

Aloha and welcome to the inaugural issue of The Personal Power Helix Success Newsletter

This is your newsletter and it is here to support you in your life journey to Personal Success!!!

In this issue:

- Wealth, what does it mean to you?
 - You might be surprised
- Are you exercising too much?
 - Or not enough?
- Your mindset; Does it support you?
 - Do you need a paradigm shift?
- The Wolfberry, is it good for you?
 - What in the heck is a wolfberry?



And other random facts and things...

Wealth, what does it mean to you?

It's interesting the different answers you get when you ask people this question. It is a question that I ask new clients often because it is very important to define this in your life. If you don't have a clear definition in your mind, then how are you ever going to achieve it? I often hear, "I never really thought about it". To which I generally reply, "but you want it right"? You know where I'm going with this... It's like getting in your car to go on vacation but you don't have any plans on where your going and you haven't even packed your bags!



How do you ever expect to obtain wealth when you don't even know what it means to you and you don't have a plan on how to get there?

"If you don't know where you're going, you might wind up some place else..." Yogi Berra

I can personally relate to this, as when I was younger, I was always the kid with 2-3 jobs. I was always working hard but never stopped long enough to figure out where I was headed. This lasted into my 30s, when I finally started to poop out and wonder what I was doing. We all know the definition of insanity right? Yah, doing the same thing but expecting different results... The best question anyone ever asked me was; "what is my definition of wealth"? Wow; that really made me stop and think...what was all of this hard work about? Yes, I always had money but no time to spend it... This is when I realized that I was missing out on life by just jumping from one treadmill to the other, and for what?

When I ask my clients this question, they all tend to have a similar visual of a big house, flashy cars and an extravagant lifestyle. I quickly ask them if this is what they want out of life or just the "commercial" that they are constantly sold by the America media? I also remind them that

most of the people they see living this lifestyle are only trying to live the same image but they are actually in debt up to their eyeballs... Ask yourself, “do I really need the stress of all of that excess or would I like to be completely debt free and enough money coming in residually to support my current lifestyle as long as I choose”?

Please understand that there is nothing wrong with a lavish lifestyle. If you can afford it and it is not taking away from your net worth and you could maintain it if you lost your job...then go for it!

Wealth means different things to different people and you need to dig deep to find out what it really means to you. It is generally a mix of career, health, spirituality, emotions and knowledge and also generally has a monetary focus.

I think the definition that I like best is, “Being able to stop working right now and maintain my current lifestyle for as long as I choose”. Now notice that you can always choose to work more and raise the bar, but it is a choice. And remember; if you didn’t have to work any more you could certainly focus a lot of time on the other areas...that’s called life balance and another great meaning for “wealth”!

All in all it will be different for every person but it will generally come down to the degree with which you are currently satisfied with the contents of your life.

You can feel it when someone exudes true wealth and is satisfied with themselves and the contents of their life!

So, what is your definition of wealth?

Please email me your definitions and I would like to post a few of them on the next newsletter. Also, let me know if I can add your name with the quote or not...

Are you exercising too much? **Are you overtraining?**

You might expect to hear “exercising more is better”, but not in this circumstance...

Overtraining is a condition in which the volume and intensity of your exercise regime exceeds your ability to properly recover from it. It has many physical, emotional and behavioral effects on the person that is experiencing it. Often, it is very hard for the person to realize (or admit) they are doing it. It’s not just overly motivated individuals who are convinced that “more is always better” but it can happen just as easily to the individual that just loves to exercise. Too much exercise can actually be as damaging as not enough...

Many moons ago when I started lifting weights I fell into the same trap that many novice lifters do; I over trained. I was already competing in triathlons and a few other cardiovascular sports but I wanted to put on some more muscle so I added weight training to my program... The only problem was that, at the time, I didn’t



truly understand the time needed for the body to recover from my last workout. I just loved the feeling of lifting and the pump that I got from working out in the gym. I figured the more I exercised, the stronger I would get... Remember; you exercise to challenge and or “breakdown” the muscle but you grow and recover when you rest. “Rest, what is that??? Don’t you have to train like a maniac to get stronger?” Don’t make this mistake! About 20% of your results will come from the time spent in the gym and the other 80% will come from your time spent out of the gym...concentrating on quality rest combined with proper nutrition to support

muscle growth and recovery. The trick is to make the time in the gym as productive as possible. Remember it's not the time in the gym that counts but the intensity of your workout while you are there. Short and intense workouts are better than long and draining ones...

