently, there is limited potential to add long-term alpha through short-term tactical investment decision-making. It is difficult to predict the order of magnitude of these events in terms of the financial and socioeconomic impact on the affected areas, but the comparable historical data from prior natural disasters suggest that the short-term effects are temporary,

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Wealth Advisory Overview

Identity Theft & The Equifax Breach

In September, we learned that Equifax, one of the nation's three major credit reporting agencies, had a breach that lasted from mid-May through July. This breach affected 143 million Americans as the hackers accessed people's names, Social Security numbers, birth dates, addresses and, in some instances, driver's license numbers.

To check to see if your information was compromised in the Equifax breach and get information on how to protect yourself, please see the one-page fact sheet included at the end of this article.

How to Prevent Identity Theft

- **Do Not Carry Non-Essential Documents Around With You:** This would include items such as your Social Security card, birth certificate, and passport.
- **Do Not Give Out Personal Information Over The Phone:** The only time you should give out such information is when you initiated the call. *Note: The IRS will never call you, they will always mail correspondence to your home first.*

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Investment Team

Daniele Donahoe, CFA
CEO & Chief Investment Officer
Elliott Van Ness, CFA
Director of Research & Portfolio Manager
Brittany Priester, CFA
Portfolio Manager
Mary Rinehart, CFP®
Chairwoman

Wealth Advisory Team

Sandy Carlson, CFP®, CPA, CDFA™
President & Wealth Advisor
Leah Maybry, CPA
Wealth Advisor
Lorri Tomlin, RP®
Wealth Advisor
Michael Means, CPA
Wealth Advisor
Ryan Vaudrin, CFP®
Wealth Associate

Special Points of Interest

- Monthly Index Review
- Stock & Strategy Spotlight
- Around Rinehart

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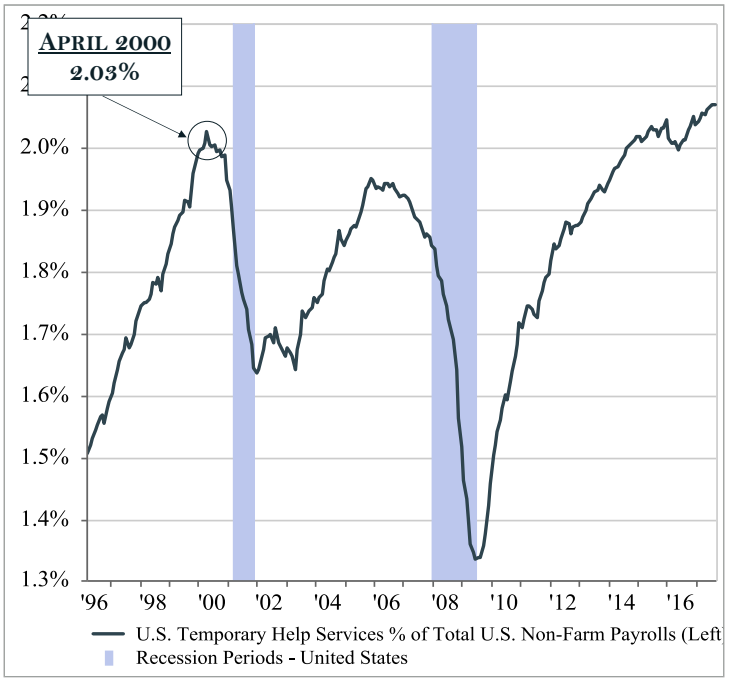
reverting back to pre-event fundamental economic trends. An analysis of historical data across key economic indicators, including monthly retail sales and industrial production data, suggests that, after an initial softening or month-over-month decline after a natural disaster, economic data typically rebound to *above-trend* rates over the following **2-4 months** *(Source: Goldman Sachs)*.

