



Nasi Lemak For The Soul

A hand is shown reaching out from the top right towards a red and white lifebuoy floating in a dark, stormy sea. The lifebuoy has the title text on it. Another hand is visible at the bottom left, also reaching towards the lifebuoy.

MANAGING FINANCES IN CHALLENGING TIMES 2

BRENDA YONG
with Regina Wong

Managing Finances in Challenging Times 2
by Brenda Yong and Regina Wong

<https://brendayong.my/>

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INTRODUCTION



INTRODUCTION

Impact of Covid and Global Economy



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The world for Malaysians turned bleak on 18th March 2020, a full day after the announcement commencing the MCO: Movement Control Order or more colloquially known as the "Lockdown". 32,260,216 people (as estimated by [WorldMeters](https://www.worldmeters.com/) at that time) experiencing a myriad of emotions ranging from realistic optimism to uncurbed panic. Shelves began to empty, leaving the destitute with nary a crumb as sections of affordable food were emptied by stampedes of shoppers fearing for the days ahead. A truly harsh blow for a merry country with food as its main pride and joy.

As of the last week of writing this book, there have been 178 million confirmed cases of Covid-19 and 3.86 million people have lost the fight to this deadly virus. The virus was confirmed

to be airborne and could [remain as such for several hours](#) as well as be circulated through air conditioning systems. Its primary transmission being from [respiratory droplets from coughing or sneezing](#). The individuals most at risk to this virus being those who were or are in close contact with Covid-positive persons be it family members, healthcare practitioners or any other form of close contact group activities.

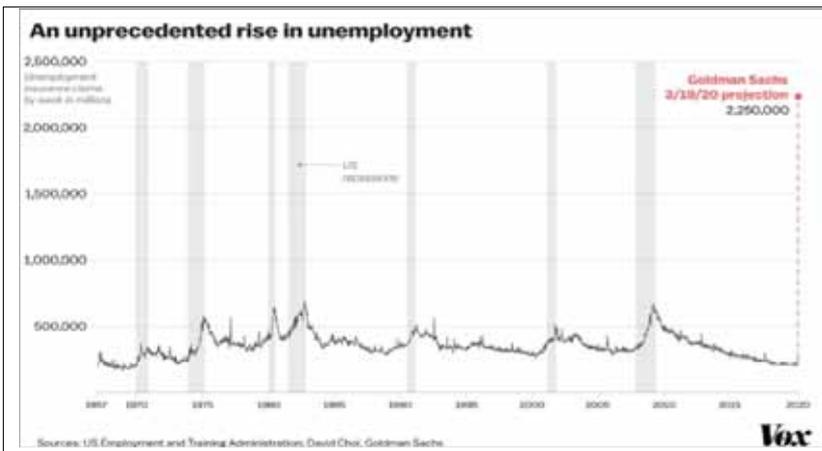
Beyond causing global panic as well as monumental shifts in social interactions with self-quarantine being every nation's best practice, the world economy has been vastly affected.

Simon Mair, a Research Fellow in Ecological Economics from the University of Surrey presented the case that the universal economic system would be fundamentally affected. He puts forward his views in a [longform article](#) posted on BBC:Future that details how [global supply chains](#), [wages](#), and [productivity](#), essential cornerstones of everyday society may metamorphose; theoretical situations that bear very serious contemplations, amongst of which are the steady decline of our en masse economy into a recession that threatens depression both emotionally and [fiscally](#).

How should we then counteract this shift? As governments look into [stimulation packages](#) and a calculated possibility of the easing of lockdown measures that a particular [study](#) done by The Lancet provides sufficient data to advocate against,

an expanded perspective on potential strategies could be our miracle pill. Currently, our collective response as a planet is tending towards a Wartime Economy, with frenzied production of essentials and ensemble covering of the general population sending our physicians and medical professionals as frontline combatants against a microscopic yet murderous public enemy. A truly bleak prospect that forces the exploration of a swift alternative:

What would this mean for the everyday man? Employment is already steadily becoming scarce, to the extent of [causing unpredictability in the economy](#), potentially becoming worse than the Great Recession of 2008, a scary experience coloured by dim hazy memories of our caretakers' duress during that season for those of us fresh graduates that belong to the Gen Z category. The US Federal Reserve projects that this particular crisis would affect the nation at a much larger scale than the Great Depression, a notion that emphasizes the severity of the situation as Covid could be causing an unemployment rate of 32.1%, leaving the 1930's Wall Street Crash that resulted in a 24.9% unemployment rate in the dust.¹



