
♥ ODCM February Newsletter ♥

OLD DOMINION
CAPITAL MANAGEMENT, INC.



Quote of the Month

from our friends at Dimensional Funds

As Nobel laureate Eugene Fama said, “There’s one robust new idea in finance that has investment implications maybe every 10 or 15 years, but there’s a

marketing idea every week.”

Fashionable investment approaches will come and go, but investors should remember that a long-term, disciplined investment approach based on robust research and implementation may be the most reliable path to success in the global capital markets.



Buffers

by Jared Troutman

Dawn Heneberry pointed out in an email blast to clients last month that we should expect volatility, big ups and big downs. As I drive over the mountain each morning on I-64 its important for me to keep a larger than normal buffer between myself and the car in front of me. This buffer allows me the luxury of not having to break hard, stress about bumper to bumper traffic, and gives me an extra few milliseconds to react.

Similarly your financial world needs four solid buffers that smooth out your 'retirement ride:'

1. Emergency Fund- Keep in a savings account 3-6 months worth of basic

expenses. Lean towards 6 full months while you are retired.

2. Financial Plan- The plan you update every 6 months with your adviser allows you to make small course corrections as your life and goals change over time.

3. The Sleep Well Test - If any single primary financial concern is worrying you so much that you aren't resting comfortably, then it's time to look at that concern with your adviser.

4. Your Rational Adviser - We are human. Curve-balls, accidents, anxieties, emotions, world events.....let's face it, these things get to us and minds get cloudy. Your adviser is here to act as a rational and objective third party to your life and help keep you anchored in times of stormy financial waters.

Exercising your power to choose is very powerful. We hope that you make choices that keep you buffered from the 'retirement rush hour traffic' and enjoying your life to the fullest.



The Winter Silence

by Jared Troutman

Our culture's freedom of expression has created a vibrant world of tweeting, singing, blogging, podcasting, vlogging, radio, apps, television, web pages, and

feather fluffing. The financial world is equally as interesting with a new voice and opinion around every corner. The mission of our ODCM investment counselors is to help silence the noise and remove the distractions by focusing the conversation on your goals, your needs, and what your resources are doing at this very moment.

We hope you have enjoyed the peace of snow falling on cold evenings in January and look forward to working toward a similar kind of financial peace. If you have people in your life who are being overcome by the noisy world of finances, please know we are here to help them too. Although not everyone is a fit for our services we are happy to talk with anyone to see if there is something we can do. We look forward to serving you and those you care about most.



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