

# VALUES-BASED FINANCIAL PLANNING™

*Because Making Smart Choices About Your Money Impacts The Quality of Your Life*



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*Our mission is to  
inspire and  
encourage our  
clients to dream  
and for us to work  
toward empowering  
them to live out  
their dreams.*



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**“TO BE A VISIONARY  
PARENT, WE NEED  
TO KEEP WORKING  
ON OURSELVES,  
BECOMING  
FOREVER NEW AND  
IMPROVED.”**

— MARK VICTOR HANSEN

## HERE'S A THOUGHT...

The reasons to have a Trusted Advisor boil down to two principles:

1. The more we can align our behavior with our core values (what's important to us), the happier, more satisfied, and fulfilled we'll be; and
2. the more we delegate what's less important, the more time we have for what's more important.

These principles follow two basic facts of life:

1. ***We have only 168 hours in a week.*** No exceptions. A person's quality of life is a function of how he or she chooses to spend that time.
2. ***Some things cannot be delegated, and some things can.*** Why spend time on the minutiae of financial planning when there are so many other, more enjoyable and more important demands in our lives?

Enjoy this newsletter as a reward for recognizing and honoring these two principles in your own life.

*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*

## PHYSICAL HEALTH

### FITNESS

MARK C. ANDERSON,  
M.P.H., CHES

Improvements to our overall health by increasing the frequency and duration of our exercise efforts is well documented (Ross & Hayes, Salonen, et al). Virtually every study examining fitness indicates that regular exercise, over time, will result in fewer heart disease episodes and, in a very real sense, contribute to a longer life span, as cardiovascular disease is the number one killer in the U.S.

When we get asked in a poll or survey, nearly 50% of us report that we engage in some form of exercise (U.S. Dept. of Health & Human Services). However, a review of our exercise habits show that only about 25% of us are engaging in a physical activity at a level that actu-

ally produces some tangible results in respect to preventing premature death or disability (Ross & Hayes). What this means is that while many of us say we exercise, most of us are not doing it often enough or long enough to get the real benefit for our heart and lungs.

The arguments go something like this: I play golf every week, and carry my own clubs; I am in a softball league and practice or play every other night; I have a stationary bike at home and ride

it while I read a book. In the larger scope, all these activities, and so many more, are indeed exercise. Engaging in them is certainly better than watching TV. At the same time, we must understand that to make lasting changes on our health we must involve ourselves in an activity of an aerobic nature. All that simply means is we

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## RELATIONSHIP HEALTH

### Talking and Communicating

BY JIM STOVALL

It has been said that we live in the communication age. I would certainly agree that technology has given us many new opportunities to communicate, but I fear that they are vastly overlooked and underutilized. Just because you are talking does not necessarily mean anyone's listening. And even if they're listening, it does not mean that you are communicating. In order to have true communication, two or more people must agree on terms and how those terms relate to everyone in the real world.

When I first started the Narrative Television Network, our entire corporate flow chart consisted of two people – Kathy Harper and me. You would think this would virtually ensure good communication given that there were only two of us; however, communication often broke

down, and Kathy taught me many lessons on how two or more people cannot only talk and listen but truly communicate.

One of the most important lessons Kathy taught me regarding communication is the process of ranking a statement. The phrase "This is important" is heard millions of times in people's business or personal lives each day. So while you may utter the phrase, "This is important" and while someone may, indeed, hear your words, you may have not necessarily communicated your thoughts.

Kathy taught me how to quantify statements numerically on a scale of 1 to 10. Taking the statement "This is important" numerically would work as follows. If someone came into your office or home and said "I have something to talk about and this is important," you would understand that those words can mean nothing or everything. On a scale of 1 to 10, "This is important" at level 1 might mean "I have a thought or idea that I want to share with you. If you think it has merit, we can proceed. If not, I don't really care." At level 10, the phrase "This is important," would mean "I have a life or death issue affecting our personal or professional future.

This is vital to me to the extent that unless everyone can see this my way I will have to discontinue this relationship or affiliation."

The term "love" is another generic misunderstanding waiting to happen. People use the word so loosely that within the context of one hour, someone might communicate they love baseball, they love hotdogs, they love a certain TV program, they love their dog, they love ice cream, or they love their child. While every statement may be accurate, the degree must be quantified if you are truly going to communicate.

