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PDS Turns 30!

ANNIVERSARY
1985-2015

1985: A gallon of gas was \$1.09, stamps were \$0.22 and the U.S. pop music industry joined hands to sing "We Are The World" to raise money to fight hunger in Africa. And in Grandview Heights, Ohio a financial planning firm was born. Thirty years later, we're paying \$2.50 for a gallon of gas, \$0.49 for stamps and technology has made the "World" seem much smaller. Through the entire journey, PDS Planning has grown from just Bob Hamilton and Bob Cochran to 14 professionals serving over 450 clients.

Every day we're reminded that none of this would have been possible without incredibly loyal clients who were willing to trust our advice, focus on the long-term vision for their future, and work with us through the ups and

downs in the markets and in their lives. Our focus has always been to eliminate the stress associated with planning and attaining a richer, fuller life for our clients.

And we would be remiss if we failed to recognize past employees who played a part in our success. Thanks to Tom Dlusky, Bethany Wolford, Debbie Hamilton, Rebecca Shuter, Colleen Baum, Jeff Gilbert and Kristen Moosmiller. And a special thanks to Tom Robinson, who has published this newsletter for more than 20 years.

We have enjoyed every day, all 11,000+ of them! To our clients, thank you. To PDS, Happy 30th!

Kurt Brown New Partner at PDS

It is with pleasure that we announce the addition of Kurt Brown to the ownership of PDS Planning. Kurt has earned the respect of everyone at PDS during the 8 years he has worked with us. While he focuses his time and efforts in the investment arena, Kurt has also provided outstanding leadership to the company on business management issues and technology selection and implementation. *Congratulations, Kurt!*

Continue to Like Us On Facebook

Social media outlets like *Facebook* give us an opportunity to communicate with our clients (especially younger ones), and offer them a glimpse of our non-business lives. We have heard from many clients that they enjoy the pictures and informational content we share and that this provides another way for them to introduce the PDS team to people who might benefit from our services. We encourage all clients and friends to *Like Us!* We add material to our *Facebook* page frequently.

We also have a corporate *LinkedIn* page, as well as videos on *Vimeo*. Help us spread the word!

Special Office Hours

Thursday, May 7 (Company Meeting) – Closed
Monday, May 25 (Memorial Day) – Closed
Friday, July 3 (Independence Day observed) - Closed

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PDS CARES

We're in this for good.

Effective January 1, 2015, PDS Planning established PDS CARES, a charitable fund with the Columbus Foundation. Our purpose in doing this is to help us support the communities in which we conduct business. As part of the effort, we have created an Associate Matching Program, designed to match the personal philanthropy of our employees, to forge a partnership of giving, and to invest in the well-being of the communities where our employees live.

In celebration of PDS' 30 years in business, beginning June 1st and ending December 21st, PDS CARES will

make a charitable gift in the local community each week. 30 years, 30 gifts. But we need your help! We want our valued clients and friends to tell us who gets this money. Please take a moment, and tell us about a charitable organization for which you have a passion. From now until May 15th, we are accepting nominations for our 30 gifts. PDS CARES exists because our clients and friends let us share in their success. We want to support the causes that mean the most to them. Please send your nominations to pds30gifts@pdsplanning.com, or call us with your nominations.

SOCIAL MEDIA EXPLAINED



I'm eating a donut



I like donuts



This is where I eat donuts



Here's a vintage photo of my donut



Here I am eating a donut



My skills include donut eating



Here's a donut recipe



Now listening to "Donuts"



I am a Google user who eats donuts



Special Client Evening - Feeling Young!

You're invited!

HEALTH / WELLNESS / NUTRITION

Please join PDS Planning for an engaging discussion with **Dr. Dana Winchester** on a wide range of topics –

- Inflammation and disease
- Three causes of inflammation
- The Dirty Dozen: Which organic products to purchase
- Reading and understanding food labels
- Hydration
- Exercise

Tuesday, April 28

5:30pm Hor D'oeuvres

6:00pm Presentation

The Fawcett Conference Center
2400 Olentangy River Road



Please feel free to invite your family and friends!
Hor D'oeuvres will be provided by PDS Planning

Please RSVP no later than Wednesday, April 22
To jjackson@pdsplanning.com or 614-481-8449

While appropriate for all ages, the evening is targeted to active adults. We invite you to bring your friends!

