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The Size and Feel of Money Influence Your Spending Behaviors

When you go in your wallet and you look at your bills, which bills do you tend to spend first? The Journal of Consumer Research says we tend to hang on to the crisp new bills while spending the worn bills. “Consumers tend to infer that **worn bills are used and contaminated**, whereas crisp bills give them a sense of pride in owning bills that can be spent around others,” contribute authors Fabrizio Di Muro (University of Winnipeg) and Theodore J. Noseworthy (University of Guelph).

As participants in the study were observed, it was found that they tended to use the worn bills first.

Another set of studies, also published in the Journal of Consumer Research, found that bigger denominations (\$50, \$100 bills) are less likely to be spent when compared to smaller denominations. The studies showed that people **tend to spend less when they have larger bills** in their wallet. Some people even use larger bills as a “strategic device to control and regulate spending.”

I found these studies interesting so I decided to try **an experiment for myself** and I encourage you to try it also. I went to the bank and requested these different bills: a crisp \$50 or \$100 bill, a worn \$50 and \$100 bill, a crisp \$20, \$10, \$5 and \$1 dollar bill and a worn \$20, \$10 \$5, and \$1 dollar bill. I put them all in my wallet. Then for a while, I used cash only for my daily expenses, (odd, right?!), and I paid attention to how I used the bills in my wallet.

I found that, just as the studies showed, **I used the worn bills first**. Also I was most comfortable letting go of a \$20 or smaller bill. I wanted to **hold on to the larger bills longer**.

What about you? Next time you are at a bank or receiving change from a cashier, ask them for crisp new bills. Notice how these crisp new bills make you feel as contrasted with worn bills.

Money has an emotional component to it which is more easily expressed with cash. It is the emotional aspect of money that I want you to recognize and master.

Read more at: <http://phys.org/news/2012-11-money-crisp-bills-bank.html#jCp>

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 programs, we will provide an extra 20 minute call with Bhaj for a question or concern you might have about keeping your budget under control.

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, 2016

Worldly Tales

- October comes from the Latin word octo meaning eight. In ancient Rome, **October was the eighth month of the year**. But when the Gregorian calendar was adopted, it became the tenth month of the year but it has retained its original name.
- With the rain comes the fungi. In Oregon’s Malheur National Forest, you might find **the largest fungus**. Large is an understatement, it is **ginormous**. You will not be able to easily uproot it and stash it in your mushroom basket. NO, this mushroom purportedly **weighs over 7, 500 tons** which is the weight of at least 7 cars. It is spread over 2,200 acres which is the size which is the equivalent of nearly three and one half miles. It spreads about one to three feet a year and this honey mushroom is purported to be somewhere between **2000-8000 years old**.
- On October 12, 1492, **Christopher Columbus landed in America**. And the rest, as they say, is history.
 - The Soviet Union launched the very first artificial satellite in the month of October. The space race was launched on October 4, 1957.
 - On the last day of the month of October we celebrate Halloween. It is widely believed that this fete was adapted **from Celtic harvest festivals**, particularly Samhain. It marked the end of the harvest season and the beginning of the “darker half” of the year, the winter. People went from door-to-door (think farm to farm) in costume, often reciting verses in exchange for food. Today, **those verses have been shortened to three words: Trick or Treat?!**

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

Bob Marley



Quick Tips

Life Focus

A big benefit of the monthly check-ins is deepening the connection in your key relationship. That is why it is **important that your check-ins occur consistently** and you focus on a few key guidelines:

- Make sure that you **come prepared** to talk about your accomplishments and obstacles to meeting your yearly objectives.
- Listen to what your partner is reporting with their achievements and how the progress they are making toward their objectives, supports their mission and expresses their values. Always **bring the conversation back to how their values are being expressed** because our values are the core of who we are.
- Remember to **always honor each other**. This is a great way to add a deeper sense of awareness of each other's lives.



Legacy Focus

Recently, I went to **two memorial services**. One was arranged by the deceased well before her passing. It reflected her perspective in life and included exactly what she wanted in the service. Her family was able to **celebrate her life while grieving her passing**.

The second service was put together quickly and though it was a tribute to the life of the deceased, **it was not her service**. She passed suddenly but not unexpectedly as her illness took years to rob her of her powers, strengths, skills and ability to express herself. There was **much tribulation about the distribution of her personal items** combined with the **stress** of the unattended that did not make for a satisfying grieving experience.

For you and your family and those you leave behind, be sure to **keep the thread of connection** post passing. Go to our website: focusandsustain.com and check the MIEFLO in the Product tab of the Resources section for a tool you can use to keep connections thriving even after a loved one has passed.



Money Focus

How are you doing in your categories? Is there a category in which you are way over budget?

Let's **look at that over budget category**. You may have already tried to get it under control but cannot seem to rein it in.

There is a **trigger that makes you over spend**. What is it? No, really, what is that trigger? I, for example, used to overspend in clothes. I had enough clothes but still seemed to "need" one or two new items every few months. My trigger was the urge to feel "new" with my clothes. Yikes, that will never end.

Once I identified my trigger I could assess its validity. When I determined this trigger was not necessary so often, I was able to address the behavior differently. I now buy clothes in a measured and budget aware manner.

What is your trigger? Identify and address it. **You can change your unwanted behavior**.

Contact grace@focusandsustain.com to move your money, life or legacy into greater focus.



N. Cog Nito Reports

I have to tell you because I am so excited about it. Focus and Sustain has a **new website** and I have already been there 37 times. It rocks. I have spent time taking my **Money Focus assessment** and the ensuing report was right on!

I went to the Library tab under Resources and have begun to listen to the MP3s. I am amazed how **the brain affects our entire life**. I sometimes wish I had one but reading how complicated it is, I think I am doing just fine as a stick in the mud!

Anyhoo, I also went to the Coaching tab and have started browsing through the **Life Focus** Catalog. Wow, there is so much of value there. I am going to book Bhaj for a Life Focus journey. **I know my purpose but I find I am not clear about what my values are**. I need to get them aligned so I am ready for a rockin' 2017. Check it out if you haven't already. **Focusandsustain.com is one cool site!**



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

Ursula KLe Quin