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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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Fee Only

“TO LAUGH OFTEN AND MUCH; TO WIN THE RESPECT OF INTELLIGENT PEOPLE AND THE AFFECTION OF CHILDREN...TO LEAVE THE WORLD A BETTER PLACE...TO KNOW EVEN ONE LIFE HAS BREATHED EASIER BECAUSE YOU HAVE LIVED. THIS IS TO HAVE SUCCEEDED.”

— RALPH WALDO EMERSON

VALUES-BASED FINANCIAL PLANNING™

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

NEWSLETTER

HERE'S A THOUGHT...

Aligning your financial choices with your values is a ticket to a better quality of life. It makes it easy to distinguish between what's important and what's not so important. This newsletter is for people like you who wish to have a better quality of life.

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PHYSICAL HEALTH

6 Healthy Eating Tips for Active Adults

BY MERI RAFFETTO, RD

For active adults, it's important to make sure you are getting the proper nutrition for your pre-meal and post-meal workouts. Here are six healthy eating tips to keep you on track!

Adequate Carbs!

With the latest low carb trend, it can be difficult to figure out what you should be eating – especially if you are active! When you exercise, your muscle burns a type of carbohydrate called glycogen for fuel. To keep these important fuel levels optimal for peak performance, we must eat a diet rich in whole grains, beans, potatoes, and other high-carbohydrate foods. You can't produce

optimal glycogen stores with a high protein low carbohydrate diet. Go for the whole grains such as 100% whole wheat breads, brown rice, quinoa, or millet. Limit the 'white' refined products.

Protein

Yes it is true, active people need more protein than the average person. It is especially important after our workouts to repair muscle damage. Include lean meats, fish, soy, and eggs. Active people need about 3-4 three-ounce servings a day.

Eat Your Fruits and Veggies!

When you exercise, you breathe harder taking in more oxygen. While you need oxygen to support life, it can become unstable in the body. Unstable oxygen can oxidize and damage your muscle cells which can bring on inflammation and soreness. You can protect yourself from oxidation by eating healthful amounts of antioxidants found in fruits and

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RELATIONSHIP HEALTH

“The Importance of Saying Only What You Mean!”

BY SUSIE AND OTTO COLLINS

Several years ago, we read “The Four Agreements” by Don Miguel Ruiz. It’s a great resource for tearing up your past belief systems and starting over with more empowering ones.

The first agreement is “be impeccable with your word.” In other words, speak with integrity—saying only what you mean. We think this is really important in relationships of all kinds and especially in intimate ones.

If you aren’t impeccable with your word, trust begins to erode within the relationship—and we’re not just talking about the big stuff. There is no small stuff in relationships.

When Susie bought her new used Buick, the dealership couldn’t find the remote control and an extra key. In fact, they said that this model didn’t come with one. A mechanic even looked at it and said that it wasn’t wired for a remote. To Susie, a remote was a nice amenity but not a necessity. She had one with her previous car and this new car just didn’t feel as nice because there was something missing. Trying to get to the bottom of the problem, Otto sat in the dealership and made the dealers check the spec sheet to see if a remote was standard equipment for this model or not. Long story short, Otto managed to get a remote for the car.

Because we were told that the car didn’t have a remote and only through persistence found out it did, we have an issue of trust with that dealership. We’ll put a question mark in front of anything they say from now on.

Isn’t this the way it is in relationships? It’s like Steven Covey’s concept of the emotional bank account in “The Seven Habits of Highly Effective People.” Good deeds, kind words and following through on your agreements build deposits in your emotional bank account with another person. False

statements, not following through on agreements create withdrawals in the emotional bank account of a relationship. The idea is that you must make many more deposits than withdrawals to keep the trust level high between the two of you.

