

HEALTHY &

WEALTHY

A 5 Step Process
for Successful
Retired Women



BY TIMOTHY NEUVILLE

Healthy and Wealthy

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Acknowledgements

First, I am grateful to my savior, Lord Jesus Christ, through whom all things are possible. And to Mom and Dad: I do not know why you put up with me, but I am glad you did. Thank you to my bride for making me a better, more complete person, as well as my children for teaching me how to live in the now.

Here's to you...all of my friends, for keeping me humble and sharing life's best medicine-laughter. And last, but certainly not least, thank you to my clients for entrusting and sharing their dreams with me; it has been a great journey.

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Introduction

I can still remember the day: May 21, 1972. It was my tenth birthday, but unlike most typical birthdays, mine would involve a death. My next door neighbor lost his wife during his retirement party from a brain aneurism. Feeling despondent and grief-stricken, he decided on this day in 1972 to take his own life. That's sad enough, but worse yet, his eleven year old daughter came home that afternoon and she's the one that found him, dead like that, in the basement. She had to live with that the rest of her life. For the next ten years she lived with her aunt and all of the money from her family was held in trust for her until she turned 21. When that happened she gained access to the trust and blew through it in six months. It was devastating for her because it set up a downward spiral that included divorce, drug use, and other destructive behaviors. So based on that event I decided that I wanted to help people learn to take care of their money and how to preserve their assets so that they wouldn't ever find themselves in similar situations. This is why I'm PASSIONATE about what I do.



I feel that I am a very fortunate person. I'm doing what I love to do. I talk to a lot of people who are not as fortunate. Doing what I love doing has made me very aware of my ability to make a difference in my client's lives as well as having a great relationship with them. Many of my clients consider me part of their family. One client that I have calls me her 'little brother'. And for me that's the best compliment that anyone can receive, to be taken in as a family member. I do a lot of heavy lifting for my clients, in other words I do the worrying for them. Above that, I and my staff make sure that we take care of ourselves as well. In other words, we make sure that we are taking care of ourselves in all of those facets of our lives, whether that be health, weight, financial, relationships, because we can't help others become whole if we're not 'whole' ourselves.

Writing this book became very necessary because I continued to see people living lifestyles that were leading to bad decisions that affected, not only their wealth, but their health. They are both so intricately linked together. I have seen people win /inherit a million dollars and have nothing

to show for it 3 years later. I have seen people never happy with what they have and always wanting more. Never learning that maybe *more* is not always better.

On the flip side of that, I have also seen people that were truly happy. They were (and are) living lives that have led to positive health and wealth decisions. I've seen people drop eighty pounds just so they could walk across the airport without losing their breath, or sit on an airplane without fear of sitting on the people next to them. I've met people, in my over 25 years of working in this industry, who have been able to live within their means and eventually were able to have the resources to live that 'wealthy' lifestyle that they'd always dreamed of.

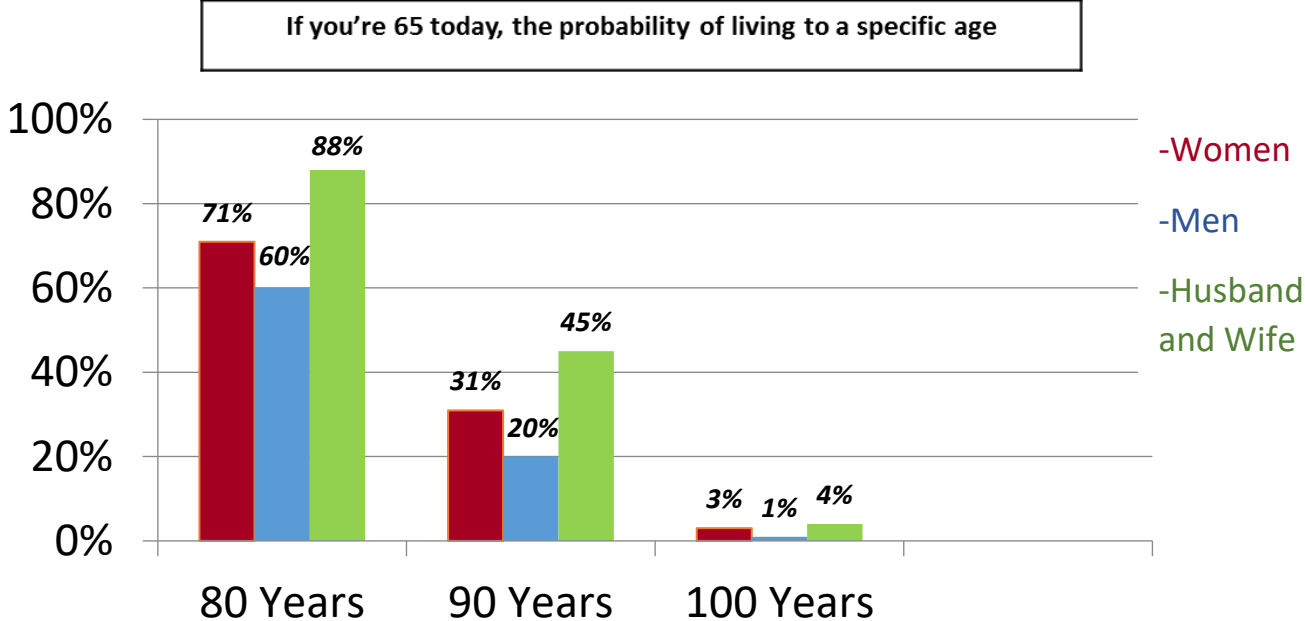
Having witnessed the good, bad, and the ugly side of health and wealth, a pattern began to emerge from those who were 'living the dream' versus those who were living a nightmare. The truly successful all shared five common elements. And, now, I believe that I have been tasked with that knowledge and the duty to bring those critical factors to everyone within the sound of my voice, or the reach of the written word. IF you want to be happy and healthy, it can be as simple as taking charge of yourself in five key areas. It can be done. I have seen it happen, and I am living proof that it works. And in the end.....that would be my best birthday present ever: for people to live the happy and healthy life of their dreams, and to know that I was a part of making that happen.

