

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.*



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Fee **FO** Only

“THE DIFFERENCE BETWEEN A SUCCESSFUL PERSON AND OTHER IS NOT A LACK OF STRENGTH, NOT A LACK OF KNOWLEDGE, BUT RATHER IN A LACK OF WILL.”

— VINCE LOMBARDI

HERE'S A THOUGHT...

How do a written plan and a financial advisor fit into that picture? Quite simply they free you to pursue what's important to you. They liberate you from the weekly or daily drudgery of worrying about financial matters. They give you a sense of comfort in knowing that someone else is watching the money and keeping you apprised of your progress toward your goals.

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PHYSICAL HEALTH

Eating for Vitamins: Do You Need Supplements?

BY NANCY CLARK, MS, RD

Confusion abounds about vitamin supplements for active people: Should you take them? Which ones are best? When should you take them? Will they enhance sports performance? Here is information to help clear up any confusion and show you how to meet your vitamin needs without wasting money on unnecessary supplements.

What Are Vitamins?

Vitamins are food substances that assist essential biochemical reactions within your body. There are 13 known vitamins:

- Four fat-soluble vitamins-- A, D, E, and K-- which your body stores in amounts large enough to last for months; and
- Nine water-soluble vitamins: C (ascorbic acid), and the B-complex vitamins--B1 (thiamin), B2 (riboflavin), B6 (pyridoxine), B12, niacin, folic

acid, biotin, and pantothenic acid. Your body is able to store enough of these vitamins to last for several weeks.

The Best Source: Food

Most people can get an adequate supply of vitamins from a 1,200- to 1,500-calorie-per-day diet consisting of a variety of wholesome foods. For athletes who get 2,500 to 4,000 or more calories a day, the task is relatively simple. For example, a thirsty teenage athlete who needs over 4,000 calories per day can easily get almost three times the recommended 60 milligrams (mg) of vitamin C from 16 ounces of orange juice; and, that's just from one beverage. There's even more in food.

The trick to getting enough vitamins is to choose foods that are nutritional powerhouses. Fresh fruits and vegetables are the ultimate natural vitamin sources. Unlike supplements, fruits and vegetables offer far more than just the vitamins--they also contain fiber and various other compounds, that are important to health. If you eat a balanced diet you'll get these important nutrients and you won't need vitamin supplements to correct nutritional deficiencies. Unfortunately, most Americans eat fewer than the recommended 5 servings of fruits and vegetables per day.

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RELATIONSHIP HEALTH

Giving and Receiving Feedback

BY PHIL RICH, Ed.D., MSW

Feedback is a way to let people know how effective they are in what they are trying to accomplish, or how they affect you. It provides a way for people to learn how they affect the world around them, and it helps us to become more effective. If we know how other people see us, we can overcome problems in how we communicate and interact with them. Of course, there are two sides to feedback: Giving it and receiving it.

Getting Feedback

Some people experience feedback as pure criticism and don't want to hear it. Others see it as spiritually crushing; a confirmation of their worthlessness. Still others only want to hear praise, but nothing that might suggest imperfection.

That is not the case for everyone. Some people are willing to accept feedback and seek it out because they believe they can grow from it.

It comes down to whether you believe feedback will harm you or benefit you. This is not to say that we should always have to accept feedback or the manner in which it is sometimes given. We all have the right to refuse feedback, and we should expect feedback to be given in a respectful and supportive manner.

For every positive and open way of accepting feedback, there is an opposite; a negative and closed manner which pushes feedback away and keeps it at bay.

Negative/Closed Style

- Defensive: defends personal actions, frequently objects to feedback given.
- Attacking: verbally attacks the feedback giver, and turns the table.
- Denies: refutes the accuracy or fairness of the feedback.
- Disrespectful: devalues the speaker, what the speaker is saying, or the speaker's right to give feedback.
- Closed: ignores the feedback, listening blankly without interest.
- Inactive listening: makes no attempt to "hear" or understand the meaning of the feedback.
- Rationalizing: finds explanations for the feedback that dissolve any personal responsibility.
- Patronizing: listens, but shows little interest.
- Superficial: listens and agrees, but gives the impression that the feedback will have little actual effect.

