

I'm gonna be honest with you: We (that's me and you, the one reading this) live in an affluent area. There. I said it. I read recently in the AJC that Cobb Co. is the 12th richest county in the country. I think that most of us suspected this, but when we take a look at our own finances we're not settling down in our poufy chaise lounge and feeling financially secure. Am I right? In fact, I bet that no matter what your bank account says, you feel some anxiety about finances. And if you're like most of us you're shelling out some serious dough this time of year. Cue worry and anxiety. Culturally, we tend to think about increased wealth as increased security and stability. But in family strength research done by Stinnett & Beam (check out Fantastic Families, 1999 & 2010) over 20 years and including vast demographic characteristics, financial stability didn't make the list. Connectedness and family identity are much more important than how much money we have in determining feeling secure. It can be difficult to remember that this time of year. Financial anxiety is also something that most folks think they need to shoulder alone, but again, the research tells us differently. Talking about financial concerns as a family is more effective in creating emotional stability for kids than it is to keep concerns from them and it teaches them real world issues about money. So, when you're feeling overwhelmed 1) focus on what you do have and what you're able to do. 2)Don't be afraid to talk about concerns as a family. Our colleague Manda Turetsky, LPC has a great resource to help with that: flourishconsulting.com/publications.php. And 3) as you'll read below, giftgiving doesn't have to be expensive. The thoughtful gift is often the less expensive one. JV

We have officially entered the holiday season. Despite the messages of advertisers everywhere, the best gift of the holiday season truly is fond memories. Over the years, the economy has slowed for many of us which has limited our ability to give expensive gifts as in the past. However, it gives us the chance to replace the expensive gifts of yesteryear with fond memories of times together. This year, consider creating memories with your loved ones. Buy a greeting card with sentimental words that can be a keepsake, participate in a family volunteer project, share your favorite recipes in a handcrafted recipe book or organize a family outing to ice skate and drink hot cocoa. As toys break and gadgets stop working, memories will stand the test of time. Happy holidays and happy memories to you and yours!

Do you know about the Abilene paradox? Management expert Jerry Harvey coined the term based on a story he tells to illustrate the concept. The story goes that a group of people in Coleman, TX all end up going on a trip to Abilene, TX one day. When they get back from Abilene, they all find out that <u>no one actually wanted to go to Abilene</u>—they all went based on the false assumption that everyone else wanted to go.

Does this sound familiar? Abilene paradoxes happen a lot in modern-day life, especially around the holidays. What's worse is that they cause a lot of unneeded stress. Could you and your family be taking one (or more) trips to Abilene over the holidays? Sometimes it can be helpful to talk with family and friends about what is really meaningful to them about the holidays. Having an honest conversation about even age-old traditions such as gift giving and elaborate holiday meals can give people a chance to express what matters to them and what doesn't, so that perhaps new holiday traditions can be explored. Because, after all, the holidays are supposed to be fun, not stressful.