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DOLLARS IN, DOLLARS

OUT – Chicago has more retired policemen and survivors of policemen than they have active police officers. As of 12/31/15, Chicago had 12,061 working policemen but had 12,528 retired officers and survivors of deceased officers (source: Policemen's Annuity and Benefit Fund of Chicago).

DIGITAL REVOLUTION

- The number of electronic devices that are "connected online" (e.g., laptops, smart phones, cars, appliances, watches, security systems) surpassed the world's population in 2010. Within 4 years (by 2020), the number of devices and objects that will be "connected online" will reach 50 billion. The globe's population is 7.3 billion today (source: Federal Trade Commission).

No independent analysis has been performed and the material should not be construed as investment advice.

Investment decisions should not be based on this material since the information contained here is a singular update, and prudent investment decisions require the analysis of a much broader collection of facts and context. All information is believed to be from reliable sources; however, we make no representation as to its completeness or accuracy.



Have a great trip!

On behalf of all of us here at Petra Financial Solutions, we hope the previous year was your best yet ... and that the coming year is even better!

Now, you're probably wondering what I mean by "Have a great trip," especially if you weren't planning a vacation anytime soon. Well, there's a saying that New Year's Day is the first in a 365-day journey ... a journey around the Sun. So in a sense, we're *all* about to embark on a trip.

Is that a little silly? Perhaps. But when I think of each successive year in those terms, I can't help but feel excited. I can't help but feel what an incredible privilege it is to participate in this grand and mysterious adventure called life.

Think about it. Every year, we as individuals, as a species, as a planet, start a new expedition: sailing through the cosmos in our ever-expanding universe, circling the most beautiful star in the entire galaxy. I remain convinced that, while each year brings its challenges and contests, its tests and trials, its hardships and heartaches, life itself is a pleasure cruise ... and we've all been invited to attend.

I can't wait to see what sort of shore excursions this year has in store for us.

So as we begin a New Year, remember to appreciate the stellar view we've been given. Remember to inhale the scents all around us. Remember to enjoy the feeling of the sun on your back. Remember to look at the stars. And, most of all, remember to have a great trip.

HAPPY NEW YEAR

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