¹ Data collated in March 2020

	Cases	Estimated Mortality Rate
COVID-19 <small>(as of Mar. 6, 2020)</small>	100,347+	3.4%
SARS <small>(as of Jul. 2003)</small>	8,098	9.6%
MERS <small>(as of Jan. 2020)</small>	2,519	34.3%
H1N1 "Swine Flu" <small>(Apr. 2009 - Aug. 2010)</small>	700M - 1.4B (est.)	0.02%

Thus: Covid-19, the pandemic that marks a century, is a fresh new demon for our world to tame. How does it then measure up to its comparative predecessor SARS? How did the world handle SARS? In 2003, [horseshoe bats in the genus *Rhinolophus*](#) were pinpointed as the most likely culprit for SARS, an understanding followed up by a global epidemic that affected 8000 and ended the lives of 800. "SARS shook the world," a blatant statement made by the Regional Director of WHO Regional Office for the Western Pacific (WPRO) then, Dr. Shigeru Omi. If SARS has shaken the world, then Covid is demolishing the world's foundations as its deadlier mammal-originated cousin. But if we conquered the "weaker" cousin, could we use the same strategies for the stronger one?

A quick segue into a perspective check, many sources cite Covid-19 as one of the least deadly in comparison with its lethal counterparts with mortality rates of [3.4%](#). What one hesitates to highlight, and tend to overlook, is the transmission rate and the reach of Covid and its current lack of obvious symptoms. Anyone can be a carrier. The only disease topping

its current growth rate is H1N1 that has a 0.02% mortality rate. Another viewpoint overlooked are the by-products of Covid: unprecedented mass laying-off that affects the economy, imaginably affecting the mental health of the majority with fear and depression. If it doesn't kill you and you survive healthily, it just might instead come for your mind and money.

COVID-19, caused by the new coronavirus, has an estimated mortality rate of 3.4%. Elizabeth McCauley and Liz Kraker/ Business Insider Today.

Analytically, Covid just might supersede its predecessors on the virulent scale. What are the strategies then we could adopt? Are they similar to the ones we have applied to weather the viral squalls? Covid-19 is a two-pronged adversary: in regards to health, it has SARS to compare with and in regards to the economy, the Recession and Great Depression instead. Quarantine was the answer when it came to SARS, healthcare practitioners dealt with it mostly with swift isolation and personalized treatments. For Covid however, carriers bear symptoms that are seemingly harmless, leading to unknowing transmissions and the like. It's also possible for symptoms to be neutralised as visible from a social media post starring an individual from Wuhan that bore Covid symptoms but instead [took antipyretics to pass the infrared airport scans](#). Interestingly, she decided to announce to the world her actions, leading to China's authorities reaching out to her to [mitigate the situation](#). Even though she was later found clear of symptoms, this scare reflects the fragility of the situation: the human condition is such that it inherently values freedom regardless of its source, be it freedom from this global lockdown, or freedom from the virus. Even so, global authorities are doing their best to negate the spread health wise.

But what about Covid's effects on the economy? The [National Interest](#) breaches this topic with a troubling statement: "What will make the Depression of 2020 worse than the Great Recession is that so many people are already suffering having never recovered from the latter." The recession and the depression both bear the same meaning and connotations. What juxtaposes the two is time and scale. A recession implies months, where a depression connotes years. What about the scale?

The International Monetary Fund (IMF) is the facilitator of global monetary cooperation for 189 countries and has been serving our collection of nations for 75 years. According to this organisation, a [recession](#) has no internationally recognized fixed definition. What we have is a framework that most analysts agree upon: a country's real (inflation-adjusted) gross domestic product (GDP) being used as a scale of sorts.

How one measures a recession is by monitoring the said GDP (more on this as well as definitions for Stagflation and the like, in a later chapter), if it declines for two consecutive quarters, surprise! Recession. Time for [toilet paper hoarding](#) to commence.





Photo by Jesse Ramirez of Unsplash

So, what about our economy right now? Why is it called a Coronavirus Depression?

The entirety of this book will be covering the Whys, the Hows and the Wheres of this trying time, ranging from why this crisis is happening, be it from lack of preparation and whatnot to where we can find help. This book particularly sets the hows on a metaphorical pedestal, with a micro-to-macro coverage of all things finance, tips to weather this financial crisis as well as some perspective on the current market, all nicely wrapped up in one hopefully humourous package. No door-to-door delivery necessary!

CHAPTER 1

Immediate Measure :

Quick Financial Planning Tips

This chapter is a nice launchpad that answers the hows, complementary to the whys in the earlier introduction. It propels us smoothly yet rapidly into the technicalities present in the “How-to” sections whilst retaining its conversational style.



