

# The Personal Power Helix Success Newsletter

May 2009

This is your newsletter and it is here to support you in your Personal Journey to Success!!!

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## Your Net Worth; what is it and why do I care?

*Not to be confused with self worth!!!*

*(Read "Depression, a state of mind in this issue")*

Net worth is often used to determine credit worthiness because it gives a snap shot of the your "financial health". It is a quick way of looking at someone's financial worth... From Webster's Unabridged: Net worth is defined as (Assets) minus (Liabilities). In real people plain English, it's what you own—minus what you owe; pretty simple...

As you can see by this quote in "The Wall Street Journal", net worth is a snapshot of the countries financial health also...

*WASHINGTON — "The net worth of American households fell by the largest amount in more than a half-century of record keeping during the fourth quarter of last year, reflecting the blow families are taking from a plunging stock market and dwindling home prices. October-December period compared to the third quarter. That was the biggest decline on records that go back to 1951."*

When you hear truly wealthy people talk about their money, they are often more concerned about what they are worth as opposed to what they make. Now don't get me wrong, what you make is very important but that can go away over night and leave you with nothing...unless you have some assets tucked away as a hedge against lost income. Today that is more important than it has been for a long time. Many people



are overextended because they spent their paycheck like it was a guaranteed income and when it stopped they panicked... It's not just about what you make. "Big hat, no cattle" is Texas lingo for someone who shows a lot but doesn't have a lot. Neighbors have all the latest? New cars, big boat, latest gadgets, fancy vacations? Nice. They may have a big income—but they might have a lot of debt, too. It doesn't mean they have a lot of net worth. One lost job or false step—and poof. Serious trouble

When you were younger, did you ever wonder if you'd amount to anything? Although it may be hard to quantify your true worth, it's easy to quantify your finances. If you've never done it before, perhaps it's time to take inventory and find out exactly how much you're worth. Calculating your net worth will give you an accurate picture of where you stand financially. Net worth is calculated similarly for a business and or an individual; it is all of your assets + cash minus all of your liabilities...

If you have ever applied for a loan there is a good chance that you filled out a net worth form so the bank could get an idea of whether you were a good credit risk or not... Everyone should figure out their net worth to have a good idea of where they stand financially. You may surprised what you find out and it may help you make better decisions when deciding whether or not to make a big purchase. It may also help you to live within your means and not get too overextended... Hopefully, you'll come out ahead with a positive number. A **positive net worth** means you own more than you owe. Getting a positive number doesn't mean you should just pat yourself on the back and forget about it. Using your funds wisely helps you reach your financial goals sooner.

#### **How to calculate your net worth:**

1. List all of your fixed assets such as real estate and cars, at their current market value.
2. List all of your liquid assets: cash, certificates of deposit, stocks, bonds and bank accounts.
3. List all jewelry, furniture and household items at their current market value.
4. Add together all of the above. These are your total assets
5. Subtract all of your debts, such as your mortgage, car loan and credit card balances, from your total assets. The result is your net worth.

Notes:

Be realistic when evaluating the current value of your assets because you are only cheating yourself if you over estimate... It is also advisable to use the after-tax value of your marketable securities (stocks and bonds) when calculating their value.

*I have a friend in the financial industry that sells a great net worth statement sheet and calculator for only 7 bucks. I use it myself and readjust it quarterly. Let me know if you want to order one.*

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## **Interpreting Your Dreams, some common interpretations...**

Life may be just a dream, but how do we interpret it? What we dream at night can give us clues about what is important to us in waking life. Dreams help us to process our conscious thoughts and can give us new and important insights into the problems and challenges we face in the world. Although we may have strange and unusual dreams, there are a number of common dreams that many of us experience over and over again. Read



the interpretations below for an explanation of symbols that seem to appear frequently in dreams.

**1. Faulty or lost items: your phone won't work, your car breaks down, or you can't find your husband.**

This dream is alerting you to areas of your life that need repair or extra care right now. You may want to slow down and pay more attention to the realm of life indicated. For example, if you dream of your phone not working, take notice of how you are communicating to others now. Are you doing everything you can to get your message across in a positive way? If not, you may want to tune up this area of your life.

**2. Money:**

You received a windfall, or you lost your savings in the stock market.

Money in dreams symbolizes what you value or find important in life. If you dream of suddenly receiving a sum of money, this indicates that you are at a time in your life when your values are becoming very clear to you. If you have dreams of losing money, you may be experiencing a time of feeling separated from your sense of meaning in life. Try to explore what has been important to you in the past to see if your values have changed or altered over time.

