



For All That Wealth Secures™

Special Points of Interest

- Politics and religion; more in common than believed
- Happiness is really just a thought away
- Price controls don't work just look at the facts
- Improve your listening skills by taking a lesson of going to the movies
- Why cancer has risen in our country
- Apple trees can teach us a lot about personal growth
- You may have to learn to re-learn to move forward in life



If you know of a youth that is suffering from depression, please call Michael Lantz to introduce them for help free of charge.



What We Can learn From

Warren Buffet

"Beware of geeks bearing formulas."

Have you ever been tempted to invest money with someone who had a "magic" formula that was "fool proof?" Warren Buffet has said many times that investing is simpler than the professionals make it out to be. As has been proven over and over again, all the geeks with formulas have never consistently been able to beat the market.

Politics and Religion by Michael C. Lantz, CPA/PFS, CFP®

Oh boy! Those two topics brought up at the wrong time can turn into an ugly scene. People are usually passionate about one or more of them. I want to explore for a moment how they are related.

Religion, for the most part, is based on one's beliefs, attitudes, experiences and relationship with God or a Higher Power. There are many different types of religious organizations in our country. There is one thing common to each; people want to practice their religious faith without any outside influence on their choice; i.e., the "freedom of religion." The freedom to practice a religion was in part the genesis to the birth of our nation.

Who grants us freedom? Why do most all men desire freedom to act as they choose? Where did that trait, that exists in every living creature, come from? We know it exists because most all living creatures will die for it. Captured animals will fight to their last breath to be freed. Human beings, from the beginning of time, have fought and died over freedom's quest or in opposite, to protect from losing freedom.

I don't think anyone would suggest that this trait is "man made" or "granted from one man to another." Therefore, the trait has to come from a Higher Power. The founders and patriots that gave birth to the United States all believed that freedom was granted as a gift from God.

Our country's war with the Queen of England in

the Revolutionary War was over the very freedom that we enjoy today. England wanted to take our freedoms away and dictate to us how we "should" lead our lives.

After we fought and won our freedom from England representatives of the 13 states met in the Constitutional Convention to craft a document that would ensure the freedoms our citizens deserved, died for and would defend to their death again, if need be. The United States Constitution and it's inspired Bill of Rights were created to protect our inalienable love of freedom. As mention below, that love was created by God.

In my humble view politics are really nothing more than the process to protect our God given right to be free. The conflict that is currently battled in the halls of the Congress and State legislatures today is because of peoples different views of freedom. Either you believe man, with that gift, can make his own wise choices, or you believe he can't, and therefore needs to be ruled how to live his life.

It is important that We the People today continue to fight for our freedoms. As Thomas Jefferson said, "The will of the people is the only legitimate foundation of any government, and to protect its free expression should be our first object."

Happiness; Where does it come from? by JoyfulHope.org



Have you ever thought about that question before? Does happiness just happen? Are there ways to increase it? Why do you lose happiness at times?

Happiness is a state of mind or feeling characterized by contentment, love, satisfaction,

pleasure, or joy⁽¹⁾. I want to focus my answer on the state of mind.

According to Dr. Pransky, "Unpleasant or negative emotions are *thoughts* that contaminate the natural good feelings that exist" inside a person. If you eliminate your negative thoughts, you will experience greater warmth and love toward yourself and others.

Please note that Dr. Pransky said that good feelings are "natural...that exist" inside a person. Thus, happiness is a natural feeling that we can only lose or misplace but it can never be permanently taken from us.

He said happiness is only taken from us because of "unpleasant or negative emotions" that are really just "thoughts that contaminate the natural good feelings."

If happiness is natural within us, why is happiness sometimes illusive for some? Another way to ask the question is "why do some continue to have negative or troublesome thoughts?" The simple answer is

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(1) Cambridge Advanced Learner's Dictionary

Obama's Healthcare Premium Price Control proposal, will it be the end of the greatest health care system in the world?



"Prices play a crucial role in determining how much of each resource gets used where. Yet this role is seldom understood by the public and it is often disregarded entirely by politicians."

Thomas Sowell

**Professor of Economics
Stanford University**

In the past history of our country when the perceived prices of goods and services were "to high" government pundits stepped in like the Lone Ranger and Tonto to save the day. Those government pundits felt the only reason for the high prices were because of greed. Thus, well meaning legislatures created price controls. This is exactly what is currently the proposal in the Obamacare bill introduced by the President on February 22nd.

Let's look at price control first by exploring the role of prices in the economy. According to Thomas Sowell in his book, "Basic Economics", he says, "Prices play a crucial role in determining how much of each resource gets used where. Yet this role is seldom understood by the public and it is often disregarded entirely by politicians." He goes on to say, "Prices not only guide consumers, they guide producers as well." Thus, prices are needed to efficiently allocate resources throughout our economy. As long as people are free to spend their money for what they see fit, price changes in response to supply and demand direct resources to where they are most in demand and direct people to where their desires can be satisfied most fully by the existing supply.

