

A woman in a red coat is seen from the side, holding a black umbrella. She is walking in a city street during a rainstorm. The background is heavily blurred, showing streaks of light from buildings and other people, creating a sense of motion and chaos. The overall mood is one of navigating through a difficult, stressful environment.

Taking Control of Stress in a Financial Storm

Practical strategies & resources for success

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www.hermentorcenter.com

You Can Take Control

With the breakdown of traditional financial institutions, the wildly fluctuating stock market and high rate of unemployment, families remain confused about how to respond. Some are in denial, not prepared to grasp the magnitude of the problems and potential consequences. Others are angry about the gloomy economic forecast. If your savings are in jeopardy, perhaps you're worried about how you'll pay college tuition for your kids, help your parents on a fixed income and ever be able to retire. These are common emotional reactions.

Sandwiched boomers who feel responsible for their growing children and aging parents may be frightened as they watch their dreams for the future disappear. By acknowledging the feelings you have, and redirecting your attention to the positives, you can decrease the stress. And when you're not feeling so defeated, you'll make choices that will better maximize the opportunities ahead.

Are you looking for stimulating ideas that will move you to action? As you cope with the challenges you're facing, *Taking Control of Stress in a Financial Storm* reveals how to:

- Assess your strengths and resources
- Acknowledge and accept your painful feelings
- Redirect your attention to what you can control
- Decrease your stress through practical strategies for success
- Integrate and grow stronger as you weather these challenges

The easy to implement techniques in this ebook introduce you to effective solutions for family distress in these difficult times. Try them on – you'll see that they work for you.

For more practical tips,

Subscribe to *Stepping Stones* newsletter
at <http://www.HerMentorCenter.com>

About Us



Rosemary and Phyllis

We're Rosemary Lichtman, Ph.D. and Phyllis Goldberg, Ph.D., family relationship experts who have developed a 4-step model for change you can't afford to ignore. It targets women like you, managing a family in flux while balancing work and family. Whether you're coping with stress, struggling with self esteem or setting goals for your future, we provide field-tested solutions to the challenges you face.

We each have over 25 years of private practice experience guiding women through personal and family crises. Graduates of Dr. Martin Seligman's Authentic Happiness coaching program, we use positive psychology techniques in our work. We've developed workshops, facilitated focus groups and conducted interviews with women examining their emotional reactions to family problems. And our 80 'how to' articles have been published on the Internet.

Friends and colleagues, we joined together more than ten years ago to form Her Mentor Center, offering education, support and coaching for women. We provide smart strategies for reclaiming power when family relationships shift.

Just like you, we've raised children, cared for aging parents and grandchildren, worked in service to others. Our identity, like yours, has been redefined many times over the years, either subtly or more dramatically. We know that the relationships and roles in families are always changing and we're here to help you tackle these transitions head-on.

Visit our website, www.HerMentorCenter.com, to read articles and women's stories.

While you're there, sign up for our free monthly newsletter, *Stepping Stones*.

For easy to implement tips about parents growing older and children growing up, log on to our blog, www.HerMentorCenter.com.



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Contact Us

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7 Stops on the Less Stress Express

Would you like to spend less time racking up emotional debt and more time receiving dividends from your 'feeling better' bank account? Research findings show that the complex demands of family and work can really get you down. When inundated with a myriad of responsibilities, daydreaming about what you would rather be doing can be a typical and common pastime.

It is well known that tension is the body's response to any stimulus - external or internal - that is perceived as taxing personal resources. Stress can appear unexpected and unannounced: physiologically as headaches, stomach upset; emotionally by feeling irritated, overwhelmed; cognitively with memory loss, trouble concentrating; behaviorally by changes in eating, sleep patterns. If you're ready to learn how to keep your stress in check, use the following tips and restore balance to your life.