Setting the Stage

What it is to be healthy? It means different things to different people, as individual as one's personality and life experiences. But whether it is to get up off the couch away from the television set, or running a marathon, it is clear that a person's health will help them be very happy. What I found in my practice by working with successful retired women is that keeping their health a number one priority is an important concern for them.

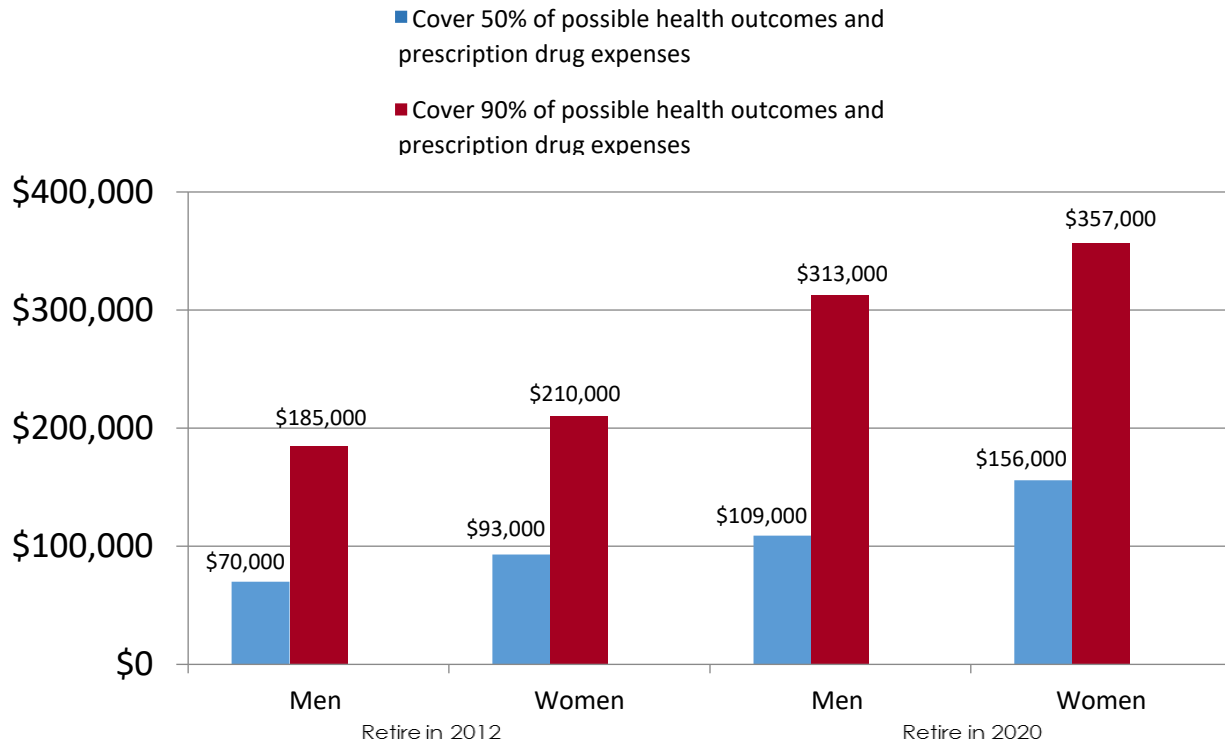
They are faced with three current planning themes- increasing life expectancy, increasing medical expenses and relying more on defined contribution plans (401ks, IRAs) instead of pensions.

The life expectancy is increasing. For a woman today the chances of her living to age 90 is over 31%, and there's a 3% chance that you will live to 100.... and these numbers are increasing. Having health, but no wealth is not good. Having wealth and no health isn't good, either.



Source: Society of Actuaries. "Key Findings and Issues. Longevity," 2011 Risks and Process of Retirements Survey Report, June 2012

Estimates of future health care costs are increasing. It is estimated that women retiring in 2020 may spend anywhere from \$156,000 to \$357,000 for out of pocket health care cost.

