

NAVIGATING THE MAZE

YOUR GUIDE TO ALL THINGS FINANCE AND FINANCIAL PLANNING

IN THIS ISSUE

Rollin' And Racin' | Enjoying your time at work
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A BIG 'WIN' ON THE OCEAN AND ROLLING FOR FITNESS

We just got our last sail in for the season - indefinitely suspended now due to Corona Virus - the last regatta was the Middle Harbour Regatta, a 2 day Saturday-Sunday deal. It was a huge gathering, some 30 boats in our class and 100 competitors total.

Sailing from Rose Bay to Manly and back. After all the idyllic sailing I've done up on the Whitsundays, this regatta was incredible. Think of racing in the Whitsundays as kind of a Sunday



drive. This was all-in action the boats were in tight with each other and the weather was nautical.

By the time, we reached Manly, the wind had kicked up to 35 knots there were 2 metre waves in the harbour making it a swift race home. When the winds are that high you have to reef the sails - you don't run them all the way up the mast, so that you have less surface area catching wind so you can go slower. But you still go fast.

We finished third. Our skipper was thrilled with the result and it was a blast. Good thing too because I'm not sure how long it will be before we will get to sail again. That regatta has to tide me over.

ON TO THE ROLLING PART

Since February I've been trying a new way to get fit. I hate gyms, weights and all that stuff - the repetition bores me. I was telling a friend about this and she suggested Brazilian Jiu Jitsu. She

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took me down and all I can say is 'I love it.' There's no striking so I'm not a human punching bag, which keeps the bruises to a minimum, the people at the gym have been really supportive, encouraging and offer beginners lots of advice. It's more like a family there than a competition which works for me.

And on the fitness part - each roll (their term for a bout) is exhausting. My cardio fitness is come along in leaps and bounds after just 4 weeks. The discipline required is amazing. 2 years as a white belt, 12 years to get a black belt. You can be a black belt in karate in 2 years by comparison.

I'm already missing my rolls after classes were suspended due to the Corona Virus. I can't wait to pick it back up as soon as is practical.

Ben

- Principal, FYI Money

HOW TO MAKE WORK EASIER TO ENJOY



Let's face it—work can sometimes be a drag. You don't want to quit, but you can take some steps to make things better and feel good about your job again. Try these:

BUILD MORE BOUNDARIES.

You don't have to be at the beck and call of everyone in your

workplace—even your boss. Be clear with everyone about what your job is and isn't. Be polite but firm, and people will respect your willingness to stand up for yourself.

TAKE FREQUENT BREAKS.

No matter how busy you are, take some time to relax and recharge. Nonstop work can lead to burnout, so schedule a few minutes every

hour or so to take a walk, breathe deeply, chat with a colleague, get some coffee or a healthy snack, or whatever will help you regain your perspective and energy.

STEER CLEAR OF TOXIC PEOPLE.

Most people are kind and cooperative, but some are jerks. Maybe they don't mean to be (or maybe they do), but these people can take a toll on your performance and mental health. Limit your interactions with these types as much as you can and don't let them get under your skin when you can't. Remind yourself that you have value, too.

TUNE OUT DISTRACTIONS.

Work gets difficult when you can't concentrate. Try some noise-canceling headphones to escape unwanted conversations and ambient sounds. Set up some times when you don't want to be interrupted and communicate this with your co-workers. Hide in a conference room with the door shut (and maybe a sign on the door) to get away from it all while you work.

“ QUOTES OF THE MONTH

I could never have gone far in any science, because on the path of every science, the lion mathematics lies in wait for you.

—C. S. LEWIS

Maybe fate's arithmetic is so diffuse that it's not arithmetic at all.

—DAVID LEVITHAN

Talking about our problems is our greatest addiction. Break the habit. Talk about your joys.

—RITA SCHIANO

Everything will be okay in the end. If it's not okay, it's not the end.

—JOHN LENNON

Safety brings first aid to the uninjured.

—F.S. HUGHES

One earnest worker can do more by personal suggestion to prevent accidents than a carload of safety signs.

