

Wow! I can't believe it is already the end of Spring with time moving much too quickly and world events keeping me spinning! According to the latest articles, tweets, blogs, and never ending "news" information I should be ready to build a shack and run away from the world. This year we have seen tremendous political turmoil and natural disasters (plus some man-made ones) that make us wonder what is going on?

The rate of information pouring over us from so many sources can seem daunting. The degree of volatility in the stock, bond and commodity markets seems to grow every year. This is partly from the ever increasing number of people investing around the globe, and partly from overreaction by countries, corporations and individuals to the "news". I have read that we have experienced more "tail risks" (truly unexpected events that influence our view of the world) in the past decade than in the past century. For example, who would have predicted the uprisings in the Middle East and Northern Africa, the rise in oil, military intervention in Libya, the Japanese earthquake, tsunami and nuclear scare? Let's add floods in several areas of North America, controversy over the Euro and the member states that make it up and the slowly improving US economy. Let's not forget about Australia, New Zealand, Canada (earth quakes, floods, fires) and the change in the Canadian political landscape.

The combination of these events can paralyze us into doing nothing (which sometimes is a good thing), overreact (which usually isn't), or search for answers and wishing for the good old days (remember your kids and grandkids today will become the good old days). So what are we as investors supposed to do? Follow blindly down any path and hope, pray and wish that all will be well? I think the better plan is to take stock (at least once a year) and understand what you need, want, and desire for today and the future. Then meet with your Arbutus Financial advisor and discuss how to best go forward.

We know we cannot predict the future or calculate the risks of every possible outcome for interest rates, oil prices, political changes, tax and economic policies and natural disasters. Things will happen and they seem to happen with increasing speed these days. Perhaps we are just so used to being wired up and connected and on top of the news and well read or over stimulated by information that we sometimes simply need to slow down and think about the news and consider the consequences before we act.

Investing, like life, is dynamic not static. It is important to take time and consider how to go forward from here with conviction and restful nights. There have always been and will continue to be crises all over the world. Our current reality is that we now learn about issues almost instantly and that can be overwhelming, upsetting and at times frightening. It's bodes us well to take this information in stride and consider how it will affect our longer term plans.