1. **Free yourself from negative feelings.** Although you can't necessarily change what happens to you, you can change how you handle it. Face uncertainty with a positive attitude or reframe a pessimistic reaction into a more neutral or optimistic one. By learning more about constructive responses to difficult situations, you will have access to a wider variety of resources and strategies.

2. **Stay in the moment.** Don't beat yourself up and feel bad about the mistakes you've made. Keep in mind that you are human and no one is perfect. Being worried about the past or fearful about the future can keep you stuck. Rather than ruminating, feeling frustrated or discouraged and giving up, why not try something different? You deserve a second chance.

3. **Rely on your own instincts.** Although it's fine to get support from others when you feel perplexed, realize your hidden internal strength. Trust yourself as you look inside for answers. Emotional discomfort can be a welcome opportunity – it serves as an invitation to grow and leads to greater self understanding.

4. **Bring order into your life by prioritizing and organizing.** Keep records and make lists, rely on your calendar or iphone. Enjoy greater peace of mind as you gain power over your finances and pay off your debts. Remember that your time is valuable. So set limits by saying 'no' to others and 'yes' to yourself.

5. **Take control of what is within your reach.** And have the wisdom to know the difference between what you can manage and what you can't. In addition, recognize that you don't have to do it all alone. Make the decision to ask for help whenever you need it.

6. **Work on feeling more empowered.** Begin by getting involved in a culture that supports this. Be grateful for what you have by getting outside yourself. Put the focus on others in need – become a mentor to at-risk youths or share your skills and experience with a homeless shelter.

7. **Spend time relaxing and rejuvenating as you develop stress relievers to counteract burnout.** Take better care of your body through exercise, good nutrition and proper rest. Attend to your mind and your spirit. Practice techniques of deep breathing, relaxation or your own form of meditation. Set aside quiet time and do what it is that brings you personal pleasure.

As you begin this journey, give yourself the priceless gift of a life less stressed. Remember to pack your patience as change is a process that takes time. Make a decision to leave behind the emotional baggage that is too large to fit in the overhead compartment. You'll soon discover that the small changes you make allow more peacefulness to emerge in your hectic life. Take heart as you embrace and celebrate the simplicity of the present moment.

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How to Delay Gratification in a Troubled Economy

In years of plenty, American society operated largely on the pleasure principal – embracing the notion that ‘I want what I want when I want it.’ Accustomed to instant gratification and a sense of entitlement, people were emotionally conditioned to have it all. The average American carried nine credit cards with a total \$17,000 balance. We had been living large for so long, that debt had become an integral part of our culture.

With individuals, families, government and other countries leveraged now, it looks like the whole world has to adjust to a slow recovery. Credit card debt, amounting to well over 900 billion dollars in the United States, makes putting off present pleasures for future gains sound like a very good idea. Getting back to basics may be just what society needs.



If you're waiting for a rainbow after the huge storms we've been weathering, here are some ways to make it happen:

1. **Be realistic and face the facts.** If you're not already, begin to live a simpler life within your means. Focus your efforts, because living your convictions is harder than just making the decision to change. Be accountable for your financial goals and create a concrete spending plan. You don't have to panic but you can begin to take small steps. Learn how to have fun without spending money – invite another couple over to play cards, check out a book from the public library, catch up with a friend on a walk, take your family on a hike in the hills.
2. **Stay centered about what you plan to buy, what you can afford and what really matters to you.** Ours is largely a culture of impulsive recreational shopping. To begin the transition to mindful shopping, make a list of the items you plan to purchase. Then decide how important each one is and, if it's not that necessary, let it go. Continue to differentiate between what you want and what you need.
3. **Get to know the subconscious money script that you learned in childhood from your parents.** If your family was extremely frugal, perhaps you follow their example and have the same fiscal habits. Or, having felt deprived, you may go in the opposite direction and spend with abandon. Understanding the dynamics of how you spend and why can free you up to explore new money management options.
4. **Turn calamity into catharsis.** Pull back in order to reach your goals and try to see thrift as a virtue. Make it OK to put off buying a new car or taking a trip now so that you can have a better life later. Begin to put some money, no matter how little, in personal savings every month. As you make sacrifices, keep track of your values - restraint, accountability, self-reliance, working hard, determination.

