

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

6650 East Brainerd Road
Suite 200
Chattanooga, TN 37421

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

E-mail
plan2retire@guardianwealth.com

Website
www.guardianwealth.com



Fee Only

**“YOUR FAMILY AND
YOUR LOVE MUST BE
CULTIVATED LIKE A
GARDEN. TIME, EFFORT,
AND IMAGINATION
MUST BE SUMMONED
CONSTANTLY TO KEEP
ANY RELATIONSHIP
FLOURISHING AND
GROWING.”**

—JIM ROHN

HERE'S A THOUGHT...

Ever wondered how fast food restaurants stay in business, despite the often lackluster meals offered? Because whether located in Venice, Florida or Venice, Italy, their burgers, fries, and colas will taste exactly the same. Everyone knows a consistent experience awaits them, and the known is usually preferred to the unknown. We've all probably said it at least once in an attempt to prompt a quick decision, "Let's just eat at Patty Shack."

What role does consistency play in your own life? Striving to consistently be who you want to be, and consistently act the way you want to act, can be

a challenge. We all have our "off" days, but making them few and far between can greatly improve our relationships. In business, providing your customers and clients with a consistent experience establishes trust and dependability. In your personal life, being a constant, reliable presence in the lives of your friends and family creates strong bonds.

Since your trusted advisor now has the responsibility of handling your financial affairs, you can spend time on what is important to you. And whether that means focusing on your personal or professional life, becoming more consistent will improve both.

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

Working Your Heart – The Secret of Training Smart

BY MARK ALLEN

How hard do I have to workout? How far do I have to go? I workout two hours every other day of the week and I still can't lose those last ten pounds. Why do I keep getting injured? These are all questions people have about their training.

I want to give you a simple method of training that is a solution for all of them. It's called a heart rate monitor. Whether your goal is to win a race or just live a long healthy life, using a heart rate monitor is the single most valuable tool you can have in your training arsenal of equipment. And using one in the way I am going to describe will not only help you shed those last few pounds, but will enable you to do it without either killing yourself in training or starving yourself at the dinner table.

You see, most people who have experienced the difficulties with their fitness that I just described are

often working out too hard for the level of health their body is at. Most of us grew up in the "No Pain, No Gain" era of training. As a swimmer in my younger years, I was taught that if it didn't burn, a workout wasn't doing any good. That model of training has gone the way of low fat diets and double-digit interest rates!

The best way to build your fitness, lose extra pounds, and feel great after your workouts instead of being completely exhausted is to moderate your effort in a way that stimulates the natural fat burning system in your body. High intensity workouts burn stored sugars of which you have less than a pound no matter who you are. They also shut off the fat burning in your body and over time can lead to depression and exhaustion, none of which is desirable. Moderate intensity workouts, on the other hand, burn fat. They also enhance memory and function in the work place, improve cardiovascular health, improve your blood profile, and give a sense of well-being and improve your mood and self-esteem.

So let's figure out what heart rate will give you this kind of benefit and improvement. There is a formula that will determine your Maximum Aerobic Heart Rate, which is the maximum heart rate you can exercise at and still burn fat as the main source of

continued on back page

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

Friends: Soulmates or Spirit-Vampires

BY KATHERINE GIBSON

The test of a relationship is in how it makes us feel. Whether they're recent or well-aged, healthy friendships hum. They buoy us up when the load gets heavy and keep us steady when the rough waves hit.

They nurture and console, inspire and encourage. Some are intimate soul-bonding affairs. Others are casual and activity focused. They might begin in pre-school and last a lifetime, or burst onto the scene, infuse life with a special energy and then, like a comet, fade and disappear. All have value and add texture to our lives.

But when relationships lack harmony, trust, or respect, when we feel anxious, belittled, or betrayed, when we can't relax, be ourselves, and act spontaneously, someone, or something, is out of tune.

