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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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“NO PESSIMIST EVER DISCOVERED THE SECRET OF THE STARS, OR SAILED TO AN UNCHARTED LAND, OR OPENED A NEW DOORWAY FOR THE HUMAN SPIRIT.”

— HELEN KELLER

VALUES-BASED FINANCIAL PLANNING™

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

HERE'S A THOUGHT...

Nobody wastes their lives days, weeks, months, or years at a time. It's fifteen minutes here... a half-hour there... a few hours occasionally... that are easily wasted. Salespeople help customers waste their time by capitalizing on their enthusiasm for hot tips and media hype, which are merely distractions from what actually adds to their quality of life. Yet your Trusted Advisor wants to align your financial choices with what is important to you and free you up to focus your time and energy on

what is important to you—not to anyone else.

So often we make choices about how we'll spend our time unconsciously, but you've discovered your values and how they relate to your financial future. Roy Disney once said, “When your values are clear, your decisions are easy.” I'd have to add that when your values are clear and you know what you need to do to fulfill them, the decision to delegate what you

can — especially financial matters — is easy, too. It all boils down to choices; since we can't do everything, we must do those things that are most meaningful.

It all boils down to choices.

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 are 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 are asked in a poll or survey, nearly half of us say 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 actually produces some tangible results in respect to preventing premature death or disability (Ross & Hayes). 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 to our health, we must participate in an activity of an aerobic nature. All that simply means is we

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RELATIONSHIP HEALTH

What Have I Done For You Lately?

BY CHRISTINE LONGMORE

Giving and receiving are the basic ingredients for most relationships, but it is a rare relationship that is based more on intentions of giving instead of receiving. “What have you done for me lately?” seems to be the question everyone is asking their boyfriend, wife, or significant other these days. Maybe a better question to ask would be, “What have I done to deserve something good in return?” In our efforts to find and maintain loving relationships, many of us behave as if we are bargain hunting. “How can I get more for less?”

Love is a noun in the dictionary. Loving is a verb -- an action word. The act of loving someone is something that has to be done, not just said. One mistake many people make is paying too much attention to mainstream media and its collective definition of love. The popular talk shows and shock shows are hosted by people who understand and capitalize on knowing what the public wants to see and hear, packaging exactly that, and delivering it to them religiously. It's about their bottom line.

We would all do well to re-examine and re-define our definition of love from time to time. Ask yourself if you could be a more loving man or woman. Like the old saying goes, “You get more bees with honey than with vinegar.” The lack of forgiveness gets in the way of the positive flow of love. Did you ever notice how forgiving children can be? Did you ever wonder why growing up makes people lose that gift? Or forget how to use it? It takes much more energy and causes more stress to hold something against someone than it does to forgive and forget. There are, of course, things that can

only be forgiven from afar. If someone doesn't treat you right again and again, you can forgive them -- and forget them too.

Self-esteem deficiencies are also an obstacle to giving and receiving love. It is impossible to love someone who doesn't love himself. It is impossible to be loved if you don't first love yourself. It is possible though, through giving love, to help someone learn to love her self.

Trying to help someone change and trying to change someone are very different things. Believing that one person can change another can be a trap that two people easily fall into. One person ends up supplying all the love for both people and eventually gets tired of working overtime. Women in particular seem to make this mistake often.

Trying to change someone looks like devoted, unconditional love on the surface. However, it is really a safe and socially acceptable way of focusing attention on everyone and everything else.

difficult task of looking inside at one's own needs and issues that require tending to first. Giving itself is good and healthy. It is a sign of strength. Giving too much or giving without ever receiving something in return means you are giving to the wrong person.

Many people who are searching for their “true love” become so focused on that, they miss other opportunities to give and receive love. I'm not talking about the chocolate mousse kind of love that makes you weak in the knees, just the plain old instant pudding kind of love that is all around us. It still counts for something.

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SPIRITUAL HEALTH

Happiness is Within You

BY TERESA KING

Have you ever wondered why some people wake up in the morning as chirpy as the busy birds outside the window while others wake up grumpy? Ever wonder why some people seem happy most of the time, while others are withdrawn, sad, depressed or bitter? Well, I have. And, since I pondered it, I went to find out why. It is all in attitude. Changing the way you think about things. Is the glass half full, or is it half empty? Is the sun bright and beautiful or is it hot and miserable? Does the rain falling day after day drag yours spirits down, or do you ever look at the beauty of the rain?

