



## Your greatest wealth is your health!

### Form healthy habits to improve both your physical and mental health?

Spring is here, bringing better weather and longer days which can be accompanied by a reignited motivation to return to goals and projects that were forgotten with the dark winter chill. Get back out and make the most of the sunny days, there's no better time for renewed interest and effort when it comes to caring for our health. For many of us this means getting back to the best level of physical health we can and shrugging off our winter coats, read: unwanted kilos! Mental health levels can wane during the winter months when it's easier to stay home in the warmth and comfort of our homes instead of venturing out to socialise. Where to start? Start small, as small habits can make a big difference.

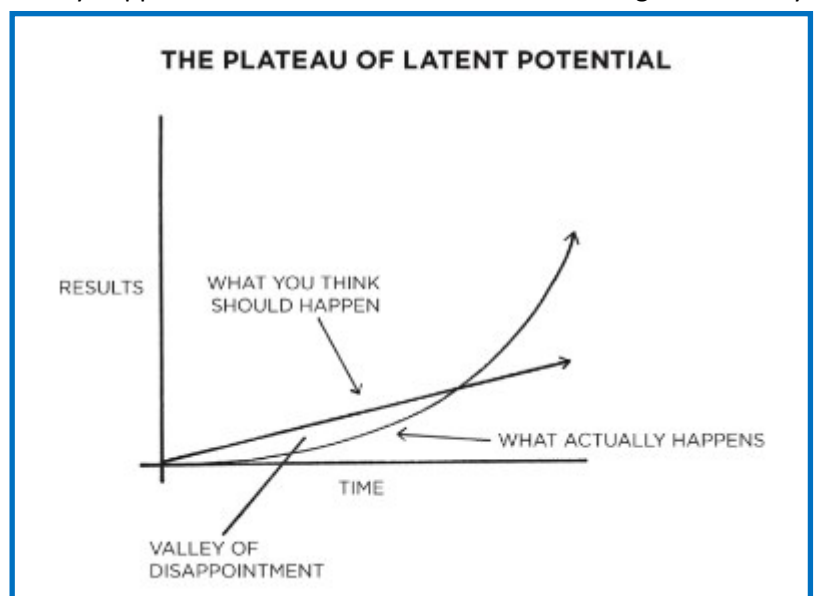
### Motivation might get you started; but habits are what keep you going. It's true, we are what we repeatedly do!

Motivation is a fantastic thing but hard to maintain and will power will only take you so far. Habits can have a compounding effect either way as they can be a double edged sword. When used for good they can make a difference that results in a truly positive outcome. The reverse unfortunately also happens with negative habits. One walk around the block won't see you in peak physical fitness, just as missing your regular walk on the odd occasion won't cause a large drop in overall fitness. The occasional large or unhealthy meal indulgence won't pile on the kilo's but make it a regular habit and they will soon start to add up.

What's the best way to create a new habit? Begin with small but regular changes and use the compounding effect to your advantage. Form a plan with intentions that will help make your new habit easy to remember and execute. Day, time and location all need to be decided, then certain cues can make it easier. If you want to start the day with a drink of water on waking, have the glass or water bottle next to the bed so it's the first thing you see. If you want to begin a regular walking routine, place your walking shoes where you will see them and consider walking with a friend. Having another person to be accountable to, someone to encourage you along and vice versa is a good strategy.

Patience is needed, in his book Atomic Habits, James Clear addresses the "The Valley of Latent Potential" the lag time between what you think should happen and what actually happens. Our efforts don't make visible change unless they cross a critical threshold, what we experience prior to this moment is called the "Valley of Disappointment". Refer to the diagram right. You really need to hang in there and get past the dip.

Physical health can have a large bearing on mental health, good physical health helps promote good mental health. Physical activity activates the release of neurotransmitters, dopamine and serotonin often referred to as the happy hormones. Ticking of two boxes at once, so make the most of the better weather and start creating great habits and consider dropping some that are not serving you well. Small changes make small differences in the short term but continue long term and the effects can be enormous.



# What's happening around the WSP office:

Peter Ryan has a small interest in a pacer (Little Miss Lily) and a young trotter (Lots of Change) and has been following them to races around Victoria of late and enjoying some success. Lily had some good results a few months back in Brisbane. They are both competing in the current Vic Bred series with upcoming finals in mid-Sept. Lily is right in a promotional picture with Australian cricketing great Matthew Hayden.



**PUBLIC HOLIDAYS :** Our office will be closed  
Friday 29 September 2023 - AFL Grand Final Eve  
Tuesday 7 November 2023 - Melbourne Cup



## Indigenous Voice to Parliament Referendum

Australians will go to the voting polls on Saturday 14 October. It is mandatory for Australians who are aged 18 and over, and who have already enrolled to vote. A \$20 penalty will arrive in the mail, courtesy of the Australian Electoral Commission (AEC) if you don't vote. Failure to pay in time could see the fine blow out to in excess of \$200 and a court date.

## Fuel discount at EG Ampol for RACV Members

If you have an RACV member card make sure to scan it when purchasing fuel from a EG Ampol service station to access the 5c fuel discount. Add the 4c per litre discount with your Woolworths Everyday rewards member card and it's an 9c discount. If you spend another \$5 in store another 4c discount applies taking to 13c with milk and the daily papers doesn't have to be junk food. The service station on the corner of Bradley St and Union St is an EG Ampol, for more info see <https://www.racv.com.au/membership/member-discounts/motoring/fuel-vouchers.html>

An eighty year old lady was marrying for the fourth time. The local newspaper asked her for an interview and if she wouldn't mind talking about her first three husbands and what they did for a living.

She smiled and said "My first husband was a banker, then I married a circus ringmaster, the third was a preacher and now in my 80's, my fourth husband is a funeral director.

When asked why the four men had such diverse careers. She explained "I married one for the money, two for the show, three to get ready and four to go!"



## Words of Wisdom

Don't let a wishbone grow where a backbone should be. ~ Annon

"The question is not: will today be a good day?  
Every day is a good day.

The question is: how much good will you get out of today?" ~ James Clear

204 Allan Street, PO Box 432, Kyabram, VIC, 3619 P (03) 5851 2000 E [admin@wspartners.com.au](mailto:admin@wspartners.com.au) W [www.wspartners.com.au](http://www.wspartners.com.au)  
Wealth Solution Partners Pty Ltd, ABN 7800638314 Australian Financial Services Licensee & Life Insurance Broker Licence Number 278811

The contents of this newsletter are written expressly for education purposes and are based on the opinions of the authors. The authors and agents for the authors do not accept any liability or responsibility for any error or omission or any loss or damage of any kind sustained by any person or entity arising from the use of this information. We recommend that you seek independent professional advice relevant to your specific circumstances before acting on this information. If you no longer wish to receive this newsletter please notify our office on 03 5851 2000 or [admin@wspartners.com.au](mailto:admin@wspartners.com.au).