5. **You may have to work longer than you expected if you are a baby boomer nearing retirement.** Or maybe you'll upgrade skills that will enable you to keep your job. Research findings indicate that, if you enjoy your work, there is added value in the stimulation, engagement and camaraderie that it provides.

6. **Multi-generational households are making a comeback for sandwiched boomers** – especially with the rise in unemployment for new college graduates and the financial pinch felt by aging parents who are seeing their retirement income dwindle. Don't be disappointed if you were about to experience the empty nest. With more family members sharing household responsibilities, financial expenses and emotional support, this new living arrangement can reduce stress – as long as clear guidelines are set and upheld.

7. **Alter your expectations and focus on the long run as you put off present pleasures for future gains.** Appreciate the changes you are making now for your future well-being. Let off steam and reduce stress - discover low cost fitness by gardening or scaling steps. Barter services by cooking a meal or building shelves in exchange for personal training. Fight the force of negativity and believe in yourself to awaken the strength within.

Chicken Little thought the sky was falling but, with all the present anxiety, avoid a knee jerk reaction yourself. Instead of an automatic response, think about what's driving your fear before reacting. It's true that conspicuous consumption marked the rise and fall of empires. But you don't have to go to the extreme of chopping wood and carrying water. Just be patient and tighten your belt - call an old friend, using free Sunday minutes, write a letter to the editor, play a game with your kids, thank your lucky stars.

The Stock Market Meltdown and Domestic Violence

Concerns have been raised that financial shock waves we've experienced are likely to increase the prevalence of abuse and domestic violence. Economic turmoil often leads to greater fears, pressure and anxiety within families facing financial collapse - and, in many cases, that stress leads to battering.

The Centers for Disease Control believes that 10% of the population is affected by domestic abuse, although it is estimated that only one-third of these cases are actually reported. It is the most common cause of injury for women aged 15 to 44 who suffer physical as well as emotional injury, such as depression, anxiety and social isolation.

Why do women remain in abusive relationships? Frequently, the reason is fear - they have been brainwashed by the perpetrator - convinced that they are helpless and cannot cope alone. Or they're afraid that the abusive partner will harm them or their children if they attempt to leave. Another justification is the victims' incorrect belief that the responsibility is theirs, that they have caused the abuse or that it is up to them to stay in order to keep the family together.

Finally, because of a variety of psychological issues and complicated family dynamics, the defense mechanism of denial can remain strong. Domestic abuse victims often refuse to see themselves as battered and don't accept the fact that the perpetrator will continue the abusive behavior.

If you are afraid of your partner's anger and how he/she treats you, your children or elders under your care, your first responsibility is to protect yourself and loved ones from harm. Resolve to begin the tough process of freeing yourself from the abuser. You may feel trapped and so deeply entrenched in the dysfunctional relationship that it seems you will never break away. Yet you can make a start by taking the following steps:

1. **Insist that your partner participate in individual therapy** as well as relationship counseling with you. The individual therapy should focus on areas such as anger management, cognitive behavioral change, insight, skill building, communication, stress reduction and control strategies.
2. **Get help from friends and family members.** Talk with them about your concerns and let them know what you need from them. Educate yourself and them about domestic violence. Tell them how to recognize that you or others may be in immediate danger and devise code words to inform them if you need help.
3. **Prepare to take care of yourself** - emotionally, financially and physically. Find a therapist who will help you develop self-confidence and the life skills you may need to go solo. Take charge of your personal finances, open your own bank account, find a job if you are not already employed.
4. **Have an exit strategy** and plan what to do if and when you leave the relationship. Investigate available community resources and learn about shelters in your area. Have copies of documents you may need as well as extra clothes and cash; leave them with a friend or neighbor so you can retrieve them later, if needed.

