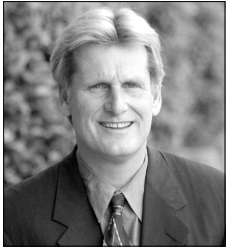


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## HERE'S A THOUGHT...

It's so easy to get distracted from what you set out to do. Even the best of intentions get sidetracked in our modern world. There's so much going on around us at all times, we hardly know where to look first. But we can't make any progress toward our goals if we get distracted from them. Results are generated by the choices we make about where to focus our

attention and energy. Greater results come from keener focus.

Think about the values or goals that you and your Trusted Advisor identified as being important to you. How much time

*By delegating your financial responsibilities to your Trusted Advisor, you have removed a major distraction from your path.*

did you spend yesterday on something with real meaning to you? What about last week? Yet how much time did you lose by dealing with insignificant things—things so unimpor-

tant in the big picture that you probably can't even remember what they were? Only you can provide yourself with the discipline needed to focus on what's important — and choose to ignore the television, or computer, or radio, or whatever other obstacle is presenting itself.

By delegating your financial responsibilities to your Trusted Advisor, you have removed a major distraction from your path. Now you have that much more time and energy to focus on the things in your life that only you can do, so discipline yourself to ignore the remaining distractions and concentrate on what's really important to you.

“ACTION MAY NOT ALWAYS  
BRING HAPPINESS; BUT THERE  
IS NO HAPPINESS WITHOUT  
ACTION.”

— Benjamin Disraeli

# The Courage to Take Action

BY BRIAN TRACY

Perhaps the greatest challenge that you will ever face in life is the conquest of fear and the development of the habit of courage. Winston Churchill once wrote, "Courage is rightly considered the foremost of the virtues, for upon it, all others depend." When you develop the habit of courage and unshakable self-confidence, a whole new world of possibilities opens up for you.

Fortunately, the habit of courage can be learned just as any other success skill is learned. To do so, we need to go to work systematically to diminish and eradicate our fears, while simultaneously building up the kind of courage that will enable us to deal with the inevitable ups and downs of life unafraid.

The starting point in overcoming fear and developing courage is, first of all, to look at the factors that predispose us toward being afraid.

As we know, the root source of fear stems from a childhood that caused us to experience two types of fear: The fear of failure, which causes us to think, "I can't, I can't, I can't;" and the fear of rejection, which causes us to think, "I have to, I have to, I have to."

Besides coming from childhood, fear is also caused by ignorance. When we have limited information, we tend to be tense and insecure about the outcome of our actions. Ignorance causes us to fear change, to fear the unknown and to avoid trying anything new or different. But the reverse is also true. The very act of gathering more and more information about a particular subject causes us to have more courage and confidence in that area. There are parts of your life where you have no fear at all because you feel knowledgeable and

completely capable of handling whatever happens.

Once we've recognized the factors that can cause fear, the second step in overcoming fear is to sit down and take the time to objectively identify, define and analyze your own personal fears.

At the top of a clean sheet of paper, write the question, "What am I afraid of?"

Now, before you begin, I need to make an important point: All intelligent people are afraid of something. It is normal and natural to be concerned about your physical, emotional and financial survival. The courageous person is not a person who is unafraid. As Mark Twain said, "Courage is resistance to fear, mastery of fear (not absence of fear)."

Here's something else I've learned: When you confront your fears and move toward what you are afraid of, your fears diminish and your self-esteem and self-confidence increase.

However, when you avoid the thing you fear, your fears grow until they begin to control every aspect of your life. And as your fears increase, your self-esteem, your self-confidence and your self-respect diminish accordingly.

Once you have made a list of every fear that you think may be affecting your thinking and your behavior, organize the items in order of importance. Which fear do you feel has the greatest impact on your thinking, or holds you back more than any other? Which fear would be number two? What would be your third fear? And so on.

With regard to your predominant fear, write the answers to these three questions:

1. How does this fear hold me back in life?
2. How does this fear help me, or how has it helped me in the past?

3. What would be my pay-off for eliminating this fear?

You can begin the process of developing courage and eliminating fear by engaging in actions consistent with the behaviors of courage and self-confidence. Anything that you practice over and over eventually becomes a new habit.

The first and perhaps most important kind of courage is the courage to begin, to launch, to step out in faith. This is the courage to try something new or different, to move out of your comfort zone, with no guarantee of success.

The future belongs to the risk takers, not the security seekers. Life is perverse in the sense that, the more you seek security, the less of it you have. But the more you seek opportunity, the more likely it is that you will achieve the security that you desire.

The mastery of fear and the development of courage are essential prerequisites for a happy, successful life. With a commitment to acquire the habit of courage, you will eventually reach the point where your fears no longer play a major role in your decision-making. You will set big, challenging, exciting goals, and you will have the confidence of knowing that you can attain them. You will be able to face every situation with calmness and self-assurance. And the key is courage.