Positive/Open Style

- Open: listens without frequent interruption or objections.
- Responsive: willing to hear what's being said without turning the table.
- Accepting: accepts the feedback, without denial.
- Respectful: recognizes the value of what is being said and the speaker's right to say it.
- Engaged: interacts appropriately with the speaker, asking for clarification when needed.
- Active listening: listens carefully and tries to understand the meaning of the feedback.

- Thoughtful: tries to understand the personal behavior that has led to the feedback.
- Interested: is genuinely interested in getting feedback.
- Sincere: genuinely wants to make personal changes if appropriate.

Giving Feedback

How you deliver feedback is as important as how you accept it, because it can be experienced in a very negative way. To be effective you must be tuned in, sensitive and honest when giving feedback. Just as there are positive and negative approaches to accepting feedback, so too are there ineffective and effective ways to give it.

Ineffective/Negative Delivery

- Attacking: hard hitting and aggressive, focusing on the weaknesses of the other person.
- Indirect: feedback is vague and issues hinted at rather than addressed directly.
- Insensitive: little concern for the needs of the other person.
- Disrespectful: feedback is demeaning, bordering on insulting.
- Judgmental: feedback is evaluative, judging personality rather than behavior.
- General: aimed at broad issues which cannot be easily defined.
- Poor timing: given long after the prompting event, or at the worst possible time.
- Impulsive: given thoughtlessly, with little regard for the consequences.
- Selfish: feedback meets the giver's needs, rather than the needs of the other person.

Effective/Positive Delivery

- Supportive: delivered in a non-threatening and encouraging manner.
- Direct: the focus of the feedback is clearly stated.
- Sensitive: delivered with sensitivity to the needs of the other person.
- Considerate: feedback is intended to not insult or demean.
- Descriptive: focuses on behavior that can be changed, rather than personality.
- Specific: feedback is focused on specific behaviors or events.
- Healthy timing: given as close to the prompting event as possible and at an opportune time.
- Thoughtful: well considered rather than impulsive.
- Helpful: feedback is intended to be of value to the other person.

The Importance of Feedback

Feedback is a must for people who want to have honest relationships. A powerful and important means for communication, feedback connects us and our behavior, to the world around us.

©Phil Rich, EdD, 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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INNER HEALTH

Developing Willpower and Self-Discipline

BY REMEZ SASSON

Most people admire and respect strong individuals, who have won great success by manifesting willpower and self-discipline. They admire people, who with sheer willpower, self discipline and ambition have improved their life, learned new skills, overcome difficulties, reduced their weight, rose high in their chosen field or advanced on the spiritual path.

The truth is that everyone can reach high levels of willpower and self-discipline through a practical method of training. These inner powers are not reserved for a few special people.

Willpower and self-discipline are two of the most important, useful inner powers in everyone's life, and have always been considered as essential tools for success in all areas of life. They can be learned and developed like any other skill. Yet, only a few take the steps to develop and strengthen them in a systematic way.

What is willpower?

It is the inner strength to make a decision, take action, handle and execute any aim or task until it is accomplished, regardless of inner and outer resistance, discomfort or difficulties.

It bestows the ability to overcome laziness, temptations and negative habits, and to carry out actions, even if they require effort, are unpleasant, tedious or are contrary to one's habits.

What is self-discipline?

It is the rejection of instant gratification in favor of something better. It is the giving up of instant pleasure and satisfaction for a higher and better goal.

It manifests as the ability to stick to actions, thoughts and behavior, which lead to improvement and success. Self-discipline is self-control, and it manifests in spiritual, mental, emotional and physical discipline.

The purpose of self-discipline is not living a limiting or a restrictive lifestyle. It is one of the pillars of success and power. It bestows the inner strength to focus all your energy on your goal, and persevere until it is accomplished.

Both of these abilities are required for daily actions and decisions, and also for making major decisions and attaining major success. They are required for doing a good job, for studying, building a business, losing weight, bodybuilding and physical exercises, maintaining good relationships, chang-

ing habits, self-improvement, meditation, spiritual growth, keeping and carrying out promises and for almost everything else.

One of the most simple and effective methods to develop willpower and self-discipline is by refusing to satisfy unimportant and unnecessary desires. Everyone is constantly confronted and tempted by an endless stream of desires and temptations, many of which are not really important or desirable. By learning to refuse to satisfy every one of them, you get stronger.

Refusing and rejecting useless, harmful or unnecessary desires and actions, and intentionally acting contrary to your habits, sharpen and strengthen your inner strength. By constant practice your inner power grows, just like exercising your muscles at a gym increases your physical strength. In both cases, when you need inner power or physical strength, they are available at your disposal.