Being impeccable with your word means following through on what you say you’re going to do. Susie asked Otto to use the weed eater to clear the weeds along the driveway last weekend and Otto said he would. Although this is a small matter, if he hadn’t followed through and whacked the weeds when he said he would, some of the trust between them would have eroded. When we don’t follow through with what we say we’re going to do on the small stuff, doubt creeps in about follow through on the “big stuff” too.

Being impeccable also means being conscious of what you say and the intention behind it. Have you ever said something that you really didn’t mean? As soon as it left your mouth, you wished you could capture and destroy it before anyone could hear it?

The challenge of being impeccable is to be aware of how you are feeling, watch what triggers you, and stay in the present moment without reacting from past unhealthy patterns and old family tapes.

This week, be aware of what comes out of your mouth. Be conscious of what promises you make and what you say to someone when you are emotionally triggered. Make a new agreement, as Don Miguel Ruiz says, to be impeccable with your word.

©Susie and Otto Collins, CAFP. **Susie and Otto Collins** are married, life partners who are Relationship and Life Success Coaches, and authors of several books on relationships, including “Should You Stay or Should You Go?”, “No More Jealousy”, “Creating Relationship Trust”, “Communication Magic” and “Attracting Your Perfect Partner.” They 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

Sleep, Thoughts, Worries and Fears

BY REMEZ SASSON

Do you fall asleep immediately after entering bed or do thoughts and worries begin to flow into your mind, keeping your sleep away? Do you find it hard to stop them?

When you are in bed at night there are fewer outside distractions, it is quiet and dark, and therefore you are more aware of the movements of your mind. You feel that thoughts are attacking you, not giving you a moment’s rest, especially if you are experiencing some problems in your life.

If you are not healthy, you will probably think about your health. If you have problems at work, then thoughts about these problems may flood your mind. A child will have thoughts about his parents, teachers or examinations, and a businessman about his work. Thoughts, worries and fears that are repressed during the day surface and swarm the mind.

What would you be willing to do to free yourself from these nibbling, restless thoughts that prevent you from falling asleep? Wouldn’t you be happy to silence all the thoughts that pop up when you are in bed?

If you fight these thoughts and try to stop them forcefully, they will grow stronger, because you will be giving them more attention. If you want to get rid of a tree growing in your garden, and cut it down, it will grow again quite fast, but if you stop irrigating the tree, it will gradually wither. You need to treat your thoughts in the same manner. In order to calm them down, you have to ignore them.

How to ignore these nagging thoughts that escort you to bed? Here are a few tips that might help you:

1. Go to bed at a reasonable hour, not too early and not too late.
2. Lie down on your bed and relax your body.

3. For 2-3 minutes, pay attention to every muscle in your body from head to toe. If you find any tense muscle, relax it.

4. For about one minute, let thoughts come freely into your mind.

5. Watch these thoughts as they come and go.

6. Tell your mind that if it has any important thoughts that require attention, you are willing to discuss them tomorrow.

7. If one of the thoughts is too persistent, write it down so that you can remember to think about it the next day.

8. Now, try to look at the thoughts with a lack of interest. “Lack of interest” are the magic words when it comes to controlling and silencing thoughts. Do not let your feelings be aroused and manipulated by your thoughts.

If thoughts still come, and they probably will, it is all right. Don’t fight them, but just try to ignore them by losing interest in them. An ignored thought ultimately goes away. Don’t worry if you fail at first. Keep on trying and the situation will improve.

9. Watch the thoughts that enter your mind, as if watching a boring movie. They will lose their power!

10. Practice meditation every day. As a by-product of meditation, your mind will get accustomed to being relaxed and at peace. When you go to sleep, it will be much easier to ignore persistent and disturbing thoughts. In fact, you might fall asleep immediately upon switching off the light.

© 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.” Find articles, advice, guidance, ebooks and quotes! at www.SuccessConsciousness.com.

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MENTAL HEALTH

Mile High Life

BY JOHN AMATT

As a kid growing up in England, I lived in a protected world and was painfully shy and insecure. I can still recall situations where the idea of speaking to strangers left me quaking. It wasn’t until I started climbing mountains that I discovered the potential that lay hidden within me.