**3. You find yourself back in the classroom, or you've failed a test.**

This dream indicates that there is a challenge in your life and you fear failing. It also can mean that you may feel that you have regressed in some way and are not up to the task currently at hand. You may also feel judged or tested by an authority figure or someone who is in charge of you in some way.

**4. You or a loved one is ill or dying.**

You may be approaching a time of great change when some parts of your life are falling away and disappearing. This dream is helping you to practice the feelings of loss that you may be having as the elements of your life or your relationships with others change and evolve. It is rare that this dream forecasts an actual death or illness, but it still might be a good idea to get a checkup or pay extra attention to your health now.

**5. Being chased.**

Being chased in a dream indicates that you may be feeling you have a lot of responsibilities that you are having a hard time keeping up with. This dream is often known as a "stress dream," indicating that its presence is a sign to try to relax and slow down.

**6. Teeth: you're smiling with nice, clean teeth, or your teeth are breaking off or forming cavities.**

Teeth represent time, stability, and maturity. The state of the teeth in your dream will give important clues as to what your relationships and feelings are related to these important life themes.

**7. Nudity.**

Dreams where you or someone else appears nude relate to feelings of being exposed or vulnerable in waking life. You may currently be having an experience where everyone else seems to know about your problems and issues, and you are having a hard time processing your situation privately.

**8. Falling, flying, or sinking.**

Changing direction, either going up or down in a dream, indicates where your awareness is in waking life. Dreams of falling or sinking symbolize a time of being more aware of your unconscious mind and deepest innermost thoughts, feelings, and memories. Dreams of flying indicate that you are exploring your conscious mind at this time or connecting to the realm of spirits, angels, and other energetic beings.

**9. Water**

Water in dreams is a sign that a certain emotional situation or experience is of importance in your life. Now is a good time to pay particular attention to your feelings and the realm of the imagination, dreams, and fantasies. The condition or state of the water will give clues as to the exact nature of your experience. Hurricanes and storms can indicate more challenging emotional situations, and on the opposite side, gentle

streams and lakes indicate a more calm and peaceful emotional state or even a love or romantic connection.

### **10. Missing a boat, plane, bus, etc.**

Transportation vehicles in dreams symbolize the ability to move and act in the world. They represent our will, desire, and skill at accomplishing and manifesting our dreams and goals. When one of these vehicles is missing, it can mean that we are having a hard time finding the motivation to act and move in the world. We may need to reconnect with what drives or propels us into creatively manifesting our dreams.

Developing the skill to interpret and make the most of your dream messages is an easy and enjoyable process and can be done by just about anyone.

Quick Tips to Interpret and Benefit from Your Dreams:

1. Keep a dream journal near your bed to record your dreams.
2. Read through your journal once a week and underline repeating dream symbols, terms, people, and themes that arise.
3. Use the guide above to track your current emotional state and life issues, and notice the patterns and timing of their evolution.
4. Try to identify any dream symbols (cars, teeth, water) that appear in your waking life, noticing which appear with greater frequency and the nature of your interaction with these symbols. Is there any overlap between your waking and dreaming life?

*Journaling your dreams can be fun and very interesting. I did this for a while and it is amazing how you start to remember more and more of your dreams as you practice!*

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## **Recycling Tips**

**Thanks to Jeanne R in Colorado for sharing!!!**

### **Recycle in a New Way:**

We all should feel compelled to do our part to help protect and nurture our earth! Remember that small things that are done consistently, eventually become habits and if we practice good habits daily we will eventually just do it without thinking. This is when the small things start to make a big difference! It leads to harmony between our planet and us as well. Remember that we are all interconnected and interdependent and part of a larger whole.



You can probably recycle more than you think. Visit [Earth 911](#) for the rules in your area -- what can be left curbside, and what your local agency will accept at designated drop-off sites. Sell used items on [eBay](#) or [Craigslist](#), or give them away through your local [Freecycle](#). Don't forget that items donated to qualified charitable organizations can be taken as a tax deduction.

### **Recycle these surprising items:**

**1. Foam packaging:** To recycle foam peanuts call the "[Peanut Hotline](#)" (800-828-2214) to find local recycling centers. To recycle large, molded chunks of foam packaging used to cushion televisions, air

conditioners and such, contact the [Alliance of Foam Packaging Recyclers](#).

