

# *From the Heart...*

## *... Life Skills for Today*

*By Sharon L. Benedict MS, ACC*



## **Possessions—the “stuff” life isn’t really made of**

(published in Boerne Star, Friday, May 7, 2010)

How’s your “stuff”? Are your possessions that surround you providing help and support for your daily life? Do they gift you with more time and vitality shared with family and friends? I hope so. Possessions or our “stuff” often times clutter and crowd out what is most important in our lives.

Don’t get me wrong here. I love to shop like the next person. There’s so much fun in the romance of finding that perfect outfit to wear or what about the next hi-tech computer gadget? Believe me, both are fun to find any time—at least for me! Yet, I always need to catch myself to make sure I’m not obsessed about having to have it. Getting back to the basics of buying the next great thing is not an easy task in our fast-paced, keeping up with the Jones’ national mindset. I bet, though, with the economic difficulties so many are having these days, we have all gone back to the drawing board of our lives to figure out what supports what is most important.

What is important doesn’t mean just tomorrow but in the years ahead. Are you currently in a dilemma on how to bring your desires, dreams, and goals into synergy, particularly in these tough financial times? If you share the same dilemma for many of us, this month’s articles will focus on some basic tips for figuring it all out. It’s not really that complicated yet still challenging for us all.

The first tip was shared above—what is most important to you, today, tomorrow, your lifetime? Start with listing your top five core values right now. Then next to them, write down your top five life dreams and goals you believe purposefully and strategically support those core values. Put an estimated date you would like to see those dreams/goals fulfilled. This can be a little tricky. For certain personality styles, writing down a date can sometimes become a deadline drudgery! For some, they charge ahead no matter what to meet that deadline. Yet, somewhere along the way, a core value or two is left behind. The end-result or product/possessing became more important than the process or journey getting there. And often times, relationships are hindered and harmed along the way.

For other personality behavioral styles, a deadline is simply a wish list without the work to get there. It feels really good to have the dream or goal—eliciting all kinds of warm and fuzzy good feelings. Along the way, the plan really never gets off the ground. Disappointment or “Oh, well, that’s fate” sets in. At the same time, again relationships are hindered and harmed along the way. So, be sure to be flexible with your deadlines. And by all means stay focused on your core values as you plan out reaching your life dreams and goals.

Making decisions are a big part of daily living. Every choice will either become something we need or something we want. In the next article, the focus will be on prioritizing purchases and decisions according to your core values and life goals. Without giving priority to our purchase of possessions, much of our life and financial assets are “muddled” away until we get hit with a crisis. We then will wonder where the money went, and how can we recover what was lost, if at all.

But, be of good cheer, you will actually be on an exciting journey of discovery about yourself and where you want to head in life. You will discover and more consciously plan your daily routine, decisions, and choices based on your core values, goals that will offer you vitality and purpose each day. This is what life is all about—seeing the big picture in bite-size pieces all fitting together. There will even be room for life’s surprises along the way because you have embraced being kind to yourself and others—offering flexibility and fulfillment for all.

Therefore, the next article will cover some basic buying tips around five questions to always ask yourself before you buy!—another wonderful bit of “stuff” in your life. Here’s a hint...”Is it a need or a want?” And both have an important place in your life. See you then.

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# *From the Heart...*

## *... Life Skills for Today*

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## **Possessions—five questions *before* you buy! Part 1**

(published in Boerne Star, Friday, May 14, 2010)

Life may get complicated at times, but the decision to buy more “stuff” that enriches your life and relationships can be fairly simple. With just five questions to ask yourself *before you buy*, you can more easily make the connection between your possessions or “stuff” and your life.

If your answers to all five questions are “yes,” you then have a clearer roadmap to follow for each potential purchase. Yet, your answer to some of the questions may be just a bit more involved. Let’s start with reading over a couple times all five questions.

- 1. Is it a simple desire that I can do without or is it important and necessary to my life?**
- 2. How does this item fit my personal, professional, and life goals?**
- 3. Do I have the money to pay for it and take care of it?**
- 4. Am I willing to give up something else in order to get it?**
- 5. Am I willing to wait and create a SMART plan to purchase it later?**

**Question 1: Is it a simple desire that I can do without or is it important and necessary to my life?** Here is a contrast question asking you to reflect on whether you are really looking at a want or a need. And that can get a little thorny. Both have an

important place in your life. Wants are actually very good things when they support your life dreams and goals; and encourage healthy relationships. Simple desires come to us every day as we see something in the store window that attracts our attention. You may even entertain purchasing it since the cost is fairly minimal in your view; and you have a few more dollars left in your checkbook for the month anyway. You may think, “This is no big deal to the big picture of my life, and it will be fun to have.” You may be right in the short-run, maybe even the long-run. Yet, again, add up about a hundred of those purchases and see in ten years where you are not just financially but with your life in general. Will you see a connection to where you are now—good, bad, or ugly?

