

VALUES-BASED FINANCIAL PLANNING™

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



Don VanLandingham, Jr.
CPA/PFS
Wealth Manager

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



A VanLandingham Company

6151 Shallowford Road
Suite 102
Chattanooga, TN 37421

Phone 423-510-0409
Fax 423-510-0868

E-mail
plan2retire@guardianwealth.com

Website
www.guardianwealth.com



Fee Only

**“IT’S
KIND OF FUN
TO DO THE
IMPOSSIBLE.”**

—WALT DISNEY

HERE’S A THOUGHT...

One of the advantages of having a financial plan and a Trusted Advisor is that you can aim high. Not high in the sense of monetary gain, although that may be part of your vision, but high in the sense of achievements. Those peak experiences will continue to inspire you and those around you for the rest of your lives.

Table of Contents

Exercise Your Independence
By Joseph A. Buckwalter, MD 1, 4

The Two Major Myths of Anger Management
By Ron Huxley, LMFT 2, 3

Inner Peace and Balance in Daily Life
By Remez Sasson 2, 3

‘Tip Of The Tongue’ Experiences
By Lori E. James, Ph.D. & Deborah M. Burke, Ph.D. . . 3

Planning To Finish
By David Goldsmith 4

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

Exercise Your Independence

BY JOSEPH A. BUCKWALTER, MD

Stiff joints, weak muscles, lack of energy—many of these “aging pains” are actually due to inactivity. It’s a vicious cycle: The more you slow down, the harder it is to get moving again.

Aerobic exercise, like walking or swimming, is an important part of staying fit and your doctor can recommend a program for you. But for many older patients, stretching and strengthening exercises offer the greatest gains. As you become stronger and more flexible, you’ll find that you can get back to activities you thought you had left behind. That can mean the difference between life in a chair and a life of active pursuits.

For Safe, Enjoyable Exercise

A few precautions and tips are useful for any exercise program:

- Warm up before strength and flexibility exercises with about 5 minutes of aerobic activity, such as walking or other light movement.
- Expect some minor muscle aches after exercise, particularly when you’re just starting. But, if discomfort is severe enough to require a painkiller, or if it lasts more than a couple days, consult your doctor.
- Exercise is good to share: Find or organize a group of like-minded people and work out together.
- Get into the fitness habit. Do your strength workout while watching the 6 o’clock news or while listening to your favorite radio program.

Older muscles react just like younger ones—when asked to do more, they become stronger.

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

RELATIONSHIP HEALTH

The Two Major Myths of Anger Management

BY RON HUXLEY, LMFT

Although there are many myths about anger management, parents are faced with two major myths that impact their relationship with children. These two myths are “If you get it out, it will go away” and “All anger is bad; therefore, get rid of it.”

The first myth is the most common one for parents to deal with. Parents and children have bought into the idea that venting or throwing a tantrum will make your anger go away. To some extent this is true. Yelling or punching something will release tension, but it fails to deal with the underlying problem.

Let’s assume that letting your anger out does work. Obviously, something must be working if so many people are prescribing to it. The truth is that it does work in the short-term. Letting your anger out does release built up tension and frustration. Unfortunately, it won’t solve problems per se. It may cause children to avoid parents or walk on “egg shells” around them. This is not the type of solution parents should be looking for.

Letting out anger can be a way to get your needs met. The best example is a tantruming child. Why do they throw a tantrum? The reason is that it assists them in getting what they want. Otherwise, they wouldn’t bother with it (discipline hint). Adults also throw tantrums. They may find that employees, spouses, and children are more likely to do what they want

when they are angry. Many parents will admit that the only time they can get their child’s cooperation is when they yell or scream. They don’t like their actions, but they find them useful.

The reality behind the myth of letting anger out is that it doesn’t go away permanently. Anger comes back instead of going away. And, it comes back in greater force now that the parent feels guilty about their last public display of anger and their coping skills have failed. Failure and frustration are a deadly combination that leads to even more anger.

The second major myth of anger management is: “All anger is bad; therefore, it must be eliminated.” This myth is learned by children when

parents tell them to repress their anger. Parents will say, “Don’t take that tone of voice with me, young man!” or “If you’re going to act like that, you can go to your room!” Parents are following society’s lead that anger is all bad.