As simple as this is, to some, including many politicians, contradicts their misguided beliefs. For example, "high prices are often blamed on 'greed' and people often speak of something being sold for more than it's 'real' value" Sowell says. To treat prices as resulting from greed instead of how they are actually derived by a mass of consumers directing resources based on need, supply and demand, implies that sellers can set prices how ever high they wish. To illustrate the folly of this belief lets look at a simple purchase of dress slacks. If you could buy the same pair of slacks for less from one store or pay more because the owner set a high price, which one would you buy? Prices of health care insurance and doctor fees are no different.

Briefly lets explore what happens when prices are not allowed to fluctuate freely according to supply and demand, but instead are set by law, as under various kinds of price-control laws. Sowell says, "Prices controls are imposed in order to keep prices from rising to the levels that they would reach in response to supply and demand." The rationales are varied but one thing is for certain, they are often set when it becomes politically expedient to gain support from constituents over the good of all else.

Let's look at the unintended consequences of rent price controls to artificially lower rent prices. De-

mand for housing increases. Young adults who may have stayed at home, move into an apartment. Those who may have shared an apartment, live alone or maybe acquired more space than needed because it was affordable. As a result of increased demand there becomes a shortage of housing. Supply does not keep pace with the new demand because the reward for building is smaller in comparison to the financial risk. Also the quality of the supply is degraded because owners/landlords do not need to spend money on maintenance because there is little or no incentive to please tenants because there is hefty demand, i.e., no vacancy.

Let's compare the consequences of rent controls with what would likely happen to health care. Demand would obviously increase. More and more uninsureds would purchase health insurance when before they would have been content to pay for care on an as needed basis. The increased number of those insured would lead to more doctor visits which would lessen the supply of "care" that could be provided to others.

To maintain profit margins and a return to shareholders, health insurance companies would begin to cut costs which would be in two forms; 1) reduced administrative costs (leading to insurance company employee layoffs) and 2) the reduction of reimbursements to health care providers.

Reduced administrative cost would most certainly lead to poorer customer service.

The reduction of reimbursements to doctors with the increase in the number of new patients would mean the doctor would have to work harder for less. In turn would cause them to reassess if they wanted to work for a particular insurance carrier. It would also lessen the doctor's return on his/her 12 years of education which would probably cause 1) talented young people to not enter the profession and 2) existing physicians to leave the profession. Once again reducing the supply.

Other countries that have price controls are the United Kingdom, Canada, France and Russia. All four of these countries ration health care on a very poor basis.

As you can see when the market is free to set prices then the allocation of resources, i.e., health care, is the most efficient and care the greatest. Price controls from a government agency would be the end to the greatest health care system in the world.

How to Help a Person Who is Depressed (*continued*)

(Continued from page 1)

that some learn to trust the negative thoughts that reside in their mind. When a negative thought is trusted as being real then we tend to dwell upon them more as a way to try and get rid of them. Then the spiral begins because the more energy and time is spent focusing on the negative thought the stronger it gets. As the thought gets stronger the feelings that coincide with it; anger, despair, uneasiness or unhappiness also continue to grow and gain momentum. The logical solution to this problem is just to dismiss the thought. That's correct, but if you've learned to grow a negative thought or emotion, it will take some learning to dismiss it as well.

How can we learn to not trust a thought? This is perhaps the best question one might ask

in their quest for happiness.

Because happiness is natural, the feelings associated with it are natural as well. It is in understanding and recognizing how you feel that will tell you if you are beginning to either trust good thoughts or bad thoughts. If you feel bad, then you are trusting incorrect thoughts. Oppositely, if you are feeling contentment, love, satisfaction, pleasure, or joy, you're trusting correct thoughts. The feelings act as a barometer to our level of trust to thoughts.

It's okay to have negative feelings. The key is to recognize them and make a choice to not act on them; such as making important decisions or discussing how you feel about or with someone.

As I always say, "Happiness is but a thought away!"



"Happiness is but a thought away!"

Michael Lantz

Improve Your Listening Skills by Going to the Movies

Ms. Rebecca Z. Shafir, M.A, CCC wrote a wonderful book titled, *The Zen of Listening*. One concept that she uses that may help you become a better listener is to approach the situation as you would if you were at the movies. She says, "Good movies have a way of drawing us into the characters' consciousness, values, and lifestyle. We, the audience, empathize with the characters, often to the point of feeling their fear or sadness." In real life encounters with people speakers often invite us to get into "their movies" with comments like, "Do you see it my way?" or "Put yourself in my place." She says, "If we approach a listening opportunity with the same

self-abandonment as we do at the movies, think of how much more we stand to gain from those encounters [emphasis added]."

