



# Acorn Financial Services

## Growing Mighty Oaks

Welcoming Wayne Pampaloni, CFP®, REBC

August 2016



This month we would like to take the opportunity to introduce you to our newest member of the Acorn team, Wayne Pampaloni. Wayne has been advising mid-size employers and high net worth individuals on retirement planning and wealth management since the early 1990's. Wayne comes to the Reston office with a vast array of knowledge and experience after serving as partner in a regional employee benefits consulting firm through much of his career.

Wayne, like the rest of our team at Acorn Financial, believes that every investor has the right to receive unbiased independent financial advice. He strives to ensure that the companies and individuals with whom he works experience greater peace of mind, an increased sense of security, and a sharper vision of where they are in regard to meeting their retirement and financial goals. We look forward to having Wayne as a valuable team member for years to come.

Turning to this month's articles of interest, we have a few pieces to share to commence the academic year. As young people head back to the classroom this week, teachers everywhere will be encouraging them to "pay attention!" But for those of us who are not going back to school, there is a time when paying a little less attention may pay off. The below piece from the *New York Times* describes the emotional rollercoaster we feel when we follow the markets closely and how to avoid making knee-jerk reactions in our retirement accounts. Smart investing has nothing to do with dipping in and out of the market – but everything to do with developing a plan and saving early. The chart below is a powerful reminder of how delaying saving for the future can cause you to miss out on a robust retirement.

If you are looking to "pay attention!" and love to learn, follow the third link below for fun websites that can help satisfy your curiosity. Finally, we have included an infographic with tips for a productive and healthy school year. Wishing you all a Happy Fall.

Until Next Time,  
**Your Acorn Team**



### [Zen and the Art of 401\(k\) Maintenance](#)

Sometimes the best thing to do is ignore the financial markets. Instead of chasing returns and fretting over your statements, tune out the “noise” and you’ll be on the road to a more Zen-like investing experience.

[Read More](#)



### [Saving Early and Often Chart](#)

This illustrative chart succinctly shows how investing even as little as \$100 a month when you’re young can compound to a significant sum over time. This is a compelling message to share with kids or grandkids.

[Read More](#)



### [Level Up Your Knowledge with These 6 Excellent Websites](#)

Ever wondered exactly how a dam works? Or how many moons Jupiter has? If you have an acute thirst for knowledge but not a lot of time, these clever websites will both inform and entertain you, no classroom required.

[Read More](#)



### [Back-to-School Health: Tips for Parents Infographic](#)

It’s a busy time of year for kids and parents, but one way to make it more successful is to embrace healthy habits. This infographic provides reminders on how to stay healthy and promote clear communication between kids, parents and teachers.

[Read More](#)



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