

## May 2008 Issue

### **Financial Matters**

#### **Automatic Investments vs. Initial Minimum Investments**

Investing requires making good decisions to maximize returns. Starting a new investment can be a struggle depending on how much money you start with and the type of investment you want to make. It is common for investors to target high risk and high return investments. For investors with little money, the deal breaker is the initial minimum investment. Most initial minimum investments are at least \$1000. The types of investments that require an initial minimum investment of less than \$1000 may have less favorable returns. In order to begin investing in a stock or mutual fund that requires a higher initial minimum investment than you can afford, is possible if you establish an automatic investment. An automatic investment is a way to start investing with less than the required minimum. You must create a monthly transaction to occur between your bank and the stock or fund. The transaction must be for a specific amount and must occur on the same date each month. The automatic investment creates an assurance that over time, you will contribute the minimum requirement for your fund or stock. Establishing an automatic investment is a great way to begin investing. Using an automatic investment plan helps many people to choose investing for a secure future.

### **Consumerism**

#### **Shopping Wholesale**

Wholesale Clubs have been around for some time and are beneficial. The benefits to businesses and big families are obvious. The benefits to individuals and small families are not that obvious. Purchasing items always needed for any household, whether large or small, can save money and time. For households with individuals or small families, a few good buys are laundry detergent, cooking oil, zip-lock bags, foil, paper towels, toilet paper, etc. Everyone needs these things and cannot do without them. Not having these great wholesale buys on the week's shopping list will show that less money is spent and shopping happens faster. Shopping at a wholesale club can be more beneficial if you have a small household. Spending \$12 on 216 zip lock bags can last for one whole year if you use four in a week. Spending \$2.25 on 20 zip lock bags that will last for one month if used four times a week will cost you more money in the end. Thinking of your investment with wholesale clubs in this manner can help you see the savings firsthand.

### **Peace: Tempering Tolerance**

## **Customer Service**

It feels like customer Service is no longer for the customer. Customer service does not always provide the service that by definition it should provide. When you purchase a product to which you want service for, seeking service can be a miserable experience that leaves you feeling helpless and frustrated. Whether on the phone or face-to-face, getting customer service is frustrating because you end up dealing with a person who does not want to help you or does not know how to help you. Truth is, you may have better luck dealing with the person who does not know how to help you than the person who knows how to help you and does not want to help you. The person who does not know how to help you probably lacks basic everyday skills to best help you, but if you are patient enough to tell them what to do, they may help you best. The person who knows how to help you, but does not want to help you is usually a loss cause until you ask them to get their supervisor. Suddenly you get either the help or more attitudes. At this point, you could probably figure out how to solve the problem yourself.

## **Relationship Dynamics**

### **You're Punishing Someone**

When we punish those we are involved with, we begin to destroy the relationship in many ways. Some ways to determine if you are punishing someone are:

- 1) When you do not partake in a new experience only because of what one person did in the past.
- 2) When you do not want to enjoy a common human experience because of what someone did during this same prior event.
- 3) You still get deeply upset at the mention of the person and start mistreating those around you.
- 4) You cannot distinguish characteristics of the hurter from characteristics of others, or characteristics that are/are not okay for you.
- 5) You cannot find one good thing to say about the person who hurt you.

## **Legal Ease**

### **Avoid Illegal Situations**

No one expects to have legal problems. However, it may be a good idea to question

yourself as you live your life and ask yourself if the choices that you are making may cause you to have a legal situation. If you can think of any legal ramifications that can surface from your choices, then you may need to re-evaluate your actions. Even if you feel your actions are justified, this does not mean that your actions cannot cause a court case. You may not care about having to go to court, but you may want to think about the time and emotional stress that can be involved. Going to court is time consuming, especially when you think court is at 8:30am and upon arrival to a crowded courtroom, you realize you are a number they will call whenever. It is timely when court dates change or motions are extended. Every minute in court is a minute less on the job, and that means your source of money may be shrinking. More time means more lawyer fees more research for you to do, more investigation of you – literally. It means less time for you to enjoy the things you normally would if court were not an issue. The whole concept of time when speaking of court is emotionally draining and can take a toll on you.

