



◆ **The key to investment success is discipline.**

◆ **Over time, common stocks deliver the highest rate of return; over time, the Value style of investing outperforms the Growth style, but both should be represented in the overall portfolio.**



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Also a Managing Director, Russ began his business career as a registered representative and then moved into banking. From 1976 to 1984, he was a vice president and trust officer at Provident Bank in Cincinnati. He joined Renaissance Investment Management in 1984 and became a Managing Director of that firm. His educational background includes a B.S. in finance from Bowling Green State University and an M.B.A. from Xavier University.

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