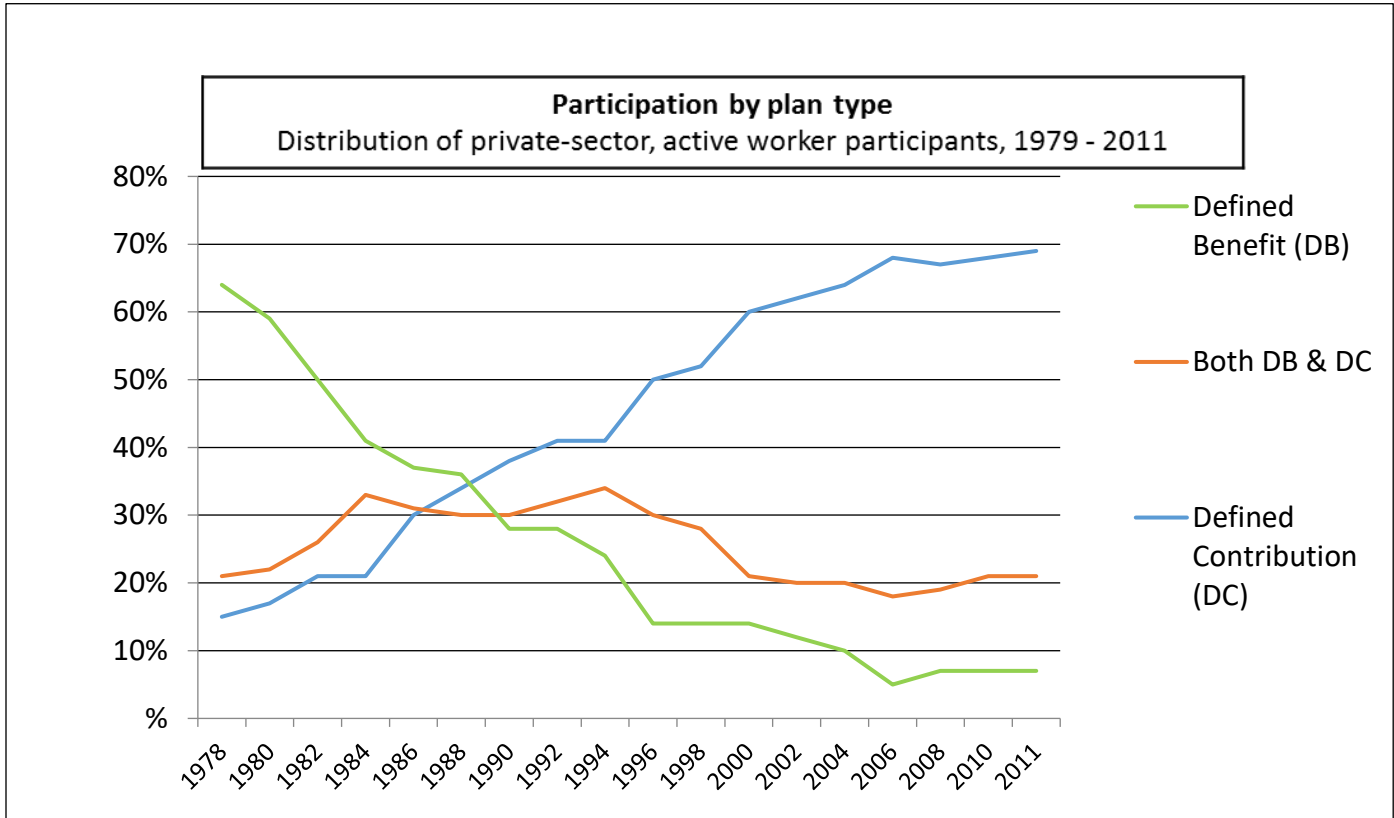


Source : Employee Benefit Research Institute. Issue Brief No.351 December 2010 and EBRI notes , Vol. 33 No.10. October 2012. Monte Carlo simulation analysis performed to calculate with a 90% and median certainty that a retiree will have enough savings to cover medical costs for Medigap, Medicare Part B Premiums and out-of-pocket health care costs for life, if retiring at age 65. This simulation does not include long-term-care expenses. Please note that this simulation is for illustrative purposes only. There is no guarantee that the figures shown would be sufficient to cover out-of-pocket medical expenses.

Chart includes Medicare Part D Premium

* Employee Benefit Research Institute and Mathew Greenwald & Associates, Inc. 2011 Retirement Confidence Survey.

Also more employers are shifting from offering traditional pension plans to employee-driven plans like 401(k) plans to reduce plan costs. In 1978 over 60% of the private sector had access to a pension plan only. In 2011 only 7% had access to pension plan only. This has shifted the responsibility of retirement success from the employer to the employee.



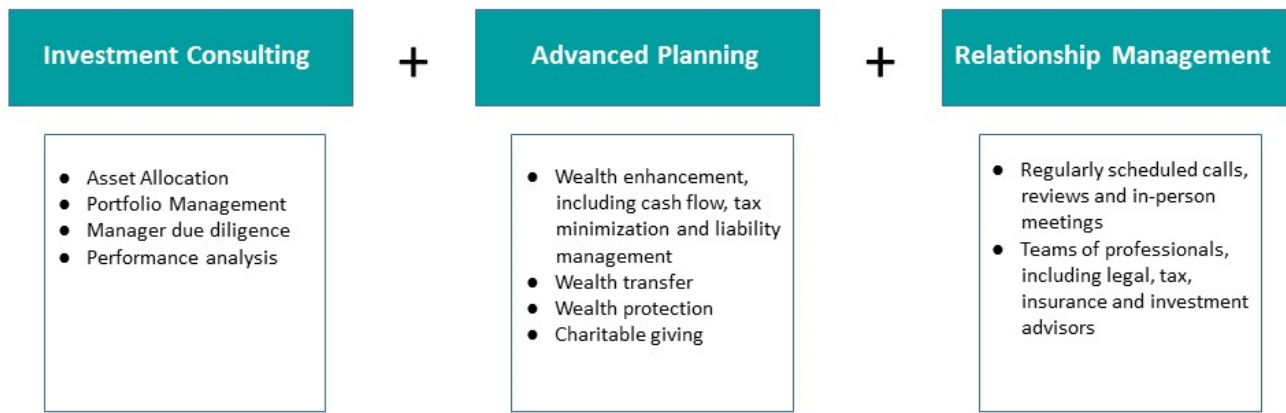
Source: U.S. Department of Labor Form 5500 Summaries 1979-1998, Pension Benefit Guaranty Corporation. Current Populations Survey 1999-2011. EBRI estimates 1999-2011

What IS it to be wealthy? The terms healthy and wealthy mean different things to different people. Namely financial independence, educational funding for children, travel, vacation home, leaving a legacy .Whatever your dreams are, you need a framework for making wise decisions about your money, decisions that will enable you to help achieve all that is important.

