



*Many times we wait to attempt to change, clinging to the past rather than planning for the future that inevitably awaits us. High achievers, conversely, continuously look forward, changing before we must, knowing that the best way to transform is from a position of strength.*

## *Changing Ahead of the Curve*

*Winter, 2009*

Hi ladies ... Happy New Year ! I can't believe another year has flown by. At this time last year, I was just beginning my transition out of Waddell & Reed and now, I am no longer licensed with them and am ready to move forward. Yaay !!!

I'm so excited to bring the newsletter back. It's got a new look and a new energy that I have really enjoyed creating. I'll miss the "girls" on the beach, but change is good...(or so say those who deal with change easily).

So, where am I going ??? I have been taking courses through the Academy For Coaching Excellence in Sacramento, CA since June, 2007 and have made the transition from "Financial Advisor" to "Financial Coach." Since 1985, Maria E. Nemeth, Ph.D. and the Academy staff have been teaching the kind of principles that endow people with the tools they need to realize their goals and dreams. What I love most about their program can be summed up by their mission statement:

*"We offer principles and practices that empower individuals, organizations and communities to succeed with clarity, focus, ease and grace."*

I remember the first time I saw the phrase, "clarity, focus, ease and grace," and I knew that this was the program for me. What a great way to go through life. Maria is also the author of the book, "The Energy of Money," and it was through this book that I found the Academy. I am planning an Energy of Money class beginning in February, and if you're motivated to make some changes to your financial blueprint, I would like to invite you to join me. Please call or email me if you are interested. If you're curious but not quite ready to commit to a class, consider picking up a copy of the book. It's a great way to begin to look at your roadblocks to financial success.

So...What's the difference between a Financial Coach and a Financial Advisor ? I will no longer be managing assets, giving investment advice or selling financial products. As a Financial Coach, I will be working with those who are interested in improving their financial situation, as the role of a Financial Coach is to guide you as you explore and examine your life goals and your behaviors and beliefs about your money. Coaching may also provide support and

guidance as you analyze your income and expenses, develop a budget and design authentic actions aimed at creating positive change in your financial life. My goal is to help you discover what has meaning and substance for you and encourage you to create the financial conditions that will allow you to live the life that you've always dreamed of.

I've sent you this newsletter because I really enjoyed working with you in the past and would love to continue to support you as you navigate through these absurd financial times. But, I also have a favor to ask. I'm back at stage one in terms of building a client base. If there is anyone you know who is trying to make some positive changes in their financial life, please pass this newsletter along to them (I've also included a business card). I suspect that the first person you may think of is someone who's drowning in credit card debt, but I'm asking that you consider passing this along to someone who you believe to be financially sound. One doesn't need to be hurting financially in order to benefit from Financial Coaching, and just because someone has a lot of money, doesn't mean that they're comfortable and confident with their financial decisions. Perhaps you would consider inviting a friend to take The Energy of Money class with you. I promise that I will do my best to open your mind to new ideas and ways of being with your money.



I'm so looking forward to my new adventures and will sign off this month asking the question, "Who is the happiest person that you know?" My husband and I explored this question over the holidays, and I was surprised at how long it took me to realize that I want him to be the happiest person I know, and vice-versa. And, with that, I will encourage you to take the steps necessary in your life to be the happiest person that you know. Please call me if there's anything I can do to help you make that happen.

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