

# NAVIGATING THE MAZE

YOUR GUIDE TO ALL THINGS FINANCE AND FINANCIAL PLANNING

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Easing back into the old routine  How to have good ideas easily  
 A very special offer and thank you gift  Some words of wisdom

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## WE'RE BACK!

It was nice to walk into the office for the first time after all that time cooped up at home. Makeshift offices on the dining room table are excellent for a break. But there's nothing like being able to go to the office and actually do my job.

Brazilian Jiu Jitsu is back. The Covid shutdown hurt both what I had learned and also my fitness. Gees, it has been hard work getting back into the workouts and relearning what I was just starting to get good at. But getting back into training is such a good feeling.

We're back sailing - there is still nothing better than getting out on the water especially as the winter weather clears away, and we get those crystal clear spring days with plenty of wind. I'll treasure the sun on my skin all the more now.

We are all back in the office except for Lisa who has cystic fibrosis. To keep her as safe as possible, she is working from home. We're close to being back to normal but not all the way there.

The progress is reassuring.

Business-wise - I heard one commentator mention that the

banking industry has jumped ahead 5 years in the last 6 months.

I can personally attest to this. Many clients are now comfortable 'Zooming' when they would have expected a face to face meeting back in January. That is a trend - Zoom went from a company name in February to a verb by like June. Kind of like 'Xeroxing' instead of 'copying' or 'Googling' instead of 'searching'

A couple of clients who were based overseas applied for and got loans through us - we were even able to 'ID them' over Zoom. The process is simple - they hold up their passport/I.D next to their face on their webcam and I take a screenshot.

Banks were reluctant to let us do that earlier but it does make life easier for everyone.

Sadly, the partial return to routine hasn't been as good for everyone.



Chewie has lost a daytime friend. He spends his days holding vigil waiting for my return like something is missing from his days when he is home with Heather. He is getting used to the office though as he comes in with us when we are both working.

*Ben*

~ Principal, FYI Money

# PHYSICAL HACKS FOR MENTAL ABILITIES



Creativity and intelligence aren't just in the brain. Your physical body plays a large role in your ability to think clearly, solve problems, and find innovative strategies. The key is balancing your levels of cortisol (the stress chemical), testosterone (a power and control chemical), dopamine (a pleasure and reward chemical), and DHEA (a chemical for vitality). The *Height Media* website offers these tips for strengthening your body to enhance your mind:

**Practice paced breathing.** Steady, calm during stressful situations. healthy breathing releases chemicals that can help you stay Spend 10 minutes a day breathing deeply from your diaphragm—in

through the nose and out through your mouth. The in and out counts can be different. One study found that after 21 days of paced breathing, a group of bankers achieved an average of 62 percent improvement in cognitive capacity on complex decision-making tasks.

**Sit and stand straight.** Hunching over for hours on end reduces the space your lungs need to expand adequately, increasing carbon dioxide levels and reducing your emotional and mental performance. Sit and/or stand with your feet flat on the ground, straighten your spine as if you had a string attached from the ceiling to the top of your head, and square your shoulders. Check your posture during the day.

**Walk throughout the day.** Sitting too much increases your risk of cancer by 13 percent, according to studies, and also raises your mortality risk by 17 percent. However, you're 45 percent more likely to have a creative idea while you're walking than when you're seated, even if you're walking on a treadmill. If you're blocked for ideas, a walk can be a quick, easy way to unleash your imagination.

## “ QUOTES OF THE MONTH

*Once I had asked God for one or two extra inches in height, but instead he made me as tall as the sky, so high that I could not measure myself.*

—MALALA YOUSAFZAI

*Numbers constitute the only universal language.*

—NATHANAEL WEST

*Above all, be the heroine of your life, not the victim.*

—NORA EPHRON

*You can't have it all, all at once. Who—man or woman—has it all, all at once? Over my lifespan I think I have had it all. But in different periods of time things were rough. And if you have a caring life partner, you help the other person when that person needs it.*

—RUTH BADER GINSBURG

*Well-behaved women seldom make history.*

—LAUREL THATCHER ULRICH

*The one permanent emotion of the inferior man is fear—fear of the unknown, the complex, the inexplicable. What he wants above everything else is safety.*

—H.L. MENCKEN

*Do the hard jobs first. The easy jobs will take care of themselves.*

—DALE CARNEGIE

*A healthy outside starts from the inside.*

—ROBERT URICH



FREE FOR YOU. A COPY OF MY BOOK!