And with the part that asks if it is important and necessary to your life, you may say “It’s definitely important to me but possibly not necessarily necessary to my life.” That can happen. One example could be a car purchase. Now, most of us all know that having a vehicle to drive is an essential part of daily living in our community and nation. However, could an economy car with a price tag under \$20,000 work well enough? Or do you see yourself so clearly seated in the latest or even vintage Lamborghini? What other factors, other than cost, are important to you in the decision?

We all have fantasies about the “what ifs.” And those fantasies can be lots of fun to imagine. Many times, that is how our innate creativity comes alive and begins to spark planning ideas. Yet, we all need to balance it with the here and now. As we come back to our reality, we must ask ourselves, “Really, what is most important to me, right here, right now; and how will this affect me in the years ahead?” This same question is valid for any choices you are about to make in your life—from a job, relationship, marriage, divorce, health, travel...you name it.

So right now, focus on something you would like to possibly purchase. Ask yourself this first question and share your thoughts with your family or trusted friend who will not just nod and agree with you, knowing the ultimate decision is yours and no one else. Your family member or friend would be someone that would ask inquiring questions to help you envision how your purchase fits into your life today and the years ahead. Try not to be defensive in the dialogue, but open to inquiry and creative discovery about yourself and your life dreams and goals. You will then be ready for the next question.

**Question 2. How does this item fit my personal, professional, and life goals?**

This is where you will do a little homework. Take some time to reflect and write down your top five life goals for your personal and professional life. **How is your decision to purchase an investment in your values, dreams, and goals?**

Then begin to do some research on your potential purchase—type, model/features, cost, planning/preparation work, care requirements, etc. This applies to whether you are thinking of buying a car, home, simply a coat or pair of shoes. Then see how it fits into your top five life goals. Get into the routine for reflecting on any purchase, small or large, based on this question. Once you have moved through question one and two, the next article will cover question three and four in more detail. Are you beginning to envision how all five questions relate to each other? See you next time for part two.

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# *From the Heart...*

## *... Life Skills for Today*

*By Sharon L. Benedict MS, ACC*



## **Possessions—five questions *before* you buy! Part 2**

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In the previous article, five questions were offered to help you focus on your priorities when wanting to buy something. The first two questions got you started with one particular item you chose to spotlight—whether product or service. (1) Is it a simple desire that you can do without; or is it important and necessary to your life? (2) How does the item fit your personal, professional, and life goals?

Now that you have moved through question one and two, here are questions three and four:

**3. Do I have the money to pay for it and take care of it?**

**4. Am I willing to give up something else in order to get it?**

Let's assume for the moment you have decided that the item you want to purchase is important to you and fits well enough into your personal life goals. You have also done your homework on the purchasing particulars— type, model/features, cost, planning/preparation work, care requirements, etc. Now, do you have the money to pay for it, as well as take care of it? Often times, depending on the item, maintenance does involve cost that requires equipment and supply purchases to keep the item working at top condition; thereby extending the life of the possession or “stuff” you so very much

would like to have. Keep this in mind as you check out your budget.

As you consider your response to question three (3), give yourself time to reflect on the commitment in time and money you will be making to that possession in its care and maintenance. This will help you get beyond the romance of owning that item to getting real with the risk of possibly ignoring the care needed, for lack of time or motivation. Even back in 100 AD, Gaius Plinius Caecilius Secundus, also known as Pliny the Younger, had this to say, “An object in possession seldom retains the same charm that it had in pursuit.” Secundus (Pliny) was a lawyer, author, and magistrate of Ancient Rome and was considered to be an honest and moderate man who advanced through several Imperial civil and military offices; and was well acquainted with notable historians, biographers, and philosophers of the time. Pliny's largest work was a series of personal letters of everyday life directed to his friends and associates. He too questioned himself on the quest to possess.

Here’s a few for you at this moment. “Will having that possession steal precious time with your family and friends?” Will the item eventually become not as important to you anymore and drain some of your joy in everyday living? If you still believe the item is important to you, fits into your personal life goals, you have the money for it, and are willing care for it as well, then take another moment to answer questions four (4).

This next question will help you dig a little deeper into your motives for purchasing the item. Although you believe you have the money for it, put that aside for the moment. Let’s say, you don’t have the money right now but really want the item. You may even consider it a need. Are you willing to give up something else in order to get it? And if you are, what item or lifeskill would be impacted?—your time,



relationships, job, financial commitments already in place, health, childcare, travel plans, you name it.

If you are beginning to feel like you wouldn't be willing to give up something else in order to get that item, then possibly it's time to rethink the purchase, at least for right now. Check out your motives and share your thoughts with your spouse, family, or trusted friend. You may even want to revisit your financial advisor, particularly if it's a significant purchase that would have a major impact on your financial future. There's no one like a trusted financial advisor who assists you in setting financial and life goals that fit together. You will then hear an objective perspective on the basis of what you have established and committed yourself to—related to not only your financial goals, but also your professional and personal life.

