

From the Heart...

...Lifeskills for Today's Family
By Sharon L. Benedict MS



Possessions or Possessed?

(published in Boerne Star, Friday, May 2, 2014)

We all have dreams about things we want to have in our lives . . . from a new car, house, clothes, trip to the Bahamas. Some may even think they would be so much more happy with a new wife or husband! For me, I am very content with the hubby I have. I have trained him so well that I definitely wouldn't want to start over with another!

Anyone for wanting a new body?! Now that one may be on more than a few wish lists! Yet, let's get honest here. How would we really treat our new body even if we got that wish? We just may end up with the same flab and wrinkles because we didn't really take care of the first one in the first place. Old habits die hard, don't they . . . overdosing on donuts to daiquiris?

So, let's look at how we view our possessions. Do your possessions serve you well or do they possess you? Do those possessions determine your happiness so much that you can't seem to be content in your life today?

Dreams about owning something is perfectly fine as long as we don't wrap our whole lives and identity around that thing to possess. Maybe the first thing to look at besides starting to shop is our motives. What reasons do you give yourself for wanting that item? Our true motives are sometimes hidden deeper than we want to dig. But digging is where we find what really drives us.

Right now, pick two items you have dreamed about having. One will be something more simple and less expensive. The other will be a big one and expensive. Ask yourself these questions for each item. Start with the more basic and simple item, then ask yourself again for the big one. Write down your responses.

- What gave you the idea in the first place to want that item?
- How does having the item fit into your “needs?” Or...
- Is this item more of a “want?”
- If the item is more of a want than a need, how does it support a life dream or goal you have had?
- How does your budget support the cost of this item and its care?
- Time to make a buy decision, yes, no, later?

Ask a close friend to process these questions with you if you are having difficulty on your own. Now that you have made your decision to buy or not to buy, how did digging deeper into your motives affect your decision?

I hope this Q&A exercise helped you more clearly place your possessions as things that meet a genuine need, a want that brings your dream or goal closer to coming true, and helps your budget support those needs, dreams, and life goals you hold near for you and your family.

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Making the Big Buy . . . Your Home, part 1

(published in Boerne Star, Friday, May 9, 2014)

A friend called me awhile back feeling very overwhelmed about the possibility and need for buying a house. Her questions were many, including “Should I just rent and forget buying a house?” My friend was carrying a heavy load on her own. In the past year, her husband passed away from a long-term illness. She was his caregiver throughout the journey.

Also being of the older Boomer generation, her husband managed the finances for the most part. So, she didn't have the experience needed to step in and take care of the incredibly involved financial and household decisions to be made. Shortly after her husband's passing, she sought a financial advisor to help her determine how to invest what little she had so additional income could provide for her needs. Since she gave permission to invest without her involvement, the advisor made several unfortunate decisions where her principal was being lost to more speculative investments.

I began coaching her on the initial steps she needed to take. That meant basically reviewing her current financial situation and what income was coming in to sustain her during this time in her life and beyond. She would then know if she could actually afford to even get preapproval for a mortgage. In the meantime, she continued to rent.

Coaching also involved helping her set a plan and take inventory of all her possessions and their value. She will then know more clearly her current total net worth matched against her debt and expenses. Regarding the financial advisor's loss of a big chunk of her assets, there is some good news here. With the help of her adult children, she courageously confronted the advisor. The advisor then refunded the initial full amount and absorbed the loss.

My friend learned a hard lesson that can happen to any of us. Doing our homework on referrals is essential, including making sure we are the ones giving authorization for any transactions. Trust is a wonderful gift. Yet, it doesn't mean we risk giving the store away. Life often sends unforeseen surprises our way, good and bad. This even goes for our own family members, including our adult children.

At some point in our senior years we may need our children's help. So, it is best to begin the process earlier than when your children try to get power of attorney without your agreement. It can happen, particularly the older you get. Build your financial relationship and boundaries with an independent advisor and your adult children in a way you are comfortable, involved, and protected during your senior years. Your financial advisor will then clearly know the limitation set for any transactions. Your children will also begin to learn to take care of their own financial lives now and in the future.