# NAVIGATING THE FINANCE MAZE



I've finally managed to do something that I've wanted to do for quite some time now. I wrote a book all about buying, investing and decreasing debt, it's called:

## NAVIGATING THE FINANCE MAZE

The proven pathway to funding your dream home, growing an investment property portfolio and enjoying a debt-free lifestyle faster.

Yes, it is a real book – paper and ink and binding... and it just came back from the printers! As a thankyou gift for your loyalty and support over the years – I'd like to send you a free copy. Over the course of 179 pages I reveal everything I know about the mortgages and owning your own home including:

- How to buy your dream home, including:
  - 7 ways to get the deposit you need
  - 4 mortgage myths: BUSTED
  - A simple 12 step 'map' to **Navigate The Finance Maze** faster and with less stress than you would without this book (even if you've bought a home before, you'll still want to have this)
- Getting the right deal for you and reveal the strategies and tactics you need to know in order to get the most out of any loan you take out, as well as paying it off in record time.
- How to deal with what the banks call 'special considerations' such as bridging loans, family guarantor loans, unsteady income, self-employed, expats, rural properties, high risk postcodes, construction, buying off the plan and dealing with maternity leave
- The Ultimate Guide to owning your own home sooner
- How To Buy An Investment Property
- How to build your property empire to meet your financial goals
- Who you need on your property dream team, and how to recruit them
- Real life case studies showing how we've helped clients in difficult and unusual circumstances navigate the finance maze
- And much more!

To receive your free hardcopy in the post, (not some PDF that gets lost on your hard drive and never opened!) all you have to do is:

- 1 Email me at [ben.white@fyimoney.com.au](mailto:ben.white@fyimoney.com.au)
- 2 Pop 'free book' into the subject line
- 3 Include your mailing address in the body of the email and I will send you out a copy.

If you think a friend or family member could use a copy, then by all means send me their details by email and I'll send them a copy as well.

I'd love for you, your family, friends and colleagues to get the inside running on how to make smarter decisions about their home loan.

Honestly, I wish I'd written it sooner. But all we can do is seize the day to give ourselves the best future possible.

I hope you enjoy the read.



*Ben*





## THE TALE OF THE TWO CATS

**Two cats were walking on a path toward each other. When they came near, neither was willing to let the other pass first.**

“You let me pass first,” said one cat.

“No! I was first here,” said the other cat.

“No, I must be first, because I am bigger.”

“No, I must be first, because I am more beautiful.”

After a while, the cats started fighting, scratching, and biting each other.

Then a wiser cat arrived. He looked at them and started to laugh.

The two cats stopped fighting. “Why are you laughing?”

“I am laughing at you two. You are wasting your time and are hurting each other, just because you won’t let the other one pass. The path is wide enough for each cat to pass

to the other side. Why are you fighting? Don’t you have anything better to do?”

“It is a matter of honour and power,” said one cat.

The wise cat was amused. “Someone who is really strong and self-confident doesn’t feel the need to show this to others. He or she feels good about himself, and others feel his strength, and respect him, with love, not fear.”

The two cats were bewildered. The words of the wise cat made sense, but their habits were too strong. It was not easy for them to resist them.

Did the two cats stop fighting and go along their way? I leave that for you to think about.

## Thank you for the referral!

It means a lot to us when you stick your neck out for us and recommend our services to peers, friends and family, you don’t have to do it and each time you do we feel incredibly grateful. Thank you to the following clients – we are truly humbled.

- David for referring Brandon
- Darren for referring Larry
- Lidia for referring Ursula & David
- Jess for referring Dave & Amanda
- Trent for referring Joanne
- Amy for referring Alison & Andrew
- Colette for referring Michael
- Colette for referring Jared
- Peter for referring Will & Lauren
- Leona (private referral)

## Congratulations are in order!

FYI Money would like to thank the following clients who settled a loan with us in the last 60 days. We really appreciate your business. We wouldn’t be in business without each and every client.

- Simon & Jessica
- Mitchell & Louise
- Stuart & Tracey
- Nicole
- Dan & Alex
- Kristle & Danielle
- Melissa & Anthony
- David
- Rod & Jacqui
- Joanne & Colin