Some of us wonder what all the social media icons we see actually mean. PDS can't take credit for this explanation, but we love it anyway. Thanks to Matthew Humphries, writing for *Geek-Cetera*.

Retirement In Perspective

Money Magazine polled retirees, asking them "How would you most like to spend your retirement?" The answers:

■ Traveling	48%
■ Pursuing Hobbies	23%
■ Time with Family	16%
■ Volunteering	13%

When asked what makes them happy, retirees responded:

■ Good Health	80%
■ Financial Security	58%
■ Friends & Family	36%
■ Having Purpose	20%

What's Happening at PDS

Rita Itsell and Jamie Menges will attend the Financial Planning Association's annual *Retreat* near Atlanta in April.

Bob Cochran will attend the 2015 *Wealth Management Symposium* at the University of Chicago in April.

Janelle and Danny Jackson will travel to India in June to once again represent their church's sponsorship of Asia's Hope. This vital organization provides family-style, residential care for orphaned and at-risk children.

Susan and Bob Cochran and several PDS clients

attended the Columbus Symphony Orchestra's annual gala celebration and concert in March. All proceeds benefitted the education programming of the orchestra.

Kurt Brown is a new board member of Neighborhood Services, Inc., one of central Ohio's oldest food and material assistance providers. PDS has supported NSI for a number of years.

Alyssa Anderson will be running in the Capital City Half Marathon, here in Columbus on May 2.

Welcome Dean Schuler



PDS is pleased to welcome Dean Schuler to our team. Dean joined PDS in February and serves as a client advisor. Prior positions were as an advisor with Northwestern Mutual and Mass Mutual. He has his CLU designation and is working towards attaining his Certified Financial Planner™ designation.

Dean received a degree in business from Central Michigan University in 2003 and spent the last ten years living in Delta, (northwestern) OH before moving to Columbus and PDS. He and his wife Abbey have been married for 10 years and have two boys, Preston and Noah. In his free time, Dean enjoys spending time with his family and coaching youth wrestling.

Please extend a welcome to Dean the next time you are in the office!

Financial Mistakes You Shouldn't Make For Love

In a recent article titled *7 Financial Mistakes You Shouldn't Make for Love*, writers Zara Green and Alfred Edmond list some money-related mistakes unmarried adults should never make.

- 1) Don't lend money casually without a written agreement that lays out repayment terms.
- 2) Never co-sign a loan. Three out of four times, you, not the borrower will end up repaying the loan.
- 3) Don't blow your cash flow budget to bankroll a lavish lifestyle for a significant other.
- 4) Never assume financial responsibility for an adult dependent. Don't pay the mortgage, rent, utilities and other bills of a healthy, able-bodied adult.

5) Never give your PIN, bank account numbers, ATM passwords, Social Security numbers, or other personal information to a love interest. This should be reserved for married couples.

6) This goes for all couples - don't assume you can change someone's financial habits and behaviors. It rarely ever happens.

7) Also important for couples about to marry - don't be ignorant about your partner's financial history. Know it and treat it seriously.

The writers add, "No matter how in love you are, protect yourself at all times."



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Stat Bank

- 93% - Percentage of employers and recruiters that review job candidates' social media profiles before making hiring decisions.
- Women are at a distinct disadvantage when it comes to saving for retirement. 65% of men surveyed say they have started saving, while only 53% of women indicate they have started.
- The average out-of-pocket health care costs in 2011 for a 65-74 year-old household is \$4,383.
- 68% - Percentage of survey respondents who plan to use their tax refund to pay down debt.
- 80% - Percentage of all water used in California that goes to agriculture.
- 69% - Amount of the current federal budget that is for mandatory spending (Social Security, Medicare, Medicaid, unemployment compensation, SNAP, child tax credits, etc.).
- 32% - Amount of mandatory spending in 1962.
- 14% - Chance of a number-one seed advancing to the finals of the NCAA men's basketball tournament over the last 17 years. Number-two seed's chances are 4%, number 3-seed is 3%. Number 4 through 16 have almost 0% chance of surviving.
- 32 - The population per square mile of the U.S. Canada is 3; Mexico is 58; South Korea is 484; Taiwan is 644; Bangladesh is 1,045; Hong Kong is 7,100.