A few common symptoms of overtraining are:

- Chronic Fatigue
- Sore joints and muscles
- Lack of a muscle pump where you used to get one
- Lack of desire to train
- Weight loss in undesired areas
- Insomnia
- Depression
- Lower libido
- Getting sick often

You can maintain a great body with 4-5, 45-minute workouts a week. If you want to add more muscle then you can do three weight workouts and two cardio. If you want to burn more fat, do three cardio workouts and two with weights... Don't make it too difficult and have fun!

A few things to remember:

- Keep a healthy and highly nutritious diet and drink plenty of water
- When weight training, work different muscle groups on different days.
- Always start with a light warm up and end with a light cool down and stretch
- If your muscles are still sore from the last workout, work a different muscle group and let the sore area recover.
- Get plenty of rest so your body can properly recover
- Don't kill yourself and have fun!

Remember to always check with your doctor before starting a rigorous exercise program. Also, most gyms have personal trainers on board to help you set up an exercise program to meet your goals. I always recommend hiring a trainer or coach in the beginning to get better results in the long run.

If you have any questions or comments, please feel free to email us.

Your Mindset, does it support you?

Does your mindset support you or hinder you? Does the self-talk in your head move you positively toward your goals or away from them? Self-talk or intrapersonal communication is the constant feedback that you give yourself throughout the day.

This is another very important question that I ask my clients. It's truly amazing how many people are unaware of the amount of self-talk that goes on in their head at every moment of every day. Even when you sleep, you are "making movies" about your life! Are you the hero or the villain? Have you ever taken the time to really listen to the "voice inside your head"? I

often ask, “If you were to write down all of the feedback that goes on in your head and read it back to yourself out loud; how would it make you feel?” Most people don’t think of it this way, but your subconscious does! Your subconscious mind is sitting in the background, listening to every word and the scary part is that after it hears it enough times, it starts to believe it! So ask yourself again. “Is my self talk supporting me or hindering me?”



If you listen closely you may be very surprised at the amount of times you harshly judge yourself and put yourself down. Now if listen even closer, you may find that it’s not even you talking...it’s a replay of what others have said to you and you believed. A lot of the standards that we judge ourselves by are actually opinions from other people in our past that we listened to and then chose to agree with. Notice that I used the word chose. It is always your choice whether to believe or not believe someone’s opinion of you. As soon as you agree with them you have made the choice to take on that belief system and make it yours. This is not uncommon when you make a choice to change your life for the better and someone else is jealous of you... It is very important to remember: “*Those that have abandoned their dreams will tend to discourage yours.*”

Even advertising has a tremendous effect on our choices. The first goal of advertising is to make you feel a sense of lack or fear and a need to have that product or service. Remember that you have the choice to either accept and agree or disagree and move on and this choice will profoundly affect your inner happiness.

Often, if we listen close enough we will hear things that our parents, siblings or friends said many years ago when we were a child and as a child we chose to believe it. It doesn’t matter that they may have been mad and didn’t even mean what they said; we chose at that time to believe it and agree with it and it became a truth to our subconscious mind. It is amazing how many things we “say” to ourselves every day in our self talk and don’t even stop to realize that it is old, out of date and not even true. The challenge is that we have been doing it so long that it is just habit and we don’t even know we are doing it!

The most important thing to remember is that you can start changing all of this today! You can make the choice to erase the old “recordings” and begin to reprogram your subconscious mind to a new and better soundtrack! It takes time, but if you truly concentrate and want to change, you can do it. At first you will need to identify all of the times that your thoughts do not support you and consciously make the effort to rephrase the thought in your mind. It will take time and practice and you must not get discouraged because in due time you will become your own best cheerleader! Supportive and encouraging self-talk will become so natural to you to that it will actually start to feel unnatural to say anything negative about yourself. You will be amazed at how, instead of putting yourself down for a “mistake”, you will actually start to learn from the “life lessons”!

As with anything good in life, it takes practice but anyone can do it! So don’t be afraid to pick yourself up, dust yourself off, pat yourself on the back and say “Great Effort”!

Here’s to your success!!!

