

Balanced Living - February 2015

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How to Establish Healthy Communication with Your Children



Communicating with your children is essential to their growth; it helps them develop good relationships with others and helps them maintain a more positive outlook on life. Furthermore, by establishing healthy communication with children, you model a caring relationship and invite them to speak with you openly. As a result of frequent and consistent communication, your children will be better able to put their feelings into words and develop healthy coping, problem solving, and negotiation skills.

As an added benefit, your children won’t be the only ones that learn valuable skills from communication. You’ll benefit as a parent, too. By keeping an open ear to your children, they are more likely to come to you for guidance, and you’re more likely to know what’s going on in their lives. This will help establish a strong bond that both you and your children can enjoy.

Follow these simple steps to establish and maintain healthy communication with your children:

Be available

If you're not available, your child can't communicate with you. It's important to set aside at least ten minutes a day to talk with your child. Get into the routine that can remain consistent so that, even with limited time, your child can rely on this as a consistent and dependable part of his or her schedule. For example, try to have dinner together every night or make time at bed time to sit and talk while you tuck your child in.

Be a good listener

If you think back to when you were a kid, you may remember that you didn't always feel understood. Your child may feel the same way at certain times, but you can help by being a listening adult. Invite your child to talk about how they feel, even if they are upset. When your child feels really listened to, he or she will feel better about the problem and feel that you think it's important and understand.

Show empathy and understanding

Take time to understand what your child is feeling, even if you disagree with him or her. Listen to what's expressed, restate it, and ask if you correctly understood what was said. This will show that you acknowledge your child's feelings and that you understand what's happening in your child's life.

Be a good communicator

To have healthy communication with your children, you'll need to be a good communicator. When speaking to your children, make sure that your words, tone of voice, and actions send a consistent message. It is also helpful to use words that describe and explain how you feel. For example, instead of shouting about why your child didn't finish his or her daily chores, tell your child calmly that it made you upset to see that tasks were left unfinished.

Be a good role model

Young children tend to mimic their parents' behavior, so if you make a habit to speak about your feelings instead of shouting about wants or demands, your children will follow suit. One of the best ways to show your children how to communicate effectively is by setting an example and modeling positive behaviors.

Written by Life Advantages - Author Delvina Miremadi ©2015

Six Ways to be a Financially Smart Sweetheart on Valentine's Day



With Valentine's Day approaching, the heat-of-the-moment urge might be to splurge — to buy something expensive for that special someone, even if doing so makes little sense financially.

“On a hyped-up holiday like Valentine's Day a lot of people feel pressure to come through in a big way,” observed Keith Singer, JD, CFP®, a financial planner and principal at Keith Singer Wealth Management in Boca Raton, Fla.

It's important that people have both their head and their heart in the right place on Valentine's Day, said Singer. “Just because it's a holiday doesn't mean you should spend resources unwisely to make someone happy. Everyone should be aware of their resources. You should always live within your means.”

That needn't douse your Valentine's Day show of love and affection, however. Here, courtesy of the Financial Planning Association in Denver, Colo., are some tips for playing Cupid without being fiscally stupid:

1. Celebrate late. Point out to your sweetheart the financial wisdom of delaying your Valentine's Day celebration by one day, namely the ability to take advantage of huge day-after discounts on roses and other types of flowers, candy, cards and more. Put a dollar figure on those potential savings to appeal to your partner's financially pragmatic side, then ask he or she to get onboard with the idea of celebrating on the 15th.
2. Steer clear of big-ticket items. “Expensive gifts are just a substitute for effort,” said Singer.
3. On the flip side, effort can be a great substitute for expense. With creativity and time but not much money, you can deliver a gift that provides the “wow” factor without the “ouch” price. On Valentine's Day, said Singer, people often crave a gift with “brag appeal” — one they're proud to show off to friends. A scrapbook, photo book, piece of art or some other item made by you can provide just as much brag appeal as a gaudy piece of store-bought jewelry, Singer asserted.
4. Find an alternative to flowers. The rule that consumers should avoid buying items at peak price certainly applies around Valentine's Day, when the cost of roses and other flowers doubles, triples or

more. Instead of flowers, consider purchasing a less expensive but similarly romance-inspiring item. How about a good bottle of wine or champagne, or a flowering houseplant, which, if properly cared for, won't end up in the trash like a bouquet of roses?

5. Wine and dine at home. Save big bucks by cooking a romantic meal at home, accompanied by candlelight and some soft, sensual music (Barry White anyone?).

6. Give a gift that kindles romance without burning up your paycheck, such as IOUs or coupons that your loved one can redeem for services you provide — backrubs, foot massages and the like.

These are among the many ways for Cupid's arrow to hit its mark without also puncturing a huge hole in your bank account.

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As People Age, They Grow



Through the daily grapevine of popular culture, we get the message over and over that young is better than old. But new research contradicts these age-old stereotypes. Indeed, studies suggest that the older you get, the happier you become.

If you're surprised, it's probably because you associate old age with disease, depression and disability.

The advantages of being older are that you're settled, you've accomplished things in life, and you're more content with the way you are, experts say. You feel good about yourself from having tested yourself out in the world and achieved success. You might want to be 19 again, but you don't remember the turmoil of being 19.

Those fabulous fifties

These findings were backed up by a study at the University of Georgia, in which two sets of interviews were conducted with the same people, first when they were ages 59 to 80, then 14 years later.

In the earlier set of interviews, the largest percentage chose their 50s as the most satisfying period of their lives. An additional 18 percent picked their 60s and 70s. The childhood and teen years emerged as the unhappiest times; the 30s produced nearly equal feedback as being the best and worst years.

When the same people were surveyed 14 years later, many of the responses remained the same. But 8 percent now said their 80s were the best years.

The common stereotype is that aging is all downhill, but experts say that we should be anticipating good years rather than poor years. After age 50, factors such as more leisure and travel time, the feeling of having "made it," and freedom after the children are grown all figure into the equation.

Particularly for women and older men, happiness tended to hinge on family concerns, the researchers said. They received pleasure from seeing their children successful and happy, or they were unhappy because a child was unsettled.

Although ill health and financial problems may cause unhappiness at a particular age, those factors are not necessarily related to aging. Senior citizens who don't have these problems are no more likely to be depressed than people at other stages of life.

Golden oldies

Your personality changes little after the age of 30, according to the National Institute on Aging. Thus, a person's outlook at age 30 is the best predictor of how happy he or she will be at age 80. If you're a bright, cheery, optimistic person early in life, you'll stay that way as you age. Depression is not a normal accompaniment of aging, barring illness or trauma.

Grow as you age

Experts offer this advice for satisfying senior years:

- Continue to acquire new skills. Develop a hobby. Learn a foreign language. Many people believe that thinking skills naturally deteriorate as you age. But research shows that people who keep learning tend to retain their mental sharpness.
- Be concerned about others. Volunteer, keep pets, make friends with neighbors -- anything that keeps you meeting people. Researchers note these two attributes among older adults who've kept youthful attitudes: They've maintained close relationships and they've kept involved in the community.
- Exercise. You can improve your strength, flexibility and endurance with a surprisingly small amount of effort. The benefits for your physical health will be equaled by the benefits to your mental outlook.

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