

We've Moved!

We welcome you to stop in and visit or schedule a meeting. Lyke Financial recently moved into our new office building located at 4017 Whipple Avenue, N.W. in Canton, Ohio.

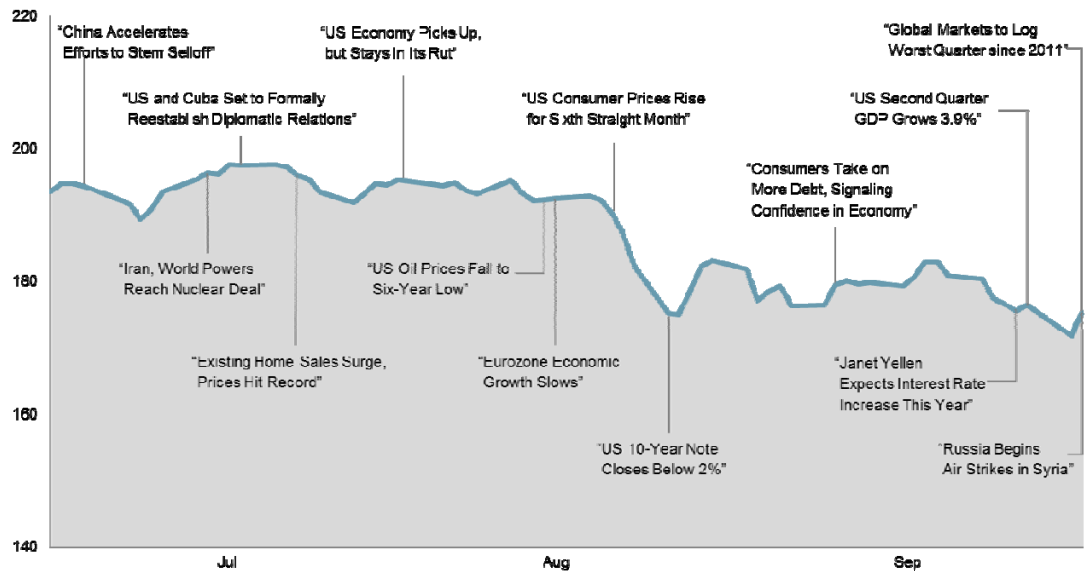


Investing Insight

LYKE FINANCIAL, INC.

World Stock Market Performance

MSCI All Country World Index with selected headlines from Q3 2015



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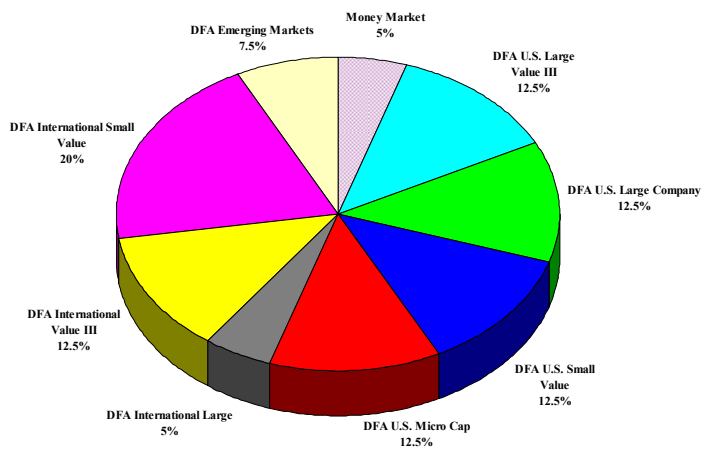
***"Those who have knowledge,
don't predict.
Those who predict, don't have
knowledge!"***