Physiologically, anger is a fight or flight response to stressors or threats. These stressors might be real (a child ruins their new clothes) or perceived to be real (the thought that a child is going to ruin their clothes by running around outside). The mind does not discriminate between the two. Furthermore, physiological research shows that the higher order areas of the brain that control forethought, decision-making, and planning become less stimulated and the more primitive or basic function areas of the brain become more stimulated. These primitive areas control involuntary functions such as breathing, heart rate, and large muscle control. This is referred to as the fight or flight response, and appears to be the body’s natural reaction to a stressor or threat. Another (albeit a tongue-in-cheek) way of describing this is—“anger makes you stupid!” When we get angry, we do things we wouldn’t ordinarily do and say things we wouldn’t ordinarily say.

Anger is also part of the normal grief process. It allows parents to take action to correct a wrong or change an injustice that being depressed (another stage of grief) does not allow parents to do. Depressed parents have difficulty setting limits or being nurturing to their children. Angry

parents, if not abusive, can use their energy to set firm but kind limits and teach right from wrong. Following this, they can reassure their child that they love their child by giving them a hug and a few words of comfort.

Benjamin Franklin said it best; “Anger is never without a reason, but seldom a good one.” Most parents’ anger is not bad, but they use it inappropriately and feel bad as a result. Hopefully, understanding how these two myths affect parents’ lives will enable them to use anger as it was intended to be used and manage it more effectively.

© 2005 Ron Huxley, LMFT. All Rights Reserved.

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

INNER HEALTH

Inner Peace and Balance in Daily Life

BY REMEZ SASSON

Inner peace and balance are of great importance in everyone’s life. They are highly valued by most people, though really few possess them. Everyone can develop them, some more, some less.

What do inner peace and inner balance mean? They mean the presence of self-control and discipline, and the ability not to let outside events influence our emotions, actions and reactions. Their presence means the possession of common sense and good judgment, and not letting the outside world shake our inner world.

How many times have you been overwhelmed by emotions, lost your temper, and got angry or impatient? How many times have you regretted your reactions or attitude?

Do you shout at your children, spouse, co-workers or employees? Do you get angry with them? Are you happy with this situation? Do you let your work, the weather, other people’s behavior and attitude, the movies or the newspapers influence the way you feel and think? Do outside events distract your mind and make you think about them, instead of what you choose to think about? This is loss of inner balance and lack of inner peace.

Lack of inner balance causes fluctuations of the emotions, lack of decisiveness and wasting time on unnecessary thoughts, emotions and actions. So, what is the remedy?

The moments immediately after awakening are important, and influence the mood of the day. These moments have to be used correctly.

After waking up in the morning, instead of thinking about the difficulties or tasks that are awaiting you, smile and tell yourself what a wonderful day you are going to have. Think about the pleasant things you are going to do or experience, not the about the difficulties. Repeat to yourself several times that today you are going

to maintain inner balance, common sense and peace of mind.

From the moment you get up until you go to sleep at night, try to maintain detachment. This does not mean being indifferent or uncaring. It means not reacting immediately to situations, words, emotions or thoughts. It might not be so easy, but if you persevere you will win. Take a few deep breaths or count to 10 before acting. This will help calm you down.

If someone tells you something that you do not like hearing, instead of getting insulted or retorting with anger, hold and delay your reaction. I do not mean fret and boil inside and show nothing outside. This is not healthy. I mean look at the incident in a broader perspective. Is what the other person saying really important? Why do his/her words mean so much to you? Maybe he/she is right, and it would be wise to heed his words and opinion, instead of reacting in anger?

Always remember that if you descend into a valley, and keep walking forward, you will arrive to a point where you will start climbing. No matter what happens, remember that there is always a way out. After every fall you can get up. This knowledge will help you restore your inner peace and balance when you encounter difficulties and obstacles.

Inner peace and balance are states of mind. Developing inner strength and the ability to make the mind quiet, through concentration exercises, meditation, detachment, visualization or affirmation, will take you a long way toward attaining and maintaining inner balance and peace.

© 2005. Remez Sasson. Remez Sasson teaches and writes about positive thinking, creative visualization, success, motivation, mind power, self-improvement, inner power and strength, peace of mind, spiritual growth and meditation. He is the author of several books about the above subjects, and the publisher of the ezine “Consciousness and Success”.