Photo by Eva Darron of Unsplash

13th November 2019: “All passengers for Flight-714 kindly proceed to Gate 14, your plane is preparing for take-off. I repeat, all passengers...” It’s been over a year since any of us have heard such an announcement made, and this may be a phenomenon worldwide, not just in Malaysia. A very disorienting thought. Never has the entire world been in such a state of togetherness and synergy with one another against a common enemy to this extent and fervour. It seems like it took a lethal virus to call the other “brother”. But this regression of globalisation is concerning. Flying, once the separation of borders for the Globe, pioneered by the Wrights and propagated through the

use of aeroplanes, now the gallows for humanity, facilitating a literal viral spread.

Pre-flight safety demonstrations from when we could still fly had been made entertaining by some flights. The [link](#) inserted here, would definitely provide some much needed entertainment, especially for those of us who appreciate British humour. All these demonstrations dictate that self-care is a priority. You are strongly advised to ensure your own oxygen mask is correctly fastened before assisting anyone else including your children, you can't exactly provide life-giving air to another while asphyxiating to death.

Applying the same concept to our money would mean that we first manage our own finances before moving on to working with our spouse or teaching our children.



Screenshot from [Gulf Air safety video](#)

Let us begin with some pre-disaster safety precautions:

The 8 Steps of Financial Planning

Step 1: Get motivated and organized

Step 2: Set your goals & find an accountability partner

Step 3: Evaluate your cash flow

Step 4: Calculate your net worth

Step 5: Allocate your resources

Step 6 : Build savings

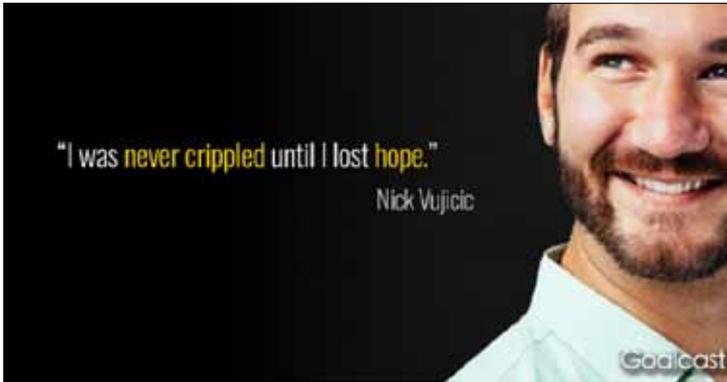
Step 7: Evaluate your plan

Step 8 : Monitor your progress

Step 1: Get motivated and organized. Motivation is increasingly difficult in recent times with extreme shifts in our daily habits and routines. Many have turned to Netflix or Steam for comfort - a good short-term cure but a bane for productivity and responsibility wise. Where those of us who are still dependent on our family's support are relishing in or bemoaning this period of imposed rest depending on whether they are an introvert or extrovert, the adults however are tense with uncertainty. Those in certain businesses, particularly transportation and travel, are facing a [higher risk of getting laid off](#). Here in this chapter, we will go over the basics of financial planning before expounding in a later chapter the different industries and what we advise you do if you happen to encounter the said risks.

Now regarding the elusive topic that is motivation - an overused millennial term in this day and age fraught with mental images of yoga pants and self-help books. I particularly prefer Myles Monroe, OBE, in terms of his straightforward delivery, keeping in mind that he is indeed religiously affiliated. Nick Vujicic has also had a hand in

shaping my personal life. The point illustrated here is that motivational speakers bear more influence upon our society than sceptics presume, especially in this particularly dark time:



Nick Vujicic's quote prepared by Goalcast.

Motivation is crucial for maintaining or recovering in terms of mental health. Spend regular time with yourself as well as practice self-care even if there is no reason to look good right now. It is now crucial for us to look out for ourselves, like everyone else who is trying to cope with recent changes where the entire world is in the stage of emergency management in life, finance, emotions, their career and in many aspects of their well-being.

Now a note on staying organised:

1. Acknowledge and take note of the mess. Decide which are wants



Photo by Josh Sorenson on Unsplash

and needs.

2. Envision and segmentise. Decide and allocate space for what you want and need.

3. Remove everything that's unimportant or unnecessary. Decide to let go.

4. Create space for mess. As counterintuitive as it seems, a lack of space for mess indeed begets mess. Humans were meant to be alive and by nature inconsistent. Just take a glance over at your toddler for confirmation. Decide to give yourself space.

