

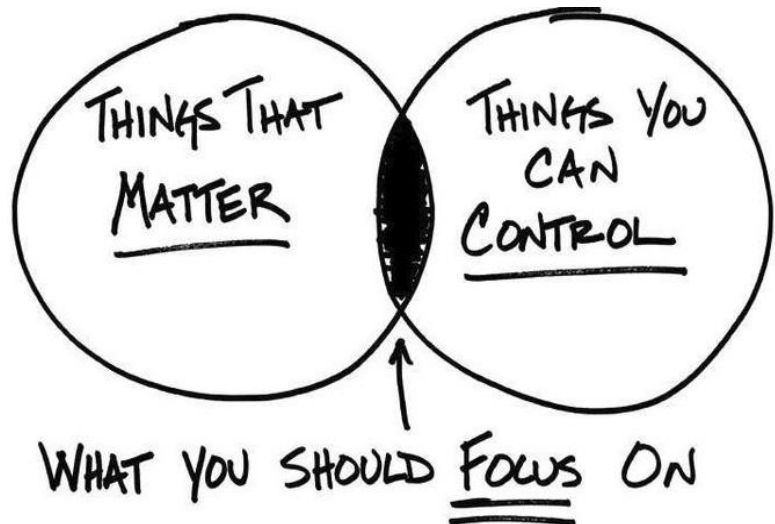
## Does it Matter?

In today's crazy, busy and often confusing world, our attention is in demand. This could be from family, friends, work, people trying to sell you stuff you don't need or the numerous time-wasting reality TV programmes and social media platforms. The problem is that we only have so many hours in the day and so much attention to give.

If you find yourself spending a whole lot of time and energy agonizing over something, Carl Richards suggests asking yourself the following questions:

- 1. DOES IT MATTER?**
- 2. CAN I CONTROL IT?**

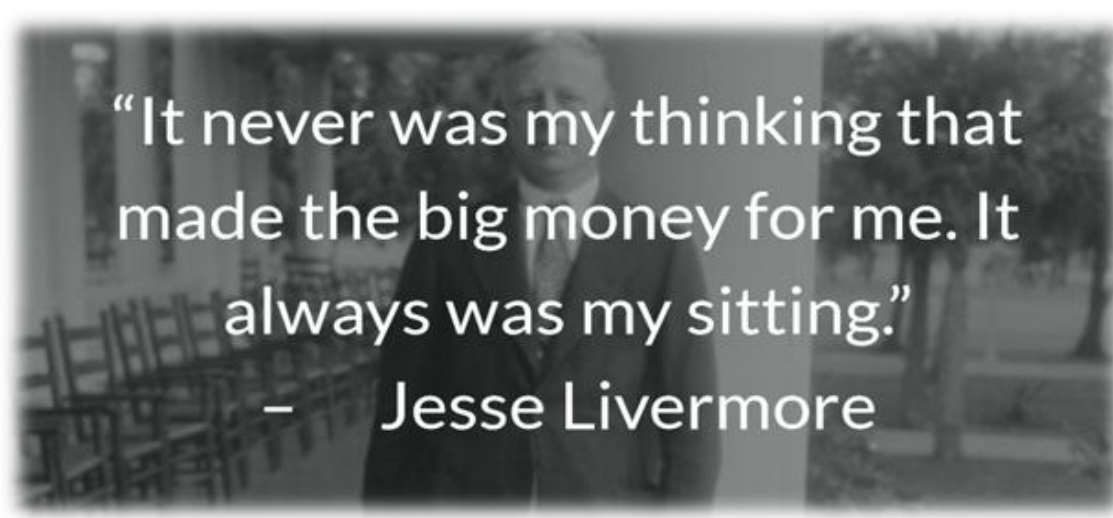
Unless the answer is yes on both counts, you should stop thinking about it!



This can apply to many situations in life, however it especially applies to financial matters where we can easily be dragged into worrying about things that both do not matter and are outside your control.

In recent times, we have seen some short-term volatility return to markets. We experienced the same in February, however market returns since the start of 2018 remain positive. This is perfectly normal, despite there being a relatively calm period in markets over recent years. However, many people with different agendas (e.g. selling newspapers) use this as an opportunity to grab your attention and incite fear.

