



When Money Anxiety Becomes Debilitating

During the first year of the pandemic, Tracy, a self-employed hair stylist, watched her business plummet by 70 percent. She got a PPP loan and cut every personal expense she could, but she's still feeling the effects of that precipitous drop more than two years later. Now she's worried about losing her home and says her anxiety is "through the roof."

Jose and Louise have well-paid jobs that thankfully weathered the pandemic, but current economic conditions have Jose so afraid that one of them will lose their job that he has stopped paying anything but basic bills and recently yelled at Louise for going to the dentist.

If you've had to tighten your belt, like Tracy, it's normal to experience anxiety. And when you read every day about falling markets and businesses starting to lay people off, you can understand that Jose would fear he and Louise losing their jobs. Money is connected with security, a basic need. And when our basic needs are threatened, we feel alarmed.

Although uncomfortable, anxiety isn't all bad. Mild anxiety can actually motivate us to take positive action. Indeed, that seems to be its role. We can't let go of what's bothering us until we face the situation, and then we often find that the anxiety has lessened or gone away. But severe anxiety is different. It's debilitating. And when anxiety interferes in our lives it can be a disorder.

If you have these symptoms of anxiety disorder, you might want to seek professional help:

- worry, panic or fear that is extreme for the situation
- repeated thoughts or flashbacks of traumatic experiences
- nightmares, night terrors, insomnia
- cold or sweaty hands and/or feet

- shortness of breath
- heart palpitations

If your anxiety is mild or moderate, these strategies can help reduce it by using anxiety as a spur for action.

Face any money issues. Fighting yourself in a down economy adds insult to injury. Seek support and learning in therapy, Debtors Anonymous, and tried-and-true books such as *Get Out of Debt, Stay Out of Debt and Live Prosperously*, by Jerrold Mundis and *Your Money or Your Life*, by Joe Dominguez and Vicki Robin.

Acknowledge your role. If you made a questionable financial choice, blaming others or beating yourself up won't help. Understand why you made the choice. Do something about it, if you can, and then let it go. Forgive yourself.

Be proactive. You can't direct the economy, but you can gain a sense of control and reduce your anxiety by being more proactive around your finances. Face the reality of your situation and take appropriate steps, whether that's negotiating with creditors or leaseholders, reducing expenses or seeking other sources of income.

Don't cut to the bone. Eliminating all treats from your budget reintroduces scarcity into the equation, which can breed more anxiety. Learn to live *well* within your means by seeking pleasures you can afford.

Find the courage to face your anxieties and take the actions that present themselves. Tracy eventually negotiated a new lease for her salon and downsized to a more affordable home. Jose is now exploring the root of his money issues, and he and Louise have added inexpensive pleasures to their lives. *

3 Non-Medical Ways to Support Depression

Talk therapy can help depression, and medication may also be a tool for some people. But there are also powerful, yet simple, things that you can do to help yourself heal. Here are three ways to combat depression, whether you're on anti-depressants or not.

1. Good nutrition. A diet rich in protein, low on the glycemic scale (e.g., barley, grapefruit and yogurt) and high in whole grains, fruits, vegetables and good fats, like omega 3s, will help stabilize your mood. Protein is essential for the production of neurotransmitters that regulate mood, and foods low on the glycemic scale help stabilize your blood sugar, reducing fatigue, unhealthy weight gain and mood swings.

2. Moving your body. According to Harvard Medical School, the evidence is clear that regular exercise can help alleviate mild to moderate depression and may play a supporting role in treating severe depression. Try to meet the recommended minimum of a half hour most days of the week.

3. Seeking enjoyment, lowering stress, spirituality. It's common sense that doing what you enjoy would make you feel happier, but these enemies of depression do so by normalizing production of stress hormones and increasing pleasure chemicals, such as endorphins and dopamine. So every day choose to do something that makes you feel good and that has meaning for you. Your health and well-being depend upon it. *

A Letter From Fred Chapin



We've all been affected by the pandemic over the past few years, including economically for many of us. Even if you haven't lost money in the stock market, lost a job or business, or tightened your belt, you surely know someone who has.

When you have your own financial struggles, or when you hear about the struggles of others, it's normal to worry or feel anxious about your own security. The cover article explores this issue of financial anxiety and offers several ways to use mild anxiety as a motivator for positive action.

Another condition that deserves our attention is unworthiness. Too many of us feel unworthy and then set out (unconsciously) to prove that we are through poor choices. As the article on page 3 reveals, we're usually not even aware that unworthiness is at the root of those choices. The article offers a three-step process for routing out unworthiness and replacing it with affirming beliefs instead.

