

Life + Wealth Intersects

A Wealth Coaching Publication for
Affluent Entrepreneurs
 Family. Investments. Estate. Tax.
 Wealth.



Helping you
 make wise choices
 where life intersects wealth.

Special Points of Interest

- Less is More; the pillar of inverse happiness
- Consumer sentiment will lead our nation's economic recovery
- Journalist mostly write to sell advertising; avoid the financial press
- Cancer is limited in its power
- A great investment idea; a fitness coach
- Lemons can teach us a lot about being happy
- Patience is a virtue

The Nine Pillars of a Quality Life™

by Michael C. Lantz, CPA/PFS, CFP®

Thought—Desire—Faith—Action
 Relationships—Gratitude
 Purpose—Charity—**Less Is More**

Perhaps these tough economic times will be the most appropriate backdrop to conclude the last of The Nine Pillars of a Quality Life™ with Less Is More. This pillar references several aspects of life; tangible material items and priorities we deem important.

You have probably been affected by the economic meltdown in some way. I'm sure you are aware of someone who has lost their job and may be without the means to even support the basic needs of their family. I think I'm beginning to understand what my grandparents had to endure as a result of the great depression and why they were always so happy. Having less can lead to more happiness. It is a time for families to really rally around each other to draw closer as they support one another. It is a time of reflection and truly discovering what is really

important in life. For me I've discovered that the greatest happiness is derived from my love and service to my family. True lasting happiness doesn't come from "what I have" but it does come from "what I give". Material possessions, while nice to have, will one day be gone but the memories of family will last forever.

I've asked many others if they feel "stressed" about anything. It is amazing how many others feel stressed because of all the balls they have to currently juggle. Upon true analysis, many of those balls don't mean anything at all because they are categorized as "wants" instead of "needs". When you can prioritize just six lifetime goals and run your life around them, you'll lose many of the balls that you currently have in the air and with the "less" you'll begin to discover the "more". Rich and lasting productivity, that leads to great happiness, is created by focusing on the few "very important" goals in life and getting rid of all others. You'll feel liberated at being able to say "no". You'll see daily progress in accomplishing them.

It is my hope that you'll discover that less truly is more!



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

From more information go to:
www.joyfulhope.org

Anxiety vs Optimism; The Cornerstones of our Nation's Economic Recovery

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Is there any wonder why there are consumer sentiment indices for investors? The most prevalent index and most often quoted is the Michigan Consumer Sentiment Index. It is released around the 10th of each month. A final report for the prior month is released on the first of the month. The index is becoming more and more useful for investors because it gives a snapshot of whether consumers feel like spending money. The idea is that if consumers are optimistic, they will tend to purchase more goods and services. This increase in spending will inevitably stimulate the whole economy. In this brief article I'll explain why this is so

important in stimulating our economic recovery.

First lets closely review a couple of important details mentioned earlier. The index is trying to determine if consumers "feel" like spending money and if they are "optimistic". Wouldn't actual spending be a better gauge of this fact? Or could consumers spend and still not "feel" like it or maybe spend and be "pessimistic"?

These two variables; feeling and optimism, are nothing more than a state of mind. It has been proven that a state of mind exists regardless of one's environment.

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From Journalism to 'Churnalism' by Jim Parker, Regional Director DFA



"...sound investment boils down to a handful of principles - accepting that markets work, understanding that risk and return are related, diversifying, keeping costs low and maintaining a long-term perspective."

Jim Parker
Dimensional Fund Advisors

Imagine that you've just been appointed editor of a once popular, but now struggling, weekly dieting magazine. The publisher suggests as a front cover for your maiden issue - 'Scientists Reveal: Weight Loss Secrets'.

You dutifully work on the theme, deciding to expand the headline to 'Scientists Reveal: Weight Loss Secrets — Eat Less, Exercise More'.

As it turns out, this particular cover story captures the public's imagination, ensuring your maiden issue breaks all circulation records.

Calling you into her office, your hard-headed publisher is naturally pleased with the sales numbers, but perplexed at the same time.

"You've hit the jackpot with this one," she tells you, waving around the circulation sheet. "But did you ever ask yourself what you were going to run with NEXT week? 'Eat Even Less and Exercise Even More' perhaps?"

The publisher then marches around to the other side of her desk and sits in the chair alongside you. She picks up a copy of the magazine and flicks through the pages, stopping at the big display ads along the way.

