



# Money Matters with Les Conway

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## Ch ch ch ch Changes



Woolworth used to be the place to go for bits and bobs and your pick'n'mix on the High Street. The Yellow Pages was the first place you'd turn to when needing a business's number. And there was even a time when mobile phones were the size of a suitcase and only owned by stock brokers or drug dealers.

But things have changed. The technological revolution we've experienced over the past 15 or so years has impacted all our lives for better and for worse. You just need to look at the High Street outside my Pinner office and in Bridge Street just around the corner, to see the changing face of modern life. Shopping habits and the ever increasing power of Amazon have meant we're seeing retail shops shut down.

But unlike many other 'High Streets', Pinner remains vibrant enough to attract new and different businesses to take on those empty stores. We now have Brooks, a new book store with an emphasis on the experience you have there, just as much as the books you buy. We also have Beer Asylum, a bar selling craft beers which is proving very popular. And a two-minute walk away is The Queen's Head, a traditional pub which has really changed with the times and is doing so well it's been named the UK Pub of the Year in a recent competition.

Technological and digital developments have brought more transparency and efficiency to the way things are done. And indeed, my industry of financial planning has changed enormously over the past decade too.

When I started off in financial services 28 years ago, there were sections of the industry that used hard sell tactics. Thankfully, that approach is almost as extinct as the lesser spotted Little Chef (for the record, never frequented by me of course).

The key to dealing with changes is to move with them and adapt the way you do things.

Standing still isn't an option, as shown by some household store names who are no longer around, while at the same time other new kids on the block are flourishing.

If myself and Bob Dylan were a duo (unlikely but you never know), I'd probably suggest we belted out - 'The Times they are a changing.'

Thanks for reading.

**Investments can fall as well as rise and you might get back less than you invested**

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