My friend now has a clearer focus on her financial status and future. She has taken inventory of her possessions and is working on what to keep, sell, or give away. She is also building a closer, more interactive relationship with her children as she grows older, while protecting her assets to carry her through the coming years. And, by

the way, she prequalified and recently bought the perfect house for her needs and budget. She also has decided to work part-time to give herself an added financial cushion.

Do you see yourself in my friend's story? If you don't right now, I bet you just might in the years ahead. So, let her story help you take the right steps toward caring for yourself in those coming years. Can you also now see how your choices on buying a home or any possession, big or small, can impact your life, dreams, and goals in major ways down the road? I hope so. The next article will give you some basic home purchase tips.

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From the Heart...

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Making the Big Buy . . . Your Home, part 2

(published in Boerne Star, Friday, May 16, 2014)

Whether you choose urban metropolitan or decide on a more rural place to raise your family, do business, and find that ideal retirement community, here are some basic things to consider before signing that contract. First, every region of our nation has its own cost of living range.

According to CNN Money-Cost of Living Calculator (<http://money.cnn.com/calculator/pf/cost-of-living/>), let's say you live in the San Antonio area right now and make about \$50,000 per year. You are planning to move to Chapel Hill, North Carolina. You would need an annual salary of \$62,794 to retain your same lifestyle. Groceries cost 23% more, Housing 44% more, Utilities 8% more, Transportation 2% more, and Health Care 25% more. The cost of living increase comes to about 20% more. Let's turn this around that you are moving from Chapel Hill to San Antonio region. You will save yourself about 20% on your cost of living. If you choose Kendall County, Texas to live in you may end up saving 10-15% depending on the data source you use, since Boerne has a slightly higher cost of living range; but also has a higher per capita personal income.

The spread is even greater when moving from San Antonio to New York (Manhattan). Your cost of living leaps to \$126,562 (Groceries 68% more, Housing 462%

more, Utilities 60% more, Transportation 30% more, Health Care 19% more). This is a whopping 128% cost of living increase. Hope the salary you would be offered can handle the sticker price! The spread between San Antonio (\$50,000 salary) and Los Angeles (\$73,944) is about a 45% cost of living increase. Your savings to San Antonio would gain you the same in savings.

No wonder out of 10 cities with the highest increases in population, five of them are in Texas, including San Antonio according to BBC article, *10 Reasons Why So Many People Are Moving To Texas* (May 30, 2013). For those of us who are already here, this may not be something to applaud. Yet, aren't we all part of the population problem...and the solution depending on how we manage this kind of growth?

Cost of living is just one factor to consider when locating where you will be living and buying your home. Coupled with this factor is your job location and career opportunities you may be looking at. Can your monthly pay and budget handle maintaining your preferred lifestyle and the house you are looking to buy or build? You may also want to look closer at the population demographics, not just the income but also age and nationality ranges.

In addition, you may want to research more specifically where growth in the next decade or two may occur in the city and neighborhood you are looking at, particularly if you prefer not to end up having large residential and commercial developments surround you. And don't forget the additional roadways that will be needed to handle to increased traffic flow in your community and main highways. How do these factors play into your home buying, where you want to raise your children, and possibly retire?

There are any number of other considerations, such as small town versus large metro living. Which do you prefer? How about the type & quality of housing (e.g. apartment, townhome/condo, single family dwelling—small/large lot/acreage, low/high density). Does your job require you to commute? If so, what is your commuting time, and what types of public transportation is there, including main roads?

In part 3 of our home buying tips other considerations will be covered, such as state & property taxes, crime rate, and other recreational, educational, cultural, environmental, and specialty services. Any questions or comments are welcomed to send my way on your own home buying experiences.

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Making the Big Buy . . . Your Home, part 3

(published in Boerne Star, Friday, May 23, 2014)

In the previous article, cost of living was covered as one of the top considerations when deciding on where to live and planning to make the big buy, your home. There are also other considerations such as state & property taxes, crime rate, services, recreational, educational, cultural, environmental, and specialty services to be covered.