5. If all else fails, get [Marie Kondo](#). Who better to save us from our mess than the Queen of Tidiness! Decide to get help and educate yourself.

There you have it, an organised list on how to be organised.

It works for anything ranging from your bank balances to your home orderliness, a surprising cathartic way of easing yourself into the realm of planning your own finances.

Step 2: Set your goals and find an accountability partner.

Step two is seemingly general but what is oftentimes overlooked is the concept of interrelation and connectivity. Take gym frequenters for example. Often, you'd find that they have solid systems in other areas of their lives as a by-product of their discipline. It doesn't hurt that they have a higher probability of looking attractive and a lower mortality rate either. We tend to consider hot people as smart people. Now about smartness...

The general consensus when it comes to creating goals for yourself is to apply the acronym S.M.A.R.T.

"S" stands for specific. Specification is necessary for the next

acronym “**M** - measurable”. Without specific measurements, a cake comes out of the oven as an absolute brick. Or worse, a half-baked custard. “**A**” represents attainable. It also represents the intersection between your capacity and wisdom. Realistically, “**R**” hammers in this same idea of ensuring that your goals are



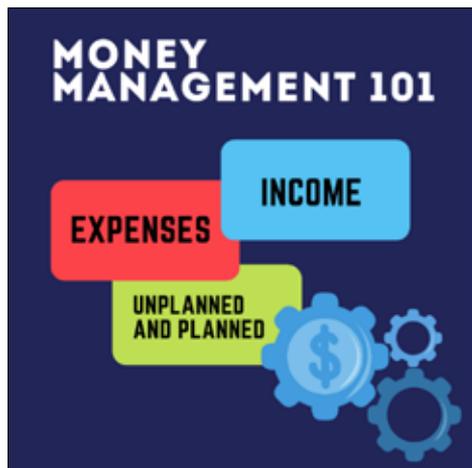
By Regina Wong on Canva, Image by Free-Photos from Pixabay.

reachable. A good angle to view being realistic is through the lenses of time which brings us to our final letter, “**T**”, which stands for timeliness. Being timely is the magnifying glass that helps us scrutinize the viability of our goals. An open-ended goal without a timeframe is a map without a compass - usually utterly useless.

A simple example is if there is a reduction of income by 30%, a SMART goal is to specifically look for a passion or any form of income that helps replace 30% of the income lost. A line of such goals specifically represents its essence which is specific,

measurable, attainable, realistic and time bound. What is passion income and how do you generate it? It is a form of income that you will do even if you are not paid. One way you can monetise your passion for things like baking, writing, tutoring and playing music is by starting a YouTube channel. This is especially crucial when it comes to our finances, as a mismatch of goals versus needs can possibly create intense dissonance to our financial health, as the balancing of our Income-Expense sheet is an extremely time sensitive matter. To counteract this issue, we advocate accountability. We suggest referring to your partner, sibling or if you desire to have a completely hands-free system, enlisting the help of a financial planner could be your answer to having the most suitable accountability partner.

Step 3: Evaluate your cash flow. What is your cash flow and why does it need evaluation? Cash flow is your net amount of cash, which means whatever is left in your wallet, bank account or coinbox after your last grocery shopping run. It requires you to be vigilant with your inputs and outputs regarding your finances and considers it vital that you keep a record of it all. Taking it a step further would be to have a system implemented. Take money management apps for instance, for example [Mint](#), which has a wide range of functions ranging from simple accounting and record keeping to analysing your spending habits. Consider it



your in-house accountant but one small enough to be stuffed into your phone. Metaphorically of course.

The few things that are crucial to keep in mind when evaluating your cash flow are these:

1. Income
2. Expenses
3. The unplanned and planned

For "Income", the basics which should be taken note of are:

- Sustainability: How long are you able to maintain this source of income?
- Stability: How consistent is your income?
- Surplus: How much is left in your income net total spending: necessities + desires?

Taking this a step further would be to consider supplements for your income. When you notice your fruit intake is not enough, we take Vitamin C tablets, no? When your income intake is not enough, why then do we do the opposite? We waste our time on escapism or our vice of choice. Well, at least some video games are now free to play. Ironically one of them is WWZ by Epic Games which is also based on a [pandemic](#). Interesting choice?

Supplementary income is oftentimes a neglected facet of income but markedly imperative in today's economy.

The stimulating part would be our efforts and successfully

creating a fresh source of income for ourselves during this uniquely trying time. Which is possible. This guy started his side income [during the 2009's money dip](#). It's a site on finance, and now, it's his main job. His site is a little heavy on discussing lay-off packages, not really our desire right now but that's not the point. We aren't under any affiliations but you can source tools and tips to find opportunities amidst this struggle after we clarify the above 8 steps of financial planning.

