



Money Matters with Les Conway

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A Time to Change - The Japanese Way

With the New Year on the horizon, a lot of our minds are thinking how we will change things for the better in 2019.

Will it be the year we get fit and focus on health? Or the year we get that job or qualification we've often dreamed about? Or is 2019 the year you get your financial house in order?

Whatever it is you want to change you'll need to act.

The good news is it often doesn't need to be a huge change. In fact, research has shown that by adopting small, even tiny changes you can transform any area of your life.

The Japanese have a word for 'change for the better'. It's Kaizen.

It sums up small but continuous improvements. Whether that be in business, socially or medically. It can be successfully applied to any aspect of life.

Examples of Kaizen include:-

Health – Start by taking the stairs rather than the lift at work. Walk on a treadmill for five minutes rather than beating yourself up for not running five miles. Any action is better than inaction.

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Career / Education – Start looking for courses that you might be interested to enrol on. Look at what qualifications are needed to get that dream job. It doesn't have to be a huge leap as long as it's a small step in the right direction.

Wealth – One of the smallest actions that can have the biggest impact when it comes to getting your financial house in order is simply picking up the phone. Not to order a pizza (avoiding this has health benefits to), but to call a financial planner and have an initial chat to see what changes can be made to get your finances fit and healthy looking.

Whatever you want to change in 2019 I wish you the best of luck.

Thanks for reading and have a happy, healthy and prosperous New Year.

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

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