

From the Heart . . .

...Life Skills for Today's Family

By Sharon L. Benedict MS, CLC



TIME & MONEY . . . CHOICES

Recently, I went on my routine fast walk exercise in a new housing development near home and heard a wolf-whistle from behind me. Did I turn around? Of course not, but I did glance to see if there were any *younger, attractive females* around! To my pleasant surprise, there were none. All of a sudden, I had a bouncier step to my walk and a smile on my face. Why not believe it was for me! Ya'll face it. At the glorious age of sixty-one, those moments do not come everyday, not even in a year. OK, so it may not have been for me, but I have the right and privilege to believe it was!

For the younger crowd, time may slip away like a soft breeze over the face. For us more senior crowd, the breeze often turns into a blistering gale creating a prune like countenance with each passing year! But before I get too morbid here, let's see the brighter side to life.

Have you ever thought that a "Slinky" toy would give us some clues? Although I assume everyone knows what a "slinky" is, here's a little history. This classic toy was actually invented by accident. Richard James, a naval engineer, was attempting to develop a spring that would keep sensitive ship-board instruments steady at sea. While experimenting, a torsion spring fell off a table. Amused and curious about this springs' accidental movements, he thought with the right steel properties and tension in the wire, he could make it walk, not just fall.

The first "Slinky" was marketed in 1945, and has been with us ever since in a variety of creative forms. Today, the Slinky is used in teaching sound waves in physics classes, decorative light fixtures, manual therapy, antennas, drapery manufacturing, and as pecan pickers. When speaking to groups, I bring out my own Slinky to start off the conversation about any number of life skill issues. Curiosity is definitely sparked.

My stretched out Slinky reminds me that in life we all have ups and downs. We will also sometimes feel like we are going around in circles, especially with our time and money. But if you look a little closer, we are going in some direction with each passing day. The mystery is often trying to figure out where we are headed.

Here is your first clue to some simple, but not always easy, ways to determine the why and how of your time and money spending behavior:

- **Choice of family focus/core values—attitude and behavior**

Family focus consists of those key core values, our beliefs we hold dear and hopefully express in our daily life. Core values can describe a variety of personally desired attributes, such as acceptance, attractiveness, authority, contribution, courage, dependability, faith/faithfulness, generosity, honesty, health/wellness, integrity, purpose,

satisfaction, sense of humor, wealth, world peace. Yet, our attitude and behavior may reflect a whole other set of values, contrary to our desired ones. What we actually think, say, and do reveal what we really believe.

With each relationship and personality, certain behaviors help demonstrate our desired core values. These are five behaviors I personally strive to follow—*Be specific, Be in agreement, Be consistent, Be helpful, Be flexible*. When we embrace our core values in attitude and behavior, positive changes happen—often noticed first by loved ones. Hopefully, this leads to everyone experiencing positive transformation.

These five behaviors center on your willingness to communicate and actively listen with a tender heart. You do have the capacity to “disagree agreeably.” So, when you start to divvy out family roles and daily duties, remember these are the people who love you and only want to experience love and compassion in return. Mutual respect and creative collaboration can successfully work when appropriate attitudes and behaviors are firmly in place.

Sometimes, however, relationships can be at best, difficult. Life and childhood experiences get in the way. That’s when seeking professional help from a trusted counselor or pastoral care giver may prove a God-send. Our behavior is often directed by our perceived beliefs about ourselves, others, even God. Sometimes, we just need a little help along the way to unravel the confusion and deeper mysteries of why we behave the way we do. I know I did years ago and am forever grateful.

Then again, as time is up for now, I remember, my *altitude of gratitude often depends on my attitude*. Check in next week for Time & Money clue #2. Here’s a hint: Have you seen *The Dreamer* movie lately?

Suggested reading:

Authentic Leadership: Rediscovering the Secrets to Creating Lasting Value by Bill George
Building a Life of Value : Timeless Wisdom to Inspire and Empower Us, Values of the Wise Series, Volume by Jason A. Merchey

Procrastination: Why You Do It, What to Do About It by Jane B. Burka

The Time Trap: The Classic Book on Time Management by R. Alec MacKenzie

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Is it time to dream BIG?

With the arrival of my sweet family and my first precious grandbaby this year, this Christmas season was a very special dream come true. Yet, I spent considerably more money than I planned having a great time! It was worth every penny!

With the New Year, I have every intention to get back on track with my budget. Does this sound familiar? I did support my family focus and core values but slipped a little on the dollar side. Yet, isn't it wonderful to know this is a new year, a new beginning, to refocus on where we are heading with our time and money. So, here's the answer to the next clue I mentioned on improving your time and money spending behavior.

- ***Choosing dreams and goals to support your core values***

If you haven't seen *The Dreamer* movie (<http://www.dreamer.dreamworks.com>) lately, I encourage you and your family to give it try. *Dreamer: Inspired by a True Story* is about a father who, for the love of his daughter, sacrifices almost everything to save the life of an injured racehorse and bring the promising filly back to her former glory. Among

the many notable film stars, Kurt Russell plays the father who was once a great horseman, whose gifts as a trainer were now being wasted on making other men's fortunes. Yet, with all the disappointments and life challenges facing him, he was blessed with a determined and faith-filled daughter who teamed up with an extraordinary horse to have her own special dream come true for her family.

Within each of us are special dreams we hold dear. Sometimes, we keep them to ourselves because others may not understand. People may also discourage us in a variety of ways from following those dreams. Those core values you hold dear keep your dreams and goals in tact, no matter how many friends and family members discourage you from going forward. Your attitude and behavior also determine your destiny with those dreams and goals. Again, what you actually think, say, and do reveal what you really believe. The first step in knowing what you believe is to . . .