For expenses, the essentials are to:

- Archive most of your receipts, unless you're using a [Zero Based Budgeting system](#).
- Always keep your credit card in "cheque". Think of your credit being available as you write a cheque to someone. Keep all your cards under your name in check regardless of the actual user. Credit scores are important.

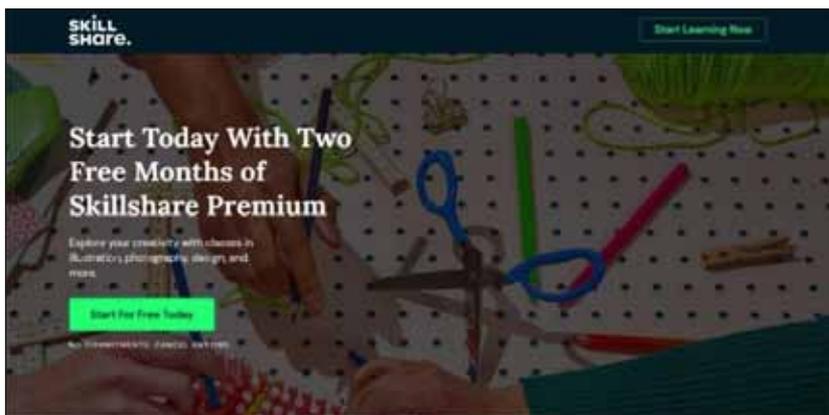


Photo by freestocks on Unsplash

- Assess your spending as much as your savings. Good spending habits complement good saving habits. Like a gun and bullets. Or a bow and arrow if you're into that medieval stuff.

For the unplanned and planned part, here's where your investing, emergency preparations and saving habits come into play.

- Value over Vanity. It's a common understanding to pick better quality items over branded ones. Oftentimes you could find a cheaper alternative. Although spending less is good, blowing your money on cheap, low quality stuff will be expensive in the long run. Go for a sweet spot with premium goods but always utilize coupons and deals, as [proposed](#) by Kayla Lee, an established writer with a SkillShare course. You can also email us at brand.brendayong@gmail.com to be updated on our *Wealth of Life* online courses or get in touch to have a Financial Planning workshop done for your organisation! It's part of our Corporate Social Responsibility initiative.



- Verify your plans. Preferably with a professional. Look for someone with proper credentials. You wouldn't trust a doctor without a license with your health, why are you doing such with your wealth? Health is wealth, no?

Emergency preparations. Here is where your local insurance agent would be presenting you with the various options you have, usually specific to his or her advocated insurance company. Well, we may not have a specific insurance company we represent as financial advisors, but we agree that your top priority should always be insurance. This is because Investopedia [cites](#) medical expenses as the primary cause of individuals filing for bankruptcy. With [articles presenting data](#) such as the gross global medical price increase trend reaching a whopping 8%, over double that of the general price inflation that steadies at a 2% increase, resulting in 3.1% general inflation. These may seem like small numbers until you remember that a 2% increase in your salary is quite a big jump and that RM200 goes quite a ways. Let's forgo our caffeine addiction together, shall we?

- Evaluate your saving habits. Habits make or break a person: [you have individuals who have won lotteries and ended up going broke](#) and multimillionaires who lost their wealth but regained it. The cornerstone of possessing a stable net worth and maintaining in the pink of financial health rests upon your attentiveness to your own personal habits. In a later chapter we will be covering the many pathways to cultivating good habits, especially crucial in this era of virtual office spaces which we have now become accustomed to. A good saving habit focuses primarily on automation, and if you follow [Samuel Leeds](#), currently 29 years of age, he set up a system to earn his wealth

the moment he was stripped of everything. Quite an epic Rags-to-Riches story. [Chime](#) is one of the apps that may be beneficial to you. You may take this process one step further by enlisting the help of [Acorns](#) or [Stashaway](#) if you prefer a more detailed option to automate your investing process . All very nice, if you know where to start: your net worth.

Step 4: Calculate your net worth. Calculating your net worth might seem like a task predominantly suited for the affluent, but every single individual has the capacity to be affluent. Yes, inclusive of the fact that not all of us have equal opportunities. Although our struggles differ in a kaleidoscope of diversified styles and no two stances are alike, that's the beauty of the human condition.

It's always refreshing and empathetically moving to hear and see the many clients that visit our doorstep, with a myriad of distinctions that collectively present a common cause: people need people.

