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2016 2nd QUARTER NEWSLETTER

Don't Go It Alone

By: Margaret Wittkopp, President

I am so excited!

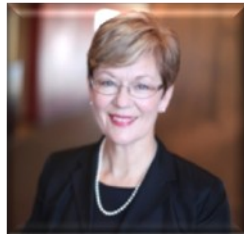
First, attendance at the Investor Education Series presentations is up. Second, we have been able to video record several of our Investor Education Series presentations and will be posting them to our website. This way even if you are unable to attend you will not miss out, but remember personal attendance is always preferred as you can participate in the discussions that take place. However, if while viewing a video, a question or comment comes to mind, don't hesitate to contact us. We enjoy answering your questions and will do so as quickly as possible.

A few comments from the March IES presentation, "Save the Investor...Save the World":

- ♦ ***"Good presentation....Very good food"***
- ♦ ***"Presentation was clear and captivating"***
- ♦ ***"Very interesting and informative...food is always good"***
- ♦ ***"Always an awesome learning experience! A great presentation very informative thank you"***
- ♦ ***"I always love your classes"***
- ♦ ***"Excellent presentation"***
- ♦ ***"This was one of the best classes. It eased my mind about what the market is doing."***

Along with providing investments and investing education, Veritas also is available for many other services and consultations. We offer a Secure Financial Portal to aid in your financial planning process and decision-making. This could involve the use of insurance products as appropriate. We know the value of implementing a prudent plan and shop around for the best fit for our clients. We also offer tax and estate planning. We are here for consultation on a wide range of financial decisions facing you. So bottom line is simply: USE US! That's what we are here for...that is what we love to do. Our commitment to YOUR financial future.

MW



The Emotional Cycle of Investing

By: Jeremy Burri, Operations

Stock markets around the world got off to a jarring start in 2016. Having been preceded by a rather lackluster 2014 and 2015; this added insult to injury in the minds of many investors.

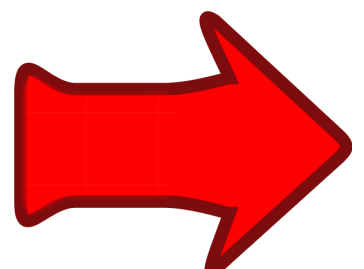
Times like these remind me of an old article on "The Emotional Cycle of Investing." According to the author, at this point in the cycle many investors are probably feeling things like "fear," "despondency," or worse "depression" in regard to their portfolios. You could perhaps best summarize it as a general feeling of anxiety or unease.

It's easy to understand why investors may be feeling this way. If we look at various areas of the global markets, we can see that there have been substantial declines in value. International stocks were down 27% from their 2014 highs in January. US Small Company stocks were down 24% from their June 2015 highs. This is textbook bear market territory, and bear markets are never pleasant to endure. While not quite into bear market territory, US Large Company stocks were down about 14% from their mid 2015 highs. With all of these sobering returns, it is no wonder investor enthusiasm has faded.

But if we follow the emotional cycle of investing, we can look forward to the emotions that come next. Hope, relief, and optimism are all on deck. How can we be so optimistic? There have been 10 bear markets since 1929 in the US. Each time there was a *subsequent recovery* that rewarded investors that held course. While markets do go down, it's not permanent. I may not know the next 10, 20 or 30% will move, up or down; I can tell you the next 100% move is likely up. Ironically, as markets recover, and investors "feel better" the time of maximum opportunity will have passed. Remember: back in financial crisis of 2008, for every person who sold in fear, there was an optimistic buyer. And those optimistic buyers got a very good deal indeed.

JB

Exciting Veritas events on the other side!



Myths and Truths of.....

Save the date for this exciting event to be held in Oshkosh.

June 2nd at 6:00pm

The Algoma Club, 103 Algoma Blvd

Save the Date Card to Come!



SAVE THE DATE FOR THE 2016
SYMPOSIUM
JULY 27—29



Held at the Duke Energy Center in Cincinnati, Ohio

Join us for this years Symposium, and experience this awesome engaging event! Investing made fun, great speakers, food and entertainment.

Upcoming Veritas Classes and Events

Choosing your Investment Philosophy

Beliefs dictate actions. One of the first steps in the investment process is to define your investment philosophy, and build a plan based on that market view. In this class we will look at the two opposing views of investing. We will look at the proponents on both sides so you can make an informed choice on which one you believe & how to identify investments that are or are not in alignment.

April 19th at 11:30am, Plymouth Office

April 20th at 6:00pm, Plymouth Office

History of Investing

In order to understand the investment world of today, we need to understand its origins and beginnings. This fascinating class looks at the history of investing, and the changes that have occurred over the past 100 plus years. It also will help you understand the important scientific advancements we have made in the field of finance, and how to put them to work in your portfolio.

May 17th at 11:30am, Plymouth Office

May 18th at 6:00pm, Plymouth Office

Rebalancing

Buy low, sell high. Common sense, but not easy to do.

No one likes to buy when things look grim, and sell when the markets are on a roll. In this class we'll look at the evidence that shows disciplined, systematic rebalancing is a friend to long term investors.

June 14th at 11:30am, Plymouth Office

June 15th at 6:00pm, Plymouth Office



WELLNESS CORNER

High-Intensity Interval Training: A "HIT" in Your Fitness Routine

By: **Deb Bruckschen**, Contributing Wellness Writer/Coach (360Wellness Edge.com)

High-intensity interval training (HIIT) describes fitness workouts that alternate between high-level bursts of activity and low-intensity activity or rest.

One of my personal favorite examples is alternating 20 seconds of high-level activity with 20 seconds of very slow walking for a period of 12 minutes total. Choose between a variety of activities for the 20 seconds of high-level activity, i.e. running in place, push-ups, jumping jacks, knee lifts, lunges, jumping rope (without an actual rope is fine), or stair climbing. Use a timer (smart phone works great).

Research shows several benefits of high-intensity interval training workouts:

- ◆ Fitness benefits in **less time** than with endurance-type activities.
- ◆ **Burn more fat and calories** for 24 hours **after your workout** than with a steady-pace activity.
- ◆ Lose fat while **maintaining muscle**.
- ◆ Increase your **production of human growth hormone (HGH)** for 24 hours after your workout, *slowing down the aging process*.

Here are a few **more perks**:

- ◆ Less boredom with the **variety of activities** that can be involved.
- ◆ **Little or no equipment** required.
- ◆ You can **do it anywhere**...inside, outside, at home, in a hotel, on vacation.

As with any exercise program, consult your health care professional before beginning. Choose activities that can be modified to the intensity that fits your fitness level and overall health, i.e. jacks with alternating side steps versus full-out jumping jacks. **Enjoy the benefits!**



