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We help you make smart choices about your money so you can enjoy life.



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"WE MUST ALL SUFFER FROM ONE OF TWO PAINS: THE PAIN OF DISCIPLINE OR THE PAIN OF REGRET. THE DIFFERENCE IS DISCIPLINE WEIGHS OUNCES WHILE REGRET WEIGHS TONS."

--JIM ROHN

# VALUES-BASED FINANCIAL PLANNING™

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

NEWSLETTER

## 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 too, but high in the sense of achievements: Those peak experiences that will continue to inspire you and those around you for the rest of your lives.

How does 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

*Be liberated from the weekly or daily drudgery of worrying about financial matters.*

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. They help get you out of what Abraham Maslow identified as "survival" (security seeking) and move you off into what he called "self-actualization", the realm of meaning and wonder.

Because you have already discovered a Trusted Advisor who is as committed to you having a great life as you are, this newsletter is dedicated to subjects that will help you aim high in your career, relationships, spirituality, physical and mental health. We hope you enjoy this issue.

*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

### Strange But True: Improve Your Health Through Journaling

BY RAY BRUCE, Ph.D.

You may already know that personal writing will improve your emotional health, but recent studies have proven that writing contributes directly to your physical health too.

Tests conducted indicated that subjects who wrote thoughtfully and emotionally about traumatic experiences achieved the following results:

- Increased T-cell production;
- A drop in physician visits;
- Fewer absentee days;
- Generally improved physical health.

Writing about your deepest thoughts and feelings in a personal, private notebook is a powerful tool for you.

*Here are some tips for you on how to use a journal for your health.*

Journaling works every time it's used. You don't need special tools or abilities. You can use any notebook or paper for your writing. Since journaling is for your own use, spelling, handwriting and grammar are not major concerns. The purpose of writing in the journal is for you to get your feelings and experiences down on paper. You're not writing for a grade or for review by someone else.

Writing in a journal uses a simple process. Here are three that will get you started:

#### **Reflective Writing**

Be an observer of your life. Write about events that are happening to you or around you, in a way that helps put them into perspective. This is especially effective when writing about life changes, job or career, relationships or illness.

Begin writing with the phrase, "It was a time when..." then let yourself describe the event in detail. Use as many of your senses as possible: what were the sounds, smells, sights, feelings, etc. that were present?

Write about the event as though you were observing yourself. Use "she" and "he" rather than "I" in your sentences. Describe the activities as an outside

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## RELATIONSHIP HEALTH

### Laughter: A Family Affair!

BY CHRISTINE CLIFFORD, CSP

Three days after undergoing breast cancer surgery in December, '94, I heard the doorbell ring downstairs from my place of rest in my bedroom. "Mom!" screamed my second grader Brooks, "More flowers for your breast!"

It was a turning point for me, his innocent statement which brought laughter to my already developing self-pity. After all, as a young child of fifteen, I had been forced to watch my mother crawl into bed with a diagnosis of cancer at the age of 38. In the months that followed my mother's radical mastectomy, I, along with my brothers and sister, watched in horror as she sank into a deep, clinical depression.

She stopped caring for her personal hygiene—stopped washing her hair, shaving her legs, brushing her teeth.

Eventually my father, a physician, unable to deal with my mother's depression, left my mother. She died in my arms at the age of 42. I was 19 years old.

I made a pivotal decision that day as I lay in bed, that no matter how many weeks, months, or years I had left on this planet, that I would celebrate every day as a gift. I decided no matter what happened to me, I would not allow my family members to live in the fear I had as a child, that every day might be my last. I realized that humor would be the compelling force to pull me through.

Once I started searching for signs of humor, I found it all around me. One day I was sitting on our deck reading the paper, my bald head gleaming in the morning sunrise. Brooks, along with several neighborhood children, had pitched a tent in the backyard and spent the night outside. In their innocence and ignorance, as the kids woke up one by one, they started their morning conversation. Of course, since I couldn't see them in the tent, they assumed I couldn't hear them either.

"Brooks," began Rishi, our neighbor from India, peering from the mesh windows of the tent, "What's the matter with your mom again?" "She has cancer," Brooks responded. "Is she going to die?" I heard him inquire. "No I don't think so," said Brooks. "You know, Brooks, her head looks like a baseball. Do you think she'd let us autograph it?"

