

# The Client Connection

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## The Markets

Markets were relatively calm during the third quarter of 2016, yet they delivered some attractive returns overall.

In the United States, all three major U.S. indices posted record highs twice during a single 7-day period in August, reported CNBC.com. The Standard & Poor's 500 Index (S&P 500) experienced a 51-day streak without at least a 1 percent decline. The index returned 3.3 percent in the third quarter.



[Click here to read the entire article.](#)

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## How to Pick the Best Health Care Plan During Open Enrollment

Make the right choices and you could cut your costs.

As health care gets more costly, your open-enrollment decisions become ever more critical. Workers at large companies will pay 5% more, on average, on insurance premiums in 2017, says the National Business Group on Health (NBGH).



You'll probably shell out in other ways too. Average in-network deductibles rose a whopping 50% for PPO plans in 2016, while primary-care co-pays were up 25%. Rising drug costs are another pain point: "The idea that you don't have to worry about costs because you have health insurance is ridiculous," says Doug Hirsch, CEO of GoodRx, which tracks drug pricing.

[Click here to read the entire article.](#)

# Beer By The Bay

Coronado's Only Beer Festival!  
October 8, 2016  
1 pm - 6 pm (VIP 12-1)  
Coronado Ferry Landing



Come enjoy a local beer fest like no other: Island Style!  
Coronado's 2nd annual beer festival features the best local craft beers, a variety of great live music, unparalleled San Diego views, and tons of fun in the sun! Held at the festive Ferry Landing, this event is easy to get to by ferry, water taxi, or a short cab ride from the "mainland" over the iconic Bay Bridge. Get your tickets now for an incredible day! Proceeds will benefit One More Wave, in honor of Charles H. Keating IV, the Wampler Foundation, and Coronado Schools Foundation.

[Click here for more information on the event.](#)

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