



Money Matters with Les Conway

Founder/Director/Financial Planner at Essentially Financial

Adapting to the environment

In the times we're facing now, where lots of us have had or will soon have the COVID-19 vaccine, we need to adapt our lives to what is going to become the norm.

Nature has its own way of adapting and some species have learnt how to adapt, simply to maintain their survival.

The natural world is a tough place. Faced with competition for resources and sometimes hostile climates. But in order to beat the odds and survive, some who inhabit our planet adapt in some very interesting and unusual ways.

One example is the Alaskan wood frog where to survive the winter, up to 60 per cent of the frog's body freezes solid. They also stop breathing and their heart stops beating. This allows them to survive temperatures as low as -80°F. In spring, they then thaw out and 'come back to life'.

Another example are kangaroo rats, who have adapted to survive in the desert without ever taking a sip of water. Instead, they get all the moisture they need from the seeds that they eat. They also have incredible hearing and can jump up to 9ft, helping them avoid predators.



For humans, we likewise need to adapt and ensure that we're ever evolving and continuing to learn. This applies to all elements of our lives from our health and wellbeing, right through to the fiscal and professional elements of our needs.

As parents, we also express a duty to guide our offspring on the right path. A phrase that's stuck with me for years is that 'you can either give a man a fish and feed him for a day or teach him how to fish and feed him for life'.

The same goes for our Lifestyle Financial Planning, where preparation, monitoring, assessment and taking stock are critical throughout.

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

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Bishops Walk House,
19-23 High Street, Pinner,
Middlesex HA5 5PJ

Telephone – **020 3137 5398**

Email – **admin@essentiallyfinancial.co.uk**

Website – **www.essentiallyfinancial.co.uk**

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