MainStreet Advisors Financial Market Update

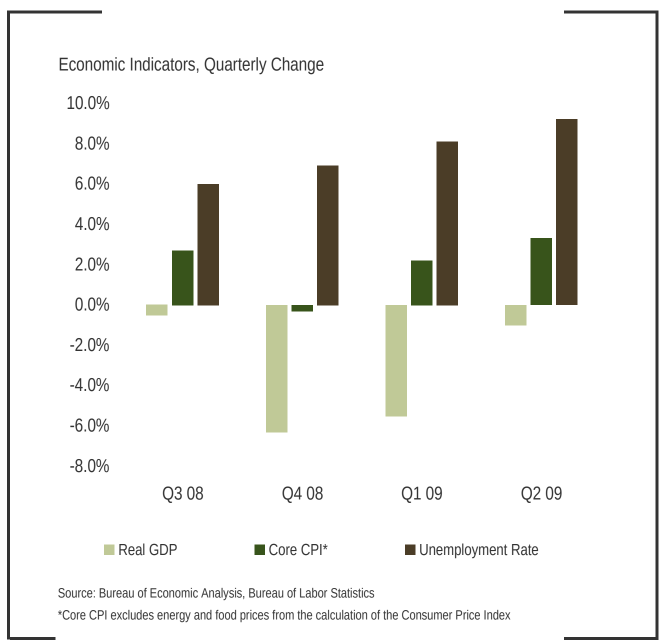
September 25, 2009

Economic Update

The leaders of the world's industrial powers gathered this week in Pittsburgh, Pennsylvania for the G-20 Summit. Meetings focused on assessing progress since the global economic downturn, as well as formulating exit strategies for resource-heavy government policies that were set in place to prop up free-falling markets during the worst of the recession. The unpredictability of the recovery makes unwinding stimulus efforts a difficult task, as pulling support prematurely could possibly derail a recovery. On Friday the Group of 20 nations implemented a detailed plan to change global economic policy and boost growth. Critics feel that the lack of sanctions in the agreement could render it ineffective.

The Federal Open Market Committee (FOMC) announcement released on Wednesday suggested that economic activity has improved further, with healthier conditions in financial markets, bolstered activity in the housing sector, and stabilizing household spending. However, the improving economic conditions remain constrained by ongoing job losses, sluggish income growth, lower housing wealth, and tight credit. Businesses continue to cut back on staffing and fixed investment, but at a slower rate. The Committee predicts that the economy will continue to slowly recover and stabilize as time goes on.

Consumer sentiment data released this week marked the highest level since January 2008, in line with what appears to be continued improvement in the labor market. Momentum in the housing market slowed this week as new reports reflected weaker-than-expected existing and new home sales. Levels still remain above year-ago levels, according to the National Association of Realtors. Leading indicators posted positive growth for the fifth consecutive month, suggesting that the economy is continuing to ease toward recovery.

