

Purpose: *Gain momentum*

August 2015 Newsletter



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Some days, you're on a roll. Other days, you have setback after setback. Why does that happen? **More...**



You can't rush grief. This can make it hard in a culture that puts so much importance on getting things done “yesterday.” **More...**



Spending lots of time poolside or at the beach? Why not use the summer lull for a quick financial tune-up? **More...**



I love summer foods. They're healthy and delicious. What're your summertime favorites? **More...**

Getting help

Confidential support, information and resource referrals are available for a variety of concerns — both work and personal. Call for assistance for you, your household members or your adult children under age 26, whether they live at home or not. Call or visit us online today!

Getting momentum on your side

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Some days you get up, get going and everything just “clicks.” You set out to do something and — presto — you do it. You actually pick up steam as you power through your day. You feel energized and productive.

Other days you have setback after setback. It feels like you’re playing catch up all day; you can’t seem to make any real progress. You feel discouraged and exhausted.

Most of us have both kinds of days. What makes one day fruitful and another day frustrating?

Momentum is key

Momentum is energy — both mental and physical — that grows as you get things done. Each accomplishment — no matter how small — helps build momentum that propels you to your next challenge. And every challenge you meet fires you up for the next.

What’s the secret to momentum?

It can be this easy: Structure your day so you’re building energy from the moment you wake up. And you can use that momentum to succeed all day. Here’s how:

- **Follow a morning routine.** Mornings can set the tone for the rest of the day. If your first few hours are chaotic, it can be tough to turn the rest of the day around. A low-key, structured morning routine can help. Eat breakfast, work out, meditate or do whatever helps you create a calm foundation for the rest of the day.

- **Make a daily to-do list.** A to-do list helps you organize your time. Plus, it gives you things to check off as you do them — a great momentum-builder. Each time you check off a completed task, you feel motivated to get more done.
- **Eat your frog.** Mark Twain said: “If the first thing you do in the morning is eat a frog, you can go through the rest of the day knowing the worst is behind you.”¹ For some people, this strategy works: Do your least favorite task (your “frog”) first. Once that’s done, the rest of your day will seem easy. If you prefer, try the reverse: Start with the simplest task and build up to your “frog”. Do what works best for you.
- **Avoid too much multi-tasking.** Multi-tasking is counter-productive. Why? Our brains can’t effectively process two different things at once — much less three or four.² This is especially true if each task requires thought and attention. Jumping back and forth or trying to manage too many things at once actually decreases productivity and creates stress.³ So when you multi-task, you usually lose momentum instead of building it.
- **Don’t forget the rewards.** Reward yourself for successes throughout the day. The rewards can be small — a ten minute call to a friend, a short walk or stretch. These keep you working toward the next reward — a great way to boost your momentum.

¹www.fastcompany.com

²www.forbes.com

³www.coschedule.com

Handling grief in a hurry-up world

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Have you ever lost a loved one, a lifelong dream or a cherished pet? If so, you've experienced grief.

Grief has many characteristics but speed is not one of them. There's no timetable, step-by-step guide or specific end date. This can be hard to accept in a society that puts so much importance on getting things done "yesterday".

What to expect from grief

Experts try to help us understand grief. They've identified many of the common feelings and stages. The bottom line is:

- **Grief hurts.** It hurts emotionally, psychologically and even physically. At times, it may seem hard to bear. Some deny the pain. Some try to escape it by using alcohol, other drugs or medications. As tough as it can be, feeling pain is a normal, necessary part of the grieving and healing process.
- **Everyone's grief is personal.** No two people grieve exactly the same way or for the same length of time. Support groups and talking to others can help you. But know that your grief will follow its own path.
- **Grief takes time.** Death or loss is an event, but grief is a process. At the end of grieving, you will be changed but your life will go on.
- **There are no rules.** Some people feel like crying while others can't shed a tear. Some want to talk while others need to work out their feelings privately. There's no right or wrong. Mourners' needs can't be compared, judged or time-limited.

