

Winter 2011



# BAYSIDE BEACON

### Helping Clients With:

- Individual Therapy Sessions for Children, Adolescents and Adults
- Family Therapy
- Couples Therapy
- Group Therapy
- Healthy Bodies, Healthy Minds: Educational Workshops for All Ages
- New Day, re-New You: Women's One Day Workshop of Self-Discovery
- Community Support through Educational Presentations in Local Schools

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## Having Gratitude and a Positive Attitude

**Attitude is how we think about and perceive ourselves, others and every situation we encounter in our daily lives. Gratitude is an emotional response of thankfulness and happiness for people, events and things in our lives. When we actively have a positive attitude we are able to view ourselves and our situations with increased confidence, patience, diligence towards a goal, and see a brighter outcome. In turn, we are then more open to see and experience more gratitude for others and things big and small within our lives.**

## Creating a Positive Attitude...Improving Our Lives

Throughout my years of private practice one consistent theme among clients of all ages is how their attitude can impact their views of themselves, others and the world around them. It is amazing how strongly our thoughts can impact our behaviors or choices on a daily basis.

Negativity can emerge on any given day. When negativity is upon us it is our attitude that determines how we respond to it and what becomes our course of action.

Someone with a negative attitude can easily be drawn to negative thinking and actions. This could impact someone who already has a negative self image, making them even less happy and decreasing their sense of self love and self confidence. It can also inhibit their goals and limit success.

This is why a positive attitude can be life changing: having a positive attitude can improve one's view of themselves and others. This requires looking at and thinking about life in a new way, with a positive outlook that embraces love and happiness, patience and understanding. Having a positive attitude empowers one to feel strong and competent to develop goals and pursue them despite life's roadblocks.

A positive attitude can be attained when one is truly ready to find happiness. People will put effort into changing their thoughts when they feel the benefits of a positive outlook outweigh their current thoughts or life situations.

Here are some ideas to help build ones positive attitude:

- First, identify any negative comments or behaviors you engage in on a consistent basis. We must be aware of what we do or say to ourselves to begin to work on changing them. Write them down along with reasons you keep thinking or doing the behaviors.
- Now create a positive counterstatement or behavior for each comment or behavior you identified earlier. Examples include: "What could I do instead of..." and "How can I think more positively about...?" Then begin to act upon the counterstatements you have created.
- If you notice yourself falling into the old patterns of negative comments or behaviors, you must remain aware of it and implement your positive counterstatements or behaviors. When needed,

envision a stop sign in your mind, imagine your hand held up in the stop position, or tell yourself "stop." Then immediately put your energy into your positive thought or behavior.

- Make daily choices that promote self-happiness. Surround yourself with positive people. Spend time with others that encourage and support your journey of finding happiness.
- Create a Mantra. This is a statement you say to yourself at the beginning of a day, when you need self assurance or a boost of self confidence. Examples include: "I am worth the effort"; "I can do anything I set my mind to achieve"; and "I am beautiful".

A positive attitude can lead to transformations that can last a lifetime. These changes can promote and encourage you to become the person you want to be and live the life you want for yourself.

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## QUESTIONS FOR YOUR JOURNAL: GOALS & AFFIRMATIONS

*What you get by achieving your goals is not as important as what you become by achieving your goals. – Zig Ziglar*  
Goals = Dreams and Aspirations

Affirmations = Goals written in the form of positive statements to encourage focus and success

### How to write Goals & Affirmations

1. Write one of your goals, e.g. *I want to take a Caribbean vacation*
2. Rewrite the goal as an affirmation, e.g. *I make time to enjoy myself*
3. Repeat goals and affirmations at least once a day. Place them in obvious places where you will see them often during the day.

Now take a few minutes to write down at least 3 of your goals and their affirmations. Start with one goal you have wanted to reach for quite some time, then write down your affirmation of it. State it daily and begin to put energy towards manifesting this goal to come true.

## THE NO COMPLAINING RULE: By Guest Writer Kevin J. Kennedy

Jon Gordon's book "The No Complaining Rule" discusses how complaining zaps us of energy and therefore productivity. Mindless complaining is a waste of time and energy. A valid complaint expressed with a solution can be productive. Every complaint is an opportunity to turn a negative into a positive. When you have a complaint, first ask yourself, can the person I'm talking to do anything about it? Complaining can be a habit. Consider replacing complaining with a productive habit.

