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2017 1st QUARTER NEWSLETTER

## *Resisting the Dark Side of Investing*

By: Margaret Wittkopp, President



“The Force Awakens.” Are you a Jedi investor, or are you easily seduced by the Dark Side? (Namely Brokerage firms, insurance companies, and anyone else using the forces of fear, pride, greed, or perceived control and power.) To remain focused on the positive side of the force, do as Obi Wan Kenobi taught Luke: focus, let go, and forever be aware of the allure of the dark side. Jeremy and I are dedicated to the investor that desires a positive outcome and wants to defeat the forces that would otherwise undermine their financial well being.

**We will be kicking off 2016 classes in January**, and the entire first quarter classes are listed on the back side. Please take advantage of these opportunities.

We will also be rolling out our **Secure Financial Portal** this year, which will allow you the ability to view all of your financial accounts and information in one place so you can assess your total financial picture easily and see your progress over time.

**The Investor Symposium** will be in July this year. Please stay tuned for further information. If you have not gone in the past, this is an excellent opportunity!

And don't forget our online resources. **Our Website and facebook page** have a wealth of information, and new items are being added frequently.

We hope that in 2016 you'll make a commitment to your own financial future becoming a more informed investor by attending our classes or other awesome engaging events. Set your New Year's resolutions NOW!

MW

## *2015: Hurry up and Wait, Again*

By: Jeremy Burri, Operations



2015 was another flat year for the markets.

Sometimes flat markets, it appears, are even more difficult to weather than a market decline. With a decline, there is clear direction on where the markets are going, and investors have been warned over and over about the dangers of selling low, and buying high.

But a flat market makes people uneasy. Where is the market going? What is going to happen next? Is this the calm before the storm?

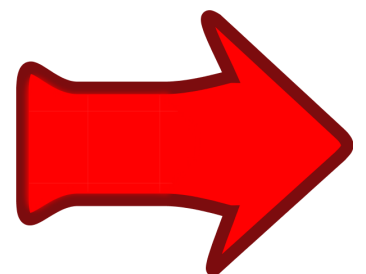
It is helpful to know however, that in reality markets actually can go through extended periods of zero positive performance or gain. To illustrate, we can look at the S&P 500 Index, only because it is a popular index, and tracks the performance of large US Companies.

Looking at the data on Morningstar.com, I can easily see that an investment in the S&P 500 Index would have double my money from the beginning of 2005 until today, a solid return. However, what is interesting to note is that for long periods in that 10 year time span, the market made no real upward progress. Consider the following. On January 3, 2005 the S&P closed at 1202.08. Guess what it was on December 1, 2010? Only 1206.07! Here is another example. On December 10, 2007 it closed at 1515.96. On March 4th, 2013 it closed at 1512.29. In both examples, you can see a multi year period with no advancement. However for the entire 10 year period you did quite well (if you were patient that is).

While no one can predict what 2016 will bring, we can know that the markets will either go up, go down, or go sideways. Regardless of what transpires, long term investors are wise to stay the course.

JB

**Exciting Veritas events on the other side!**



## ***What's New and Exciting at Veritas!***

***We are excited to announce the new  
SECURE FINANCIAL PORTAL***

***What does this mean for you? It allows you to put all your financial and investment data in one place to give you a clear picture of your financial life. We'll be implementing this program this year!***



**SAVE THE DATE FOR  
THE 2016 SYMPOSIUM  
JULY 27—29**



**Look for more details in the  
2nd quarter newsletter!**

## **Upcoming Veritas Classes and Events**

### ***Myths and Truths of Investing***

We are going to kick off our 2016 Investor Education Series with “Separating the Myths and Truths of Investing”. This is one of our core fundamental classes. So whether you are new to Veritas, or haven't seen this one in a few years, it's a great opportunity to review the core philosophies and ideas of our investment approach.

***January 12th at 6pm, Plymouth Office  
January 13th at 11:30am, Plymouth Office***

### ***Gearing Up for the Next Crash***

It's not if but when. If you are concerned about the next market crash, and what you need to do to prepare for it, you need to see this class.

***February 16th at 6pm, Plymouth Office  
February 17th at 11:30am, Plymouth Office  
February 24th, at 6pm in Oshkosh***

### ***Save the Investor, Save the World***

Does investing really make the world a better place? What role does the investor serve in the global economy? In this class we'll look at the role every investor plays in creating the world we see before us.

***March 15th at 6pm, Plymouth Office  
March 16th at 11:30am, Plymouth Office***

***We looking forward to seeing you at the  
2016 Veritas classes.***



**All of us at Veritas hope you had a wonderful  
Christmas and Holiday Season!**



## **WELLNESS CORNER**