"While toxic people account for 10 percent of the population, they're behind nearly 50 percent of damaged relationships," writes author and human potential speaker Mike Moore. "In Coping with Difficult People," his special report on assertiveness, Mr. Moore warns that toxic people rob us of our dignity, destroy our confidence and increase our stress levels. "They can make our lives hellish. We become less productive as our morale decreases. These people get away with it, because we let them."

Even if we realize a relationship with a friend or family member is less than ideal, we may still remain involved, either accepting what it is, or hoping for a change. There are so many reasons people stay in unhealthy relationships. We may retain a strong sense of loyalty even if we are betrayed. Or, we may fear being abandoned and ending up alone. We may even believe we deserve harsh treatment. For some, it's a fear of how our community or social circle will react if they leave. We might also play the 'supporting cast' for a person that thrives on attention, or suffer the patronizing put-downs of an insecure intellectual.

We may lack clarity about who we are, how we feel, or what we want from life. This opens the door for others to define and control us. Chances are, our identities are somehow mixed in with theirs. Or, toxic relationships can be a familiar family legacy.

Clinical social worker Mark Sichel maintains that toxic families often view those who develop their

uniqueness and own interests as traitors to the family. "I have seen shocking rejection and abandonment of people [by their families of origin] if they become successful, psychologically evolved, healthy, and sober," writes Sichel in "The Ties that Bind, The Ties that Strangle," an article for *Selfhelp* magazine.

We don't have to clutter our lives with relationships that threaten our happiness and sense of self-worth. We do have choices. We need to not play the victim but get clear about what we need. By setting clear boundaries we let others know what we will accept, but we have to be firm if we want those boundaries to be taken seriously. This might mean standing up to those who push against them.

Sometimes a situation can be so destructive we may need to limit contact or even drop a relationship. This can be tough, especially if it involves someone with whom we share a long history. It's quality

and not the length of the relationship that matters. When things cease to be healthy, we have to preserve our mental and spiritual well-being.

A life uncluttered with toxic relationships is a tall order. Providence seems to toss all sorts of challenges our way. But a walk on a sunlit day, the unblemished innocence of a newborn, or the smell of spring blossoms affirms that life is a precious gift—too precious to squander even a minute of it in the mire of negative interactions and the company of spirit-vampires.

Healthy relationships resonate with harmony. They're dynamic, fun and unwavering. Loyal, gentle and balanced. They're the stuff of hearty hugs, surprise celebrations and unconditional support. They're layered with love and laughter and they give and they take. And while they aren't all things at all times, they sweeten life like nothing else can. Caring friends are "earthly angels."

The rest — the folks that taint our souls and steal our joy — are simply clutter.

©2004 Katherine Gibson. An adaptation from *Unclutter Your Life: Transforming Our Physical, Mental, and Emotional Space*, by Katherine Gibson, M.Ed. Katherine Gibson is an educator, speaker, and author of *Unclutter Your Life: Transforming Your Physical, Mental, and Emotional Space*, (*Beyond Words Pub.* 2004, ISBN: 1-5827-011-56). For more information visit: www.clutterbook.com or email: info@clutterbook.com or call Katherine at (250) 370-2357.

*We may lack clarity
about who we are,
how we feel, or what
we want from life.
This opens the door for
others to define and
control us.*

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

SPIRITUAL HEALTH

The Winds of Change

BY JOSÉ STEVENS, Ph.D.

While fire has more to do with purification, cleansing and transformation, wind has more to do with sweeping in the new, opening to receive, carrying away the old and energizing with power. The winds are related to the four cardinal directions from which they come and go, the East, South, West and North. The winds of the East carry with them fresh new ideas, light, illumination and inspiration for creative progress. The winds of the South open the heart for love and communication to flow, bringing everything to full bloom. The winds of the West help to release holding patterns and sweep away what is old or no longer needed. The winds of the North energize and infuse everything with power and courage.

Like all the elements, the winds have their shadow sides, their negative poles that bring difficulties, challenges and obstacles. Strong winds of the East can bring chaos and wild scattering while intense Southern winds can bring either too much or too little moisture resulting in withered crops and enervation. The powerful winds of the West can destroy all in their path while the winds of the North can freeze and howl with malevolence.