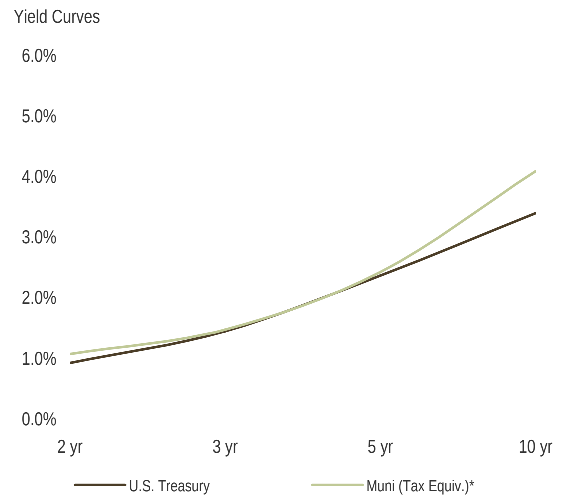


Sep. 21st	Leading Indicators, August Monthly Chg.	0.6%
Sep. 22nd	ICSC-Goldman Same Store Sales, Wkly. Chg.	-2.0%
Sep. 23rd	MBA Purchase Applications Index, Wkly. Chg.	5.6%
Sep. 23rd	EIA Petroleum Status Report, Wkly. Chg.	2.8M Barrels
Sep. 24th	Initial Jobless Claims (Week ending 9/19)	530,000
Sep. 24th	Existing Home Sales, August SAAR*	5.1M
Sep. 24th	EIA Natural Gas Report, Wkly. Chg.	67 bcf
Sep. 25th	Durable Goods New Orders, August Monthly Chg.	-2.4%
Sep. 25th	Consumer Sentiment Index, September	73.5
Sep. 25th	New Home Sales, August	429,000

Source: Bureau of Economic Analysis, U.S. Department of Commerce, Federal Reserve Banks, U.S. Department of Labor, The Wall Street Journal, National Association of Realtors, The Conference Board.

Bond Market Update

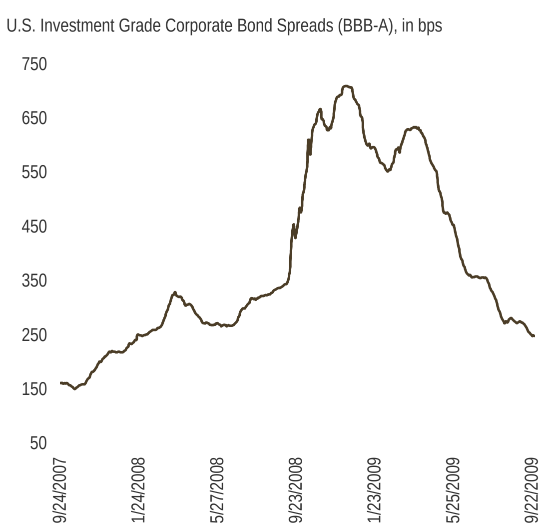
U.S. Treasuries rallied for the week amid strong demand from investors once again seeking a flight to safety trade and a surprisingly strong $29 billion auction of seven-year notes. Mixed economic reports continue to cloud the economic outlook, compelling market participants to focus on less risky securities. Although many economic reports have recently improved, Secretary Treasurer Timothy Geithner said this week that the U.S. has “a ways to go” before the economy recovers from the recession. Equally important, the Federal Reserve signaled that the economic outlook remains uncertain by pledging to complete their $1.25 trillion stimulus program to purchase mortgage securities and extended the end date to March from December. On a positive note, the Fed also detailed plans to reduce the size of its Term Auction Facility (TAF) and Term Securities Lending Facility (TSLF) programs. These plans were created in response to problems associated with the subprime mortgage crisis with the goal to promote liquidity in the short-term financing markets. As risk taking by banks and the credit markets has recovered, the use of these facilities declined significantly, indicating a more normal short-term lending environment.



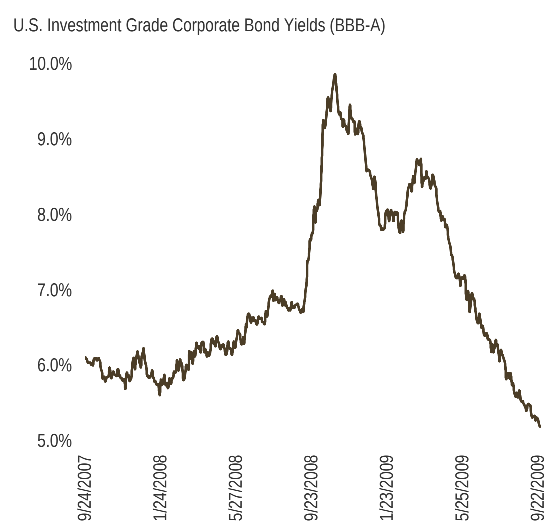
Source: U.S. Department of Treasury, Standard & Poor's, FTN Financial
*Taxable Equivalent rate is calculated by using a 35% tax margin

Issue	9.18.09	9.25.09	Change
3 month T-Bill	0.08%	0.10%	0.02%
2-Year Treasury	1.03%	0.93%	-0.10%
5-Year Treasury	2.49%	2.37%	-0.12%
10-Year Treasury	3.49%	3.40%	-0.09%
30-Year Treasury	4.24%	4.17%	-0.07%

Source: Bloomberg, FTN Financial, The Wall Street Journal, U.S. Department of Treasury.