- Lao Tsu

Portfolio Returns: January 1, 2015—September 30, 2015*

AGGRESSIVE GROWTH

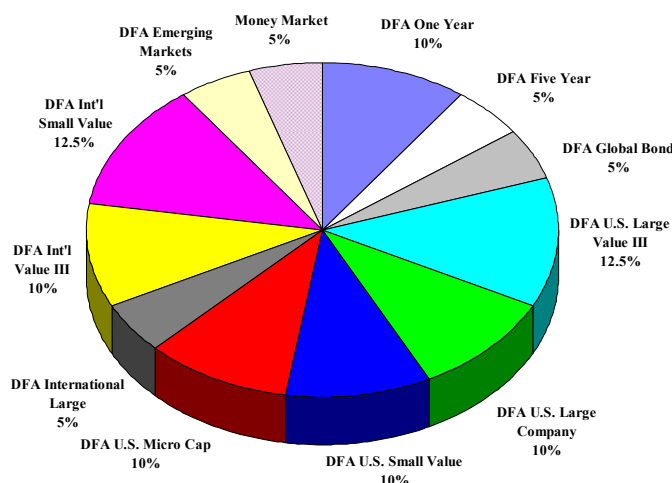
95% Equities/5% Fixed



Rate of Return -7.15%

LONG TERM GROWTH

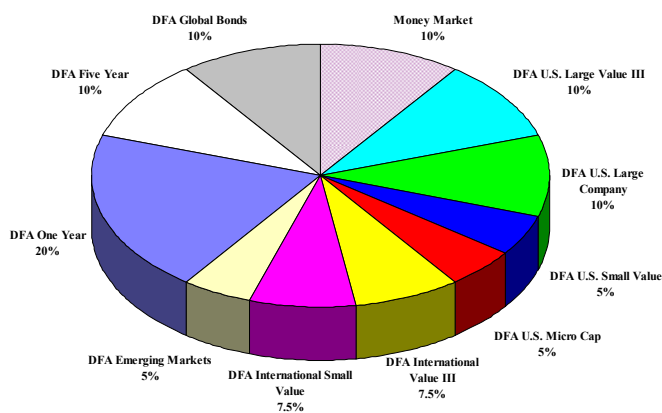
75% Equities/25% Fixed



Rate of Return -6.07%

BALANCED GROWTH

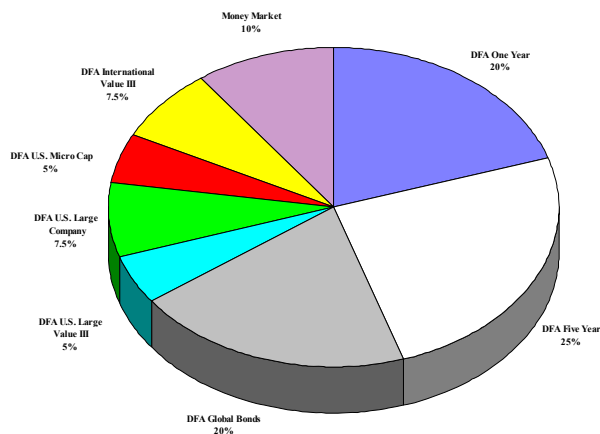
50% Equities/50% Fixed



Rate of Return -4.34%

INCOME & GROWTH

25% Equities/75% Fixed



Rate of Return -0.84%

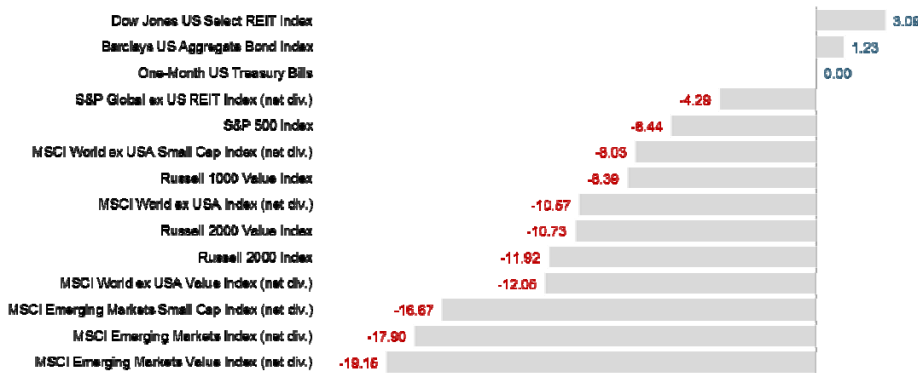
*Individual returns may vary slightly based upon assets, size and fees charged, performance shown is net of fees. Performance shown reflects the reinvestment of dividends and other earnings. The returns shown represent past performance and are not indicators of future results.

World Asset Classes

Third Quarter 2015 Index Returns

Looking at broad market indices, the U.S. equity market outperformed both developed U.S. and emerging markets during the third quarter. U.S. REIT's recorded the highest returns, outperforming equity markets.

The value effect was negative in the U.S., developed U.S., and emerging markets. Small caps outperformed large caps in the non-U.S. and emerging markets but underperformed in the U.S. The U.S. dollar appreciated against most currencies.

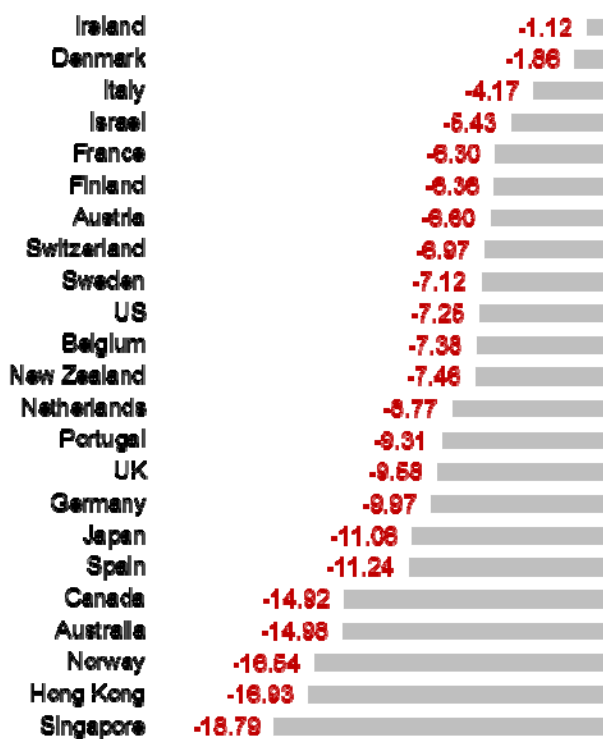


Select Country Performance

Third Quarter 2015 Index Returns

Ireland again recorded the highest country performance in developed markets and Singapore and Hong Kong the lowest for the third quarter.