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# MENTAL HEALTH

One of the great things about having a Values-Based Financial Professional™ is you can delegate your Financial Planning, letting you spend more time on your

## The Future You See Defines The Person You'll Be

BY JIM CATHCART

In 1979, Tim Seward sat in my audience wide-eyed and eager to grow. His newly bought Tidy Car franchise provided him the chance to build his own business doing auto detailing. At 19 years old, this was quite a challenge. He had no college degree nor business experience, just enthusiasm and the willingness to work hard.

I spoke to the group on "How to Build Your New Business," and after my speech Tim sat with me during lunch. At the end of lunch he asked me for a "daily motivator," a challenging quote to motivate himself with. Here's what I told him: "Every day ask yourself, *How would the person I'd like to be do the things I'm about to do?*" He went home and did just that.

His goal was to become the international sales leader of Tidy Car. He wanted to be the best they had. So he asked himself, *How would the international sales leader do what I'm about to do?*

Tim listened to motivational and business tapes as he worked. He went to seminars. He traded auto services for advice and coaching. His business continued to grow.

At the end of that year, Tim had done so well that he won the international sales leader award among hundreds of other franchisees at Tidy Car's convention in New Orleans. He drove home in his prize, a brand new, shiny white Corvette!

Tim went on to lead Tidy Car again and again. Then he formed his own company selling auto accessories. He became a good husband and father. He learned how to build and sustain a successful business. Today, two decades later, he lives in a beautiful new home in Florida, has built, owned and sold four business locations in Michigan which provide jobs for many people and produce well over \$6,000,000 a year, lives an abundant life and has a beautiful family!

Tim simply practiced what my

friend Tony Alessandra, Ph.D. calls "The Platinum Rule" (in his book of the same name). That is, he treated people the way they wanted to be treated. He served them graciously, gave their cars the extra touch, made it easy for them to work with him, valued his co-workers and constantly increased his own ability to bring value to others.

As you "nurture your nature," the results you seek will come to you. The person you become will attract the relationships and opportunities you desire. Possibilities will arise that you could never have predicted. When you dedicate yourself to the ongoing process of personal growth, good things will happen in ways that will amaze you.

Sure, you'll have to work at it. You may even have to develop some new habits. But personal growth (the natural process which creates a successful life) is not drudgery. It is fun! Ask anyone who is living a highly productive and happy life, "What is it like to develop new abilities and bring out your best?" They'll pause, then smile and tell you, "It is great! I can't imagine living any other way!"

Now it's your turn to "**Nurture Your Nature.**"

**Exercise:** Answer the following questions on a piece of paper:

- *What words would best describe the person you'd truly like to be?*
- *What character traits would you like for others to see in you?*
- *What subjects would you like to know much more about?*
- *What skills would you like to acquire?*
- *How would you like to be regarded by others?*
- *In what places or groups would you like to be accepted and feel comfortable?*
- *What life experiences would you like to have?*
- *What credentials would you like to acquire?*

- *What would you like to do for the world?*
- *How would the person you'd like to be do what you are about to do?*

Take the time to write out your answers and date each entry. Notice how this picture of the future you evolves over the years and how it also stays the same in many ways. The clearer your description of the person you'd like to be, the more likely it is that you'll live the life you'd like to see. Caution: Don't take this exercise lightly. This can be one of the most profound exercises you will ever complete.

Take personal initiative to stimulate your growth. The idea is for you to continue on a never-ending quest for self-awareness. Stop occasionally to *notice more* of how fully you are living. Then take some small first-steps to live even more.

The potential within you is your *vehicle* for making this world a better place. If you don't act on it, all of us miss out. If you do, all of us benefit.

Your relationships and your circumstances are your *avenues* for self-expression. Tap your potential. The seed of your future successes already lives within and around you. The seed's only job is to grow, to live fully. The oak sleeps within you. Growing season is here.

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# RELATIONSHIP HEALTH

## Maturity in Relationships

BY LARRY JAMES

**LoveNote.** . . *To be capable of real love, this means becoming mature with realistic expectations of the other person. It means accepting responsibility for our own happiness or unhappiness, and neither expecting the other person to make us happy nor blaming that person for our bad moods and frustrations.*

— John A. Sanford

Maturity, in general, is many things. Maturity in a love relationship is everything! First it is the ability to base a decision about a love relationship on the big picture — the long haul. In general, it means being able to pass up the fun for the moment and select the course of action which will pay off later.

In a love relationship, it means being able to enjoy the instant gratification that comes with the romance of the moment while knowing the best is yet to be and being patient while you watch your love grow. It is knowing that by working together, the state of unconditional love will present itself in the relationship and will mature with time. It's knowing that you will grow into a love relationship. It doesn't happen all at once. Mature love partners seek new ways to help each other grow.