5. **Immediately let someone in authority know about the abuse**, if it occurs. Have the phone number of the local police station available - and you can always call 911. If the violence is directed to your children or the elderly, know how to contact the agencies dealing with child welfare and elder abuse.

As we move through difficult financial times, the stresses we face are great. Emotions are likely to be close to the surface as uncertainty about the state of the economy continues. Be aware of any potential for domestic abuse in your family and pledge to learn how to protect yourself and your loved ones from the painful trauma caused by such violence.

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Marital Harmony Despite Financial Woes

A perfect marriage would be free of financial controversy. But during this economic crisis, the reality is that couples need to learn new money management skills and face tough financial decisions – while at the same time making their relationship work. Not an easy task. When you use these five practical tips, you'll give yourself and your marriage a better chance:

1. **Keep the lines of communication with your partner wide open.** In stressful times, incidences of anxiety, depression and suicide ideation increase and rates of marital satisfaction decrease. Research indicates that close to half of all partners who cheat are trying to fill some emotional need. Job loss and financial instability can put tremendous pressure on traditional family life. But trust counters fear. So talk about what's going on and what you can do about it – you'll feel less helpless and ready to start the ball rolling.
2. **Try to access your money script**, which is governed by a process outside consciousness in the part of the brain called the amygdale. By understanding how your family of origin dealt with money, and your emotional reaction, you'll gain insight into your own financial strategies. This alone can help alleviate some stress, especially if you're feeling paralyzed or even just stuck. If you're focusing blame on your spouse, perhaps this process will allow you to look at the part you play in the present situation. You may decide to curb impulse spending if you realize that money and stuff are not necessarily a measure of power or self worth.

3. In troubled times, share the chore of money management, regardless of who has been in charge of the finances in the past. This job may be more than one can handle and the support of putting two heads together can give you clarity about the issues. After listening to each other's input and being open to compromise, make your major money decisions together. Take small or large steps, depending on your particular circumstances. At this time, taking out new credit cards should be an option rarely used as this is, in essence, living beyond your means. And that contributed to the financial mess in the first place. As difficult as it may be, commit to a simpler lifestyle.

4. The most important money management skill is creating a budget, enumerating what needs to be saved and what can be spent. Set long term financial goals, as well as short term objectives that will take you in the direction of saving. Any deviations from the budget should be discussed and mutual decisions made. Conventional wisdom speaks to having an emergency cushion – that is, enough savings for living about six months in the event of job loss or extended health problems.

5. As much as you want to help your children and parents, don't take your eye off the ball. If you're in the sandwich generation, you may be balancing college tuition, elder care housing and your own financial responsibilities. Continue to focus on your health, finances and retirement savings. Doing so will ensure that you have the wherewithal to be an active participant in your children and parents' lives while still saving for your own long-term needs. And the more your family does for themselves, the better they will feel about maintaining their independence.

Financial events shape how people act – the great depression beginning in 1929 affected entire generations as they adapted to the change in their way of life. If the predictions come true and this is a slow economic recovery, everyone will have to adjust their mental attitudes and create new behaviors around spending. Yet there are hidden gifts in these shifts – by nesting more, you have less stress, the chance to bond with family, more time to enjoy with your partner.



These are tough times but you can draw on the strength of your relationships to get through. As banks are still having a difficult time lending money, this is your chance to make an investment in your marriage - it can turn into a welcome source of security and comfort. And can you think of a better time than now?

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Survive the Recession with Shared Housing

Families today face a new kind of housing crisis as the difficult economy continues. When one spouse in a two-career marriage loses a job, making the monthly mortgage payment becomes a challenge, especially for sandwiched boomers. Senior citizens who have been able to pay for housing from their retirement accounts find they must cut back on that expense when their retirement funds fall by 50%. When a mortgage begun with an artificially low interest figure calls for a rate increase or a balloon payment, the cost becomes prohibitive to the nuclear family.