GEOPOLITICAL DEVELOPMENTS

As the Investment Team illustrated in the August edition of INSIGHTS (August 2017 INSIGHTS), geopolitical uncertainty can influence investor behavior and have a pronounced impact on global financial markets, with perceived instability and unpredictability often resulting in temporary, short-lived irrational market performance; unless, however, the underlying economic data was already deteriorating. While financial markets tend to self-correct following isolated geopolitical events, prevailing economic conditions, as measured by leading economic indicators ("LEI"), and the health of the underlying market ultimately tend to dictate the trajectory of financial markets. For example, at the end of 2000 and throughout 2001, declining trends across multiple LEI data series suggested deteriorating economic fundamentals in the U.S.: the terrorist attacks on September 11th served as a catalyst, distressing an already weakening U.S. economy and accelerating the descent into recession. Conversely, current economic data are positive and indicative of incremental growth relative to the U.S. economy in 2000-2001, which helps to explain why financial markets have exhibited such resilience in the face of numerous consecutive risk events and increased geopolitical uncertainty over the past several years. For example, looking at the data in Chart I, we can see that, after having

CHART I: U.S. TEMPORARY HELP SERVICES AS A % OF TOTAL U.S. NON-FARM PAYROLLS



Source: FactSet Research Systems, Inc.

peaked at 2.03% in April 2000, the ratio of temporary help services employees as a percentage of total U.S. non-farm payrolls was already exhibiting a pronounced downward trend, while recent data show this ratio holding relatively stable, if not trending slightly upward.

Escalating displays of military aggression by North Korea and increasingly hostile discourse and rhetoric between the U.S. and North Korea have led to heightened geopolitical tensions around the world. While repeated threats and provocations out of North Korea were met with similarly provocative and incendiary responses from

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MONTHLY INDEX REVIEW (USD TOTAL RETURN)

DATA AS OF SEPTEMBER 30TH 2017	SEPTEMBER 2017	2017 YTD	2016	2015
S&P 500	+2.06%	+14.24%	+11.96%	+1.38%
Dow Jones Industrial Average	+2.16%	+15.45%	+16.50%	+0.21%
NASDAQ Composite	+1.11%	+21.67%	+8.87%	**+6.96%**
Russell 2000	**+6.24%**	+10.94%	**+21.31%**	-4.41%
MSCI Emerging Markets	-0.37%	**+28.14%**	+11.60%	**-14.60%**
MSCI EAFE	+2.53%	+20.47%	+1.51%	-0.39%
Barclays US Aggregate	**-0.48%**	+3.14%	+2.65%	+0.55%

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President Trump, the response from global financial markets was relatively muted, with several global equity indexes hitting new or multi-year highs throughout the month of September. The lack of an apparent diplomatic resolution between North Korea and the U.S. remains a significant overhang to financial markets, although markets have appeared more concerned with internal political developments and uncertainties regarding healthcare legislation and tax reform than with the threat of full-scale military engagement. We continue to view North Korea as the main threat to dormant market volatility.

The debate over healthcare reform lingers, with a revised proposal for the repeal and replacement of the Affordable Care Act ("ACA"), dubbed the Graham-Cassidy Bill, circulating the Senate and putting renewed pressure on healthcare facility and services stocks due to the negative financial and economic implications for those industries if the bill were to pass. With the bill failing to reach the floor for a vote, however, healthcare stocks rallied, and the markets eagerly shifted focus to the forthcoming details of the tax reform plan.

Expectations surrounding tax reform have been a significant driver of U.S. equity market returns following President Trump's election last November. Investors quickly drove up the stock prices of those companies that stood to benefit from cuts to the corporate tax rate, as well as those companies likely to benefit from more favorable tax treatment of overseas profits (e.g., Information Technology). The lack of any tangible progress on tax reform, however, began to weigh on investor sentiment and stock prices, as markets began to discount the probability of any real action by the end of 2017. On September 27th, however, the long-anticipated tax reform blueprint was released, and, while the equity market response was broadly positive, and while the details contained therein were largely in-line with market expectations, there remains significant uncertainty regarding the potential short- and intermediate-term economic impact of the tax reform proposals. This uncertainty will likely persist, causing the market to ebb and flow with each shift in momentum toward or away from tax reform.

NATURAL DISASTERS & ECONOMIC DATA

In the aftermath of natural disasters, economic indicators and data series tend to be temporarily skewed, with the duration of the subsequent recovery in the economic data being variable and contingent on multiple factors. The severity of the impact on economic data and the duration of the subsequent recovery are important when gauging a natural disaster's potential impact on economic growth. For example, an analysis of historical monthly payrolls data found that, on average, non-farm U.S. payrolls declined by 45,000-50,000 for the month in which the hurricanes made landfall as compared to the trailing 3-month average *(Source: Barclays Capital, Inc.)*. In the immediate aftermath of Hurricane Harvey, weekly initial jobless claims for the week ended September 2nd (+298,000) exceeded consensus estimates by roughly +53,000. Subsequent claims data, however, reflect a relatively muted impact from Hurricane Irma, as the initial shock from Hurricane Harvey began to subside and return to "normalized" levels, indicating that the combined effect of the hurricanes on labor market conditions across the affected areas was not likely to have a sustained on economic growth.

