

From the Heart...

...Life Skills for Today's Family

By Sharon L. Benedict MS



Career & Money . . . for Single Seniors

(published in Boerne Star, Friday, May 3, 2013)

When you are in your sixties, single, single again, and short of cash, what do you do? Are you facing this reality?

In March 2012, the Federal Reserve Bank of New York reported that “the outstanding student loan balance now stands at about \$870 billion, surpassing the total credit card balance (\$693 billion) and the total auto loan balance (\$730 billion).” And that by the end of 2012 people 60 years and older still owed \$43 billion! And 12.5% are delinquent on their school loan debt. Overall student debt (all ages) almost tripled between 2004 and 2012, to almost \$1 trillion! [source: <http://www.newyorkfed.org/newsevents/mediaadvisory/2013/Lee022813.pdf>].

While Americans have increasingly been paying down their mortgage and credit card balances we are burning through our savings to pay our debts down. The overall net worth of the average American is down nearly 40% from 2007 to 2010. Credit card debt remains the third largest area of debt for all ages. Seniors continue to try and juggle it all more than any other age range.

Single adults 60 years and older have the greatest struggle trying to find ways to make it work, not just survive. Many are working menial jobs at stores or fast food outlets. The reasons for doing so may be for extra income necessary to

make ends meet or just to have a place to go for the company of other people. Many are giving it a try with home based businesses to supplement their social security or insufficient retirement income. They find it difficult to pay for necessities like shelter, food, and medications. Some seniors find life has little meaning, but does it really have to be that way?

One of the first steps to take for any senior single adult, in fact any of us, is to keep your mind and body active to feel better and act younger. An essential companion to this step is to encourage your faith that God and you, together, will make it work and thrive at living your senior years with grace and gusto! This is where you start.

The next step is to find ways you can be content without certain discretionary routines and expenses. There are so many ways to enjoy life without it costing a bundle or even a penny. What ways can you think of?

The first one I can think of is just going for a walk with a friend. Have that friend over for a cup of coffee or tea, and some conversation and crafts. Find a way to help your younger age family members that would give you time and enjoyment with each other. By all means send me your ideas, and I will share them in part 2 of this article.

The next article will focus on what incoming producing options you may have before you as a single senior adult needing some extra cash. So, dust off your resume and get your contact list of friends, family, relatives, and colleagues from way back when handy!

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From the Heart...

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By Sharon L. Benedict MS



Career & Money . . . for Single Seniors, part 2

(published in Boerne Star, Friday, May 10, 2013)

Although this month's lifeskill is supposed to be about Possessions, I found this topic for single seniors to be especially important. Recently, I have seen my single senior friends face a number of challenges, as well as opportunities at making a better life for themselves. And in many ways there is a definite connection for single seniors who want to hold on to their possessions and their lives.

For those who are struggling to keep it all together financially, let's see how you can make it possible to not only hold on to more than some of those precious possessions, but also what is most important in your life.

First, I saw more than a few friends look at every possession in their "stuff" inventory around their homes. They asked themselves, "What don't I want or need anymore?" Then they started pulling out of their closets all kinds of "stuff" saved for a lifetime. After serious reflection, they sorted them by "Keep," "Can't decide yet," "Give away," "Throw away," and "Sell." Believe me, this exercise wasn't easy at first. And the "Can't decide yet" pile can get pretty big! Yet, once they got into a rhythm with it, it got easier and was actually getting to be fun.

My friends then set up a way to sell the “sell” items. They called their family, relatives, then friends to ask if any were interested. They also offered their “give away” pile. A few of their friends actually came over to look over everything, even what my friend considered junk or “throw away” stuff. One person’s junk is always another person’s treasure.

Once family, relatives, and friends took the pick of the “stuff” liter, my friends took what was left of the “give aways” to the local second hand place; got a receipt for tax write off. Then my friend got down to serious business to find ways to sell what was left. Ideas included...sell on eBay, garage sale, consign to a second hand shop. My friend ended up with the garage sale mostly and ended with a few hundred dollars. Which is no chump change for any single senior.

