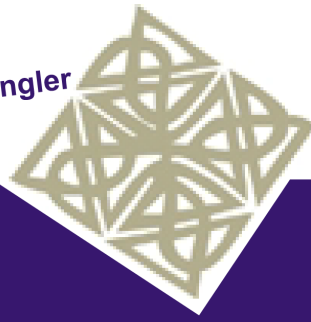


The Untangler



Shell Tain

The Money Knot –newsletter from \$ensible Coaching

Welcome to the December, 2011 Money Knot, a newsletter that untangles your money knots.

“Tis the Season for Consuming...Tra la la la la...”

Yep, it's that time again: the holidays. And if nothing else, the holidays are about consuming. Consuming in a variety of ways. Some that we recognize easily and some that aren't as evident. As we start this exploration of what "consuming" is about, I ask you to be both open to seeing the idea in new ways and tolerant of my penchant for puns!

Let's start with definitions of *consume*:

1. to destroy, as by fire, to do away with
2. to use up: spend wastefully, squander (time, energy, money, etc)
3. to eat or drink up; devour
4. to absorb completely; engross or obsess
5. [now rare] to waste away; perish

Wow, feels to me like an all encompassing definition of the holiday season. I'm always intrigued by words with multiple meanings, especially when those meanings touch on money. These days we hear a lot about 'consumers' and 'consumer debt'. During the holidays, we all become consumers in one way or another, we often get consumed with the merry making, and many of us have an increase in consumer debt. Lots going on, isn't there?

When there is a lot going on, much scurrying around, shopping, buying and wrapping, the cooking, eating and imbibing, all that decorating, caroling, and kissing-under-the-mistletoe, well then it becomes a bit challenging to look deeper at what we are up to, doesn't it? And yet, that's exactly what I would hope for you. That you can become more conscious of what you are consuming and what you are hoping for as a result of that consumption.

This is the knot that that holidays always present: “does what we are spending our resources on actually get us the underlying results we want?” So, back to the definitions. Number 2, the “use up” one, mentions the three resources we all have and use: time, energy and money. There are costs associated with spending too much of each one. Time is distinct because it’s not renewable. Once spent, it’s gone, isn’t it? Energy expended has to be balanced with recharge time or we get, at the very least, cranky and, more likely, downright ill. And money. Ah yes, money. Overspend that one and we pay for it, don’t we? If we consume money we don’t have by using credit cards (consumer credit), by the time it’s all said and done, we pay much more than the value of the item we bought, don’t we? Maybe the money one influences the others disproportionately? If you consume more money than you have, you have to use time and energy to recoup, and then, of course, more time is spent and more energy is depleted. Quite a cost.

Of course, we are all likely to do some of this consuming during a holiday season. Trying to completely avoid it would brand us all as “hum buggers”. The trick is to focus on noticing the desired results, and to concentrate on more unique, more effective, and more direct ways to get there than by consuming your resources.

Perhaps one way to start is to notice your level of involvement in definition Number 4, absorb completely; engross or obsess. Do you get carried away? Do you set intentions around:

- How much you are going to eat?
- How much you are going to spend?
- How much you are going to do?
- How many presents you are going to give?
- How much you are going to decorate?

And then, do you somehow get swallowed up in the holiday and lose those structures? It often happens to many of us. We get caught up in the swirl of the season. The marketing of happy Norman Rockwell faces gets to us. We want that, too. We want that perfect family, perfect holiday, perfect life, perfect soft drink.

Ah, there it is. That’s the crux of the matter. All that doing and buying is really about wanting to create the “perfect experience” of the holidays. But that’s where the challenge is. All the stuff and things don’t actually create the experience. They are the symbols of the past experiences. Remembering the symbols brings back the feelings of old experiences for you. So you plan, and you hope and dream that recreating all the symbols and structure will recreate the old experiences. And that’s a lot of pressure on symbols and recreating everything just so, isn’t it?

Let's look at the consuming pieces a bit differently. The use of all three of those resources (time, energy and money) really tells us what we are up to. You've heard me say money is "reflective not causative". In the case of the holidays, all three resources are reflective. They tell us what we are trying to recreate, and also what is hindering us. We just have to look. If you are spending hours shopping trying to find the perfect present for each person on your list, what are you really trying to do? Perhaps show them, in a tangible way, just how important they are to you? Maybe insure they will like you? Or perhaps relive some magical moment from long ago?

If you spend hours creating a magnificent meal, what are you really trying to do? Create a connection that will last even when the family isn't together? Restore a connection that somehow seems missing? Remind everyone of that great meal back in '72?

If you eat and drink more than feels good, what are you really trying to do? Perhaps find that illusive feeling of being nourished and full? Or maybe ignore what's going on?

There are many possibilities of what we are trying to do. Being clearer with yourself about them will give you a much better chance for creating the experience you want. Remember the equation for accomplishment?

Intention (goals, aim) x Attention (actions, deeds) = Results.

If either the intention or the attention parts are vague, or ignored, you will get wonky results. Intention and attention have to be aligned to create the results you want. When it comes to the holidays, we are most often consumed by the attention (doing) piece, and have forgotten to even address the intention (being) motivation for the results we want. Care must be taken to not be consumed by the actions.

There is also a caution in the definition of 'consume'. Consume can be perish, destroy, waste away. All the consuming can eliminate or destroy the very thing you are wanting to create: those wonderful feelings of connection and peace. The consuming distracts you from noticing what's going on, doesn't it? It distracts you from noticing if it's a wonderful holiday, or an angst filled one. But the distraction also keeps you from more clearly and purposefully creating the holiday you want. If there's tension and exhaustion, how could you change that?

How can you do this holiday more consciously? How can you be more conscious of what you are consuming, how you are using all your resources, what you are creating and what you want to be creating? Think about it.

Jingling the Ka-ching

Shell

No-(t)eleclass

Here we are again with holidays looming right around the corner. Whether you are getting ready to snuggle in to a winter retreat, or immerse yourself in the baking, cooking, shopping, decorating, celebrating, frenzy that is the current day form of Holiday merriment, past history shows that attending a money knot untying teleclass is not high on your to do list at this time of year.

So I too will be off doing a variety of other things. And come January we can all get together and perhaps even untangle some of what happened during the holidays around our relationship with money.

So have some fun, make some memories, and please give some consideration to spending your money this holiday season in ways that truly reflect what's important to you. And just because I can't resist it, here's a parting question to ponder:

How could you spend both your time and your money this holiday season so you could look back on the season in January and truly say "That was the most satisfying holiday I've ever had. I felt so aligned with what is important to me all season, and really honored myself and my needs in the process"?