Ranked Developed Markets Returns (%)



Meeting Expectations

All DFA portfolios are designed to deliver “market rates of return.” DFA is not trying to “beat” the market by employing crystal ball type strategies, only working to achieve market returns, historically outpacing 90% of the active managers who attempt to beat the market.

To evaluate your portfolio, it is helpful to look at the various DFA funds and **compare them** to the specific markets in which they are invested:

	01/01/15 through 09/30/15 Return*
DFA U.S. Large Co.	-5.29%
S&P 500 Index	-5.29%
DFA U.S. Large Value	-8.12%
Russell 1000 Value	-8.66%
DFA U.S. Micro Cap	-7.05%
Russell 2000	-7.73%
DFA U.S. Small Value	-9.52%
Russell 2000 Value	-10.06%
DFA Emerging Markets	-15.41%
MSCI Emerging Market Idx	-15.47%
DFA Int'l Large Company	-5.82%
MSCI EAFE Large Co Idx	-5.28%
DFA Int'l Large Value	-8.74%
MSCI EAFE Value	-8.15%
DFA Int'l Small Value	-0.04%
MSCI EAFE Sm Cap Index	0.80%
DFA One Yr. Gov't Bond	0.45%
BarCap 1-3 Yr. Gov't	1.01%
DFA Short-Term Gov't Bond	1.72%
BarCap 1-5 Yr. Gov't	1.59%
DFA 5 Yr. Global Bond	2.06%
Citi World Bond Index	-2.38%

*Morningstar 09/30/15

Unhealthy Attachments

Have you ever made yourself suffer through a bad movie because, having paid for the ticket, you felt you had to get your money's worth? Some people treat investment the same way.

Behavioral economists have a name for this tendency of people and organizations to stick with a losing strategy purely on the basis that they have put so much time and money into it already. It's called the "sunk cost fallacy."

Let's say a couple buy a property next to a freeway, believing that planting trees and double-glazing will block out the noise. Thousands of dollars later the place is still unlivable, but they won't sell because "that would be a waste of money."

This is an example of a sunk cost. Despite the strong likelihood that you'll never get your money back, regardless of outcomes, you are reluctant to cut your losses and sell because that would involve an admission of defeat.

It works like this in the equity market too. People will often speculate on a particular stock on the basis of newspaper articles about prospects for the company or industry. When those forecasts don't come to pass, they hold on regardless.

It might be a mining stock that is hyped based on bullish projections for a new tenement. Later, when it becomes clear the prospect is not what its promoters claimed, some investors will still hold on, based on the erroneous view that they can make their money back.

The motivations behind the sunk cost fallacy are understandable. We want our investments to do well, and we don't want to believe our efforts have been in vain. But there are ways of dealing with this challenge. Here are seven simple rules:

1. Accept that not every investment will be a winner. Stocks rise and fall based on news and on the markets' collective view of their prospects. That there is a risk around outcomes is why there is the prospect of a return.
2. While risk and return are related, not every risk is worth taking. Taking big bets on individual stocks or industries leaves you open to consequences like changing technology.
3. Diversification can help wash away these individual influences. Over time, we know there is a capital market rate of return. But it is not divided equally among stocks or uniformly across time. So spread your risk.
4. Understand how markets work. If you hear on the news about the great prospects for a particular company or sector, the chances are the market already knows that and has priced the security accordingly.
5. Look to the future, not to the past. The financial news is interesting, but it is about what has already happened and there is nothing much you can do about that. Investment is about what happens next.
6. Don't fall in love with your investments. People often go wrong by sinking emotional capital into a losing stock that they just can't let go. It's easier to maintain discipline if you maintain a little distance from your portfolio.
7. Rebalance regularly. This is another way of staying disciplined. If the equity part of your portfolio has risen in value, you might sell down the winners and put the money into bonds to maintain your desired allocation.

These are simple rules. But they are all practical ways of taking your ego out of the investment process and avoiding the sunk cost fallacy.

This approach may not be as interesting. But by keeping an emotional distance between yourself and your portfolio, you can avoid some unhealthy attachments.

Jim Parker, Vice President, Dimensional Fund Advisors, Inc.

eStatements & Matson Money Blue (eMoney)

Coming Fall 2015: Matson Money Blue! We will be providing a new service in which you will be able to have one login to view all of your investment accounts as well as your financial data. You will be able to access this both on your computer and phone if you should desire. If you are interested in being a test client, please call or email us.

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Please contact us if you need help registering for online statements.

We continue to send out additional presentations and notifications via email. If your email has changed or you would like to be added to our distribution list, please forward to Jerry@LykeFinancial.com Trevor@LykeFinancial.com or Lisa@LykeFinancial.com.