Here are a few exercises:

- Don't read the newspaper for a day or two.
- Drink water when thirsty, in spite of your desire to have a soft drink.
- Walk up and down the stairs, instead of taking the elevator.
- Get off of the bus one station before or after your destination and walk the rest of the way.
- For one week, go to sleep one hour earlier than usual.
- If you like ice cream, don't have any for a day or two.

These are only a few examples of the many exercises that can be conducted in order to develop willpower and self-discipline. You might think that practicing these exercises is being tough on yourself, but they add much to the storehouse of your inner strength. By following a systematic method of training you can reach far, have more control over yourself, attain your goals, improve your life, and gain satisfaction and peace of mind.

Show and prove to yourself that you are strong and in control, and practice the above exercises. You can do it!

© Copyright 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! Website: www.SuccessConsciousness.com

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MENTAL HEALTH

12 Suggestions for Taking Care of Yourself

BY THOMAS WRIGHT, LMFT

1. Learn to air your feelings.

Don't keep them bottled up inside you. Share your sorrows and disappointments with someone you trust. Remember, expressed feelings are changed feelings.

2. Avoid comparing yourself with others by admiring their gifts and ignoring your gifts.

This kind of envy causes self-disgust. Put no one's head higher than your own.

3. Form a small group of people you can call on for emotional support.

Agree to "be there" for each other. Offer advice only when it is asked for. Listen without interrupting. Take turns talking and listening.

4. Take time to play.

Remember that play is any activity that you do just because it feels good. Remind yourself that you deserve to take time to play.

5. Don't forget to laugh, especially at yourself.

Look for the humor in things around you. Let your hair down more often. Do something silly and totally unexpected from time to time.

6. Learn to relax.

You can find books, tapes, programs, classes, instructors and other materials to teach you how to relax. Relaxation improves the mind, helps the body heal, and feels so much better than stress and tension.

7. Protect your right to be human.

Don't let others put you on a pedestal. When people put you on a pedestal, they

expect you to be perfect and feel angry when you let them down.

8. Learn to say 'no.'

As you become comfortable saying 'no' to the unreasonable expectations, requests or demands of others you will discover that you have more compassion. When you do say 'yes' to others, you will feel better about yourself and the people you're responding to.

9. Change jobs if you are miserable at work.

First, try to figure out if the job is wrong for you or if certain people are causing you to feel miserable at work. Try paying more attention to the things you enjoy about your job and less attention to the things that annoy you. Remember that all jobs have some unpleasant aspects.

10. Stretch your muscles. Break a sweat. Go for a walk. Ride a bike. Park farther from the door. Take the stairs. You

don't need fancy clothes, club memberships or expensive equipment to add exercise to your daily life.

11. Practice being a positive, encouraging person.

Each time you give others a word of encouragement you not only feel better, but you build up your best self.

12. Pay attention to your spiritual life.

Slow down. Practice sitting quietly. Listen to your inner voice. Spend time thinking about the things which bring peace, beauty and serenity to your life. Find the courage to follow your own spiritual path if a traditional religion has not been helpful for you.

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CAREER HEALTH

Visualize Your Way To Success!

BY THELMA MARIANO

Human beings are visual creatures. Our imaginations are powerful tools that can bring us to the brink of despair or create a wonderful new reality. This is because our subconscious responds to images whether they are real or imagined. We all use visualization in our daily lives.

When we read, our mind automatically translates the words into images of people and places. When we think of someone, we 'see' his or her face. We also visualize every time we are afraid. We play worst-case scenarios in our minds like a reel of film. The more we play the film, the larger our fear becomes. We need to use this ability to create images of what we WANT in our lives. Successful athletes do this all the time. An Olympic swimmer sees herself emerging from the pool victorious. A long-distance runner sees herself crossing the finish line ahead of her competition. Want to visualize your success?

FEEL as if you have already achieved your goal. Use all your senses to impress the image more strongly upon your subconscious. If you want to attract a better job, SEE yourself in a congenial work environment, FEELING relaxed, happy with the higher pay, satisfied with the work.