Help empowers both the helper and the helpee. No matter your expertise, you would definitely have experienced both ends. Be

it as simple as helping with a smile. It has [saved lives](#) before.

To calculate your net worth, utilize this online [Net Worth calculator](#) made courtesy of MFPC. It can be simplified into a simple equation, assets minus liability equals equity. A nice throwback to our past Basic Accounting Classes.

Step 5: Allocate your resources. Allocating your resources predominantly focuses on your time and money, both finite resources that have the most impact on your finances, as based on the Pareto 20-80 principle. Besides utilizing apps to track your current resource management, refer to this 3-part plan to optimize your reserves:

- Track: Keep track of your current means. How much time can you spare beyond your responsibilities to expand your income sources? How much money do you have to invest?
- Allocate: Have a budget. Be it [zero based](#), which means that you allocate all of your resources, whether to savings or leisure, necessities like a traditional [expense list](#).
- Implement: Whatever your plan is, stick to it. We suggest you try it out for a set time-frame with a fixed date for re-evaluation. A good tip would be to spend at least 30 days on your plan before reviewing your strategy at the end of the month. Should you be spending more on groceries? Less on subscriptions? Are there any areas you need to revamp? Any alternatives to your current pricier self-care routine? Keep a notebook or open up a folder on [Evernote](#) to keep track of your thoughts during this project. If self-discipline is your struggle, maybe lower the 30 days into 14. If you could survive over 14 days of lockdown, I'm sure

you can survive your own personal confinement from your desires and impulses.

Altogether these three parts form the acronym T.A.I. So here's a picture to motivate you:



Photo by Regina Wong

Step 6 : Build savings. There is no building of savings without A) a job or B) a secure wealth protection plan. Building savings without first ensuring your coverage has been optimised is a little better than building the Malaysian Twin Towers on the Port Dickson coastline. A truly brilliant way to burn your reserves. Why? We have a personal story to share: One of us experienced first-hand what it was like to fall prey to a cobbled medical insurance plan. In fact, that was what set her on the path of financial advisory - the pain that came from well-meant but incomplete advice. At her insurance agent's behest, she had

gotten two medical cards, thinking that that was her due care towards her financial health. An unfortunately proven to be false statement a few years down the line when her family was hit terribly by cancer. She could not afford her mother's bills.



Photo by Helloquence on Unsplash

This is the reason why we stand behind financial advisory. We combine wealth protection and wealth accumulation: ensuring that your concoction of insurance plans have optimised cost-benefit ratios as well as pointing you towards a vast sea of investment opportunities, amongst which are private equities that are usually only available on an invitational basis. Shareholding is less intimidating when you have a [research team](#) championing your success. It is also possible for you to obtain cash value from your insurance plans, details of which are best discussed with a professional as it's personalised- no one's financial life is exactly the same as another's.

For those of us who have yet to experience the corporate world, please enjoy your time as much as you can before you join us in this responsibility filled universe. We have more

freedom but significantly less time than you do. Explains why your currently employed older sibling is tinged green with slight envy at your almost meditative state of rest, no?



Photo by Regina Wong on Canva, Image by Veronica Kaiser from Pixabay

Consider helping out through other means: this high-tech era is particularly conducive for us entrepreneurial types with the slew of freelancing opportunities available alongside dubious get-rich-quick schemes that prey upon your inherent zest for a free life or the fuelling of your sense of adventure. Be wise, always consider the words of your authorities, even though it doesn't make sense right now you'll eventually understand about three years down the line usually. Why, even though you may be the one in the right, familial support, be it traditional nuclear families or less traditional ones, through the businessman path is extremely vital to your path's success. Especially for us INFP types.



Image from www.freepix.com

And those born in Gen Z. Like it or not, our over exposure to a fast-paced life and shifts have rendered us less strong internally in comparison with our millennial and boomer counterparts. Which means we need to up-play our strength of interconnectivity to raze this track mightily.

For the “not-so-keen on starting your own thing” individuals, we suggest the motherlode of experiencing your degree without actually experiencing your degree: internships. You may think you like or hate something, or can tolerate something, and although your opinions are valid, decision-making right now at the age of career choosing is most likely to be at least 30% impulse based, simply because of the lack of exposure to the actual job itself. YouTube videos by [Mark Rober](#) may kickstart your love for physics and engineering, but if you find that you simply do not have the passion for mathematics and calculations, you may want to evaluate the core reason for your interest instead. It's okay to admit that you just think it's super cool, let's just decide that before spending three years of your life in an engineering degree you really can't finish, hey?

