



JULY 2022

DESIGNLIFESJOURNEY.COM

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Independence Day

On July 4th we celebrate our nation's independence from British rule with fireworks, BBQs, family gatherings and vacations. Much of that independence we take for granted as we have become accustomed to going where we please, living where we want to live and working at a career of our choosing. These freedoms have led to much of our country's economic success. With success comes responsibility, including personal responsibility for our own financial independence.

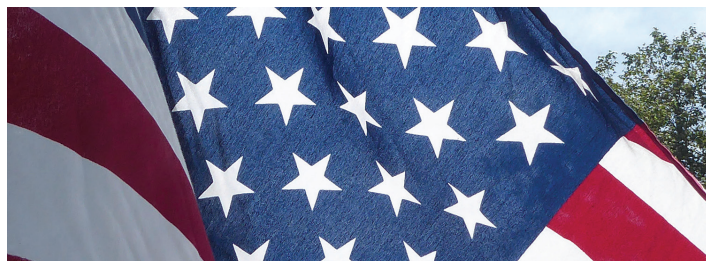
While the months ahead may hold much uncertainty and volatility, you can still take action to protect and build your financial independence. It should start with a written plan that gives you control over your financial destiny. You will need to know what you earn, what you own, how much you owe, and how much you spend as well as where it goes. Next, you need to determine your destination based on your values and goals. This creates the foundation for your financial independence roadmap. This is Your Lifestyle Plan.

Achieving financial independence requires self-control and discipline. This includes delaying instant gratification urges. You need the funds and time to build an emergency account, pay off debt and build a diversified portfolio of assets. One goal should be to build passive sources of income through investments to take pressure off your dependence on your paycheck.

DISCLAIMER

1. There is no guarantee that a diversified portfolio will outperform a non-diversified portfolio in any given market environment. No investment strategy, such as asset allocation, can guarantee a profit or protect against loss in periods of declining markets. 2. Investing in mutual funds involves risk, including the potential loss of principal invested. Risks vary depending upon the strategy used by the fund as well as the sectors in which the fund invests. When redeemed, shares may be worth more or less than the original amount invested. Differing classes of shares have varying expenses, loads, fees and breakpoint. These differing classes also have timeline holding periods which are appropriate depending on the investor's objectives and goals. 3. In finance, standard deviation is applied to the annual rate of return of an investment to measure the investment's volatility. Standard deviation is also known as historical volatility and is used by investors as a gauge for the amount of expected volatility. 4. Alpha is a measure of performance on a risk-adjusted basis. Alpha takes the volatility (price risk) of a mutual fund and compares its risk-adjusted performance to a benchmark index. The excess return of the fund relative to the return of the benchmark index is a fund's alpha.

One of the biggest challenges I see individuals and couples face is their relationship with wealth and money. If you think wealthy people are snobs and take advantage of people, you will subconsciously repel money away from yourself. Learn to understand your feelings about money, success, and wealth. Sounds hokey, but the wealthy embrace money as an important tool to do good things. Consider your possibilities!

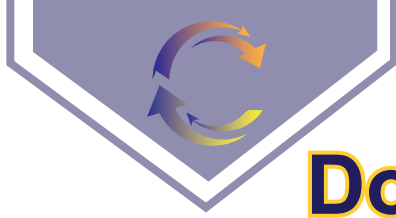


As you build your financial independence, be certain not to cut corners on estate planning or protecting your assets. Remember you will be making sacrifices to build your financial freedom and independence. You will want to protect your assets and those important to you, otherwise, the government (and others) will gladly become your default beneficiaries.

If you are not certain if you are on the right path to financial independence or not certain where to begin, feel free to give me a call at (920) 944-6020 or (678) 491-9477. ♦

The Good News

"By the grace of God, I am what I am." — 1 Corinthians 15:10



Don't Let the Dog Days of Summer Disrupt Your Momentum

The dog days of summer are here! The season runs from July 3rd to August 11th.¹ The nice weather pulls our attention away from our businesses and lures us to more fun and relaxing activities. If business owners aren't careful, it can impact the momentum they've created, and productivity can decline.

