

From the Heart. . .

...Life Skills for Today's Family

By Sharon L. Benedict MS, CLC



TIME & MONEY . . . CHOICES

Is it time to PLAN?

(published in Boerne Star, Friday, Jan. 6, 2012)

Now that the holidays are past and a New Year has begun, can you say “*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.”¹ 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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From the Heart...

...Life Skills for Today's Family

By Sharon L. Benedict MS, CLC



Relationships...through the good times and the bad

(published in Boerne Star, Friday, Jan. 13, 2012)

No matter the good times or the bad, what one thing holds your family together through both? I decided to contact some people to hear what they put at the top of their list. Here's are the responses:

- Acts of Kindness Every Day
- Be a role model – walk your talk
- Be flexible & calm
- Commitment for a Lifetime
- Don't try to control other people
- Encourage family unity
- Encourage the dreams of the other
- Family First
- Harmony that brings peace and contentment
- Laughter together, not at
- Listening
- Love & Duty
- Our Faith in the Lord
- Praying Together

Is your top one missing here? If so, send it my way and will add to this in the next article.

For many families, problems and crises comes in many packages. It may be related to career, money, infidelity, divorce, special needs children, teens making at risk choices, health challenges, a death in the family or close friend, even from laziness to lawsuits. How these circumstances are handled in one's family depends on holding fast to the value of family, with humility, honesty, and genuine love one for another. Then, we will be able and willing to sacrifice for each other to keep the family together.

One thing not on the above list is the family meal, which is often a rare occurrence today. I believe the family meal at home does more for keeping the family intact than most any other daily routine. Francine du Plessix Gray, a Pulitzer Prize-nominated writer and literary critic, considers the family meal an integral part of caring for one another and holding families together. *“The act of nutrition is not a purely physiological event... The family meal is a formality that cultivates in us... a capacity for sharing, generosity, thoughtfulness, a talent for civilized conversation.”*

Here's another gem. Let me leave you for now with a simple but powerful truth that has been at the top of Mother Teresa's priority for families. *“Let us make one point, that we meet each other with a smile, when it is difficult to smile. Smile at each other, make time for each other in your family.”*

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From the Heart...

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By Sharon L. Benedict MS, CLC



Relationships...through the good times and bad, part 2

(published in Boerne Star, Friday, Jan. 20, 2012)

No matter the good times or the bad, what one thing holds your family together through both? That was the question I asked in the last article. After listing some of the responses last week on this question, I received several more. Surprisingly, many were again focused on their fervent faith in God, caring for one another, and hope for the future. Here they are:

- God as the head of our family
- Respect for each other
- Submission to the Lordship of Christ! (Bet you know who this one respectfully came from—a passionate pastor of course!)
- God is in control of our lives—our hope, trust and faith allow us to continue to follow, Jesus Christ, Son of the living God, through the good and bad times (no, didn't come from another pastor, just a very passionate Jesus follower)
- Depending upon one another, offering comfort and support—knowing we are not alone but have one another
- Talking about and sharing all our joys and/or sorrows

- Sharing experiences together; and in the enjoyment of these experiences, laughing together
- Chill out and don't take yourself too seriously; enjoy being an imperfect human being
- Believing and knowing in your heart things will always get better

From all the responses, I have been encouraged to see that people are still more assured of their future and lives than I assumed—at least from the sampling received. I would hope this would be true for not just our own community but our nation as well. And that maybe I should consider my own faith attitude and perspective on the good times and bad.

Sometimes in the middle of a hectic day or week, I forget that I have an opportunity to rely on more than myself to get through the day and my life. My readers' responses have helped me reflect on how important our faith is no matter what we are going through—good or bad.

So, as you consider your own good times and bad, Paul Harvey, again, said it better than most. "In times like these, it helps to recall that there have always been times like these." A nice closing response to my question, I would say. Wouldn't you?

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From the Heart...

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By Sharon L. Benedict MS, CLC



Relationships...CHANGE

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How do you feel about that word, change? Yes, I know we have all been beaten beyond recognition by that word, politically speaking, in the past several years. Yet, one of the absolutes in life for us all is that “change” is an unavoidable human condition.