2. *Sneakers*: Nike's [Reuse-a-Shoe program](#) turns used athletic footwear into a material called Nike Grind, used to surface playgrounds, running tracks and outdoor courts. Or send your still-wearable athletic shoes to [Shoe4Africa](#), which forwards them to athletes in developing countries.

3. *Computers, cell phones and other e-waste*: Staples, Office Depot and Best Buy offer in-store e-waste recycling. Best Buy also recycles used appliances. Dell, Toshiba and Sony lead the way in recycling computer products. Donate cell phones to organizations like [The Wireless Foundation](#) or [Collective Good](#). Ship old videotapes and DVDs to [Ecodisk](#) or [Greendisk](#) and [My Green Electronics](#) connects you with e-waste recyclers in your area.

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## **Cell phones / GPS / Thieves and some good advise**

**Thanks Allison W in Maui for sharing this one with us!!!**

### **GPS:**

A couple of weeks ago a friend told me that someone she knew had their car broken into while they were at a football match. Their car was parked on the green, which was adjacent to the football stadium and specially allotted to football fans. Things stolen from the car included a garage door remote control, some money and a GPS, which had been prominently mounted on the dashboard.

When the victims got home, they found that their house had been ransacked and just about everything worth anything had been stolen.

The thieves had used the GPS to guide them to the house. They then used the garage remote control to open the garage door and gain entry to the house. The thieves knew the owners were at the football game, they knew what time the game was scheduled to finish and so they knew how much time they had to clean up the house. It would appear that they had brought a truck to empty the house of its contents.

### **MOBILE PHONE:**

I never thought of this...A lady has now changed her habit of how she lists her names on her mobile phone after her handbag was stolen. Her handbag, which contained her cell phone, credit card, wallet.... etc... was stolen.

20 minutes later when she called her hubby, from a pay phone telling him what had happened, hubby says, "I received your text asking about our pin number and I've replied a little while ago". When they rushed down to the bank, the bank staff told them all the money was already withdrawn. The thief had actually used the stolen cell phone to text 'hubby' in the contact list and got hold of the pin number. Within 20 minutes he had withdrawn all the money from their bank account.

### **Moral of the lesson:**

Do not disclose the relationship between you and the people in your contact list. Avoid using names like Home, Honey, Hubby, Sweetheart, Dad, Mom, etc.... And very importantly, when sensitive info is being asked through texts, CONFIRM by calling back.

Also, when you're being text by friends or family to meet them somewhere, be sure to call back to confirm

that the message came from them. If you don't reach them, be very careful about going places to meet 'family and friends' who text you.

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### **The World's Smallest Frog**

Researchers working in the Andes Mountains of Peru have discovered a species of frog that, at its biggest, measures only a half-inch, making it the smallest frog in the world. It's not only its size that makes the tiny critter interesting to scientists, but also the fact that it lives at a high altitude – 10,000 feet above sea level – where only larger animals are usually found.



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### **Quote of the Month**

***With Fraud everywhere these day's I though that this quote was perfect for the quote of the month...and a great reminder to stay ethical in business!***

**"A lie has speed, but truth has endurance."  
Edgar J. Mohn**

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### **Who qualifies for Obama's foreclosure relief?**

The Obama administration thinks that its Making Home Affordable plan will help 9 million homeowners refinance problem mortgages or modify them in order to avoid foreclosure. Who qualifies for help of what kind? Here are some answers.

**Q: How do I know if I qualify?**

**A:** Your mortgage must predate the start of 2009, you must live in the home and you'll have to provide proof of income. Then ask two questions. First, are you already behind on payments or even in the foreclosure process? If the answer is no, then ask yourself whether your current mortgage rate is high enough to make it worth your while to refinance to take advantage of today's low rates for 15-year and 30-year fixed-rate mortgages.

**Q: What if I'm a homeowner on the brink of foreclosure?**

**A:** Homeowners who are behind on their mortgage payments or who are struggling to keep current may qualify for a mortgage modification under the Homeowner Affordability and Stability Plan that Obama unveiled Wednesday.

To qualify, the house must be your primary residence, your mortgage payment must be greater than 31 percent of your monthly gross income and your loan mustn't exceed current Fannie Mae and Freddie Mac loan limits, which vary by region and max out at nearly \$729,750.

Owners of two-, three- and four-unit properties are eligible as long as they live in one unit as a primary



residence. Only first mortgages are eligible for a modification. More detailed requirements will be available March 4.