Visit his website, *Success Consciousness*, and find articles, advice, guidance, ebooks and quotes! www.SuccessConsciousness.com

*Always remember
that if you descend
into a valley, but
keep walking
forward, you will
arrive to a point
where you will start
climbing up.*

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

MENTAL HEALTH

‘Tip Of The Tongue’ Experiences

BY LORI E. JAMES, PH.D.
AND DEBORAH M. BURKE, PH.D.

That frustrating experience when the word you are looking for is right on the tip of your tongue but you just can’t seem to get it out has been studied by scientists for decades. Explanations for the experience, labeled the “tip-of-the-tongue” or TOT, has, up until now, revolved around a blocking theory that suggested that words of similar meaning or sound “blocked” the path of the word you were looking for.

New research, in the November 2005 issue of the *Journal of Experimental Psychology: Learning, Memory and Cognition*, published by the American Psychological Association, researchers Lori E. James, Ph.D., and Deborah M. Burke, Ph.D., suggests that TOT experiences have to do with weak connections among word sounds represented in memory.

Dr. James, of the University of California at Los Angeles and Dr. Burke, of Pomona College, believe that language retrieval depends on memory of both a word’s meaning and its sound. Burke, working earlier with colleague Don MacKay, Ph.D., developed the Transmission Deficit Model that states that language production depends on the strength of connections within a network that includes conceptual and phonological levels.

To test their theory that remembering sound is as important as meaning in being able to retrieve a word, James and Burke asked 114 questions to 108 research participants (72 in the first experiment and 36 in the second). They were asked general-knowledge

questions designed to evoke target words that are known to provoke a high rate of TOTs. For example, people were asked, “What word means to formally renounce a throne?” Target words—in this case ‘abdicate’—included proper names and other seldom-used words.

For some of the trials, questions were preceded by a series of ten prime words which were

pronounced, half of which shared at least one phonological feature of the target word. For example, when abdicate was the target word, abstract was used as one of the prime words. As expected, when participants pronounced words sharing phonology with the target word, they made more correct responses and had fewer TOT experiences than when they were primed with words that did not have a similar sound to the target word.

James’ and Burke’s research may also answer the question of why—after a person is not able to remember a particular word—it suddenly comes to mind. “The results say something about this interesting feeling that we have when we’re trying to resolve tip-of-the-tongue states, when it suddenly feels as though the word has just popped into mind. Our results indicate a possible way that those pop-ups happen is that we’ve likely recently encountered the phonology in the environment,” James says.

The authors’ hypothesis that people’s ability to recall specific words improves when provided with phonological related words proved correct for both older and younger study participants. But, the authors found that the TOT experiences are a function of weak connections among memory representations. “Connections weaken when words are not used regularly and/or because of aging,” said Dr. Burke. “Processing the phonology of a TOT target strengthens this weak connection and improves memory recall with both young and old adults. But older adults still experienced more TOTs before and after phonological priming.”

And how would people keep their memory recall process from getting rusty? Use it, the authors suggest. “People should keep using language, keep reading, keep doing crosswords. The more you use your language and encounter new words, the better your chances are going to be of maintaining those words, both in comprehension and in production, as you get older,” states Dr. James.

©2005. All Rights Reserved. Lori E. James, Ph.D.

*The more you use
your language
and encounter
new words, the
better your chances
are going to be of
maintaining those
words, both in
comprehension and
in production.”*

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

CAREER HEALTH

Planning To Finish

BY DAVID GOLDSMITH

Do you ever start a project with the intent not to finish? Of course not....but we find ourselves, from time to time, not finishing. We start New Year's resolutions and stop weeks into the program. We start business projects, from writing the new company manual to revamping productivity program initiatives, only to find that they too, are forgotten in time. How many of us have bought books that we intended to finish, only to find them months later, unread, on the table next to our beds? So, how do we finish what we start?

The answer lies in The GSR Cycle (Goal, Success, Reward). The GSR Cycle starts us off soundly, forces us to acknowledge our successes, and rewards us positively, which in turn, feeds the cycle and causes it to begin all over again.

Goal

1. **Start with a clear, time-bound objective.**

2. **Check your mindset.** Do you believe in the project and do you have a strong desire to reap the benefits of its completion? Belief and desire make all the difference in the world.

3. **Look at the project you intend to complete and "chunkize" it into small, reasonable tasks.** Just like a drive from Chicago to New York, you will see signs for 80 miles and 60 miles to the next town. Each small step is one in the right direction to completion.