One of the characteristics of infancy is the "I want it now" approach. Grown-up people can wait. And often they don't. Often they allow themselves to slip back into infancy so they can justify rushing into things.

Maturity is the ability to stick with a project or a situation until it is finished. It means doing whatever it takes to make the relationship be one you are proud to be in. The adult who is constantly changing jobs, relationships and friends, is in a word... immature. They cannot

stick it out because they have not grown up. Everything seems to turn sour after a while.

Mature love partners have learned not to expect perfection in each other. They know that acceptance has its own reward. Each lover's differences test the other's capacity for acceptance, forgiveness and understanding. They never dance around issues. When necessary, they discuss their imperfections, lovingly, with care not to pass

judgment with harmful words. Acceptance and tolerance hold hands in the presence of unconditional love.

Mature lovers — lovers who love unconditionally, develop a knack for side-stepping resentment and focusing on the good they see in one another. They have evolved to a higher level of understanding, one that transcends taking notice of the imperfections of the other.

Maturity is the capacity to face unpleasantness, frustration, discomfort and defeat without complaint or collapse. The mature love partner knows they can't have everything their own way. They are able to defer to circumstances, to other people - and to time, when necessary.

Mature love partners permit each other the freedom to pursue their individual interests and friends without restriction. This is when trust presents itself. Mature love allows this level of separateness to bring lovers closer together. In this scenario separateness is perceived as a

bond, not a wedge. It encourages love partners to celebrate their own uniqueness.

Maturity is the ability to live up to the responsibilities of a love relationship, and this means being dependable. It means keeping your word; it means living in your relationship like your word really means something. Dependability equates with personal integrity. This means no withholds. It means saying what needs to be said, with love.

Do you mean what you say? Do you say what you mean?

Maturity is the ability to make a decision and stand by it. Immature people spend their lives exploring endless possibilities and then do nothing. Action requires courage. There is no maturity without courage.

Maturity is the ability to harness your abilities and your energies and to do more than is expected in your relationships. The mature person refuses to settle for mediocrity.

***Maturity is the ability to harness your abilities and your energies and to do more than is expected in your relationships.***

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# Abundance, Truth, Love and Energy

BY JOSE STEVENS, Ph.D.

Why do people have trouble with prosperity? Many of you automatically think of prosperity as something primarily financial. However, this is simply not so. Prosperity encompasses much more than money.

In fact, prosperity is synonymous with self-esteem. Prosperity is manifesting what you feel you are worth.

Prosperity or having (the ability to have) is a pervasive thing. You limit your success according to what you think you are worth. This occurs unconsciously and it so happens that you have that level of success or richness of relationships that matches your self-esteem.

Imagine a family with low self-esteem winning a million dollars in a lottery. Within twelve months it is all gone and they are back to their old lifestyle. They couldn't have that level of success because their self-esteem was not high enough. Their energy level could not contain the huge increase. Limits to prosperity are imposed by the false personality and come from fear.

Prosperity fills lack: lack of time, lack of things, lack of relationships, lack of love, lack of creativity, and so on. Prosperity is then about having an abundance of anything you wish you had more of, including more spiritual insight.

## Prosperity and Higher Centers

Spiritual prosperity, as with spiritual power, has to do with being in higher centers, gaining that distanced perspective on yourself and your life to see how it all fits together. It is about feeling a sense of oneness with other people. Not surprisingly, prosperity is a matter of how you handle the three components of

the higher centers and of the universe: truth, love, and energy.

**Truth:** The focus of a higher intellectual center is truth. Prosperity is a matter of having truth in your life. You can tell the truth to your friends and family and they can tell the truth to you. This is the prosperity that truth bestows. When you have told the truth and have heard the truth you can then act on it. You can then decide what relationships you want in your life. When you tell yourself the truth about your job, you can decide to change it or to keep it. Having done this weeding out, you are automatically a more powerful person. You are not spending time with people you don't want to, so you have more time and more energy. Having seen where you fit in, you can then see the whole, and open yourself up as a spirit without boundaries to your guides, channeling, and connectedness, and away from pain, fear, and suffering. From this space you can make powerful choices.

**Love:** Remember that, a higher emotional center manifests unconditional love. Prosperity is dependent on having more love in your life. It is about feeling that you deserve it and loving yourself enough to let yourself have it. Fear blocks having, at higher levels, and the remedy is learning how to love yourself. Love yourself and all things are possible.

**Energy:** Prosperity is about having the energy to manifest what you want. The energetic quality of the higher moving center makes the integration of truth and love possible. When truth and love work together in your life, you can become as prosperous as you wish. Remember the example of the family with low self-esteem who could not take advantage of their

good fortune. The energy of your higher moving center raises your capacity to have, do, and be more.

## What to Do

The following is a pragmatic step-by-step approach to having, doing, and being more in your life.