A broad range of financial issues calls for a broad comprehensive outlook. It's for this reason that many affluent individuals need help with more than just investments. They want real wealth management. Wealth Management has a formula: WM =Investment Consulting (IC) plus

Advance Planning (AP) plus Relationship Management (RM). Over 90% of the financial advisors out there are offering investment management. The other 10% of us also offer advanced planning, which consists of tax mitigation, wealth transfer, wealth preservation, and charitable giving, plus we include what's called relationship management. This is meeting and working with our client's network of other financial professionals.

Wealth Management



Source: CEG Worldwide.

We've had the privilege of working with many successful retired women and we have consistently found that they have five common core strategies about managing their finances as well as their health. This book will review the five common core strategies for both a healthy and wealthy lifestyle, which can be illustrated by the following visual.

The only question remaining right now is this: What do you want for yourself?

VISION

Chapter One

“When I was 20, I was worried about what others thought of me. When I was 40, I didn’t really care as much. When I turned 60, I realized that they weren’t thinking of me at all.” **Anonymous**

Setting the stage

Having wealth and bad health sucks... and having health and no wealth sucks. It can’t get simpler than that. But what is defined as ‘suckage’ for one person might not necessarily be what sucks for others. This is where you need to ‘get real’ with yourself and determine what it is that you really want for yourself. Do yourself a favor. Get a piece of paper and a



pencil (or writing apparatus of your choice) and write down what ‘WEALTH’ means to you. Next, write what the term ‘HEALTH’ means. Don’t base it on what Dr. Oz says, or anyone in the popular media. What does it mean....to YOU. Get honest with yourself. Scientific research abounds when it comes to the links between health and wealth. Bad health can ruin wealth, and chasing after the wealth illusion can cause bad health- they are related.

Stay away from financial pornography- events you have no control over. It will come as no surprise to you when I remind you that we are bombarded daily by phones, radio, TV, internet. The financial markets are now watched like a football game. I am here to tell you that this is absolutely the single-most destructive thing you can do to yourself. Stop it- enjoy your life. These short term events typically have no impact on your long term plans. The sooner you realize that, the better off you are likely to be.

Have a plan and stick to it. It isn’t rocket science, really. You will need this plan when things get difficult. Adjust your plan when needed, but do not discard it. It will keep you objective and focused. I once read a t-shirt that said: I’m Not Normal.....’cause Normal is broke and boring.

People around you may think you ARE crazy for adjusting your lifestyle and working your newly formed plan. Let them. Don't be 'normal'. Bring on the straight jacket, be committed. You will be glad that you did.

Whose Glasses are You Wearing?

Of all the creatures and living beings that inhabit this Earth, only mankind is 'blessed' with having its most *powerful* muscle reside in its skull: the brain. Unfortunately, many people don't exercise this muscle enough to keep it sharp and strong, flexible, and capable. One of the key components that separate those who are successful from those who live life by default is that they develop a vision of who they wish to be....and then they allow themselves to 'become'.

Once you begin to understand that you are not a 'human DOing' but a 'human BEing' then you will have taken a necessary first step toward realizing your own vision of the perfect life.

You need to use your most powerful muscle- your brain. Be careful what you put in there- it may come true. Live your life by design...not default.

Regrets in Sand...Success in Stone

Revisit what you wrote earlier when I asked you to define HEALTH. Most people put down the usual vague answers such as, lose weight, stay well, live long and prosper (Thanks Spock). But what is missing from this definition is VISION. In other words, how do you SEE yourself?

What are you doing? How are you going about your daily life in your perfect life? Studies exist which show that if you can hold a focused vision of yourself doing something successful, being something successful, for at least 42 seconds, the chances of actually accomplishing that task or goal, goes up dramatically. (International Journal of Man-Machine Studies Volume 39, Issue 4, October 1993, Pages 599-620).

You see this technique being used by world class athletes, where they envision running the race before it actually happens. They set up an energetic mindset that allows them to fully believe, even if for the short span of a few minutes, that they have achieved and can achieve what they are setting out to do. You don't have to be an Olympian to use this technique, but why wouldn't you employ it on a daily basis? If a magic genie zipped out of your deodorant bottle this morning and said that they would make all your dreams come true if you could keep that vision focused in your mind for 42 seconds, you'd do it wouldn't you? Exactly.

So, time for some revision. Below the first draft of your HEALTH definition, revise it and make it specific. Many like to 'daydream' on paper. Set a timer. Do it for at least 42 seconds. For that span of time that you are writing about how you would look, what your clothes would look like, how your body would feel, how others would react to your good health, and the things you would be able to do, you are actually living in that time period. It is said that when human beings create that at that moment, they are timeless. Become timeless for 42 seconds.

Next, and you probably guessed it....do the SAME THING with the definition of WEALTH. What are you able to do with your wealth? How much is enough? Who will you impact with your wealth? How will it allow you to live the life of your dreams? Where will you go, what will you do, and whom will you see? Does being wealthy mean that you have enough money to allow you to work when and where you choose....having the freedom to be who you want to be? How does that feel? Describe your surroundings in this wealth scenario. Build a vision board that includes pictures of what your health and wealth look like.

People fail at health and wealth simply because they have never stopped to decide what it is that they truly want in this life. Become very clear about who you want to be, how you want to feel, and what your financial future looks is the first step, and the first critical factor that all successful people share.

Build your vision.

Discipline

Chapter Two

“Discipline is the bridge between goals and accomplishment.” - Jim Rohn



Ask any two people to define the term, discipline, and you will get two different answers. Why? Simple. Discipline, and its definition, is tempered by an individual’s life circumstances, their inner landscape. If you were raised in a very restrictive household, then your vision of discipline is vastly different from someone who came from a more holistic approach to childrearing. Those who have become successful on the health AND the wealth front have discovered the true meaning of the word, discipline.

