



April 2009

Vol 2 Issue 4

## Springboard • Connections

The Monthly Newsletter of The Springboard Group, Inc.

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### "NEWS" in THIS ISSUE

New Group Coaching  
Starting April 20

Buy 1+Share 1  
New Memberships

New Article:  
The Economic  
Stimulus (and what  
it could mean to you)  
Barbara Basl, CPA,  
MBA  
[download here](#)

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grief support  
divorce support  
career transition  
children & divorce  
life management

### Welcome

As we prepare our 2008 taxes to mail by April 15, we cannot ignore the impact of this investment year has had. Although a small minority prospered significantly, most have had sobering news to absorb. Those with positive and open relationships with financial advisors have been reviewing, reassessing, and revising financial plans in light of the last six months. Here are some Springboard recommendations:

1. Take time to reflect on any gap you may have in your financial and legal "team". Did you have a coordinated strategy for your investments and tax preparation?
2. Do you have a system for maintaining key records for 2009, and have you shared that information with those who would need to step in for you in case of illness or emergency? Do not wait!
3. Review your estate plans, insurance products and investments. For instance, your family needs may warrant not only rebalancing your retirement and investment portfolio, but updating insurance coverage to offset changes in your total financial picture. Remember to include a review of longterm care and disability insurance if your "cash cushion" is smaller now.
4. Part of planning and preparation is making sure all information is organized and accessible; see our Life.Doc organizer [here](#).

For assistance with review or planning, feel free to [contact us](#). To view our Directory of independent network advisors, *Springboard Connects™*, click [here](#).

While it is easy to look backwards and wish you knew "then" what we all see plainly now, taking action with what you have learned may be a good remedy for remorse! Wayne Gretzky says it well:

*"I skate where the puck is going to be, not where it has been." - Wayne Gretzky*

Best wishes,  
*Janice*  
Janice Burroughs, President  
The Springboard Group, Inc.

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### You Shared : Springboard Feedback!

**- from a client:** "you are really there for me. It is truly comforting and I am grateful. I just wanted you to know how important, how very helpful your services have been."

**-from a professional team member:** "I love the team approach! It is good to hear and receive the various perspectives to strategize the best options for (client). It is a great way to accumulate the information for her to make smart decisions. And it was good for me to hear the various issues that she is dealing with - it helps to put the picture



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Have a question related to life transitions? Send suggestions for future newsletter topics to: [info@launchingnewlives.com](mailto:info@launchingnewlives.com).

A Reader Suggests:

*"Strategies to Deal with Every Major Life Challenge"*  
 By Martha Beck, at Oprah.com; [Click here:](#)

together..."

[Contact us](#) to explore becoming a client or a business provider

## Springboard Connects™ Providers Updates

### Congratulations and Thank You to Sponsors

We are happy to have Alix Miller of Avancer Coaching and Meredith Briggs, CFP of AXA Advisors join as Network Sponsors for 2009.

### Did You Know?

*Group Coaching is a Great Way to Learn? It's affordable and interactive as well.* The 2009 launch for the *Destiny Project Transformational Group Coaching Journey for Women*: is April 20th, 2009. [Click Here](#) for dates, times, and registration with [Shannon Bruce, Inner Wisdom Coaching](#).

*More Than Moving for Seniors, Specialists in senior moving and also a Springboard Simplifies™* members, have launched their new website. [click here](#) to visit and learn what "more" they offer...hint: they have a wonderful consignment shop as well.

### Network Practice Profile for April:

Meredith A. Briggs, CFP of AXA Advisors and a Springboard [Sponsor](#), announces the formation of [Golden Door Financial](#), a full service financial planning firm.

With co-founder Michelle Mast, CFP, CLU, MBA, they bring almost 30 years combined Financial Services experience together at a time when good financial advice is more important than ever. Working with individuals and small business owners to determine whether they are on track for their financial goals, they identify areas for improvement and financial solutions to fill the gaps. [Their services include:](#)

- Retirement Plans: IRAs, Roth IRAs, 401(k)s,SEPs,SIMPLE IRAs, 403(b)s (TSAs)
- Fixed and Variable Annuities
- Insurance (individual and group) Life, Disability, Long Term Care,Health Insurance
- Investments: Brokerage/Managed Accounts, Mutual Funds, College 529 Plans
- Fee-based Financial Planning

You are invited to call 804-287-0236 for a complimentary consultation.

