

Passion: Find your inner strength

June 2015 Newsletter



Looking for inner
strength? Look
no further!

How to parent your
adult children

The buck starts here

e-Thoughts —
It's time to commence



Who doesn't wish for inner strength? These days, we really need it as we face the issues of everyday life. But where do we find it? **More...**



Whoops! There's a mistake in this title. You can't "parent" adult children. You'll always be the parent, but your role will change. **More...**



Want to strengthen your financial habits? Money experts offer lots of advice. But here's one popular plan: Pay yourself first! **More...**



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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!

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Who doesn't wish for inner strength? These days, we really need it as we face the issues of everyday life. But where do we find it?

It's closer than you think

You're the only person with the power to change you. So if you're trying to find strength from some source "out there," you're looking in the wrong direction. Instead, look within yourself.

What is inner strength?

Inner strength is the ability to handle change and challenge at work, at home, in relationships and in our world. Of course, even the strongest people can get thrown at times by life's difficulties. But when you have inner strength, you get back up, dust yourself off and keep moving forward.

An important note: being strong is not the same as being aggressive. People who are the first to throw a punch or act in a belligerent way often feel weak inside. Their aggressive behavior is usually a cover-up for not knowing how to handle problems more constructively.

How to increase your inner strength

Building inner strength is not only possible, it's an important lifetime process. Here are some steps you can take along the way:

- **When you're feeling shaky, remind yourself of tough times you've come through.** One source of inner strength is remembering difficulties you've survived. It's not helpful to dwell on past problems. But it is useful to identify coping skills that have worked for you before so you can use them again.

- **Focus on your strengths, passion and talents.** Some people run fast, some love to cook, some sing well or find it easy to make friends. Remind yourself often of your unique strengths. Spend time doing things that are gratifying and lift your confidence — not on things that frustrate you or bring you down.
- **Surround yourself with people who treat you well and have positive attitudes.** You can learn a lot about people by looking at who their friends are. Are your friends caring and supportive? Are you proud to be with them? Do they energize and inspire you? Strength can grow as result of how others see and treat you. Spend time with people who know your value!
- **Take care of yourself.** Diet, sleep and exercise are crucial to good self-care. A car won't run if you don't keep it tuned and you can't function at your best if you don't attend to your wellbeing.
- **Keep a journal of important thoughts or events.** When something goes wrong, write about what happened. Add thoughts on how you might have handled the situation differently. When something turns out well, note the strengths and skills you used to get that outcome. Then re-read your journal when you need ideas for coping or a reminder of your successes, large and small.

Like any other project, finding and fortifying your inner strength takes time, persistence and a good attitude. Get strong, be strong and stay strong!

How to parent your adult children

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Whoops! There's a mistake in this title. Did you catch it?

Here's the answer: You can't "parent" adult children. Once your kids are grown up, your parenting job is over. You'll always be the parent, but your role will change.

What's your new job description?

When you're parenting young kids, your job is "hands on." You set rules, discipline and keep your kids safe. You help them grow to be self-reliant, resourceful and resilient.

When you have adult children, your job is "hands off." You become a friend, support, resource — and a consultant, if and when called upon.

Consultants give advice based on their expertise or experience. As the parent of a grown up, your services as consultant may or may not be desired. And it can be a tricky situation even if you're asked. Why?

- If you give advice to your kids, it implies they can't come up with the solution themselves.
- If your advice doesn't work, it's your fault.
- If your advice does work, your adult children won't feel stronger from having solved the problem on their own.

How not to give advice

Consider not giving advice, even if your kids ask. Instead, try to engage them in conversations where you help them explore options. Then let them make the final decisions.

If you use this approach, you're helping them discover and evaluate solutions. You bring your experience to this process as

you suggest options they may not have considered. But in the end, they're still making the choices.

Be available, but not pushy

Think back to when you were a younger adult. How much involvement did you want your parents to have in your everyday life? Didn't you want to stand on your own two feet? Your adult kids are likely to have the same feelings.

