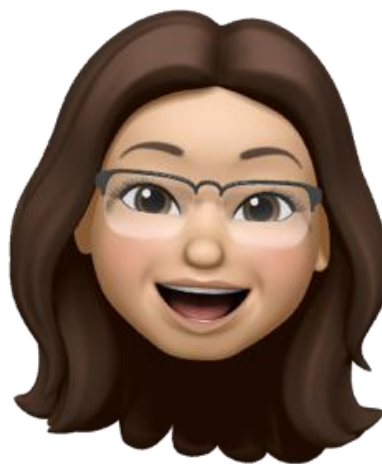




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Ellen's Positive Note #5



This is the fifth in a weekly series with Investment Executive to help advisors and dealers in the financial industry through this pandemic of COVID-19.

The goal of *Ellen's Positive Notes* is to lighten the mood during these difficult times and to provide you with tools to help you. If you have colleagues who do not subscribe to my e-alerts please pass this along and ask them to email me so we can add them to our list:

(ebessner@babinbessnerspry.com) or Kim
(kmcpeake@babinbessnerspry.com).

I invite any feedback or questions or comments or other ideas you have for this new weekly column. Here it is... and **stay safe – please!**

Pandemic, stress and luxury

How to use your free time to reduce stress and prepare for the future

By Ellen Bessner, BABIN BESSNER SPRY LLP

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It's been a month since most of us have been out of our normal routine due to this pandemic and we are all feeling stressed, with good reason.

Do you share my feelings of aggravation that this pandemic might have been avoidable if we had clamped down after SARS? Are you worried that you or your family members might get sick? Concerned that your business is already suffering? You might also be worried that you will have trouble meeting your ongoing financial obligations or be unable to provide financial support to family members who have lost their jobs.

All of this is real and the stress itself can make you sick. We have to prepare ourselves for a long road ahead and fight off the stress, which isn't easy.

How to cope? I focus on the one thing this pandemic has delivered to me that is wonderful — the luxury of extra time — and I use it to improve my personal situation for the present and future.

I have never had the luxury of extra time. From age 12, I studied and juggled between one and four jobs at a time. I graduated from law school, articulated, got married and had children, all while building my law practice.

I have worked six or seven days per week since my call to the bar in 1989. I have written many articles and two books. More recently, I accepted a corporate board position sitting on the enforcement panel for Chartered Professional Accountants of Ontario and I am taking the board certification course offered by the Institute of Corporate Directors.

With most of these activities slowing down or coming to a halt, for the first time in my life I have the luxury of time. This might also be the first time in your life when you've had this much extra time. Of course, if you have young children underfoot, you might not have more time — but you should try to find some time to do something for yourself. This can help reduce your stress and improve your circumstances for the future.

I've come up with a list of projects to help keep my stress level at bay. Some of these projects are for sheer enjoyment and others are for preparing for the future. I hope this list will be helpful to you too.

Project #1: Identify physical aches and pains that have been neglected, and develop a plan to fix them

You don't necessarily need doctors, physiotherapists or even exercise equipment; just you and the worldwide web may be enough to help.

I have chronic neck, shoulder and hip pain, mostly from working all these years. I found a yoga teacher online who has a neck-and-shoulder routine that lasts 15 minutes and a hip routine that lasts 20 minutes. I am a creature of habit when it comes to exercise, so I do these every day.

Exercise is personal, so cruise the web to find a teacher and exercises that make you happy and work through the kinks in your body. If you find something that you like to do, then try to do it daily. I already feel much better physically, and of course, this also helps my stress level.

Project #2: Do some cardio and a bit of strength training to reduce stress

Even doing a little exercise is helpful. It doesn't have to be so arduous that it feels like torture — remember, this is supposed to help reduce your stress.

If you have a routine already and equipment handy, keep it up. If you have exercise equipment in the basement that has been used mostly for hanging laundry, you might want to hop on while listening to a few of your favourite upbeat tunes.

If you do not have any equipment, take a rigorous walk outside. I just started to walk and jog to get my heart rate up. I find it helps with stress. Also, your body weight can be used for many exercises and canned food can serve as weights. During a pandemic, I don't think anyone will judge you for walking outside with cans of tomatoes in your hands, and with social distancing in effect, people probably won't notice anyway!

Project #3: Do things you love that you never had time to do

I love baking, which is something I had not done in years. Now I've already made an apple cake. After accidentally ordering 30 bananas online, my next project is baking banana chocolate-chip cakes, which can be popped into the freezer or given away as gifts. (I had to borrow some of the other ingredients from my sister, which she left on her doorstep for me.) Today I made banana-maple syrup milkshakes — no one was complaining!



Project #4: Examine your weaknesses, either at work or in your personal life, and develop a plan to work on them

Even though I took accounting courses as an undergrad student years ago, accounting isn't one of my strengths. I need to understand this subject matter better for my board work, so I found an accounting book that I am planning to work through.

For advisors, you may want to improve your online presence (just be sure to comply with regulations and your firm's internal policies). You may need better systems to improve the quality of your paperwork, or there may be other inefficiencies in your business that can be improved upon.

You may have picked up my book *Communication Risk* and seen the exercise I suggest you use to determine your strengths and weaknesses, as well as your likes and dislikes. Use my checklist to help you identify areas that you can change at work to make yourself more productive, fulfilled and profitable.

Most of all, be patient with yourself. The stress we are experiencing is real, so we need to give ourselves time to adjust. I hope that with this extra time, you might be able to resolve lingering issues. This might make you feel just a bit better and help prepare you for the future, when this pandemic is over.