Single Seniors looking to improve their financial situation, also begin to contemplate selling their house and downsizing to an apartment or move in with their adult children. This takes a lot of contemplation to make sure they will really be happy and content living in an apartment or their kids after having their home and space. For some, it works out well because they not only have less to maintain, they hopefully have a big chunk of money sitting in the bank to live on.

Other options for single seniors tend toward dusting off the resume and get their contact list of friends, family, relatives, and colleagues from way back when handy! The first question they usually ask themselves is, “Do I need to really go back to work? And if I do, what kind of work is available that I actually want to do?” These can be hard questions to answer, particularly when the job market is tough like it is these days.

Yet, when getting a job is a necessity, the options become more appealing; and the single senior becomes more flexible with the choices out there. Dusting off the resume means that it needs to reflect not only their education, skill sets, and job experiences. The resume also needs to relate accurately to the job itself. Also, if there is a long period of time from the last employment, some brief statement needs to be included to reflect the reasons for going back into the workforce.

That statement needs to be honest and straightforward but also puts the job seeker in an attractive light; that they are ready to get to work and actually excited about it. Not easy unless the single senior has already processed their own attitudes and challenges they are facing; and are ready to go to work. If their skill sets and jobs are few and far between, consider the possibilities of helping other seniors (such as what is offered at <http://www.seniorshelpingseniors.com/>). Or check out these resources for some possibilities...

<http://www.doleta.gov/Seniors/>, <http://www.usa.gov/Topics/Seniors.shtml>,
<http://www.usa.gov/Topics/Seniors/Education.shtml>,
<http://financialhelpforseniors.net/>,

These are just a few of the challenges and opportunities single seniors deal with when on their own and strapped for cash just to pay the mortgage, credit card bills, utilities, groceries, and doctor bills that are mounting. One of the most important actions for single seniors is to stay connected to family, friends, support group, and organizations who serve others.

And a confident attitude and positive life outlook are at the top of my list. So, for all those single seniors, hope this puts a smile on your face and laughter in your heart as you journey that not so “yellow-brick” road called life. But be of good cheer, there is a destination waiting for you to make life more enjoyable.

“It takes a long time to become young.” Pablo Picasso

“Old age is not so bad when you consider the alternatives.” Maurice Chevalier (1888 - 1972)

“Good advice is something a man gives when he is too old to set a bad example.” Francois de La Rochefoucauld (1613 - 1680)

“Nothing can be so amusingly arrogant as a young man who has just discovered an old idea and thinks it is his own.” Sidney J. Harris

“As I grow older, I regret to say that a detestable habit of thinking seems to be getting a hold of me.” H. Rider Haggard (1856 - 1925), King Solomon's Mines

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From the Heart...

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By Sharon L. Benedict MS



The “Stuff” Dreams are made of, part 1

(published in Boerne Star, Friday, May 17, 2013)

Somewhere in the back of your mind and heart, do you have a dream of something that hasn't yet come true? If so, whatever it is, what is the “stuff” your dream is made of?

Is it to travel around the world? Buy that Lamborghini car like no other car in the world? Is the “stuff” something you can sit on, ride in, cruise in, fly in, or create in? Dreams about “stuff” or some special possession are not all filled with fluff and fancy. Sometimes, these kinds of dreams actually change your life forever when it ignites a high-top view of your life ahead. These kinds of dreams just might ignite your life-long commitment to excel in some area you never thought you could achieve.

Possessions or “stuff” are funny that way. Although it's not always healthy to connect your identity to that special dream thing, your “stuff” just might help you believe you can do it. And it might also mean that even though you may never possess that special piece of “stuff,” your dream of it is charting your heart and inspiring your plans to achieve excellence in some area of your life.

Does it sound like these words so far are just filled with “fluff & fancy?” Read them again before you move on in this article. What comes to mind? Now,

don't ignore it. Not at this moment. Consider what came up; write it down. Yes. I can hear you probably telling yourself, "This is crazy. I can't ever do this!" Well, why not? What's stopping you? Short on cash? Short on a plan? Not certain you really want to work at getting it?

