



Say the Hard Thing: How to Have that Difficult Conversation

“There are no classes in life for beginners,” wrote poet Rainer Maria Rilke. “Right away you are always asked to deal with what is most difficult.”

Saying the hard thing can be one of the most difficult things we ever do. And for many of us, just thinking about doing it can cause worry, fear and stress. The good news is that getting these conversations right has more to do with planning and practice than saying “just the right thing.” And when we dare to broach these hard topics with other people, there are often hidden rewards.

The Benefits of Speaking Up

Difficult conversations have the power to get you what you really want from life. They can clear the air between you and someone else. And they can give your self-esteem a real boost.

Revealing how you really feel and what you really want is a life-long practice that sets you up for more good things to come. Regardless of what happens or how the other person responds, making your true self visible will only make you stronger, healthier and more at peace with yourself.

Setting the Stage for a Productive Conversation

1. Bring it up.

It’s wishful thinking to hope that the other person will broach a hard topic. In some cases, he or she may not even be aware of the need. That means, like it or not, it’s up to you.

2. Be clear on your intention.

Are you discussing a sensitive topic

to make a decision, reveal what you’ve already decided, make a request, or something else? Being clear about why you are having the conversation—and what you hope to get out of it—will help you frame what you’re about to say.

3. Be mindful of your mindset.

Sidestep the tendency to blame and assume you know exactly what is going on. Leave room in your frame of mind for discovery and revelation, stay curious. Remember how much you care for the person, and envision how you’d like your relationship to be after the conversation.

4. Rehearse.

It can help to practice your conversation by writing in a journal or talking it through with a trusted friend or therapist. This will help you become more familiar with your feelings and point of view, and help you relax before you say the hard thing.

5. Set the tone: Use “I” messages.

“You” statements tend to assign blame. For example, rather than saying, “You hurt my feelings,” it is better to use an “I” message and say, “I feel hurt.” If you’re afraid, say what you’re afraid of at the beginning of the conversation. For instance, “I’m scared that you won’t like me anymore or that you’ll go away or that we won’t be friends anymore after this conversation.” Then take a deep breath and begin.

Saying the hard thing is like any other exercise: every time you do it, you’re building muscle...and your hard work will unquestionably pay off in more meaningful relationships in the end. *

TOP 3 Enemies of Depression

In addition to talk therapy, there are powerful yet simple things that you can do to help yourself heal from depression. Inspired by Dr. Robert Hedaya’s book on dealing with the side effects of medication, The Anti-Depressant Survival Program, 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

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As summer is winding down and fall is approaching, we tend to turn our attention toward getting more serious about accomplishing our goals in life and how to thrive.

One of those goals is improving our relationships with others, even if it means having difficult conversations. As the cover article explores, the benefits of clearing the air with another person, speaking up and potentially getting what we want, make broaching that difficult conversation worth the risk.

Another difficult situation we face, if we are parents, is when our children leave home or go to college. Why do some parents feel a sense of pride and satisfaction while others find the resulting void unbearable? Whichever your experience might be, there are ways to cope and even begin to thrive.

It is nearly impossible to thrive if you have a debt addiction and you are unable to control your spending and/or you compulsively earn less than you need and make up for it by taking on debt. Make this season a time to get onto the path of recovery from debt addiction.

Enjoy this issue of the newsletter. May this season bring you increased well-being and joy and bring you closer to accomplishing your life goals.

How Well Do You Navigate the Holidays?

Take a big, deep, beautiful breath: the holidays will be here before you know it. For many of us, this time of year brings with it the joys—and challenges—of family gatherings, gift exchanges, and holiday festivities. The good news is that with a little planning and thoughtfulness, you can navigate the holidays with grace. Take this self-quiz to see how ready you are for this year’s holiday season.



True False

- 1. I start planning for the holidays early so that I’m not running around in November and December.
- 2. When my family is making plans, I make a point of negotiating what I really want to do and where I’d like to spend each holiday.
- 3. If my family exchanges gifts, I joyfully give what I can afford and enjoy giving. I stick to my budget.
- 4. I make sure that I eat healthy food that I enjoy every day. This may require me to take care of my own meals or contribute to meal planning and preparation.
- 5. When I accept a party invitation or a request for my time, it’s because I genuinely want to—and have the energy to participate wholeheartedly. I know how to say “no” to invitations I don’t want to accept. I don’t beat myself up about it or let myself get “roped in.”
- 6. I recognize the need for downtime and breaks, so I don’t fill my schedule to the brim with events, shopping and other holiday preparations.
- 7. I value my important relationships and give them the time and energy they need and deserve. If this means that I go to fewer gatherings outside of my immediate circle, so be it.
- 8. I don’t dwell on the changes in my family that make me unhappy or sad. I accept the way things are now, and enjoy the loved ones around me.
- 9. In the lead-up to the holidays and during the holidays themselves, I do something that I find fun or pleasurable every day.
- 10. The holidays are a time to appreciate loved ones and express my spirituality. I make a point of noticing what’s good in my life, and feel gratitude for those things.

*If you answered false to more than four of these, you may want to consider ways to make this holiday season more enjoyable and less stressful. If you’d like support doing this, please don’t hesitate to call. **

The Empty Nest: What Happens When the Chicks Fly

From the second they arrive on the planet, just inches long and utterly dependent, our children occupy a place in our hearts deeper than most any other relationship.

