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**What's wealth without health?**

**Life is unpredictable, so follow your dream while you are still able to do so**



Eating healthily and exercising regularly will help you enjoy your golden years. No matter how good you may be at work, or in investing, it will not amount to very much if your health fails. --

ST FILE PHOTO

By Goh Eng Yeow, Senior Correspondent

In the recent hit movie *New Year's Eve*, actress Michelle Pfeiffer plays an unhappy secretary who enlists the help of a young delivery man to fulfil her list of New Year's resolutions before a fresh year kicks in at midnight.

Tears welled in my eyes as I followed the innovative manner in which actor Zac Efron, who plays the delivery man, helps her to realise her dream - especially the touching scene where Pfeiffer advises Efron not to leave it till too late before doing things that he really cares about.

For many of us, it is customary to make New Year's resolutions pledging to change our lives for the better, only to let them lapse after a few mis-steps.

This is one reason I gave up making New Year's resolutions years ago, because the promise to keep them was forgotten the minute they were made.

But this year, I resolve to set some goals for myself in ways that go beyond taking care of my finances.

In the last two years, my mum was hospitalised a few times and the strain of coping with her illness, coupled with stress from other quarters, had caused my health to suffer too.

It has led me to change my outlook on life and made me appreciate more fully the well-wishes of good health I get from loved ones and friends in the current festive season.

A lot of people fail to realise that staying healthy is the most important asset to possess. No matter how good you may be at work, or in investing, it will not amount to very much if your health fails.

### **Taking care of ourselves first**

On New Year's Day, it was my good fortune to reunite with my 100-year-old aunt in Hong Kong whom I had not seen for years.

Even though her movements had slowed down with age, she was mentally agile and in excellent health. It enabled her to stretch her modest pension and live comfortably in a nursing home, without getting bankrupt by a host of health problems or relying on her grandchildren for handouts.

The key to her good health was living a simple and frugal life, and staying active, and working well into her 80s at various jobs.

So as we rush about our work, chasing after the next promotion or business deal, it may do us good to pause and ask if we are doing enough to take care of ourselves first, like eating healthily and exercising regularly.

Ask yourself, if you live to 100, whether some of the goals you now set for yourself may be rather superficial.

### **Cutting down on financial stress**

Most of us will experience some measure of financial stress, living in a fast-paced city like Singapore, as we struggle to make ends meet and pay our credit card bills and mortgage instalments.

It is painful to see the value of our investments evaporating as the financial media is filled with dour tidings on the European debt crisis and the struggling US economy.

But take things in perspective. People get stressed because they react to every twist and turn in the financial markets. But financial problems, which appear to be intractable at first sight, may turn out to be rather trivial when we recall them years later.

Around this time **three years ago, I was invited to the Chinese New Year celebrations at the beautifully restored Tan Chin Tuan Mansion.**

Then, like now, there was a huge financial crisis that sparked off an almost daily roller coaster on the stock market.

**But there in the mansion, amid the memorabilia belonging to the late philanthropist, was an old chair - the only piece of furniture he was able to retrieve from what was left of his home when he returned to Singapore in 1945 after the Japanese Occupation.**

It was a stark reminder that while we might be experiencing sub-par economic growth and some people were inconvenienced by train breakdowns and fewer job opportunities, Singapore had undergone far worse ordeals, and emerged stronger and richer.

And if Singapore continues to grow as it did in the past few decades, one good investment strategy would be to squirrel away some money every year and use it to buy into the Straits Times Index exchange traded fund which invests in a basket of Singapore blue chips.

Sure, in the short term, getting any returns may be painstakingly slow like watching the grass grow. But live long enough like my aunt, and you will find the grass has grown tall and yourself reaping a bountiful reward for your patience.

### **Making the most of our time**

But the most important goal of all is to make the most of life before it is too late, as Pfeiffer advises Efron in New Year's Eve.

Recently, I was shocked to find that a good friend's mother had been stricken with an incurable disease. She was only in her 50s and it seemed unfair that she should be cut down just at a time when she could sit back and bask in the joy of watching her brood grow up, complete their studies and settle down.

Remember, even with the millions you may have made from your investments or your career, time is infinitely more precious than money. When you find yourself running out of time, you would sacrifice almost anything to get more.

Life is so unpredictable that it is best to start doing the things you have always wanted to do before it is too late. So, as the year starts, work towards your goal - whether it is to retire early, or get the job you have always dreamt about - while you still can.

Above all, stay active and healthy. That is the most priceless asset of all.

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