

Balanced Living - November 2016

In this issue:

Relaxing Ways to De-Stress 1

What to Do When Depression Enters a Relationship 2

7 Shrewd Spending Habits to Get You Where You Want to Go in Life 4

Relaxing Ways to De-Stress



We live in tense and stressful times.

"But you can easily avoid adding to the turbulence," says Mike George, meditation teacher and author of *1,001 Ways to Relax*. "In fact, you can become one of those people for whom the world has a great need: those who can stay calm in a crisis, cool in the midst of chaos and focused on the positive when everyone around you is inclined to reinforce the negative. If you can stay relaxed and calm, it helps others do the same."

Having spent 20 years researching stress and teaching meditation and stress management techniques, Mr. George is uniquely suited to suggest the following ways to avoid and deal with the stresses in your life.

- Forget yesterday's mistakes. Today is a new day. Your mind has been refreshed by sleep, and there's no need to believe that yesterday's misjudgments or misfortunes will repeat themselves.
- Decide to be happy today, no matter what happens or who does what. It's within your power to make this choice. "Happiness is the true condition of the self-aware, and its source lies within

ourselves," says Mr. George. "To decide to be happy is a positive, self-fulfilling action, comparable to saying 'I do' in a marriage ceremony."

- Create a personal affirmation and declare it 20 times to yourself each morning. "Affirmations are simple, positive 'I am...' statements -- such as 'I am at peace,' 'I am a tower of strength' -- that build self-esteem and a strong sense of self," says Mr. George. "They counter the negative messages we often give ourselves by reminding us of our intrinsic value."
- Press the center of your palm with the thumb of your other hand to relieve nervousness in stressful situations, such as interviews. Increase the pressure steadily as you breathe out. Hold for three to seven seconds. Release the pressure as you breathe in. Repeat three times or until you feel your anxiety slip away.
- Don't just do something, sit there! Contrary to the usual phrase, this is sometimes the best approach when emotions are running high, your problems seem overwhelming or your internal compass isn't giving you a clear direction to follow. Simply take a few moments to sit in stillness, gathering your strength. Give your mind and body permission to relax.
- Unravel a problem. Most problems have a number of strands tangled together, often in complicated ways. If it seems impossible to unravel the knot, make a start by trying to name each of the different strands. Draw them on paper, with a word or two alongside each separate line to label it. You may find that identifying the pieces of the problem in this way leads to a breakthrough in working out a solution.
- Think of reasons why you can do something, rather than why you can't -- all it takes is a shift in attitude. Once you've broken the negative logic of your thinking, you create space in which positive approaches can appear.
- Act "as if." Your mind is very suggestible. If you act as if you're calm, happy and free of stress, eventually you'll find it becomes a reality.
- Really listen to people. By paying close attention to others, you stay in balance with them. Actively listen to what other people are saying.
- Bring an open mind to new people, places and experiences. "Your way is only one of many ways," says Mr. George. "Open-minded people tend to find more to enjoy and less to be disappointed or stressed by."

Krames Staywell ©2016

What to Do When Depression Enters a Relationship

The pressure of being in a relationship can feel overwhelming to someone living with depression. When you're struggling with an illness that makes you tired, sad, and generally uninterested in life, often the last thing on your mind are the needs of others. Equally frustrating and emotionally draining is trying to maintain a relationship with someone who's depressed. It's hurtful and confusing when loved ones increasingly isolate themselves, pull away, and reject others' efforts to help. All of these feelings and reactions can damage relationships, whether they're with spouses, partners, children, or friends

Each year, depression affects an estimated 19 million Americans and countless numbers of loved ones. It can test even the most secure of relationships. The good news is that depression is very treatable and by taking the appropriate steps to combat the illness, your relationship can survive.

Steps to Overcome Depression and Keep Your Relationship Healthy

- The most important step toward successful recovery is to seek treatment. With the appropriate combination of "talk" therapy and medication, people with depression can achieve remission (virtual elimination) of symptoms and reconnect with life and with relationships.