"You see these advertisements? Diet pills, supplements, health retreats, hypnotists . . . these ads pay for your salary and mine. And these companies will *not* be happy if we keep telling people that losing weight is just a matter of getting off their fat behinds and eating more fruit and vegetables.

"So make this issue a one-off will you?" she hisses as she ushers you to the door. "Next week, run with 'Ten Painless Steps to the New You' and spotlight that guy with 'The Lemonade Diet' book.

This story, which is closer to the truth than you might think, echoes the sort of pressures that the editors of popular *money* magazines and financial newspapers often find themselves under as they struggle to say something new and exciting about investment every day or week.

Just as we know that losing weight ultimately depends on eating less and exercising more, sound investment boils down to a handful of principles - accepting that markets work, understanding that risk and return are related, diversifying, keeping costs low and maintaining a long-term perspective.

That story is fine if you're an advisor. But as editor, if you splash that every day, you will soon lose your readership and your job. So instead, you keep the advertisers happy and write cover stories on 'Six Stocks to Kick Start Your Portfolio', 'Make Money in Any Market' and '12-Month Get Rich Plan'.

At one level, there's nothing particularly wrong with this. Commercial media is, after all, a business. Its priority is to keep its shareholders happy. It does

that by keeping its advertisers happy. And it keeps its advertisers on side by delivering content that attracts the eyeballs of readers and viewers.

But these are now desperate times in the media. Pressures to produce eye-grabbing content have become more intense as the availability of free real-time content on the internet has undermined a once successful economic model, one in which advertising subsidized quality journalism.

With little or no growth in circulation or ratings, there has been a major drive to cut costs. This has meant fewer resources for financial journalists, who find themselves stretched ever more thinly. Quantity rather than quality of output becomes paramount, so journalists end up barely rewriting press releases drawn up by savvy PR professionals often employed by product-flogging financial services companies charging fat fees.

This sausage factory mentality is what has become known as "churnalism", a phenomenon noted on Britain's Fleet Street by Guardian journalist Nick Davies, who wrote a book on the theme called 'Flat Earth News'.¹

Davies' thesis was based on research by the journalism department of Cardiff University in Wales, showing some 80 per cent of a sample of 2,000 news stories in major UK newspapers was wholly, mainly or partially constructed from second-hand material supplied by news agencies or the PR industry.

In this new world, where so-called 'spin doctors' reign supreme, the media's traditional role in protecting the public from deception has been eroded to the point where distortions and propaganda are regularly presented as truth and marketing is dressed up as consumer 'information'.

This explains the source of all those fad diet stories, as well as the prominence given to stories advocating 'absolute return' funds, collateralized debt obligations and many of the complex, opaque and highly risky financial instruments that got the world into the mess it is in now.

This is not to deny that the financial media plays a vital role in an open society, particularly with the transfer to individuals the risk of making decisions about how they invest for their retirement. And there is a lot of very good and perceptive analysis out there if you know where to look.

But it's important to understand the media's agenda and how commercial pressures, due to structural changes in the economy and the need to fill more and more space with fewer and fewer resources, are dissolving the Chinese walls between advertising and editorial. The 'Fourth Estate' isn't what it was.

(The author spent 26 years as a journalist across all media)

¹'Flat Earth News', Nick Davies, Chatto and Windus, Feb 2008

How Emotion Plays into Investment Losses *(continued)*

The index was started in January of 1978. The first index listed the sentiment at 83.7. It was at its highest in January 2000 at 112.0. Its lowest reported number was in December of 2008 at 60.1.

For the most part the index follows the economy and other factors of national importance. It is our belief that sentiment causes consumers to either feel bad (low index) or good (high index). But does one's sentiment have to be driven by external variables out of the control of the consumer? What if consumers were generally "optimistic" regardless of their environment?

You may be "feeling" down about the economy. You may have a job that is safe from being eliminated however fear the worse and have pulled back your spending and have opted to save the money instead just in case it is needed if you did lose your job. While unemployment in Nevada is at an all time high of 9.1% and is predicted to go to as high as 11% it may be understandable to

"feel pessimistic".

The money supply; the total amount of cash in checking accounts and money market funds, is at an all time high. That is no wonder because individuals and businesses are so fearful that they get a measure of peace knowing some money is set aside for a worse case situation.

In order though for our economy to start improving again there has to be optimistic consumers. How is optimism restored? Will it be restored by government spending? Maybe. Will it be restored because consumers change their mindset regardless of the external forces and our economic environment? Most probably true!

You can do your part to jumpstart the economy by changing your mindset and start spending!