These scenarios are not about GenX and GenY kidults boomeranging back home, with connotations of immaturity or irresponsibility. Rather they reflect adults struggling with the real effects of a global financial meltdown not faced in over 75 years. An AARP study revealed that more than ¼ of the foreclosures and delinquencies in 2009 occurred among those 50 and over. These seniors and their adult children have looked carefully at what to do to ease the economic woes that have hit everyone hard.

Younger families have moved back in with one of their parents, pooling their funds for mortgage payments. This helps both the young couple having trouble making ends meet and the older parents coping with reduced retirement income. Others have turned to 'granny flats' - guest suites or small guesthouses. Seniors who gave up their individual, larger homes moved into the compact units on their children's property.

Irrespective of the type of arrangement and the reason for combining two families into one home, families need to do some serious planning before taking the plunge. Here are 6 tips to put into play before sharing daily life with extended family in a whole new way:

1. **Have a family meeting to set guidelines** before you move in together. Be frank and honest about your needs. Each of you will be giving up some autonomy and control so you can expect to have some situations where push comes to shove. Present your positions for the best and worst case scenarios. Then decide how you want to compromise so that everyone gets some of what they want. Put any absolute deal breakers out on the table so they can be discussed in detail.
2. **Set boundaries so that everyone's privacy is respected.** Living together with roommates in a college dorm is one thing but sharing space with adult family members can get awkward. Identify signals to use when one of you wants to be alone. The last time you all lived together, the circumstances were likely quite different. Old issues around power or dependency can resurface in this close environment, particularly when there may be a difference of opinion about how to handle issues with children/grandchildren.
3. **Work out a schedule** for shared responsibilities, chores and finances. If there is to be a division of labor, gain consensus about making the tasks equitable. When children/grandchildren are part of the mix, arrive at a clear timetable with regard to babysitting so that no one feels exploited. On the other hand, the multi-generational experience can foster a closer relationship between grandparents and grandchildren, with the middle generation being able to step away from some care-giving tasks.

4. **Respect the needs of everyone involved.** When each person feels heard, it takes away some of the frustration stemming from the lack of control. You can be supportive to one another just by listening even if you don't agree with the reason for the complaint. Use the techniques of active listening and sending I-messages with your extended family.

5. **Think about the problems that can arise and make a Plan B.** Just because you all are having some difficulty with the new living arrangements doesn't mean you have to discard the entire idea. Continue to schedule family meetings to discuss the issues and conflicts. Lack of privacy, intruding on other family members' boundaries and unwanted advice are often sore points.

6. **Be flexible and learn to love compromise and cooperation.** Look at the situation from the perspective of other family members as you work on understanding their positions. You are all in this together and while you may not get exactly what you want, you can work out a solution that is good for everyone.

Even with the potential costs of remodeling to accommodate two families, maintaining one household rather than two generally creates considerable savings for everyone. Although financial considerations form the basis of adult children and parents moving back in together, there are other positive outcomes from sharing housing with family. The support generated on both sides can serve as the foundation for resolving past misunderstandings between parents and adult children. Understanding and forgiveness are easier to accomplish when families stop taking each other for granted. And the expression of gratitude is good for both giver and receiver.

Generations living together can lead to a win-win situation for everyone. The close bonding allows the extended family to build rich memories to savor over the years. As the older generation continues to age, these times may be the impetus for planning their care by the newly sandwiched generation, with grandchildren pitching in to help.

Recover from Financial Panic by Investing in Yourself

The financial crisis affected many people and involved losses on so many levels –jobs, income, money in the stock market, certain comforts, retirement funds, a sense of security, dreams for the future. And, inevitably, these feelings of loss are accompanied by a period of grieving. Ever since Dr. Elizabeth Kubler-Ross first identified the stages of mourning in her seminal book, *On Death and Dying*, bards, mental health experts and pundits have waxed philosophical about this difficult process.

