



...Through the Intersection
of Joy and Money

March/April 2004

Dear Appreciated Clients and Trusted Friends,

It is with pleasure and excitement that I am sending you our inaugural edition of the Joy and Money Newsletter (www.joyandmoney.com). It will be sent out every other month and will feature inspiring stories and news for bringing joy and abundance into your life.

With just as much excitement and perhaps even more anticipation, we are also sending out our first issue of The Advisory Team's Newsletter called Cultivating Prosperity (www.cultivatingprosperity.com). It will be sent out every other month and will include featured success stories of our great clients, grow your business tips, favorite web-sites and a list of our upcoming classes.

You will receive *both* newsletters to start -- to give you a taste of what they are about! Then, if you would like to change your subscription settings -- please send an e-mail to info@mmpsc.com. Or, simply drop me a line to tell me what you think of our new web-site- and newsletter!

Mackey McNeill
Mackey.McNeill@mmpsc.com

Contents

- * Lunchtime Class, 4/7/2004
- * Client Focus: Terri Bonar Stewart
- * Mackey's Speaking Engagements List
- * The Top Ten Joy and Money Tips
- * Inspiring Quote

Lunchtime Class: Socially Responsible Investing

Come join us April 7th from Noon to 1pm to find out more about aligning your investments with your values. Socially and Environmentally Responsible Investing gives you the power to vote with your pocket book. Do you know the track record of the companies you invest in? What values are important to you? Find out how to identify SRI firms that foster a healthy planet, treat employees with respect, and make decisions with integrity....and that resonate with your own unique, personal set of values. Call to register at 859-331-7755.

Client Focus: Beyond the Basics



"I gave a copy of 'The Intersection of Joy and Money' to my 19-year-old son for Christmas. It is difficult to get him to read anything unless it is related to cars. He ended up taking Mackey's book and the Dictionary with him to Europe. He said he'd be back in a year and that these are the two books he needs to 'get smart.'" -- Terri Bonar-Stewart

Terri Bonar-Stewart has moved way beyond the basics, to have an enormous impact on her community. Building on the difference she has made to her clients, through her successful human resource consulting business, Just the Basics, Inc., Terri has made it her mission to help inner city adults get a higher education.

The Urban Learning Center (ULC) offers a unique program to inner city adults. The college courses are held in their neighborhood where the students feel safe and comfortable; the professors travel to the students. The cost to the student is \$20/per class. Child care is provided free of charge. The classes are held evenings and weekends to better fit the students' job schedules. Each class is recognized for credit from each of the major educational institutions in Northern Kentucky.

As the Chair of the ULC Scholarship Campaign, Terri has helped raise \$500,000 in scholarship funds – half-way to her commitment of \$1,000,000. "Mackey's book has enabled me to see money as a tool for doing good, not as a measurement for doing well. This is the same message of abundance that I hope for my son, and for the students at the Urban Learning Center," explains Terri.

Terri met Mackey ten years ago through the Northern Kentucky Small Business Development Center. Their relationship grew, and Terri was a client of Mackey's CPA firm The Advisory Team, for many years. Terri feels that the work she has done with "The Intersection of Joy and Money" has made a difference in her business, community and home life, and that all of her results are inter-related.

"And now," says a smiling Terri, "Mackey's expertise is available to everyone. My advice is to go to the bookstore, pick up a copy and read Chapter Two – its seven pages. This was enough to pique my interest to a new approach to money. Then buy the book, so that you, too, can begin your journey to joy."

Visit: www.justthebasics.com (Terri's business site) and www.urbanlearningcenter.org (Urban Learning Center site)

Mackey's Speaking Engagements: Please check www.joyandmoney.com to learn more

- * March 17 & 18: Speaking of Women's Health, Covington, KY
- * March 25: United Way Luncheon, Cincinnati OH
- * April 3: Victory of Light Festival, Cincinnati, OH
- * April 16 & 17: Southern Kentucky Bookfest, Bowling Green, KY

The Top Ten Joy and Money Tips

Number One, Intention: Life flows from intention. Whether your intentions are clarified or not, you are creating your life from them. Make a point to discover your intentions when you are interacting with money.

Number Two, Sacredness: The Native American culture considered everything sacred. Consider for yourself how your life would be different if you considered everything sacred. How would you relate to your money, home, possessions, investments, and environment if everything were sacred? What behaviors would you change?

Number Three, Self Discipline: Make a list of everything you want that requires money. Prioritize the list and determine the cost of each item. Start a savings plan for your top priority. Set your savings plan so that an amount is set aside from each paycheck.

Number Four, Independence: There is a difference in having to go to work for money and choosing whether to work or not. When you can choose whether you want to work or not, you are financially independent. Take inventory of the actions you are making toward your financial independence. In what area(s) do you need to stretch? Do you need to save more? Are your investments well diversified and in line with your values? Do you have a plan?

Number Five, Clean and Clear: Are your financial dealings with others clean and clear? Are your interactions with others energetically complete, or are you giving or receiving with some uncommunicated expectation? What areas of your life need cleaning up? Make a list and an action plan. Commit and get started.

Number Six, Knowledge: What areas of your money life confuse or scare you? Where do you need more education? Find a local community college, an Internet class or a book and increase your knowledge, and as a result your money self esteem.

Number Seven, Release and Attract: To attract the new, we must release the old. What are you holding on to? Are there things, ideas, habits or money fantasies you have that no longer serve you? Set aside a spring-cleaning weekend in the dead of winter. Use the first day to clear your mind, your apartment or your home of worn out ideas and things. Use the second day to set your goals and intentions.

Number Eight, Intuition: You have a gift of knowing called intuition, which is our way of knowing what is perfect for you. Turn off your TV and spend some time with yourself. Find out how you "know." Start an intuition journal. Discern the difference in intuition and mind chatter. Reduce the chatter and feed and nourish your inner knowing.

Number Nine, Flow: Are you in the flow of life with your money or are you holding onto it as if it were a life preserver? Money is energy and as such requires circulation for proper function in your life. What organizations or people feed your spirit? Are you honoring them with your energy called money?

Number Ten, Gratitude: The practice of gratitude has more to do with how much joy you experience each day than any other single factor. If your gratitude barometer is low, start a practice of listing ten things each day that you are grateful for. Do this for twenty-one days. At the end of this time, notice how much more fullness and joy you are experiencing. If you drift back into your old patterns, simply begin again. Gratitude is always available to bless you.

Inspiring Quote: "The real measure of your wealth is how much you'd be worth if you lost all your money." -Anon.

Mission Statement: The mission of the Joy and Money Institute is to create an abundant universe by providing an opening to the new paradigm of money. The Institute carries out its mission with classrooms, workshops, seminars, on line education, and the creation of community.

The Institute delivers stand-alone programs as well as partnering with other organizations who want to expand their offerings to their members in alignment with the mission.