Also in this issue, the quiz asks how well you manage when your buttons get pushed and the Top 3 list suggests non-medical actions that you can take to support your efforts to heal from depression, whether you're taking anti-depressants or not.

Rounding out this issue is an article about the challenges of co-parenting and how you can provide a safe, nurturing experience for your children, even when you live apart.

Enjoy this issue of the newsletter. If you have questions about any of the articles or would like more copies, please don't hesitate to call.

How Well Do You Handle Getting "Triggered?"

Someone says something and you snap, surprised later at your sudden negative response. This is known as "getting triggered," and it often indicates a hypersensitivity that developed due to hurtful childhood experiences, such as repeatedly being criticized, rejected or controlled. For example, if your parents were highly controlling, you may resist—often subconsciously—when someone tells you to do something. Answer the following two sets of questions to discover how well you manage getting triggered.



True False Set 1

- 1. When I feel triggered, I tend to shut down, withdraw and ruminate on my bad feelings.
- 2. When someone hurts me—even when I know it was unintentional—I lash out at them or blame myself.
- 3. I hate it when someone tells me I'm "too sensitive."
- 4. When someone says or does something that triggers the feelings connected to an old emotional pain, it takes me a long time to let go of it and feel centered again. I often carry a resentment.
- 5. Sometimes I have no idea why I do what I do—I just can't control myself.
- 6. Once someone pushes my buttons, that's it—my wall goes up and stays up. I feel like a powerless little kid.

Set 2

- 1. When old feelings are triggered by something in the present, I take a deep breath, acknowledge that old feelings have been activated, get myself to a safe and comfortable environment and seek the support I need.
- 2. Rather than feeling victimized and blaming someone for pushing my buttons, I, again, take a deep breath, and then take an honest look at myself to see what I can learn from the situation.
- 3. I've worked to uncover old, painful issues so that I can release what was triggered and not feel at the mercy of my emotional response.
- 4. When I feel triggered, it often has nothing to do with the person who pushed my buttons.
- 5. I'm familiar with my most common "buttons"; I recognize them more quickly now and am less reactive.
- 6. When my buttons do get pushed now, I am able to see the unresolved issues needing my attention.
- 7. I feel like an empowered adult when I can courageously look at my emotional triggers and work through them.

If you answered true more often in Set 1 and false more often in Set 2, you may wish to learn how to deal more effectively when your buttons get pushed and how to release their charge. Please don't hesitate to call if you'd like to explore this issue further. *

The Life-Changing Payoff of Overcoming Unworthiness

"You really have to love yourself to get anything done in this world." —Comedienne Lucille Ball

Loving yourself—which underlies so much of positive mental health—requires feeling that you're worth loving. That you are good enough, that you deserve respect and kindness and a satisfying life. Although this seems simple enough, feelings of unworthiness are far more common in our culture than we might expect. Let's explore.

Simply put, "worthiness" is a person's judgment of their own value, merit, or usefulness. It stems from our deep human need to be known and seen for who we really are and what we have to give. In healthy amounts, it's the sentiment most clearly expressed in the words of author and poet Maya Angelou: "I'm not perfect, but I'm pretty good."

In contrast, unworthiness is often a self-fulfilling downward spiral, where a person believes she isn't helpful, useful, or good. Someone who believes that he's worthless may also set out to prove his worthlessness through a series of poor choices.

How to Recognize Unworthiness

Many people who have issues with unworthiness tend to internalize and overly-personalize situations. If something goes wrong, they're at fault. *Of course he yelled at me, the thinking goes, I burned the chili. Or, I'll never get that pay raise, so why would I bother even asking?*

Unworthiness tends to involve repetitive, unhelpful self-talk that's dominated by what has been called "the Judge" or one's "inner critic." *Remember what happened last time? this voice warns. You made a fool of yourself.*

But for every instance where unworthiness manifests as a habit of underachieving at work or the avoidance of healthy risk-taking in relationships, there are just as many instances where unworthiness is so embedded that a person isn't even aware that it's at the root of their choices.

For instance, a person may find herself in a series of abusive relationships or with an addiction. Such issues often act as masks, covering up a core feeling of unworthiness. In order to successfully address the issue, the unworthiness needs to be addressed also.

