

Newsletter



Issue 69: Aug / Sep 14

Training for a healthy Mind, Body & Wallet!

Dear #firstname#,

How cool that this newsletter is the same number as [the blog](#) despite them being started at different times (I obviously wrote more frequently on the blog). And how time flies! Not just since I wrote the first newsletter in 1996 but also since I left Australia for my "spaghetti" trip around the USA and Canada. I went up and down, all around, meeting many lovely people and seeing some awesome sights. I was even offered a couple of jobs but you know what? It's great to be home with family and friends in this beautiful country that has almost everything. I have to say the Grand Canyon brought tears to my eyes and Mother Nature excels herself at Niagara Falls and the Canadian Rockies, as she does at Australia's Whitehaven beach. So when did you last feel overcome with joy and wonder in the company of loved ones? **With only 3 months left to the end of the year** surely you can squeeze in a trip to a national park or natural water source? I hope you do and would love to hear about it!

And given it's only 4 months to the post Christmas cashflow concerns (try saying that 5 times drunk ;-), **I'm looking for 8 beta testers.** You will be trialling the 6 week Whip Your Wallet into Shape course that aims to have you on your way out of debt and achieving financial goals. You're required to spend 5 - 15 minutes, 6 days a week on activities that can be done without a computer and it includes the Basic Budgeting process. **This process enabled Julie, a single Mum of 3, to buy 2 investment properties within 2 years, and Caitlin to pay off \$12,000 debt and save \$5000, all within 6 months!** Limited to the first 8, if you'd like to participate (it's only \$25 to cover the 2 half hour phone calls that are part of the course), please let me know. I look forward to Whipping your wallet into shape! ;-)

Lastly, a great number for your business, 1800 YES NOW (1800 937 669) is still available. Let me know if you would like more information.

Until next time, stay healthy, happy & wealthy, inside & out!

Larissa Zimmerman aka Your Money Mistress. BSc (Maths) plus a few other pieces of paper

Whipping wallets into shape! [Link In with me](#)

Providing Australia wide Government accredited training, supporting PLAN International and more

Thank you... to Lismore Community College for wanting to run Health & Wealth Wednesdays. If you have friends in the Northern NSW area this course comes with a money back guarantee. [Details here.](#)

Life's lighter side *Please accept that no offence is intended. If you have a sense of humour, you are on the way to good health*

A couple were having a heated discussion about the finances when the husband exploded "If it wasn't for my money the house wouldn't be here". The wife replied "My dear, if it wasn't for your moeny, I wouldn't be here!"

How do most men define marriage? A very expensive way to get your laundry done!

Fitness Tips (with more on [the blog](#))

For the Mind: Mindsight by Daniel Siegel describes how a 92 year old man was able to connect with his emotions and wife in a way he had never done before. It highlights how **neuroplasticity (the brains ability to change) can occur at any age.** The left and right side develop at different times but can be stimulated to grow with new activities. The strength and size of the different sections of our brain can continually change, especially with practise. As an example, being right handed I put the mouse on the left side of the keyboard, just to help balance the brain out. **So what new activities have you done lately and what habits would you like to discard because you don't like the results?**



For the Body: From survival courses years ago I learned that breakfast tells the body there is enough food and to operate effectively. When we deprive ourselves of food the body goes into preservation mode, storing fat but there's no need to eat when you're not hungry. Breakfast can be small so when your tummy tells you it's time (as our bodies often tell us what we need), just pop something down the tube and wait 20 minutes (roughly the time it takes to register). If

you still feel hungry nibble a little more. **This way you won't waste food or money!**

For the Wallet: Recently I dipped my toe in the international property market buying a cheap American condo. Here in Australia you can also find good value properties for as little as \$20-40 per week out of your own pocket. This is called negative gearing, where the income from the property doesn't cover all of your expenses. However the expectation is that the property will increase in value. For every investment (and decision in life), there are pros and cons. **If you think you could better spend \$20-40 a week than you do now, have a look at property. It could always become a short term hobby allowing you to retire years earlier - very enjoyable!** More tips and the latest blog entry can be found [here](#).

And as usual, our recommended resources can be found [here](#) and my alter ego (Your Money Mistress) has her book available [here](#).

For Inspiration:

"When we long for a life without difficulties, remember that oaks grow strong in contrary winds and diamonds are made under pressure." Peter Marshall

If you think someone may benefit from this information please #forward_to_a_friend#. If you'd prefer your financial education a little more risque check out www.yourmoneymistress.com. 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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