These stages are universal and can apply to any catastrophic personal loss. Kübler-Ross maintained that the steps do not necessarily come in any particular order, nor are all of them experienced by everyone. If you or your loved ones have lost money or confidence, evaluate where you are in this process by the stages and comments below:

- Denial – “Others may be worried about money issues but this can’t be happening to me.”
- Anger – “Why me? Wait until I talk to my broker - I don’t deserve this financial mess.”
- Bargaining – “I’ll do anything if you just help me secure my retirement account.”
- Depression – “I’m so discouraged, what’s the point in even trying to save?”
- Acceptance – “These problems are serious, so I might as well prepare for the long haul.”

Dr. Kubler-Ross describes the final stage of acceptance as the ability to generate the energy to reinvest in new objects. As you begin to recover from the economic upheaval, don’t you think you will be best served by investing in your own well-being?

As a private citizen, it's difficult for you to influence government policy, but you can have control over your own health. The average annual cost of health care in the United States is over 2 trillion dollars - a huge drain on the economy. Almost 75% of health care dollars are spent treating chronic preventable illness. You have the power to make in-roads if you take your health into your own hands. Here are some ways to start taking more personal responsibility:

1. **Participate in regular physical exercise that you enjoy and find engaging.** The Centers for Disease Control recently released the '2008 Physical Activity Guidelines for Americans.' The guidelines, which recommend incorporating both aerobic activity and flexibility/strength training into your weekly routine, are a result of overwhelming evidence of the benefit of exercise in chronic disease prevention. Studies indicate that aerobic exercise brings more blood and oxygen to your brain cells. So you can improve your mood, control your weight and protect yourself against cognitive loss, all at once.
2. **Alleviate stress by the consistent practice of yoga or meditation.** The first few times you try yoga, your body may be resistant and the postures uncomfortable. Meditation can also be difficult at the beginning - having to sit still and quiet your mind. However, if you decide to study yoga or meditation, and practice it regularly with the assistance of an experienced and compassionate instructor, you can produce results that go far beyond merely alleviating stress.
3. **Maintain a healthy diet, rich in fruits and vegetables and moderate in fat.** Research has shown that keeping track of what you eat, and why, is one of the most powerful tools in a weight change program. If you are significantly overweight, you have a greater risk of developing many diseases including high blood pressure, Type 2 diabetes, stroke and some forms of cancer. Reaching and maintaining a healthier weight, or even losing a few pounds or preventing further weight gain, has considerable health benefits.

4. **Recognize how you deal with tension related to money.**
Financial pressure can lead to unhealthy activities like smoking and drinking. If these behaviors are causing problems for you, try to find healthier approaches to managing anxiety. There are 12-step and behavior modification programs that provide the guidance and support that you need.

There is now no doubt that financial problems will run deep and go on for a long time. You may have already suffered a loss of faith or trust. Fear and uncertainty contribute to the failure of conventional wisdom in tough times. But the human spirit is resilient. And the best antidote to stress is taking care of yourself. What lessons have you learned from these difficult circumstances that can be put to good use? Begin to believe that you have control over your life. If you choose to live a healthier lifestyle, you could invest in yourself with the money you save.

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How to Achieve Family Flexibility in Times of Financial Flux

As Leo Tolstoy put it in *Anna Karenina*, "Happy families are all alike; every unhappy family is unhappy in its own way." What about other family traits? Are families who are flexible all flexible in the same way? And are rigid families each set in their own ways?

Families have been shaken up in record numbers as worldwide financial turmoil hit home. With the job-related uncertainties facing them, families needed to adjust to the changing economic climate. Many had to adapt to role reversals when a husband experienced a job loss and the family then depended on the wife's wages alone.

