RAYMOND JAMES



While extravagant holidays are great, you don't need to spend a lot of money to make meaningful memories with your loved ones.

A slow winter morning. Making pancakes with the kids. A Sunday roast surrounded by close friends or family. The best memories come in all shapes and sizes, both planned and unplanned. And while there's nothing like going on that holiday you've been looking forward to for months, sometimes it's the small, unexpected delights that stay with us the longest.

So how can you lead a life with more moments worth savouring? Here are a few tips to help you get started.

FOCUS ON THE LITTLE THINGS

There's nothing wrong with a bucket list full of exotic travel destinations or goals to buy that new car or plan a big family reunion. After all, helping you work toward those goals is what a well-planned life is all about. Still, that's usually not our day-today life. There are so many moments in between those grander experiences that are opportunities to explore smaller joys that, when added together, can be just as memorable or fulfilling as a big trip.

Start by picturing your perfect day. What do you do or eat? Who and what do you see? Perhaps it's reading a book, listening to music or getting outside. Maybe you want to spend more time with close friends. After thinking it over, consider how to bring a few of those elements into your regular routine.

For example, maybe you want to get outside and see one of your friends more often. Consider putting a weekly date on the calendar with them to go for a walk, helping you fulfil both goals. Or perhaps you want to spend more time with your grandkids and also do more cooking. Can the kids help? It could turn into an opportunity to not only spend time together, but for you to share some of your skills and insights with the next generation – doing something as simple as making a pizza.

When trying to find ways to bring the whole family together, consider what everyone is most interested in. Do your kids or grandkids have favourite activities you can do together? Maybe it's going to their favourite park or watching their favourite movie. Better yet, take turns choosing the plans for a monthly get-together. Experiences are a great way to connect and they make excellent gifts, too.

It's hard to fully take in a great moment when we're distracted

COMMIT TO UNPLUGGING

Social media has given us unprecedented access to loved ones near and far, and it's made it easier than ever to share our lives (for better or for worse). But while it makes capturing a moment so easy, social media can also put extra pressure on ourselves and our experiences to be and look perfect – making it that much harder to cultivate and cherish authentic memories.

Moreover, according to The Independent, the average Briton spends 4 hours and 57 minutes a week browsing their feeds. Imagine the memories we could create over a year with that time.

If you've found yourself getting sucked into social media, consider taking a break or limiting the time you spend scrolling. Time management apps and new settings on phones allow you to set timers so you receive an alert when you've gone over your allotted time on specific apps.

LEARN TO BE PRESENT

It's hard to fully take in a great moment when we're distracted, whether by our never-ending to-do list or our phone. Learning

how to quiet our mind for even short periods of time can leave us open for moments of serendipity and spontaneity. Perhaps you run into a friend at the supermarket and decide to catch up over lunch, or spot a bed of flowers in full bloom while on a walk – both things you may have missed while checking your phone or worrying over all the errands on your list.

Meditation has been proven to help reduce stress and anxiety while improving our concentration. And with several popular apps out there with guided meditations, it's never been easier to give it a try. While some require subscriptions, most offer a free trial so you can see how you like it before making a commitment.

ENJOY THE MOMENTS WORTH LIVING FOR

Living for the moment is all about applying that stop-and-smellthe-roses mind-set to your daily life. That way, even when you aren't cruising the Mediterranean or celebrating your birthday with a bash, you might just stumble upon a few more exciting moments and soak up some extra memories along the way.

Sources: The Independent; Huffington Posttemoloris aut aturia quiatio rehene liate imusantet estistrum faccat

Raymond James Investment Services Limited, a wholly owned subsidiary of Raymond James Financial, Inc. (RJF), is a member of the London Stock Exchange and is authorised and regulated by the Financial Conduct Authority. Registered in England and Wales number 3779657. Registered Office Ropemaker Place 25 Ropemaker Street London EC2Y 9LY. APPROVED FOR CLIENT USE