Highline Financial Services, Ltd.

Highline Financial Services provides three categories of service to its clients. Managing partner Freddie Mack is getting ready to prepare financial and personnel hiring (or layoff) plans for the coming year. He is a bit perplexed by the following printout he obtained, which seems to show oscillating demand for the three categories of services over the past eight quarters:

**SERVICE**

**-------------------------------------------------------------------**

**Year Quarter A B C**

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1 1 60 95 93

2 45 85 90

3 100 92 110

4 75 65 90

**SERVICE**

**-------------------------------------------------------------------**

**Year Quarter A B C**

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2 1 72 85 102

2 51 75 75

3 112 85 110

4 85 50 100

Examine the demand that this company has experienced for the three categories of service it offers over the preceding two years. Assuming nothing changes in terms of advertising or promotion, and competition doesn’t change, predict demand for the services the company offers for the next four quarters. Note that there are not enough data to develop seasonal relatives. Nonetheless, you should be able to make reasonably good, approximate *intuitive* estimates of demand. What general observations can you make regarding demand? Should Freddie have any concerns? Explain.