With the advent of instant communication, the world has changed. For thousands of years, people dealt with the fact that it took days, weeks, or even months to communicate. It is interesting to go back even to the beginning of the last century when kings, presidents, and prime ministers communicated via letters. There was much more thought and preparation that went into the

drafting of a letter than a brief e-mail or phone call that we deal with today.

Now, if you over-react in a communication, there may be four or five interactions in the space of a few moments. When you over-react, causing the other person to further over-react in response, situations can escalate and the miscommunication becomes a bigger issue than the issue you were dealing with in the first place. There are even times when, at the end of an argument, everyone forgets what the original disagreement was about.

As you go through your day today, don't only ask, "What did you say?" Ask, "What did you mean when you said that?"

#### Today's the day!

© Jim Stovall. All rights reserved. Jim Stovall has been a national champion Olympic weightlifter, successful investment broker and entrepreneur, and he is president of the Emmy Award-winning Narrative Television Network. Jim Stovall is a published author, columnist, and motivational speaker. He may be reached at 5840 South Memorial Drive, Suite 312, Tulsa, OK 74145-9082, or by e-mail at JimStovall@aol.com. For more information, go to [www.JimStovall.com](http://www.JimStovall.com).

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## SPIRITUAL HEALTH

### Recovering the Attitude of Gratitude

BY LINDA LARSEN

Could someone explain to me, please, exactly when it was that life went from being simple and relaxed to complex and stressed out? It seems there are times when I feel like I'm on a runaway bus and there is NO ONE in the driver's seat! Like I am desperately hanging on for all I'm worth, but my grip is getting weaker and weaker.

I do believe this is the stuff of which disease and illness is made. Stress, frustration, tension and fear – they all contribute to a life in which we often feel out of control and powerless.

In my quest for personal growth, I believe that I have stumbled across a way to reclaim our lives along with all the abundance we so richly deserve.

**First**, I contend that the joy and relaxation we once enjoyed has gone nowhere. It is right here, right now. Perhaps it is only living as a "potential," but everything first lives as a potential! And what is the root word within the word, potential? POTENT! Power! Ready to explode forth – much like a seed. Give a seed what it needs: water and fertilizer, sunshine and loving care, and it will blossom into a magnificent reality.

And what does it take for our potential to become manifested? I believe the secret may lie in our ability to live in a state of gratitude. I contend that gratitude is the "Miracle Grow" we are all looking for. Listen to the following wise words:

"When you dwell on all the reasons you have to be grateful, you open yourself to receiving even more good – and more good comes to you. As you begin to feel abundant, you'll be willing and able to pass positive things on to others," says Oprah Winfrey.

"Feeling grateful or appreciative of someone or something in your life actually attracts more of the things that you appreciate and value into your life," says Christiane Northrup, M.D.

"Gratitude has a cleansing effect on the soul, healing us from the inside out. To say "thank you!"

is an act of spiritual power. The very act of saying a sincere thank you hones our personality, making us humbler, gentler, more loving people. When something good happens and we give thanks for it, recognizing it as a blessing, then its positive effect expands within us," says Marianne Williamson.

Here's the bottom line: I cannot experience fear and gratitude at the same time. I cannot feel anger and gratitude in the same moment. And I cannot possibly feel resentment or jealousy when I view the situation from a place of gratitude.

**Here's** a very positive action for this upcoming week. Each day, write down 3 reasons you are grateful for your mate, a close friend or a valued co-worker (even the boss!) Title the page: Why I am grateful that you are in my life. I suggest that you do your writing first thing each morning so that this feeling of gratitude will lie in focus during your day. Then give that person your list at the end of the week.

I believe that if you will commit to this for this one week, you will notice some very positive things.

- 1) Your own emotional state will be more consistently positive.
- 2) You will have a positive impact on others (especially those people who receive your list at the end of the week!).
- 3) Your relationship with him or her will grow and expand.
- 4) You will be pumping healthy endorphins into your body with every loving, grateful thought.
- 5) People will simply like being around you!
- 6) You'll have this intriguing, enigmatic smile on your face a lot of the time causing people to want what you've got!

The benefits are great. The cost is a few moments of your time.

Well worth it, don't you think?

© 2000. Linda Larsen. All rights reserved. Linda Larsen helps individuals and companies get unstuck, have more fun and be more productive. She is an international speaker, trial consultant and author of the book, True Power, and the best selling audio program, 12 Secrets to High Self-Esteem. She can be reached at [www.lindalarsen.com](http://www.lindalarsen.com) or 941-927-4700.