Families can be a great source of comfort and humor in tough times. Unfortunately, what often happens when we hear a loved one has been diagnosed with cancer is that we don't know what to say, or we don't want to say the wrong thing. So, often times, we don't say anything and pull away from the patient who so desperately needs our attention.

**Keep The Momentum Going** to encourage humor with your family members. If you've read a funny book that filled your heart with laughter and joy, pass it around to

family members with a note on which parts you found particularly humorous. Tell a joke you've recently heard, or send family members an article that tickled your funny bone.

**It's Like A Rubber Ball: It Comes Bouncing Back To You!** Once you've opened to door to humor, it's contagious. Family members and friends will realize that laughter is the best medicine they can provide you. After all, learning to laugh at trouble radically increases the amount of things there are to laugh at.

Take time, make the time every day to love, learn, explore, care and live with your family members. And, by the way, don't forget to laugh!™

©Christine K. Clifford, CSP is CEO/President of The Cancer Club, a company that markets humorous and helpful products for people with cancer ([www.cancerclub.com](http://www.cancerclub.com)). She is the author of four books including "Not Now. I'm Having a No Hair Day!," "Our Family Has Cancer, Too!" and her newest book, "Cancer Has Its Privileges: Stories of Hope & Laughter."

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## SPIRITUAL HEALTH

### The Power Of Personal Integrity

BY GEORGE ZALUCKI

If a person of integrity possesses the qualities of goodness, honorableness, morality, righteousness and virtue, then what would a person who lacks integrity be defined as? Simply, one who lacks these qualities!

Genuine integrity never implies, nor does it accept compromise. Its only judge is the highest standard of truthfulness in all matters. Integrity is not compromised by the guise of situational ethics. No, it stands for what is right, regardless of gain or loss.

It never looks back to think what might have been gained had standards been compromised. Feeling remorse for the person of integrity is saved for

the few times he/she may succumb to lowering the bar for some personal gain. And, the remorse is deep and heartfelt because a person of integrity is aware that he/she traded a part of their character for a "piece of silver." Their remorse is haunting because their awareness is high, which in turn serves to strengthen one's resolve to never fall again.

Integrity is never boastful because it is aware of its own fragile nature. It strives to become pervasive in the consciousness of people desiring to live a life of honesty and genuine commitment to what is right.

Integrity demands constant vigilance against the many deceptive lures that promise one personal or financial gain through unethical means. Beware that whatever is gained by unethical means is a disguised time bomb of self-imposed destruction, demanding eventual retribution. In retrospect, the undeserved glory or benefit of the gain will pale in comparison to the real price you will repay as the clock moves forward. There is no greater price to pay than to trade, for ill-gotten gain, the essence of your character, your innate potential for goodness, and your serenity of mind and spirit.

The "pillow" is hard for the person who lacks integrity. It is soft and comfortable for the one who possesses it. Sleep is restless for the person who lacks integrity and oh so peaceful for the integra-

tive person. Psychological repression of guilt is ever present in the person who lacks integrity, but not at all present in the person who possesses it. And, if one is no longer bothered by their misdeeds done to others or by dishonesty in their business dealings, then that person is unwittingly paying the biggest price of all—they must be constantly running from themselves, and always watching for new quick fixes and new victims to prey upon. They are living in the quagmire of self-deception and self-imposed ignorance, which always must come face-to-face with those moral laws that demand eventual retribution. There is no escape, only a "stay of execution."

Man is not always immediately punished "for" his misdeeds, but you can count on the fact that he will always be punished "by" his misdeeds. Justice is often an insidious paymaster. She is not always

quick to act, but in some fashion or another, she will always act, but in her own time and way.

A wise person will always place **personal integrity** at the top of the list of desired virtues for she alone is the custodian of all other virtues.

**Personal integrity** is your power-base to build all other honorable character traits upon; those traits that build true champions! Personal integrity will prove to be the best friend you'll ever have as you go through life. She will always hold your self-esteem at the highest level. She will allow you to stand tall in adversity, and humble in victory. Remember this: We grew the charac-

ter we possess today, one thought, one emotion, and one behavior at a time. The nature and content of each thought, emotion, and behavior over time has fashioned the person we are right now. To become better we must think, choose, and behave better. Know this! We can each build a new and better character but only with one correct moral decision at a time. I promise you that you will never regret traveling through life with **personal integrity** at the helm.

