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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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NEWSLETTER

HERE'S A THOUGHT...

Consider all the time you used to spend on your financial affairs. Now that your trusted advisor is taking care of those matters for you, we hope you are using those extra hours focusing on what is important to you. We hope you enjoy the contents of this newsletter.

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PHYSICAL HEALTH

Matters of the Heart

BY DIANA K. WEISS, Ph.D.

We've all heard it before: Exercise, eat a low-fat diet, don't smoke, drink too much or get too stressed. These are all good suggestions for preventing heart disease...the number one killer of Americans. But did you know that the connection between your mind and your body can affect the health of your heart? A person's thoughts, beliefs, and behaviors related to love and relationships can definitely affect the functioning of their cardiovascular system.

There is a new field called Psychoneuro-immunology which studies the relationship between what we think and believe, and how our thoughts and beliefs affect the biochemistry of our brain, which affects the physiology of the cells in our entire body. Sound far out? Well, it's not. There is research demonstrating that chronic negative thoughts create a depression in immune functioning which can result in more illness. And

that more optimistic beliefs correspond with more optimal health.

Note the following studies: Scientists at Yale University looked at the degree of blockages in coronary arteries of 119 men and women. They found that those who felt the most loved and supported by significant people in their life had substantially less blockage in the arteries of their hearts. The researchers discovered that the quality of the relationships in the sense of feeling loved and emotionally supported was a more important predictor of the severity of coronary artery blockages than was the number of relationships a person had. This finding was independent of diet, smoking, exercise, cholesterol, genetics, and other risk factors.

A study of fourteen hundred male and female heart patients at Duke University demonstrates the importance of having a close confidant (someone with whom you talk on a regular basis). All fourteen hundred patients had blocked

Chronic negative thoughts create a depression in immune functioning which can result in more illness.

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"ALL YOU NEED TO KEEP MOVING IS YOUR ABILITY TO KEEP BEING COURAGEOUS."

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RELATIONSHIP HEALTH

“Listening from Your Heart...”

BY SUSIE AND OTTO COLLINS

One of the most difficult things to do in relationship is to listen--truly listen from your heart without blame, judgment or “you ought to and you should.” It’s also difficult to take the time to listen without allowing distractions to pull you away from what the other person is saying. It doesn’t even matter if the person you are listening to is baring their soul or not. It’s incredibly important to stay present, interested and focused on that person.

How many times have you been talking to someone and they reach around to tuck in a loose tag that’s hanging off your shirt or pick a loose thread off your sweater right in the middle of your conversation?

This might seem like a trivial thing but what it really says is that in that moment they weren’t listening to what you were saying. They were thinking about that loose tag or thread and how they could fix it.

All of us want to feel loved, respected and honored. And one way we have found to have this is to love, respect and honor someone else. We found that listening without interrupting the other shows respect and also builds trust. What a simple concept, but how hard it is to do.

Something that is even more difficult is to listen to someone when it’s uncomfortable to do so. When there are conflicts or resentments in a relationship that haven’t been dealt with yet, there is an emotional charge that is present and that makes it difficult to stay focused on the present moment.

At that time, you’re not really focused on the other person and what he or she is saying. You are focused on your emotions or your attempts to avoid pain.

Another difficult situation is when you have preconceived judgments of the person. Our judgments build walls even in the healthiest of relationships. When you are trying to listen to

someone with whom there have been challenges, it requires you to listen with unconditional love. That doesn’t mean you have to agree with everything they say. But, it does mean forgetting yourself and your issues while they are talking. We are so quick to rush in and prove we are right that all we do is create more distance.

So, how do you really listen without judgment or coming from your own agenda?

It’s like the symphony director said when he was asked, “How do you get to Carnegie Hall?” He said, “Practice.”

Start with focusing your attention on the check-out person at the grocery store or the waiter or waitress at your favorite restaurant. Engage them in a short conversation and REALLY listen to what they have to say. When you get brave, you can try a family member with whom you have some unhealed issues.