Research indicates that the share of the population affected by a natural disaster is a key variable in assessing the impact on economic growth. Chart II illustrates the impact of U.S. natural disasters in terms of the estimated percentage of the population affected by each respective natural disaster,

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ABOUT RINEHART

Rinehart Wealth & Investment Advisory is an experienced, boutique Registered Investment Advisor dedicated to independent, comprehensive wealth management. Founded in 1985 by Mary Rinehart, the firm, from its inception, has had a singular focus: to provide highly customized investment management and financial planning solutions to clients.

Boutique Firm:

Being a boutique wealth management firm allows us the flexibility to provide more personalized service and offer unique investment solutions to clients in a Fee-Only environment.

Team Approach:

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going back as far as 1972. As can be seen in Chart II, Hurricane Harvey is estimated to have affected a *lower* percentage of the U.S. population than Hurricane Irma, which is estimated to have affected **±6.1%** of the U.S. population: a larger impact in terms of the affected population than Hurricane Katrina in 2005 *(Source: Goldman Sachs)*. What remains to be seen, however, is the aggregate impact of any temporary disruptions to key channels for economic activity and growth in the wake of the destruction and devastation wreaked by Hurricanes Harvey and Irma.

For example, monthly retail sales exhibited a month-over-month decline of -0.20% in August, with core retail sales (i.e., retail sales excluding volatile changes in gasoline, motor vehicle, and building material sales) registering a comparable month-over-month decline of -0.17%. Additionally, industrial production for the month of August registered a month-over-month decline of -0.90%, which can be largely attributed to the impact of Hurricane Harvey on the affected region's economic exposure and sensitivity to oil and gas production. According to data published by the Bureau of Safety & Environmental Enforcement ("BSEE") on August 26th, the day after Hurricane Harvey made landfall in the U.S., as much as **24.5%** of the oil production capacity in the Gulf of Mexico had been "shut-in" and taken off-line: as of September 5th, it was estimated that Hurricane Harvey had disrupted between **20.0%-25.0%** of U.S. oil refining capacity *(Source: CNBC.com)*.

With the combined duration of Hurricanes Harvey and Irma spanning several weeks across the end of August and beginning of September, the negative impact from the disruption of economic channels will likely be reflected in the data for both months. As previously indicated, an initial softening or weakening in economic data in the immediate aftermath of a natural disaster is, on average, often followed by a return to pre-event trends or growth rates over the following **2-4 months**. In the aftermath of Hurricane Katrina, which affected areas similar to those affected by Hurricane Harvey,