—E.R. BROWN

Your art is what you do when no one can tell you exactly how to do it. Your art is the act of taking personal responsibility, challenging the status quo, and changing people.

—SETH GODIN

The strength of the team is each individual member. The strength of each member is the team.

—PHIL JACKSON



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.

- Adele-Louise
- Dave & Lynda
- Jane & Andy
- Amanda & Jeremy
- Samantha & Paul
- Toni & Michelle
- Daniel & Natalie
- Anthony & Fiona
- Vaughn & Lindsey
- Steve
- Sarah & Mike
- Christie & Steve
- Sean



IT'S AMAZING HOW QUICKLY THINGS CAN CHANGE.

BY BEN WHITE

When I started to put together this issue of the newsletter, everything was relatively normal barring a bit of a toilet paper shortage. It has changed so much since then, that I've scrapped the article I was going to write and thought I'd better update you on what your next steps need to be in light of how quickly everything is changing.

With all the upheaval that is going on, I can't imagine how this is affecting your family with uncertainty. For many of my clients, their home represents their biggest investment and one of their more significant expenses. If you are one of the people affected by the corona virus outbreak or the shutdown, there might be some uncertainty about how we can navigate the next few months. Plenty of Australians will be in a similar situation to you.

There is nothing I can say in the form of general advice that will work for everyone. We need to make a plan that will work for you. The good news is despite our office being closed for the duration we are still open for business and we can work with you and your lender to make sure that you still

have your home at the end of the corona virus shut down.

YOU ARE NOT IN THIS ALONE.

The government and lenders are doing quite a lot to make sure that you are protected. We are working to stay on top of all the policy changes so that we can keep you apprised of what your options are and how you might be able to come through this crisis ready to go back to work relatively unaffected.

If you are still working and the money is still coming in - great. If you are impacted, the first thing we need to do is work how we can get through the next few weeks to the next few months until things start to normalise.

Like you, I don't have any inside information about how long all

the disruptions we are seeing are going to last. But as I write this article the advice is brace for 6 months of disruptions.

We are set up to work remotely and we'll keep working for you. We won't have to stop working.

Unfortunately, meeting face to face would be an unacceptable occupational health and safety risk, but we can meet via telephone or online on Zoom or Skype if you want to see me 'in the flesh.' Feel free to touch base if you are even slightly concerned about what your future holds. If for any reason your employment situation changes get in touch immediately we'll do our best to help you.

We are here for you, call **0416 294 483** or email me on **ben.white@fyimoney.com.au** for any reason - even if it is just for a 5 minute chat. We will get through this together.





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.

SOMETIMES ALL YOU NEED IS A HELPING HAND

In January, the staff of an U.K. bookstore discovered how a single tweet can alter reality.

Though the Petersfield Bookshop has a loyal clientele, by the end of the day on Jan. 14th, it had not made a single sale. A slow day would at least record sales of 20 or more books. The staffers wondered if the dismal weather was affecting their business or if this day marked the beginning of the end for the 100-year-old independent bookseller.

One employee took to Twitter to mention the store's predicament and provide a gentle reminder about the current promotion of book prices reduced by 25 percent. That's when things began to turn around.

The store's tweet was retweeted by author Neil Gaiman, who has 2.8 million followers. As the word spread across the Twitterverse, thousands of online orders began to flood the store's website. Locals volunteered to help the staff fulfill these orders so they could be shipped in a timely manner. In the days that followed, new customers who'd driven from locations near and far visited the shop to buy books and show their support for the business. The store's Twitter feed also received a spike in the number of followers.

Wouldn't it be great if all of our tweets and retweets could have such positive consequences?

- Rhonda for referring Yngve & Nicole
- Clive for referring John & Sally
- Adriano for referring Marcelo
- Vaughn for referring Nigel
- Melissa for referring Kylie & Christof
- Barbara for referring Kim & Grant
- Colm for referring Ingrid
- Jenny for referring Paul & Yvonne
- Nathan for referring Martin & Leigh



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