Step 7: Evaluate your plan. This is a step that is built upon the earlier concept of reflection when evaluating your cash flow. Have frequent plan checkpoints where you upkeep your systems and decide the best way to simplify them. Practice mise en place within your systems to avoid clutter or you would have the perfect mise en scene for a Marie Kondo episode.

Step 8 : Monitor and keep track of your progress. It takes you 21 days to stabilize a new thought pattern and 60 over days to internalize it. Get a goal tracker to help you keep track of your successes and remember to take it one small change at a time. And above all, do not do [this](#):



Overall, Financial Planning DIY is easier than it often seems. If you would like to call the cavalry to take care of these money bandits, feel free to drop us an email at brenyong8@gmail.com or call us at +6016 881 5475.

CHAPTER 7

Swerve like Eagles : Reforming Foundations to Prosper



Photo by William Moreland on Unsplash

You are minding your own business, scratching at the ground and pecking for worms. Your children are chirping away in the corner, annoying the heck out of you. They sound vaguely familiar. I believe they are currently mimicking your alarm clock. "Cheep, cheep, cheep!" You groan. Just another day in the life of a chicken. "Screech!" You startle. That sound! "SCREEECH!" You hear it again! This time louder. Much louder. It's an eagle! Kids, this is not a drill, RUN! Just another day in the life of a chicken. Your family runs helter-skelter alongside you, every man for himself, just trying to survive. No one got picked up this time, you heave a sigh of relief, leaving your coop to scratch at the ground, looking for corn or grubs or whichever you feel like having at the moment.



Photo by Jason Mowry on Unsplash

Now imagine you're the eagle that just passed by, announcing to the entire world your presence and your unfortunate hungry state. You soared across the tinted skies, baby blue melding together with hues of pink and orange, it was nearly sunset. Without much thought you swooped down and picked up a rabbit, your massive talons forming a cage around its trembling form. You would have preferred chicken though. As you land back on the great nest you have built in the skies alongside your mate, a little forlorn and missing your now grown children, you settle down to rest, the beautiful scenery that graces your skyline every evening completely lost upon you. Your luxuries are now your norm. You are content, knowing that every day you fly further and further, and you are free, allowing the skies and currents to bring you wherever, whenever in the world.

The [myth in itself](#) is beautiful while perplexing: "The eagle has the longest life-span among birds. It can live up to 70 years. But to reach this age, the eagle must make a hard decision.

In its 40's its long and flexible talons can no longer grab prey which serves as food. Its long and sharp beak becomes bent. Its old-aged and heavy wings, due to their thick feathers, become stuck to its chest and make it difficult to fly. Then the eagle is left with only two options: to die or go through a painful process of change which lasts 150 days.

The process requires that the eagle fly to a mountain top and sit on its nest. There the eagle knocks its beak against a rock until it plucks it out. When new talons grow back, the eagle starts plucking its old-aged feathers. And after five months, the eagle takes its' famous flight of rebirth and lives on for 30 more years. Sounds painful. But not very far-fetched from our own life stories, we too go through a decision at around 40 or earlier, to decide if the direction we have undertaken is indeed the path meant for us to traverse to the end. We give up our childhood dreams, or live these dreams with much more vigour than we ever have.

**We realize this one thing,
re-framed in so many
different perspectives and
contexts: have we become
the chicken or the eagle?**

How do we know?

- The eagle is the only bird that looks for storms.
- The eagle is the king of all birds.
- The eagle welcomes the storm.
- The eagle uses the storm to increase flight height.

- The eagle uses the storm to rest. (Instant Application: Use this Crisis to Rest and Realign)
- The eagle uses storms to clean its feathers and groom itself.
- The eagle lets the storm lead it so it can S.O.A.R.

- The chicken is afraid of storms. (and eagles!)
- The chicken is the coward of all birds.
- The chicken hates storms.
- The chicken cannot fly.
- The chicken uses storms to rest too, indoors.
- The chicken uses puddles to bathe instead, which is much safer than using the lightning filled storm.
- The chicken takes the storm as its cue to hide.