And, as always, the choice is uniquely yours!

© 2002 George R. Zalucki. All rights reserved. George Zalucki is President of Forward Marketing & Consulting, Inc. He is an internationally renowned personal development trainer and motivational speaker. His message, services and educational material are available on his website at [www.georgezalucki.com](http://www.georgezalucki.com) or call 1-800-795-7661.

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## MENTAL HEALTH

### Unloading Our Burden Basket

BY KATHERINE GIBSON

Guilt is one nasty creature.

Life seems so filled with *shoulds*. Family conventions might dictate we send Christmas gifts to all of our relatives, even as the family expands faster than our budget. Our church might expect regular Sunday attendance while we'd rather keep some of those days unplanned and for ourselves. Our inner critics might demand that our homes sparkle and our meals express artistic, as well as culinary, acumen even though we hold nine-to-five jobs and have children to raise. While we're at it, incessantly nagging voices say we should care for aging parents, do our bit for the community, and what the heck, save the planet, too!

While the *shoulds* needle us with expectations, the *shouldn't* has clutter our minds with guilt about things we've already done. Sure, it might have been insensitive to forget a pal's birthday and just plain dumb to overdo the tequila at the company party. Perhaps we shouldn't have lost our cool when our kid showed up wearing a spiked dog collar and multi-colored hair. But, unless we're born under a halo, chances are these and future bloopers will punctuate our lives.

Why is it that so many of life's harmless pleasures—wolfing down a second slice of cheesecake or doing absolutely nothing for an entire weekend—leave us with a naughty residue of guilt? Why do we feel guilty for things we did, or didn't do? And how does guilt clutter our lives?

Messages of right and wrong, planted by the media, religious dogma, and well-intentioned parents and teachers seem to burrow right into our center, becoming an unrelenting, life-long jury of inner critics.

Self-blame, an insidious source of internal clutter, is guilt's unforgiving accomplice. How often do we overlook or downplay the transgressions of others yet thrash ourselves when we fall off the rails?

Divorced parents also know the guilt that comes from hurting others. But here it insidiously manipulates, pressures us to bend, when we should stand firm. I think of Sam who, even though divorced twenty years ago, cannot refuse his grown daughter's requests. She asks, he gives. "I can't shake the feeling that I robbed her of the family she deserves. I let her down. Even though

I know she takes advantage of me, I can't say no." Guilt also flowers when the expectations of others are out-of-step with our personal values or needs. Therapist Sue Breton says it is our interpretation of life that causes problems, not the events themselves. Is it truly a sin to forgo a family funeral or memorial service in favor of a personal, solitary remembrance? Or to choose a common-law marriage over one that is legally sanctioned? Should we stay in a loveless or abusive relationship because our religious tradition, or family expectations, put thumbs down on divorce?

Guilt also flourishes when we think we've acted selfishly. The truly selfish are self-absorbed and dismiss the needs of others—it's all about them—like the person who hogs the bathroom, or those who party through the night without considering their neighbors. The selfless put themselves at the end of the line. Even if they have an early morning appointment, they wouldn't dream of asking the party-goers next door to turn down the music.

Those who occupy the middle ground of healthy self-interest bypass guilt for personal integrity, which honors others and ourselves. It recognizes we count. It lets us train for that marathon or devote a weekend entirely to ourselves while being mindful of—but not acquiescing to—the expectations of others. Healthy

self-interest is the act of establishing boundaries that let our spirit shine. It is about nurturing our unique potential so we can offer others our greatest gifts, and in doing so, create balanced dynamic relationships.

The Native American traditions speak of the "burden basket" as the mental and spiritual clutter we carry. Our burden basket contains regrets, unfulfilled wishes, addictions, failures, memories of abuse, unresolved issues and

guilt. We can bend under its weight as life tosses more in, or we can set it down and examine what's in it—and choose to unload some of the weight.

The choice is ours.

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# CAREER HEALTH

## Four Roadblocks To Success

BY WILLIAM COTTRINGER, Ph.D.

Secrets to being successful are often found in understanding the reasons for failure. We are all guilty of doing these to some degree or another, but when overdone, these bad habits assure failure. The road to success is made up of overcoming these four roadblocks.

