

# Are you Financially Subluxated?



**Christopher Koopman** Contributor: *PowerPassionProsperity*

Growing up, I was taught that each time I would get sick, I had to “take” something to feel better. Essentially suppressing any symptoms of sickness. If I sneezed, I was off to the doctor, and was most likely put on medication to help treat what I was feeling. It was always the same pattern, in a repeat cycle, time after time again. Get sick, go to the doctor, get prescribed medication, and about one two weeks later, I would feel better. I always questioned this but it was taught to me from my parents, so I accepted it as the only way I would get well.

About 15 years ago, I was introduced to someone who forever changed my life. I will leave this person nameless, but *wow*, did she really make an impact on my life as well as my family! As we started to learn more about each other, and share past experiences and stories, I came to learn that she was a successfully retired chiropractor and now coach. She suggested that I work with a chiropractor to take care of any subluxations I might have. *Sublux what!?* I had no clue what that meant. Basically, to make this easy, our nervous system is a very complex network of nerves that transmit signals to and from the brain and spinal cord. These signals are transmitted to different parts of the body. When there is interference within our nervous system, our body gets a bit out of balance. This interference causes our body to not operate at its fullest potential. Chiropractic care simply re-aligns the spine through what is called adjustments, so that any interference or “subluxation” is removed, allowing the body to once again, perform optimally and selfheal.

I had to experience this for myself and post several visits I noticed changes in my life. I was sleeping much better, absent of back pain, and I simply felt more alive. When I did get sick, I noticed that I would heal much faster, and did not necessarily need to take medication in order to heal and feel better. By correcting the subluxation, I was helping to eliminate the cause and enable my body to heal itself. Addressing the cause, rather than treating the symptom, seemed more logical to me, and was making a difference for the better in my life.

Now wait a minute, isn’t this article about finances? *YES!* If we can relate this to our financial world, its no different. Most people approach their financial life with a “treat the symptom” type of approach vs. “finding the cause”. What if our “financial subluxations” are really holding us back, and all along we have been treating financial symptoms, rather than finding the root cause?

In strategy meetings with clients, I often identify financial subluxations that are interfering with their ability to achieve long lasting financial success. The most common example I see are people chasing interest in investments in order to outpace the eroding factors of wealth. Examples of eroding wealth factors include taxes, lost opportunity costs, debt, inflation,

technological change, and planned obsolescence. In my experience, I find that most people try to outpace these eroding factors of wealth by unnecessarily increasing their risk.

One of the most common wealth erosion factors is debt, and the interest paid on that debt. For example, if someone has credit card debt at 9% interest cost annually, they might try to outpace that cost by earning a higher rate of return in their 401k. If they could earn 12% or 15%, then they are technically “outpacing” the interest being charged on the debt they are paying. However, isn’t this treating the symptom vs. finding the cause? The debt is causing a financial drag on other assets that are designed to grow for the long term and support a person in retirement. By taking a holistic approach to debt management and wealth accumulation, we can work towards correcting the financial subluxations that exist, without taking on additional risk.

When you plan with a holistic approach and understand that everything you do financially is connected to your areas of protection, assets, liabilities and cash flow, it becomes much easier to correct financial interference. A better solution may be to *not* increase risk in investments but look at alternative solutions to manage or restructure the debt, while increasing the amount of money going into assets that grow. Most debt can be restructured, consolidated, or negotiated so that interest costs on that debt are lowered. If interest costs are saved, and a restructured debt payoff is implemented, this can free up cash flow that can be used more optimally for both paying down debt and wealth accumulation. The result could be a dramatic improvement in both wealth accumulation and debt elimination. If done properly and coordinated with other strategies, this could also help increase protection and reduce overall risk.

The mentality of just continuously “treating the symptom”, and not addressing the root problem in your financial world may be holding you back in your efforts of reaching long term financial wellness.

### **Ask yourself, are you financially subluxated?**

Check out [my website](#) and follow me on [linkedin](#)



**Christopher Koopman**

I am the president and founder of *Statera Wealth Solutions, Inc.* We focus on sustainable wealth building solutions for those who want to grow and protect their wealth. Our modern perspective challenges outdated conventional financial wisdom, awarding our clients improved financial wellness and less financial stress.

Check the background of this investment professional on [FINRA's Broker Check](#)

Material discussed is meant for general informational purposes only and is not to be construed as tax, legal, or investment advice. Although the information has been gathered from sources believed to be reliable, please note that individual situations can vary. Therefore, the information should be relied upon only when coordinated with individual professional advice.

REGISTERED REPRESENTATIVE AND FINANCIAL ADVISOR OF PARK AVENUE SECURITIES LLC (PAS). OSJ: 17 LUMBER RD. SUITE 11 ROSLYN, NY 11576/516-334-4900, EXT 226. SECURITIES PRODUCTS AND ADVISORY SERVICES OFFERED THROUGH PAS, MEMBER FINRA, SIPC. FINANCIAL REPRESENTATIVE OF THE GUARDIAN LIFE INSURANCE COMPANY OF AMERICA® (GUARDIAN),

NEW YORK, NY. PAS IS AN INDIRECT, WHOLLY-OWNED SUBSIDIARY OF GUARDIAN. STATERA WEALTH SOLUTIONS, INC. AND POWER PASSION PROSPERITY ARE NOT AFFILIATES OR SUBSIDIARIES OF PAS OR GUARDIAN.

CALIFORNIA INSURANCE ID # 0G34651

2019-84907 exp. 8/2021