What in the heck is a Wolfberry?

Wolfberry or Chinese Boxthorn is a term used to refer to the red berries of the *Lycium barbarum* plant, also a member of the Solanaceae nightshade family that includes tomato, eggplant, chili pepper and potato. You may also have heard the berries called goji berries (*Gouqizi or gouqi, the Chinese Mandarin names for goji.*) The wolfberry / goji berry is native to China, and is one of the many plants used in traditional Chinese medicine. Wolfberries grow on a wild bush found in the north west of China. Wolfberry has been used in China for thousand of years. During the Tang Dynasty (1000-1400 A. D) wolfberry was considered as Yin (Yin-Yang theory is the fundamental theory of Chinese Traditional Medicine.



Yin represents the material part of the body and Yang represents the energy and function of the body) and used its health benefits, including strengthening the eyes, liver and kidney and nourishing the blood. In China, wolfberry fruits are used in different forms. Wolfberry fruits are used as fresh fruits, as tea or as ingredient in bread, wine, stews and soups.

Wolfberries are full of Phytochemicals such as Polysaccharides (LBP), Betaine, Zeaxanthin, Physalien, Cyptoxanthin, Sesquiterpenoids, Triterpenes, Beta-Sitosterol and a host of other vitamins minerals and health promoting factors. It also contains 18 amino acids (higher than bee pollen), more Beta Carotene than Carrots, more iron than spinach, 21 tract minerals and more Vitamin C than citrus! The protein in the Goji Berry is higher than whole wheat. The Goji Berry has four unique polysaccharides and is loaded with many other vitamins and minerals including Calcium, Magnesium, Vitamins B1, B2, B6, and Vitamin E. truly an incredible food and the best part is the Goji Berry tastes great! Sweet and delicious!

It truly is a super fruit!!! I personally get it every day in a supplement that I use for mental focus, cleansing and energy. (*Email me if you're curious...*)

Quote of the Month:

“The world will know peace when the power of Love overcomes the Love of power!”

Jimmy Hendrix

Bank Loan Rip-offs

Interest Rates:

Your credit is getting more and more important in this new economy and if you have a good credit score, you should get better rates, but that doesn't always happen...

Example:

Two different customers walk into the bank to get a loan. One has a great credit score and a 20% down payment. The other has an okay credit rating and a 10% down payment. Which gets the better offer/deal from the bank? Neither, they both get the same deal!

Banks will generally not offer below standard rates without prompting, but they generally will when their good customers push for a better rate.

The best customers have a clean credit rating, an ongoing relationship with the lender, and adequate collateral. These customers should ask for a better rate (at least one-half to one point lower than advertised) and or better closing costs. It is not unusual for a good customer to get a fair amount of the closing costs waived.

On a typical 30-year, \$100,000 mortgage, this could mean a savings of up to \$25,000 over the life of the loan.

Don't be afraid to shop around!!!

One of my favorite places to keep an eye on current interest rates, average CC rates etc is www.bankrate.com

They also have a great loan and financial calculators!!!

Home Loan Modifications

Request a loan modification from your lender if you are in danger of foreclosure:

If you meet certain financial criteria, you may be able to get your interest rate reduced temporarily or even permanently, stretch out your payments for a longer term, such as 40 years or have the principal repayment deferred, usually at 0% interest... Call the number on your monthly mortgage statement and ask to speak to someone about a loan modification. Be prepared to discuss your entire financial situation, including any recent hardships and to hand over any recent paycheck stubs and bank statements. Also, don't wait until it's too late as many lenders already have in place, plans to help you out in tough times...

Next month we will focus on Net Worth

- **What is it and why is it more important than my salary?**
- **Lowering your taxes with proper write offs**
- **It's never too early to start thinking of your net worth (Seriously!!!)**

Also:

- **Absolutely Amazing Ways to Save MONEY!**
- **Weight Training vs. Cardio; which is better?**
- **Aloe Vera and its insane health benefits!**
- **And more random facts...**

Thanks for reading our newsletter and remember; "we are here for you". Let us know if there are any areas of interest that you would like us to expand on

in the next issue. We will choose the most requested item and add an article on it!

And as always: Please forward or refer us to a friend!

ALAOHA!!! AND A HUI HOU!!! (UNTIL NEXT TIME)