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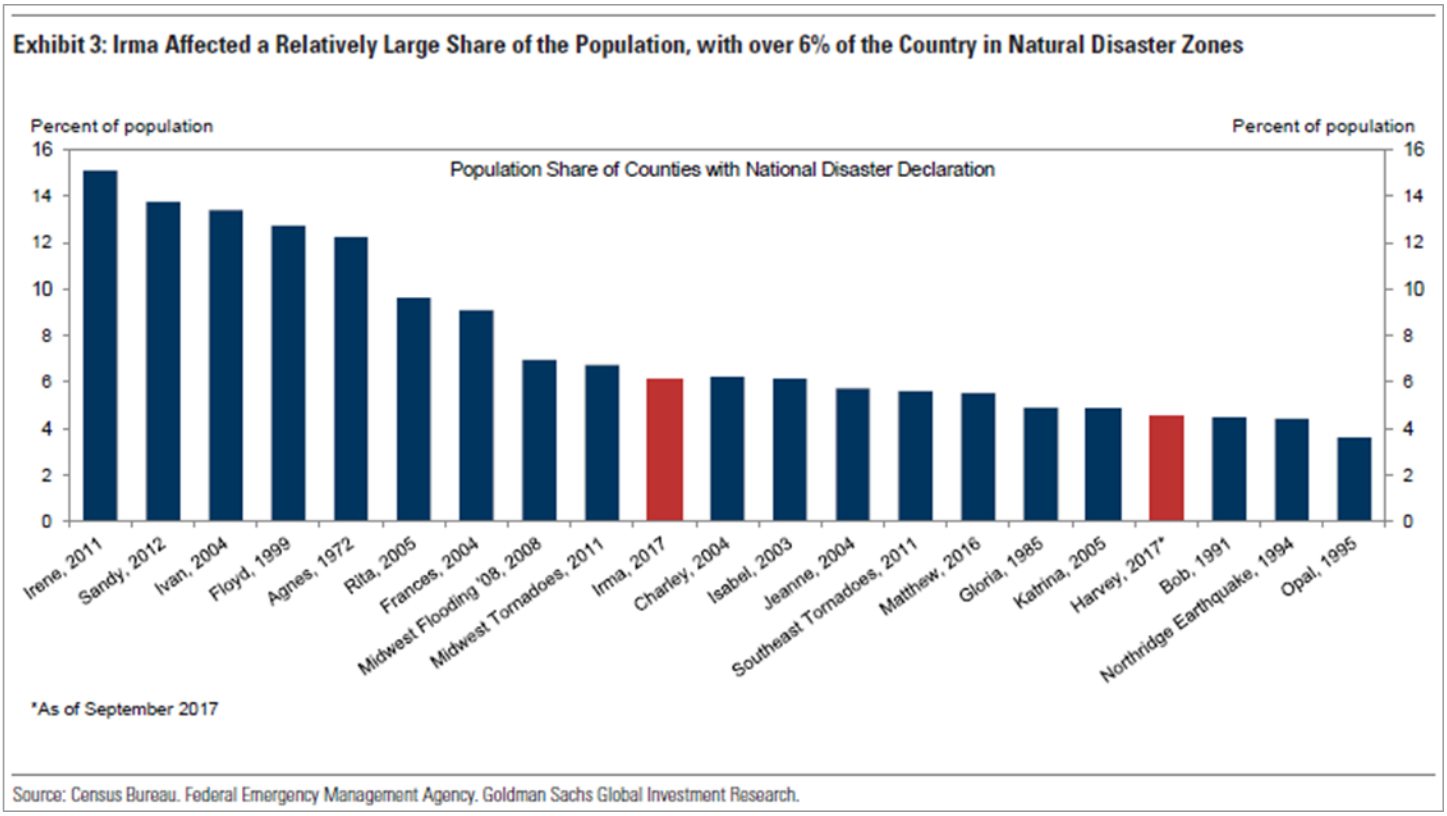
CHART II: U.S. NATURAL DISASTERS - % OF POPULATION AFFECTED



Source: Goldman Sachs Global Investment Research

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industrial production fell -1.84% month-over-month in September 2005, after which industrial production data reflected month-over-month gains of +1.25%, +1.02%, and +0.60% for the months of October, November, and December, respectively.

SHORT-TERM FINANCIAL MARKET IMPACT

As previously indicated, historical data from prior risk events suggest that the effects of isolated, idiosyncratic shocks are short-lived, unless prevailing economic data are already reflective of deteriorating economic fundamentals. As such, given the relative health of current economic fundamentals, the Investment Team, which has been particularly focused on identifying inflection points in key LEI, believes that any corresponding negative impact to financial markets from the temporary distortion of economic data in August and September will also likely be temporary and short-lived. According to recent research: "Many of the indicators that have weakened lately are ones that...are generally useful signals of changes in the business cycle. But several of these indicators also clearly are affected by the recent hurricanes, so some of this deterioration likely will be temporary" *(Source: J.P. Morgan Chase)*.

Given the aforementioned impact of Hurricane Harvey on the U.S. oil and petroleum industry, the prices of oil and refined petroleum products (e.g., gasoline) in the U.S. jumped significantly in anticipation of prolonged production capacity constraints and sustained supply disruptions. As can be seen in Chart III, the price of West Texas Intermediate ("WTI") crude oil and the average price for conventional gasoline jumped as much as **+13.7%** and **+14.2%**, respectively, over the weeks following initial landfall. As a result of the spike in oil and gasoline prices, the latest headline Consumer Price Index ("CPI") numbers for the month of August registered a seasonally-adjusted month-over-month increase of **+6.3%** in gasoline prices, with consensus estimates for inflation for the months of September and October also expected to reflect the continued knock-on effects from the hurricanes. While several industry- and sub-industry equity market indices exhibited relative outperformance in the weeks following Hurricane Harvey, despite consistently