In recent years, women made up close to one-half of the workforce. This percentage increased since men held over 80% of the more than 6 million jobs that were lost since 2008. As more and more companies faltered and failed, the jobless rate continued to rise, reaching over 10% in many areas, the highest levels in over 25 years.

As more men lose their jobs, the financial responsibilities of families may increasingly fall onto the already burdened shoulders of women. When a woman becomes the sole breadwinner, the dynamics of the relationship change for everyone - husband/father, wife/mother and children. And as the family deals with job loss, domestic stability may crumble and tensions climb. But it doesn't have to be that way. Women can make adjustments at home that will help the family adapt to turbulent changes in society.

Here are six tips to help you combat the reorganization your family life may be facing as the economy continues to impact everyone.

1. **Educate yourself about family finances.** Get involved with the family budget as you seek out ways to reduce your expenses. Keep track of minor expenditures that can add up, like dinners out, entertainment and credit card interest rate costs. Think outside the box as you educate yourself on new possibilities open to you. They may involve dramatic changes like downsizing your home, selling possessions or even giving up plans for early retirement.
2. **Expect a husband who has lost his job to have an emotional reaction.** It's normal to feel frustrated, tense and anxious at this time. But look for signs of more serious emotional changes such as depression, anger, or feelings of worthlessness. Stress can lead to dysfunctional responses like excess drinking, gambling or acting out. Acknowledging the common effects of job loss will help you avoid conflicts over minor issues.
3. **Schedule family meetings to discuss changes you want to make.** Get together to decide what needs to be done and who is best able to take on the responsibility of household chores. Involve your teenagers and emerging adult children so that they know what is expected of them. Take help from the family, especially if you are a sandwiched boomer. Everyone will feel better when they are doing their fair share. Present these challenges as a way to increase family resolve as you distinguish between wants and needs.
4. **Let go of control.** For many women, you are likely juggling work and parenting responsibilities already. Figures from the Bureau of Labor Statistics indicate that two-thirds of women with children under 18 work outside the home. Now is the time to prioritize and simplify. Don't hesitate to ask your husband for more help with housework and the kids. Let go of how you did things before and allow your husband to do it his way. And have realistic expectations. It need not be perfect, as long as it gets done. Trust your family as you do yourself. Set reasonable standards, not ideal ones.

5. **Take better care of yourself.** Discover how to nourish yourself and set aside the essential time for this. Take a walk, stop to watch a beautiful sunset, listen to soothing music. Practice deep breathing to relax and positive imagery to improve your mood. Reach out to your friends for support. Draw on your spiritual connection for grounding as you find your center.



6. **Stay optimistic and flexible.** Redefine the crisis you are facing as a challenge and your fears as opportunities for change. Review how you have solved other major problems before. Focus on what you can do about solutions even though you didn't create the problem itself. Remind yourself of all you are grateful for as you rebalance your life. Don't give up when things don't work out as you originally expected. Instead, put your Plan B in place.

There will be new perspectives and positives that come out of this ordeal for you and your whole family. Be proud of how you all are rising to the challenges. Recognize your strengths, assets, resources and the foundation of the family that will carry you through this transition. Change comes when you least expect it. The realities of the economy may eventually improve the careers of women even more than feminism alone did. In the meantime, your flexibility will serve you in good stead.

5 Steps to Gratitude Despite a Tough Economy

Even with harsh economic news - jobless rates up and the stock market down - we can still find a lot to be grateful about, especially around a holiday. Families and friends traditionally draw together for support in times of crisis and this situation is no different. The gift of appreciation - a heartfelt thank you - can be a daily present for those you love. And the cost won't cut into your tight budget at all.

Why, then, is it so difficult to say thanks? We are often focused on ourselves - Galileo may have proved that the earth revolved around the sun but most of us secretly believe that the world itself revolves around us. It is sometimes hard to pull out of that orbit and become more aware of the contributions of others. And we all tend to take good things for granted. Humans instinctively pay more attention to threats to their safety than they do to situations of security and pleasure. We are less likely to notice supportive behaviors, so positive acts are often ignored.

