

Dear Larissa,

I'm confused! In July when we offered a CD to the first five who shared their financial New Year goals with us, there were eight very quick responses posted. However, last month we only received two suggestions on how to improve our website or the services offered.

Well maybe we are great but more likely people weren't inspired enough, so this month **the first eight people who make suggestions (so we can serve you better) will receive a cheque in the mail for \$20 (not bad for 4-5 minutes of your time!).**

Just check out [our website](#) and reply to this email with your suggestions and don't forget to give your address so we can arrange payment. For international readers, this can be arranged via PayPal.

And check out our Christmas offers for you or a friend [here](#).

Thank you..

This month, we welcome Richard who has come on board. He is currently studying a double degree in Commerce (Professional Accounting) and Communication (Advertising and Marketing). He has definitely added value to the strategic vision of National Financial Fitness.

And Thank you to Clayton W in Adelaide and Tanya K in Melbourne for

A message from Your Money Mistress: Whipping your wallet into shape!

What's the world coming to; when a fridge magnet says "love is watching TV together."

I'm sorry, but you can watch TV with any stranger. In fact, going to the movies is a great first date because you don't have to share too much of yourself. I would even go as far to say

TV can be detrimental to open communication and a loving relationship. Sure, you can lovingly touch each other as you watch TV and discuss what you're watching but here are my thoughts on what love is:

- Tender moments of support as your partner shares their greatest fears.
- Laughing together at a "silly little thing" that becomes a private joke.
- Spending time discussing your future plans and dreams.
- Comfortable silences, long slow massages and looking deep into each other's eyes.



Avoid the festive season financial hangover

Are we too late? If you haven't already racked up your credit card with Christmas purchases, consider the following:

- **A huge Kris Kringle.** For example, if family members usually spend a total of \$500 on Christmas presents, then do a \$400 Kris Kringle gift so each person gets one nice big present.
- Craft supplies make it easy to give homemade gifts of love (eg bookmarks with photos or poems), and they're usually appreciated more (by people that aren't shallow of course :-))
- Checkout a gift certificate to teach younger ones the power of compound interest here.
- If you have already spent up big, use internet credit card calculators to see how quickly you can pay off the debt using higher repayments.

And of course, since this isn't even a snowflake on the top of the iceberg! Visit Your Money Mistress' blog and share your ideas [here](#).

delivering our training!

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.

A boy was looking through the family photographs and asked his grandmother: "Who is this man on the beach with you with all the muscles and curly hair?"

The grandmother happily replied "That's your grandfather."

The boy thought for a while and then asked: "Then who is that old, bald, fat man who lives with you now?"
Courtesy of Rotary Down Under

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 consider the environment and print duplex, only if necessary.

Next month:

**Make it happen in Twenty Ten
(new decade, new beginnings)**

Health and wealth Check up

Geoff and Bess' Life Changing experiment

From clothes and cars, Sydney scenesters Bessie Bardot and Geoff Barker are giving up all their worldly possessions in order to "reclaim their existence." Check out www.thelifechangeexperiment.com

Note from YMM: I read Geoff Barker's book "What's on a man's mind (what every woman needs to know)" many years ago in 2 and 1/2 hours one night and thoroughly recommend it!

Wishing you a very Merry Christmas and exciting New Year!



From the Team at National Financial Fitness (Romany, Richard and YMM). Here's hoping you feel fantastic as you look back on 2009 and leap into the New Year with the gusto of our boy to the right!

And if you're still short of a present check out our gifts for Teenagers to Seniors [here](#).

Don't forget we're still seeking Expressions of Interest from individuals and organisations who would like to teach our courses. For more information please [contact us](#).

Fitness Tips

For the Mind: If you're making New Year resolutions remember the subconscious mind has no concept of time. You need to use a date. E.G By the 8th of January 2010 I have started my exercise program.

For the Body: Throughout the festive season remember you only have one body for life. How would you treat your car if you only had one care for life? (Inside and outside)

For the Wallet: Prepare for 2010 by doing a "stock take" of your finances. Calculate assets, liabilities and as close as possible a nominal weekly cash flow.

For Inspiration

*If you change the belief first, changing the action is easier.
Peter McWilliams*

Training for a healthy Mind, Body AND Wallet

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