**Q: What if I'm not near foreclosure? Do I get any assistance?**

**A:** Borrowers who are current on their mortgages but can't refinance into lower interest-rate loans because their homes have fallen in value are eligible to refinance into a 30- or 15-year, fixed-rate loan under the plan, but only if their loan is held by mortgage finance companies Fannie Mae or Freddie Mac. To qualify, homeowners can't owe more than 105 percent of their home's current value on their first mortgage. For example, if your home is worth \$100,000, your first mortgage can't exceed \$105,000. Borrowers with a second mortgage are eligible as long as their first mortgage isn't more than 105 percent of their home's value. The value of your property will be determined after you apply to refinance. Skeptics say it's going to be difficult for borrowers to figure out whether their loan is held by Fannie or Freddie. "I'm not sure people are always going to get a straight answer," said Bert Ely, a banking industry consultant in Alexandria, VA.

**Q: Any breaks for first-time homebuyers?**

**A:** Under the economic stimulus plan that Obama signed Tuesday, first-time homebuyers who purchase a home between Jan. 1 and Dec. 1 will be eligible for a tax credit of 10 percent of the value of the home, up to \$8,000.

Homeowners don't have to pay back this credit over the next 15 years, the way they had to with the \$7,500 tax credit enacted last summer. However, homebuyers would have to repay the credit if they sold their homes within three years.

First-time buyers are defined as those who haven't owned a house for at least three years.

**Q: Any other breaks for current homeowners?**

**A:** Homeowners also can get a tax credit of up to \$1,500 by making their homes more energy-efficient this year or next. Many projects qualify, such as installing energy-efficient windows, doors, furnaces or air conditioners, or adding insulation. Homeowners can get back 30 percent of their expenses, up to \$1,500.

**Q: Will there be more assistance down the road?**

**A:** The Obama administration is working with lawmakers to pass a bill that will allow bankruptcy judges to modify the terms of primary home loans in court.

The lending industry is fighting this plan, arguing that it will make lending a risky proposition in the future. But with support mounting, the industry's efforts are primarily focused on limiting the scope of the bankruptcy proposal, rather than blocking it completely.

**Q: How soon can I expect to take advantage of these benefits or aid?**

**A:** The refinancing and loan modification programs start March 4. The first-time homebuyer tax credit is in effect from the first of the year through the end of November. The "green" home tax credit applies to energy-efficient improvements made through 2010.

**Q: What should I do until March 4?**

**A:** If you're interested in refinancing or applying for a loan modification, collect all necessary documents to give to your lender.

These include your most recent pay stubs and/or other documents detailing the income you receive, your most recent tax return, information about your second mortgage if you have one, payment information on your credit cards if you carry a monthly balance and payment information on all other loans, like student loans and car loans.

**Q: What if I'm facing foreclosure now, and can't wait until March 4?**

**A:** Contact your mortgage servicer or mortgage lender. Many lenders said they would postpone foreclosure sales on home loans that could qualify for the modification

A good video: <http://www.youtube.com/watch?v=m1QqH1L2Pko>

More info: <http://obamastimulusplan.info/2009/02/how-the-obama-plan-will-affect-homeowners/>

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## **Emotional Detachment; It is imperative to your success!**

When you're happy, you can move mountains. When you're angry or depressed, your energy drops, your focus blurs, and your productivity lapses.

Depression can blunt your work skills. It can damage your reputation. It can separate you from your income and your possessions. It can affect your relationships with your spouse, your children and family - even lifelong friends. Depression will rob you of all the beautiful little moments that make life worth living - like a day with your family and not thinking about work! It steals your fun. It steals your time. It leaves you with nothing.

Many people have based their self-worth on their ability to make money - a mistake that many entrepreneurs make. And when, through no fault of their own, they suffered a serious financial setback, they felt like failures. I suggest that the way to avoid falling into that trap is to base your self-worth on things that really matter - on personal values that have nothing to do with your income.

There's another common mistake that leads many to despair. I have to warn you that the solution to this one is a bit harder to understand and practice. But stick with me while I explain it. Because once you "get it," you'll have no trouble maintaining a positive outlook... even under the most difficult circumstances.

I am talking about developing the skill of *emotional detachment*. More specifically, developing the ability to set and pursue goals without caring whether you actually achieve them.