Take time out this next week to reflect on question five (5), “**Am I willing to wait and create a SMART plan to purchase it later?**” This last question will define really how important your purchase is to your life by the commitment you make to plan it out the SMART way. Stay tuned for getting down to really knowing what a want is, as well as a need. Again, both have a place in your life. Yet, your want and your need will both hopefully share in supporting your core values, along with professional and personal life dreams and goals.

Again, are you beginning to envision how all five questions relate to each other? See you next time for the finale for this month on purchasing your precious possessions or “stuff!”

--Sharon L. Benedict, MS, ACC, is a certified life wellness coach-consultant, specializing in life skills, wellness, and creative arts development for individuals, businesses and organizations ([www.harvestenterprises-sra.com](http://www.harvestenterprises-sra.com)). She welcomes your questions and comments and can be contacted at [seekreachachieve@gvtc.com](mailto:seekreachachieve@gvtc.com).

# *From the Heart...*

## *... Life Skills for Today*

*By Sharon L. Benedict MS, ACC*



## **Possessions—five questions *before* you buy!** **Part 3**

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“Before we set our hearts too much upon anything, let us examine how happy those are who already possess it.” These insightful words come from Francois de La Rochefoucauld of the 17<sup>th</sup> century, a noted French author of maxims and memoirs. His writings have been summed up as "everything is reducible to the motive of self-interest" with the term "gently cynical" applied.

We can still apply his words these days to our fast-paced, keeping up with the Joneses national pastime—even in these tough economic times. Throughout this month as we have focused on five key questions to consider *before you buy* that item (whether product or service), you are now at question five (5). Let's first reread the first four questions:

- 1. Is it a simple desire that I can do without or is it important and necessary to my life?**
- 2. How does this item fit my personal, professional, and life goals?**
- 3. Do I have the money to pay for it and take care of it?**
- 4. Am I willing to give up something else in order to get it?**

Are you still at the place where the item is important to you, even necessary to your life;

fits your personal or professional life goals; you are willing and committed to caring for it; and although you may have the money to pay for it, you consider it important enough that you would give up something else in order to get it? Are you satisfied with your answers to these four questions so far and still want to purchase that item?

If so, here's your final key question five (5), "**Am I willing to wait and create a SMART plan to purchase it later?**" This last question strategically defines how important your purchase in reality is to your life by the commitment you make to plan it out the SMART way. As you reflect on this question today, you will be getting down to really knowing what a want is, as well as a need. Again, both have a place in your life. Yet, your want and your need will both hopefully share in supporting your core values, professional and personal life dreams and goals.

Let's look at the first part of the question, "Am I willing to wait?" What does it feel like when you ask yourself to wait? Are you content in the prospects of possibly having to wait for a few weeks, months? What about a year or two, or ten? Does the content swiftly disappear with having to wait a longer period of time? What if you wait a month or so? Often times, you just may find yourself less enamored in that precious possession you were so intent on purchasing. There's nothing like letting time pass to get a handle on your want or your need.

Now let's size up while you are willing to wait (assuming you are), how you will go about creating a SMART plan to purchase it later. What is SMART? This acronym basically guides you through the steps toward making a wiser decision in any purchase. SMART means Specific, Measurable, Attainable/actionable, Realistic/relevant, and Time-phased/time-oriented. When your potential purchase is considered, researched,

and evaluated on the basis of your core values, personal and professional life dreams and goals, you will be more proactive and purposeful in your choices. You will be more *specific* about whether this item is a want or a need. Whether it turns out to be a want more than a need, judge it in light of how important it is to your life. The impact of your potential purchase should be *measurable*. This means you can not only put a dollar amount down gauged with your current budget and long-term financial goals, but also your life goals and impact on your relationships.

*Attainable* or actionable means just that . . .do you believe you can actually make it happen based on a specific and measurable plan? Then you want to immediately consider, “Is it a *realistic* purchase?” Is it relevant to my life and relationship priorities? Is it *time-phased*/time-oriented. Have you given yourself enough time to accomplish the plan to purchase; and does it fit into your short-term and long-term life goals?

There you are—five key questions as your *Basic Buying Checklist* and five SMART steps to strategically map out every purchase you dream about. Remember, for every dollar spent, I encourage you to give yourself time before you buy. Can you envision the purchase as an investment in your life and those you love and care about? Please, no rationalizations here, as tempting as it is for us humans.

To make it even easier for you to remember these five questions, you can create your own *Basic Buying Checklist* on a business card size using Word or Publisher and print it on card stock (or just write it out by hand on an appropriate card size). On the back side of the card, write in your top five life dreams/goals that support your core values. You can even laminate it if you so wish. Place it in your wallet right next to your checkbook and credit card to keep it handy for staying focused on your priorities.

Whenever you are about to bring out your checkbook or credit card, read both sides of the card to see what answer you will give yourself. As you begin to do this as a buying routine, may you also remember to always enjoy and appreciate your family and friends where your true joy in life and living rest.

These words by Queen Elizabeth I (1533-1603) even hold true in our 21st century world. *"All my possessions for a moment of time."* I encourage you to possess your time with those you love. ***A life that is simple is a life that is shared with others.***

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