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2017 3rd QUARTER NEWSLETTER

## In Their Own Words....

By: Margaret Wittkopp, President

“Margie took the “Time” to listen to our goals and our future plans. “DID NOT” rush us or make us feel pressured...made sure we understood how we can accomplish our goals before we left.” -new client



I couldn't say it any better. What gives us “peace of mind” is knowing what, how and why. This is our goal for all of our clients. Leave the technicalities of the market and investing to us. We will work with you to help you understand the markets (see Jeremy's article), and to help you have the peace of mind it takes to be disciplined, and achieve your goals.

Whether you are a new client like the one above or have been with us for 25 years, we continue to work for you. On a recent “Reclaiming your American Dream” event, one of our long time clients came to realize a “small cap” fund she owned was NOT what she thought it was. It took looking at the securities (stocks) held in the fund. We did that with what we call our MRI analysis tool. Once she realized this fund was NOT what she thought it was, and that she was taking a lot of risk for the expected rate of return of the fund, we were able to put that money to work in a more appropriate, diversified portfolio to achieve the goals she has for those dollars.

Have you taken advantage of this service we offer? Do you know the WHAT, WHERE, and HOW of your 401K or other assets? Do the people you care about have that same confidence working for them?

Come to the “Reclaiming your American Dream” event we have planned for August, and invite your friends, family, anyone you care about. This is a great first step in getting your financial life on track. **MW**



## Is the “Market” too High?

By: Jeremy Burri, Operations

“Stock Market has Gone so High it's a Problem”- *NY Times* 3/4/17

“A Record Number of Investors Believe the Stock Market is Too High”-*CNBC* 6/13/17

“Is the US Stock Market Headed Higher– or for a Crash”- *Wharton, Univ of Penn* 5/2/17



It seems the media will never stop trying to predict where the market is at in its never ending, and very natural, cycle of growth, plateau, correction and rebound. But also inherent in these headlines is the assumption that the markets are “one.” When in reality there are many, many, many different stock markets around the world, and even different segments within the same stock market.

If we look back at the past 5 years the S&P 500 has done well. We can't deny that. It's averaged about 12% per year. (Certainly solid, but not the 20%+ percent we were seeing in the 90's bull market.) But this is only the S&P 500, which is *US LARGE COMPANY* stocks on average. Over the same period of time, within the US Market, there are differences. *US SMALL COMPANIES* over the past 5 years has averaged about 9% per year. Good, but actually *below* their long run average. And International Stocks as a group have averaged less than that.

When people start talking about the market being “high”, remember two things: there is not one market, but many. At any given time some markets will be higher relative to others. Second, I am reminded of a common investment saying that goes “I don't know in what direction the next 30% move in the market will be, but I know the next 100% move will be UP.” Granted, nothing is certain in life, but the markets are amazingly resilient and barring any global catastrophes on an extreme scale, the market is likely to continue to compensate the patient investor. **JB**

Performance information taken from Yahoo finance, VINIX, VGTSX, DFSTX. Share price changes 6/26/17 through 6/26/17.

## Upcoming Veritas Event For Clients & Friends

### SAVE THE DATE

### **Reclaiming Your American Dream Golf Event!**

**SUCCESSFUL LIFE LONG INVESTING**

*Thursday, August 17th, Plymouth*

*Wednesday, August 23rd, Oshkosh*

**Watch for your invite!**

What is your American Dream? Who is part of it? Do you still believe in it? What will it take to get there?

While you can't turn on the TV or browse the internet without hearing constant negative news, the American Dream is NOT dead. You CAN achieve it. While it is not the American Guarantee, it is as possible as ever to achieve your goals. We live in a time of unprecedented abundance, and opportunities for investors still exist; and are expanding each day. Unfortunately, even though opportunity is there for all, there are many ways the financial underpinnings of your American Dream can be sabotaged or even destroyed. Join us for this event so we can help you protect and achieve your **American Dream!**

### **YOUR FINANCIAL SUCCESS IS IMPORTANT!**

**Starting in 2017**

### **TAKE INVENTORY**

Every year we should assess your progress toward your objectives and financial goals. Are we in alignment to meet your most important goals? What could derail you?

What might get you there faster? To achieve your goals requires focus and commitment by both of us. Call to set up a time with your advisor/Coach. Do it now.

**JUST DO IT!!**



## **Making Your Investment Garden Grow!**

*We are.....*



**DON'T MISS THE NEXT  
AMAZING EVENT!**