I learned how to do this only six or eight years ago, and have been practicing it in fits and starts. As each year passes, I get better at it. I feel happier and more in control of my life. Most important, I think it has helped me pass along some of my newfound happiness to others.

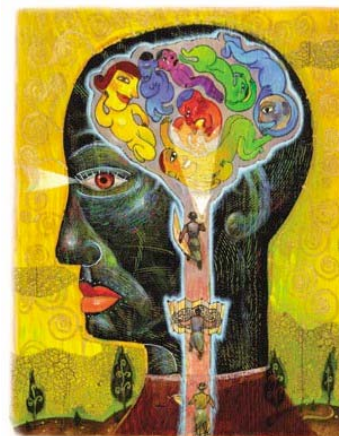
When most people hear the phrase *emotional detachment*, they think it means indifference or even heartlessness. Nothing could be further from the truth. Emotional detachment frees you from neurotic attachments and lets you focus your energies on other people, other things, and the here and now.

The best example I can give you is the natural love that a mother has for her child. When the child is happy, the mother is happy. When the child is unhappy, the mother instinctively wants to find the cause of the unhappiness and end it, if she can.

When the mother discovers that the child is unhappy because of some physical discomfort, she tries to relieve it. When the cause is an emotional conflict, she does her best to teach the child how to handle it. The mother's goal is always to prepare the child to become independent. She works consistently to gradually free the child from his natural dependence on her so that he can go out into the world and live a happy and productive life.

When an 11-year-old tells his mother that he "hates" her because she's imposed some restriction on him, the (mentally healthy) mother does not feel hurt, even though a hurtful thing has been said. She loves the child and doesn't take his statement to heart. She remains calm. She reminds him that she loves him. And she explains that the restriction will not be removed simply because he "hates" it or her.

In other words, she is *emotionally detached* from the child's expressions of anger.



If you are a parent, you understand what I mean. Most parents, most of the time, practice this sort of emotional detachment with their children. But there are some who can't do it, because they are emotionally attached to their children's approval of them. These are the parents who want to be "best friends" with their children. They break their own rules the moment their children object to them.

Sometimes they go so far as to tolerate risky behavior.

The skill of emotional detachment can be applied to all relationships. It can work with your boss and colleagues at work. It can work with your spouse or parents at home. Detachment can also be applied to almost any challenge or problem. And the result will always be greater calmness and clarity.

Anything we do in life - any goal we set, any relationship we engage in - can be done better and more happily by applying emotional detachment.

Let me give you a few examples.

**Emotional Attachment:** You want to go on a picnic Saturday afternoon. It rains. You are disappointed.

**Emotional Detachment.** You intend to have a picnic on Saturday. But, knowing you can never predict the weather; you consciously detach yourself from the hope that the sun will shine. You create Plan B - going to the movies instead. So when it rains, you move happily from Plan A to Plan B without getting upset or upsetting those with you. You are the Zen Master of your Saturday afternoon. You help others feel better by your good example. And that, in turn, increases your happiness.

**Emotional Attachment.** You want to get a raise. You don't get one. You are disappointed.

**Emotional Detachment.** You intend to get a raise. But, knowing you can't control the outcome of your next performance review, you come up with a Plan B that involves starting your own side business. You make a good presentation at the review, but your boss doesn't give you the raise. You aren't disappointed. In fact, you are excited... because now you can initiate Plan B.

**Emotional Attachment:** You want to marry your college sweetheart. You propose to her. She refuses you. You are crushed.

**Emotional Detachment.** You intend to marry your college sweetheart. But, recognizing that you cannot control her feelings, you detach yourself from that outcome and settle on Plan B, which is to enjoy the relationship for some months longer while you begin to look for a new one. You propose to her and are turned down. You aren't sad. You don't pout. You put Plan B into action. She notices your detachment and likes you better for it. Now it is up to you to continue the relationship or move on.

*The skill of emotional detachment may take focus to understand and practice. But if you can master it, you will enjoy a life of unlimited wealth, health, and happiness!*

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## Weight Training vs. Cardio, Which is better?

Sorry to disappoint you but they are both good and you should include both types of exercise into your weekly routine! As far as general fitness goes, there are multitudes of ways to answer this question. Some say it's the ability to run several miles without having a heart attack. Others say it's the ability to bench press 200 pounds without crushing your chest... Let's look at a few definitions and why we should use both.



