

LIFESTYLE



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The Hard Times Happiness Revival

By Alexander Green

Instead of wallowing in the (admittedly abundant) economic angst that's free-floating all around us, use this time to truly take stock of things — not just bank accounts or retirement portfolios, but our lives as a whole. In a way the recession is a spiritual gift. It's a wake-up call to end our obsession with money and a golden opportunity to make sweeping changes — to work toward becoming happier, to make a bigger mark on the world, and in the lives of those we love. The following are some tips from my new book that will teach you how to lead a truly rich life even in a down economy.

□ Stop using material possessions to make you feel better.

Psychologists routinely talk about “retail therapy,” where consumers shop just to get a short-term high to ward off boredom or the blues. Now is the time to curb those behaviors. Even if you can still afford to do this, you might not be able to in the future. Reasonable, affordable consumption means less struggle, less debt, fewer hassles, less stress.

□ Pursue the four elements of happiness. According to Mark Skousen, author of *EconoPower: How a New Generation of Economists Is Transforming the World*, these elements are: rewarding and honest employment; recreation; love and friendship; and spiritual development. Notice that none of these elements require money. The long and short of it is that yes, money matters, but it won't solve your problems, fix your marriage, make you “a success,” etc. People without money often imagine it will do all these things. It won't.

□ Examine your livelihood. Eight years ago I left Wall Street because I had grown increasingly bored with my job. I loved analyzing the market, but I'd grown tired of having the same repetitive conversations with my clients about their accounts every day. So I left to write about the financial markets instead. I've never once regretted that decision. Work you enjoy is invigorating. When you're expressing yourself and making a difference, I guarantee you'll be happier.

□ Understand that happiness is an “inside-out” job. It's a sad irony that so many in the U.S. suffer from discontent, anxiety, and neuroses while the folks in poor countries like Nicaragua, which I recently

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Innovation is Key

In an economic climate in which competition seems keener than ever, “innovation” is often the difference between failure and success. But how do you know if your organization — or that of a corporate client — is truly innovative? Consider:

> Does the organization have clear goals and how are results measured? In order to be innovative, organizations must have clear, strategy-driven expectations. Goals must be defined, measured, and results must be reported.

> Do employees have the skills or tools necessary to be innovative? Hiring innovative people is one way to foster innovation, but innovation skills and knowledge can also be taught, and creativity nurtured.

> Leaders must be the driving force. They must establish an organization's strategy and ensure that innovative goals are being met. ❖

Source: Andrew Graham, CEO of Kepner-Tregoe, Inc., an international consulting and training services firm. For more information, visit www.kepner-tregoe.com.





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Healthy Recipe: Roast Chicken with Citrus & Thyme

INGREDIENTS:

- 1 whole chicken, about 5 pounds
- 1 lemon and one orange, both halved
- 1/2 onion
- 1/2 cup roughly chopped celery
- 4 sprigs fresh thyme
- 1 tablespoon olive oil
- freshly ground pepper; salt to taste

NUTRITIONAL INFORMATION:

- Calories per serving: 323
- Protein: 47 g.
- Carbohydrates: 11 g.
- Sodium: 251 g.
- Fat: 10 g.; Saturated fat: 2 g.
- Fiber: 3 g.

Serving size: 1/4 skinless chicken

DIRECTIONS:

- 1 Preheat oven to 350 degrees.
- 2 Rinse chicken inside and out. Pat dry with paper towels. Season cavity of chicken with salt & pepper.
- 3 Squeeze juice from lemon and orange halves all over chicken. Stuff halves into cavity, along with onion, celery, and thyme.
- 4 Place chicken on rack in a roasting pan. Drizzle olive oil over skin, and season with salt & pepper.
- 5 Roast chicken in oven for 90 minutes or until a thermometer inserted into thickest part of thigh registers 160 degrees.
- 6 Let chicken stand for 15 minutes. Remove and discard skin before carving.



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Live Better on the Money You Make!

With the current economy, who *doesn't* need some dollar-stretching tips? The following are a few ideas:

❖ **Free Internet for a month?** Before you go on vacation, check with your Internet provider to see if you can be credited for the time you're away and not using your connection. Some Internet providers allow for one or two vacation credits per year. At two credits, if you pay \$30/month for your service and go away twice during the year for two weeks at a time, that would equal \$30 in savings, which is the equivalent of one free month of service.

❖ **Quicken imitates envelope system:** Use a program like Quicken to track your money. When money is put into your checking account, determine what bills you have to pay. Next, allocate the money in the Quicken check register, using notation RES (reserved) instead of a check number. This deducts that amount from the register, just as though you had written a check. If you have a bill that covers more than one month, enter its prorated monthly amount and the money accumulates over two or three (or more) months. When it's time to pay the bill, zero out the RES listing, and the money goes into the balance to pay the bill. Print out a listing of the items with the RES notation, so you know how much you've saved for upcoming bills.

Source: *The Dollar Stretcher*. Visit www.stretcher.com to find hundreds of articles to help you stretch your day and your dollar. Copyright © 2009 Dollar Stretcher, Inc.

The Hard Times Happiness Revival

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visited, are earning a subsistence living off the land and the sea — and yet seem relaxed and cheerful. When you can't make the world conform to your desires, your best option is to moderate those desires — and seek contentment within. Happiness, it turns out, is an inside-out job.

❑ **Check your priorities.** For too long many Americans have been suffering from a warped image of success: the idea that status and self-worth are derived from flashy cars, expensive jewelry, or a five-bedroom mansion in a gated community. If you can afford these things, fine. Enjoy them. But if they are a struggle, are they really worth long hours, strained relationships, or your kids continually asking, "Where's Mom?" or "Where's Dad?" The desire to have, to acquire rarely generates the fulfillment we imagine. By contrast, doing, creating, contributing, or giving *does* generate the sense of satisfaction we crave. In setting our priorities, therefore, shouldn't *doing* precede *having*? Check your priorities. Make sure your actions are in sync with them.

❑ **Learn to live in the present.** Each day we struggle to finish the project, pick up the kids, drop off the car, stop at the bank, and on and on. But by living in a state of distraction, we deny ourselves the only time we have to be fully present, and that's right now. You cannot savor your Asian chicken salad with water chestnuts and sliced tangerines if you're worrying about next week's budget meeting. Nor can you enjoy your afternoon by the lake with your grandson if you're talking on your cell phone or fuming about the rate on your mortgage. You can appreciate the good things in your life only when you're fully present.

Summary

I'm not a moon-eyed idealist who believes that money doesn't matter, but an individual who is driven by his lust for "more" is hardly different from the donkey who is propelled onward by a carrot dangling at the end of a stick. The secret is balance. ❖

Alexander Green is the author of "The Secret of Shelter Island: Money and What Matters", \$26.95, Wiley, 2009. For more information, visit www.oxfordclub.com, www.investmentu.com, or www.spiritualwealth.com.

