

MORRIS FINANCIAL CONCEPTS, INC.

"May you live in interesting times."

Traditional Chinese proverb

We've been asked more and more lately what it means to have a healthy financial life in the midst of such trying times. How do we relieve stress and capture enough time or awareness to continue to smell the roses and truly notice the beauty in the world around us? For many people the real order of the day is to hunker down and play it safe. We certainly agree this is the time to evaluate your own situation and get your own financial health check up. Back to the basics is the financial mantra. Understand your cash needs and reduce or control debt. Discretionary expenditures should correlate directly with your desires and not yield to impulse purchases.

"Financial health, financial wealth, it is more than money" is our firm's tag line. This is another way to say that it is not about the size of your wallet, it's about the size of your life. In these crazy economic times, we need to adjust our focus to find joy and life's beauty where money may not even be needed. With our new lens we become grateful for what we have, the beautiful place where we live, and especially our supportive and loving family, friends and communities. This financial health though has to be experienced like an exercise – a little conscious awareness everyday. The fear then has to go through a solid wall before it can get to us.

Here is a list to help you with your financial health exercises. This list was not original. It came from friends, family, and colleagues. We would enjoy hearing your own ideas to add to the list. We'll use them to share with others.

- ~ Walk the dog (borrow one if you don't have one of your own)*
- ~ Hug someone (be careful, in general it should be someone who you know)*
- ~ Start a gratitude journal – every morning/evening, write down 5 things for which you are grateful*
- ~ Read all those books you've been collecting, meanwhile drinking all that tea that has accumulated in your cupboard*
- ~ Get Skype and call friends all over the world*
- ~ Write a poem, or at least read one*
- ~ Continue to make your Charitable Contributions*
- ~ Watch "It's a Wonderful Life" or "Love Actually" or some other super feel good movie*

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- ~ Make a game out of cooking dinner for a week using only ingredients already found in your pantry or freezer (adding fresh vegetables)*
- ~ Have a book swap party with everyone bringing a few books they'd like to swap and a refreshment*
- ~ Write a letter to a soldier*
- ~ Exercise*
- ~ Join Netflix (30-days free and then \$8.99/month) and watch 100 - 200 - 300 movies! (They're available instantly on your PC)*
- ~ Teach a teenager to balance a checkbook*
- ~ Write an old fashioned letter to someone*
- ~ Take an elderly neighbor lunch*
- ~ Breathe, pray, meditate*
- ~ Play cards or a board game with someone fun*
- ~ Journal*
- ~ Volunteer*
- ~ Watch a comedy routine and laugh the day/night away*
- ~ Burn an aromatherapy candle*
- ~ Listen to music*
- ~ Dance*
- ~ Do a craft (find something on sale at Michael's or another craft shop)*
- ~ Make a hobby out of finding free weekend activities and planning outings with family friends*
- ~ Look at old pictures and marvel at how great you still look*
- ~ Make somebody laugh*
- ~ Get fresh vegetables from a farmers' market*
- ~ Watch a thunderstorm – on a porch if possible*
- ~ Donate blood*

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- ~ Catch a snowflake on your tongue*
- ~ Volunteer at an animal shelter*
- ~ If you get a premium cable channel, invite your friends over to watch shows they might otherwise not get to see*
- ~ Give a stranger a compliment*
- ~ Feed someone's parking meter*
- ~ Go to the library and check out books and DVDs (for free!)*
- ~ Pay a true compliment to someone who annoys you*
- ~ Throw a Board Game Night at your house for friends, family, neighbors*
- ~ Match all your mismatched socks*
- ~ If you find a tails up penny, turn it over for someone else to find a heads up penny*
- ~ Be a Big Sister or Big Brother*
- ~ Create something (stained glass, a photo album, a collage)*
- ~ Print the photos you've been meaning to get off of the computer and put them in a photo album or scrap book*
- ~ Make a quilt*
- ~ Color – with a child, by yourself, outside the lines*
- ~ Have a special story time with your children/grandchildren*
- ~ Organize a silly 2K or 5K walk/run in your neighborhood*
- ~ Visit monuments and museums in your area*
- ~ Put a puzzle together*
- ~ Take silly/pretty pictures just for fun*

Yours very truly wishing you a healthy financial life,