The winds are not completely separate from human activities but are intimately influenced by human beings and their endeavors. For example, the wind may sigh through the trees in an area where people are grieving the loss of loved ones due to war, famine or illness. Fierce winds arise and rage in an area where human emotion is at a high degree of intensity, such as during a battle or an intense political campaign. Soft winds caress the land where people are experiencing a time of relative peace and prosperity. Energizing winds gust by creative projects and new endeavors.

This makes more sense when you realize that the wind is a spirit form, a potential ally that can be communicated with and cooperated with in order to create a positive beneficial partnership. Destructive winds can be calmed or redirected with

a respectful request, a prayer or focused thought energized with positive emotion.

The wind itself is a chief spirit that has different personalities or faces that we have already discussed. The North wind is a face of the spirit of wind in general as is the West wind or East wind.

During these times and times to come, you will notice that the spirit of wind is more influential and much more noticeable than usual. The spirit of wind is famous for bringing change and these are times of great change, especially in these first years of the new millennium. There will be positive winds that assist you in the projects and endeavors you are attempting to bring about and there will be highly destructive winds that parallel the destructive, chaotic thoughts of human beings in various parts of the world. Look for massive hurricanes, tornados, cyclones, and tempests in record numbers and sizes to ravage areas of the Earth, forcing humans to put aside everything else in the face of their fury. Winds will bring people to their knees as well as lift them up to their higher potentials and creativity.

To get to know the Spirit of Wind, be out in it, listen to it, speak to it even if this may feel foolish at first. Wind will carry you, will open you, will release you, will energize and empower you if these are your intentions and if you are in balance with yourself. If not, wind will batter you, enervate you, wither you, and even sicken you. Whatever wind does to you, it is a direct reflection of where you are in relation to your essence and in relation to how in balance you are at this time. Therefore, no

matter what happens, wind will teach you about what is right with you and what is not so you can attend to it and get back in harmony. Wind is your ally, like it or not.

©1999-2003, All rights reserved by Power Path Seminars. José Stevens, Ph.D. is an international lecturer, corporate team builder and organizational coach, consultant and trainer. A psychologist, licensed clinical social worker and author of nine books and numerous articles, he is also the host and producer of a successful nine-part television series entitled, "Understanding People."

*The winds are not
completely
separate from
human activities
but are intimately
influenced by
human beings and
their endeavors.*

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

Nitty-Gritty Reasons

(Excerpted from the book *Seven Strategies for Wealth and Happiness*)

BY JIM ROHN

Wouldn't it be wonderful to be motivated to achievement by such a lofty goal as benevolence? I must confess, however, that in the early years of my struggle to succeed, my motivation was a lot more down-to-earth. My reason for succeeding was more basic. In fact, it fell into the category of what I like to call "nitty-gritty reasons." A nitty-gritty reason is the kind that any one of us can have — at any time, on any day — and it can cause our lives to change. Let me tell you what happened to me . . .

I was lounging at home one day when I heard a knock at the door. It was a timid, hesitant knock. When I opened the door, I looked down to see a pair of big brown eyes staring up at me. There stood a frail little girl of about ten. She told me, with all the courage and determination her little heart could muster, that she was selling Girl Scout cookies. It was a masterful presentation—several flavors, a special deal, and only two dollars per box. How could anyone refuse? Finally, with a big smile and ever so politely, she asked me to buy. And I wanted to. Oh, how I wanted to! Except for one thing, I didn't have two dollars! Boy, was I embarrassed! Here I was—a father, had been to college, was gainfully employed—and yet I didn't have two dollars to my name.

Naturally I couldn't tell this to the little girl with the big brown eyes. So I did the next best thing. I lied to her. I said, "Thanks, but I've already bought Girl Scout cookies this year. And I've still got plenty stacked in the house." The little girl said, "That's okay, sir. Thank you very much." And with that she turned around and went on her way.