We nurture, guide, feed and protect them for years. The relationship brings us a complex mixture of joy, frustration, sadness, delight, anger, pride and love. Our children occupy our focus like nothing else, as they grow taller and more independent with every year.

And then they go away.

Of course, we knew that from the beginning. And that's been the goal all along.

But that doesn't make an empty nest any easier when it finally comes.

Fortunately, an empty nest is also the beginning of another era for parents, one that can be equally fulfilling.



Varied Reactions to the Empty Nest

Several recent studies have shed light on what's often referred to as "empty nest syndrome"—that is, the feelings of grief that arise when children leave home for college, jobs or marriage. Here are a few of their findings:

Feelings of loss are not exclusive to women. Men feel just as much loss and may actually be less emotionally prepared to deal with those feelings.

Most women don't fall apart. Unlike the common perception, it's not typical for most women to experience lingering depression, or loss of purpose and identity.

Though they experienced sadness, mothers in a 2008 University of Missouri study spoke more about their pride and joy in watching their kids make this transition and the relief they felt in seeing the fruits of their labor realized.



Happier partnerships. Contrary to the image of couples having trouble after the kids are gone, empty nesters of both genders reported their marital satisfaction was improved because they spent more quality time together.

Some Parents Suffer

Not everyone cries for a week and then moves on with life. Some parents really suffer.

Carin Rubenstein, PhD, author of *Beyond the Mommy Years: How to Live Happily Ever After...After the Kids Leave Home*, says that about 10% of mothers are more severely affected when their children leave home, and the problem may be more long-term.

Research suggests that those who experience the most long-term pain have these things in common:

- They consider change stressful and to be avoided.
- Their marriage is rocky.
- They worry that their children aren't ready for adult responsibilities.
- They have a weaker sense of self-worth; their identity is tied to being a parent.
- Their own experience of moving away from their parents was difficult.
- Other "letting go" times, such as weaning or sending children to school, were painful.
- They are full-time parents, with no other paid employment or self-employment.



How to Get Through It

If you are having severe reactions (crying excessively, so sad you don't want to see friends or go to work, feeling your useful life has ended), consider seeking professional help.

For most parents, the following suggestions will help you get through the transition:

Feel your feelings. But don't burden your children with them. Once they've left, ration your calls to once or twice a week. Try texting. The more they feel you clinging, the more they'll pull away.

Get support. If you're going through menopause, or having to care for elderly parents, your feelings may be exacerbated. Speak with a physician if you're experiencing difficult menopausal symptoms, and consider ways to take a break from your caregiving to take care of YOU.

Be proactive. As much as possible, make family plans while everyone is still under the same roof. Plan family vacations, take time off from work for special days, take advantage of all opportunities to talk with your child.

Dream and do. Use your greater freedom and relaxed responsibility to get back in touch with your own dreams and aspirations. Make a list of all the hobbies you'd like to pursue, or classes you'd like to take. Spend time that you didn't have before developing new friendships. Dive into that new business or career that you've been dreaming about.



Above all, forgive yourself for not being a "perfect" parent, and acknowledge all that you've been able to provide for your children. Focus on letting go and trusting that your child is on his or her path—bumps and all—and will be fine. And you will be, too. *

Recovering from Debt Addiction

John has a well-paying job, but carries a debt load equal to half his salary. He spends compulsively, buying things he doesn't really need. Because he also doesn't keep track of his finances, he frequently bounces checks. John would like to get control of his spending, but hasn't been able to rein himself in.

Sarah never spends money unless she has to and neglects self-care such as dental check-ups. She is self-employed but doesn't make enough to cover her basic expenses and uses credit cards to pay bills when she falls short. Her debt load is a great worry to her, but she feels helpless to change the situation.

John is a compulsive debtor and Sarah an underearner, but their core problem is the same. According to Jerrold Mundis, author of *How to Get Out of Debt, Stay Out of Debt and Live Prosperously*, repeated debt results from dysfunctional or distorted subconscious attitudes and perceptions about money and self.

According to Mundis, a few of those distortions include:

- I'm not worthy of nice things or a living wage.

- I'm the greatest! I'm going to buy the best, whether I can afford it or not.

- I don't understand money. I'm not smart enough to handle it.

- Money corrupts. If I have money, I'm bad.

- If I don't spend a lot of money on family and friends, they won't love me or know that I love them.

- I'm a special case. The system is stacked against me.

If any of these attitudes resonate and you're having financial trouble, you may have a problem with compulsive debting. To help you determine if that's the case, here are several warning signs, adapted from the 12-Step program Debtors Anonymous (DA):

1. Lack of clarity about your financial situation. Not knowing account balances, monthly expenses, etc.

2. Poor saving habits. Not planning for taxes, retirement or other predictable items, and then feeling surprised when they come due.



3. Compulsive shopping: unable to pass up a "good deal," purchasing on impulse.

4. Struggling to meet basic financial obligations.

5. Living in chaos and drama around money, such as using one credit card to pay another or bouncing checks.

6. Overworking or underearning; taking jobs below your skill and education level; not billing for hours worked.

7. Living in self-imposed deprivation; denying your basic needs.

As with alcohol addiction, it is possible to recover from compulsive debting and underearning with the help of a trusted therapist or coach and programs such as DA.

With that help and support, Sarah and John are facing the truth of their financial situations, understanding the roots of their behaviors and beginning to see gradual improvement in their finances. Most of all, they feel better, no longer at the mercy of a compulsion they couldn't control. *

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