Every situation in life has two sides. As we have good we also have to have evil, for without evil we would not recognize good. Without cold, there would not be warmth. Without noise, we could not recognize the beauty of silence. When Einstein failed, he didn't think failure, he basically thought, oh I have found one more way that my idea won't work. When Lincoln sought elected office -- unsuccessfully -- countless times, he didn't think failure. He thought about how he could improve his campaign so he could win an election.

Attitude and how you perceive things are the key to your own happiness. If you are feeling overwhelmed in a situation, rather than sitting there feeling sorry for yourself, think positive. Find something that you can learn and gain from the situation.

A death in the family is a tragic thing. But, look around, did the death not bring the rest of the family together for grieving and emotional support and closer to each

other as they talked about memories of their loved ones? Did not death bring into mind the frailty of life, and the knowing that you could leave this world any minute and that tomorrow could be your last day? Did you do all you wanted to do? Or, have you sat back making excuses for each day of why you have not reached for dreams?

Attitude. Wake up in the morning, smile in the mirror, welcome each day with the love you would give your precious child and savor the day! When things are down, turn them around. When things are happy, pile that happy time into your mind where you can pull it out anytime you need a bit of cheering up. Embrace life and be grateful for things in life.

Attitude. Have you ever noticed how happy it feels to give? Giving of ourselves is a wondrous thing. To see the smile of gratitude upon someone's radiant face. Or, “Thank you for your help.” It's a great way to start on an attitude change!

Attitude. Don't fixate on small things. Look at the larger scale. It is amazing that in a true crisis, you can rise up to the challenge, but it is always the last little small thing that throws people off into an angry fit.

Remember, many people born blessed with good health and money are not happy. And, many people who have suffered and struggled are the happiest of all. It is all on how you look at it. So, keep your chin up, and try to find the bright side to every situation that life throws you, for inside yourself lies true happiness.

© Teresa King. All rights reserved. Teresa King has helped many people succeed. If you do not have a list, it's time you start one with an auto responder that you can also use a personalized mailing list: www.besent.net.

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MENTAL HEALTH

The Prosperity Zone

A Treasure Chest Of Health, Wealth And Love

BY WILLIAM COTTRINGER Ph.D.
& MARY BIEN

What does everyone want? That is an easy question to answer. Health, wealth and love. These are the “Big Three” on everyone's wish list. These things are located in a treasure chest within your Prosperity Zone. Where is this magical place and how do you get there? The secret access code to your Prosperity Zone involves understanding and applying three somewhat paradoxical laws of life.

1. THE LAW OF ILLUSION:

Things are not always as they appear.

Much of the truth you see depends upon where you are standing. There are no realities other than relative perceptions, and yet people often act on distorted perceptions as if they were as factual as they think gravity always is. Sometimes, failure is really a disguised opportunity to start over again with better information.

Many people fail to get what they want because they are not clear as to what they want or can't ask for it clearly enough. They become frustrated and unhappy. The clearer the definition, the quicker you get to it.

2. THE LAW OF EFFORT:

The relationship between your efforts and the results they get is a complicated one.

Sometimes the more effort you put into something the better the results; but other times the harder you try, the further behind you get. It is often a mixture of quality of approach and quality of effort that gets the best results.

If you want health, you have to eat right, exercise, sleep, reduce stress and hang around other healthy people. If you want wealth, you have to earn more, invest more and save more. This may mean finding out your most valuable skill or talent, developing it fully, and finding a way you can apply it easily and frequently to make the most money. Or it may mean you need to increase your income by a second job and reduce your frivolous spending habits. The results are always the same. You get back twice what you give. Life is a bank that only offers withdrawals after deposits.

Working smart is often finding the path of least resistance. The point here is that it is much easier to go with the natural flow of the river rather than

to try and swim upstream against the current and gravity. But you have to see the natural flow of life before you can join it and this takes sensitivity and good timing. The end object is always to close the gap between where you are and where you want to be—whether it involves having more health, wealth or love—and there are usually smarter ways to do this than you first imagine.

3. THE LAW OF GESTALT:

The whole is greater than the sum of its parts.

To be successful in health, wealth and love, your thoughts, feelings and behavior all have to be in complete alignment. It does no good to have healthy thoughts if your behavior doesn't actually include the right diet, exercise, sleep and stress management habits. And it is a waste of time to try to program your mind to have positive thoughts if your feelings and behavior aren't working together to carry those thoughts out.