"These two variables; feeling and optimism, are nothing more than a state of mind. It has been proven that a state of mind exists regardless of one's environment."

Michael Lantz

Cancer is limited.....

In honor of those who may have loved ones fighting against cancer I've included a poem that was read at my father's funeral in 1999. He died from cancer.

Cancer is limited.....

It cannot cripple love,
It cannot shatter hope,
It cannot corrode faith,
It cannot eat away at peace,

It cannot destroy confidence,
It cannot kill friendship,
It cannot shut out memories,
It cannot invade the soul,
It cannot reduce eternal life,
It cannot quench the spirit,
It cannot lessen the power of
the resurrection.



"Don't let cancer rob you of the love you have for someone afflicted with it."

Michael Lantz

Does it pay to have a fitness coach?

If you've had every intention in the world of getting back into shape but something stops you then perhaps this brief article may help you.

You have had teachers in your life that taught you needed skills and maybe even motivated you to achieve beyond what you thought you were capable. Why then do you and so many others stop engaging coaches to help you break through barriers? Perhaps it's because as you mature you've been successful at accomplishing goals on your own and know that once "you put your mind to it" you could do the same regarding your health. Do you know of someone that has used that excuse all the way

to the grave?

Engaging a coach works for several reasons. First, you'll place emphasis on worth because you are paying for results. A coach can hold you accountable for actions and assignments. Third, a coach has added knowledge to help you achieve your best results in the least amount of time due to his/her experience.

You know the benefits of health. I'll even say that in the long run the money you spend on creating abundant health will be far less than the money you'll spend to correct ill health.



"...in the long run the money you spend on creating abundant health will be far less than the money you'll spend to correct ill health."

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Helping You make Wise Choices Where
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"A hero is one who knows how to hang on
one minute longer."

Proverb

When Patience Matters *by Jim Stovall*

As I dictate these words to you today, my city is in the grips of a paralyzing ice storm. People and businesses are without power, abandoned cars litter the streets and freeways, and people are struggling to maintain a semblance of their normal lives. Situations like this offer great learning opportunities.

Initially, we become aware of all the things we take for granted such as electricity that keeps us warm and powers all of the myriad of conveniences that we have come to depend on. Next, we become aware of how fast paced our lives are today. Trips to work or the store that may normally take a few minutes can now take hours if you get there at all.

These types of challenges bring out the best and the very worst in human behavior. I am aware of many people who have helped others get their car out of a ditch, shoveled one another's sidewalks, or simply called to check on an elderly neighbor. On the other hand, some people caught in unavoidable traffic delays have turned into raving lunatics. They yell at the top of their lungs, pound their fists, and send their blood pressure to unimaginable heights.

You've heard it said that patience is a virtue. This is true only if we learn when to apply patience and when not to apply patience. Patience should be applied to any situation that we face in which we have no control.

One of my colleagues who expected to arrive home on the last flight into town yesterday, is stuck in an airport hotel in Dallas, hoping to get home tonight.

What can we learn from lemons to be happy in these tough economic times?

You've heard of the old saying, "What do you do with lemons? Make lemonade!"

While times have been tough and situations less than desirable you still can look at the bright side of the situation and resolve to maximize these times to achieve an abundant amount of happiness. Supporting family members who may have lost their job can increase important family unity. Spending time volunteering at a soup kitchen or maybe reviewing your own financial situation and assess if your plan would weather a storm such as unemployment or disability. Now in our "lemon" time is the time to make "lemonade"!



Some people in the airport were yelling and screaming at airline personnel and anyone who would listen to them, while other people calmly went about changing plans, altering schedules, and making the best of the situation. I spoke to my colleague this morning, and she is warm, dry, and comfortable in a nice hotel. She is working on her laptop and cell phone, going about her normal routine of getting things done promptly and professionally.

My friend and mentor, Coach John Wooden, often says, "Things turn out best for those who make the best of the way things turn out." Many who ponder Coach Wooden's words might think him to be a passive individual. Nothing is further from the truth. As he actively and productively approaches his 100th birthday, he is still one of the most competitive people I have met while exhibiting the most calm and serene demeanor imaginable. Coach Wooden has mastered the art of deploying patience.

If those people who were screaming at traffic or yelling at airline attendants would focus the same energy and intensity toward things in their own lives that they can do something about, they would be much more happy, fulfilled, and successful.

As you go through your day today, be patience about things where you have no control, and take control of everything else with intensity.

Today's the day!



"Things turn out best for those who make the best of the way things turn out."

John Wooden
Legendary college
basketball coach

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