### *Five things to do instead of complaining.*

- 1. Practice Gratitude.** Research shows that when we count three blessings a day, we get a measurable boost in happiness that uplifts and energizes us. It's also physiologically impossible to be stressed and thankful at the same time. Two thoughts cannot occupy our mind at the same time. If you are focusing on gratitude, you can't be negative. You can also energize and engage your coworkers by letting them know you are grateful for them and their work.
- 2. Praise Others.** Instead of complaining about what others are doing wrong, start focusing on what they are doing right. Praise them and watch as they create more success as a result. Of course, point out their mistakes so they can learn and grow, but make sure you give three times as much praise as criticism.
- 3. Focus on Success.** Start a success journal. Each night before you go to bed, write down the one great thing about your day. The one great conversation, accomplishment, or win that you are most proud of. Focus on your success, and you'll look forward to creating more success tomorrow.
- 4. Let Go.** Focus on the things that you have the power to change, and let go of the things that are beyond your control. You'll be amazed that when you stop trying to control everything, it all somehow works out.
- 5. Pray and Meditate.** Scientific research shows that these daily practices reduce stress; boost positive energy; and promote health, vitality, and longevity. When you are faced with the urge to complain or you are feeling stressed to the max, stop, be still, plug-in to the ultimate power, and recharge.

You can learn more about the no complaining rule visit [www.NoComplainingRule.com](http://www.NoComplainingRule.com)

We often look for new beginnings in January with the start of the new year. Why not start today by declaring your own No Complaining Rule zone? Why not give thanks today and everyday? The attitude of Gratitude! Our attitude is something that we do have control over. Make the decision to have positive thoughts.

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## NEARING RETIREMENT? FINANCIAL ADVICE IS CRITICAL

Retirement planning has become an uncertain—and much more stressful—exercise for most Americans. Millions of workers watched their retirement nest eggs decline sharply in value in recent years, and “safe” investments such as money market investments and CDs have continued to offer relatively low short-term interest rates since then. Aside from current market uncertainties, there are other more constant issues to consider, such as inflation and taxes.



Investors planning for retirement need to begin addressing some important questions well in advance of their actual retirement date: How much will retirement cost? How will I pay for it? How much can I spend each year and not run out of money? Can I plan for retirement while also meeting other financial goals, such as educating children and paying off debt?

While it may be necessary to adjust your financial expectations for retirement or even postpone your retirement date, you can still achieve retirement security. But to do so, you'll want to engage the services of a financial planning expert. Once retained only by the wealthy, financial advisors now assist all types of investors in making decisions about retirement. In fact, perhaps one of the most common reasons for people to begin financial planning is to build a retirement fund.

### Countdown to Retirement

Have you begun your countdown to retirement? If so, a financial advisor can help you make a successful transition to the next stage of your financial life. Following are some critical areas to address with your advisor a few years before you expect to retire.

- **Determine what retirement will cost.** Many people enter retirement without the slightest clue as to what they want to do with their time or whether they have enough money to do it. Will you continue to work part time? Travel? Maintain a second residence? Make improvements to your existing home? Be sure you plan how you'll spend your time because that decision will have a direct impact on how much retirement will cost you.
- **Assess your sources of retirement income.** Estimate the income and savings you can rely on during retirement. How much will you receive from Social Security, a company pension, a 401(k) plan, or other employee-sponsored retirement accounts? Contact the Social Security Administration at [www.ssa.gov](http://www.ssa.gov) and/or your employer's retirement benefits representatives to obtain a report listing the estimated income from these sources. In addition, you'll want to confirm amounts in other accounts. Do you have retirement assets accumulating in an IRA or a taxable investment account? If your anticipated income does not equal or exceed your projected expenses, develop a plan to bring these two into alignment.
- **Arrive at a spending limit.** Once you have a handle on expected income and expenses, calculate how much you can withdraw from your accounts each year without spending down your principal. Your advisor can create various withdrawal scenarios based on forecasted investment returns, inflation expectations and other practical financial planning considerations.
- **Accounting for Uncertainty** In the past, calculating annual withdrawal amounts was done by means of simple spreadsheet analysis. A planner would use historical performance averages to project future portfolio values and automatic calculations for variables such as inflation and life expectancy. The problem with such an approach is that the lack of flexibility in the calculations makes it difficult to account for year-by-year variations in outcomes or any unexpected changes in an individual's life or lifestyle that can affect underlying assumptions.

Fast forward to the present where sophisticated computer forecasting models, such as the Monte Carlo simulation, have become the preferred tools for dealing with the uncertainty around retirement planning. When used in investment decision making, a Monte Carlo simulation forecasts how a portfolio is likely to perform under thousands of possible scenarios based on a combination of parameters such as life expectancy, interest rates, equity returns and inflation. The simulation is typically modeled around a specific problem (e.g., How much can I accumulate for retirement?). Results are recorded and ordered according to which scenario is most likely to meet the investor's retirement goals.

With more attention being paid to retirement planning, forecasting tools based on the Monte Carlo simulation have enjoyed a renewed popularity in investment analysis. In an uncertain world, such tools can help provide peace of mind to investors by addressing some of the toughest retirement planning challenges. But remember, any forecasting tool, no matter how sophisticated, cannot predict the future. What's more, forecasts are hypothetical, do not reflect actual investment results and are not guarantees of future performance. For this reason, you should think of forecasts as a starting point for discussion with your advisor, not as your ultimate planning solution.