On one early climb, my father and I were hiking up Ben Nevis in Scotland, the highest mountain in the British Isles. It was raining, I was cold and tired and we were a long way from the top. I told my dad I wanted to go back to the car. I can still recall him looking down at me with a stern face. He said, “If you turn around now, you’ll regret it for the rest of your life.” His words shamed me to keep going and I have never looked back. By the age of 20, I was looking for greater challenges. Having heard of the unclimbed “Vertical Mile” Troll Wall in Norway, I decided with three friends to give it a try.

More experienced climbers said it couldn’t be done. There were stories of people who had hiked up the back of the mountain, laid on their stomachs looking over the edge and pushed huge boulders off into the void... and had watched as those rocks fell straight down through the air without touching anything for 5,000 feet. We were determined to prove the doubters wrong, to prove that the impossible could be made possible by taking it one foot at a time.

The hardest part of the climb came the night before we were to start, trying to sleep at the base of the cliff, looking up at this huge black mass stretching up into the stars. As we listened to rocks whistling through the air, our minds were a turmoil of anxiety, worrying about all the things that could go wrong up there. But we knew that unless we conquered the fear and started the climb, we would never discover if we were up to the challenge. The next day, we began the inch by

inch struggle up the “Vertical Mile.” It was painfully slow. We endured rain, sleet, falling rocks and gusts of icy wind as we moved higher. At night, we tied ourselves onto ledges no more than two feet wide and tried to sleep. Looking down at the thousands of feet of space below us, we never had a problem knowing which side of the bed to get out of in the morning!

The next day, we finished the climb and reached the top. We had accomplished the impossible and completed an ascent which is now a classic in world mountaineering. But I knew that this was just the beginning. Having opened up this door, I now wondered how many other climbs were possible?

Today, most of the mountains I face are in my mind. On a real mountain top, there are vast vistas of other peaks to see and reach for. But in business, the summit changes and isn’t always that clearly defined. If you think of your business goals as a mountain to be climbed, it helps to keep you focused. Then, you can plan all the single steps along the way that will help you reach your goal.

Sometimes I find myself again at the bottom of the “Vertical Mile”, worrying about all the things that ‘might be’ as I move into uncharted territory. I remember what my dad said so long ago and I keep going. Only by continually striving to go ‘one step beyond’ can I hope to learn what I might eventually become!

©John Amatt. John Amatt is founder and president of One Step Beyond WorldWide, an educational and motivational company dedicated to the development of effective teamwork and the pursuit of personal peak performance in corporate and professional life. He is a former teacher and professional mountain guide who, in 1982, organized and took part in Canada’s first successful expedition to reach the 29,028 foot summit of Mount Everest. John is also the author of “Straight to the Top and Beyond: Nine Keys for Meeting the Challenge of Changing Times.” He has spoken to more than 600,000 people in 30 countries and can be reached at www.adventureattitude.com.

“The advice I give to all adventurers is to seek a place where they may sleep in safety.”

—Samuel de Champlain

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CAREER HEALTH

Healing Work Distress

BY DORRI JACOBS, ED. D.

If your present work situation is upsetting, here are several things you can do:

- Clarify your priorities, and your next steps. A change is probably in order—in your attitude, behavior, goals, job or career direction. Ms. Topp, who wants to become a guidance counselor, will return to school. “Making a decision made things much easier,” she says.

- Be ready to make a move. “It’s better to risk and grow, to try for something that could make you happier,” says Katherine Mayfield, a writer who left an administrative job when she didn’t feel challenged. Consider opportunities in another field—or geographic location.

For Jonathan Kassak, a business systems manager at Montefiore Hospital in New York, being downsized was a blessing. He says, “It was the first time in 18 years I had any time off. Then three months later, a consulting company called, needing my expertise for what was originally a six to eight week assignment.” Within nine months, Mr. Kassak was offered a full time position as senior consultant at CHI Systems, Inc., an Ann Arbor, Michigan health care consulting firm. “After trying to break into management consulting for ten years, my decision was easy. Overall, it’s been not much of an adjustment and very positive.