Has someone told you over and over again it will never happen for you? If you have told yourself any of these or someone else has, maybe it's time to stop listening to it. Take a stand and start a plan.

Now, here is where I need to hear from one of you out there. Tell me your dream. What do you want to see happen? What top challenge is facing you right now to starting a plan. Once I hear from you, with the next article, I will focus on some possibilities to get your plan started. And yes, your name will not be mentioned to preserve your privacy. Anyone out there who wants to give this a try?

No matter your age or any other condition, let's dream together. No matter how seemingly small or big, if the dream is important to you, that is all that counts. In the meantime, here are a few quotes to ponder as you dream.

"They say dreams are the windows of the soul--take a peek and you can see the inner workings, the nuts and bolts." Henry Bromel, Northern Exposure, The Big Kiss, 1991

"Dreams surely are difficult, confusing, and not everything in them is brought to pass for mankind. For fleeting dreams have two gates: one is fashioned of horn and one of ivory. Those which pass through the one of sawn

ivory are deceptive, bringing tidings which come to nought, but those which issue from the one of polished horn bring true results when a mortal sees them.”

Homer (800 BC - 700 BC), The Odyssey

“We need men who can dream of things that never were.” John F.

Kennedy (1917 - 1963), speech in Dublin, Ireland, June 28, 1963

“Dreams come true. Without that possibility, nature would not incite us to have them.” John Updike (1932 -)

“I do not want to die... until I have faithfully made the most of my talent and cultivated the seed that was placed in me until the last small twig has grown.”

Kathe Kollwitz, O Magazine, September 2002

“I think it is often easier to make progress on mega-ambitious dreams. Since no one else is crazy enough to do it, you have little competition. In fact, there are so few people this crazy that I feel like I know them all by first name.”

Larry Page, University of Michigan Commencement Address, 2009

“You know what it's like to wake up in the middle of the night with a vivid dream? And you know that if you don't have a pencil and pad by the bed, it will be completely gone by the next morning. Sometimes it's important to wake up and stop dreaming. When a really great dream shows up, grab it.” Larry Page, University of Michigan Commencement Address, 2009

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From the Heart. . .

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By Sharon L. Benedict MS



The “Stuff” Dreams are made of, part 2

(published in Boerne Star, Friday, May 24, 2013)

Since there were no takers to share your dream for part 2, I decided to tell you about a special woman many of us may know. Her dreams are many and wondrous. Yet, life surprised her more than a year ago. She may not be on the road she planned or expected. Did it stop her? Maybe in some ways. But in other ways, definitely no.

Her name is Melissa. She was diagnosed with breast cancer and began her journey into the world of diagnoses, surgeries, meds, and so much more. I have followed her story as she and her loving husband share their realities, hopes, and miracles from day to day.

Talking about top challenges, there are too many to list here. For Melissa, what does she see in her dreams while on this journey? How have her dreams been transformed and even enlarged about life, work, relationships, the future? I know for many of us who have watched Melissa move through each challenge, we see her smiling, walking, when she can, down Main Street, and always checking in on her businesses to see how she can help her team excel and thrive together. . . as if she hasn't missed a beat!

If you too are in the midst of life's detour for a season, here is where you will gain not only perspective, but also an unwavering hope and faith you never thought you could have for yourself. How is this possible? Just glean from the heart of this special woman, Melissa, as she shares some of her most prized lessons of life learned on her own odyssey.

"I always expected to have cancer. My family has been in its grasp far too often. Yet I didn't expect it so soon. My first thoughts after receiving my diagnosis had less to do with me personally than they did for my businesses.

I had three specialty retail concepts coming to life and a design business. Each of these businesses allow me to flex my creative muscle and I feared I would not be able to fight cancer AND see them through. I would later learn my entrepreneurial spirit would need tempering if I were going to deliver to the degree I expect of myself.

However, it was my dreams, and the amazing support of family, friends, colleagues, and community, that kept me going through the pains of surgeries and treatments. I could choose to persevere or I could regret the opportunities to learn about my strength and to learn to trust others in assisting me in those dreams.