So how do you get these things working in sync so you can think, feel and do something in unison and get results? Your attitudes, beliefs, expectations, understanding and judgments help determine what happens to you. For instance, if you have a positive attitude, believe you can do something and expect to be successful, you will work harder and smarter to do the things that will help bring about success. On the other hand, if you have a pessimistic attitude, doubt your ability and expect failure, you will sabotage yourself by not trying very hard to do any of the things that might lead to success. Even if you are “realistic” and expect mixed results, that is precisely what you will get.

Believe in health, wealth and love and expect to get those things. Then think them, feel them and do them without a whole lot of time intervening in between. The key is your perpetual striving to achieve balance.

By understanding and practicing these three life laws, you will have an abundance of health, wealth and love. Then you can teach others how to get these things and end up having even more.

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CAREER HEALTH

Going for the Goals

BY LINDA LARSEN

What if you made a “wish list” of 50 things that you would love to do or have if money and time were absolutely no object? Not to say that you *would* do those things; rather, create a comprehensive list that you could look at on a regular basis that would stimulate your imagination and desire. When it comes time to actually set your goals (like right now!) you will have a great “wish list” to draw from.

Now, let’s create some categories. While I am going to give you some suggestions, I encourage you to create your own. Get a large sheet of paper and across the top create the following four categories:

1. Personal (this will include physical, emotional, mental, hobbies, etc.)
2. Professional (income, educational, advancement)
3. Family (relationship building)
4. Spiritual (community contributions, religious, making a difference in the lives of others)

Set your goals. You may make more than one under each category – but no more than three. You don’t want to overwhelm yourself! Post this sheet where you can see it daily. Let your creative mind begin to work on the process while you begin to plan your strategies.

Now answer the following questions about each goal you choose:

1. What stands in my way of achieving this goal?
2. What knowledge and information will I need to make this goal a reality?
3. Who and where are my resources to help me with this? (People, books, organizations)
4. What’s my plan? What are all the action steps I need to take to move me forward?
5. What is the very first step that I will need to take in order to move me forward?
6. What is the very first step that I will need to take in the next 24 hours?
7. What will be the cost to me in one, 10 and 20 years if I don’t take action? What will my life look like and feel like?

8. What will be the payoff to me in one, 10 and 20 years when I do accomplish this goal? What will my life look and feel like?

I know this seems like a lot of work. It does take some time. But remember my favorite quote: “Successful people are willing to do what unsuccessful people aren’t willing to do.” And if you feel you lack the motivation, then do the exercise and it will help you *create* the motivation!

My tape series, *12 Secrets to High Self-Esteem*, started on my “wish list.” Well, I took it off the “wish list” and put it on my goal sheet in January 1998. Three weeks later, I got a call from a publisher asking me if I would consider creating a new audio program for building high self-esteem.

Normally, publishers do *not* call you and ask if they can publish your work – unless your name is Stephen King or Jackie Collins. The phone call alone was a miracle!

What you want out of life is probably not just going to fall in your lap. It never has in mine. A lot of work goes into proving yourself before you are offered an opportunity. Like you, I’ve had to build my credibility and strengthen my relationships so that I was a logical choice for a project when it became available. I’ve had to set goals, develop a plan and then work my little fanny off.

But the payoff? Amazing!! I have been able to create a resource that gives people powerful tools to help build their confidence and get the respect that they deserve. I have received wonderful feedback. People tell me how their lives have changed. They report how they are beginning to accomplish their goals and dreams. They tell me they finally feel like they deserve all the good that life has to offer. Now *that* makes me feel *great!*!

So, what would you rather have? An OK, so-so life filled with whatever is left over after others get what they want? Or do you want passion, fun, love, joy, great health, financial success and fabulous relationships? Focus on your “wish list.” Go for your goals. It’s your choice.

© 2003 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 or (941) 927-4700.

“Successful people are willing to do what unsuccessful people aren’t willing to do.”

Fitness

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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.

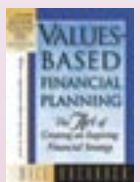
Golfers may think they are working out, yet the duration, the time spent walking from one shot to the next, and the intensity of just how hard they are breathing and beating is comparatively mild. It is a low impact, low energy sport (stress does not count) which is low on the aerobic activity chart. 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 two 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 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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