



# Money Matters with Les Conway

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## There are only two basic emotions

Imagine for a moment there are only two basic human emotions of contentment and fear. As far as our biology is concerned, this can be considered true, where all our other feelings and emotions fall under one or other of these.

In essence, people want to experience more contentment and less fear.

We all have our own unique language for this. But as examples, we want to move away from worry, anxiety and insecurity and move further towards joy, happiness and peace of mind.

In lifestyle financial planning terms, I often give the analogy of the TV programme *Grand Designs*. Here you have someone who wants to build the home of their dreams. But they have immense trouble articulating their vision of the end result in their head to the architect and builder.

They go through all sorts of issues. From encountering issues they hadn't foreseen, along with changes of mind. Funnily enough, with every build, the finished product is exactly as they envisaged, and they couldn't be happier.

Sometimes we need to embrace fear to challenge ourselves. But whenever this occurs, it needs to have forethought and planning.



A lot of these feelings can relate to money in terms of whether we have enough, or even have too much.

In lifestyle financial planning, we often establish that 'ah-ha moment'. An epiphany perhaps or realisation that brings with it a new fresh feeling.

Ultimately, it's about an element of the unknown. The unknown in the sense that we cannot see what life may look like into the future.

That's of course where planning comes into play. To enable us to have a chance at the very least to plan our future and be in control.

Remember that life is not a rehearsal, and we only get one crack at it. And although the money is important, it's what we do with it that really counts.

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

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