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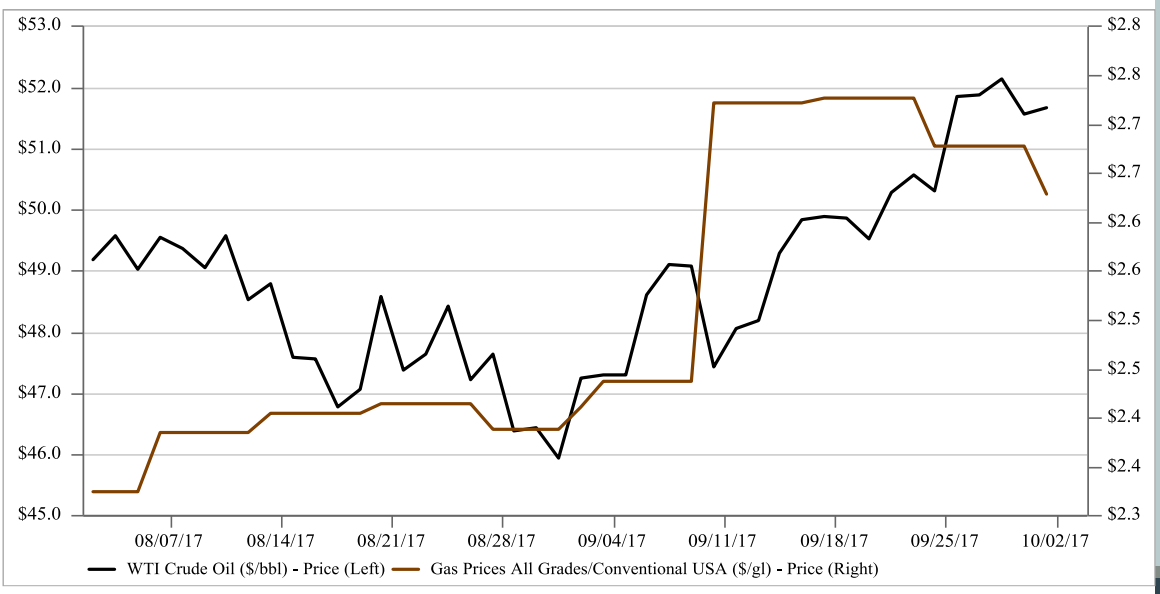
CHART III: WTI CRUDE VS. GASOLINE PRICES



Source: FactSet Research Systems, Inc.

ABOUT RINEHART

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underperforming over the past several years, it is widely expected that these short-term "tailwinds" will subside over the coming months as production continues to come back online and the global supply glut in oil and energy commodities remains a secular overhang for the broader sector. As such, the Investment Team reiterates our relative underweight to Energy but continues to believe that marginal exposure to the sector as part of a diversified investment portfolio can serve as a natural hedge against event-specific risks, such as natural disasters or terrorist attacks.

spending programs. That being said, proposing and approving any potential stimulus package or government funding for infrastructure investment is almost guaranteed to be a protracted and drawn-out process, with any eventual outlays likely to occur over several subsequent fiscal quarters, if not years.

"What actually registers in the stock market's fluctuations are not the events themselves, but the human reactions to those events."

- Bernard Baruch

One potential thematic investment opportunity that the Investment Team believes could deliver attractive long-term risk-adjusted returns to portfolios is infrastructure. Because natural disasters and other destructive events often expose weak and/or outdated infrastructure within the affected communities, infrastructure investment is a likely beneficiary of potential increases in government

