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This free book contains five articles that might help you.

Articles:

How to Stop Making Anxiety Driven Decisions & Live Life Less Afraid - Stop Anxiety Driven Decisions - By Jamie Alan

Cheap Living, Spend Less on Clothing, and Still Look Great - By Gary Pierce

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How to Stop Making Anxiety Driven Decisions & Live Life Less Afraid - Stop Anxiety Driven Decisions - By Jamie Alan

Once you begin to live life less afraid and stop making anxiety driven decisions all the time you will find a very big improvement in your confidence. Plus you will begin to notice, after the fact, that you are not experiencing near as much anxiety or panic attack symptoms as you once did before.

By focusing on areas in your life that require improvement you are taking actions into your own hands. This does a lot for self-esteem and self confidence. Many anxious individuals feel that by taking charge of their own activities they are taking back their lives. Of course as is mentioned above this has a positive outcome on reducing the anxiety they feel and the number of attacks that they once had.

In order for you to be able to accomplish this you need to have a plan and a person who supports you in this. Try to have a close family member or friend who knows all about your anxious issues and takes them seriously be a part of this process. Ask them to help you to accomplish this goal. Ask them to be as objective as they can. Try and keep the focus on creating positive changes by evaluating your options without being motivated by fear.

Create two separate lists of things that you want to structure and plan out for your week. Make one list of all things you want to do but cannot due to your anxiety or panic. And then make another list of absolute safe things that you will plan out for yourself. After you have the two lists try and create 'The Structure' or your weekly plan and do your best to incorporate one or two of the things you previously thought you could not do.

You should do this every week on schedule. Try to be as thorough as you can. The more attention to detail you make the easier and less stressful you will feel about the schedule. Each week try and add one of the things from the restricted plan into

The Structure you have created. Please be patient with this. You cannot stop making anxiety driven decisions all at once or you will lose control.

Scheduling and structure creates a feeling of being in control. You will slowly and subconsciously begin to develop more control over your own actions.

You might just find that it gets easier and easier every week. Plus, you will begin to feel more empowered. Instead of being controlled by the strength of your emotions you develop a structure that allows for improvement in the troubling areas of your life.

Once you begin to stop making anxiety driven decisions and start making choices based more on what is best for you, you will find that there are many more options. When you create more options you will naturally feel less restricted because You Are!

Become a part of something bigger, get involved, reduce stress and Eliminate Anxiety or Panic attacks all at the same time.

Help yourself to overcome and Stop Anxiety Driven Decisions by taking charge of your own actions.

Article Source: http://EzineArticles.com/expert/Jamie_Alan/396460

Cheap Living, Spend Less on Clothing, and Still Look Great - By Gary Pierce

A big part of living cheap is getting a handle on your clothing costs. You can look great and spend 1/10 or less of what other spend on clothing... we know we've done it for years.

If you are not shopping at Goodwill, clothing consignment shops, or thrift shops you are wasting money on clothes.

My wife has a Thursday morning ritual, that includes being at the Goodwill store as soon as they open 9 AM... Why? Because Thursdays is dollar day at our Goodwill. She not only buys for herself and husband, she buys items of clothing for a dollar which we donate, through church groups, to the needy both here and in Mexico.

A lot of the items that she buys for one dollar, are brand-new, with the tags. She gets compliments weekly at church where she serves coffee before service. When ladies comment, "where did you get that lovely outfit?", the jaws drop when she says Goodwill...total cost \$2-\$3. depending on the outfit.

Are all of our clothes purchased at Goodwill? No, occasionally we will buy from clothing outlet stores. Where we live in Phoenix, almost all of the clothes I wear to play golf are purchased at outlet stores. Sometimes the shirts are plain, sometimes they will have logos, all are brand-new and cost from 10 to 25% of retail.

Living cheap and saving on clothes has become a habit for us... Once you find a real bargain, like a new pair of slacks for dollar, you will be hooked as well. Then you get to chuckle when people compliment you on your clothes and you tell them what you paid...at first they may not believe you.

Living cheap and looking great does not have to cost a lot of money.

Guide to living cheap. Gary Pierce is the webmaster of <http://www.frugal-retirement-living.com> he retired early at 49, he is still retired at 65. He has experienced some of the retirement realities that baby boomers are facing. He can show you how to make lemonade from the lemons the baby boomer generation has been dealt. It is 2011 and many are wondering if they can ever retire...you can still retire. Don't give up until you check out this website.

Article Source: http://EzineArticles.com/expert/Gary_Pierce/18853

Retirees May Face Income Loss If They Live Too Long - By Sam Penny

Even with my health problems, my wife and I believed we were prepared for retirement fifteen years ago. Our nest-egg was substantial and the economy was in good health. We optimistically believed our retirement funds would last until we passed, and we would leave a large inheritance to our kids.

