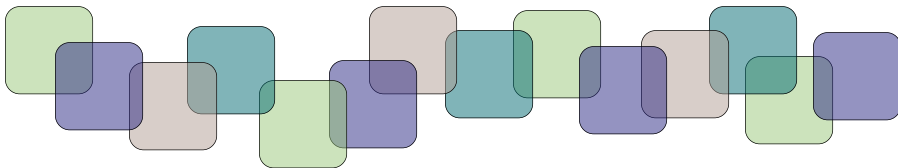


The PERIODIC PONDERANCE

VOLUME 15, NUMBER 1 :: 1525 SPRUCE STREET, SUITE 300, BOULDER, COLORADO 80302 :: 1ST QUARTER 2014

Honoring your worth/Taking care of your wealth



PRESENTED BY



THE WEALTH
CONSERVANCY, INC.

It's the Little Things...

By: Katie Wolf

"There are only two ways to live your life. One is as though nothing is a miracle. The other is as though everything is a miracle."

The second option contained in the above quote by Albert Einstein seems much more amazing to me than the first! Gratitude for the little things comes and goes; at times it can be quite elusive, and it can be difficult to maintain an *attitude of gratitude* (as silly as the phrase sounds.) I could reference the many studies and books published in recent years—how reflecting on things for which you are grateful contributes to overall happiness and lower stress levels. I've no desire to go into the weeds on that detail. Instead, I offer you the advice of Brother David Steindl-Rast—"Want to be happy? Be grateful."

David is a Benedictine monk and inter-faith scholar who has written extensively on "the gentle power" of gratefulness. In his June 2013 Ted Talk, which I greatly enjoyed, he maintains that gratefulness is the root of joy. He talks about living gratefully by becoming aware that every moment is a "given moment." It is a gift.

The most important tool that keeps gratitude in my life is the little book in which I write down moments or things that I'm grateful for, also known as my gratitude journal. I don't use this book every day, sometimes a whole week goes by before I pick it up again. But when I do take a moment to reflect and write, it's hard not to feel lifted! High tech versions of my little book are available for smartphones and tablets—apps such as Evernote and WinStreak. WinStreak even prompts you to take a moment to enter your "wins" for the day (substitute *gratitude* for *win* and voila!)

Watch Brother David Steindl-Rast's inspiring lesson about slowing down, looking ahead, and finding gratefulness. You'll be grateful that you did!

TED Ideas Worth Spreading

David Steindl-Rast: Want to be happy? Be grateful.

http://www.ted.com/talks/david_steindl_rast_want_to_be_happy_be_grateful.html

"Gratefulness can change our world in immensely important ways."

Make it a New Year's resolution to be a part of that change.

**Happy New Year from all of us at
TWC!**

Published by
THE WEALTH CONSERVANCY, INC.
1525 Spruce Street, Suite 300
Boulder, Colorado 80302
303-444-1919
FAX 303-444-1479
TWCinc.org
twc@TWCinc.org
© 2014 The Wealth Conservancy, Inc.

*Honoring your worth /
Taking care of your wealth*



who is 12-years-old, and Susanna who is 8-years-old. In addition to being a stay-at-home mom for many years, Karen was very active in the Erie Library Association's task force to expand library services in the town of Erie, Colorado, which resulted in a beautiful full-service library that is well-used and enjoyed in the community. This year marks the 5th year that she has been involved with the PTCO (Parent Teacher Community Organization) at her children's school where she serves as the Communications chairperson. Previously she has served as the Secretary and Yearbook Committee chairperson. She has also worked extensively as a substitute teacher at Erie Elementary. Karen loves to spend time with her family and has recently returned to the slopes in an attempt to keep up with the kids and their newly acquired zeal for skiing and snowboarding. Karen is also an avid reader and loves to cook.

Here at TWC, having the right team in place is very important. A cohesive team enables us to give our clients impeccable service and innovative ideas for supporting their financial lives. When our team is strong, we do this with great ease and creativity. (I've heard this described as being "in flow.") When we are in flow, everything feels just right.



However, NEWS FLASH! Creating a team such as this is not simple. It requires some trial and error, commitment to flow, and patience. I call this the "art of team." In this context, the Oxford Dictionary describes "art" as: A skill at doing a specified thing, typically one acquired through practice: *the art of conversation*.

I love the word practice. To me, it implies that when something is important, we are present every day, give 100%, and just do it. We show up when it is hard, learn from our mistakes, and go out on a limb to try new things to seek results that are more aligned with our intentions.



TWC tries to make the best moves when we are hiring a new team member so that we are always in flow. However, as some of you have witnessed over the years, sometimes it does not work out and we make changes for the sake of maintaining a strong and connected group. It is in this vein that a couple of recent hires were let go.

Karen Winkler joined TWC at the beginning of the year as the Office Manager, and already we all feel like we are in flow again. Karen grew up in Connecticut and, seeking a change in scenery, she moved to Colorado in 1991 and has lived here ever since. She and her husband, Lee, have two children – Ben

Personally, I have enjoyed working with her very much, and I anticipate that you will all enjoy getting to know her as well.

So, once again we are back in flow and feel as peaceful as a sleeping child. All of the challenges and pain of change are worth it to preserve what is important. So, I challenge you – if there are any areas in your life that are not in flow now, what changes do you envision to bring that situation back into balance?