STOCK & STRATEGY SPOTLIGHT

NAME	TICKER	2017 YTD
LSI Industries, Inc.	LYTS	**-30.60%**

DESCRIPTION & INVESTMENT THESIS

Earlier this year, the Investment Team initiated coverage on LSI Industries, Inc. ("LYTS") with a buy recommendation, which we highlighted in our March edition of INSIGHTS (March 2017 INSIGHTS). As we mentioned at the time, we believed that LYTS was positioned to benefit from the massive upgrade cycle that is currently underway from incandescent light bulbs to light emitting diodes ("LED") lightings. Moreover, the Investment Team was confident that the new initiatives put in place and overseen by Chief Executive Officer ("CEO") Dennis Wells, who was recruited as Chief Operating Officer ("COO") and became CEO in the middle of 2014, were capable of generating considerable bottom-line growth with minimal effort and disruption to continuing operations. Despite continued progress and execution of these internal initiatives, shares of LYTS came under intense pressure over the past couple of months, with shares falling roughly -17.0% in a single trading session, following a decidedly negative preannouncement of disappointing preliminary operating results for the company's fiscal year 2017 ("FY2017") on August 4th. After an extensive review of the preliminary results and a follow-up conference call with the management team, the Investment Team decided to schedule an in-person meeting with CEO Dennis Wells and others at the company's headquarters was necessary to ensure that the long-term, fundamental tenets of our initial investment thesis were still accurate. While there, the Investment Team conducted an on-site tour of one of the company's production facilities and got a first-hand look at the efficiency and productivity-enhancing initiatives LYTS has been implementing over the past 12-18 months. Management also reiterated that, while sales and bookings activity had slowed down over the final months of FY2017, quoting activity remained strong, reflective of continued demand for the company's products and services. The Investment Team believes that LYTS is well-positioned to benefit from a realization of this demand, with any reacceleration in sales and bookings activity likely to contribute to improved bottom-line performance due to the operating and efficiency initiatives already implemented by the company. For the month of September, shares of LYTS returned **+16.17%**.

Wealth Advisory Overview

Identity Theft & The Equifax Breach

- **Destroy Sensitive Information Before Throwing It Away:** It is important to shred your receipts, credit card offers, bank statements or any other sensitive information before throwing it away.
- **Keep a Copy of All of Your Credit Cards (Both Front & Back):** This will provide you with account numbers, expiration dates and telephone numbers in the event your wallet or purse is stolen, allowing you to alert your creditors immediately.
- **Consider Electronic Delivery of All Bills & Statements:** Stealing your mail is the first step in stealing your identity. Electronic delivery of all documents reduces the chances that your identity will be stolen.
- **Create Strong Password Combinations For Online Accounts:** Creating strong password combinations will reduce the chances of becoming a victim to an online attack. Never use your birthday or address as a password for any online account.
- **Review Your Credit Report At Least Annually:** Review your credit reports for accuracy no less than annually. You are entitled to one free copy of your credit report every year from each of the three national credit reporting bureaus.

  ⇒ Items to look for include:

  - ✓ Is your personal information, such as your name and address correct? If your credit report lists an incorrect name or addresses where you have never lived, you could be the victim of identity fraud. A new name, address or other personal information could appear on your credit report if an identity thief has taken out new credit in your name - even if the new accounts are not yet listed on your credit report.
  - ✓ Are there unfamiliar credit accounts listed or is there an account that you opened delinquent? If an identity thief gains access to one of your existing credit accounts, they will likely forward the bills to a different address, allowing the theft to go on longer.
  - ✓ Are there inquiries listed on your account for which you did not apply? If so, a thief could have applied for credit in your name.
  - ✓ If possible, sign up for a credit monitoring service that will alert you when changes are made to your credit report. Be sure to use a service that has a theft recovery specialist that will work with law enforcement and creditors to assist with cleaning up the theft.

Dealing with Identity Theft

If you have been the victim of identity theft, it is important that you act quickly to limit the damage. Steps that should be taken immediately include:

- **Notification:** Contact the companies where you know fraud occurred.
- **Fraud Alert:** Place a fraud alert on your credit file. A fraud alert is a cautionary flag that will notify lenders that they should take special precautions to ensure your identity before extending credit. When you place a fraud alert with one of the three credit reporting agencies, they will notify the other two. You should receive a letter from each agency verifying that they have placed the alert on your file. A fraud alert can be placed at no charge

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IDENTITY THEFT & THE EQUIFAX BREACH

and will last for 90 days and can be renewed for continuous 90 day periods.

- **Report Identity Theft to the Federal Trade Commission:** Notify the FTC of the fraud by completing an online complaint form. Make sure you print and save a copy of the FTC Identity Theft Affidavit.
- **File a Report with Your Local Law Enforcement:** Provide your local law enforcement with a copy of the FTC Identity Theft Affidavit, along with any additional information they may require. Be sure to obtain a copy of the police report.
- **Create an Identity Theft Report:** This is created by combining your affidavit with your police report and proves to businesses that someone stole your identity and allows you to begin to repair the damage.