I stared after her for what seemed like a very long time. Finally, I closed the door behind me and, leaning my back to it, cried out, "I don't want to live like this anymore. I've had it with being broke, and I've had it with lying. I'll never be embarrassed again by not having any money in my pocket." That day I promised myself to earn enough to always have several hundred dollars in my pocket at all times.

This is what I mean by a nitty-gritty reason. It may not win me any prize for greatness, but it was enough to have a permanent effect on the rest of my

life. My Girl Scout cookie story does have a happy ending. Several years later, as I was walking out of my bank where I had just made a hefty deposit and was crossing the street to get into my car, I saw two little girls who were selling candy for some girls' organization. One of them approached me, saying, "Mister, would you like to buy some candy?" "What kind of candy do you have?" "It's almond roca." "That's my favorite. How much is it?" "It's only two dollars." I was excited. "How many boxes have you got?" "I've got five." Looking at her friend, I said, "And how many boxes do you have left?" "I've got four." "That's nine. Okay, I'll take them all." At this, both girls' mouths fell open as they exclaimed in unison, "Really?" "Sure," I said. "I've got some friends that I'll pass some around to." Excitedly, they scurried to stack all the boxes together. I reached into my pocket and gave them eighteen dollars. As I was about to leave, the boxes tucked under my arm, one of the girls looked up and said, "Mister, you're really something!" How about that! Can you imagine spending only eighteen dollars and having someone look you in the face and say, "You're really something!"

Now you know why I always carry a few hundred dollars on me. I'm not about to miss chances like that ever again. And to think it all resulted from my own embarrassment, that when properly channeled, acted as a powerful motivator to help me achieve.

How about you? What nitty-gritty reasons do you have waiting to challenge and provoke you into change for the better? Look for them, they are there. Sometimes it can be as simple as a brown-eyed girl selling Girl Scout cookies.

©1999-2004 Jim Rohn International. All rights reserved worldwide. Jim Rohn has devoted his life to a study of the fundamentals of human behavior and personal motivation that affect professional performance. He has helped to motivate and train an entire generation of personal development trainers as well as hundreds of executives from America's top corporations. Jim has addressed more than 6,000 audiences and 4 million people worldwide, and he has authored more than 17 books, audio and video programs. To subscribe to the free Jim Rohn weekly E-zine go to: www.jimrohn.com or send a blank email to: subscribe@jimrohn.com.

*Can you imagine
spending only
eighteen dollars and
having someone
look you in the face
and say, "You're
really something!"*

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

What Kind of an Idiot Do You Think I Am?

BY LINDA LARSEN

“What are you doing? I wouldn’t put that stuff in my body. You’re going to put that in your tea?” She said it with such disdain and disgust, that I hesitated as I held the little blue packet of substitute sweetener in my hand. I wasn’t sure how to respond. I do know what my first impulse was, and I was certain that it wasn’t the way to go.

Now, I know without a doubt that this woman is my friend. I know she likes me and I know that she was in no way commenting negatively on me, or my choices. It was just the way that she spoke and the inflection that she used that gave the impression that she was putting me down. Even with all that awareness, I must say, there was a part of me that wanted to say: “Oh, and what? Like there’s something wrong with me because I WOULD put this in my body?”

In my career as a communications consultant, I have repeatedly seen people in situations like this get upset and frustrated because they believe that someone else thinks they are stupid, inept or just a plain old idiot. If you live and work on this planet, it’s probably happened to you, as well. And it’s not just about what kind of sweetener you use. It could be situations like:

1. Someone is explaining something to you that you already know. And as far as you are concerned, he should know that you know. What? Does he think you are an idiot?
2. Someone interrupts you to interpret what you are saying to someone else. What? Does she think you can’t speak for yourself?
3. Someone prefaces his comment to you by saying something like, “You probably won’t understand this, but...” What? Does he think you are dense or something?

This list could go on and on. And while the situations can be most frustrating, how you handle them could actually make or break your relationship with that person.

