

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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“EXPERIENCE IS NOT WHAT HAPPENS TO YOU. EXPERIENCE IS WHAT YOU DO WITH WHAT HAPPENS TO YOU.”
—ALDOUS HUXLEY

HERE'S A THOUGHT . . .

Because you have a relationship with a Trusted Financial Professional, you have gained an essential piece of financial wisdom: Never do yourself what you can confidently delegate to someone else who is competent and trustworthy. Instead, spend time on what's important to you.

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PHYSICAL HEALTH

The Myth of “Just Do It”

BY DEBORAH L. MULLEN, CSCS

If you're having trouble getting motivated to exercise more, don't expect to suddenly change your behavior by telling yourself to “just do it.” This is a great phrase for those already “doing it” and who are feeling a moment of laziness. The phrase backfires, however, with people who aren't in the “action” stage of behavior change.

“It's because change doesn't begin with action,” says James Prochaska, psychologist and head of the Health Promotion Partnership at the University of Rhode Island. He says that there's more anxiety around change than there needs to be. That's because there's been so much pressure to act — regardless if someone is ready for it. In his book, *Changing for Good*, Dr. Prochaska

outlines the stages of behavior change. “By consciously dealing with change in stages . . . it's easier to apply appropriate strategies at the appropriate times.”

1. Precontemplation

Precontemplators aren't willing to consider making a change (“I've never exercised, and I have no desire to start now.”)

Consciousness-raising activities are important — a doctor's warning about a patient's health risks that are due in part to lack of physical activity; a life event such as the birth of a grandchild or one's 50th birthday; reading the Surgeon General's report, *Physical Activity and Health*.

“By consciously dealing with change in stages . . . it's easier to apply appropriate strategies at the appropriate times.”

2. Contemplation

Contemplators know they need to change and
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RELATIONSHIP HEALTH

5 Reasons Couples Fight and Breakup and What You Can Do About it

BY SUSIE AND OTTO COLLINS

Nearly everyone has experienced a relationship breakup or divorce and it can be one of the most painful periods in your life as you try to heal your broken heart. What we have is that many breakups don't have to happen.

What causes breakups and how can you prevent them?

Here are five ideas to help you better understand why breakups happen and what you can do to prevent them in your relationship:

1. Old fears surface.

Being in an intimate relationship will bring up fears and challenges from the past. These might include fearing not being good enough, attractive enough, wealthy enough or even feelings of abandonment. If fears are not expected, looked at, and healed, they interfere in some way or another with the health of every relationship. Take some time to notice when the fears surface. Then be loving to yourself — Look inward instead of outward. Don't blame your partner for what clearly is your issue.

Ask yourself if your fears are "true" or are you just making "stories" up in your head. If you are creating these "stories" and there's no basis of truth to them, then change your thinking. If you need help and support to make the changes you want in your life, be courageous enough to get it.

You may not have healed your broken heart from past relationships, and you find it difficult to trust your current partner or open your heart completely. Commit to starting over, allowing your fears to be there, but reminding yourself that this is a new day.

2. Not feeling understood, valued, loved and appreciated.

Everyone wants to feel understood, valued, loved and appreciated. When we're not, we tend to either withdraw or attack the other person for not meeting our needs. If you want to be appreciated, start appreciating the other people in your life.

3. Not Making their Relationship a Priority.

Many couples take each other for granted and don't give their relationship the attention it needs.

The lack of closeness and connection can be overwhelming and can cause great loneliness. Make your relationship a priority in your life. Set aside time everyday to connect with your partner.

4. One or both people are made to feel they are "wrong."

One of the biggest mistakes people make is that they make each other wrong. As soon as critical words are said, defenses and walls go up and suddenly that person who you love and who loves you becomes an "enemy."

Before you jump into blaming and judging your partner, stop and take a moment to breathe. Ask yourself if making your partner wrong will drive you farther apart or move you closer toward healing. Open your heart to understanding the dynamics of what's going on between the two of you. Understand the full story before you start making someone wrong. So often we assume to know what is in someone's heart and we really don't. Take the time to find out!

5. Not healing your heart after a previous relationship breakup.

Many people go from relationship to relationship without truly healing their hearts. They never discover what went wrong in their previous relationship and what they could have done differently. They keep repeating the same mistakes over and over again and always expect a different outcome.

We suggest that you take the time to heal your broken heart and your attachment to being a victim, in being right or whatever holds you to a previous relationship. Spend some energy in taking responsibility for what happened, forgiving yourself and your previous partner, and deciding what you want to change in your life.