Dr. Gary Small, director UCLA Longevity Center author "The Alzheimer's Prevention Program", states that causes of Alzheimer are "genetics is one third the other two thirds is largely eating and exercising all under your control."

If it Is to Be....It is Up to Me!

How many times have you, or someone you know, said: “I just don’t feel like it”? Thanks to the culturally ‘enriching’ influence of the media, we’ve become conditioned to believe that we have to be entertained before something is worth our while; that it should be FUN with a capital F. Those who are successful have learned to put a backbone where their wishbone is. Do it even when you don’t ‘feel’ like it.

Time for paper again. Take just a minute and jot down the things that you didn’t feel like doing, and you did it anyway. What this should show you is that you are perfectly capable of self-discipline (saying no to the immediately gratifying). Next, jot down a few things that you currently SHOULD be doing and are not. Look over the list. Which ONE can you commit to doing right now? When will you commit to doing the rest? Give yourself a goal and a target.

You Are the Boss of You

Successful people aren’t leaky individuals. They make their goals and motivation for reaching the goal non-negotiable. If you make excuses, if you procrastinate, if you don’t make some sort

of plan to achieve your goals, then you are ‘leaking’ motivation. Like a balloon full of air, you will soon be left flat....and if you aren’t careful...flat and broke and in ill-health.

The blame game can often rear its ugly head during this step of the process. “I can’t exercise because I have to take the kids to soccer practice” or “I will get to exercising just as soon as I lose enough weight so I won’t be embarrassed at the gym”. In each case the reason for not having any self-discipline was due to ‘someone else’, whether that was the children or society in general. This is the health and wealth equivalent of ‘the dog ate my homework’ excuse. It didn’t work in school back then, and it really doesn’t work well now. Isn’t it time that you got some new material?

Look at the goals and the list that you just made. Time to revise and add to that. Make two columns. Label one HEALTH and the other WEALTH. List five things under each column that are reachable and achievable goals. Look at a calendar and assign dates for accomplishing such goals. You do have the freedom to adjust the goals once you reach the time frame, but at least you had a target. Now, making the lists are only part of the process. Now, and this is the more difficult task, share them with someone. External deadlines reinforce internal deadlines.

One last word about discipline. In order to remain strong you may have to steer clear of well-meaning, but destructive nonetheless, naysayers. These are the people that look at you like you’ve sprouted Vulcan ears and are quoting Shakespeare while wearing a bathrobe. “Why on earth wouldn’t you want to go out to eat on Thursday? We always eat Italian on Thursdays. C’mon, you’re being silly. At our age we can do what we want.” Make a list of potential saboteurs and simply limit the time you spend with them until you accomplish your goals and/or you are strong enough to resist those extra helpings of bread sticks or the quick and very expensive shopping spree.

Where the Skid Hits the Road

One of the most critical factors in obtain ultimate health and wealth is discipline. There’s just no way around it. Many have tried...all have failed. In fact, there are some that would argue that even integrity doesn’t rank as highly as the big ‘D’. Because you can be successful (and many

have) without integrity, but without discipline, things go nowhere fast. So, you have a choice: go nowhere fast, or somewhere in half the time.

Those everyday little things DO add up. Start small and eventually those small acts of discipline begin to merge into bigger acts....that don't seem so hard to do. It can start as simply as making the bed in the morning as soon as you get up. Or, returning calls at a set time each day. Start with the simple things that you know won't take much time and won't be hard to do. Each success gives you momentum until the bigger acts of discipline don't seem so large any more. Don't put things off.

Pencil time (and paper). Jot down five things that you've been meaning to do with your money. Next, five things that you've been meaning to do with your health. Evaluate that list. Which of the five that you have listed in the wealth list are doable this week? Which of those listed under the health section are doable THIS week? Write these two goals out on a piece of paper, or better yet, set them as alerts on the technological device of your choice. Then, as Nike says: Just Do It. Every time you find yourself saying that infamous phrase "I don't feel like doing that right now" make a commitment that this will be a red flag to you, and that you will immediately stop what you are doing and take care of that goal.

Having self-discipline is the fuel that will serve to move you faster to the place you want to be: successfully healthy AND wealthy.

Accountability

Chapter Three

“Don’t measure yourself by what you have accomplished, but by what you should have accomplished with your ability”. **John Wooden**



How many times over the years have you heard the term, “Don’t sweat the small stuff?” And in many instances, that is very good advice. However, when it comes to personal accountability the devil can be lurking in the details...and the smaller the details the more decided the

sting. So, in this case, I’m telling you....sweat the small stuff.

Just as in discipline, starting with the small, doable deeds, adds up to feeling as if you are in control of your life. But it is all too easy to cut yourself some slack, to procrastinate....and...gulp....even rationalize not taking action.

A large part of the successful and savvy person’s lifestyle comes from the fact that they not only held themselves accountable, but they formed an accountability team. A group of trusted individuals that can kick you in the butt, or fill your sails with wind, as needed. Being able to have someone outside of your own head quantify and observe your actions and give you helpful feedback is invaluable.

The Me Generation

Not too many years ago, a whole generation of people were labeled the ‘me’ generation. Then, it was seen as a derogatory, but now perspectives have shifted so that we now understand that it is preferable and even healthy for people to consider themselves and their own needs. Taking responsibility for yourself will lead to amazing changes in your life. Your personal portfolio in both the health and wealth sectors will grow, and as people begin to notice the changes, your personal cred will increase dramatically. While you will form a personal accountability team, ultimately you are responsible for meeting your own goals. The difference between you and normal mortals is the fact that you are going to hold yourself to some higher standards.