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[tracy.mackinstry@lpl.com](mailto:tracy.mackinstry@lpl.com) Tracy is the owner of MacKinstry Financial and Educator's Retirement Consulting, specializing in retirement planning. She has workshops on various topics and also provides individual planning. . Securities Offered through LPL Financial, Member FINRA/SIPC.

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#### Visit our Website to:

- Learn about Dena Otrin, LPC
- Email Dena directly
- Check the Insurance Companies and Employee Assistance Programs that we accept
- See All Group Offerings and Download PDF versions of Flyers
- Get Directions

## Healthy Bodies, Healthy Minds Educational Groups

**Healthy Bodies, Healthy Minds** is led by Dena Otrin, Licensed Professional Counselor and Amy King, Registered Dietitian.

Come and join this fun educational workshop for children and teenagers who are interested in learning about how their emotions and daily stressors affect food choices and eating patterns, healthy eating, weight management and nutritional wellness.

The groups run for 8 weeks on Mondays. Start dates determined upon interest.

Children (ages 9 to 12) will meet from 5:30pm to 6:30pm.

Teenagers (ages 13 to 17) will meet from 7:00pm to 8:00pm

Most Insurances Accepted! Self Pay fee is \$40.00 per session.

Go to [www.baysidecounseling.net](http://www.baysidecounseling.net) for the registration form.

**INVEST IN YOUR HEALTH TODAY!**



## It's All In The Attitude By Amy King, Registered Dietitian

Do you have what it takes to reach your weight loss goals? While exercise and diet are imperative to all weight loss and fitness programs, there is something more. You must also have the right attitude! Proper attitude is a must to reach a long term goal, especially one that requires lifestyle change.

If you have tried and failed to reach your weight loss/fitness goals in the past, it could be negativity or the wrong attitude that held you back. It is important to develop the right attitude by first being honest with yourself about what you want for your goals. You must believe in yourself and make the commitment to do what needs to be done to reach that goal.

The right attitude is so important because our thoughts become our behaviors.

The power of the mind is amazing. What you think of yourself manifests as your reality. Negative thoughts can often lead to decreased self-esteem and failure.

A crucial element to changing attitude is changing your self-talk. Self talk may be something you may or may not be aware of.

Take this test. Carry a notebook with you and each time you have a thought pop into your head, write it down and assess whether it is positive or negative. If it is negative, turn it around. Useless negativity will only hold you back. Start thinking positive! Tell yourself over and over you can do it! You can lose weight, be fit and be happy! Push yourself and you will begin to grow more confident in your abilities. Accept and love your body. Work with it, not against it. Embrace yourself and love who you are. This is the only way to move forward. With the right attitude, anything is possible.

Enjoy your journey to better health! Healthy Living is not an all-or-nothing proposition. There are no mistakes with this weight loss journey, only learning experiences. Weight loss is a process that takes time. Until you embrace this and change your attitude you will not reach your goals! Once you change your attitude, you can change your life!

If you are ready to focus on your health and nutrition call:

Amy King, Registered Dietitian at (860) 638-9403 today!



### Roasted Tomato Soup

1 ½ pounds large tomatoes, cut in half crosswise

1 medium sweet onion, peeled and cut in half crosswise

3 garlic cloves, unpeeled

4 tsp. extra-virgin olive oil, divided into 1 tbsp. plus 1 teaspoon

¼ tsp. salt

¼ tsp. freshly ground black pepper

2 cups reduced-sodium chicken or vegetable broth, divided

¼ cup tomato juice

1 tsp. tomato paste

¼ tsp. Worcestershire sauce

1 tablespoon fresh basil, chopped

1 dash brown sugar (optional)

½ cup whole kernel corn, fresh from 1 ear, or frozen and thawed

Preparation: Preheat oven to 400 degrees F. Coat a baking sheet with cooking spray. Toss tomatoes, onion and garlic in a mixing bowl with 1 tablespoon of oil. Season with salt and pepper. Spread on the prepared baking sheet and roast until the vegetables are soft and caramelized, about 30 minutes. Let cool.

Peel and seed tomatoes. Trim off the onion ends. Peel the garlic. Place the vegetables in a food processor or blender with 1 cup broth and the remaining 1 teaspoon of oil. Pulse to desired thickness and texture.

Transfer the vegetable puree to a large, heavy pot or Dutch oven. Add the remaining 1 cup of broth, tomato juice, tomato paste, Worcestershire sauce, basil and brown sugar (if using). Bring to a simmer over medium heat, stirring often. Ladle into six soup bowls, garnish with corn and serve,

Recipe from EatingWell.com