Donald Gilbert relocated to Pittsburgh to be near family when he retired from teaching in college. The move allowed him to pursue his passions. “My daughter reminded me I could expand my mediation and acting careers. I still feel sad about being away from a home I loved, but expect to be more successful as an actor here,” he says. Mr. Gilbert’s busy—with photo shootings and developing contacts in the dispute resolution field.

- To fight fear, find positive models. “In the face of obstacles, I survive,” says Mr. Gilbert.

- Follow your own timing. A friend, whose husband was unemployed for three years before accepting a position far from their North Carolina home, hasn’t joined him. “I need time out from all this moving. It’s our fourth address in four years. He’s happy with his new job, but we’re giving it six months to make sure,” she explains.

- Focus on feelings. Acknowledge a rough period. Accept your pain. Take time to mourn losses, heal and recover. Stop blaming yourself, which wastes time and energy. Instead, pamper yourself and hone your survival skills.

- Create balance. If you’re unhappy, Mr. Kassak advises, “The most important thing to remember is—a job doesn’t define your entire existence. Let other interests sustain you. Stay physically in shape.”

To gain a sense of accomplishment, Ms. Topp exercises, watches her diet and appearance, uses inspirational tapes and plans each day. “Although still unemployed, I’m hopeful,” she says.

- Tolerate uncertainty. “Accept that life’s different now, but don’t let that stop you.

Train yourself to do as many things as possible. Be flexible,” advises Rosemary Erickson, a New York lifestyle coach. “Otherwise, you’ll limit your opportunities,” says Mr. Kassak.

Regain control by making choices—about the work you do, where you do it and when. “I spent years at a job that was wrong for me, hoping something would come along to get me out of it. Nothing ever did. Then, my self esteem grew. Sometimes you just have to take a chance. Whatever you decide, you’ll be okay,” Ms. Mayfield assures.

©Dr. Dorri Jacobs. Dr. Jacobs is a management consultant, trainer, mediator and internationally published author. She founded The ENDespair Project to foster discussion about downsizing, increase social awareness and responsibility and prepare people for change. You can reach her at E-mail, Endespair@aol.com. Web site: www.endespair.com

Accept that life’s different now, but don’t let that stop you. Train yourself to do as many things as possible. Be flexible

vegetables. Eat at least five servings of fruits and vegetables a day!

Drink, Drink, Drink

The more you exercise, the more you sweat. Replacing these fluids is vital for peak performance and endurance. During long workouts, you may need a sports drink that contains carbohydrates and electrolytes. Drink at least 8-10 servings of fluids each day.

Fueling Before A Workout

This step alone will not only lengthen your workout but it will also increase your performance – a key when training for an event. If you don’t eat before exercise, you will likely feel light-headedness, fatigue, and nausea. In addition, your body turns to muscle protein for fuel because it doesn’t have enough carbohydrate. By starting your workout well-fueled, your body will burn a combination of the carbohydrate stored in your muscles and stored fat. Eat 2-4 hours before a workout or event. Choose a high carbohydrate, low fat, moderate protein meal or snack. Drink at least 10 ounces of water to help offset sweat loss during your workout.

Fueling After A Workout

It is important to consume calories and fluids during the first half hour after you exercise for optimal recovery. If you aren’t hungry right away a quick snack will do. Drinking a sports drink or 100% fruit juice will do the trick! Don’t forget to eat a meal later with protein to repair muscle damage.

© 2005 Meri Raffetto. Meri Raffetto is a Registered Dietitian and a recognized professional in the area of nutrition and wellness. She has developed online weight management programs to help people get off diets and get into way of life. For more information or to sign up for her free newsletter, visit www.real-livingnutrition.com.

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