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Money, Emotions and Purpose Can Work Together Beautifully

If you like psychology and would like to get a better understanding of the nature of decision making, you might enjoy the book by Amos Twerky and Daniel Kahneman, **'Choices, Values, and Frames'**.

Let's examine an observation they made while researching people's attitudes toward money and risk taking.

Twerky observes: **"The more money one has, the less he values each additional increment..."** For many people, money has less value the more of it they have, because money is so often tied to materialism. Once you quell the comfort beast, then money becomes less relevant and people become more careless or carefree with it.

When money has value to you, in other words, you have given it meaning, money takes on greater purpose in your life.

Money may be a commodity but the way it is used involves our emotions and familiar behaviors. It is important to **understand the "why" of our actions**, be they subtle or overt, so that we can name and isolate **subsequent money behaviors that we want to impact**.

With their work, Twerky and Kahneman wanted people to know that if they have a better understanding of the nature of decision making, they would "learn to evaluate a decision not by its outcomes-whether it turned out to be right or wrong-but by the process that led to it."

Take out a bill from your wallet. What meaning does it have for you? Create meaning for it if you find yourself staring at it with a blank mind.

Take out your debit and cards, one at a time, and ask yourself what meaning each of them has. If you look at them without much meaning, ask yourself, how they can contribute to a healthier relationship with money.

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 your life with money.

This is in addition to your regular July call with Bhaj

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

This offer ends on July 23, 2017

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 Tidbits

- Until 44 BC, **July was known as Quintilis** but that changed when the then Roman ruler, **Julius Caesar wanted a month named after him**. His wish was the Rome Senate's command as they changed Quintilis to July in 44 BC. It wasn't until the 1700s that the pronunciation was changed from rhyming with "truly" to rhyming with "rely", with the stress on the second syllable.
- Did you know? July is noted for having the **mid-point of the year**. However, that distinction rests not on July 1, as you might suspect, but instead **on July 3**, in a non-leap year. go figure that one out!
- Enough about the month, let's look at food! Because **July's color is red**, red foods are highlighted in July like: red peppers, watermelons, red m&ms, red beans, strawberries, beets, salsa, red velvet cake, and early tomatoes. Okay, that's enough.
- When you must **work off the effects of those extra helping of velvet cake**, well, you can run the final relay of the world Orienteering Championships in Estonia in early July, cycle over to London for the Wimbledon finals, bicycle over to Paris for the concluding Tour de France leg, begin the Women's Euro Soccer Games in the Netherlands, spend a few days at the Deaflympics in Turkey then catch a ride to Abidjan, on the Ivory Coast, between Liberia and Ghana for the Francophone Games. Let me know how you fared.!

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

Bob Marley

Life Matters

Quick Tips

Life Focus

At this month's meeting, measure your action steps to see how you are doing against that destination's annual objective.

If you find that you have hardly moved towards your destination, step back and **ask yourself**:

- Have you framed the objective correctly? Reframe it if necessary
- Are you really committed to this objective? If not, drop it. It's your life, make it yours.

If you have not taken much action yet want to achieve this destination, **look at what your obstacle is**. Something is in your way. Identify the obstacle and determine its effect on what you wanted to achieve. This will give you an idea for dealing with the obstacle.

Being **aware of what you want** and taking steps to go after what is truly important to you, for your reasons and as they support your values is powerful.



Legacy Focus

Is there someone in your life with whom you have "**unfinished business**"? Is there someone who you need to **apologize** to, someone you would like to **acknowledge for a significant contribution** they have made to your life or someone **you appreciate but have not told them**? Summer is a great excuse to reconnect with those you would like to acknowledge in a profound and meaningful way.

Invite them to go on a walk, hike, or adventure with you where you can share what you would like to share with them.

Invite them to ice cream, a liquid refresher or a lunch where you can share with them what is it you would like to communicate.

You will feel more connected to them when you do this. It will add to the meaningful memory of your summer.



Money Focus

Now that we are in the second half of the year, **it is time to assess the first half**.

Open up your money system tool and observe **how your actual spending is compared to your planned/budgeted spending**.

What category/ies will you be focusing on the second half to bring them in alignment with your stated intentions? **What would success look like** for you in that/those category/ies? Once you have defined that, **identify an action you can take to moving closer to your objective...**just one step? Commit to it for this month.

What category/ies are you proud of making your budget? **What helped you to stay on track?** How does that success make you feel?

One more thing: **look at your savings**. What will help you add to it? Take one step towards meeting your savings goal..

Life Matters

N.Cog Nito Gets It Done



We moved our office as you will note in our return address. **The move was anticipated, it was well planned**, and I was instrumental, as you might have guessed, in making sure that all Bhaj's office equipment and supplies were moved FLAWLESSLY. Yes, I am that good; but I digress

After the **flawless move, Bhaj called her office phone. She shouldn't have.** Because that is where the problems began. **It was so good until then.**

A week later, with still no phone service, her phone company, Frontier, was still blah, blah, blah-ing about how they were "going to get it fixed." They promised they would come to the office then denied ever saying that. They said they left messages, but no messages were ever retrieved. We checked... multiple times. Then they said they would bring someone out and fix it in 3 days. What?! 3 days after an 18 day delay?! When that did not happen, they said they could have a technician come out in 8-10 days. Really?!? **Wow, that took Bhaj over the edge.**

Of course, I saw Bhaj's frustration, and decided to help. **Let's just say I got it done. I moved her off landline entirely. She's feeling much better!**

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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