

Health, Wealth and Happiness, one cannot ask for much more in life and I have been reminded of all three in the last week!

On Health I heard a lovely tale from a retirement course delegate last week about a “life-scan”. They are comprehensive “once-overs” for anyone who can afford it that can reveal the early stages of many health problems.

For some years I have been suggesting that on retirement spending £400 or so on such a scan could be the best investment one could make, after all, the earlier a health problem is diagnosed the easier it is to fix.

It turned out that he had gone for such a scan about a year ago and it revealed his arteries were “furring up” and one or two other problems. This apparently considerably increased his risk of a heart attack or stroke but following minor treatment and a modest change in diet he can now look forward to a normal life expectancy and a full and active lifestyle.

On Wealth, although winter is some way off there seems absolutely no doubt that energy prices are going to rise considerably. There is talk of a 30% increase in Gas prices and that comes to me from someone in the Gas supply business!

If you have not already done so, consider “fixing” your energy prices for as long as possible and do look at sites like [uswitch.com](http://uswitch.com) for the cheapest deals on offer. Dual fuel and paying monthly by DDM can save you a lot of money, perhaps even enough for a “life-scan”!

On happiness, a recent survey revealed a very interesting fact. Apparently people who do not use Independent Financial advisers are four times more likely to have to go back to work after retirement than those who consult an IFA.

It's not about having lots of money, it seems IFA's spend more time on looking at people's budgets and suggesting savings wherever possible, (like the above,) and this combination of good planning combined with investment knowledge and expertise considerably reduces the risk of their clients having to get a job in retirement.

Think about it, the millionaire can afford to get something wrong but the couple with £50,000 or so behind them must get it right first time, they need top class advice more than the millionaire.

By the way, I can't resist pointing out that the fund I mentioned in the January issue of the Journal is presently showing a profit of 15% already; it could go down but if you bought it, keep it!

Enjoy the Summer but like a good Scout “Be Prepared” seeing an IFA now and getting organised for problems we know are on the horizon makes simple common sense and you have nothing to lose except perhaps, Health, Wealth and Happiness.