Other times we think that, by recognizing family members for their generosity, they are less likely to notice what they could appreciate about us. Actually, expressing gratitude leads to positive effects for both the sender and the receiver. But any change in behavior is difficult - and establishing life-long habits takes conscious repetitions. It may be hard to make the commitment to building this new skill, but it is well worth the effort.

Expressing gratitude not only makes others feel better, it also benefits you and your mood. When you focus on what you are grateful for you gain a wide range of benefits. These include sounder sleep, enhanced self-esteem, increased levels of contentment and improved connections with the world around you. Not a bad outcome - especially for a sandwiched boomer caught in the midst of parents growing older and children growing up. According to Willie Nelson, "When I started counting my blessings, my whole life turned around."

You need to become aware yourself of what you are thankful for before you can begin to acknowledge the part others play. Here are some steps to help you get started:

1. **Begin to consciously notice what brings you joy.** Awareness is the first step toward creating change. Set aside time to participate in the process of experiencing and acknowledging your gratitude.
2. **Count your blessings.** Each evening, note three things that happened during the day for which you are thankful. Be specific as you describe what happened to you. It could be a loving conversation with your partner, a hug from your teenage son, a lunch date with your mother.
3. **Re-live and savor each of these events.** Spend time re-creating in your mind the happiness of the experience. You will feel your body becoming more relaxed, your emotions more positive and your thoughts more focused. The joys of life are not only in present activities but also in remembering pleasurable occasions.
4. **Think about what you did to open yourself to these moments.** Then decide to direct your actions to include more of these delights in your life. Recognizing your own personal power will strengthen your belief in yourself as well as your willingness to consider the part others play in your happiness.

5. **Realize why this piece of good fortune came your way.** It will help you identify the people you're grateful to have in your life. You can then thank them for playing a part in improving your world.

Deciding to focus on giving thanks means a whole new mindset. As Albert Schweitzer put it, "To educate yourself for the feeling of gratitude means to take nothing for granted, but to always seek out and value the kind that will stand behind the action. Train yourself never to put off the word or action for the expression of gratitude." When you follow these steps you can act on the gratitude you experience and live a rich life no matter what the economic environment.

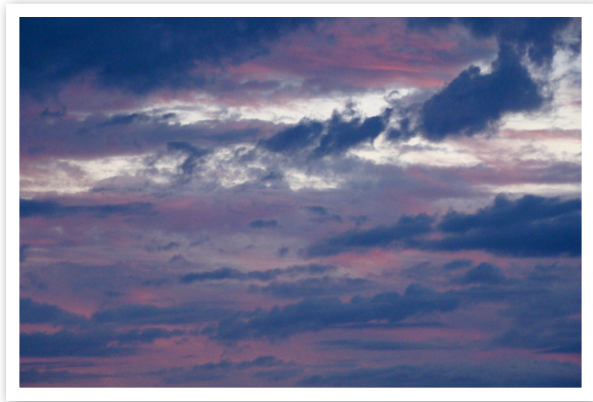
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Implement strategies from “Taking Control of Stress in a Financial Storm”...

Make them work for you now.

As you may well know, across the United States and around the world, the effects of the financial crisis continue to make an impact. No one can predict with certainty the long-term effects on the economy, but most pundits agree that this collapse will not right itself in the near future.

If you're concerned about the impact, remember that families grow stronger when they weather challenges together. While you can't always control what happens, you can control how you deal with it. Your response to this crisis depends largely on your interpretation. The sense you make of it all is called reframing and here you do have a choice – you can imagine that circumstances will never change or you can find a silver lining within the dark clouds.



Why not get to know us better and let us help you through these tough times? Visit www.HerMentorCenter.com, where you can read our blog, sign up for our newsletter, *Stepping Stones*, and click on ‘Resources’ to learn more as you browse through the articles.