4. **Post your schedule.** Plans in books on shelves don't work. They must be visible and alive. Make your plans exciting by keeping them in front of you. Time management systems try to offer this kind of strategy.

5. **Make it realistic.** Would it be more realistic to plan to sell \$20,000 worth of equipment instead of \$200,000? You can still shoot for the stars, but make sure that these goals are attainable. Again, you must believe.

Success

6. **Keep track of your successes.** Past accomplishments breed new successes by demonstrating to you that you can succeed. Like a resume, record the positives you accomplish.

7. **Make a chart of the projects you want to complete** (usually within a year.) The best offense to completing a project is to schedule its progress. There is nothing like the feeling of crossing off the results.

8. **As each small project is completed, cross it off.** To see yourself nearing the end of the major project is to see yourself finishing and achieving success.

Reward

9. **Plan things you enjoy, too.** Don't just leave happiness to fate. As you complete milestones along the path of completion, reward yourself with enjoyable activities.

10. **Reward yourself for each major project achieved.** If your projects are work related,

you may be rewarded monetarily or be given special privileges. If they are personal, you may find your life changing in ways that you never thought imaginable.

When we consistently pile up uncompleted projects in our mental libraries, we come to accept "partially done" as acceptable finales to projects. The GSR Cycle provides a forward moving structure to projects, forcing us to abandon negative habits instead of positive projects.

There, in the act of completion, you might find a pot of gold....or the end to a great book.

©David A. Goldsmith. David is co-founder of the Goldsmith Organization LLC and MetaMatrix Consulting Group Inc. Over the past 20 years, he has founded or co-founded eight businesses ranging from distribution to manufacturing to advertising. He has been a consultant to various industries including long distance telephone service, textiles, computer programming, hospitality and tourism, manufacturing, and retail. Working with business owners, corporate upper and mid-level management, David has improved clients' positions.

You can still shoot for the stars, but make sure that these goals are attainable. Again, you must believe.

Exercise Your Independence continued from cover

- Be patient. It may take 6 weeks before you start to see and feel the benefits of exercise.

Stretching Strategies

Exercises that gently stretch muscles and work your joints will prevent stiffness and keep you limber.

To stretch your neck muscles, turn your head left as if looking at your shoulder, then turn it right. Repeat 10 times. To stretch your shoulder muscles, shrug your shoulders, trying to touch them to your ears. Then let them droop. Roll your shoulders forward in a circular motion, then backward. Repeat each shoulder motion 10 times.

Strength Training Basics

Older muscles react just like younger ones—when asked to do more, they become stronger. People in their 60s, 70s—even nursing home residents in their 90s—have shown remarkable gains from strength training.

Exercise machines like Nautilus or Cybex are excellent devices for building muscles, and they may be your best bet if you're a member of a health club. But you can get a great workout at home with simple, inexpensive equipment such as wrist and ankle weights.

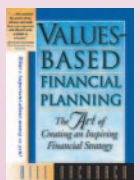
With your doctor's help, adopt a program that strengthens all the major muscles of your body. Strengthen the biceps, upper arms, shoulders, abdomen, trunk and knees three or four times a week, skipping a day between workouts. Or do some strength training daily: Upper-body exercises one day, trunk and lower body the next.

Start with light weights—maybe just a pound or two—that you can lift 8 to 12 times.

Remember: This information is not intended as a substitute for medical treatment. Before starting an exercise program, consult a physician.

©1997 Joseph Buckwalter. Dr. Buckwalter is a professor in the department of orthopedic surgery at The University of Iowa Hospitals and Clinics in Iowa City, Iowa. He is chair of the American Academy of Orthopedic Surgeons' Council on Research and Scientific Affairs and team physician for the University of Iowa football program. Dr. DiNubile is an orthopedic surgeon in private practice in Havertown, Pennsylvania, and is the director of Sports Medicine and Wellness at the Crozer-Keystone Healthplex in Springfield, Pennsylvania.

To obtain a copy of Values-Based Financial Planning™, or to subscribe to this newsletter, contact your Values-Based Financial Professional™. Annual Subscription Price: \$69.00 for 12 issues.



©2005 Bachrach & Associates, Inc. All Rights Reserved. 8380 Miramar Mall, Suite 200 • San Diego, CA 92121