**Buy One + Share One Membership** goes further! A Membership Gift Certificate is included with an **Individual Springboard Membership**. Send a gift membership at no additional cost to anyone with an email account. Think of friends, relatives and co-workers who would appreciate this timely informational and support resource.



**How does it work?** Go to our website:

Select an [Individual Membership](#) and purchase. You will receive a Gift Membership with your receipt.

### Our Community

Did you see the **Richmond Times-Dispatch April 1?** *Springboard™* joined the Bereavement Coalition's special supplement for [The Month of the Grieving Child](#).

Next, see us in **V Magazine!** Their online magazine section of special offers from companies is also listed in the print version. Link: V Magazine for [Springboard](#).

**SWaM:** Yes, we spelled it right! *Springboard* is now officially certified by the Commonwealth and will soon add this designation to our Home Page.



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For  
 Cheryl Richardson's  
 books, click [here](#):

**UNOS:** The United Network for Organ Sharing celebrates 25 years of service. Every year, thousands of Americans need vital organs and tissues. For many, the chance for a full life depends on more of us considering organ, eye and tissue donation. Each person can *save up to eight lives* as an organ donor. Learn more, and how to document your decision to donate @ [www.donatelife.net](http://www.donatelife.net).

**Feature Article: True Security** by Cheryl Richardson, Author of  
[The Art of Extreme Self Care: Transform Your Life One Month at a Time](#)

*"Money cannot buy peace of mind. It cannot heal ruptured relationships, or build meaning into a life that has none." --Richard M. DeVos*

While searching for a resource in past newsletters, I came across a topic I wrote about in 2000 that's worth repeating during this difficult economic time. It's about where real security comes from.

If you're like most people, you probably equate a sense of security with how much money you have. I know I did. In order to feel safe and protected, I focused on earning and saving money as a way to achieve peace of mind. As I did however, I discovered something strange. My feelings of security and peace didn't increase with my bank account. Regardless of how much money I earned (or saved), I never felt secure enough.

I've since learned that the key to creating security has to do with a whole lot more than the balance in your savings account. It has to do with the balances in other accounts as well. True security comes from having a reserve in all areas of your life - a reserve of community, love, self esteem, a connection to God, or health, in addition to financial reserves. Until you invest in these other areas, you'll always feel insecure, regardless of how much money you have.

Of course money is important - we all need it to live and to make the kinds of choices that maintain or improve the quality of our lives. But it's equally important to make deposits into other accounts as well. For example, consider the following questions:

1. Do you have a reserve of friends and/or family who are there for you in times of need?
2. Do you have a reserve of confidence and self esteem that allows you to stand up for yourself in the face of a challenge?
3. Do you have a reserve of courage that you can call upon when you need to take difficult actions?
4. Do you have a reserve of faith and a strong connection to a power greater than yourself for those times when you've done what you can and you need to surrender?
5. Do you have a reserve of physical energy that will allow you to do what it takes to succeed?
6. Do you have a reserve of colleagues or professional relationships that will support your career?

Just as you make regular deposits to your savings account, you'll want to start making regular deposits into these other accounts as well. As an example, those of you who are looking for work or feel concerned about the stability of your jobs, will benefit from networking - getting together with friends and colleagues to share resources, referrals, ideas, and suggestions. Career experts agree that this is still the single, most effective way to land great work. With that in mind, you quickly realize that investing in a professional network creates the kind of protection money can't buy.

When you view security from this perspective, it's easy to see that regular dates with your best friend are just as important as regular deposits into your IRA. Or building a reserve of self-esteem is even more important than putting money away for a new home. It takes time and attention to build reserves in each of these areas and it's worth the investment. When you do, you not only make for a secure future, you create a secure *present* as well. And, when the present feels secure, you'll make much better choices for you and your family. So, how about it - ready to start making new deposits?

Life Makeover for the Year 2009(sm) is written and produced by Cheryl Richardson.  
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