### ✓ *Half-thinking*

The problems we face today require critical thinking and creative problem-solving skills. Being successful is not about having a high IQ. It is more about what Yale psychologist Robert Sternberg calls successful thinking—a balanced use of logic, common sense and creativity.

The object of successful thinking is to figure out how to close the gap between where you are and where you want to be. That takes plenty of mental adaptability and flexibility and thinking that often includes seeing the other half of the picture. Try these thinking IQ boosters to avoid the limits of dualistic, “either/or” thinking and multiply solutions:

1. Realize that most of what you know may not necessarily be so; unverified beliefs and assumptions take up a lot of brain space.
2. Ask more and better questions; you will be amazed at how much you can learn.
3. Pay close attention to the relationship between what you are seeing and where you are standing; the view can always be enhanced from a different viewpoint.

### ✓ *Babble*

The extent of miscommunication today cannot be overestimated. It is not safe to assume that you understand others or that you are being understood accurately, without checking it out. There are just too many things that can interfere with good communication, from word connotations that mean different things to different people to faulty perceptions that over-flavor conversations. Think about how you can become an expert communicator. Here are three quick ways to get started:

1. Listen closely to understand what someone is actually meaning to say, apart from how he or she is saying it.

2. Get to know your “audience” better to build rapport and make a closer connection.
3. Stop and think about what you want to say and how you can say it with the most clarity, economy and impact.

### ✓ *Poor Time Management*

Ironically, time is one of the few natural resources that is equally distributed, but unequally used. Successful people know that time is money and so they manage their time well. They set the right priorities, eliminate typical time takers, get organized and use down-time smartly. Here are three other practical time-saving tips from the experts:

1. Take advantage of the psychological nature of time; slow down and stretch what time you have to get more done.
2. Organize your physical environment for better efficiency and easy retrieval of things and information you use most.
3. Use off-peak time to get boring, routine things done quickly.

### ✓ *Unlikability*

Successful people know how to get along with others; it is this social ability that is a big part of their success. Being likable is the best way to get along with others. Likability is merely a matter of practicing behaviors that other people like—smiling, being positive, telling the truth, being polite, showing empathy, listening, having a sense of humor and avoiding negative behavior. Here are three easy ways to increase your likability:

1. Talk less and listen more; other people like good listeners.
2. Be positive and upbeat, especially when things are not going that well for you.
3. Try to understand other people’s thinking, feelings and perspectives.

Which of these roadblocks hit home for you? Practice just a few of these suggestions to remove your own biggest roadblocks and move closer to success, in closing the gap between where you are and where you want to be.

©2004 William Cottringer, Ph.D. All rights reserved. William Cottringer, Ph.D. is a success coach, sport psychologist and college teacher. He is author of “You Can Have Your Cheese & Eat It Too.” He can be reached at [ckurtdoc@charter.net](mailto:ckurtdoc@charter.net).

## Improve Your Health Through Journaling

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observer. Frequently this helps give perspective to an otherwise very personal experience.

### *Cathartic Writing*

Write about your feelings. Put your pain, fear, anger, frustrations and grief down on paper. Write what you want to say and need to say. The journal won’t judge you. You can use it as a safe place to let out everything you feel. Let your intuition lead you in your writing, and in what to do with the words once you’ve written them. Try it when you’re feeling joy and gratitude, too.

Begin with the phrase, “Right now I feel...,” then let yourself write whatever comes out. If you run out of feelings, re-read what you’ve just written and then write the next thing that comes to mind.

### *Unsent Letters*

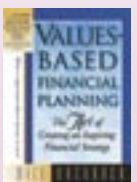
You can write a letter in your journal to a person, place, event or belief. Your journal will give you a place to express your true feelings when you may not feel comfortable doing it more directly. This process is especially helpful in dealing with death or divorce. These are situations where we may not be able to talk with the persons directly. It is also a powerful way to process the emotions that come up on the job or in a relationship. How about frustrations with your kids?

Begin with a salutation, just as you would if you were writing a letter, “Dear...”. Then let your pen and paper lead you. You may be surprised at the power and clarity you experience from your writing. Your journal may be just a starting place for a whole new level of communication with others.

While you are writing, or after you’ve written, you may feel deep emotions. They’re normal and healthy. In fact, the emotional release is just what contributes to the healthy impact of journaling. Add journaling to your tool kit of ways to keep yourself healthy. The benefits will go far beyond the pages you fill.

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