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3 Steps to Transform Unproductive Money Habits

Money habits are learned early in life. As adults, you may find some of them are not very beneficial. To get rid of the nasty ones, it takes commitment to the following three steps.

The first is to **identify what it is you want your money to do for you**. This is not a quick, off the cuff response (although that quick response can provide clues to your frustration with money). Your response needs to consider how you want to work with Saving, Investing, Donating, Earning, and Spending, what Focus & Sustain calls the 5 S.I.D.E.S. of Money. Becoming clear on your intended allocation of money to these "S.I.D.E.S." and their subsets, provides you with clarity on how you want to use your money.

If you are not clear about what it is you really want, you will have a hard time recognizing **how you are doing with your money**. So, dig deep and determine what your money's purpose is. Determining what you really want to achieve with your money makes it possible for you to figure out the **direction you need to take** to achieve it.

Second you need to become aware of those triggers that "make you" respond in ways that don't work for you. Let's say, for example that you are really good with holding on to your money until "something comes up" that peaks your interest. Perhaps it is a concert, a sports event, personal development course, or that "thing" you suddenly "need." Begin to identify your triggers. Next time you find yourself responding to an impulse STOP. Before you commit to the transaction, ask yourself: "What is causing me to take this impulsive action." Then listen to the response.

Third, you need to commit to change the old and sustain the new money behaviors. Doing so, opens the door to a journey of discovery that leads to sustained results with your money behaviors. Remember, change is merely defined as "to become different." When we have habits and behaviors with money that are unproductive, change becomes the action that results in doing something different, and in this case, beneficially.

Think about what **habit you would like to change** around your money. **Look at the triggers** that enforce it. **Commit to the change** that will bring you to productive habits. You can read about how the brain drives habits in a book called: *The Power of Habit* by Charles Duhigg.

I invite you to tell me **how you effectively dealt with an unproductive habit** you have had. Let's celebrate its change!

Life is so much brighter when we focus on what truly matters...



We have heard the phrase *“live each day like it’s your last”*. We updated it to *“live each day like it’s your best”*.



This Month’s Offer:

For those of you in the **Money Focus program**, we will provide **an extra 20 minute call with Bhaj** for a question or concern you might have with your money behaviors.

This is **in addition to your regular October call** with Bhaj

Contact grace@focusandsustain.com to take advantage of this exclusive offer.

This offer ends on October 23, 2017

A Slice of Pumpkin History

It’s getting close to Pumpkin season so let’s **look a little more closely at the pumpkin**.

- The pumpkin seems to have originated in the Americas, and more specifically, Mexico around 5,000-7,000. Today, apparently Antarctica is the only continent unable to grow this fruit.
- Native Americans baked, parched, boiled and dried the flesh of the pumpkins while its seeds were **used as a food and as medicine**. The blossoms were used in stews and dried pumpkins would be **ground into flour**. The shells were hollowed out and dried, then **used as containers** to store grains, beans and seeds.
- **Pumpkin beer** was a concoction made by early North American Settlers. They also created desserts as they filled the pumpkin shell with eggs, honey, cream and spices and ate it as a custard. They also used the shells as a model to create uniformly rounded haircuts. Who knew?
- Pumpkin is **very nutritious** as it is **high in carotenoids**, which neutralize free radicals. They are also **high in other antioxidants**: lutein and zeaxanthin which may help in reducing macular degeneration and preventing cataracts. They also **contain iron, zinc, and fiber**. Okay, I’ll look up some pumpkin soup recipes.
- Every year there is a pumpkin contest to ascertain **the heaviest pumpkin**. Guinness Book of World Records has honored Mathias Willemeijns of Belgium in 2016 with the heaviest pumpkin which still holds the record: 2,624.6 lbs. That is over a ton! You could probably live in that shell. And I wonder: Did it create a hollow in the earth? I

“You never know how strong you are until being strong is the only choice you have”

Bob Marley

Life Matters

Quick Tips

Life Focus

Values are like a muscle – they need to be used to be effective.

When values are part of your daily life they are like a strong bicep muscle, **able to help you** when you need it to carry a heavy load, open a tight jar, or move a heavy piece of furniture. When values are not utilized, it is like an atrophied muscle, unable to help when the need arises.

Values can be utilized in many areas of your life. They are **best highlighted when critical choices are made** at key junctures in our lives.

Think about it. When do you get in a funk? It's when your values are jeopardized or compromised in some fashion. **When do you feel strongest?** When **your values are in alignment** with what you are doing. Check in right now; how are your values and principles lining up with your mood? Are they being supported or abandoned?



Money Focus

Ben Franklin's words, stated 200 years ago still carry weight today.

- **"When you run in debt; you give to another power over your liberty."**
- **"The borrow is a slave to the lender, and the debt to the creditor."**
- **"If you know how to spend less than you get, you have the philosopher's stone."**

How are these impacting your 5 S.I.D.E.S. of Money®? If they are hurting your 5 S.I.D.E.S. contact us to get you back on track.

As you begin to look back at your year of behaviors with money, take a few minutes and look at a category that has not worked out. Rather than avoid it take advantage of our 15% discount for a refresher course with Bhaj to help you with it.



Legacy Focus

Hear what **Stephen R. Covey** wrote in his book **"Principle Centered Leadership"**

"Too many families are managed on the basis of instant gratification, not on sound principles and rich emotional bank accounts. Then, when stress and pressure mount, people start yelling, overreacting or being cynical, critical, or silent. Children see it and think this is the way you solve problems-either fight or flight. And the cycles can be passed on for generations.

This is why I recommend creating a family mission statement. By drafting a family constitution, you are getting to the root of the problem."



Life Matters

N.Cog Nito - If I Could, I Would



If I could wave a wand, and no, I can't wave myself, it would muff my coif, but if I could, **I would return to my roots**, I mean South Africa, and create teams of **partnerships between the African Citrus growers and the Floridian growers**.

The Florida citrus region was already experiencing a bacterial hit to their oranges, and now, with the hurricanes whipping through, it's time to think of a **new strategy**. I say partner. After all South Africa is a strong citrus producing area and there certainly must be strengths and opportunities each can provide the other for mutual success.



FOCUS &
SUSTAIN

11335 NE 122nd Way
Suite 105
Kirkland, WA 98034

"It is good to have an end to journey toward; but it is the journey that matters, in the end"

Ursula KLe Quin