My dreams, now, are closer to me than they used to be. Instead of clinging so tightly to long term dreams, I allow for my dreams to be a bit more "of the moment."

I dream of having enough energy to clear my "to-do" list.

I dream of returning to the little tasks that set our stores apart.

I dream for time with friends and family to laugh, relax, and enjoy the moment.”

Melissa wouldn't wish on anyone what she has had to go through. Yet, she does desire with all her heart that her own intimately personal life lessons shared here will bring your own dreams closer to you today. And you will discover that life is good, no matter what comes your way, even when you need to loosen your grip a bit on some long-term dreams for better ones ahead.

May you also discover and live the real “stuff” that dreams are made of. Not so much the house you live in, the car you drive, or even freedom from life-threatening health challenges . . . but a life experienced and filled with love, purpose, contentment, and gratitude. May every day become an opportunity and be magnificently lived in the moment. For in that moment, you will meet your future and be fully satisfied.

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By Sharon L. Benedict MS



Do you take care of your “Stuff”?

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As I took inventory of my own “stuff” around the home, I wondered how many people actually regularly maintenance and take care of their possessions. Or do most people just say, “Why take care of it when in a few months or a year the latest, greatest will be coming on the market, and I’ll just buy it new. And I will get all the new improvements with it too.”

Let’s take the house as an example. Why do some homeowners seem to be meticulous when it comes to mowing their lawn, weeding their flower garden, and cleaning the windows? Then there are others whose lawn is infested with weeds, there is black mold on the sides of their house, dead trees, or yards full of garbage. Then there are most of us who fit somewhere in between these scenarios.

Personally, there are several main reasons why we may not keep things adequately maintained on a regular basis. One reason is we are just too busy. Another reason or “excuse” is I don’t know how to do what is necessary to keep things in good operating condition. For many items I depend on my hubby’s skills to take care of any number of possessions we have. And there is a difference between just cleaning them and maintaining peak performance of something like a lawnmower or car. There is always that moment when I know I need to clean or

maintenance something, but my “want to” simply flew the coop. It’s called being lazy. Yes, this lifeskills coach has her very lazy moments. Just ask her husband!

We also need to extend grace to those neighbors who are going through a very rough financial season or health challenge in their life. And maybe those are the times we, who are able-bodied, offer assistance instead of complaining, by mowing their lawn or repairing their car. The rewards are many for the soul of both.

We are all human beings who tend to judge by appearance. People will judge how well you will take care of their things by how well you take care of your own “stuff.” So, if you ever decide to borrow from your neighbor, keep this in mind.

What are some of the top benefits for taking care of your “stuff.” Here are just a few. First, for families with children, teaching your kids to respect and take care of their own belongings have great life values outcomes as long as you model the same respect and care for all the “stuff” you have.

Another benefit is financial, of course. When you take care of your possessions, they last longer, saving you money, time, and effort trying to fix or replace what wasn’t kept maintained. You will also want to embrace a “life satisfaction” attitude when it comes to all the ads you will get for the latest, greatest. Will you be satisfied with what already does the job?

And when it comes to things you believe you can’t take care of yourself, decide whether to own it at all. Then if the possession is important to you, find

someone you trust to do periodic maintenance. There will undoubtedly be a cost to hire someone, unless you are lucky enough to have a brother or cousin who is talented in that area and willing to do it for free or barter a meal or movie out. Also, on a regular basis, inspect your home inside and out to ensure everything functions just fine, reducing problems that may appear in the future.

One other benefit to hassle-free care of your possessions is that when you decide on Saturday or Sunday afternoon to use that possession, it will actually work. Frustration abounds when you are trying to get a job done in the midst of a very busy life to have something break on you just when you need it. You won't be able to avoid this all the time, but will surely reduce the number of times it happens.

So, consider your possessions worthy of care just as you would the needs of your family and your own life. With this month coming to an end on Lifeskill, *Possessions*, I leave you with this perspective by Tobias George Smollett (1721-1771): "Make wisdom your provision for the journey from youth to old age, for it is a more certain support than all other possessions." See you next month.

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