With every second that passes, look to the right or left and change has occurred. You moved. Even when you are standing still, frozen in place, your eyes blinked. Change occurred. Even if you tried to not even blink, your body is in swirling motion, processing food, moving nutrients through your blood stream to your brain, pumping heart and muscles. Change has occurred.

In one moment you were thinking about what you will have for dinner, then you get a call. Your mind shifted in that moment. Change occurred intellectually, emotionally, even physiologically. In addition, that call either introduces you to a new relationship with new dynamics ripe for change or alters a relationship you may have had for years. Right within that conversation, change occurred. That change may be for your eventual good in life or bring struggles you just as soon avoid.

When we were in our teens, change, whatever form it came in, was exciting and offered a new adventure to embrace and explore the unknown. You

couldn't wait for something new to show up. Yet, as time moved on and takes us into our senior years, change isn't so much a friend anymore it seems. We would like to slow time down, even do a "freeze frame" to be free from what may be coming around the corner. The unknown becomes less of a friend with each passing year. It feels good to be comfortable knowing that everything is exactly the same as it was a few moments, hours, weeks, months earlier.

Again, change is an inevitable part of our human condition. One of the paradoxes of change is that there are some things we have no control over. Change will happen whether we want it or not. Then there are times in we are definitely in the driver seat determining by our choices those changes that present themselves. Knowing the difference is the challenge and opportunity. In both arenas, we all have the option to choose how we respond.

"All human situations have their inconveniences. We feel those of the present but neither see nor feel those of the future; and hence we often make troublesome changes without amendment, and frequently for the worse." Benjamin Franklin's words here gives us a glimpse into the power within our own hands and heart bringing outcomes we may or may not want. And often when making "troublesome changes", we are stuck and unwilling to amend or change where it landed us.

Whether because of pride, fear, or just wanting to "freeze frame" for awhile, the situation can then even get worse. With all human situations, relationships drive us in and out of those situations.

As you consider your own “human situation” and relationships start to see each change more as an opportunity to become the person you were destined to be. Garry Jenkins quotes Ford in the biography, *Harrison Ford: Imperfect Hero*, “We all have big changes in our lives that are more or less a second chance.”

Every change becomes a second chance. Are to ready? In the pioneering work of James Prochaska, PhD (reference source: *Changing for Good*), “stages of change” and “readiness for change” are known tenets throughout the integrative medical practice community as well as many other arenas. Changing behaviors begins with the acknowledgment of where you are in those stages of change with any specific “human situation” and relationship.

You are then ready to make a choice to move forward in those areas of your life and relationships needing change. For those relationship you choose are on the journey with you all the way.

Intention is definitely a valid position to be in. It’s a great beginning. Yet, intention must be accompanied by some specific action within your power to make, effecting the change you want. The journey is just that...a process you travel through.

As a life coach, these stages of change are integrally involved in my profession, helping clients move through them to the place they want their lives to be. Throughout your life you actually find yourself in any one of these stages with any particular area you choose to work on. Here are these stages of change:

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|-----------------------|--|
| Precontemplation (PC) | Not intending to take action in the foreseeable future. You actually hadn’t thought about it much. |
| Contemplation (C) | Seriously intending to make a change in the next six months but have not made a commitment to do |

	so. However, you are definitely giving it some thought.
Preparation (PR)	Intend to change in the next 30 days and have taken some small behavioral steps toward action. You have begun to take your first realistic step toward change.
Action (A)	Have successfully changed for less than 6 months. You have made definitely progress in changing your behavior and have more to do.
Maintenance (M)	Made a behavioral change for more than 6 months. You have begun to experience the change as a natural, flowing part of your life.
Termination (T)	The changes you have made have now become a natural, permanent part of your life. Yet, there may be times when you will need to revisit Maintenance.

For those who are ready to makes some significant changes in your life, my lifeskills book recently published may be just the tool to help you along the way. The book is titled *Celebrating Your Journey, Lifeskills in Synergy*. It's available at any online booksellers, such as Amazon or Barnes & Noble. And I would love to be a guest speaker at any group, business, or organization you believe would be interested in hearing my own "story of change."

For now, I encourage you to grab the opportunities in front of you while you enjoy the ride of your life!

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