Work out exactly what you want and write it down as a series of goals. Create positive affirmations about these, stating them in present terms, as "I am now enjoying wonderful health and good relationships." This will instantly bring up the negative beliefs that have held you back in this area. Those beliefs can then be listed, acknowledged, and let go of. New positive affirmations can take the place of each one.

Regularly visualize mentally being the way you want to, having what you want, doing what you want. Persist in doing this despite current circumstances and absence of immediate results. It takes time for thoughts to manifest on the physical plane. Make a plan of how to meet the goals. Check off each step as accomplished.

One of the governing principles of this teaching is neutrality, that is, not hanging on to things. There may be pleasures, sadness, money, or whatever. The aim is to experience them as they occur. Let them in and let them out.

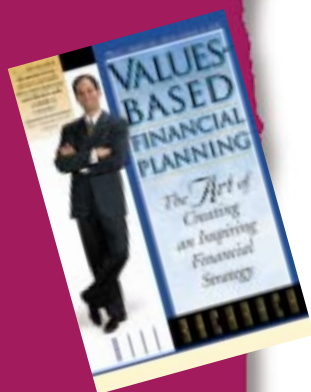
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# SPIRITUAL HEALTH

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# PHYSICAL HEALTH



## The Body Deserves Respect

BY CHÉRIE CARTER-SCOTT, Ph.D.

*“Your body is your vehicle for life. As long as you are here, live in it. Love, honor, respect and cherish it, treat it well, and it will serve you in kind.”*

— Suzy Prudden

To respect your body means to hold it in high regard and honor it. Respect is treating your body with the same care you would give any other valuable and irreplaceable object. Learning to respect your body is vital.

When you respect your body, you are in partnership with it. You become grounded in your physical body and able to benefit from all it has to offer you. Respect carries reciprocal energy. Your body will honor you when you honor it. Treat your body as a structure worthy of respect and it will respond in kind. Abuse or ignore it and it will break down in various ways until you learn the lesson of respect.

I know a man named Gordon who views his body as a sacred temple. Besides keeping it extraordinarily fit through regular exercise and sports, he maintains excellent health by always caring for it diligently. He eats only healthy foods, would never dream of going out in the cold improperly dressed, and generally treats his body as a valuable treasure. As a result of all the love he gives it, his body never fails him. He is almost always at optimum performance. His body is his beloved partner and ready to do whatever he needs it to do.

Of course, each person's body is different. It could be considered a big stretch for

anyone else to maintain the level of attentiveness Gordon gives his body. Every person's body has a specific formula that works for it. It is your responsibility to become acquainted with your body's individual requirements. No one diet (eating habits and preferences) works for everyone, nor does any one sleep or exercise regimen. True respect comes from learning what your body needs to run at optimum performance, and then making the commitment to honoring those needs.

At the opposite end of the respect spectrum is Travis, a twenty-nine-year-old diabetic who refused to take his disease seriously. Travis is a wealthy, handsome jet-setter who loved living in the fast lane. He indulged often in vodka martinis, stayed out late frequently, ate red meat and rich, sugary desserts, and eventually became addicted to cocaine. Despite his doctor's warnings, Travis refused to change any of his unhealthy behaviors. He would not accept that his illness made his body's requirements different from those of his friends.

The downward spiral continued for months, peppered with severe bouts of illness, until one day Travis crashed. A friend found him collapsed on the bathroom floor and intervened, saving Travis's life. Travis's lesson of respect was learned at a painful price, but he finally moved through the denial, neglect, and

abuse and learned to honor his body's specific needs and uniqueness.

As Travis illustrates, learning to respect your body is challenging in a world filled with excess and temptation. Going along with the group and indulging yourself is sometimes a lot easier than respecting your boundaries. Indulging yourself now and then is fine — in fact, at times it is even healthy — as long as you are not compromising your own special requirements. If you know spicy food makes you sick, but you love it anyway, how many times do you need to indulge and compromise your body's truth before you learn

to respect its limitations? Not too many, I hope, for your own sake.

Treat your body with deference and respect, and it will respond accordingly.

Listen to your body and its wisdom; it will tell you what it needs if you ask, listen, and take heed.

*When you respect your body, you are in partnership with it.*

© 2003 All rights reserved Cherie Carter-Scott, Ph.D. Cherie Carter-Scott, Ph.D., author of the bestselling “Negaholics,” is a corporate trainer and management consultant. As chairperson of the Motivation Management Service Institute, she has worked with over 200,000 people worldwide, leading seminars on self-esteem, communication and leadership skills, and team building. This article was excerpted with permission from her book “If Life is a Game, These are the Rules,” published by Broadway Books, a division of Bantam Doubleday Dell Publishing Group, Inc. For more information go to: the author's website at [www.drcherie.com](http://www.drcherie.com).

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