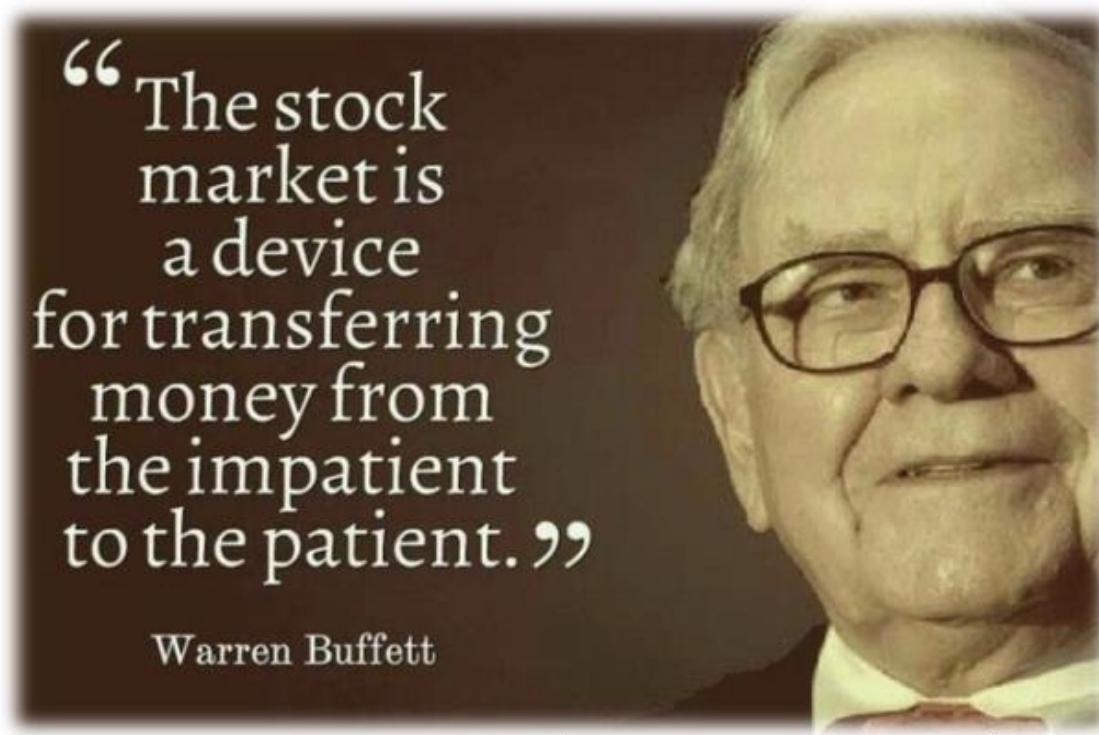
Let's remind ourselves how markets work. Prices go down because someone is willing to sell, and someone is willing to buy at a discounted price. Markets bring optimists and pessimists together in equilibrium – they completely balance each other at a competitive price, incorporating all available information.



“It never was my thinking that made the big money for me. It always was my sitting.”  
– Jesse Livermore

Basing investment decisions on economic or market forecasts is like guessing what next month's news will be. Even if you guess right, you then need to work out how all those buyers and sellers might react. In fact, research has proven that it is impossible to consistently predict the timing and quantum of movements – whether positive and negative. Therefore, when investing, we need to accept that we cannot control market volatility and that in the long term it does not matter.

Market movements are factored into our calculations when planning for your future. The worst decision therefore is to react to short-term volatility in a way that jeopardises the achievement of your long-term plans. Instead, you should focus on having a plan and portfolio that helps you achieve your goals, enabling you to focus on the big picture and what really matters to you.



We only have so much time, energy and attention to invest in our lives. What would it look like if we invested all of it just a little more wisely? If we quit worrying about things we have no control over or that don't matter, we will have more time for things that really are important, like enjoying life, family and our futures.

If you have any concerns regarding your investments or whether your plan is still appropriate, we want to talk to you. Please give us a call and let's have a chat.



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