Now is not the time to allow your momentum to falter as interest rates rise, inflation climbs, and market volatility grows. Your success depends on your ability to keep your momentum going. Even seasonal businesses should be preparing to stay ahead their competition and any market pullbacks. According to the 2020 Harvard Business Review article, Roaring Out of Recession, three years after the great recession, it found 17% of the companies did not survive, 80% had not regained pre-recession profitability, and 79% of the organizations that slashed their budgets fastest never pull ahead of their competition when the market improved. So you need to be aware of where your business stands and the impact of over-reacting.

Of course, this does not mean you should not enjoy these summer days, just be aware of the impact on your productivity. Make certain you know what tasks keep your momentum moving. Momentum is built with deliberate and habitually actions that are repeated consistently. That does not mean YOU have to be the one doing the tasks. Just make certain someone is.



If you are not sure what tasks drive your momentum or you are in the process of creating them, consider focusing on the following.

1. How can you deliver an exceptional client experience? This will help your business stand out from the crowd and win raving fans. Considers ways you can improve your customer service or client on-boarding. Look for ways to automate or systematize your most effective processes.
2. If the call to summer fun is too attempting, at least look at how to improve your service level to the top 20% of your clients. They are your bread and butter. Treat them right and they'll keep coming back.
3. Only focus on your top three priorities. Keep the momentum moving. Don't be afraid to delegate- good enough is good enough. Each action taken gets you closer to your goals.
4. Stay committed your goals and priorities. Give them time to work.
5. Reinvest in your business and invest in yourself.
6. Don't shy away from the hard work. Get it done first. If you master this one discipline, you will be ahead of 80%-90% of your competition.
7. Remember to be patient with yourself and your systems. Momentum takes time to build. If you see positive progress, give it 4-6 weeks. If not, make a change. Perseverance will triumph.

Remember to keep the wind in your Sail to make 2022 an exceptional year! ♦

Sudoku Puzzle

5	4			2		8		6
	1	9			7			3
			3			2	1	
9			4		5		2	
		1				6		4
6		4		3	2		8	
	6					1	9	
4		2			9			5
	9			7		4		2

¹ Phrase references the time when the brightest star in the sky, Sirius, which is part of the Canis Major (Greater Dog) constellation, rises and sets at the same time as the sun.

INVEST IN YOURSELF AND YOUR FUTURE.

See what upcoming programs Design Life's Journey is hosting.

WOMEN ONLY WINE EVENT

Women Wealth & Prosperity: Living Life Boldly!

Thurs., August 4th at 5:30

My Studio Spot 101 Colony Park Dr, Ste 100, Cumming, GA

Register at www.designlifesjourney.com/WWPGA

Thurs., Sept 15th at 5pm

500 W Franklin Str, Ste, E, Appleton, WI

Register at www.designlifesjourney.com/WWPWI

Living life boldly is a workshop for women who want to achieve success and financial freedom even during inflationary times. The workshop will help you build a foundation for a bold beautiful life and it will help you identify what roadblocks may be in your way. Often we become the main roadblock. It could be due to a lack of financial confidence, destructive self-beliefs, or a negative money mindset. Any of these can subconsciously sabotage our best efforts to succeed.

So spend the evening with like-minded women over wine and light supper while you explore the possibilities and develop your personal financial success plan. The event is free, but seating is limited to the first 15 to 20 who sign up. So register today at the link above.

WHAT EVERYONE SHOULD KNOW ABOUT SOCIAL SECURITY & MEDICARE.

Wisconsin location

September 21 at 5pm

500 W Franklin Str, Ste, E, Appleton, WI

Register at www.designlifesjourney.com/mediWI5pm

September 22nd at noon

500 W Franklin Str, Ste, E, Appleton, WI

Register at www.designlifesjourney.com/mediWI12pm

Georgia location

September 29th at 5:30pm

My Studio Spot 101 Colony Park Dr, Ste 100, Cumming, GA

Register at www.designlifesjourney.com/mediGA530

September 30th at noon

My Studio Spot 101 Colony Park Dr, Ste 100, Cumming, GA

Register at www.designlifesjourney.com/mediGANoon

The internet is full of valuable information, yet many misconceptions about Social Security and Medicare continue to exist. These misconceptions can hit you by surprise and cost you money. The word is getting out, but I still see people paying penalties for this confusion. I don't want that to happen to you! Design Life Journey is providing this free workshop in conjunction with our Medicare partners to educate and answer your Social Security and Medicare questions.

