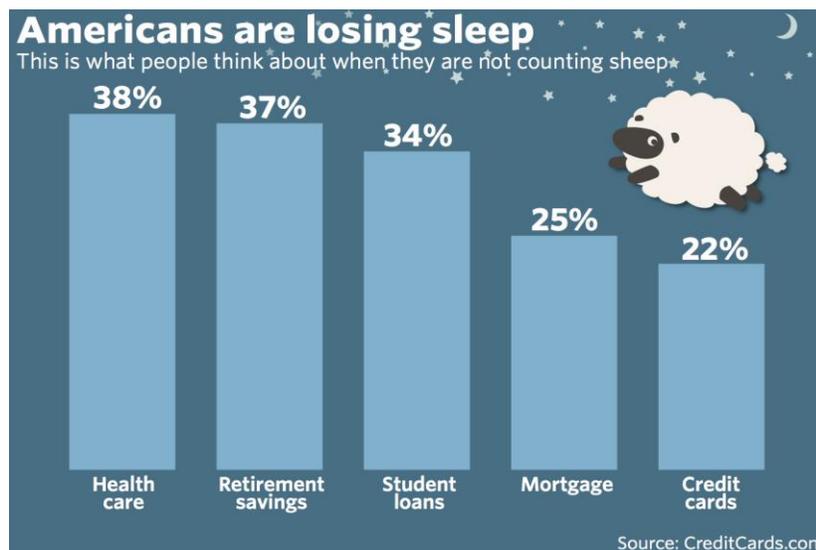


July 2017

Dear Clients and Friends:

Financial insomnia is at its highest level since the Great Recession. A whopping 65% of Americans are losing sleep over money issues, up from 56% in 2007. At the top of the list are a combination of health care expenses and medical insurance bills at 38%, followed by saving for retirement at 37%.

“What people worry about most has changed quite a bit in the past year,” says Matt Schulz, senior industry analyst at CreditCards.com. There’s a lot of uncertainty about the American Health Care Act, what it’s going to cover and how much it will cost, or even whether it’s going to become law.



On the bright side, insomnia sharpens your math skills. You spend hours calculating how much sleep you’ll get if you’re able to “fall asleep right now.” You may also come up with some deep realizations as your brain wanders from thinking about bills and chores, to questions like “What is the universe?” You don’t have time for these speculations during the day, but at night it’s all fair game.

Seriously, worry isn't a good thing. It affects our body, our thoughts and feelings, and our behavior. If you're an overthinker, you know how difficult it is to shut your mind off. But there are some effective ways to limit negative thought patterns.

The first step is just being aware. When you notice you're replaying concerns in your mind over and over, take a time out and acknowledge your thoughts aren't productive. Not only that, but they probably exaggerate the negative. "I'm going to run out of money. I'll end up destitute or dependent on my children." Many people deal with these fears, even multi-millionaires.

To make a major change, you need to be motivated, and you need a plan. Any good plan will involve a schedule, where you're setting aside time to move yourself in the right direction. That might be reading a book about positive thinking for twenty minutes each day, attending an online class, or writing in a journal. When you find yourself overthinking things outside of your scheduled time, remind yourself to shelve the idea for later, and move on. You'll be focusing on your system, not on the negative thoughts, and your system will keep you from getting stuck.

Check yourself through the day, with the goal of practicing mindfulness. You can't be rehashing yesterday or worrying about tomorrow, when you're living fully in the present. "Be here now," as they say. If you're not happy here and now, you never will be.

One caveat. Telling yourself to stop thinking about something may backfire. The more you try to send that pink elephant away, the more it keeps popping up. The best way to change the channel is being active. Start some exercise, call a friend, or get working on a project. Activity is the number one distraction from negative thoughts.

When I have trouble getting to sleep, I just think about my dog, Yodi. His life revolves around eating, running after the ball, and picking up sticks to chew on. He has no trouble getting to sleep. None.

We can look at life as complicated and full of pitfalls. Or we can be filled with gratitude for how fortunate we are to live right here, right now, in the midst of all the wonderful opportunities we enjoy.

Regards,



Charles M. Shackelford