In listening situations "take time to listen for many of the same reasons that you go to the movies—to satisfy your curiosity, to be informed, to be entertained, to get another point of view, to experience something outside yourself", Rebecca instructs. She further states, "Therefore, when you listen to another person, how simple it is to do nothing more than get into his movie."

Want to listen better, treat the encounter like you're at the movies! It may be an Academy Award Winning Performance.



"take time to listen for many of the same reasons that you go to the movies."

Rebecca Z. Shafir

Some Nutritional Facts that May Shock You By **TR**-umphant Coaching

Do you know that men have a 1 in 2 and women 1 in 3 likelihood of developing cancer in their lifetimes? (1) Why is this so? According to a report given to Harvard University by Jim Rhodes, a noted nutritionist, toxins have risen in our environment. Toxins are known cancer agents. Rhodes indicated that one such toxin is pesticides and herbicides. In the 50s farmers, without knowing the long-term effects, started to use them in order to increase crop output. What has been discovered since is the effects of pesticides and herbicides to 1) our bodies and 2) the soil.

When our bodies ingest these chemicals and when our liver can't cleanse them, the body protects itself by encapsulating the toxin in fat (Newsweek, 8/23/2004, *When FAT Attacks*). This is one major reason for the substantial rise in obesity in our country. Our bodies are literally contaminated with toxins.

When pesticides and herbicides are leached into the

soil, they kill the topsoil's natural ecosystem of creating organic material used by the plant to make it more rich and abundant in essential nutrients.

Thus, many of the foods we eat are "nutritionally bankrupt" Rhodes said. In fact, spinach grown in the southern California area has substantially decreased in nutritional value. In a 1953 study done on spinach by UCLA and updated in 1997 and 2007 reported that to receive the same amount of iron from eating one bowl in 1953 would take 43 bowls in 1997 and 51 bowls in 2007!

Thus, without consuming the 90 essential daily nutrients and minerals, our bodies can't create the immune system needed to fight illnesses and cancers.

The good news is that there are solutions to this problem! **Please attend one of our free seminars for more information on fighting back!**



Weekly Educational Nutrition Seminar

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hours.

*"Give me six hours to chop down a tree and I
will spend the first four sharpening the axe."*

Abraham Lincoln

Learning to Re-learn by Jim Stovall

You've probably heard it said that once you learn how to ride a bicycle, you never forget. This may be true, but if you haven't ridden the bicycle in 20 or 30 years, you may want to avoid heavy traffic areas when you first try to ride the bicycle again. Likely, your cycling skills will have diminished to a point where you will have some close encounters with curbs and mailboxes. You may even crash and burn several times before you re-learn the skills you once mastered and, therefore, begin to call yourself a bicycle rider again.

There are many skills we had once mastered that have atrophied over the years. There are certain skills that come naturally to us, and we lose them over time. When we are born, we do not know fear except for loud noises and falling. All other fear is learned. When you hear about someone overcoming their fear, they are actually re-learning a skill they were born with which is not being afraid. They have to re-learn being fearless.

I spend a great deal of my speaking and writing time dealing with helping people find and reach their dreams. Reaching your dreams or making your goals a reality is actually easier than establishing the dream or goal itself. Most people never really adopt a dream or a goal as something they intend to achieve to an extent they begin moving toward it.

What can we learn from an apple?

All varieties of apple trees require cross pollination to bear fruit. The major pollinators are roughly 200,000 varieties of animals in the wild, most of which are insects. Pollination by insects, often occurs on plants that have developed colored petals and a strong scent to attract insects such as, bees, wasps and occasionally ants.

Just as an apple needs pollination to grow, we to need the interaction of many to learn new perspectives on life which can lead us to innovation and new ways to solve problems.

As a plant has to be colorful or delightful to attract pollinators, we too need to be pleasant in order to attract others to be a part of our life.



It is hard to establish dreams and goals, because we have learned how to fear failure. Our maturity has given us the knowledge to understand all the reasons why our dreams might not come true.

We were all born with the ability to dream. When we were four or five years old, the world was full of endless possibilities. When I was first exploring this concept, I made a video with a group of preschool dreaming experts. I would like to share that video with you and those you want to pass it on to in your personal and professional life. <http://www.youtube.com/watch?v=iLVVyt5q9-M>

When you watch the video, with these marvelous preschool kids exhibiting the innate ability we all have to dream, avoid the temptation to begin mentally calculating their odds of success and formulating rational reasons why they can't achieve their goals. This process of rejecting and rationalizing is the great dream killer we all develop that obliterates the natural gift of dreaming we each had when we were born.

As you go through your day today, re-learn how to dream and unlearn how to rationalize and reject the dreams you have.

Today's the day!



*"...re-learn how to dream and
unlearn how to rationalize
and reject the dreams you
have."*

Jim Stovall

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