



FOCUS &  
SUSTAIN

# Connections

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## Control Your Money; You Will Come Out Ahead

When you get a check from work, do you get the full/gross amount? For most people, the answer is: No. Most receive what is left, after Uncle Sam is allocated his share and allocations to benefits are taken out of your check. Only then do you receive the balance, the net amount.

What happens next? Do you do as your employer does? Do you allocate your money so that your money shows you off as a productive steward of it or do you "spend" it all, with little saved, paycheck after paycheck, year after year?

Those of you in the Money Focus Program have experienced a pivotal moment when you realized that money does not control you, you can actually control money. You have experienced the power in determining what happens to your money. You understand how powerful and productive it is to allocate your money into saving, as well as spending.

For those of you who have not yet entered the Money Focus program but are having a difficult time gaining mastery over your money, building a goal for your money can lead to great dividends for you. Because money will do exactly what you tell it to do, you can decide what to do with it. Of course, it is easy to use money as a spending tool. Marketing blitzes encourage us to do so, when we are with others, it is easy to spend money. Everyone is doing it. And it is fine to spend...up to a self-determined limit. In addition, it is as productive, fun, and powerful to allocate money to investing, donating, and saving. For the unexpected, for a trip, for a future purchase. Some, in order to make sure they are allocating their money, set up separate accounts: one for saving, one for donating, one for investing and one for spending. This way they know they will have enough for today, tomorrow, necessities and wants.

It takes control to master money and that control is in your hands.. But the control in your hands is managed by your head and heart. These two have to come into alignment to lead to your mastery over money.

Be mindful about allocating your money every time you have money pass through your hands. **You will become a steward of your own money. You will come out ahead.**

**Email me at [bhaj@focusandsustain.com](mailto:bhaj@focusandsustain.com) with a comment** on how you control your money so you are coming out ahead.

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



## 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 gaining mastery over money.

This is in addition to your regular July call with Bhaj

Contact [grace@focusandsustain.com](mailto:grace@focusandsustain.com) to take advantage of this exclusive offer.

This offer ends on July 23, 2016

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"*.



## July Jewels

- \* Firsts that occurred in July include: **first walk on the moon** by Neil Armstrong on July 20, 1969; **the first permanent Atlantic cable** was completed on July 27, 1866 (currently Microsoft and Facebook are partnering to build a massive internet cable across the Atlantic, between Virginia and Spain); **the first atomic bomb** was set off in New Mexico on July 16, 1945; **the first woman's rights convention** was held in Seneca Falls, N.Y. on July 19, 1948
- \* July is the month where **circular flattened patches appear in fields of growing corn**. Witnessed since the 1970s, the origin of these random sightings have not been determined.. They are great destinations for late night summer ghost stories.
- \* Festivals take center stage like T in the Park in Scotland, or the Truck Festival in the Oxfordshire countryside, the Montreal Jazz Festival, or Roskilde Festival or the Montreux Jazz Festival on the shores of Lake Geneva.
- \* A flurry of sports events dot the landscape.. Many athletes begin their final quest towards being rewarded a spot on the 2016 Summer Olympics Team.

*"You never know how strong you are until being strong is the only choice you have"*

*Bob Marley*



## Quick Tips

### Life Focus

As you begin the second half of the year, **take quick stock as to where you are in relation to your stated destinations** for the year.

If you are on track with your destinations by the actions you have already taken, take the time to **acknowledge your efforts** and note the patterns that have made your actions successful. You want to rely on these patterns for the rest of the year to keep you on track. They provide a recipe of success for you.

For those areas you are behind on or **procrastinating**, schedule the time to **review your stated destinations**. Reset your commitments to those destinations you truly want to reach. Use your successful patterns to help you with these. **Discard the destinations you do not want**. There is no need to commit to that you do not want to accomplish or achieve.

Let's talk about where you are with your chosen destinations at our next call.



### Legacy Focus

The family story is usually one that is hidden from the family. Family members may each have **their own version of the family story** and might even casually share it with others in the family, but if your family does not have its common story, future generations will not have **"a pillar to lean on"**, will not know what its successes were and how the family met with its challenges. Instead, each generation and each member will forge its own short lived story **whose spark will die out as the next generation will replace it with their own**.

**The unified family story acts as a foundation** for the family's multi-generational history.

If you want to start writing your family story and don't know how to do this in an inclusive manner, let's talk about it. It's too important to let slide. Yet it's most often left undone.



### Money Focus

One of the toughest things to deal with is changing a habit or behavior once you figured it doesn't work for you.

When it comes to your money, if you have a **chronic pattern of over spending** in a particular area, I would like you to stop and really take a look at it this month. Ask yourself these two questions to start: "What does the overspending in this area give me (what is the emotional pay off this overspending provided)? You may have to really examine this closely. **There is always some need the overspending is filling**. The second question is: **How can I address this need** that I am feeding by this overspending, **differently?**

Tell me what you discover next time we talk.

Contact [grace@focusandsustain.com](mailto:grace@focusandsustain.com) to move your money, life or legacy into greater focus.



## N. Cog Nito Reports



It's time to get the RV out and go for a drive!!!! But not any drive, and of course, not any RV. This isn't camping on wheels, this is taking your hotel suite on the road-no roughing or toughing it here, not when you have a worthy alternative. And I need to make sure my coif is always "Just right" so these road worthy homes suit me just fine. My most difficult decision is choosing which one:

**Cami Terra Wind** can cruise down the road and **cruise in the water** with its 19 inch bronze propellers. I can take a Jacuzzi inside and dive off my portable diving platform which unfolds off the rear deck.

**The March Mobile Palazzo Superior** is extreme with its unique **round windshield** and corresponding round side windows. Its **sky lounge on the top of the vehicle** which produces a railing that rises from the roof line. Inside



there is the spa, air-conditioning and radiant floor heating.

The **Volner Mobil Performance** has a remote operated door which houses, between front and rear axles, a platform where you can tuck your sports car or midsize car, and retrieve it for your more modest car excursions

Summer travel, gotta love it. Now, which one will it be?



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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