



Christmas greetings from the team at CFS

Christmas greetings from the team at CFS. Another year has gone by and it's been quite a significant one for me personally, my youngest child has finished with secondary school and is weighing up life's options.... embark on tertiary training, currently free for the first year, then start racking up study debt and hope to find an employer impressed by her theoretical knowledge or start working at her first job but start networking and building up job experience....Very tough decisions in this world where 'alternative facts' and general BS make headlines in social media and news feeds and soon become 'true facts'.

Suffice to say in this challenging world we intend to entertain you with this newsletter and remind you that away from the headlines everyone is as happy and contented as they have always been.

Of course our offer remains that if you haven't seen myself, Yupar, Nicholas or Joy in the last year or so, it may be time to review those insurance requirements and investment plans....

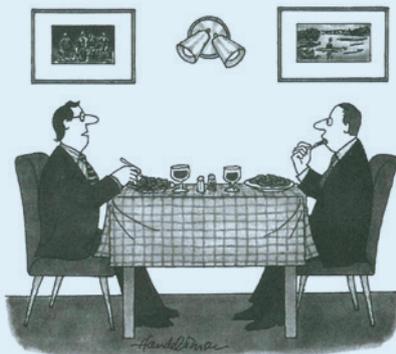
Perspective

I'm continually amazed at how irritated I become listening to the 'news' or viewing the 'news', even reading the 'news' brings about more questions than answers. Speaking to clients of various ages and professions I soon realised that this was not a unique experience but one shared by all.

Basically, the consensus opinion was that the irritation was borne from the obvious clash of the term 'news' with the complete lack

of actual news; we have allowed ourselves to be fed the same stories ad nauseum without respite and due to the repetitive nature we have in effect become brainwashed. In an effort to provide some perspective to this onslaught of negativity and rampant consumerism I thought I would share some words of wisdom and facts from the world of entertainment and academia.

So before you place an order for a security fence around your property or make enquiries about Kevlar vests please read and enjoy!



"As a nation, we may be spending our children's money, but at my house it's the other way around."





Entertainment Perspective

Lyrics from Eric Idle's 'Galaxy' Song.

Whenever life gets you down, Mrs. Brown,
And things seem hard or tough,
And people are stupid, obnoxious or daft,
And you feel that you've had quite eno-o-o-o-ough,
Just remember that you're standing on a planet that's evolving
And revolving at 900 miles an hour.
It's orbiting at 19 miles a second, so it's reckoned,
The sun that is the source of all our power.
Now the sun, and you and me, and all the stars that we can see,
Are moving at a million miles a day,
In the outer spiral arm, at 40,000 miles an hour,
Of a galaxy we call the Milky Way.

Our galaxy itself contains a hundred billion stars;
It's a hundred thousand light-years side to side;
It bulges in the middle sixteen thousand light-years thick,
But out by us it's just three thousand light-years wide.
We're thirty thousand light-years from Galactic Central Point,
We go 'round every two hundred million years;
And our galaxy itself is one of millions of billions
In this amazing and expanding universe.
Our universe itself keeps on expanding and expanding,
In all of the directions it can whiz;
As fast as it can go, at the speed of light, you know,
Twelve million miles a minute and that's the fastest speed there is.

So remember, when you're feeling very small and insecure,
How amazingly unlikely is your birth;
And pray that there's intelligent life somewhere out in space,
'Cause there's bugger all down here on Earth!

Academic Perspective

An excerpt from 'Sapiens: A brief history of humankind' by Yuval Noah Harari

'People don't appreciate just how peaceful an era we live in. None of us was alive a thousand years ago, so we easily forget how much more violent the world used to be. And as wars become more rare they attract more attention. Many more people think about the wars raging today in Afghanistan and Syria than about the peace in which most Brazilians and Indians live.

Even more importantly, it's easier to relate to the suffering of individuals than of entire populations. However, in order to understand macrohistorical processes we need to examine mass statistics rather than individual stories. In the year 2000, wars caused the deaths of 310,000 individuals, and violent crime killed another 520,000. Each and every victim is a world destroyed, a family ruined, friends and relatives scarred for life. Yet from a macro perspective these 830,000 victims comprised only **1.5% of the 56 million people** that died in 2000. That year 1.26 million died in car accidents (2.25%) and 815,000 people committed suicide (1.45%).

The figures for 2002 are even more surprising. Out of the 57 million dead, only 172,000 died in war and 569,000 died in violent crime (a total of 741,000 victims of human violence). In contrast 873,000 people committed suicide.

It turns out that in the year following the 9/11 attacks, despite all the talk of terrorism and war, the average person was more likely to kill himself than to be killed by a terrorist, a soldier or a drug dealer.'

SOMETIMES OVERANALYZING IS NOT THE ANSWER

Sherlock Holmes and Dr. Watson are camping in the desert, they set up their tent and are asleep. Some hours later, Sherlock Holmes wakes his faithful friend. 'Dr. Watson, look up at the sky and tell me what you see.' Dr. Watson replies, 'I see millions of stars'. 'What does that tell you?' asks Sherlock Holmes.

Dr. Watson ponders for a minute. 'Astronomically speaking, it tells me that there are millions of galaxies and potentially billions of planets. Astrologically, it tells me that Saturn is in Leo. Chronologically, it appears to be approximately a quarter past three. Theologically, it's evident the Lord is all-powerful and we are small and insignificant. Meteorologically, it seems we will have a beautiful day tomorrow. What does it tell you, Sherlock?'

Sherlock is silent for a moment, then speaks: 'Dr. Watson, you idiot, someone has stolen our tent.'



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