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## MENTAL HEALTH

### Beating The Blues

BY WILLIAM COTTRINGER, Ph.D.

We all get hit with the emotional blues from time to time — from being generally unhappy to feeling frustrated, sad and even hopeless.

The key to dealing with this inevitable blues part of life is to not jeopardize your self-confidence or positive attitude, by doing nothing to feel better. Below are 20 action verbs that anyone can use to lessen the blues burden:

**Slow Down** – Everything happens for a purpose and you can't begin to see what that purpose might be by going 1000 mph.

**Listen** – Although the blues are an inevitable part of life, they are not necessarily a natural state. When you listen carefully to all the clues, you might find out what you are doing wrong, that is keeping you from feeling the way you want to feel—happy and content.

**Talk** – There is no better way to change feelings than to talk about what you are feeling to a close friend, professional helper or family member. Sometimes just talking about how you feel is enough to clear some space in your mind and heart to start feeling better.

**Think** – It is often the thoughts you are having that contribute to undesirable feelings and changing your thoughts is one way to feel differently.

**Read** – Sometimes all you need is new information to change your thinking and feeling. Read inspiring quotes, articles or biographies to reprogram your mind and heart.

**Follow-up** – Having a good thought about anything is worthless unless you follow-up and act on it. You will never get results at anything without finishing something you started.

**Repair** – During a period of blues, it might be productive to repair some things that may need fixing — like resolving conflicts at work, taking the time to say you are sorry to someone you may have hurt, trying to communicate past a relationship problem, or even settling small financial debts.

**Eat** – The key is to eat right during periods of the blues. Realize, to a large extent, you are what you eat, so eat right to feel right.

**Exercise** – You can't possibly continue feeling depressed, unconfident or unfulfilled, if you are busy exercising. Physical exercise is a sure confidence and attitude builder.

**Act** – Your tangled thoughts and feelings will not change, until you act—and sometimes any action will get you moving in the right direction.

**Let Go** – Once you understand why you are feeling blue and start doing what you can do to undo such feelings, let go of the past and give into what might lay ahead for you. Letting go is a liberating feeling.

**Enjoy** – There is always something simple right under your nose that you can take the time to enjoy and feel better by doing so.

**Laugh** – Just as food is nourishment for the body and love is for the soul, laughter is for the heart. Just like physical exercise, you can't possibly feel bad when you are laughing.

**Pray** – The trick of effective prayer is to not ask for divine intervention to relieve you from the things that cause your suffering, but rather for the intelligence and courage to see what you might need to do to change things for the better, or the patience to accept the seemingly unacceptable.

**Focus** – Real priorities in your life seem to rise to the surface where you can see them more clearly. Force yourself to keep these few important priorities in focus so you can act on them appropriately.

**Ask** – If you are not sure why you are feeling blue or what you might do about it, swallow your pride and start asking questions. Other people may have already gone through a similar situation as you are experiencing and have some good answers.

**Decide** – Indecision is a decision that becomes addicting — it paralyzes and immobilizes you from doing anything to get unstuck. And the ambiguity and anxiety from indecision is debilitating.

**Change** – The rule is "change or be changed" and it is always more comfortable to be the changer than the changee. Pick something you can change right away—whether it is your attitude, appearance or behavior.

**Contribute** – Another rule of life is that you get back what you give. Serving and helping others is a sure way to feel better.

**Believe** – No matter how unhappy, sad or hopeless you feel, you can't give up your belief that things will eventually get better, because it is certain that they will.

Apply any one of these 20 action verbs and watch your blue mood evaporate into thin air. Apply ten or more and be more joyful than you ever imagined possible.

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# CAREER HEALTH

## Do What You Love and Love What You Do

BY GLENN VAN EKEREN

The satisfaction, fun and fulfillment we experience in work are benefits we can give ourselves.

It's time to rethink our approach to work, starting with three important factors: ability, attitudes, and behavior.

**Ability.** Calvin Coolidge noted: "Few people are lacking in capacity, but they fail because they are lacking in application."

**Attitude.** We can choose one of two attitudes. One, Thomas Edison's view of work: "I never did a day's work in my life. It was all fun."

Edison believed the purpose of work was productivity, joy, and fulfillment. Or secondly, consider the experience of King Sisyphus, an evil king in Greek mythology who was condemned to Hades for eternity. His daily duty was pushing a large rock up a mountain, which at the end of the day, rolled down again. Each day was a repeat of the last. Hordes of people view their daily responsibilities as replicating the uninspired, fruitless experience of King Sisyphus.