Practice by listening without needing to respond from your

frame of reference. Hear what they have to say from their point of view. It’s amazing what can be healed when you do this. As Stephen Covey points out in his book, *The Seven Habits of Highly Effective People*, it’s important to seek first to understand, then be understood. When you do this, the walls and defenses crumble and healing can take place.

Sometimes the greatest gift you can give someone is to just listen with your heart. So this week, practice listening and coming from love in your relationships. When you do, you’ll see a difference.

©2005 Susie and Otto Collins are married life partners who are Relationship and Life Success Coaches, and authors of several books on relationships, including *Should You Stay or Should You Go?*, *No More Jealousy*, *Creating Relationship Trust*, *Communication Magic and Attracting Your Perfect Partner*. In addition to having a great relationship, they regularly write, speak and conduct seminars on love, relationships and personal growth. To read more free articles like this or to sign up for their free online relationship tips newsletter, visit www.collinspartners.com or www.RelationshipGold.com.

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INNER HEALTH

A Process for Effective Decision Making

BY PHIL RICH, Ed.D., MSW

Life is filled with choices and decisions. Many of these are minor, but there are also times when we face difficult decisions. Even though good decision-making is important when we face significant decisions, it’s more important to make good decisions all of the time.

Decision Making in Real Life

Your decisions are no doubt limited by many real life constraints -- finances, relationships, jobs, and other things over which you don’t have full control. These make up the backdrop against which your deci-

sions are made. Making life more complicated, there’s often more than one “correct” decision, and more than one “wrong” choice. But there are certainly guides to decision making that can help you to think about and arrive at – not the “right” decision – but an appropriate and effective one.

Making Appropriate Decisions

As you think about appropriate decisions, consider the fact that many of your choices have consequences, certainly to yourself and possibly to others. As you think about decisions, consider three factors:

Responsibility. Some decisions are not really choices at all, but requirements, especially when attached to personal responsibility. If you’re a parent, for instance, you must ensure the health and safety of your children. Especially consider who will be affected by your decisions and for whom you may be responsible.

Spontaneity versus Impetuosity. Sometimes there’s no reason to act on a whim or make a quick choice. Actually, it’s healthy to be spontaneous at times. On the other hand, acting without thinking can be impetuous and fool hardy. As you make decisions, think about the difference between being spontaneous and being impetuous.

Long Term Effects. Take into account that decisions you make now may have effects that stay with you a long time. Buying a new wardrobe, seeking a new career, or moving from one home to another in the same community may involve some deep decision making, but none represent necessarily radical

changes. Selling your home and moving to another state or giving up your job are far more significant decisions in terms of their long term impact, and are often difficult decisions to later reverse.

Steps to Effective Decision Making

It’s especially valuable to have a guide to decision making. Here are some simple steps to follow as you first think about, and then make decisions.

Recognize that you have choices in the first place. Most of the time, you’re not simply a recipient of the way things “have” to be.

Consider the nature of the problem that you’re trying to resolve. Every decision is a response to a situation: What is the issue, problem, or situation you need to address?

Think of all the possible choices you have. List every possible choice, including the outlandish ones. Be creative – what decisions could be made?

List the rational and realistic choices. Break your list of possible decisions into those that are really unrealistic and those that are possible.

Evaluate your choices. Think about the possible decisions that

you can realistically make. Which best fit the circumstances of the problem you’re trying to resolve, and the circumstances of your life? If only one choice comes up, you may even come up with a clear decision at this point.

Consequences. What are the down sides to your possible choices? Who will be affected, and how? How will your possible choices affect your life, your finances, and your relationships?

Reflection. Think about the decision you’re planning to make: What will it feel like to actually make that choice? What will it feel like to not make that choice? Is the decision you’re pondering permanent or is it reversible?

Thinking Things Through. It’s important to have a way to consider choices, think them through, and have a process by which to make well considered decisions. The more important the decision, the more important the decision making process.

©2005 All Rights Reserved. Phil Rich, Ed.D., MSW, DCSW is the primary author of the eight books in The Healing Journey series of self help journaling books published by John Wiley & Sons. He maintains a private practice in Northampton, Massachusetts.

