For some people, happiness is about having status or material possessions; for others, positive experiences or creative fulfillment lead to wellbeing. The strength of a person’s relationships with friends, family, and co-workers and having a sense of purpose are also key components in deriving satisfaction from life.

Regardless of your criteria for happiness, these tips may make it easier for you to savor the good times (and weather the rough patches):

- **Be positive.** Having an optimistic outlook is key to maintaining resilience. Focusing on what you can control and seeing change as an opportunity also makes it easier to feel positive.

- **Prioritize friendship.** Connecting with others will help you feel a sense of community. Put effort into maintaining old friendships and be open to making new ones.

- **Connect.** Holding back your thoughts and emotions may leave you feeling isolated and misunderstood. When you are struggling, reach out to others. Don’t be afraid to ask for help.

- **Avoid “The Most Toys” syndrome.** Having a nice car or a big house won’t necessarily make you happy. In fact, stretching your resources to acquire these things may lead to greater stress and dissatisfaction. Focus on enjoying what you have rather than envying what you don’t.

- **Volunteer.** Research indicates that volunteering creates a sense of purpose and meaning. Being helpful to friends, family, and neighbors may also produce positive feelings.

- **Make time for relaxation.** When life gets busy, hobbies and other relaxing activities are usually the first thing to go. Try to carve out a few minutes each day for an activity that renews your spirit.

For more suggestions on how to cultivate happiness and wellbeing, contact LifeMatters. Help is available 24/7/365.
Room to Grow

Do you worry about how to help your child grow into a confident, healthy adult? You’re not alone. Most parents question if they are making the right choices for their children from time to time.

When it comes to parenting, there is no “right” way to raise a child. However, there are concrete steps you can take to help your child develop his or her natural talents, self-esteem, and confidence. Try these tips:

- Listen more than you talk. Focus on being empathetic and accepting, while also paying attention to body language and non-verbal communication. Keep in mind that children may not have the language skills or emotional maturity to effectively communicate their needs.

- Create opportunities for your child to explore his or her interests or talents. Encourage a sense of curiosity about the world.

- Remember that time is the most valuable resource you can give your child. Talking, playing, and simply “hanging out” will foster strong communication and help your child feel valued and loved. Spending unstructured time creates opportunities for your child to ask questions, absorb information, and seek reassurance about worries and fears.

- While your first instinct may be to fix your child’s problems, allowing a child to find her or his own solutions may be more helpful. Focus on being a “sounding board” and gently nudge your child toward making good choices.

- Encourage your child to assume responsibility if he or she has made a mistake or wounded someone’s feelings. Clearly explain the consequences of your child’s actions so that she or he understands why the behavior is inappropriate. Explain that being forgiven for hurtful or irresponsible behavior does not mean that it’s okay to repeat the action.

- Part of growing up is learning that life is sometimes unfair and bad things may happen for no reason. Let your child know that you will be there for him or her and offer reassurance.

LifeMatters is available to help with parenting concerns. Call anytime.

Source: ParentIQ
It’s never too early to get started on estate planning. Having your affairs in order will make things easier for your family should the unexpected happen. Planning your estate is also a good way to evaluate your finances and identify adjustments that could strengthen your financial outlook.

An organized approach will make estate planning go more smoothly. Before meeting with an attorney, gather the following information:

- Names and addresses of immediate family members, anyone you would like to provide a bequest to, as well as those you would like to serve as executor, trustee, or guardian for your children. (If you want someone to take one of these roles, it’s best to ask their permission first.)

- An overall description of your income sources and assets, including real estate.

- A list of debts owed, including amounts and to whom they are owed.

- Bank account information, including balances, account numbers, and locations of accounts and safe deposit boxes.

- Pension and retirement account information, including IRAs, Keoghs, profit sharing plans, stock options, and government benefits.

- Your last three tax returns.

- A detailed description of any stocks and bonds owned.

- Insurance policy information, including policy location and beneficiaries, as well as a copy of the actual policy.

- Copies of community property agreements, prenuptial or post-nuptial agreements, divorce decrees, and any previous wills or will codicils.

- An inventory list of valuable and sentimental personal possessions, including family heirlooms.

- A list of specific bequests you want to make in your will. For instance: “$5,000 to my niece, Amy.”

If you are ready to move forward with planning your estate, LifeMatters can help. The LifeMatters Legal Consultation Service will refer you to an attorney who can assist with drafting a will and other estate documents. In addition, the LifeMatters Financial Consultation Service can help you evaluate your financial situation and provide recommendations for improvements. Call anytime.

Source: Financial Planning Association
Financial Tips During a Divorce

The emotional toll of divorce is tough, but so is its financial impact. These actions will help protect an individual’s finances and credit rating when a marriage is coming to an end:

- **Close joint accounts.** Both spouses are responsible for joint accounts, even after a divorce. These accounts should be closed as soon as is allowed under the separation or divorce agreement.

- **Decide what will happen to jointly-owned real estate.** Keeping the family home may not be the right option for everyone. Each spouse should take a hard look at their post-divorce income and financial status before agreeing on how to divide joint assets.

- **Revise estate planning documents.** Update wills, life insurance, and retirement account beneficiary designations. Change living wills, advance health directives, or any powers of attorney that designate a former spouse as decision-maker.

- **Track child support expenses.** Individuals with children may want to use a spreadsheet to track child support payments and costs. Careful records may help minimize financial disagreements.

- **Monitor credit reports.** Review credit reports at least once a year. If an estranged spouse may be engaging in behavior that could have an impact on a former wife or husband’s credit rating, a credit check may be needed more often.

- **Establish individual credit.** It’s important for a person who is divorcing to establish a solo credit rating as soon as possible. Start simple: Open a credit card account, use the card at least once a month, and pay off the balance in full.

- **Develop a budget.** Create a budget based on a realistic estimate of post-divorce income and expenses. This is also a good time to review retirement savings and insurance options and make any necessary changes. People with children should consider if college savings plans need to be revised.

LifeMatters is available to provide assistance with the emotional and practical aspects of going through a divorce. Call anytime.

The above information is for educational purposes only and is not intended to take the place of legal advice.

Source: Balance