

LifeMapSM



"LifeMap is a navigational tool to help you on your path towards personal and professional success. Our belief is that you can achieve a more rewarding career, a more productive organization and a more enjoyable and abundant life."

April 4, 2006

This Week's Message:

**Your Affluenza
Inoculation**

**The Symptoms of
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**Have Dr. Paul speak
at your next meeting
or conference.**

Greetings!

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Your Affluenza Inoculation

The consumer culture bombards us constantly from all directions. You can't pick up a magazine or newspaper that isn't comprised of at least 50% advertisements. Radio and TV are even worse – every few minutes they urge us to rush right out and buy this or that "new and improved" product. I wonder how we ever survived before the invention of the salad shooter or the chocolate fountain!

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Commercials aside there is a tasteless new breed of TV shows that go far beyond even the lifestyles of the "rich and famous" to flaunt gargantuan houses with ludicrously customized vehicles and enough advanced consumer electronics to run the space shuttle. Even after purchasing a ten-dollar movie ticket we're forced to endure a barrage of larger than life commercials before getting to see our movie.

And what about our children? Have you watched a kids TV show lately? Most of them are little more than animated advertisements for high-sugar, convenience foods, action figures, computer games and other toys. Crafty marketers have even invaded our schools with junk food vending machines, ad's on scoreboards, buses or athletic uniforms and an "educational" cable channel sponsored by soft drink companies among others. By age 5 the average child can recognize 15 - 20 corporate logos. Do you think this is by accident or as a result of a concerted effort to create a new generation of hyper-consumerists who know the cost of everything and the value of nothing.

A very effective, multi-billion dollar industry is out to convince every woman, man and child that spending more and more money to buy more and more stuff is the key to happiness and satisfaction. This has created an illness I call affluenza: where consumers, like hamsters on a wheel, chase a standard of living that constantly escalates, that leaves them financially and emotionally exhausted and where satisfaction and happiness is always just one purchase away.

The Symptoms of Affluenza

- You buy things when you are down, anxious or sad. You feel a letdown shortly after a major purchase and then begin to plan for your next big purchase.
- Your feeling of self-esteem is dependant on how successfully you think "you're keeping up with the Joneses."
- Your family conversations usually focus on money and what things to buy versus family goals and activities.
- Holidays are excuses to spend.
- Your children constantly ask for unrealistically priced items, always ask for money or impulse purchases and have no budgeting skills.

- The embossed numbers on your credit cards wear off before the card expires.
- You think you'd be happier if only you had more money, a bigger house, or more stuff stacked away in your garage, cellar, or storage unit.

Paths Forward

From time to time LifeMap will address various aspects of money management. But, for right now, if you think you and your family has even a mild case of affluenza here are a few things to try.

- **Understand the relationship between money and happiness.**

I don't advocate poverty; I do not believe privation builds character. If you are living from paycheck to paycheck then getting a bonus or a raise, building up a financial cushion, or finding a better job will help you feel more secure today and less anxious about the future – all good things. But it will not necessarily make you happier. Once people reach a point where their immediate needs (not wants) are met, where they are at what they consider an adequate (not luxurious) style of life and are paid fairly (for their level of skill and experience) their reported level of happiness does not rise as they make more money.

- **Build a family belief system about money and have a family money management plan.**

Is money a forbidden or sensitive topic at your house? Bring fiscal issues out in the open. Include all family members in discussions about the choice, timing and financing of major purchases. What is the family budget? Talk openly about living expenses, the need to save for emergencies, retirement, vacations, and school expenses. What are your family's beliefs about charitable giving?

- **Keep the plastic under control.**

Credit cards can be a handy tool but remember that any charge that you do not pay off monthly is, essentially, a loan you are signing up for at a high rate of interest. Of course banks send you tons of charge card offers; loaning you money makes them money. Consider using cash or a debit card instead. Better yet, wait 24 hours before making that charge. Then ask yourself if this is something you really

need or is it just something you saw and want but can live without right now so you can use those resources to pursue more meaningful goals later.

- **Start your children's financial literacy training early.**

When an ad appears on TV or elsewhere encourage your child to analyze and discuss what the advertiser is saying: how much of it is true, how much of it is hype, how realistic is the depiction of the product – kids have great “b.s.” detectors, have fun and put them to use. Is this a product they are willing to save up for or is it something they just want right now? Start your children's financial education with an age appropriate allowance and help them divide it up between short-term use, savings and charity.

- **Pursue an engaged life.**

Turn a so-so job into a venue where you can shine, learn and grow. If your job is a dead end, develop the skills and contacts to help you find a better one. Develop hobbies and interests that get you moving and doing things (walking the dog, yard work, home repair, exercise) rather than sitting around bored waiting to be entertained. Get your family involved with a social, charitable, political or church group that will help you spend time together and connect with others. That new flat screen TV will make you feel good until you get used to it. Doing these things will help you achieve a lifetime of satisfaction.

LifeMap

is about helping you focus on the big picture and on what will actually bring you the satisfaction and happiness you want.

dr Paul

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Resources

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Someone you know job hunting or thinking about it yourself?

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Sincerely,

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