



CREATING PROSPERITY BY CONNECTING INVESTMENT OPPORTUNITIES TO INVESTORS

INVESTORS' CORNER

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Jump in the Driver's Seat

“We don't have to be smarter than the rest. We have to be more disciplined than the rest.”

Warren Buffett

Wait, What? Is it March already? I am sure the New Year just started, didn't it? And Christmas lights were recently being hung on the posts along the main streets on the drive up to my home. The days are flying by without a care nor without consultation that the hours are moving fast, and the minutes even faster than they did ever before!

What this means, is that there is no time to waste! Every precious second is to be accounted for! So, let's get cracking. Tell me, how did you start the New Year? Be honest with your selves? Are you guilty, like myself, of setting New Year's Resolutions? Well, this is not necessarily a bad thing! Are you of guilty of setting stretch resolutions which you know, with all the confidence in the world, that you will NOT achieve, especially seeing that by now, you have forgotten what they really are to begin with. Not to mention, the reality and demands of your everyday life – work; kids; school- have kicked these wish list activities to the curb?!

Majority of the times when your New Year's Resolution are left abandoned by the street side in mid-February, surely by March it is because of two things. The first, we set targets that perhaps might be too stretched and ambitious to achieve and secondly but most important, is that we do not have a champion in the corner of our boxing-ring cheering us on and following up on us so that we remain accountable to achieving these very goals.

Now, I am sure you might be checking this paper wondering if this is indeed a financial article. Is this a piece on Coaching? you might ask. Did the author have a lapse in judgement and she wants to deviate from finance and investment? When was this memo sent out? Well, none of the above, soon you will see how it all connects.

A New Year's resolution list must always, always, always have a financial category on it, that assesses how you fared financially the previous year and highlights the changes that you need to make in the current year to best grow financially in your personal life. It cannot always be your weight loss plan that gets all the attention! New Year's assessment is critical for Financial Planning and Growth and this **Must** be done on an annual basis and with the right financial partner to guide and champion you through.

You know, some persons ride along their financial life like a passenger in the taxi cab, not having much control of which direction their financial independence is heading. Gone are the days for that! Take control of your financial independence and partner with a certified and experienced advisor that can sit with you at the start of the year to assess your financial health, to:

- help to identify what worked best during last year and what did not;
- inform you on how the markets have changed based on current international, social and economic developments and the impact that this might have on your financial goals, whether it is positive or negative for you;
- advise on existing aspect of your plan that needs to be removed or adjusted;
- explore significant changes in your personal life to ensure your plan remains relevant to you and your family;
- provide recommendation on what suits you best given your goals and your personal situation;
- tie everything together to ensure that the updated financial plan is taking advantage of all potential opportunities.

The reason why it is critical for you to do this with an Advisor, is that this person will be your check and balances to keep you on track and to champion you on when you may want to give up on these goals. They let you remain accountable!

You may be thinking, I already have a good financial strategy, I am already saving, I already have a great plan. Obviously, this is not for me! Or perhaps you might be wondering, what more do I need to do? But no great plan is achieved without navigating the waters to ensure that you are still on target to get to your destination. A lot can happen in the market: - new presidents with

significantly different agendas threatening global trade wars, new companies are established, old ones are closed, existing stocks are now looking more favourable with better management control or even less so. Then there are personal changes, a new child, new inheritance, a job promotion, a new perspective on life, or maybe a different lifestyle you want to live, may mean a different strategy, different goals or objectives for you.

Whatever the case, let this year be the year where you jump in the driver's seat of your journey to financial growth and grab as your passenger the trusted financial partner to guide you along the way!

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