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MENTAL HEALTH

Learning from Einstein’s Creativity

BY RON WHITE

“Imagination is more important than knowledge.”

– Albert Einstein

Since Einstein accomplished some of the greatest thoughts of our time, an argument could be made that he was one of the most creative people of all time. You can know more about your product than anyone and have more degrees than anyone you know, but if you don’t have a little bit of creativity to take advantage of what you have, then it is useless.

Credentials and knowledge will do you little good if you lack the creativity to take advantage of them. Einstein once said, “The secret to creativity is knowing how to hide your sources.” I think he was being a little humble and a lot humorous here, but he was acknowledging the importance of being creative!

So you may ask, “What is creativity?”

Einstein said, “Creativity is seeing what others see and Thinking what no one else has thought.”

How do you do it? How do you model the creativity of Albert Einstein?

First of all, we need to address the idea of the limiting belief that you are not creative.

There is a prevailing belief that creativity is an inborn trait – you are either creative or you’re not. While creativity is an inborn trait, we are all born with a creative brain (your right cerebral hemisphere) and have many creative skills. Children are naturally curious and eager to explore the world around them and spend hours playing with toys, making up imaginary friends and pretend games. But as we get older, we begin to lose some of our natural creativity as we learn and use more left-brain thinking skills in school and at work. Research shows that our propensity to generate original ideas reduces from 90% at age 5, to 20% at age 7 and even further to 2% as adults!

Now for the good news! You can reawaken your creative brainpower.

What would Einstein tell you in regards to increasing your creativity? Well, we don’t have to guess on that one, because he did tell us. He said,

“The important thing is to not stop questioning. Curiosity has its own reason for existing.”

Develop the curiosity of a child. Leonardo Da Vinci, who is said to be one of the greatest geniuses of all time, also had this creativity. I don’t think that it is a coincidence that Leonardo and Einstein were both extremely creative and that so many years after their deaths we are still talking about them.

Let me give you a few of Da Vinci credentials: 500 years ago he:

- drew blueprints for the world’s first helicopter
- drew blueprints for a submarine
- built an extendable ladder that is still being used by fire departments today
- build the world’s first hydraulic jack
- built a rotating stage
- built a water powered alarm clock!

Those are some pretty amazing credentials if you ask me.

Curiosity might have “killed the cat” but it can help you think like a genius. Leonardo Da Vinci had a book of questions. In this journal he would write down questions as fast as they would pop into his head. He would write down questions such as:

- Why do birds fly?
- Why do they slow down as they land?
- What do their feathers do?

The interesting thing is that he didn’t worry about the answers. He simply wrote down the questions because he knew something about the power of the human mind. He knew the subconscious mind was powerful and if he wrote down the questions his subconscious mind would continue to work on the answers.

Creativity can be helpful in problem solving, dealing with people, and creating success in all areas of your life. Take the time to tap into your greatest power – the power of the imagination and increase your creativity in all areas of life.

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CAREER HEALTH

The “Crab Effect” and How You Can Conquer It

BY LAURIE HAYES

Some of the greatest words of wisdom for any man or woman seeking change or growth are, “Surround yourself with people who will support and believe in you.”

Creating any kind of significant change requires determination, focus, energy, a game plan, and more than anything else, desire and a positive attitude.

Sometimes, we become stalled in our progress or just lose the desire to continue because we do not have a strong support structure in place.

How many times have you tried to create something for yourself but failed because your circle of influence provided negative input and little support for you?

I once worked with a client who wanted to secure the career of his dreams. He was in his late 30's and had spent a good deal of his life working in an unfulfilling job that involved heavy lifting all day long.

When he finally made the decision to commit to pursuing his dream career, he shared his goals with his co-workers, family and friends.

He received little to no support from his co-workers. Some told him he was too old, he would never make it and that he was a dreamer.

His family members tried to convince him that he was going through a phase and that he should be grateful for his current job. It paid the bills.

His friends wished him well, but didn't offer much in the line of support because they thought his goal was too lofty and unrealistic.