The reality is that our information is everywhere and we have little control over who gets access to it or how they use it. Your personal information (which includes your full name, Social Security number, date of birth and address) can be stolen to open up new accounts, take out loans, steal tax refunds, or even seek medical services in your name. The smartest thing that you can do to protect yourself is to understand how identity theft occurs and how to deal with it immediately to limit the damage.

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EQUIFAX BREACH

To check to see if your information was compromised in the Equifax security breach, click the "check potential impact" button on the below link and enter your last name and last six digits of your SSN.

https://www.equifaxsecurity2017.com/am-i-impacted/

The results will most likely show that your information "may" have been compromised. If this is the case, you can sign up for a year of free credit monitoring offered by Equifax. In order to do this, you just follow the prompts to enroll in Trusted ID Premier. You may enroll whether or not your information was exposed and you will not have to enter credit card information.

CUSTODIAL ACCOUNT SAFETY: SECURITY AT FIDELITY & SCHWAB

Because clients have the direct relationship with the custodian (Fidelity/Schwab) we are unable to call and establish these protocols for you. Although inconvenient, it helps protect your data and increase the security of the accounts. These extra layers of protection are available but do come with added levels of complexity and given the vast reach of the breach, clients will have to decide if they feel uniquely targeted enough to increase the complexity of their login process. As a reminder, our portal is informational only so nobody can move or access money from the portal.

Fidelity: Call Fidelity client service at (800) 343-3548 to enroll in voice recognition. If you log in online and attempt certain transactions, Fidelity now requires an additional layer of security which requires you to enter a code, which is sent either via text message or phone call. This is an effort to prevent someone in possession of considerable stolen personal data from accessing your account.

Schwab: Call Schwab Alliance at (800) 515-2157 to enroll in Voice ID recognition or a verbal password. For extra online protection, Schwab can provide you with a token that generates a code necessary at log in.

PROTECT YOURSELF

- Check your credit reports from Equifax, Experian, and TransUnion at www.annualcreditreport.com. Accounts or activity that you don't recognize could indicate identity theft so visit www.IdentityTheft.gov for guidance when you suspect fraudulent accounts.
- Consider placing a credit freeze on your files. A credit freeze makes it harder for someone to open a new account in your name. Keep in mind that a credit freeze won't prevent a thief from making charges to your existing accounts. Below is the contact information for freezing your credit.
  - ✓ **Equifax:** (800) 349-9960
  - ✓ **Experian:** (888) 397-3742
  - ✓ **TransUnion:** (888) 909-8872
- Closely monitor your existing credit card and bank accounts for suspect charges.
- Consider placing a fraud alert on your files to alert creditors that you may be an identity theft victim and that they should verify anyone seeking credit in your name.
- File your taxes early. Tax identity theft happens when someone uses your Social Security number to get a tax refund or a job. Respond right away to letters from the IRS so that any refund to you is not delayed due to a fraudulent return.

Around Rinehart

Investment Team On-Site Due Diligence

Daniele and Elliott traveled to Cincinnati, OH earlier this month for an in-person meeting with the management team of LSI Industries, Inc. ("LYTS").

While there, Daniele & Elliott conducted an on-site tour of one of the company's production facilities and got a first-hand look at the efficiency and productivity-enhancing initiatives LYTS has been implementing over the past 12-18 months.

For more information on LYTS, please refer to the "Stock & Strategy Spotlight" in the this month's edition of INSIGHTS.

Cocktails & Conversation with Nuveen Asset Management

NUVEEN ASSET MANAGEMENT

We are please to host Nuveen's Eric Frye an in-person presentation and discussion of the dynamics of investing in the municipal bond market during a rising interest rate environment. The event will take place on Thursday, October 19th from 5:00-7:00 PM at The Palm.

If you are interested in attending, please RSVP to Lesley Burke via email (lburke@rinehartwia.com) or by calling her at (980) 585-3368.

RWIA & Maybry McShane Sponsor Dress for Success Football Finale

Leah Maybry and Daniele Donahoe, pictured below at the Dress for Success Power Lunch with Madia & Tim Barber, long-time active supporters of Dress for Success, are proud to announce that Rinehart and Maybry McShane will again be sponsors of the Dress for Success Football Finale for the fourth year in a row.

Rinehart Wealth & Investment Advisory

Wealth management is our only business; therefore, our attention is undivided and our intentions are transparent.

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