©Susie and Otto Collins are married, life partners who are Relationship and Life Success Coaches, and authors of several books on relationships, including "How to Heal Your Broken Heart," "Should You Stay or Should You Go?" "No More Jealousy" "Creating Relationship Trust," "Communication Magic" and "Attracting Your Perfect Partner." 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

Growing Up Is No Laughing Matter

BY LINDA TARRANT

Children laugh an average of 435 times a day. The average adult laughs 15 times. Infants have more than 230 facial expressions. Adults have six. Why is the amount of fun we're having and our willingness to openly express ourselves inversely proportional to our age? After all, childhood doesn't last that long!

The problem is that adults think we have to be so serious. We have to set examples for others. What would our kids think of us if we ran around having fun all the time? We have mortgages, monthly expenses, new furniture and camp to pay for. We have to be responsible, act grown up and get jobs to pay for all that stuff. And we all know that work is serious business. We can enjoy our work, but having fun at work is going too far. For all these reasons, we may see work as the punishment we must endure in order to enjoy life.

Take this quiz and see how much you are enjoying life:

- I look forward to Monday morning as much as the weekend.
- I may retire someday, but I love what I'm doing now.
- I really have fun at work.
- I laugh a lot.
- I have great joy in my life.
- When asked "How are you"?, I never answer "Not bad."
- I know how to be "wild and crazy" and I do it often.

Now don't get me wrong. I know that everything isn't fun. There will be tasks that we like doing less than others. There will be difficult times in our lives when we, or those we love, are in deep distress. I'm not saying that we will be happy every minute, but joy can be a larger portion of our day-to-day lives.

I believe we can experience more joy both in and out of work. Let's see how we're doing by checking our "junk to joy ratio." This highly scientific ratio measures the amount of junk — things you dislike, find boring or unpleasant — you have to put up with in order to get the kind of joy that you want and deserve in life:

- What gives me great joy?
- Which of my daily activities meet that criteria? (list the activities and the amount of time spent on each)
- What daily activities don't meet that criteria? (same as above)
- How many times a day do I express my joy (smile, laugh, sing, etc.)?
 - Do others know how they contribute to my joy?
 - What do I need to do to increase my joy?
 - Which of the other stuff can I get rid of?

So what's your ratio of junk to joy: 60:40, 50:50, 20:80? If you're not happy with the mix, you need to decide what you want to do about it. You may just want to adjust your priorities. You may be ready for a major transformation.

I believe that life's too long to be miserable (or even unhappy). If it were shorter, we could probably live with it. Growing up may be no laughing matter, but our adult lives can be filled with a lot more fun and joy. If we take responsibility for how we're spending our time and who we're spending it with, we can learn how to integrate joy into every day. If we are joyful and genuinely love what we're doing, we'll be better partners, friends, teammates, parents and people. Let's tip the balance toward joy!

©2006 Linda Tarrant. All rights reserved. Linda Tarrant grew up in Kentucky and has been on the move ever since. She is the President of TOC Consulting Inc., a Registered Psychologist (B.C.) and holds degrees in Sociology, Psychology, Education and Counseling.

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MENTAL HEALTH

How to Improve Your Memory in 5 Easy Steps

FROM THE MEMORY IMPROVEMENT GUIDE

Discover the five easy to follow steps how to quickly improve your memory and learn more in less time. Stop forgetting things that you need to remember. Become a fast learner, remember details, and be more effective. Simply follow these five easy steps and watch your memory improve.

Today, everyone is overwhelmed with information and having a good memory is important. There are thousands of little things that you need to remember each day — names, numbers, prices, study material, daily tasks, foreign languages, passwords and so much more.

But can you really improve your memory? Is it hard and how much time does it take?

Read the five steps carefully, try to follow the advice and watch your memory improve.

1. Use your imagination.

Use your imagination when you face something that you want to memorize. When reading a book, imagine the things you are reading about. Imagine objects, people, situations, sounds, motion and more.

Imagination keeps you interested in a topic, makes it more fun, and gets you involved. This way, your mind concentrates on what you are reading or listening to, and you're much more likely to remember it later.

2. Motivate yourself to learn.

It's much easier to memorize something that you're learning with interest and motivation. It's also important to have a reason why you want to learn something.

Understand why you are learning something and what benefits does the new information give you. Be involved in what you are learning as much as possible, because then you have a purpose and more motivation to learn it.

3. Have some spacing between learning sessions.

You don't have to learn all the information at once when you can learn everything much better by taking breaks between learning sessions. You should take breaks as rewards because this gives your mind a chance to review what you have just learned.

When you face lots of information that you have to learn, plan your learning and divide it into parts and learn each part separately. It is better to study in two or three small sessions than to study in a long six hour session.

4. Learn with a clear mind.

Try to be relaxed when learning. It is harder to learn something when you are stressed, tired, anxious or angry. You learn more, better and faster when your mind is not occupied by thoughts that distract you.