The "Quest for Dignity"

It's been said that all of life is a quest for dignity. And as you continue on your own quest, here are three

starting points for developing a stronger sense of worth:

1. Look at your patterns.

Overcoming unworthiness asks us to become more reflective and self-aware. This isn't always easy—especially when your inner critic has a stronghold on the way you talk with yourself. It would rather you continue obeying it, rather than learn to listen to kinder and more nurturing parts of yourself. In the face of your inner critic's resistance, be brave. Examine the choices you've made in the past, and notice what they share in common. If things always seem to go well, *right until the moment you mess it up*, there may be a deeper belief of unworthiness that's overtaken your healthy sense of perspective. Deep down, do you believe you actually deserve success?

2. Zoom out.

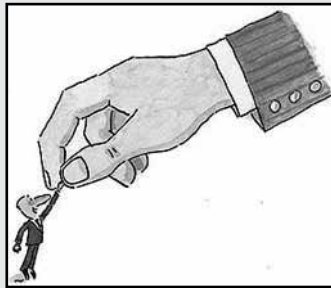
Take a moment—and a deep breath—and consider the external factors that lead you to doubt your own goodness and worth. Was a parent or other authority figure critical of you? Sometimes the loudest inner critic isn't our voice, but one that we've internalized and adopted as our own.

3. Make a decision.

You have the power to choose which beliefs are in your life, and which are not welcome. Once you accept and internalize a belief, it's harder to uproot it from your subconscious mind. So cultivate awareness of the beliefs and judgments in your life, and get in the habit of deciding whether or not each one deserves a place in your mind.

To aid you in that, try this Gatekeeper Exercise: the next time someone tells you or you tell yourself: *You're not [articulate/confident/attractive] enough* or *You'll never [start your own company/find a sexy and loving relationship/lose 60 pounds]*, take it as an invitation to pause, take a deep breath, and decide whether to "accept, reject or reflect" upon it. With practice, you may be surprised how many beliefs and judgments come your way that you no longer automatically accept as your own...and how the simple act of gatekeeping helps to protect and build your sense of value and self-worth.

While overcoming unworthiness is a process that takes time and effort, the payoff is nothing short of life-changing. ✧



The Best Gift Divorced Parents Can Give Their Children

It could be said that one of the biggest aspects of parenting is making countless decisions every day—about babysitters, schools, friends, bedtime and homework routines. It's not a glamorous job, but it promises the greatest reward one could ever ask for: a child's love.

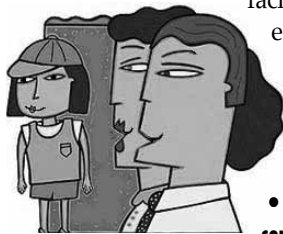
But when separation, divorce or remarriage occurs, parenting becomes co-parenting, and what is a tough job can seem unbearable. Everything is more complicated and you are likely, at times, to feel overwhelmed and exhausted.

Co-parenting can be a breeding ground for hostility and conflict. Feelings of anger, sadness and bitterness can be intense.

With all the extra juggling, it's easy to forget that, at these times, children's needs intensify. They have been robbed of security and stability, their loyalty is being tested, and they are often bewildered, frightened and distressed.

There are no formulas. Specific arrangements do not guarantee success. What *does* work is for children to have:

- **Good relations with both parents.** If your children come back from a weekend with their co-parent looking upset and telling you how mean the co-parent is, resist the urge to make negative statements. Instead, take time to seek information. Talk to the co-parent: "The kids seemed upset yesterday. Can you tell me what happened?" If the problem is chronic, try facilitating a family meeting where everyone is encouraged to work through issues. On special occasions, foster thoughtfulness by helping your child make a card for his or her co-parent.



- **Parents who are not in a state of conflict.** Your co-parent may call and say, "Can you pick up the kids from school tomorrow? I know it's my turn but I have to work late." However infuriating that might be, don't shout

"NO" in front of the children and hang up. Resolve conflicts away from children—without involving them. Children know more than we realize, and they are sensitive to hostility.

- **Stability in the home(s).** A stable home life is your child's lifeline. Develop routines and consistency. Make sure you and your co-parent agree about chores, rewards and discipline. Pledge to never threaten or direct your frustration at the children. Know that creating peaceful and compatible homes decreases stress for everyone and provides children with a protective cushion.

The golden rule of co-parenting is: let your children's well-being be your guiding light. Children are resilient and can flourish in a co-parenting arrangement. It can be hard work that demands constant communication, but your children are the beneficiaries. They learn that conflicts can be resolved, and they feel loved and cherished. Those are the best gifts you could ever give to your children. ✧

Chapin & Russell Associates

A Division of Resource Management Services, Inc.
3020 W. Willow Knolls Drive
Peoria, IL 61614
Tel: 309.681.5850 Fax: 309.681.5658

www.chapinandrussell.com