We worked together to create an action plan, to keep his momentum high and his attention focused.

His greatest struggle, however, was he could not understand why he seemed to be traveling this road alone and why he had such little support from his closest circle of influence.

One day at work after having his dream squashed yet again, he confided in a co-worker that he just didn't know if he was doing the right thing anymore because no one believed in him.

His co-worker then shared a story that turned his day around by giving him a new perspective. He told my client he was experiencing the “Crab Effect,” then shared his explanation.

While vacationing in Florida, he observed a bucket of crabs on a fishing dock.

While all of the crabs were either motionless or squirming at the bottom of the bucket, one little crab kept crawling up the side in an effort to reach the top.

Each time the crab made his way closer to the top rim, a crab from below would reach up and pull him back down. Time and again, the little crab would climb the wall and time and again, one from below would pull him back.

By observing this behavior, my client's co-worker related this to how we function as human beings.

This one crab did not want to be confined. He believed he had a choice and did not have to accept his lot in life. He was willing to venture outside of his imposed boundaries in search for freedom.

Unfortunately, the others in the group did not recognize that they too had a choice, and would not allow the venturing crab to leave the rest of them behind.

The Crab Effect usually occurs because others are not willing to expand their boundaries of thinking. They won't accept that they have a choice or the ability to create what they truly want.

You creating change for yourself may prove that their thinking is not sound and no one wants to be proven wrong. The ego does not like to be challenged.

The Crab Effect also occurs because some people are afraid of change or may not have sufficient confidence in themselves, and by you embracing change and creating a more desirable future for yourself, their self-limiting beliefs may be reinforced.

Some people are afraid of being left behind and don't want to be left alone. Like they say, “Misery loves company.”

If you want to make a significant change in your life, surround yourself with people who believe in you and the power of creating anything you desire.

Be true to yourself and don't let the fear and limited thinking of others get in your way.

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coronary arteries. After five years, those that were unmarried and without a confidant were three times as likely to have died than those who were married or had a close confidant.

Hostility has been identified as an important risk factor in developing heart disease. Chronic hostility can stress both the physical body and personal relationships. Anger kicks in a rush of adrenaline, which causes the blood to thicken and arteries to constrict, while the heart beats faster and breathing becomes more shallow -- less blood and oxygen become available for the heart and the rest of the body. When a person has a pattern of frequent angry reactions, this can cause wear and tear on the heart system, as well as personal relationships. The angry person is subsequently vulnerable to isolation and depression which are also high risk factors for developing heart disease.

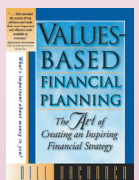
Some suggestions to improve your heart health: Take quiet time to relax and be with yourself. Breathe slowly and deeply through your nose. Make a gratitude list. Breathe deeply. Take time to listen to your body and time to connect with your higher spiritual understanding. Breathe deeply. Relax in nature or meditate. Practicing deep breathing is an excellent antidote to the ongoing challenges of urban life. Learn to listen, especially to the people that you care about. And make relationships with friends and family a priority. If you don't have close relationships, decide to cultivate some, or even one. There are many lonely people who would like to take a friend.

Loving relationships are good for the heart. Hurts and disappointments can weaken the heart and it is important not to bury any pain you may have. People who share their “negative” feelings but have an attitude of positive expectancy seem to feel better and get sick less often.

Your innermost character, feelings, and inclinations do correspond with your ability to experience love, affection, and compassion. Cultivating a loving relationship with your self and with others can promote the actual health of your heart. So, go slowly, and look within and see if you have beliefs, thoughts, feelings, or behaviors that keep you separated from love. Reach within and connect with other people – and do your best to participate in love. It will be good for your heart.

© 2005. Dr. Diana K. Weiss is a licensed psychologist in private practice in Del Mar, CA. Stress management, cardiac psychology, optimal performance, depression, and anxiety are her areas of specialty. She is a speaker and recent author. Her book on preventing heart disease will be released soon. Dr. Weiss can be reached at (619) 259-0146. Her address is 240 9th Street, Del Mar, California 92014.

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