The A Team

Choose wisely. Selecting someone who is struggling as much as you are is not recommended for many reasons. First, they aren't really qualified to give you advice and hold you to your standards, if they can't do that for themselves. Offering to do it for each other, while noble, will not always work in your best interest. Keep the team small. Having too many people weighing in on your accomplishments (or shortcomings) can undermine any forward momentum you might gain. A good team is no more than 3-5 people. Having some that only focus on your health goals is good, while others help focus on the wealth portion. Then you can have a hybridized accountability person, who is aware of all of it. Believe it or not, having a spouse or significant other fill any of these positions is risky business and should be carefully considered.

Accountability Flavors

There are three basic flavors (types) of accountability that the sassy and savvy employ. Some of your team members will be responsible for holding you accountable for the choices you make and the actions you take. This can include how you interact with others, how you are choosing to spend your extra time, eating habits, and exercise routine.

The other flavor is of the responsibility type. How are you about returning calls, emails, keeping your spaces clean, doing what you way you will do, staying organized and spending less than you earn?

Lastly, there are your goals. This accountability type means that you actually have well defined goals that include health and wealth targets, personal and career goals as well. Having a team to check in with you, to keep you moving toward these goals is one of the key elements that make a successful person achieve at a higher and greater rate than the average person. It's simply doing what you know you should do, and then doing it. Just like that. No secret formula, and chances are, if you are truthful to yourself, you sort of knew that all along.

That magical orchestration of personal willpower and external support is a key component, and will help you reach your goals in record time.

Take a moment, right now. **RIGHT NOW**. Write down a list of potential accountability team members. What are their strengths? How can they benefit you? Can you depend on them? Will they tell you what you need to hear and not what you ‘want’ to hear? When will you call them? How often will you personally check in with them to tell them how you are doing? Who will be on your health team, your financial team? Who will be a hybrid member?

‘Fess Up

Accountability is only as good as your commitment to be brutally honest with your team. If you haven’t met your goal, if you’ve fallen ‘off the wagon’ so to speak, then tell them. You owe it to your future goals to do this. Assembling a team, whose sole goal it is to help give you support as you move toward your target, is pointless if you don’t honor your part of the bargain. That would be almost like going to the store and purchasing new shoes, then leaving them on the shelf. Nice to have. Nice to look at. But in the end....they aren’t doing you any good sitting there in the dark confines of your closet, right? Time to come out of the closet (so to speak!) and be honest with those you trust to love you and admire you, even if you aren’t perfect.

A sample collection of good ‘team’ members might include the following:

Accountability Team

Health Team

- Medical doctor
- Chiropractor
- Massage Therapist
- Dietician
- Fitness coach
- Spiritual advisor

Wealth Team

- Wealth Manager
- Accountant
- Attorney
- Banker
- Insurance agent
- Third party administrator

Persistence

Chapter Four

“Persistence is to the character of man as carbon is to steel.” **Napoleon Hill**

They are going to happen: bad days. If you live long enough there are going to be those days that just beg you to take the easy way out, to give up, to call it quits. The difference between those who become healthy and wealthy and those who wish they were, is persistence...even when one of THOSE days happens.

Part of what tends to get being consistent and start to get ‘comfortable’. habit isn’t a bad thing, by when and if you are challenges and cannot find the occasion, of feeling overwhelm. To push often requires that you and embrace a little bit of is the way to go if you are level, shake lose some of thinking, and realize things strengths!) that you never



people in trouble with persistent is that they Becoming a creature of any means. But, it can be confronted with yourself able to rise to that rising sense of through to the next level leave that comfort zone chaos. Organized chaos going to move into a new those outmoded ways of about yourself (new knew you had.

And it will pay off.

Push the Button

Within each human being, I’m convinced that there is a persistence button. This is the button that is pressed or activated when things get tough. Those that are able to press it often enough and consistently enough receive the payoff in many ways. There are several key persistence factors that I’ve observed over the years in many of my clients who have gone on to live phenomenally great lives.

First, they know what they want. They not only think it in their head, they have it written down. They have shared it with at least 3-5 trusted individuals. It's out there and it's known. Without taking too much time to think about it....quickly write down what it is you want in the health sector, and again in the wealth sector. If you take too much time to think about what you want to write, you will censure yourself, so don't do it. This is a purely stream of consciousness exercise....you talking to YOU. Don't pause to rationalize, or determine whether or not you could ever hope to accomplish them. Just write it down.

The other key factor that I see in many of my successful clients is that they have both an internal and external motivation going on. This is the little motor that keeps on running, even when the power goes down in all other areas. This is that DEEP REASON that you have for why you want to achieve something or why you need to keep going, even when you don't want to. It makes sense really...if you know WHY you are doing what you are doing, then you are able to look past the current 'hiccup'.

Point A to Point Z

You need a plan. Everyone who takes a trip that they have not taken before uses some sort of mapping system, some plan for getting from point A to point B (or even Z). Detailing the necessary action steps, the next necessary step to your plan is what moves you in a straighter line toward that goal. It is the HOW that goes with the WHAT on your dream list. Knowing how you are going to get to where you want to go makes the trip easier, whether you are in a car, or on life's healthy and wealthy road.

Look at the list that you made earlier. Take a couple of those goals and list at least several steps that will help you achieve this goal. This is also where bringing your trusted accountability team member in on the process might be good, or take the time to find a trusted wealth manager or health coach. Bringing in the experts to weigh in on the trip you are about to embark upon in a keep component in making the trip (and the goal) successful.