Ways to help deal with grief

It's important to know some ways to help yourself and others who are mourning. Here are some common questions:

- **What should I say to someone who is grieving?** Many people feel uncomfortable around someone who is grieving because they don't know what to say or do. Avoid dismissive statements like "You'll be fine," "Your loved one wouldn't want you to suffer" or "It's time to move on." When you don't know what to say, say nothing. Put your hand on the mourner's hand. Listen. Bring over a meal. Simple acts like these are supportive and comforting.
- **I've had a loss. When should I expect to feel okay?** You can expect to feel better over time. Typically, the first year is the hardest. You may feel you're on a roller coaster sometimes — having a mix of good days and bad. At some point, you'll realize you're having more and more good days.
- **How can I make my grief go away faster?** Grief is natural and serves a purpose: You're recovering from loss and adjusting to a changed life. It takes time. Rushing it would be unfair to your needs and would dishonor your feelings about the significance of your loss.

Grieving is like the healing of a wound. Give yourself time, patience and lots of self-care.

*Resources: www.turnonyourinnerlight.com, www.seniorliving.about.com, www.sanzplans.com

Minding your “sand dollars” and cents

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The Wall Street Journal calls August the “nap-time of personal finance planning.”¹ Let’s face it: Summer can be a wonderfully laid back time. If you’re spending time at the pool or beach, money may be the last thing on your mind.

Yet in just a few months, holiday season will be here. Your budget and finances will soon be front and center. So it may be a good idea to use the summer lull for a quick financial tune-up.

Time to re-boot your budget?

Life changes and your budget should reflect those changes. Here are some steps you can take to see if your budget meets your current goals:

1. For one month, carry a small notebook and record every cent you spend (down to your morning cup of coffee). If you have a partner or spouse who shares the household income, ask him or her to do the same.

Keeping this spending diary can be a tough task, but there’s a big payoff. You’ll get a clear idea of where your money goes—and where you can save. Five dollars for a coffee might not seem like a big deal. But if you’re buying one every work day, that’s about \$1,300 a year.

2. Add in the costs of food, utilities, car payments, mortgage or rent, cell phones, TV and all other fixed monthly bills.

When you’re done, you’ll have a realistic total for your family’s monthly cost of living.

3. Next, make a list of all income: salary, wages, tips, rental income, dividends, interest and other sources. If you pool accounts with your spouse or partner, include his or her income as well.

4. Finally, subtract expenses from income. Using your family’s total monthly income, create a monthly budget that covers your fixed expenses first. Don’t forget to figure in retirement savings and funds for emergencies like car or home repairs. Add in short-term and long-term wish-list items to the extent you can.

Time to change investment strategy?

Investing is an important part of financial planning. Do you invest? If you have a retirement account, chances are you do! While you’re looking at things with “fresh eyes,” find out if the risk level of your portfolio matches your current goals.

You may want to call on your financial or investment professional for this kind of help. If you don’t currently have an advisor, now may be the perfect time to start a relationship with a professional you can talk to and trust.

And don’t forget...

Whatever your age, you’ll want to think about education costs, life insurance and retirement funds. You can explore other ideas with an advisor, as well as new ways to achieve your goals. An expert can help you create and stick to a plan.

So even if you’re packing up for a hard-earned August vacation, it can pay to make a little time for a basic financial check-up.

¹www.wsj.com

e-Thoughts — Summer eating is the best!

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Our e-Thoughts feature provides close-up views on topics and areas of interest from everyday life.

I love summer foods. I live in New Jersey — the Garden State — so that's part of it. We get absolutely amazing tomatoes, corn, peaches, blueberries and other fruits and veggies grown in state during the summer months. And — say what you will about my state — these New Jersey specialties are fabulous.

Now I won't deny that I also love hot dogs, hamburgers, steak or chicken from the grill. Just smelling those cooking makes me run to the dinner table.

But all the fresh produce really seals the deal. There are chilled soups made with vegetables, grilled vegetables and endless salad options. The pièce de résistance is definitely a dessert tart made of fresh raspberries, blueberries, strawberries or peaches.

So much for my diet, right? Well, yes and no. Luckily, lots of these yummys are also low in calories. And they're healthy too.

So now that it's August, you can bet I'll be attending many farmer's markets and buying from lots of fruit stands. It's one of the real perks of summer!

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