

Newsletter



Issue 18 - February 2009

Dear friends,

Happy Valentine's Day! Will this be your year of love and connection? I bet you thought I was going to say 2009 was the year for financial control. Well, even though I'm single (you should know I'm an open book by now :-), I still indulge the concept of love, both for others and myself.

I used to think the term "**self-love**" was corny but I now see it as meaning I can love others without being needy or worried they will leave. I think this is because, despite knowing there's always room for growth, I am very happy with who, what and why I am a person that I would like to be friends with. **Admittedly having financial control has helped me do this.**

So what about you? **Are you someone you would like to be friends with? Do you, dare I say it, love yourself? And what does this year hold for you?** Enough with the questions - have a great Valentine's Day!

Sincerely wishing you great health, wealth and happiness,
National Financial Fitness

Thank you

This month we'd like to say a BIG thank you to [Deloitte's Canberra Business Point](#) and Rotary Youth Leadership for asking Larissa to speak. From feedback, both talks were well received.

Life's lighter side

Please accept that no offence is intended. If you have a

From Zed's Desk

Last newsletter I mentioned there'd be some good news in this economic climate. **Here are some of the positives I see to the impending recession / depression.**

1. We'll be able to hone the skills for effective money management so that when the economy picks up and we have more money, we'll know how to manage it.
2. We'll become less materialistic and more humanistic, not taking the little things in life for granted.
3. The new home ownership scheme in Australia may see more people buying due to low interest rates.
4. While I don't condone war, Defence recruitment has picked up, which means individuals will learn valuable skills such as **self discipline and mental toughness.**
5. **Helping our fellow man and bonding together** may become a priority as different cultures tend to do when tragedy strikes.



Please add your own views [here](#).

The BIG picture

Julia Gillard, Australia's Deputy Prime Minister, had this to say on the 3rd February:

"And I should just add, of the things that have been raised with me in the meeting today, very clearly the agencies represented today are saying **the demand for financial counselling services is far greater than the supply.**"

The full transcript can be found [here](#). Indeed it's better to see a counsellor before it's too late. However **make sure you're not just fixing the symptom and that you're actually dealing with the cause of the problem. Of course we're happy to help - see the next segment :-)**

Canberra course booked out, other locations requested!

We're thrilled to say the Canberra course starting Wed 18th March is almost booked out. The next round will start Mon 16th March in Darwin, Liverpool, Nowra and Canberra, with more information available [here](#).

We've also had interest for Cairns, the Sunshine Coast, Broome, Griffith and Dubbo. With 9 trainers now qualified to deliver our course, we have most states covered. If you would like to see Government funded, nationally accredited training run in a specific location, please enquire [here](#).

sense of humour, you are on the way to great health.

An art collector notices a mangy cat lapping milk from a saucer in the doorway of a store. **He notices the saucer is very valuable**, so he casually walks into the store and offers to buy the cat for two dollars.

The storeowner replies, "I'm sorry, but the cat isn't for sale." The collector offers \$20 and the owner says "Sold."

The collector continues, "Hey, for the \$20 I wonder if you could throw in that old saucer. The cat's used to it and it'll save me from having to get a dish."

The owner says, "Sorry but that's my lucky saucer. So far this week I've sold 68 cats."

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.

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Next month (New section):

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Client services - More speakers coming to Canberra

Please note there are no paid advertisements in our newsletter. We promote events based on their value to the client. On the 15th / 16th May there will be a 2 day Sales and Marketing course in Canberra. The **early bird price before 31st March** is \$77 for both days.



If you would like to attend use the promotion code fflz01 (FFLZ01 in lower case). You can register [here](#).

Fitness for Christmas Tips

For the Mind: Are you spending time worrying about money? Remember worry is like a rocking chair - it gives you something to do but gets you nowhere. Take action or stop wasting good energy on negative thoughts. If you don't take responsibility and action then you don't have grounds to complain.

For the Body: Whilst waiting in a queue practise standing on one leg (with your eyes closed lifting your heel off the ground if you can). This will strengthen your ligaments and muscles, while improving balance. It may even give others an amusing spectacle :-)

For the Wallet: Find out where your bank's ATMs / hole in the walls are so that you don't pay unnecessary fees. 10 minutes of research could save you \$40 over a few months.

And you can, just like Julie did last month, add your own suggestions [here](#).

For Inspiration

**"You have brains in your head and feet in your shoes.
You can steer yourself in any direction you choose."**

Dr Seuss