

Will Power

A MONTHLY NEWSLETTER FROM THE PIONEERS ASSISTANCE FUND

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HELPING INDUSTRY VETERANS FOR OVER 60 YEARS.

ASK A PIONEER

Q1 LIVING IN AN ERA OF CONVENIENCE, IT IS DIFFICULT TO BE FINANCIALLY DISCIPLINED. WITH THE START OF A NEW YEAR, I WANT TO TAKE BACK CONTROL OF MY FINANCES. WHAT CHANGES CAN I MAKE?

A1 Getting in control starts with knowing what you have. Don't be afraid to find out your spending patterns are not as you'd like them to be.

- Take an inventory of the recurring payments you make each month. If you determine that you don't use everything you're paying to use, discontinue them; you can always restart them.
- Are you paying for things you could do yourself at least part of the time? Immediately save a chunk of change with an occasional DIY manicure, pedicure, car wash, and any other service you pay someone else to do. Be smart with your time! Sometimes it is worth the money, you be the judge!
- Set up to receive e-mail or text alerts if your checking or savings account drops below a certain amount.
- Switch to a reloadable prepaid debit card; use it as a credit card but with the built-in limit you've imposed.
- If your balances are stable but you forget to pay your bills, think about setting up autopay for things like health insurance, car payment, and other monthly expenses where the amounts do not change.

Q2 AS I WATCH MY PARENTS AGE, I REALIZE THEY ARE HOLDING ONTO A LOT OF STUFF. I'D LIKE TO AVOID THE SAME THING HAPPENING TO ME NOW AND AS I GET OLDER. ANY TIPS?

A2 Before you bring anything new into your home, car, or office, mindfully review what you've already got. Go through things slowly and let things go—trash, donate, sell, or give away. Make real and symbolic space for the new. Accumulating stuff can signal an attempt to control the uncontrollable—time passing. Cherished valuables, on the other hand, remind us of meaningful times but keep their place in the past.

INDUSTRY QUOTE:

“

I HAVE ALWAYS BEEN PROUD THAT OUR INDUSTRY TAKES CARE OF OUR OWN. IN THAT WAY, WE ARE UNIQUE IN THE BUSINESS WORLD

”

— SHEILA DELOACH,
LONG TIME WRMPF BOARD MEMBER

HEALTHY TRAILS TO YOU

INSTEAD OF FOCUSING ON HAPPY OR SAD, ON GOOD OR BAD, VIEW THE SITUATION—AS BEST YOU CAN—WITH THE COMPASSION YOU’D SHOW A FRIEND. TRY TO RELEASE THE IMPOSSIBLE “NEED-TO-THINK-POSITIVE-AND-GET-HAPPY” STANDARD AND THE “I’M-NOT-LUCKY-LIKE-OTHER-PEOPLE” BELIEF, BOTH WHICH KEEP US STUCK IN THE PAST. TRY THIS MEDITATION WHEN YOU’RE TRYING TO NAVIGATE, NOT RESIST, WHATEVER LIFE THROWS YOUR WAY:

“TODAY I NOTICE WHAT IS IN FRONT OF ME. I RESIST THE NEED TO FIX OR REPAIR. I SEE THINGS AS THEY ARE AND ACT ACCORDINGLY. I RECOGNIZE I AM NOT MY THOUGHTS.”

AND, AS ALWAYS, CONTACT OUR SOCIAL WORKERS FOR MORE IDEAS ON CREATING MINDFULNESS IN YOUR LIFE.

WILL SPIRATIONAL

NEVER LET
YESTERDAY
USE UP TOO
MUCH OF
TODAY.

-WILL ROGERS

BUCK UP BUCKAROOS

MAKE A PLAN FOR THE NEW YEAR

“Budget.” “Spending plan.” “Blueprint of monetary inflow and output.” These are names for tools that help you track what comes in, goes out, gets spent and saved. The goal is to think about your needs and desires, and to support—not deprive—you of the things you want and need. This also helps ensure your spending is truly in line with your core values, not what everyone else has or thinks you should do.

Try these websites to help organize spending: Budgettracker.com mint.com

YOUR MONTHLY COWPOKE JOKE

What’s a good name for a retired artist?

Drew.

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