Tone down criticism and turn up praise

Criticizing your adult kids doesn't motivate them. Instead, it deflates them. That makes them less likely to share with you. Finding and praising strengths is the real motivator. And it's more likely to keep communication open between you, too.

Try not to feel shut out

It's natural to hope your kids will be in touch often. But try not to be hurt or angry if contact isn't as frequent as you'd like.

It's not a personal thing: Your kids are taking the next developmental step by building their own adult lives. They're off on the adventure of a lifetime.

Time to refill your empty nest

At one time, it may have seemed you'd be raising your kids forever. But parenting is a "phase" like many others.

Once your kids are grown, it's good for you and them if you continue to lead a productive, satisfying life. Put your energies into fulfilling old interests and pursuing new ones.

Show trust and confidence

You raised 'em! Now let them spread their wings and show the results of all your hard work.

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Want to strengthen your financial habits? Money experts offer lots of advice. But here's one popular plan: Pay yourself first!

You come first

Here's how this strategy works: You get paid first when your paycheck arrives. This doesn't mean you get to go out and "shop till you drop." Paying yourself first means the first thing you do is put money aside for your goals.¹ These goals focus on savings.

Surveys show that Americans don't save enough. Most of us know we should save for emergencies, retirement and other long-term goals. Yet only 23% have the 6-month emergency cushion most experts suggest.² And 26% have no emergency funds at all.³ Only 18% say they're putting away enough for retirement.⁴

Overcome obstacles to saving

Many people say their living expenses are too high. They don't think they have enough left over to make saving worthwhile.

It can seem frustrating to put away small amounts. But those dollars grow over time. It's important to save — regardless of how much.

Why? It's about getting into the habit. While the amount matters, it's less important than the habit of saving. Once you get in the routine, you'll be more faithful to the cause — you! That's why this plan is called "paying yourself first."

Start with direct deposit

One of the basics of paying yourself first is to have your paycheck deposited directly into your bank account. Then, set up automatic transfers into your retirement savings so you never even "see" that money — until you need it later.

Next, figure out where your money goes

It's helpful and instructive to see where your dollars really go. Some experts advise dividing your costs of living into four "buckets".⁵ They are:

- **Fixed monthly costs.** These include food, rent or mortgage, phone/internet, car payments, credit card bills and other items you pay every month.
- **Recurring costs that aren't monthly.** These may be clothes, gifts, haircuts, pet expenses, car repairs, household items, insurance premiums, real estate taxes and such.
- **Your goals.** These may include paying off credit card debt and student loans and building emergency, college and vacation funds. (Retirement isn't listed here because of the earlier tip to take that money out of your paycheck automatically.)
- **Your choice.** Here's where you get to decide how to spend the rest of your money. How much do you use for movies, personal luxuries, going out for lunches or dinners, babysitting and other optional items? Ideally, what you spend is based on what's left after you meet your debts to the other three buckets.

Earn, learn and plan

Managing finances is hard. These tips may give you some new ideas on ways to handle, spend and save your hard-earned money.

^{1,2,3,4} www.forbes.com

⁵ www.learnvest.com

e-Thoughts — *It's time to commence*

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

I'm invited to four graduations this month: one preschool, one kindergarten, one high school and one college. A lot of pleasure — and a lot of gifts!

Graduations mark the completion of something — a grade, a course of study or a degree. And yet they're called "commencements." So they're endings as well as beginnings. That's interesting, isn't it?

Endings and beginnings can both be difficult. But somehow the fact that graduation is a combo ending/beginning makes it seem like it "should be" easier. It almost sounds seamless: You just finish and "slide" right into a new beginning, right?

Of course not. Surely, preschool graduates do slide right into kindergarten, as kindergarten graduates slide into first grade.

But those who finish high school and college have more complicated transitions. Will they continue their studies? Do they go to work? Do they start saving for the future? Do they move out, move on or move back in?

I have a lot of respect for people who are facing endings and beginnings. They both call for you to do a lot of thinking. They may involve major life changes. They're joyous, melancholy, proud moments.

Congratulations to all the graduates and families of graduates who are reading this. And good luck with your endings and beginnings!

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