



FINANCIAL SECURITY
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Coronavirus Update & Tips for Stress Management

April 3, 2020

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Coronavirus Update, April 3, 2020

Brad McMillan, Commonwealth's Chief Investment Officer, provides an update on the wide-ranging effects of the coronavirus pandemic. With case counts continuing to rise, we may be entering into the toughest phase of the crisis. Although there are signs of general improvement, including a slowdown in case growth, the economic damage is mounting. More than 6 million people lost their jobs in the past week, bringing the total number of jobs lost thus far to around 10 million. Given this instantaneous mass unemployment, we should expect the economy to go into a recession. But what should we expect from the markets?



I hope you find today's video informative.

Tips for Stress Management

During a public crisis, such as the health pandemic we're currently experiencing, heightened feelings of stress and anxiety are normal. But, if left unchecked, stress and anxiety can lead to many health problems. That's why, in times like these, we need to place a priority on reducing stress. Fortunately, there are small things we can do every day that can relieve anxiety and bring us greater peace of mind.

To help you cope with the current challenges and uncertainties, I'd like to share some tips for managing stress. By focusing on a few small changes, you could be helping yourself stay healthy-in mind and body.

Stay Social Through Technology

To help stop the spread of the coronavirus, we should all adhere to the [social distancing guidelines](#) set by the federal government and the Centers for Disease Control. But, with the amazing technology available today, we don't have to be face to face to connect with our family, friends, and work colleagues. Make a point of reaching out to them regularly via phone, videoconference, or social media. They're probably feeling isolated and stressed, too, so they're likely to be delighted to hear from you. As appropriate, it's a good idea to share how you're coping with your emotions. Just be sure to talk to people- don't hold everything inside. Even listening to podcasts at home might help, especially if you typically do so as part of your regular commute.

Enjoy the Benefits of Exercise



When a crisis disrupts your routine, it's a good time to try something new. During a health pandemic, social distancing guidelines recommend limiting your contact with others. So, if going to a gym or mall walking (or any other indoor activity) is your regular workout, you may wish to change things up. Why not take advantage of the great

outdoors with its wonderful fresh air and sunlight? A good way to get started is simply to take a 15- to 20-minute walk a few times a week.

Taking a walk at lunch or some other time during the workday gives you a healthy break from stressful responsibilities or news alerts. Even if your job or family responsibilities are demanding, you won't be doing anyone (least of all yourself) any favors by skipping exercise. If you don't have a regular exercise routine, however, it's wise to start slow and easy with something your doctor would approve of.



Stick to Regular Mealtimes and Healthy Snacks

Nutritionists recommend we eat a variety of foods, especially whole grains, fruits, and vegetables. If you normally have good dietary habits, don't fall victim to skipping meals or breaking your own snacking rules now. If you tend to eat less healthfully, it may be difficult to make a major change at this time. Try focusing on one or two steps you can take to improve your diet, and encourage friends and loved ones to do the same.



Be Sure to Get Enough Sleep

Have you ever noticed how things seem nowhere near as bad the next morning as they do if you dwell on them at night when you can't sleep? Lack of sleep affects our health, mood, and ability to focus-all factors we need to keep in the best possible condition right

now. Make a serious effort to get a good night's rest-which means no jumping out of bed at 2:00 a.m. to check your email. If you aren't getting the deep sleep you are used to, do what you can to at least make some time to relax and completely disconnect.

Remember to Take Deep Breaths

The internet is a treasure trove of instructions on how to improve your breathing- especially when you're stressed. Lotus position, diaphragm awareness, pranayamas, counting while inhaling and exhaling . . . who knew breathing was so complex? While all these instructions can be useful, you likely are not in a position to learn deep-breathing techniques right away. For now, simply being aware that stress tends to make us breathe more shallowly may help us to reverse the tendency. Taking just a few deep breaths three or four times during the day may be the best thing you can do right now. And you're likely to feel better immediately.



Make Small Changes, Enjoy the Benefits!

With all of the advice above, remember to use good judgment. If you have doubts about making any changes or have any health concerns, contact your doctor or another health professional. But the tips for stress management discussed above touch on factors within your control. By making small changes, you may find that your mind and body thanks you. You may be better prepared to cope with the challenges of this, or another, crisis.

My staff and I deeply appreciate the continuing opportunity to work with you. Please let me know if you have any questions or requests. Thank you.

Sincerely,

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