

What is a Healthy Balance?

It is my observation that human beings are healthy and remain healthy to the extent they remain balanced.

Since some people are not yet familiar with what it means to be in balance, this document will serve as a guide.

Building a Basic Foundation

What Contributes to Disease?

In my opinion, disease (not at ease) is a byproduct of imbalance or distraction of focus.

Just Responding to Life is Not Enough

If you have not yet created a life plan, including foundational ethics and working goals in important areas of life, you must create these written guides now.

Those who have not done the above process and are not following their plan are subject to the goals and ethics of others. They are reactive and are working toward other people's goals.

Proactive, Balanced People Thrive

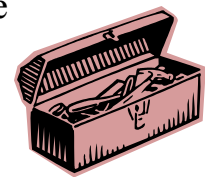
Once you have gone deep inside and created the ethical guidelines and goals you become proactive, working on your goals and creating value with your efforts.



How You Respond to Stress Makes All the Difference

From time to time you will be exposed to events (you might call them bad events). If you do not have a "basic skill set" allowing you to release, energy (sometimes called negative emotions) may linger in your (space) mind or memory. Suppose someone took a swing at you, you would recoil, flinch or contract. Two people experience the same event (physical assault, emotional assault, chemical assault) one comes out unaffected (by using their basic skill set for releasing) the other experiences disease (they hang on to the experience).

You know if you currently own the "basic skill set." If you do not you will want to obtain these skills.



Activities Required to Make the Transition to Balance

Ethics, What Guides Your Decisions

Your personal code of ethics makes your life much easier. Once you have examined and created your code of ethics you will find it easy to quickly make decisions about opportunities you are presented with. If the opportunity is in harmony with your ethics it could be a "go." If it is in conflict with your code it is most certainly a "no thank you."

Goals

Begin by making a long list of everything you could possibly want to control, own, use, do, visit or enjoy.

Organize them into categories they best fit into and then arrange them in order of importance.

As you proceed through this process you will elaborate and specify more clearly your goals.

Family (relationships)

Income

Health

Travel

Spirit

Housing

Any other area you want

A Plan for Managing Your Money:

This plan has been called "The Six Jars" plan for managing money. It is a sound system and you will feel at ease in the area of managing your money. What contributes to your ease is the balance inherent in working this plan.

The Six Jars are your visual remainder of your plan for managing money instead of money managing you.

You take your combined income less an equal amount for each partner and then disperse the balance into the accounts.

One example suppose you earn \$3500 each month and your partner earns \$2500 each month, you create an agreed amount - say \$1000 to split at \$500.00 each per month for personal use.



Necessities 55%

- Lifestyles
- House payments
- Food
- Medical (including preventative medicine such as supplements.)

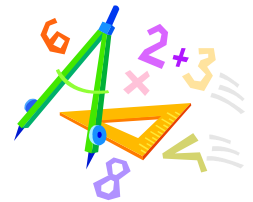
You may choose to reduce this one as you create more income; it is not necessary to have a lifestyle increase each and every time you create more income. You can adjust necessities down to say 50% and add 3 more percent to FFA and 2 more to LTSS or any other choice you choose.

Long Term Savings to Spend (LTSS) 10%

Would you like to take a trip? Buy a gift? New toy? Car? Boat? This is the jar (or jars) such as 3% for trip, 4% for boat, and 3% for ???

Education 10%

You must invest in yourself. You can become an expert in any area by diligently studying just 30 to 60 minutes each day for 2 years.



Gift 5%

Gifts can include supporting your church or any other person or group of your choice. You may contribute more money or your time instead of cash if you choose. (Adjust only your necessities to change percentages.) Disperse regularly.

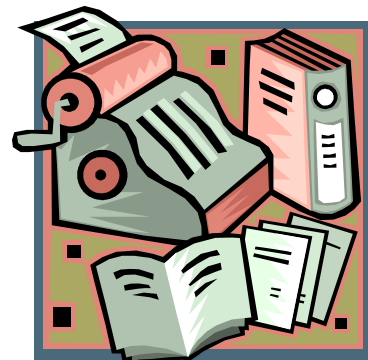
Play 10%

The Play account is to be disposed of each month or so, this is not a savings portion of your plan. Spend monthly or at the longest every 3 months. This is important to keep in balance.

Financial Freedom Account (FFA) 10%

This account is your never - ever - spend fund. Grow it and then use the interest to live on once you retire. Your job is to educate yourself on money and investments so you can learn to grow the money at a faster rate. Do you know exactly how much capital you will need working for you to retire in the lifestyle you choose?

With current common passbook accounts at record lows you must learn how to achieve higher returns.



Low Risk Attitude (beginning investor):

- High Risk Investments at 10% of your investments
- Medium Risk Investments at 20% of your investments
- Low Risk Investments at 70% of your investments

Moderate Risk Attitude (with some education):

- High Risk Investments at 20% of your investments
- Medium Risk Investments at 30% of your investments
- Low Risk Investments at 50% of your investments

Actions Convert Your Goals to Reality

This will be a collection of business plans, marketing plans, family plans and more. You will want to use a daily planner to place the action plans into for execution.

I use the Franklin planner (I was privileged to be instructed by Hyrum W. Smith founder of Franklin Planners over 20 Years ago).



Time line

Each goal will have a time line associated with it that will be integrated into your planner for execution. If it does not have a time line, how will it ever become accomplished?

This is the Beginning

This document is only the overview of what is needed to regain your natural balance.

You may contact me for coaching if you desire and / or seek knowledge and understanding in numerous books and courses that are available.

Visit <http://www.yourhealthwiz.com/links> for a beginning list of resources.

Please send me any resources you have discovered that you feel would be worthwhile to share with others seeking enlightenment.

<mailto:links@yourhealthwiz.com>

Thank You,

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