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Information Puzzle or Information Age?



Where do you do your research or product analysis?

There are so many options, from News broadcasting sources around the world, Studies, Magazines, Doctors, Scientists, Financial Experts, Professional Journals, Medical Research Groups, Google, Gemini, X, Co-Pilot, Chat GPT, Claude, Perplexity, Blogs, Food Surveys, Facebook, TikTok, LinkedIn, Life Coaches, Influencers, Friends, Colleagues, Family . . . and the list goes on!

There is no shortage of information available to us today, about any topic you can think of, but how do you know where to get the facts to make informed decisions?

We are bombarded everywhere we turn with opinions consisting of opposing and conflicting data, which makes figuring out your best course of action a challenge. We now have to navigate the abundance of so called 'proven resources or verified reviews' before making a purchase, choosing the best physio, restaurant, vacuum cleaner or any other item you may need.

Sensational language and 'tidbits' are what catch the headlines or go viral, but they are often not well researched or even true.

Professionals who delved into how research and testing is conducted discovered there are many questionable journals, sources that pay folks for rushed research, poorly done pilot projects with small sample sizes or unproven data that sway consumers daily.

The Google reviews, 'likes', etc. play a large part in the final choices we make and yet it has been found that a significant number of customer ratings are either paid for, fabricated or fake. Take an old example from 2017 when a restaurant called "The Shed" based in London, England, did not even exist, and yet had the #1 rating on Trip Advisor.

Next time you are in the market for a product or opinion it is recommended you go to a credible, objective source, so you can discern the hype from all the misinformation and disinformation competing for our attention and hard-earned money.

Here are two options you could use:

Wirecutter www.nytimes.com/wirecutter and/or **Consumer Reports** www.consumerreports.org

Festivities & Greetings

Lucky for us our new staff have enriched our office with teaching and sharing their traditions with us, as we do the same with them

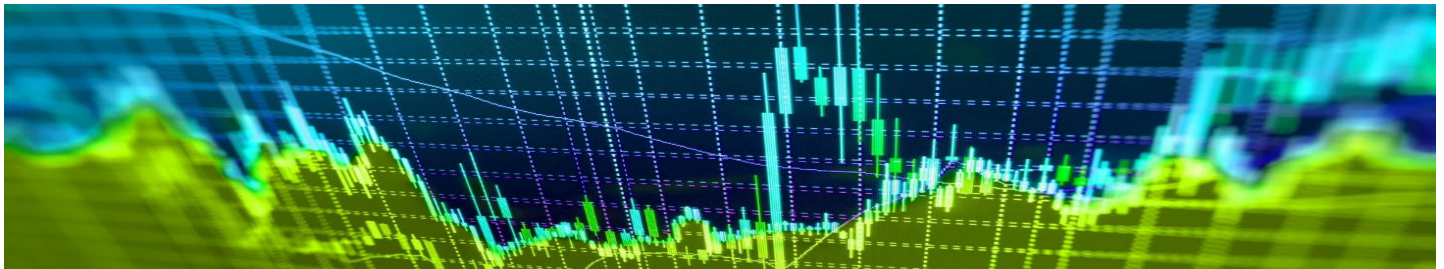
Here is a photo of Financial Decisions staff dressed in traditional 'saris' to join in celebrating Vishu (Malayalam New Year)

We are happy to introduce you to Keira and Mariya who joined us in January

When you drop by the office, take a moment to welcome them to our office family



Linda, Marina, Mariya, Melanie, Keira shown above left to right



Are We in the Eye of the Storm?

Humans generally prefer familiarity because it provides a sense of security and allows for informed decision making, based on facts. Currently, the world around us has more questions than answers and more moving parts than stability. As a result of so many 'unknowns', the markets are behaving with uncertainty, rapidly moving from highs to lows in reaction to wars, political comments, natural disasters, opinions and forecasting.

It is during such times of unpredictability that opportunities occur, allowing the portfolio managers to take advantage of emotional reactions to the news and noise around us, and then implement changes where financial rewards are reaped.

When investments rise in market swings, the management team take profits and rebalance holdings into safer positions, waiting for the next market dip. It is during their regular meetings and reviews where keen eyes and healthy discussions take place; they are constantly challenging their thesis, looking at a multitude of elements in the midst of this inclement world.

Friendly reminder of the saying "after a storm, comes a calm". When the recent bout is expected to end is unknown but those who persevere will achieve the financial goals they set themselves.

Don't let the headlines in the news cause sleepless nights, please reach out to us to make an appointment to discuss your thoughts and hear what the experts are telling us.