**MOM**

SIMPLE

* Simple Interest
* Simple documents

DIY – DO IT YOURSELF

* Fund the world that you want to live in
* You make your own decisions

PEOPLE

* Relationship based
* Intuition
* Caring and love

LOCAL

* Community and culture based
* Neighborhood, town/city, county, state, country
* Local operations of international companies

**OPM**

COMPLEX

* SEC filings, 10Q, 10K, 8K, S8, CMO, CDO,
* Hedge Funds, Junk Bonds, Leverage, Arbitrage
* Proxy Statements, Earnings Calls
* Complex legal documents – court system interprets

EXPERTS

* Attorneys, CPAs, CFAs, VPs, CFREs, CEOs, EVPs,
* Must rely on “experts” to interpret complex documents and complex data
* “Experts” decide for you

NUMBERS

* ROI, ROA, PEG Ratio, Alpha, Beta, Black-Scholes
* GAAP, EBIT, EBT, EPS, Free Cash Flow, Asset Turnover
* Morningstar Style Box, Asset Allocation, Diversification
* Big Data

GLOBAL

* Global decisions – local needs ignored
* Hierarchal structures
* Shareholder returns