This is an ideal program for those who are 63 to 64 years old and just starting to learn about Social Security & their Medicare choices. It's also great for those 65 and older who are curious about what plan alternatives are available to them.

The seating is limited to 16 to 20 people. To register go to the web address listed next to the session you would like to attend. Or feel free to email us at office@designlifesjourney.com or call us at (920) 944-6020 or (678) 491-9744.

JUMPSTART YOUR LAUNCH: HOW TO START A PROFITABLE BUSINESS

The Great Resignation has seen over 55 million individuals quit their jobs since January 2021. Many are choosing to start their own business. Approximately 5.4 million new business application were submitted in 2021 and over 400,000 applications have been filed each month this year. These are exciting times. As more people make the transition to entrepreneurship there will be more opportunities. There will also be greater competition to attract new clients.

The SBA has found 20% of businesses fail in the first year and 49.7% fail by the fifth. No one starts a business to fail. If you are jumping into the entrepreneurial world you will want to make certain you develop a solid financial foundation to create a profitable business that supports the lifestyle YOU desire.

Jumpstart Your Launch helps business owners create this foundation and get a jumpstart on their competition. This six-week training program has an ambitious curriculum to get attendees ready to launch profitable businesses. As you work through the program, you will create a business plan, marketing outline and financial success strategy you can implement by week seven! Existing business owners have benefited from this program by improving profitability and operational efficiencies.

The next online class starts the week of August 1st. This small group program includes weekly training calls, course materials, plus a one hour private training call per attendee. The cost is \$400 with a 30-day money back guarantee.¹

To learn more go to www.designlifesjourney.com/jumpstart. Don't wait until your business falters. Now is the time to take action!

¹ There are limitations to the guarantee. Read the full application for details.

INSIDE THIS ISSUE:

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"Challenges are what make life interesting and overcoming them is what makes life meaningful." – Joshua J Marine

WHY GEEKNESS HAS COME OF AGE

When I was growing up, I had several friends who called themselves "geeks." They like this title as it separated them from the "commoner." While they did not enjoy the teasing or ridicule, their passion for their comic book superhero, sci-fi adventure, gadgets, or wizardry allowed them tune out any meanness. Many times, I found myself drawn into their excitement as they describe the working of the latest gadget or superhero adventure. Other times the depth of their details could be overwhelming and would go over my head.

Today being a "geek" is 'cool'. The once derogatory term has shed much of its negative image and moved mainstream as society embraced the geek's contagious passion and creativity. Media coverage of their conventions such as AnimeCons and Star Trek had many viewers awed by their imagination and originality. It appears that they weren't as socially awkward as many thought. The conventions grew in popularity and the stigmas seemed to dissolve.

Hollywood capitalized on their fanaticism making superheroes, wizards, sci-fi, anime, Pokémon, and others commercial

successes. The internet and video games have allowed unique communities to form for the more serious enthusiasts. Even modern-day demands of the Information Age requires society to embrace technological gadgets such as cellphones, fitness devices, virtual assistants (i.e. Alexa), smart homes, etc. While we may not have the same "zeal" for the workings of the technology, we are passionate about the conveniences it offers.

At some time in our lives, most of us have been passionate, even obsessive about something. We'd spend hours studying its details. While we may not have been fanatical, we were excited to share the details of our passion with whoever would listen. Those times brought us joy and reminds us that we may all have some level of geekiness in us!

So let your geekness show. Embrace Your Geekness Day is July 13th. If you are looking for ways to celebrate, consider a trivia party, do a re-enactment, a movie marathon, have a collector's swap meet, or video game night challenge. This is a day to enjoy your obsession and share it with others. ♦

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