SH*T Happens

There are going to be days that, well, suck. But, when all of that pile o' poo piles up, persistence is what will pay off. In fact, is it really a pile of mess, or does it have a silver lining? After all, thinking outside of the box when 'hiccups' happen often bring about breakthroughs of epic proportions. Change the way you look at obstacles, grit your teeth, and look for the angle. Most of the time there is one, and you just have to find it. And, for those times where you are at a loss as to how you might make lemonade out of the lemons, find someone who can lend their perspective as well. Looking past the temporary setbacks, holding to the course, keeping your eye on the endgame, will pay off in a large way.

Gratitude

Chapter Five

“One’s life does not consist in the abundance of the things he possesses.”- **Luke 12:15**

Swagger and Bling are nice. They exude confidence, they make you look great, and they make a



statement without you having to say a word.

However, all of the glitter and the glitz isn’t worth it and will not be fulfilling if you haven’t made provision to be grateful for the victories and the achievements realized thus far. It might sound very woo-woo to state that you need to adopt that ‘attitude of gratitude’, but I kid you not....EVERY wildly successful individual I

have EVER worked with has one. You need one, too.

More than Words

Saying that you are grateful is only a small fraction of the equation, isn’t it? Feeling grateful, being truly appreciative of the life you’ve been given and the abilities you have developed over the years is a prime component to being truly grateful. Many successful people keep daily journals, or diaries where they frequently jot down things that they are grateful for. They can be small things, like French Pressed coffee, or the fact that it didn’t rain when you had your cook out. It can be the large things, too, like the fact that your son’s wedding went off without a hitch, and your 401k took a major upswing this week. Regardless of what you turn your gratitude attention toward, the key component in it should be that you are duly recognizing, not only your spirit of persistence and desire, but in a higher power who has partnered with you to allow this life to unfold in spectacular fashion for you. You know what I’m talking about: that person that just suddenly shows up with the EXACT information that you needed at the exact right moment. Or, maybe it’s that little idea that pops into your head and won’t go away until you act on it.

Once you begin to be aware that you have a huge universal partner, who is often very much willing and able to help you implement your plans, the world seems much more manageable, your goals secure, and attainable.

Take a moment to jot down 5 things that you are grateful for where your financials are concerned. Then do the same thing for all of the areas of your life: health, relationships, career, and spiritual life. They don't have to be astounding, life altering things that you are grateful for. It is often the simplest things that have the most impact in our daily lives, really. The way a beautiful bouquet of flowers can alter your mood, just by having them on the kitchen counter, or on your desk. The way your dog's enthusiastic hello (like you've been gone for 5 years straight!) lets you know that you are intensely loved. Or, the quiet and calming sound of rain on the roof in the springtime. It surrounds you: beauty, blessings, and bounty. You just have to slow down long enough to see it.

And it will be worth it.

Research actually backs up what I'm telling you. Two scientists, one from the University of Miami and the other from the University of California, conducted a study where they asked their participants to keep a journal. One group was given the task of writing down things that they were grateful for during the week; things that had happened. The other group wrote down things that ticked them off, or upset them throughout the week. The third group (which was the control group) just wrote down any of it, without focusing on its positive or negative aspects; just chronicling what their week was like without a judgment call.

After ten weeks, they were all interviewed. Those who had written about things they were grateful for were more positive about their own potential and felt good about the direction of their lives. These people also, without being directed to do so, also tended to begin working out and exercising more than any of the other groups. Not surprisingly, this was the same group that had fewer doctor's visits or illnesses.

Dr. Martin. Seligman from the University of Pennsylvania conducted another study where he looked into the types of interventions on people. He wanted to know if happiness could be impacted by an act of gratitude. He asked his 411 test subjects to thank someone from their past that they feel they never truly expressed gratitude to. This could come in the form of a letter, postcard, or a phone call. His control group was a similar group of people, but they were told to journal their early memories of gratitude. The results were that the people who actually committed the act of gratitude, writing a short note, calling someone, had happiness scores that lasted for more than a month, indicating that there is a direct connection between feeling gratitude and the health and well-being of an individual.

In the corporate setting it has long been understood that a motivated work-force that feels as if their supervisors cared and were grateful for their contributions were 50% more productive than those who worked in a very sterile environment. It matters.....a lot.

Grow a Gratitude Garden

So, how do you begin to feel grateful for something? There are quite a few ways to cultivate gratitude, to grow a garden of abundant gifts of kindness that continue giving for a lifetime. One simple way is to start each day by writing a quick heart-felt note to someone thanking them for something. You can thank them for something they did for you that really made a difference, or you can write to tell them that they have inspired you or that you admire something that they have done, and you are grateful for their example. Reaching out toward something that you have, rather than something you don't have, brings gratitude. And it begins to shift your perspective to one that will attract, not only positive feelings, but positive change. If you are really brave....deliver that note in person and watch them read it. Take a moment right now and jot down five people that you could send a note to. If your schedule doesn't allow for you to do this each day, then plan to do it one time a week. It is a win/win for both you and the recipient.

I've mentioned it above, and it bears repeating: start a journal. Make a point of taking 5-10 minutes to jot down the things that make you happy, that you are grateful for each day. Share them with your family at dinner time, or a loved one before going to bed. See how they begin to change as well. Gratitude is contagious.

It sounds so cliché, but I'm telling you to count your blessings. Specifically, write them down. See on paper all of things you have already accomplished and done. Remember how you felt when you finally achieved these things, how it felt to own that.

It is often mentioned in various self-help groups, but if you are a spiritual person, then you already know that spending time in quiet meditation can lead to a peaceful start or end to your day. Being mindful and focusing on the 'now' without judgment makes it possible to focus on those things that you are grateful that you get to experience.

Change Your Brain

In a book titled, "Words can Change Your Brain" the authors, Andrew Newberg and Mark Robert Waldman, state that a single word can have such a dramatic impact so as to influence the expression of genes on the cellular level, which can regulate your reactions to physical and emotional stress factors. The frontal lobe of the brain that promotes cognitive functioning reacts, when placed under a PET scan, to the words 'peace' and 'love'.