One of the more fortunate things about living in Texas, there is no state personal income tax. Hopefully, that will continue to be a very real plus for us Texans. There are nine states that do not have a state income tax: Alaska, Florida, Nevada, South Dakota, Texas, Washington and Wyoming. New Hampshire and Tennessee tax their residents only on income earned from interest and dividends. Yet, not having a state income tax doesn't necessarily mean Texans have lower taxes overall. More homework would definitely be needed to do the math for each locale.

There are many ways our local and state governments gain their revenues such as sales taxes, property taxes, license taxes, fuel taxes, and estate/inheritance taxes. The cumulative taxes we pay may or may not exceed what would be theoretically paid via a state personal income tax. Check out our Texas Constitution, Article 8 for details and restrictions (<http://www.statutes.legis.state.tx.us/Docs/CN/pdf/CN.8.pdf>).

Another factor to always look at is the crime rate and kind of crime in the community. This includes checking out the type of law enforcement at the state, county, city levels and what kinds of security systems are in place within the community and neighborhood where you are considering buying your home. For local folks, you can look over Boerne's crime stats at <http://www.ci.boerne.tx.us/665/Crime-Statistics>. As of February 2014, overall crime rate has dropped 12% from 2013 numbers.

You can also go to Neighborhood Scout (<http://www.neighborhoodscout.com/tx/boerne/crime/>) to compare different communities across the nation and Texas. For the state of Texas, check out http://www.txdps.state.tx.us/administration/crime_records/pages/crimestatistics.htm. The crime volume for Texas in 2012 decreased slightly by 1.6 percent compared to 2011.

Some of the most frequent searches when relocating and buying a home focus on quality of life. The searches include the variety and types of services, businesses, faith/church, shopping centers, restaurants, entertainment (visual and performing arts), cultural amenities as well as historic preservation that may be locally available. These services are mostly preferred within the local community but most of us also look for the next largest city for services not available in the neighborhood community.

It is not an easy task choosing where to live, let alone making the big buy for your home. And the location and big buy factors to consider don't just include your paycheck and job preference. Quality of life searches include whether the area has parks, pedestrian/walking/trail system, water ways, indoor/outdoor recreational and sporting facilities. In the next and final big buy article, part 4, other factors will be covered—

specialty services such as healthcare/wellness, financial, transportation, home/vehicle maintenance, internet/IT. Other areas to cover will include educational/life-long learning opportunities, childcare, and environmental factors.

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Making the Big Buy . . . Your Home, part 4

(published in Boerne Star, Friday, May 30, 2014)

Now that you have given some thought to the many factors that impact making the big buy, your home, you may be wondering, “there can’t be more to consider, is there?” The short, not long, of the answer is “Sorry, yes there are.” Here comes the long.

Cost of living is definitely at the top of the list for most of us, particularly if we are trying to live within our means and not buy ourselves into foreclosure or bankruptcy. The other considerations all determine your quality of life. The searches include types of services, businesses, faith/church, shopping centers, restaurants, entertainment (visual and performing arts), cultural amenities as well as historic preservation that may be locally available or at least nearby. Add then state & property taxes, crime rate, and recreational amenities such as parks, pedestrian/walking/trail system, water ways, indoor/outdoor recreational and sporting facilities.

Now we come to specialty services such as healthcare/wellness, education/life-long learning opportunities, childcare, financial, transportation, internet/IT, and environmental factors. Healthcare and wellness services are also at the top of the list for making the big buy. No one wants to be far from their family doctor or even hospital. And for those of us who work hard at seeking the highest potential for wellness, there

are services needed that support and complement the more conventional medical world, such as integrative/alternative medicine and compounding pharmacies.