Also, eliminate distractions like clutter. Learn in a stimulating, light and positive environment. Distractions can

keep you unfocused and waste your time. Before you learn, make sure that the learning environment is free from distractions.

5. Always educate yourself about memory.

Your memory is one of the most important assets you have, and learning how to improve your memory is important. By having a better memory, you can make more money, be more effective, save time, remember important details, and look smarter.

Considering all the advantages that a good memory gives you, and how easily you can improve your memory, it would be wise to act on it today!

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CAREER HEALTH

Be a Synergetic Leader

BY JANE BOUCHER

A synergetic leader builds an atmosphere of open communication. Open communication is a major factor in employee satisfaction. An employee must be able to approach and talk openly with their supervisors and co-workers. Invite suggestions and even constructive criticism. Instead of waiting for the employee to initiate communication, solicit feedback and discuss current problems and possible solutions.

One of the most important aspects of employee relationships is a leader who gives feedback. Whether it comes from written evaluations, informal or formal discussions, or occasional memos, feedback should be given on a regular basis. Let the employees know how they're doing. Make sure your people get adequate and timely feedback on what they are doing — right or wrong. Recognize your employees' accomplishments and when unpleasant feedback must be given, focus on the inappropriate behavior, not the person as an individual. A synergetic leader cares about the employee and realizes that worker feedback is critical for the productivity of the organization.

Put aside your concerns to listen to those around you. As a result, you will know what is going on, know what is being said, and what is said between the lines. However, knowing what is going on, and identifying the needs of those around you is not enough. The synergetic leader also acts upon that knowledge, attempting to help fulfill the needs of employees and superiors. They wield influence to solve problems for those around them, often before even being asked.

Trust is critical to a good working relationship. Are you honest and fair? Do you level with your employees, even when it might reflect negatively on you or the organization? Do you follow through on promises? Do you take the time to evaluate your own strengths and weaknesses as well as the employee's? The best leaders deal with their employees in the way in which they would like to be dealt. An employee's feeling about their work, no matter how insignificant,

should be important to you. Deal fairly with each employee, not allowing favoritism or personality differences to affect judgment. People respond to a synergetic leader; they work more diligently, work to help the organization succeed and will go the extra mile when necessary. If you act consistent with the principle that your job is to help staff do their jobs, a basic inter-dependence emerges based on concern, respect and trust.

A supportive environment motivates employees. "We are a team; we work together," creates a sense of security for the employee.

A synergetic leader has a genuine interest in workers as individuals. Take the time to get to know each employee's personality, needs, and goals and learn something about the employee's personal life. Such leaders get the optimal performance from each person because they are able to bring out each employee's unique abilities. Making your people feel important and personally significant generates productivity and loyalty.

A supportive environment motivates employees. "We are a team; we work together," creates a sense of security for the employee. Workers should be openly appreciated when appropriate and constructively corrected — privately — when necessary. Problem solving is a mutual effort. You should be willing to use your influence and even go to bat for the employee with higher-ups when appropriate. Employees who have that kind of support rarely get into trouble, because they have the direction, information and tools they need in order to do their job. They also have self-confidence and do a good job, knowing the support is there like a safety net if they make an honest mistake. Help each employee reach his or her potential. Goal setting and career planning are integral in this process. Encourage employees to increase their independence and responsibilities. Stimulate creativity as opposed to demanding adherence to rules and prescribed patterns. A synergetic leader has compassion and empathy for his employees.

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The Myth of "Just Do It" continued from cover

begin to think seriously about it. The problem is that people can get stuck in this stage for years. Some people wait for the magic moment or engage in wishful thinking (hoping to get healthier without changing behavior).

Write down the benefits you hope to obtain from physical activity. Next, list the perceived roadblocks and how to get past each one. More consciousness-raising is in order, not to convince you that you need to change, but to propel you into the next stage.

3. Preparation

Most people in this stage are planning to take action within a month says Dr. Prochaska. "They think more about the pros of a new behavior than about the cons of the old one."

Develop a firm, detailed plan for action. Set a date to begin and make this public. When making your plan, it's important to choose an activity that you'll like and that will fit in your schedule. Time saving tips: record your TV programs. If you watch 2 hours per day, you'll save 1/2 hour in commercials. Use this time for your physical activity. How about getting more organized with your meal planning and go shopping only once a week? You know what to do with that extra time!

4. Action

People in this stage have begun to make the changes for which they have planned. It's easy to let perceived excuses turn into roadblocks, then to relapses and then a move back to the Contemplation Stage. It's a good idea to do your physical activity with others, at least until the behavior becomes a habit. Round up co-workers, friends, or relatives and form a walking group. Make a ground rule that the only excuses for not attending are being sick or injured. When traveling, take your walking shoes and walk wherever you are. By the time you are in the Action Stage, the phrase "just do it" will have more meaning for you.

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