Source: Merrill Lynch



Source: Merrill Lynch

Stock Market Update

Stocks dropped this week as investors re-assessed their outlook for U.S. companies. The Dow Jones Industrial Average (DJIA) shed 155.01 points, or 1.58%, this week to close at 9,665.19. The broader S&P 500 lost 0.61% to close at 1,044.38 while the tech-heavy NASDAQ Composite closed at 2,090.92, off 0.79% this week.

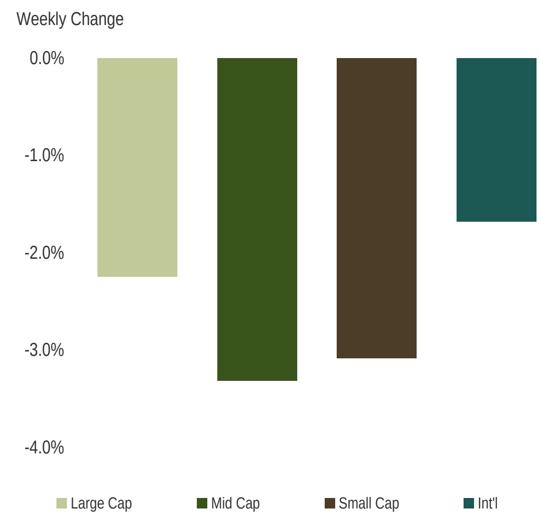
Dell Inc. (DELL) announced a deal to purchase Perot Systems Corp. (PER) for $3.9 billion, according to the Wall Street Journal. The $30 per class A share of Perot is a 68% premium over Perot's close last Friday. The purchase, Dell's largest ever, is a move to better compete with IBM Corp (IBM) and Hewlett-Packard Co. (HPQ) in selling IT services such as email services and back-office computers.

In more news that markets are moving past the largest financial crisis since the Great Depression, the Wall Street Journal reported that through Thursday, five companies raised $2.97 billion in initial public offerings (IPOs)—marking the largest week for IPOs since April 20, 2008. Further evidence of strong demand for IPOs is that many are being priced above their expected ranges and to maintain that higher price in post-IPO trading,

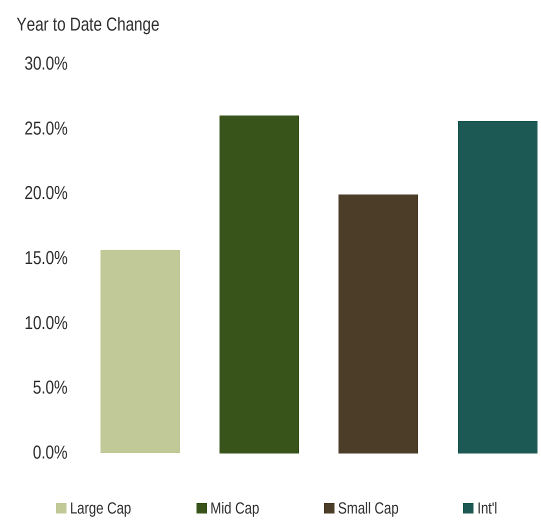
The materials sector lost 4.59% this week to lead the broad-based decline followed by financials and industrials, which lost 3.63% and 3.26%, respectively. The traditionally defensive sectors, consumer discretionary and healthcare, posted the smallest declines, losing just 0.63% and 0.80%, respectively.

