

Newsletter



Issue 24 - August 2009

Dear friends,

I've heard that in 100 years it won't matter what car you drove, what house you lived in or how much money you had: all that will matter is the lives that you touched. I'd like to add to that statement: Mother Earth and her inhabitants (ie. Your future brothers, sisters and children) will continue to live with the choices you make today. That may sound philosophically deep, but think, **are you happy with today's economic and environmental climate, as a result of previous decisions?**

Thank you.. to CWC Auto for being an employer of choice and **providing lunchtime lectures to their staff. At CWC the courtesy car is free.**

Life's lighter side

Please accept that no offence is intended. If you have a sense of humour, you are on the way to great health.

Having taught Financial Fitness to primary school children recently, I asked them for a joke so we could start the session with a laugh and set the scene for some fun. So if you shoot a pink elephant with a pink elephant gun, what do you shoot a blue elephant with? A blue elephant gun. And what do you shoot a yellow elephant with? Well, you hold its nose until it turns blue and then use the blue elephant gun of course!

If you think someone may benefit from this information please forward it. The sooner we are financially literate the sooner we can spend our time as we please and society will benefit as a whole.

You are receiving this newsletter due to your association with National Financial Fitness.

If you have received this email in error please notify us. Also, please

From Zed's Desk

This month I wanted to point you in the direction of Romany's (our typist-come-editor) website, [the KIPPERS Guide to Living Successfully Under Their Roof](#). **With more adult children living at home** (although 28 year-old Romany does live in her own home) this site has some great advice and resources for negotiating a win-win situation.



SMARTER Goals

Thank you to those who shared their goals last month and Bill for his Federal Reserve piece. Don't forget to let us know of your address so we can send you the CD. And here's a reminder for SMARTER goal setting. Be sure to make the goal:

S = Specific
M = Measurable
A = Accountable
R = Realistic
T = Timed
E = Exciting
R = Rewarding

As an example, the second goal below is a SMARTER goal:

1. I want to be wealthy.
 2. I am retiring at age 45 with 4 investment properties and my environmentally friendly home fully paid off.
- Remember **clarity is the key.**

US Professor's wise words

Micah McCreary of Virginia Commonwealth University, Richmond, **advises those stressed by the economy that mental and physical fitness must come before financial fitness.** He says it may be hard not to stay up at night worrying about how to pay the bills, but taking positive action is the better way to survive negative times.

"Prevention is critical. The key is to start taking care of yourself now.." You can read more [here](#).

Loan repayments

If you're struggling to meet home loan repayments, the Australian Securities and Investments Commission has information on the Government's Principles **to assist borrowers who are experiencing difficulty.** I expect there are similar schemes in other countries, and more information can be found [here](#).



And please share your own stories and tips [here](#).

Fitness Tips

For the Mind: Close your eyes and look inside your mind. Picture your brain surrounded by water and take three deep breaths. With each

consider the environment and print duplex,
only if necessary.

**Next month:
Spring clean your
finances
The pain of addiction
Buying guaranteed rental
investment properties**

slow rease of breath, imagine the water draining slowly out the base of your neck, **leaving your worries behind you**. Take more than three breaths if required to feel calm. We would love to hear your thoughts on this exercise [here](#).

For the Body: For fresher looking skin, have an extra glass of water (450ml) when you first wake up and before going to bed for 28 days. That's the time it takes for your top layer to replace itself.

For the Wallet: Instead of trying to save \$200, try saving \$2, 100 times over.

For Inspiration

Remember we do not sow and reap in the same season.

Author unknown

Training for a healthy Mind, Body AND Wallet

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