

# Newsletter



Issue 17 - January 2009

Dear #firstname#,

First, a belated Happy New Year! How is 2009 shaping up so far? Are you buying into all the doom and gloom, that really **may be a blessing in disguise**? One girl growing up during the late 1980's recession remembers thinking that it was a great time because her father was home a lot more.

Indeed **every crisis presents an opportunity** for internal reflection and working out what is most important in life, followed by personal growth.

If you'd like to **see how 50 individuals overcame adversity to live a wonderfully fulfilling life**, check out the [Path to Success](#). It has authors such as Wayne Dyer and Mark Victor Hanson, and ordinary people like you and me across the globe. Apologies to overseas subscribers at this stage, but a hard copy is available from Dalton's Books in Canberra, Australia.

**Wherever you are we sincerely wish you a wonderful and exciting 2009!**  
[National Financial Fitness](#)

## Thank you

This month we'd like to say a BIG thank you to the 6 individuals who recently attended Train the Trainer. This enabled us to tailor the Health and Wealth Program

## From Zed's Desk

For those in Canberra on Thursday the 29th January (my father's 82nd birthday by the way), you're invited to **Deloitte's Canberra Business Point networking function**. I will be giving a presentation on how to have a healthy Mind, Body and Wallet in 2009, and more information can be found [here](#).



If you think I should be spending it with my Dad don't worry - he'll be spending his birthday with his 62 year old girlfriend - how cool!!

And now, the sometimes obsessively equitable Larissa wants to mention her Mum. At 36, I'm still a daughter with an angel for a Mum, who taught me that as long as my clothes are in a good state of repair and clean, I can hold my head high.

As 2009 looks to be the year I can retire (depending on the lifestyle I choose), **I'd like to thank both parents** for their raising of me. I'm not ashamed to say I love them dearly and would not be who I am today if it wasn't for the experiences and learnings I've had.

Now I ask you, **do you have someone you'd like to thank? And what example are you giving to those around you?** If you haven't been feeling so flash lately, remember every moment in time is an opportunity to change direction and appreciate the little things in life. If you care to share your comments on my blog, **Billionaire Backpacker**, please post them [here](#).

## The BIG picture

Check out these **compelling and encouraging reasons for a four day work week** from the Editor of the Maui Weekly newspaper:

"A four day work week could have a considerable impact on crude oil imports and reduce greenhouse emissions and other air pollutants. **By taking 20% of our cars off the road** each week, we could reduce traffic congestion, reduce money spent on road maintenance and construction, reduce auto accidents and deaths, reduce absenteeism, decrease the cost of labour and business operations and increase productivity.

We might even spend more time with our families and increase our quality of life. And we could save about \$70 million a day at today's gas prices. .... I think this 70 year old five day workweek has outlived its usefulness."

If you think your house or car repayments are stopping you from working a four day week why not consider downsizing? **Radical thinking maybe, but maybe much more enjoyable?!**

for the [Productivity Places Program](#).

This training is an Australian Government Initiative under which, we will be **running courses in most Australian states**. One trainer may even take it to the UK!

### Life's lighter side

*Please accept that no offence is intended. If you have a sense of humour, you are on the way to great health.*

No matter how busy people get, they usually have time to complain about how busy they are!!

*As seen in a Randy Glasbergen cartoon*

**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):**

**Valentine ideas  
Good news for today's climate**

**And if you know of someone unemployed, looking for work don't forget our courses starting the 9th February in the NT, NSW and ACT. Enrolments are required by the 30th January.** [Contact](#) us to find out more.

### Justin Herald is coming to Canberra!

You may recall we've mentioned Justin Herald a couple of times in our newsletters. Well he's **coming to Canberra on the 23rd March!** It's all just a matter of asking for what you want, which is what Mantra Training & Development did.

To see this amazing man **speak for a full day**, enter your contact details [here](#). Early bird tickets that are paid before the 1st March are \$250.

### Client services - For teenagers

Getting younger people interested in financial literacy could be difficult. We've thus decided that with **every purchase of the Financial Goal Setting for Teenagers E book you will receive a Basic Budgeting pocket pack**. This dynamic duo comprises:



- The 27 page Financial Goal Setting for Teenagers E workbook and answers
- A solar powered and battery operated pocket calculator
- A pocket receipt wallet
- Pocket pencils for the Basic Budgeting process

Valued at \$22.95, get it for \$12.95 [here](#).

### Fitness for Christmas Tips

**For the Mind:** Instead of writing a list of what you want and your goals, write a list of who you want to be. Using personality traits, write a list such as "I am a calm, reasonable person in times of turmoil."

**For the Body:** Think about how you're sitting right now. Is your posture relaxed, yet supported by your core strength?

**For the Wallet:** Avoid interest on any Christmas debt by being proactive and making a plan to pay it off as soon as possible. 30 minutes with pen and paper could save you hundreds of dollars in interest.

And you can add your own suggestions [here](#).

### For Inspiration

**"Be the chess player, not the chess piece."**

*Ralph Charell*

**Training for a healthy Mind, Body AND Wallet**

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