**Cardio:** For some it's a dreaded word and for others it's a passion they can't get enough of (read April article, "Overtraining"). Either way you look at it though, cardiovascular exercise is one of the key components that should never be left out of a fitness plan. Cardio, short for cardiovascular exercise, is any movement that gets your heart rate up and increases blood circulation throughout the body. There are various forms and methods of performing cardio exercise from walking to running, swimming and or using cardio machines at the gym... Most individuals performing cardio are using it as a way to burn off excess calories and since you are moving the body, it is going to increase the need for energy. Some forms are slightly better when strictly speaking of fat loss but all cardio, regardless of form will burn off calories. Since fat loss does depend on calories burned versus calories consumed it is a step in the right direction. The reason to do cardio does not end with fat loss though; there are a wide variety of health benefits you receive from a regular cardio program. The first one is an improved condition of your heart. Your

heart is a muscle just like any other and in order for it to become strong it must be worked. If you fail to work it, it will weaken over time and this can cause a variety of negative health effects. By getting the heart pumping at a faster rate on a regular basis you will keep it in shape and healthy. Too many people are getting winded just performing simple exercises such as walking up the stairs and the primary reason for this is because they are neglecting to work their heart muscle. Another reason to perform cardio is for its effects on the metabolism. Along with speeding up your heart rate, cardiovascular exercise also increases the rate of various other processes in the body, also known as your metabolism.

**Weight Training:** The evidence is overwhelming that weight training is good for everyone. It helps you play sports better; helps maintain muscle mass and functional strength, maintain bone density and assists in the rehabilitation of injuries; improves insulin resistance and fat loss; and of course, builds a pleasing physique for both men and women. A good training program will get you in shape so you have more energy for daily life and a higher threshold for stress. As you gain strength, joints and muscles work more efficiently together to increase your functionality all round including balance, flexibility, stamina and injury prevention. Did you know that losing weight by calorie restriction alone can produce a decline in bone mass and density? Weight training is the ideal companion for any weight loss program because it helps maintain bone density while you're dropping those kilos. Muscle building and weight bearing exercise strengthens bone by muscle and tendons impacting on the bone at the attachment points and producing growth stimulation. Building your muscle mass also raises your metabolism and the more muscle you have the more calories you burn on a daily basis; even when your sleeping!



So, as you can see, both types of exercise work in unison to build muscle, strengthen your cardiovascular system and keep your body fat in control. When I was a personal trainer in Hawaii I always recommended

a combination of cardio and weight training for all of my clients. Some would do more cardio and some would do more weights; it depended entirely on their personal goals.

Of course, remember to always combine your exercise program with a nutrient rich diet and plenty of water! And, always check with your doctor before starting an exercise program. (There's my disclaimer so you don't sue me for passing out in the gym :0)

If you would like a consultation for a personalized workout program, contact me at [latatude@msn.com](mailto:latatude@msn.com)  
Or check out [www.ifoundmyabs.com](http://www.ifoundmyabs.com)

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## **Depression, a state of mind. Defeat it before it defeats you!**

The lesson here is that you don't want to link your self-esteem to your ability to make money. As billionaire businesswoman Oprah Winfrey says, "Be thankful for what you have; you'll end up having more. If you concentrate on what you don't have, you will never, ever have enough."

The "Great Recession" is affecting us all. If you are like many people, you have lost half your life savings. You may feel your job is in jeopardy. You may have lost your job. You may be without income. But the worst thing you can do right now is sink into a depressive state. You'll be good for nothing. You'll be unable to enjoy time with friends and family. And you'll be incapable of making a comeback.

Being depressed, a good friend once explained, is like falling into quicksand. The more you struggle, the deeper you get.

To avoid that quicksand, you have to change your thinking while you are still mentally healthy. You must detach yourself from the idea - if you have it - that your money measures your self worth. You must recognize that what counts most in your life is the minutes you spend learning and helping and growing - the time you spend helping other people, not dwelling on yourself.

In **The Power of Positive Thinking**, Peale says: "The blows of life, the accumulation of difficulties, the multiplication of problems tend to sap energy and leave you spent and discouraged. It is easy to lose track of your abilities and powers" - but by re-appraising your personal assets, you can convince yourself that "you are less defeated than you think you are."

As an example, he tells how he counseled a 52-year-old man who came to him "in great despondency." Everything in his life, the man said, had been "swept away" by a recent business setback. "Everything I built up over a lifetime is gone."