Next on the list is education for our children and life-long learning opportunities for ourselves. To find out how a school district or school is rated in Texas you can cruise through the Accountability Rating System for Texas Public Schools and Districts at <http://ritter.tea.state.tx.us/perfreport/account/2013/index.html>. There is also a report of schools who gained distinctions as well at <http://ritter.tea.state.tx.us/perfreport/account/2013/distinctions.pdf>. For more details, check out the Texas Education Agency, http://www.tea.state.tx.us/School_District_Locator/School_District_Locator/.

For across the nation Neighborhood Scout should provide a glimpse of public school ratings, <http://www.neighborhoodscout.com/neighborhoods/school-district/ratings/>, plus the National Center for Education Stats, <http://nces.ed.gov/ccd/schoolsearch/>.

When it comes to checking out banks and other financial services, it seems there is a bank in just about every community, whether local, regional, or national. Deciding which bank to have your accounts depends on what kinds of services you want to utilize and the various bank rates for interest, mortgages, and fees. Bank Rate, www.bankrate.com offer an online way to compare. Yet, often times we simply choose a bank based on our own experience and those of family and friends.

Knowing the kinds of transportation available in the community and region helps to understand how much mobility is possible but also how much traffic you will be in the middle of on any day or hour. Will your home be conveniently located near a major

highway or interstate freeway. Or do you prefer more rural connectivity? Do you use public transportation? It all depend on your lifestyle, workplace, and preferred services. You can get a feel for traffic flow by simply visiting the area and drive the streets and highways during certain hours of the day. Do the same for public transportation options. You can always go online at the Federal Highway Administration site for traffic information, <http://www.fhwa.dot.gov/trafficinfo/tx.htm>,

Another consideration in this 21st century is availability of the internet. There isn't a day that goes by that most of us depend on the internet for not just finding out about any subject. We also rely on the internet for keeping in touch with each other via smart phones and social networks. So, check out what kinds of "cyberspace connections" are available and how well those connections work for you right in your neighborhood.

Not last and definitely not least are environmental factors that include weather/climate, surroundings, health concerns/allergies, population, auto congestion, water quality, industrial & agricultural land uses, near wetlands, major pollutants & odor sources, waste/landfill management, superfund/brownfield sites—EPA designated contaminated areas, and lead/radon/noise/wood smoke. Maybe you thought environmental factors were if your neighbor keeps his lawn mowed, doesn't burn trash, or has old rusty cars laying around, right?

Although these are considerations to keep in mind, in this 21st century there are incredibly diverse layers of history behind how the land your home is set on has been used over eons of time. We often take for granted what we see is what we get. Yet, it's important to look below and around the surface. Here's one thought. Think about what

all Texans are talking about these days – water. Now, that is an environmental factor worth taking serious.

How many of us, particularly in city limits, expect that precious water to always flow when turning the tap. And for those in county and more rural areas, water wells are a precious commodity that we also take for granted. For local/regional folk, you can dig a little deeper for information at the Cow Creek Groundwater Conservation District, <http://www.ccgcd.org/?page=education>. There are a some more conscientious residents who carefully watch their water use and even have rainwater catchments system. More power to you who do!

With the needed rain pouring in during this week at least about 3 to 4 inches in some areas, consider how much water your rain gutters could have collected for your own personal use. According to Dr. Hari J. Krishna, Senior Engineer, Texas Water Development Board (http://www.ccgcd.org/Education/RWH_in_Texas.pdf), “Now, with limited water resources on the one hand and increasing demands for water on the other, there is a growing awareness to collect rainfall and make more efficient use of the water. . . For every inch of rain, about 600 gallons of water can be collected from 1,000 sq.ft. of roof area. A typical home with 2000 sq.ft. of roof area in Central Texas can yield up to 40,000 gallons a year, water that would otherwise run off and contribute to erosion. If properly managed, the RWH system can provide up to 100 gallons of water per day for a typical home.” Quite the catch, right! The TWDB rainwater harvesting manual is available for download at

<https://www.twdb.texas.gov/publications/brochures/conservation/doc/RainwaterHarvesti>

[ngManual_3rdedition.pdf](#). Maybe it's time to consider rain harvesting as part of the big buy, your home.

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