## **R E L A X A T I O N**

**Resting**

**Even**

**Later**

**After**

**eXcuses**

## **Meditation**

Meditation is more than just sitting with your legs crossed, your arms up, and your fingers held out as you say, “mmmmmmmmmm.” It is the ability to concentrate on the little calm place within you that you hope will immediately grown and consume your whole body so you can feel free of stress. Meditation can mean that you are sitting or lying in a relaxed position of your choice and finding happy thoughts to focus on. It can mean not focusing on any thoughts at all. Meditation can be you focusing on the good qualities you have and the ones you would like to have. It can be deep breathing to calm you of tensions and stresses. It can be the use of sounds (i.e. music) or smells (i.e. candles) to help calm yourself into a more pleasurable state. The more you meditate, the more you may begin to notice that meditating can begin to cure some physical ailments that stress caused. Meditation may feel weird in the beginning, but over time, it can certainly prove beneficial.

## **Workplace: Humane Resources**

### **Ignore Crazy**

Ever have a coworker come up to you and say something that did not make sense? We all have had this happen to us. We later find out that what they said did not make sense

because it was not supposed to make sense, or because of some other impression we had about the circumstances they were speaking about, or because what they said was half the story to a bigger problem. Sometimes what we hear can lead us to want to know more and ask questions to learn about “the real issue.” Right before asking questions about the real issue, it may be a good idea to reflect upon whether the circumstance directly and immediately infringes upon your money, your career goals, or your person. If the issue does not have a direct and immediate impact upon you, it may be wise to ignore the possible crazy person who is stirring up trouble. You may have to ignore their repeated attempts to make you respond. In the end, it will be well worth it. Responding to such people usually feeds the fire they have to create and maintain trouble. Not ignoring them will allow them to see how they can control you and will give them energy and insight on how to control you. Regardless of the issue, the intent will still be the same – to make you miserable and to make them feel better.

## **Health Matters**

### **Red Flagging Your Doctor**

Sometimes the doctors we have can make us wonder if they are worth our money and time. The time and effort of checking out a doctor can really seem impossible and even when checking out various doctors, you may learn that certain practices or procedures are the norm and not the expectation. Thinking about the idea of switching doctors can cause stress, but if a doctor is not serving your health concerns, changing doctors is necessary. Making a list of pros and cons can first help you to evaluate if you need to change doctors. So, what are some red flags that can pretty much indicate that it is time for a new doctor?

- 1) If your doctor does not explain anything to you and only mandates what you are to do.
- 2) If your doctor asks inappropriate questions i.e. your sexual practices that have nothing to do with your ailments.
- 3) If your doctor treats you like you are wasting his/her time.
- 4) If your doctor says, “**all** of your problems are in your head because you have had depression.”
- 5) If you cannot have a copy of your health records as requested.
- 6) If a doctor refuses to provide necessary treatment that goes against his or her personal beliefs.

These red flags do not indicate a definite formula by which to judge all situations, but are examples of possible red flags. Overall, if you are uncomfortable with your doctor and cannot identify why, it is best to establish a list of red flags that can cause discomfort. Use this list to determine if a new doctor is necessary.

## **Food Favorites**

### **Seasonal Pasta Salad**

2 cups of your favorite pasta (cooked)

¼ cup of finely shredded cucumber, marinated in vinegar for at least 1 hour

¼ cup of chopped black olives

½ cup of cooked lentils (any color, but preferably red)

¼ cup of freshly chopped shitake or portabella mushrooms

½ cup of freshly chopped cilantro

¼ cup of chopped green onions

1 cup of cooked meat (your choice of chicken, crabmeat, and/or shrimp)

¾ cup of balsamic vinegar mixed with olive oil

½ cup of any three favorite cooked or fresh vegetables

Combine all ingredients and mix well. Serve warm or cold. You may top with your favorite cheese, almonds or raisins. You may the salad serve on a bed of fresh whole leaf spinach. Yields: six servings