



Money Matters with Les Conway

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Holding onto the good times

It's been an eighteen month roller coaster ride for us all, with lockdown after lockdown, endless restrictions on our civil liberties, uncertainty and many finding it hard to cope.

As I write, the UK has been downgraded to a COVID-19 level three alert. The sun is shining and soon, more of the things we took as the everyday norm (and maybe, with this recent experience, for granted also) will return.

We're not out of the woods yet, but we are now so very close.

Being the motor sport fan that I am, I'm of the view that the late great Ayrton Senna was unquestionably one of the best grand prix racers of all time. Most notably he said when he left the highly successful McLaren formula one team where he'd won his three world championships where his departure was emotional for all that 'you have to hold onto the good times'.

How right he was and that's exactly what we must do right now.

In lifestyle financial planning terms, I regularly refer to the fact that 'life has a nasty habit of biting us on the back of the neck when we least expect it'.

Meaning that we need to be as prepared as we can be



for when that day comes and to minimise the downside as best as we can. Whilst of course, also enjoying those good times and great memories.

We all go through that cycle of life and in different ways. For many, that involves our children going through theirs too.

Although not as originally planned, my daughter's wedding in early June has proved a challenge to co-ordinate. We gave them the opportunity to reschedule again when the lockdown release roadmap was announced. But they decided to stick with their chosen rescheduled date as they wanted to get on with their lives.

We must remember that life goes on and we must always be ready for when the opportunity for the good times come.

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

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