Thank goodness I have learned to keep my mouth shut while I think about what response I want to go with. Believe me, this wasn’t always the case. I want to share with you what I did in this situation with my friend, and offer a few other possibilities that you might bear in mind under a variety of conditions. Please consider the following:

1. If you think this person might really be putting you down.

• *Think: “calm, level, unemotional and straightforward.”*

• *Say: “I might be wrong about this, but I could have sworn I heard a bit of a put-down in that comment. Did you mean it that way?” (Requires a LOT of confidence.)*

2. If this is someone to whom, for whatever reasons, you need to show the utmost respect (e.g., a future mother-in-law, your boss, a potential boss).

• *Think: “Hmmm. Maybe he knows something I don’t know about this” (Requires a LOT of humility.)*

• *Say: “I’ve heard contradictory reports on the safety of this product. What have you heard?”*

3. If you are in a situation similar to mine. You are with a friend whom you like and you know likes you.

• *I thought: “I know she sounds harsh and critical - and - I’m certain she doesn’t mean it that way.”*

• *I said, “Yup. I like it.” Then I asked how her daughter was doing. (Requires a Lot of self-control.)*

I truly believe that, no matter what the situation, it really isn’t about you. The other person is simply using a communication style that they learned a long time ago. And the fact that it doesn’t get them the results that they want, doesn’t seem to matter. They just continue operating on autopilot without realizing how their comments impact others. Awareness on your part of what’s at play can remove you from the drama and set you on the path to an effective resolution of the situation.

So, the next time someone gives you the “what kind of an idiot are you” behavior—you can let them know by your response. You are the smart, articulate, professional kind.

©2004 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.

Working Your Heart—The Secret of Training Smart

continued from cover

energy in your muscles. It’s the maximum heart rate that will help you burn those last few pounds of fat.

Here is the formula: take 180, subtract your age. Now we need to adjust this number based on your current level of fitness. Make the following correction as it applies to you:

- If you do not exercise or are recovering from an extended illness, subtract another 10 beats
- If you workout 1-2 times a week subtract 5 beats
- If you workout 3-4 times a week leave the number as it is.
- If you workout 5 or more times as week and have done so for a year or more, then add an additional 5 beats to that number.

If you are about 55 years old or older OR if you are about 25 years old or younger, add an additional 5 beats to the corrected number you now have.

You now have your maximum aerobic heart rate, which again is the maximum heart rate that you can workout at and still burn mostly fat for fuel. Now go out and do ALL of your cardiovascular training at or below this heart rate and see how your pace improves. After just a few weeks you should start to see a dramatic improvement in the speed you can go at these lower heart rates.

This heart rate enables your body to build its ability to burn stored fat for fuel both when you are working out and also when you are at rest back in the office. It stabilizes blood sugar levels, which keeps you from craving the sugary snacks between meals, improves HDL/LDL levels, and decreases triglycerides. Exercising below your Maximum Aerobic Heart rate helps reduce the negative response in your body to stress from any source. But most importantly you will feel better from this kind of exercise.

Twenty minutes four times per week is the minimum to gain benefit from your cardiovascular workouts using a heart rate monitor in your training. But the real rewards come with consistent daily attention to moving your body. Try it for six weeks and see what happens. You’ll feel better from the first day forward!

©2003 Mark Allen. All rights reserved. Mark Allen is the six-time winner of the Ironman Triathlon World Championship in Hawaii, and was recognized by Triathlete magazine in the October 2003 issue as the Greatest Triathlete of Our Time. He co-teaches a workshop titled “Fit Body Fit Soul” with Brant Secunda who is a shaman, healer, and ceremonial leader in the Huichol Indian tradition. In this unique workshop, the themes of health, balance and well-being are explored and integrated together to give people a blueprint for health on all levels. For more information about Mark’s presentation content or to book him as a keynote speaker at your next conference, call 831-465-9547 or go to www.markallenspeaking.com.

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.