I retired at the age of 61 in 1998. My cardiologist advised that with the continued stress of my job I could soon be dead or at least severely disabled, but if I would get my life-style under control, I could expect to live past my actuarial age of 85. I resolved to beat the medical issues and live well the next twenty-five years.

My wife and I had both stashed money into self-directed 401K accounts. I had an IRA-SEP left over from a previous business venture, owned a block of stock in the company where I worked as VP of Engineering, and had a sizable chunk of options in that company that should be worth a cool six figure total. We were not worth a million, but we were not too far away.

We sold our condominium in Northern California and moved into an RV (recreational vehicle), a 35-foot fifth-wheel trailer pulled by a Dodge Ram pickup truck. My financial analysis showed we could live in that environment for about half the cash flow required to maintain a fixed home while we traveled. Besides, we planned to spend most of our time driving about to see the whole United States. Fuel was cheaper back then.

Most of my plans worked well, and we have enjoyed our roaming life-style. It has been good for my health, and I now fully expect to reach 85 or even beyond.

Our financial base proved to be less solid than I had assumed. My former company did not hold its great value. My stock options never came above water, and the stock I owned dropped in value faster than I could sell it off. We combined our tax-

deferred accounts into new IRAs and managed them more carefully. However, a portion of our wealth was entangled in the Dot.Com bubble, and we lost on those investments. We also enjoyed a comfortable life-style that used more savings than prudent.

Fast-forwarding to today, my wife and I are both relatively healthy. We live on Social Security payments plus cash generated from liquidating our remaining retirement funds. Five years ago I moved most of our liquid assets into a gold ETF and gold stocks, so we have been lucky to see a nice appreciation in value and miss the low rate of return and capital deflation that followed the housing bust.

Like many in a situation similar to ours, I have come to realize that living to the age of 85 could be a curse. We face the prospect of exhausting our retirement funds in the near future, and when that happens a substantial portion of our retirement cash flow will simply disappear. Several of our contemporaries in the retirement community where we live have either gone through this transition or are about to do so. We like those others must develop a plan and learn the habits of living on less.

My first step in developing a plan has been to create a list of actions to take before or upon the reduction of retirement income. Most are obvious, especially when you stop and think about them, but it helps to have them written down. Maybe my list can be of help to you.

-- Eliminate all debts and pay no interest to anyone. It is okay to use credit cards, but pay them off each month. If you forget to pay some credit card bill, let paying that interest and late charge be a lesson.

-- Reduce or eliminate your more frivolous and expensive habits such as eating out at restaurants, gambling, and smoking tobacco. Give up drugs if you use them. Purchase basic foods for less money and develop a habit of preparing good meals at home. Do not purchase "toys" simply because you want them; buy only what you really need.

-- Focus on controlling your diet. Reduce your food intake, both frequency and portion size. My wife and I do breakfast in the morning and "linner" in the mid-afternoon. We limit extra snacks and drinks.

-- If you eat out, split an entree with your spouse, skip desert, drink water. End unhealthy and expensive habits like smoking and high-class wine.

-- Exercise will keep you healthy longer and improve your quality of life, and it provides an excuse if you want to eat more. Of course, exercise can add to the curse of living longer.

-- Pick your retirement community with care; chose one where neighbors have much in common and help each other. We live in a 55+ years or older community for RVers with very moderate maintenance costs.

-- Both might consider getting jobs, but do not expect high paying jobs. Retired executives and their secretaries are not in high demand once they are fifteen years out of date.

-- Purchase everyday clothes from thrift stores or second hand shops. Some specialty second-hand stores even offer inexpensive glamorous clothes.

-- Check out your health insurance plan. Maybe you can go with a cheaper supplemental health plan. If you live in the right area, consider going to Mexico for medications and dental work.

-- Put a plan in place for possibility you may require assisted-care. This can cost hard-to-find money, but you could need this kind of care at the worst possible time, as your life is ending.

-- Travel in an RV is still viable, but go for shorter trips and stay in each place longer. That becomes more important as the price of fuel rises.

-- Keep a detailed accounting of what you are spending month by month. You may find some periodic expenses are being charged to your credit card without you even thinking about it. Determine if you can live if you only have Social Security. Plan ahead.

The next suggestions are controversial to some, but I find them to be practical.

-- If you still have a life insurance policy, cash it out. Some people do like keeping a small policy to pay for the expenses of dying, but your spirit will not be there, so keep things simple.

-- If you own a home, consider selling it now to get whatever money you can from its value. If you still have a mortgage on it, this can be especially important because you to eliminate those monthly payment and the debt. In fact, I suggest not owning any real property, so you pay no property tax or extra insurance. For an RVer this allows you to chose which state you want as your domicile.

-- Do not plan to leave an inheritance for the kids; you may need the funds yourself. As my Dad said, "I expect to spend my last cent the day before I die." He almost succeeded. But do have a will to cover mementos and whatever valuables that might be left when you are gone.

