



Many times we wait to attempt to change, clinging to the past rather than planning for the future that inevitably awaits us. High achievers, conversely, continuously look forward, changing before we must, knowing that the best way to transform is from a position of strength.

Changing Ahead of the Curve

Spring, 2009

Hi ladies ... Spring! Yaaaaaaaaaaaaaay...We made it through another winter - thank you very much - I heard so many complaints about how difficult this Winter was in relation to others. I don't know why, but even though I didn't get my annual trip to Southern California in February, it really didn't bother me that much. I was safe and warm and loved in a home that I enjoy being in and aside from the brief hospital stay that got me off to a slow start in January, I did OK. So, welcome to what I like to refer to as, "pothole and pollen" season. You gotta love New England...And as my Auntie says, "Love it or leave it."

So, as you know from past newsletters, I love to write about what I'm reading. I'm just finishing up a book called, *The Secret Currency of Love, The Unabashed Truth About Women, Money and Relationships*. It's a compilation of essays written by many women and edited by Hilary Black. I'd like to share some of the excerpts that I highlighted as I made my way through...

In the introduction, Hilary Black wrote, "*Why is it that some people are able to rely on love to overcome financial hardship, while others are not? How does money inform the decisions we make, and to what extent does it underwrite the values we keep? In short, what happens when love and money collide?*" Whew...isn't that a mouthful...

Regarding the idea of asking her parents for rent money, Marnie Hanel writes, "*Although I knew that they would be happy to support me, it was a point of pride to earn my own keep. I'd just graduated from college and wanted to prove that I was an independent girl who could move to London, find a job and make her own way. I had enough money, but I just didn't know how to manage it. Or, more accurately, I knew how to manage it, but I didn't want to make the sacrifices necessary to manage it well. I was financially bulimic, binging in the evenings and purging during the day.*" I just love that term, "financially bulimic," and isn't it interesting how some people are fiercely independent and others feel entitled when it comes to family money.

My favorite essay was by Susanna Sonnenberg in the form of a letter to her son in response to his

question about whether or not they are rich. She writes, "*Yes, we're rich. Yes, we are warm, fed, healthy, rested. These are not givens. The are symptoms of money, luxuries made possible by having enough, more than enough.*" She later writes, "*Your country is rich, and it's obsession with accumulating wealth means that Americans never feel they have enough, rarely understand what enough is. We're prevented from understanding, surrounded by perpetual dissatisfaction. You've already noticed from advertising that the culture wants to make sure you think about what you want, but not about spending. If you thought about money, you might not spend as much.*" It seems an absurd problem, but it is truly a difficult task to teach children the value of a dollar when you have the ability to easily give them anything they want. I loved the thoughtfulness of her answer to him.

Conversely, Melanie Thernstom writes about her tortured process of deciding between a Toyota Highlander and a Lexus, even though they both cost exactly the same. She begins the article by saying how much she wants the Lexus, but the decision became a relationship issue between her and her husband. It was a lot about how other people would perceive them if they chose to drive the Lexus (and perhaps how they would perceive themselves). I was incredibly disappointed when she chose the Toyota; I don't even know her, but I couldn't believe that she caved and didn't choose the Lexus. For me it was simply about the money...If they could afford to get the Lexus and that was what she wanted, that was my vote. (Sorry to ruin the ending of this one if you choose to read the book.)

Julia Glass writes about all the cliches about money (very interesting) and says, "*I began to feel, in my gut, what I've know all along but refuse to face in the most practical of ways: I'm simply afraid of money. Not of having it but of mastering it...and of recognizing it's power -- in particular, it's power in the realm of love.*" She's struggling with teaching her son the value of money and questions, "*How and when money matters; how and when it doesn't. It matters more than I like to believe it does...*" And lastly, and I like this part, she writes, "*I want my children to thrive without being acquisitive; to have enough prosperity that they can be generous; to feel*

self-sufficient enough that they may never be bought." Now that's good...

Lori Gottlieb, a single parent, writes about how money was affecting her decision to have a second child. A former boyfriend had said this about money: *"Money is freedom. With money, you can afford better child care, you can afford to take time off from work to be the child care, you can drive a safer car, live in a safer neighborhood, get a better education. If you fall ill, you can get better medical care. It wasn't about jetting off to Tahiti. It was about having security. It was about having options."*

And this one just needed to be included...Rebecca Johnson and her husband went to see a therapist to work on their money relationship. She *"turned to the therapist and said, 'I can't believe that we could break up over the topic of money.' 'Are you kidding?' she answered, 'It's the number one reason couples break up.'"*

There's so much more in *The Secret Currency of Love*, and I encourage you to check it out for yourself. It's a great look into a lot of different viewpoints and the effect that money has on our life choices.