Use **visual reminders** such as pictures, symbols and dates. If your goal is to work abroad in Italy, put photos of Rome or Venice at your desk. If you want to leave your job by 2006, change your voicemail or computer password to something ending with that number. When I planned to retire from the workforce, I changed my computer password to 'retire2002' and smiled every time I logged on. A symbol for attracting love could be two linked hearts. If this is your goal, put the symbol where you can see it regularly. Why do visual reminders work so effectively? "Because," says comedian and actor Drew Carey, "If it's not visible and in your face all the time, it's not a goal. It's a wish."

Create a 'dream book'. Cut out images from magazines that support your goal or heart's desire, and arrange them on a page. Use a glue stick to paste them in. Also make a positive statement about what you want (affirmation) in the present tense, to make this even stronger. If you have more than one dream, use a scrapbook and collage each dream on its own page. I have a scrapbook that is filled with my collaged dreams, most of which are coming true. I have since discovered that others have done the same thing, with similar results!

Here's an example of one of my 'dreams come true.' Two years before designing my Dream Achievers Program, I collaged a page in my scrapbook for a future motivational workshop. My affirmation read, 'I share tools, techniques and insights to help others lead more fulfilling lives.' Above these words went magazine pictures including the inquiring faces of women, an eagle flying and a lush garden symbolizing growth. I also included words typed on small pieces of paper and pasted onto the page such as 'beliefs', 'core values', 'self-

esteem' and 'inner child'—some of the areas I wanted to cover. I looked through my scrapbook almost every day and *felt* I was there long before I knew *how* it would come about! A number of events led to my preparing this program – but making it *real* to myself through visualization is what started it all.

Instead of worrying, do *this*: Use visualization whenever you want a positive outcome. Years ago, if I were standing in a long line up at the bank, I would get frustrated and worry about being late. Now, I visualize the line moving quickly and see myself getting served. Invariably this is what happens. Visualizing a positive outcome immediately relaxes you and helps you stay in a good mood!

©Thelma Mariano, life coach and author, is dedicated to bringing clarity and direction to people's lives. See her on-line coaching programs, articles and column at www.u-unlimited.ca.

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Eating for Vitamins: Do You Need Supplements?

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Choosing Supplements

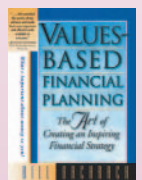
Prompted by persuasive advertising, many active people have developed a big appetite for vitamin pills. Here are some tips to help you sort through the hype and get the most from a vitamin supplement:

- Choose a multiple vitamin with approximately 100% of the daily values (or DV--formerly known as the recommended dietary allowance, or USRDA); this will provide a safe and adequate balance of vitamins. It is highly unlikely that you need more. "High potency" vitamins enhance manufacturers' profits more than they enhance your health.
- Because a person is rarely deficient in just one vitamin, a multiple vitamin is preferable to large doses of single vitamins (unless the vitamin is prescribed by a physician for a medical condition).
- Claims about "natural" vitamins in pills tend to be false, given the prohibitive costs of extracting vitamins from natural sources. In reality, almost all vitamins in supplements are synthetic. Besides, naturally occurring and manufactured vitamins have identical chemical structures.
- Store brands are likely to be identical to name brands, only much lower in price. Ten dollars a month is more than enough for vitamin supplements.
- The label "stress tablets" is a marketing ploy. There is little evidence that the stresses of daily living deplete the body of vitamins. Evidence about the connection between stress and vitamin depletion pertains mostly to physical stress from surgery, burns, or fever, not psychological stress.
- Supplements made without sugar or starch offer no advantages.
- Taking beta-carotene is better than taking vitamin A, which is described on labels as palmitate, acetate, or fish oil. Beta-carotene, from which the body makes vitamin A, acts as an antioxidant and is safer than vitamin A. If taken for several months in doses greater than 25,000 IUs per day, vitamin A can be toxic.
- Taking a supplement with or after meals optimizes absorption. Vitamins tend to work together with other nutrients.

Many active people are already getting abundant vitamins from fortified foods such as breakfast cereals, energy bars, sports drinks, and snack foods. You don't even need to take a vitamin pill if, for example, you eat a big bowl of a cereal fortified with 100% of the DVs for breakfast or as a snack.

© 1997. Nancy Clark, Ms. Clark is director of Nutrition Services at SportsMedicine Brookline in the Boston area. She is a fellow of the American College of Sports Medicine, a fellow of the American Dietetic Association, and a member of its practice group, Sports and Cardiovascular Nutritionists (SCAN).

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