If you're experiencing symptoms of depression:

- Share your feelings with others as much as possible. Your reluctance to talk about how you feel only creates distance between you and your loved ones. It's especially important to keep the lines of communication open during trying times.
- Let your partner know that you still find him or her attractive. An affectionate touch and a few reassuring words can mean a lot, even if you don't feel inclined toward more intimate relations.
- Consider couples or family counseling. Your willingness to talk about your relationship and how it may be affected by depression speaks volumes to family members and loved ones about their importance in your life.
- Keep working toward recovery. Today's treatment options make that more realistic than ever.
- To resolve all your symptoms, a combination of medication and "talk" therapy may be recommended. Your physician will help you determine the right levels of medication and how long you should stay on them.

If you're in a relationship with someone experiencing depression:

- Remember, your role is to offer support and encourage your loved one to seek professional help. Encourage your partner not to settle for partial improvement and explain that with the right treatment, people with depression can regain their lives.
- Although you may be prepared to do anything and everything to help, don't try to take over the life of someone who is depressed. Your loved one may seem overwhelmed, incapable, or frustrated, but you can't reconstruct his or her life.
- Give advice in the form of options. For example, recommend a physician for your partner to see or suggest support groups you think may be a step toward alleviating his or her symptoms.
- Remember that depression is a real illness that should be taken seriously. Don't belittle the person by saying things such as "Snap out of it," "Get over it" or "Everyone feels down now and then." Try your best to understand the illness.
- Recognize that depression is not rational. It is painful to be rejected, scorned, or ignored, but this may be how your loved one responds to your efforts to help.
- Care for yourself. Carve out time to pursue your own interests and to socialize even when your partner can't join you. You might also want to consider seeking individual counseling.

7 Shrewd Spending Habits to Get You Where You Want to Go in Life

It's not easy being a smart spender in a world where consumers are constantly goaded to buy now and worry about the consequences of their purchase decisions later. But according to personal financial experts, good things come to those who practice wise spending habits.

"If you want to be able to do things like buy a home or a car, take a trip or even start a business, smart spending is the only way to get there," said Jude Boudreaux, CFP®, founder of Upperline Financial in New Orleans, La. "On the other hand, if you're not smart about what you're spending, you are going to limit your future choices. You may have less to spend on the things you really want, and you may even have to work longer before retirement."

Smart spending gives a person the best chance of living life on their own terms, fulfilling their dreams and avoiding financial hardship. The alternative, as enticing as it might seem at the moment, is sure to invite financial problems, from a heavy debt burden and depleted bank account to a later, and less comfortable, retirement.

Being a smart spender doesn't mean being overly frugal or denying yourself things you really want or need. Nor does it necessarily mean spending less. Rather, said Boudreaux, it's a matter of prioritizing — choosing to spend your hard-earned dollars on things that will help you fulfill your life goals and aspirations. Would the money you spend on restaurant meals be better put toward a trip or a graduate degree, for example?

Try applying these seven suggestions to your own situation and you'll be on your way to a fulfilling and financially stable future:

1. Track your spending. Whether with a pad and pencil or computer software, start keeping records of exactly what you're spending money on, from necessities to discretionary items.
2. Commit to following a plan. A spending strategy that, based on your income, specifies how you'll use your money, preferably on a weekly instead of monthly basis.
3. Set goals that are realistic. Having goals in mind, such as buying a home or saving for an exotic vacation, can provide the motivation to stick to a spending plan. But be sure those goals aren't too aggressive. Set modest savings targets to start, then adjust them over time.
4. Use cash instead of plastic. Doing so not only limits your debt burden, it helps you resist the temptation to spend money you don't have, asserts Boudreaux. "I'm a big believer in using cash whenever you can because it helps crystallize the decisions you make and the priorities you have about money. It's a great scorecard."
5. Resist temptation. The compulsion to buy an item you don't necessarily need can be strong. To resist the urge, remind yourself of the big picture — how your choices will impact meeting your long-term goals, the guilt you may feel later about an impulse purchase, etc. Also, avoid places and situations where you're likely to spend money unwisely, Boudreaux suggests.
6. Give yourself room for spontaneity. Don't get carried away here! Build enough flexibility into your spending plan to accommodate occasional unplanned purchases.

7. Lean on someone for support. Couples may find it much easier to practice smart spending habits and resist temptation if they both buy into the program. Given their personal finance expertise, financial planners can provide singles and couples alike with valuable advice, guidance and support.

Financial Planning Association (FPA) ©2016