FACE YOUR MOTIVES FOR THOSE CHOSEN DREAMS AND GOALS

Success in changing the way you spend your time will only happen when you are honest about your motives. We all deal with the realities of what I call "controlled chaos." We all eventually burn out trying to live a "catch up" existence. Without knowing your specific dreams and goals, life's journey will have little conscious purpose or direction. Much of life's joy and motivation are lost along the way. Time will then just float away as you "muddle" through life letting circumstances direct the journey.

However, as you are honest about your motives and line them up with your core values, you will be able to practice what you believe. You can then simplify your life as you determine priorities for fulfilling your dreams and goals.

Are you now geared up to write down your core values, dreams and goals? Set aside time this week to write them down. Just a few examples for dreams and goals may involve where you want to live, work, children, finances, personal development, travel, health/wellness. Dream as BIG as you wish about anything that supports your core values! Once written, you will then be ready to plan with clarity and purpose; and refer back to them throughout the years. In the next issue, *Strategic Planning* for you and your family will be the topic. In the meantime, feel free to submit any topic of particular interest to you. I would be glad to consider writing on a selected topic from the 12 life skill dimensions covered throughout the year—Relationships/Core Values, Time Management, Career/Money Management, Recordkeeping, Housekeeping, Home/Vehicle/Possessions, Family Healthcare/Wellness, Meals, Childcare, Recreation/Entertainment, Reflection, Celebration.

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Is it time to PLAN?

"Money Isn't Everything." We may all want to believe this, but most of us are far from living it. Just ask someone who barely makes it through their month's paycheck, and you might hear a different phrase—or two! Yes, money can buy a house, but not a home. Money can buy a bed, but no sleep. Money can buy a clock, but not time . . . and the list goes on. What about our often times mixed up view of love and money? Then, haven't we all been tempted to put that dollar down on that sure-fire lottery ticket?

Ellen Goldstein from Bankrate.com interviewed eight lottery winners who spent their millions. "For a lot of people, winning the lottery is the American dream. But for many lottery winners, the reality is more like a nightmare." ⁱ One woman won the New Jersey lottery not once but twice, totaling \$5.4 million. Today the money is all gone and she lives in a trailer. For many, the money is spent within the first eighteen months. They just couldn't say "No" to everyone who wanted a piece of the pie . . . a relative, a business partner, themselves. They were constantly trying to please their family or gamble it away hoping to win more. In hindsight, they admitted they were careless and foolish with each

decision. Most were more heavily in debt after the windfall disappeared than before it arrived!

How do you insure you won't experience the same unfortunate outcome? How would you safeguard your windfall if you were lucky enough to win a lottery or inherit? How should you take care of what you already have?

With conscious planning, forward action, and discipline, you can begin to safeguard your money and time; and help you form a solid foundation that will directly impact every area of your life. For now, focus on:

- ***STRATEGICALLY PLANNING* THE USE OF YOUR TIME AND MONEY**

Remember, facing our motives about our dreams and goals also holds true for how we spend our money. Your time and money are intricately involved in the process of goal setting and daily living—where you live, work, utilize services, and every daily routine such as showering, breakfast, reading the paper, and watching your favorite TV program.

Plans are short-term and long-term—now, one month, one year, five years, ten years, life legacy. It may seem too much to think about all of these things at first. Be encouraged that life changes do not happen all at once. Taking one step at a time makes success possible. Most life goals are built on small daily steps toward a larger goal. As you look over your daily life, you may have portions of your goals already set in place!

Here is an easy tip to begin your strategic planning. Place those core values, dreams, and goals you listed last week on a large sheet of paper. Initially

focus on three dreams and three goals, then prioritize them using four columns titled:

- Core Values (1st column)
- Dreams & Goals (2nd column)
- Set SMART Date (3rd column)
- Contact people (4th column)

This one-page life plan worksheet will provide a useful beginning as a routine reference for ongoing discussion and feedback with family, friends, and other contact people. You will be surprised how many may want to help you and be a part of your dreams and goals. Start a life plan notebook with this worksheet for you and your family.

Time and money management is really life management the SMART way (Specific, Measurable, Attainable, Realistic/Relevant, Time-phased). Sadly, for many Americans today, no more than about 10% establish a life plan. The majority fall into one of these—no plan, wrong plan, outdated plan. People rarely achieve what they do not plan and work for. I encourage you to be one of those 10% who commit to an ongoing strategic life plan.

It is important to understand that although planning may set the course, it doesn't always control the outcome. Knowing how to bend with the breeze or twisting gale is a precious gift to hold near. Achievements are great, but life is truly lived by the lessons we learn and the relationships we are blessed with.

These truths do not make planning irrelevant. Quite the contrary, we have all heard the axiom, “People who fail to plan, plan to fail.” Strategic planning definitely helps tip the scale more in your favor.

So, venture out and begin your journey by asking yourself these questions: “Am I having fun yet?” What drives the gears of my clock? How do I change the way I use my time and money? Where is my passion for life? Then write it down! The next several issues will go into more detail on *Fitting Your Plans into Your Life & Relationships*. In the meantime, Zig Ziglar, a prominent motivational speaker and consultant, sums up our reasons for strategic planning:

“What you get by achieving your goals is not as important as what you become by achieving your goals.”

ⁱ Goldstein, Ellen. *Eight lottery winners who lost their millions*. MSM Money. <http://moneycentral.msn.com>. Accessed November 12, 2005.

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