

Fourth Quarter 2016 Report

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2016 was a noisy year and if anything the noise problem is accelerating. Thomas L. Friedman was the first to postulate that “The World is Flat” in his euphonious book originally published in 2005 where he pointed out that because of the internet, anywhere in the world is next door and the flow of information is faster than we could have ever imagined. Just over a decade ago, the noise only came from TV, radio, newspapers, and then our desktops.

On January 9th, 2017 the 10-year anniversary of the iPhone was celebrated. When Friedman first published his book the iPhone didn't even exist yet, but today for many Americans the never-ending deluge of information from the internet comes at us not just from our desks but from our pockets. Now how many of us are tethered to the noise 24/7? Laptops, tablets and now seemingly ubiquitous smartphones. All too many of us are sucked into texts, tweets, and now AR games (Pokémon Go).

Information can certainly be useful, but is more information always helpful? How does any of this information help us get from here to there? Sometimes all of this information overload can be dangerous. In September, Michael and Glenda were rearended in a fenderbender caused by a distracted driver behind them who was looking at her navigation system on her phone rather than the traffic. It's great to have navigation at your fingertips, except when you can not see what is just ahead of you.

If you think that you can navigate through all of the noise then you might not need our help. However, we believe that our world view can and does provide value. For as long as you have been reading my reports and blogs you know that Creative Wealth Management is dedicated to the long view. We know that to help you get a handle on your long term goals you need to take into consideration all the relevant information. Even today's information. Yes we need to know what is happening today but guess what; it's always Today. That's how we work.

Sometimes in business, there's a negative connotation to being able to “see right through” a person. The implication is that there is a façade hiding the true intentions of someone and that façade is not doing its job. We want you to see right through us because there is no façade, because we strive to be transparent. We don't claim to know the things we cannot know. What we do claim is in our ability to plan. You may be asking yourself how it would be possible to plan for unknowns. If it were easy, we would have more direct competitors.

Sure you can get planning and investment advice from many other companies, but we pride ourselves on our unique approach to being transparent and reactionary. While someone else might give you a plan today for the next 5, 10, 15 or 30+ years, we know that every morning when you wake up, it's today and your plan still needs to be good for the next 5-30+ years. We have decades of experience in working with people both financially and emotionally to help them deal with life as it comes. We're ready for what comes next, and fully admit we can't know what exactly that is. What we can say is our experience has prepared us to help you deal and plan for whatever that is, our job is never done, because in less than 24 hours tomorrow will be

today. We know the world is loud and we don't want you to get a headache hearing all the noise, it's our job to listen for you and to you.

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