B.C. Forbes wrote: "Whether we find pleasure in our work or whether we find it a bore depends entirely on our mental attitude toward it, not on the task itself."

**Behaviors.** Industrialist Andrew Carnegie said, "The average person puts only 25 percent of their energy and ability into their work. The world takes off its hat to those who put in more than 50 percent of their capacity, and stands on its head for those few-and-far-between souls who devote 100 percent."

Whatever our chosen career, we need to stop looking at work as simply a means of making a living and realize it is an essential ingredient in making a quality life.

### Will Rogers' Wisdom

Will Rogers said, "In order to succeed, you must know what you are doing, like what you are doing, and believe in what you are doing." His

suggestions deserve a closer look.

**1. Know what you are doing.** Winners are willing to do the things losers refuse to do. Winners work to become the best at what they do. They develop the knowledge, skills, and abilities to rise above mediocre performance to become masters at what they do. They are committed to a life of continual learning and growing.

**2. Like what you are doing.** I'm baffled by people who spend five days a week doing something they don't like, so they can spend the other two days doing what they enjoy. It's commonly called, living for the weekend. Sister Mary Laurretta said, "To be successful, the first thing to do is fall in love with your work."

The secret to happiness, success, satisfaction, and fulfillment in our work is not doing what one likes, but in liking what one does.

"Fall in love with what you are going to do for a living," says George Burns. "I'd rather be a failure in something that I love than be successful in something that I hate."

**3. Believe in what you do.** Successful people are not in a job for something to do – they are in their work to do something, to make a difference.

Get beyond the job description, title, paycheck, or "to do" list. See the end result. Become absorbed with your organization's

purpose and mission. Espouse a set of values that demonstrate a conviction for what you do. Become constructively obsessed with the value of your efforts.

The self-esteem, satisfaction, and fulfillment you experience at work depends on you. To transform your daily "have-to's" into a lifestyle of "want-to's," consider these two questions: "What do I want out of my life's work?" And, "What am I willing to do to make it happen?"

If you love what you do, you'll never have to work another day in your life.

©2004 Glenn Van Ekeren. All rights reserved. Glenn Van Ekeren is the Executive Vice President of Better Health Services in Omaha, Nebraska. He is also a frequent speaker on strategies for maximizing people and organizational potential. Glenn is the author of 12 Simple Secrets of Happiness: Finding Joy in Everyday Relationships.

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**Fitness** continued from cover

have to get the heart pounding and the lungs breathing at a faster and heavier rate than normal, and keep them going at that rate for at least 20 to 30 minutes AND we have to do it 3 or 4 times a week.

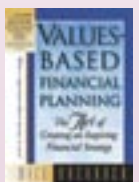
The golfers may think they are working out, yet the duration, the time spent walking from one shot to the next, and the intensity, just how hard they are breathing and beating, is comparatively mild. It is a low impact, low energy sport (stress does not count) which is low on the aerobic activity chart. The same is true for softball and baseball: a few seconds of exertion followed by many minutes of waiting for something to happen. This is not to say that the players may not be fit, especially at the professional level. They spend much time at both strength building and aerobic exercise to allow them to excel when the time comes during the game. The game itself, as played by the pros and us minor leaguers, is low on the aerobic activity chart.

Stationary biking is a step, or pedal, in the right direction. By exercising the 2 largest muscle groups in the body, the legs, the demand for oxygen, and the means of circulating the oxygen in the blood, increases. This causes our heart to beat faster and our lungs to breath heavier, which is a good definition of aerobic exercise. The key is to apply yourself to the routine, as opposed to just sitting leisurely, and gently pedaling. A little bit of something is better than nothing, and a little bit more effort, and yes, that means a little bit more sweat, is better still.

Minimally, the guidelines for improved health through exercise indicate 20 minutes a day, 3 times a week. Ideally, if we can find 20 to 30 minutes a day, 5 or 6 times a week, we will produce dramatic results in our cardiovascular health. Anything above the 30 minute peak and you start to focus on muscle development, which is a whole new topic.

© Mark Anderson. All rights reserved. Mark Anderson is a Certified Health Education Specialist who received his Masters degree in Public Health from San Diego State University. Mr. Anderson has over fifteen years of experience working in employee assistance programs in labor unions and external employee assistance companies. He is the current President of the San Diego Chapter of Certified Health Education Specialists.

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