(P.S. Yes, I discovered the smiley face clip art and I'm not ashamed to use it!)

A Thought to Ponder...

"The key elements in the art of working together are how to deal with change, how to deal with conflict, and how to reach our potential...the needs of the team are best met when we meet the needs of the individual persons."

- Max De Pree, author and former CEO of Herman Miller, Inc.

Technology Spotlight: Justice Sandra Day O'Connor & iCivics

By: Myra Salzer, with contributions from Karen Winkler

Justice Sandra Day O'Connor may not be a member of the US Supreme Court any longer, but she will always retain the titles of *First Female Stanford Law School Graduate* and *First Female Justice*. A couple months ago, while at a two-day meeting in Tempe, AZ, I [Myra] had an opportunity to be in attendance during her interview. I found her delightful, unpretentious, straight-shooting, matter-of-fact, and humorous—she remarked that she is glad she never had daughters because she hates shopping! Much of the interview honed in on her life and her past accomplishments, but what I admired most about this feisty, cane-toting, sharp tongued, 83 year old was that she herself was focused more on the future.

Her pet project these days is bringing civic education to America—not through the traditional “old school” approach to learning, but by making the most of technology. Justice O'Connor is “gamifying” civic learning through her non-profit organization, iCivics, which provides students and teachers with resources and tools they need to engage actively in learning. iCivics offers a suite of online games at www.icivics.org where you can learn about the branches of power, the judicial system, the Bill of Rights, the Constitution, and everything in-between. Fun and engaging, these games are not just for kids. Check them out and see how you stack up against students (and non-students) across the country. Do you have what it takes to top the leaderboard?

The photograph shown at right was taken during Myra's session with Justice Sandra Day O'Connor— one class-act lady!




Coming Soon to a Portal Near You

By: Karen Winkler and various internet sources

At The Wealth Conservancy, the year 2014 will be about integrating the upgrades we have made to our infrastructure into our client services. As part of this effort, accessing your portfolio and quarterly reports will be as easy as navigating to our website and logging in to our secure portal. The Citrix ShareFile system we use is encrypted to ensure the privacy of your confidential files both during their storage, and during retrieval. Below are some tips for keeping yourself secure while away from your home or office network.

Here are a few tips...

- Public WiFi networks, the kind you get for free in places like airports and coffee shops, are usually unsecured. If possible, connect to an encrypted WiFi network.
- Paid WiFi networks aren't necessarily secure, as they are usually unencrypted—don't assume because you are paying to use the network it is secure. Use only websites with SSL encryption. Look for the lock symbol and https:// in the browser bar. 
- If you can, use your 4G (or 3G) data connection instead of WiFi. Yes, it is slower than WiFi, and a battery hog, but most service providers encrypt data between cell towers and your device.

Strangers in Paradise: How Families Adapt to Wealth Across Generations

Reviewed by: Myra Salzer

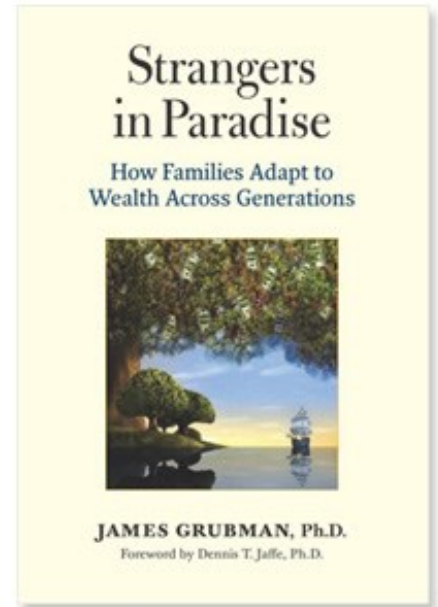
It's finally here. Hot off the presses – yet a long time coming – is James Grubman's *Strangers in Paradise: How Families Adapt to Wealth Across Generations*.

While many books on the topic feel preachy, with the author coming across as the omniscient authority who tells families what they *should* be doing to succeed, Grubman simply gives us his observations about what he has seen work and what he has seen fail. This refreshing and straightforward approach helps the reader plainly understand the experience of these newcomers as they adjust to the “new world” of wealth.

The book's premise, that most of the wealthy come from middle-class or working-class backgrounds, allows Grubman to draw the analogy that these wealth creators and their inheritor progeny are like immigrants to a new world – or as the title says, “strangers in paradise.” As Grubman tells these real-world stories, the reader who can identify with these situations will note the common threads throughout these families and more importantly – how one can learn from their successes and failures.

Personally, I was most interested to read how three separate and unrelated families respond to the same liquidity event when their company is sold. These believable families turn out very differently over the generations, and there is a piece of us in each of them.

If you're like me and have been anticipating this book for a long time, I am happy to report that it is well worth the wait.



© Randy Glasbergen
glasbergen.com



**“You’re made entirely from recycled materials,
so you qualify for a green energy tax credit.”**

Did you know...

If you received your 4th Quarter Report (or this issue of Periodic Ponderance for that matter) you may have noticed that we've changed the mailing envelope we use to send your confidential information. We chose this particular envelope because of its virtual indestructibility and privacy tint.

What you may not know is that these Tyvek envelopes, made by Dupont, are 100% recyclable through Dupont's nationwide recycling program.

Learn more about Dupont's recycling program at

www2.dupont.com/Tyvek/en_US/Sales_support/recycling.html