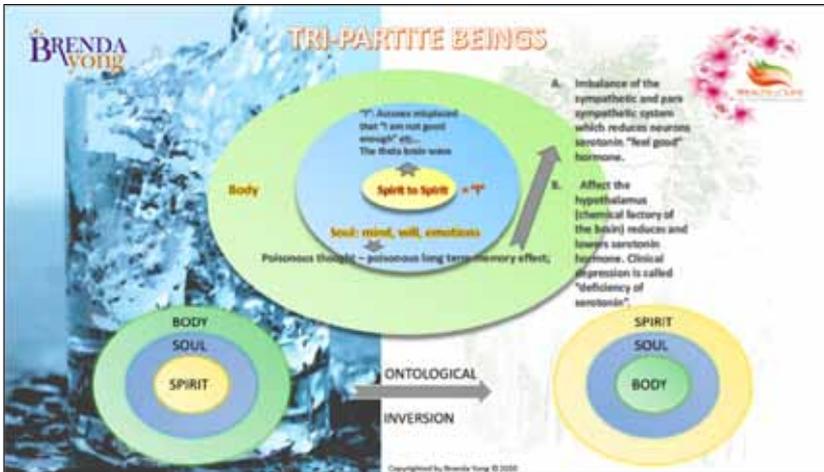
Of course, each and every one of us would prefer to be the eagle. Unless we would like to be more useful to humans as chicken is food for us, either way we would like to have the comparatively longer lifespan of potentially 40 years the eagle has in contrast with the 45 days (broiler chicken for retail consumption) to 5-10 years graced upon chickens everywhere. How then can we be like an eagle?

We can, by taking time to ponder over these few key pointers in these challenging times.

1. Initiate SOLUTIONS (especially in regards to our financial health).
2. Tapping into our inner potentials – INITIATE our own DEVELOPMENT.
3. Test the creativity of our minds, storms force CREATIVITY.
4. BELIEVE in our ability to solve problems.
5. See potential in the RESOURCES AROUND us.
6. COUNT our blessings, we will realize we have more than we think we have.

7. EVALUATE, what we have RORE, ROT, ROS, ROC.
8. See beyond the norms of our life. FORESIGHT.
9. Understand the true nature of who we are. LOVE SELF & OTHERS.
10. Faith vs Fear, CHOOSE faith.

And S.O.A.R.: Succeed Over All Rejections



By Brenda Yong

In order to incorporate these attitudes into our day-to-day interactions, be it intra or inter personally, we need to understand that we are tripartite beings. Our three parts include our Body, Soul and Spirit.

Most of us live with our body as our core, answering to urges and following instinctual responses, it is different from following our gut in the sense where we prioritise impulses, not our perceptions of reality without first understanding that we can be fundamentally incorrect. In order to master ourselves, which is far better than mastering the world, keeping our spirit

as our core is more beneficial to developing, understanding and to “work” ourselves, as one would with machinery.

A good expression of this practice is through the exercise of rewiring your thoughts and mindsets. Dr Caroline Leaf covers this technique extensively in her book “[Switch On Your Brain.](#)” While substantially religiously affiliated, the concept is the same. Her process includes encouraging new thought patterns to form in your brain, reflected by physical expressions of golgi stains or “thought trees” that showcase the health of a thought. The more toxic the thought, the darker the “stain”. She successfully utilizes this method to enable individuals with mental health to go on to live fulfilling lives as well as benefit septuagenarians with career changes at their age. Her system is meticulous, as you have to single out a thought pattern and work on rewiring that thought pattern for a span of at least 21 days and then repeat it till it becomes healthy and self-sustaining, before moving on to another thought pattern.

Thought patterns rarely span longer than a sentence each thus the process is frustratingly slow. Mindsets are made up of quite a few thought patterns after all. But knowing that you have this control over yourself, also mirroring a process known as neuroplasticity of the brain, allows you to be an overcomer instead of being overcome.

As with the aforementioned Spirit, Soul, Body model, remember that it's an inside out process as illustrated by Dr Caroline Leaf's work. The answer? Meditation and reflection. You may take it a step further with her 21 day “Thought Detox” plan but the core remains the same, reflect on yourself. Am I a chicken or an eagle?

Name:	Mr. Eagle
Purpose in Life:	Soar & Fly high, to build its kingdom in the clouds.
Lifespan:	14 -20 years or undergo a "rebirth over 5 months hibernation" at year 40 to live up to 70 years.
Impact:	Feared by all in the animal kingdom, mainly of the feathered type.

Name:	Ms. Chicken
Purpose in Life:	Survive
Lifespan:	21 days (spring chicken for retail market) 45 days (broiler chicken for retail market) 75 days (free-range chicken for retail market) 5 - 10 years (based on chicken animal life span)
Impact:	Typically graces the dinner table at the end of its life.

Mr./Ms. You:

Name:	
Purpose in Life:	
Lifespan:	Replaceable with Time-spent (What do you spend most of your time on?)
Impact:	

FOUND THOSE THREE CHAPTERS INSIGHTFUL?

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Nasi Lemak For The Soul



MANAGING FINANCES IN CHALLENGING TIMES 2

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