Peale recognized that although the man had indeed experienced a serious setback, his chief problem was the way he viewed it. "Suppose we take a piece of paper and write down the values you have left," he suggested. And so they did. Among other things, the list included:

- A wonderful wife - and a 30-year marriage
- Three devoted children
- Admiring friends, happy to help
- Good physical health
- Integrity

Not so bad huh?



Make your own list right now. If you have trouble making that list, try this little trick I've recommended before. Imagine yourself as an observer at your own funeral. Surely you wouldn't want to hear your spouse, your children, your friends and colleagues say things like, "He was a jerk, but he sure made a lot of money."

Think about what you would like them to say about you. Those are the things that really matter - positive personal assets that you don't lose just because times are tough.

If you're feeling down, focusing on those positive personal assets will help you overcome the worst feelings you could possibly have about yourself. And no matter what happens to your job or your income, you won't despair. You'll be able to use all your natural resources to start over again. And the money will come back - as it always does when you have the right work ethic.

If you think what I said here can help a friend, pass it along. As for what happened to my friend who lost his job six months ago...and is now making 6 figures, that's a story for another time...

*One of the best ways to feel better about yourself, to feel as though you have purpose in your life, is to pursue something you're passionate about. And there's no better way to pursue your passion than to start a business related to it. I know, because that is what I do and it really helps your motivation to go to work when you are passionate about it!!!*

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## **Aloe Vera and its Insane Health benefits**

Many ancient works, including the Bible, refer to the use of aloe. One of the first documented users of aloe vera was Cleopatra, who lived from 68 to 30 B.C. She is said to have used the gel on her skin as protection from the sun, and to have thought the gel helped to keep her skin young looking. In fact, the Egyptians may have used aloe vera in their embalming of bodies, among other uses. The health benefits of aloe vera juice have long been known. It has been used historically as a soothing balm, applied externally for cuts, scrapes and burns. Modern uses of aloe vera are extensive.

The health benefits of aloe vera taken internally may include: improved circulation, regulation of blood pressure, promotion of healing of bones and joints, strengthens the immune system, defending the body against bacteria, healing internal tissue damage, heals ulcers, improves and even eliminates constipation, blood sugar regulation, and reduces itchiness in psoriasis helping it to heal. Drinking two to four ounces a day is all that is required to gain the many benefits of aloe vera juice. If you drink it daily, aloe vera can aid your digestion, improve your circulation and detoxify your body and cleanse your colon.



The detoxification properties of aloe vera juice also act to detoxify your blood stream. If you have intestinal or stomach problems it can help your digestive tract to work smoothly.

Aloe vera also helps to dilate the capillaries and support cell growth, thereby improving circulation.

One of the most important health benefits of aloe vera juice is its operation as an anti-bacterial and anti-fungal agent, helping to prevent the onset of disease in the body. Thus, taking aloe vera juice daily helps to maintain good health and provide a sense of well-being and energy.

*I was raised in Arizona and my Father always had Aloe Vera growing in our front yard. We would use it any time that we had sunburn or cut. I currently use a healthy drink, daily that is based in Aloe Vera.*

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## Absolutely Amazing ways to save money

I have found several great web sites that give many creative ways to save money I hope they help:

With a little creativity you could save hundreds and even thousands of dollars a year!

Just think, if you are serious about saving money and building your net worth you can bank all of your creative savings and start a new savings account from your savings...(is that redundant???)

- ↪ Very Creative PDF from The Pueblo Government (66 tips)  
[http://www.pueblo.gsa.gov/cic\\_text/money/66ways/66ways.pdf](http://www.pueblo.gsa.gov/cic_text/money/66ways/66ways.pdf)
- ↪ 30 ways to save money from The Dumb Little Man...  
<http://www.dumblittleman.com/2008/01/30-easy-ways-to-save-money-and-no-you.html>
- ↪ Tips from The Dough Roller (a lot of great on line ideas and tips for everything)  
<http://www.dumblittleman.com/2008/01/30-easy-ways-to-save-money-and-no-you.html>
- ↪ Great Coupons from [www.Coupons.com](http://www.Coupons.com)

It's truly amazing what you will find and what you can learn on line!!!

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*Thanks for reading our newsletter and remember;  
"we are here for you!"*

*Let us know if there are any areas of interest that you would like us to expand on in the next issue. We will choose the most requested item and add an article on it!*

*And as always: Please forward or refer us to a friend!*

**ALAOHA!!! AND A HUI HOU!!!**  
(UNTIL NEXT TIME)