Issue	9.18.09	9.25.09	Change
Dow Jones	9,820.20	9,665.35	-1.58%
S&P 500	1,068.30	1,044.38	-2.24%
NASDAQ	2,132.86	2,090.92	-1.97%
Russell 1000 Growth	467.90	459.09	-1.88%
S&P MidCap 400	701.53	678.31	-3.31%
Russell 2000	617.88	598.86	-3.08%
MSCI EAFE	1,580.58	1,554.09	-1.68%
MSCI EM	919.89	908.13	-1.28%
MSCI Small Cap	146.45	144.13	-1.58%

Prices reflect most recent data available at the time of publication
Source: Bloomberg, Russell Investment Company, Standard & Poor's, Morgan Stanley Capital International, The Wall Street Journal, MarketWatch.



Source: Standard & Poor's, Russell Investment Company, MSCI



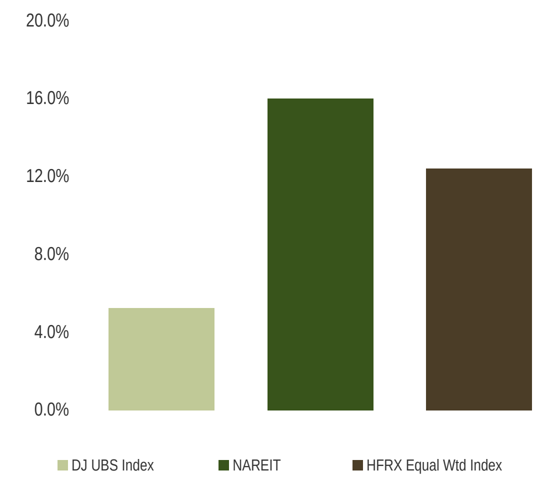
Source: Standard & Poor's, Russell Investment Company, MSCI

Alternative Investments Market Update

Bloomberg reported that futures prices for wheat contracts fell to the lowest levels since 2007 after India, the world's second largest grower, announced a production boost of 2.5%. The U.S. Department of Agriculture estimated that global wheat supplies may increase by 10%, totaling 186.6 million tons, in the year that ends May 31, 2010. Currently, prices are down 39% over the past 12 months. In addition to the supply glut impacting wheat prices, domestic wheat demand has also seen a slump throughout the current economic crisis, which has further reduced its market value.

Crude oil futures contracts finished the week down nearly 9%, marking the largest weekly drop since July. Traders appear concerned that, despite optimism in an economic recovery, domestic oil stockpiles remain abundant. Goldman Sachs announced an increase in its global crude oil demand forecast by 1.9%, estimating that crude oil use worldwide will average 86.405 million barrels per day in 2010. Contango, a situation where longer term contacts are more expensive than shorter term ones, has been an issue as of late, which typically provides an incentive to hold oil in storage and wait for it to appreciate. The gap between the contracts has narrowed in recent days from $1.41 per barrel in the third week of August to only $0.47 today. This will likely result in an increased supply on the market, resulting in some further depreciation of prices.

Source: Dow Jones, National Association of Real Estate Investment Trusts, Hedge Fund Research



Source: Dow Jones, National Association of Real Estate Investment Trusts, Hedge Fund Research

Issue	Previous Week	Current[1]	Change
Gold	1,010.30	991.60	-1.85%
Crude Oil Futures	72.04	66.02	-8.36%
Copper	2.79	2.74	-1.79%
Sugar	21.95	21.70	-1.14%
HFRX Equal Wtd. Strat. Index	1,080.54	1,128.00	4.39%
HFRX Equity Hedge Index	1,130.23	1,125.01	-0.46%
HFRX Equity Market Neutral	984.62	985.34	0.07%
HFRX Event Driven	1,313.65	1,316.61	0.23%
HFRX Merger Arbitrage	1,408.05	1,402.02	-0.43%
Dow Jones UBS Commodity Index	127.51	123.37	-3.25%
FTSE/NAREIT All REIT	107.24	102.02	-4.87%

1 Prices reflect most recent data available at the time of publication
Source: Dow Jones, National Association of Real Estate Investment Trusts, Hedge Fund Research, Bloomberg, The Wall Street Journal.

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MainStreet Advisors™

120 North LaSalle Street Suite 3750
Chicago, Illinois 60602
312.223.0270 direct
312.223.0276 fax
www.mainstreetadv.com