

Dear Friends,

Another month and a time to write an informative, witty, light-hearted newsletter. So that is the aim ...

Let's start by talking about something many of us value - money. Money is not "the root of all evil" this omits the important word "love" from this biblical statement. The love of money is the root of all evil. I guarantee if you have no money and are at the bottom of [Maslow's hierarchy of needs](#) life won't be as good.



Here are a few financial tips I have just made up:

1. Rather than a spontaneous purchase - sleep on it – do you really need it?
2. Experiences tend to give more joy than more material things. The more material things you purchase the more time and money these take to maintain these.
3. Spend less than you earn – aim to save for a contingency for rainy days (some would say 1/6th of your annual salary).
4. Maximise tax benefits – generally this would involve paying into a pension.
5. Avoid purchasing depreciating assets on credit.

Note, I am not an independent financial advisor. Hopefully this prompts you to check the state of your finances and adjust accordingly. I have [summarised lots of books on](#)

[finances](#) which might be helpful.

Remember once you have got enough cash to cover your means increasing this further isn't going to add to your happiness. Getting your own financial balance right is a personal thing and British people tend not to talk about this, but it is worth strategically considering this infrequently.

YouTube Video of the Month

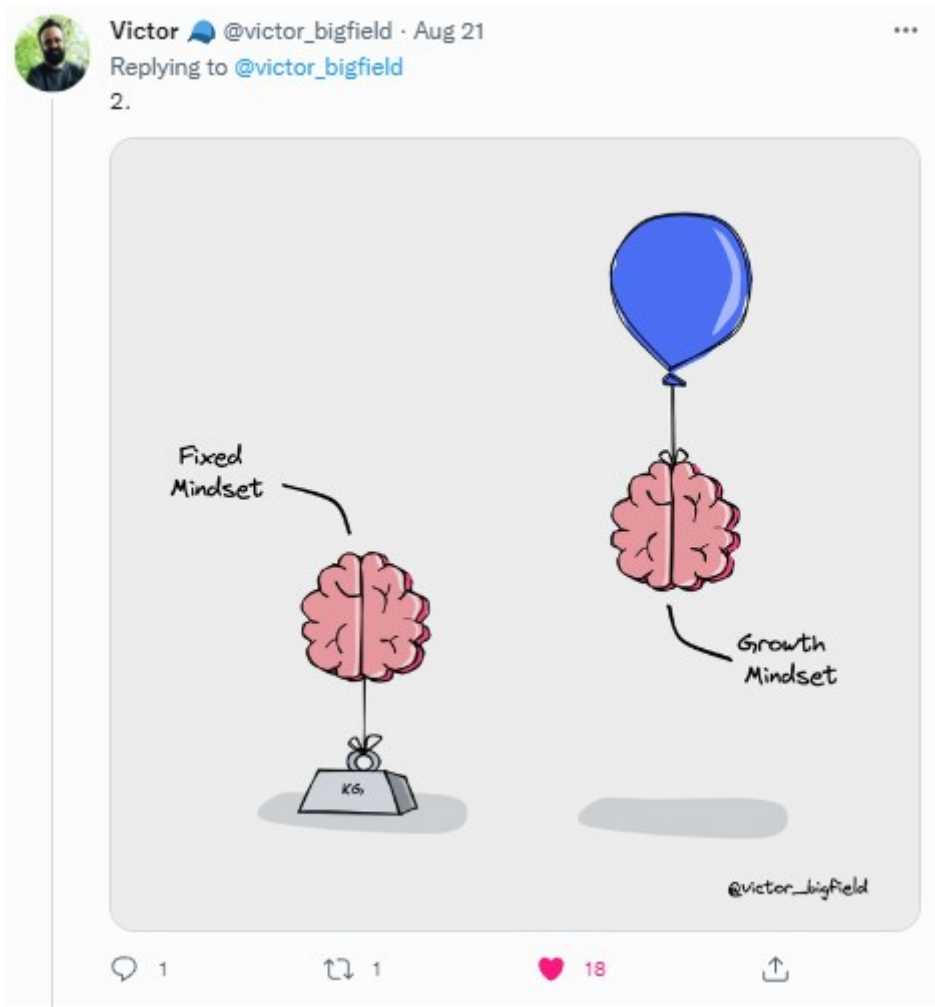


A five-day dedicated product design sprint is something am unlikely to ever get involved in, however there are good points to consider when working in teams:

- Get the key people in the room
- Have an efficient system to vote to decide on objective(s)
- Take swift action

The irrelevant whirlpool was added as the previous thumbnail had perhaps the lowest click through rate I have ever seen!

Tweet of the Month



Opted for a great visualisation by [@victor_bigfield](#) – which displays a Growth Mindset. I first heard about this at an open day at my children’s primary school – the concept is certainly well embedded in education in the UK.

It won’t surprise you that I read and summarised this book. My written summaries used to be much more condense – I summarised the Growth Mindset By Carol Dweck in two lines: “Fixed mindset is the belief that success is based on solely natural ability. Growth mindset is that you have the potential to learn anything.” If you want to see the other line, click [here](#) (spoiler it isn’t worth clicking on).

Instead, if you want to click on something more helpful do me a favour and forward this newsletter to your friends to sign up by [clicking here](#)?

Website of the Month

[Quidco](#)

Keeping with the financial theme, this is a great cashback website, sign up for free and get cashback on over 4,500 established websites, including eBay. Above is my referral link, if you earn cashback, I might get a small kickback.

The death of Queen Elizabeth II has just occurred on 8th of September 2022. She was the UK's longest-serving monarch after reigning for 70 years, dying aged 96 (1926 - 2022).

Here are a couple of quotes from her that you might find interesting:

"I know of no single formula for success, but over the years I have observed that some attributes of leadership are universal and are often about finding ways of encouraging people to combine their efforts, their talents, their insights, their enthusiasm and their inspiration to work together."

"Grief is the price we pay for love."

From my perspective she was a great Queen and may she rest in peace.

Hope that you have a great month, until next time,

Chris





Chris Weatherburn

Get the most out of your life!