When you begin to actively pursue and practice gratitude, you may start to notice that some of the people you choose to associate with change. This is because you are directly and indirectly (and certainly subconsciously) changing your energy levels. On a cellular level your body is restructuring its own field to include those who are in the same situation as you are. In other words, birds of a feather will flock together. Like does attract like.

Have you ever noticed that people who have known one another for a long time are very similar to one another? Studies show that couples that associate with other couples that are happily married tend to also find satisfaction in their relationships. If you have friends that are in good shape, then you tend to be that way, too. It 'rubs' off on you. If you want to fast track changes in your life, find someone who is already experiencing what you'd like to have, whether that is financial freedom or a healthy lifestyle. My client who is in her 60's walks the beach boardwalk with two very young 80 year old ladies. They make a commitment to walk and their only rule is that there is no complaining about health ailments. The secret to health and wealth can be as simple as saying 'thank you' and meaning it.

The End....or is it The Beginning

Chapter Six

"We have always held to the hope, the belief, the conviction that there is a better life, a better world, beyond the horizon." **Franklin D. Roosevelt**

So, that's it. In a nutshell. In simple language. If you've made it to this chapter (Yay!) then you may already be sensing that endings can be beginnings, too. When you put aside destructive habits, then you gain a new start. When you say yes to a future goal, then you begin realizing how very strong you really are. When you begin



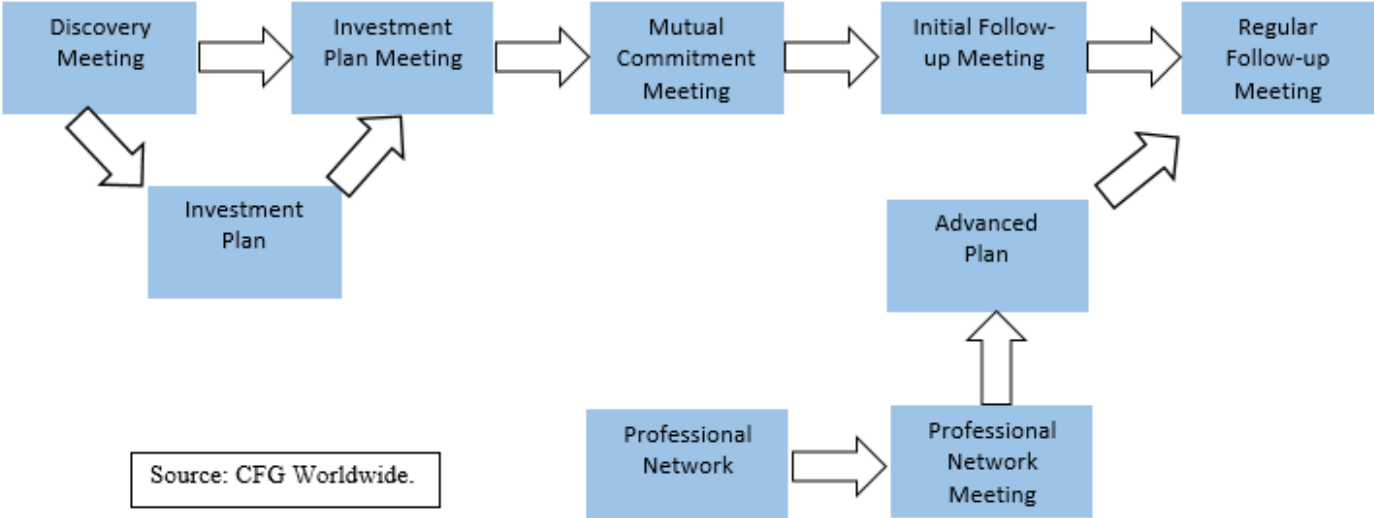
to notice the abundance of everything that surrounds you, then you realize that you, and all of us, do live abundant and fulfilling lives if we will just put an end to the limiting belief systems and habits that have held us back from being who we were born to be all along. It is as simple as 'waking up'.

At the beginning of this book I mentioned a story that impacted me as a young man, one that resonated with me on a deep level. It is this same deep commitment that I feel to all of those who read this book, and it is my sincere hope that you will take the next steps to make your life what it should be, what it can be, and that if you need help along the way, that you'll reach out to me, or someone like me who has been there, who can see the big picture, and someone who can assist you making the choices that will ultimately lead you to where you want to be: Healthy and Wealthy.

Your next step is to take a comprehensive approach to help in achieving all your financial dreams. This means more than just taking care of your investments. It means addressing your advance planning needs of wealth enhancement, wealth transfer, wealth preservation and charitable giving.

Your wealth manager would offer a full range of financial services, including the four areas of advance planning. They should work with you on a long term, consultative basis.

The Consultative Wealth Management Process



There are few instances in life where you can have a ‘do over’ but your health and your wealth are definitely two of those areas. You absolutely CAN recreate your life. Hit the reset button and start again with new purpose, new direction, and a new appreciation for yourself and your life.

All of the key factors that I’ve shared with you work. I can’t stress it enough. These are the building blocks that allow an individual to spread their wings and soar above instead of trudging along on the ground, looking up and wishing. So wake up... your second coming is leaving!

Atta’ Girl

Reward yourself. If I have one last parting bit of ‘wisdom’ to impart it would be to reward yourself for accomplishing a goal. You wrote a letter of gratitude to someone this week? Treat yourself to some little something that gives you joy: a visit with a friend, purchasing your favorite tea, going to the beach. The bottom line is that the process to becoming healthy, wealthy, and wise is acknowledging your own tenacious spirit and the indomitable force that you are in this world.

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