



The Pillars needed to survive an isolated world

By – Rob Mills, Bayside Financial Planning

Over the course of the last 25 years working with clients all the way through to retirement, I have developed a theory of the pillars that I believe someone needs to have in place for when they walk out of their workplace doors for the very last time.

However, during these strange times of COVID-19; working from home, or being stood down, the stress and anxieties that these days are bringing, I caught myself thinking that these pillars could be for us all.

The pillars needed for a long and healthy retirement life in isolation are:

1. Mental Fitness – What will you do and what can you do in isolation to keep your mind vital, awake and stimulated?
2. Emotional Fitness – Have you developed relationships that will see you emotionally connected and fulfilled through your time in isolation?
3. Physical Fitness – How will you get some regular exercise and moderate your diet to keep you from becoming a larger human, thanks to isolation

Mental Fitness

We may be living in isolation, but it doesn't mean we can't to do something positive for ourselves and our brains.

Take the time to learn something at <https://www.open.edu/openlearn/free-courses/full-catalogue>, there are **FREE** courses ranging from 3 hours to 50 hours (Beginner to Advanced Levels) across the following areas:

1. Health, Sports & Psychology
2. Education and Development
3. History & the Arts
4. Languages
5. Money & Business
6. Nature & Environment
7. Science, Maths & Technology
8. Society, Politics & Law

“Borrow” a book from Brisbane City Council Library at https://library-brisbane.ent.sirsiidynix.net.au/client/en_AU/eLibCat, or Redlands City Council at https://redl.sdp.sirsiidynix.net.au/client/en_AU/default/. You can become a member of the library, giving you access to:

1. Digitalbooks
2. Audiobooks
3. Music
4. Films
5. Magazines

American comedian, George Carlin once said “Never let the brain idle. An idle mind is the devil’s workshop. And the devil’s name is Alzheimer’s.” There is also sufficient research that suggests that keeping an active mind helps to ward off such things as depression.



Emotional Fitness

We all need something to look forward to; a reason to get out of bed and out of our pyjamas!! It will mean different things to different people, and below are just some tips that may help you with your purpose.

Build yourself a daily schedule, and don't forget to start with making your bed!! Perhaps no one has extolled this virtue of making the bed each morning as well as US Naval Admiral William McRaven.

"If you make your bed every morning you will have accomplished the first task of the day. It will give you a small sense of pride and it will encourage you to do another task and another and another," he said. "By the end of the day, that one task completed will have turned into many tasks completed. Making your bed will also reinforce the fact that little things in life matter."

Creating a schedule for your daily tasks and activities that you're able to stick to will help you to form good habits and break bad ones for a happier life.

But it's not all about when you will get the vacuum out!! And let's be honest, as much as we love our spouse, child, housemate, fur-baby; if we are confined with them indefinitely..... So, these days, we can't get down to Indoor Cricket on Thursday, the Rugby Club on Saturday, meet friends for breakfast on Sunday or have dinner with all the family on Sunday. We shouldn't let the way we are being asked to live our lives right now take away from the joy that we gain from being social!! We just have to be a little imaginative!

Set up a regular ZOOM Meeting with your friends, your family, your mates or even your work colleagues. ZOOM is an app that can be downloaded. Google have a version called Hangouts. For dinosaurs like me, there is also Facetime on my phone!!

If you need to practice on someone, send any one of us an invite!!; we could go over a portfolio review with you!!

Set a regular time, then come together; bring a drink, some nibbles and enjoy each other's company, again. Just remember; we are not Robinson Crusoe!! We are all going through this.

Physical Fitness

There aren't many things we can do for the body or mind that have such a positive and immediate impact.

Sure, we can eat a bowl of ice cream or that piece/block of chocolate when we're feeling down, and we'll briefly feel better, but it also comes with some big drawbacks; we put on weight and we'll likely have a sugar crash a few hours later. Drinking excessive amounts of alcohol can make us happier in the short term, but that's simply borrowing tomorrow's happiness, and more often than not, results in a hangover and lasting negative effects.

Exercise, however, will have both a positive chemical effect on your brain reducing stress and improving mood, as well as resulting in lasting positive benefits for the brain and body.

When you exercise, your body releases chemicals called endorphins. The release of endorphins leads to feelings of euphoria, modulation of appetite, and enhancement of the immune response. It is known that the body produces endorphins in response to prolonged, continuous exercise.



Regular exercise has also been proven to:

- Reduce stress
- Ward off anxiety and feelings of depression
- Boost self-esteem
- Improve sleep

So, you're stuck at home in isolation? There is no excuse not to get out twice a day for at least a 30 minute walk; take the dog, take the family.....unless of course you want some private time!! Start a project around the house? Get out and weed the garden? Reach out to your Exercise Physiologist, Personal Trainer, Footy Coach or do a Google search for home-based exercise if you need some further inspiration.

Just, don't turn into a lounge lizard!!

That takes care of the output, but we all know it has more to do with what we put in our mouths. It's really not rocket science: if you don't want to put on weight, you have to stop eating more than your body needs. With our isolation, being indoors most of time means you are burning less calories than what you did before. And this means you should eat less to adjust to this new lifestyle.

So, get those cookbooks out, do some online research and try some new recipes!! If you have your hands on the French cookbook though, just remember that portion control is equally important!! Ha!! That is where I go wrong!!

To wrap it all up

We hope that you were able to take something away from the above, even if it was just a bit of inspiration. We hope you are staying safe and that you are taking care of yourself, your family and your friends.

We are serious, if you want to practice ZOOM Meetings or the like, with us, we would be more than happy to!

Having a healthy sense of mental wellbeing has many benefits. It lifts your mood, promotes resilience in difficult situations and helps you get the most out of life. It doesn't matter who you are, where you live or how you're feeling – taking a few moments for yourself each day will help you be a happier and more resilient you.