-- Stop providing financial help to the children or grandchildren; they must learn to provide for themselves, and you may need the funds more than they do. It helps to sometimes warn them that you may have to ask them for help in the future.

Finally, do not fool yourself by thinking everything will be fine. Mrs. Murphy suggests something could go wrong. Plan ahead, and strive to make your life worth living, whatever resources you may have to live it.

Sam Penny lives full-time in a 5th-wheel RV, blogs, write novels and articles, and offers advice and support for those who pursue a similar low-energy life-style. Read about his latest novel at WasATimeWhen.com, and follow his advice articles at PrudentRVer.com.

Article Source: http://EzineArticles.com/expert/Sam_Penny/715253

What Is the Difference Between Assisted Living and a Nursing Home? - By Joshua Fink

Physical distinctions

Skilled nursing facility

A skilled nursing facility will always be located in one building. The reason for this arrangement is to ensure that patients (as opposed to residents) can receive 24-hour care, quickly, in one location. Some skilled nursing facilities will have doors locked and on an alarm system. Many patients are free to leave their room, but the facility is completely responsible for the patients' safety and requires that they stay in an environment designed with their safety in mind. Hallway handrails are provided for patients who are not ready for a wheelchair, but are less steady on their feet. A nurses' station is usually visible from the main entry, and is typically located at the intersection of two wings.

Assisted living

Assisted living, on the other hand (particularly the up-scale facilities), offer a range of living quarters from a single detached home, duplex, four-plex, group living, and ultimately one large assisted living facility that offers suites, double, and single occupancy rooms. The assisted living facilities' occupants are considered to be "residents" and free to leave and return. Some residents are physically incapable of leaving on their own, or cannot drive and instead, will use the van service. Assisted living facilities or living quarters do not require nurses' stations, although some facilities will include "aid" stations.

Services

Skilled Nursing Facility

A nursing home will have a 24-hour, full-time skilled nursing staff. The facility is required to have a registered nurse as its director. Licensed practical nurses may be employed, but a registered nurse must supervise the medical oversight of patients. There are nurses' aides, a kitchen staff, activities and a janitorial staff employed. Skilled nursing is the main emphasis of the facility and all residents are patients who are recovering from a long-term illness, completing rehabilitation or perhaps may never leave the facility due to a degenerative condition. All patients will be attended several times a day for any number of reasons. Those who are able will dress and go to the social areas and can have their meals in the dining room. Others, less ambulatory will have meals brought to their rooms.

Assisted Living

Usually less expensive, along with a variety of living quarters, the same applies to services. Assisted living facilities/communities offer tiered services. The resident may require the assistance of care staff. Typical services include the assistance or supervision of bathing, dressing, grooming, toileting, continence management, medication, meals. Most residents eat in a dining room setting or room service is available for those who are not feeling well. Housekeeping, maintenance and laundry services are provided. They may be there temporarily, which is often referred to as a respite stay, or wish to stay as a permanent resident.

For more information about senior housing communities in the Southeast and Pennsylvania, please visit www.slm.net. Senior Living Management Corp and its affiliates (SLM) operate and develop assisted living facilities [<http://www.savannahcottagechatham.com/>] throughout the Southeast and Pennsylvania.

Article Source: http://EzineArticles.com/expert/Joshua_Fink/904975

Frugal Living - What it Means - By Kayle Rowe

Frugal living is living on less. Really frugal is in the eye of the beholder and will probably depend on where you live and how much you make. There are some common themes though to people who live frugally. If you would like to know what they are then here is a comprehensive list.

1. Knowing where to shop- People who live frugally can often tell you how to receive this and that for much cheaper than you can get it at Penney's or Sear's. Often it's shopping at garage sales, thrift stores, consignment shops, scratch-n-dent stores and even their parent's basement and/or attic.
2. Knowing how and where to eat out- Some may think living frugally is never eating out. This is untrue, it is knowing where and how to eat out, plus learning that eating out is special and does not need to happen 3 days a week. Frugal living is eating out with coupons and during great discount offers.
3. Knowing where to get groceries- You may think living frugally means eating Alpo, but the complete opposite is true. In fact, frugality can often get you better food because you know how to get it for cheap. Buying groceries with coupons, sales and day old stuff will save you tons of money. In fact shopping early around 9:30 you can get reduced meat for 50-75% off, just make sure you use it or freeze it quickly. Also buying things that expired yesterday can save you as well as using coupons. Also people who are good will watch the ads, they will figure out the patterns and buy what they need when it's on sale. For instance, my local grocery store puts chicken on ad every 4-5 weeks so I buy 5-6 weeks worth when it goes on ad.

Frugal living means knowing how to live within your means and save money where you can. If you are just starting you will probably find that a lot of people will make fun of you because it is weird to live within your means. Don't worry, don't let them get to you and remember when all is said and done, you will retire with money and they will probably retire broke.

Good luck.

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Article Source: http://EzineArticles.com/expert/Kayle_Rowe/573649

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