Finally, I'm not sure where this last quote came from, but I like it...I had it tucked away in my "newsletter" file: *"I'll tell you what kind of people say they have enough money. They're people who are so actively engaged in bringing forth their ideas and vision, and using all of the energy that's around them so wisely, that they are content with the energy, the money, they have."* It sounds a lot like it's from *The Energy of Money* and most likely is. It's so rare these days to speak with people who say they have enough money. And when I'm working on tuning up my own money energy, I often wonder if asking the universe for "enough" is "enough." If I don't ask for more than enough will I only get enough to get by? Or, is asking for more than I really need putting me into the "greedy" ballpark? I don't know ... I only know that I like it when my savings is robust and when I don't have to think twice about buying something that I want. And at the same time, I know that there's nothing wrong with thinking twice about one's spending. In fact, it's preferable to spend "consciously." I guess what I'm saying is that there's nothing worse than worrying about paying the bills and feeling deprived. And so, I like the idea of being content with what one has. Content is good...

OK...With the space that I have left, I'd like to write a little bit about what I'm doing now that I've completed my transition. First, I've been actively promoting and looking for opportunities to teach the principles in Dr. Maria Nemeth's book, *The Energy of Money*. It's a 6-week course that is currently offered through the Winchester Adult Ed Program beginning on April 29. The book covers 12 principles that are designed to help you identify what you really want out of life and gives you tools to clean up your money business so that you can focus on what's really important to you. The cost is \$69 for the 6 weeks, and you can register through the Winchester Recreation Department at www.winrec.com (click on Adult Programs). Or, if you belong to a book club or other group and would be interested in doing the class together, I'd be happy to tailor the program to meet the club's meeting schedule. We could do it at the location where you usually meet, at your regular meeting time and at a reduced price.

If you're not quite ready to commit to a 6-week course, but would like to get a taste of what *The Energy of Money* is all about, I'm also offering a FREE introductory workshop where we'll talk about obstacles to financial success and ways to move through those obstacles with clarity, focus, ease & grace. The workshop is being hosted by Debra Crosby of A Quest Actors Studio in Salem, MA on April 16 from 7-9 pm. Please visit the website (www.jaynyk.com) to learn more or feel free to call or email me....

And then, of course, there's individual coaching. I'm looking forward to helping women learn new ways to think about and manage their money, moving them toward a more peaceful and satisfying financial condition. My ultimate goal is for my clients enroll in *The Energy of Money* class and simultaneously engage in individual coaching, but it's not absolutely necessary that it work that way, especially for clients who do not live in the Boston area. For clients enrolled in an *Energy of Money* class, it is unlikely that you will be comfortable discussing your specific financial issues in the classroom. By also enrolling in individual coaching, we can apply the tools that you're learning in the class to your specific financial situation. On the other hand, since individual coaching takes place over the telephone, clients who are outside of the Boston area or are otherwise unable to take the class can read the book on their own if they choose to and then can participate in individual coaching for guidance and support in working through their specific financial challenges.

It's a rare breed of person who can follow through after reading a "self-help" book to make the changes they desire in their life. That's where the coaching is invaluable. It provides guidance and support to help you move through the obstacles that will inevitably await you when you attempt to change lifelong habits. Not only will you learn to make these changes "with ease," but these tools can be applied to many areas of your life, not just your money. And speaking of money, my fees for individual coaching are based on your ability to pay (sliding scale), and I'm open to negotiate with you. Know also that if you are really motivated to stop your money madness but are without the funds to make it happen, I have a few "pro bono" slots available. Call me and we'll work it out.

In closing, if you would like to be removed from this mailing list or if you would prefer to receive it by email rather than on paper, please let me know and I'll be happy to make the change. Or, if you know anyone who you think might be interested in receiving it, I'd so gratefully appreciate your passing it on. I will close by simply saying THANK YOU for taking the time to read this newsletter and for all of your support. It means a lot to me....j



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My mission is to provide guidance, encouragement and support to women as they look beyond the idea that all of their problems would be solved if they just had more money.