

Personal Safety Nets® e-Newsletter



Learning from the Holidays

December 2009, Issue 24

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What Kind of Shopper Are You?



Are you a **shopping addict**, an **overconfident consumer**, a **status seeker** or a **smart spender**? Stuart Vyse, in *Going Broke: Why Americans Can't Hold On to Their Money*, looks at four types of spenders. At Personal Safety Nets we look at Vyse's classifications from a different angle - one that tries to help you understand your habits. Read on to see more.

The Shopping Addict - shops to feel good on a bad day. If this is you, try a PSN fix the next time you're about to spend your hard-earned dollars for no good reason. **Invest time into making your life, and those around you better: be a good**

Letters, We Get Letters. . .

Dear Safety Nets Team,

Q: Do you have any words of advise or guidance to get us through the holiday shopping and into the New Year? Kate W., a devoted reader.

A: With so many "dazed and confused" by holiday shopping, we're glad you asked the question. Below we've written, **Time to Get Your Shopping Cart in Order - Giving and Receiving Gifts From the Heart**. The focus here is on life's lessons you can learn from shopping - when you use your head! We're also featuring an article illustrating the types of shoppers that are out there and asking: **What Kind of Shopper Are You?** And be sure to take the test to learn more about yourself.

Time to Get Your Shopping Cart in Order - Giving and Receiving Gifts From the Heart

Another holiday season arrives and you wander through store aisles, selecting "stuff" for others, as well as yourself - placing all in your cart. **Did you ever think that your shopping journey reflects your personal journey, and it's time to take stock?**

Do you have lists, the stores mapped out, and a plan that takes you from one place to another, or do you run haphazardly back and forth, as you remember what you should have picked up earlier or in a store you visited before? **Some of us know where we're headed in life, while others go in circles.**

Perhaps all the pressure to buy and the large stores cause you to stumble around wide-eyed, ogling at the variety and sheer quantity of products, tempted to take "one of this" and "one of that" and pile your shopping cart high. You're soon to realize that there's only so much your shopping cart and credit card can hold. **Life offers diverse**

experiences and opportunities, but nobody has it all. Take and give what you can handle and be successful, rather than trying to get or give everything for everyone.



With all the pressure to do the right thing for loved ones, maybe they would appreciate knowing why you want to buy them a particular item, or why you'd like to get a



friend by spending time listening to someone tell their story, read to or play a game with a child, or offer to help someone else with their needs. No matter how dim your day, think of giving gifts of time, experiences and services. On top of this, you'll avoid the cycle of buying, feeling bad about it, and then buying more to feel better.

The Overconfident Consumer

- never thinks about where the money will come from but makes large, spontaneous purchases anyway. These are the same people who find that they have stepped into too many projects, neglecting to think about where the time and energy to fulfill promises will come from. If this sounds like you, be prepared for exhaustion, crankiness and a bag full of resentment. Your overconfidence and over-commitment is unlikely to bring forth the spirit you intended.

Instead, think about what is needed to keep your own spirits high, and take time for renewal and refreshment.

Make thoughtful decisions about what to take on, especially through the holidays. One more "giving tree" or another "secret Santa" project can be one thing too many. **Give yourself the gift of time - to fill your own cup, and receive it with gratitude.** Then you can pour out as you choose, where you choose, and when.

The Status Seeker - always looks at what others have or others do. If this is you, it's time to define your own values, and find friends and role models who seem to value the same things as you.

This will serve you better than comparing yourself to your own group of "rich and famous." The biggest problem with keeping up with the Jones is that people tend to compare themselves with the wrong Joneses. It's okay to aim high and admire others, but reality says it's time to adopt a lifestyle within your means in terms of dollars, focus and time.

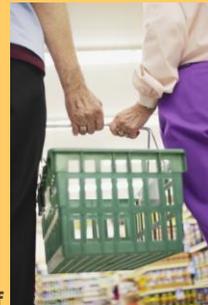
When your giving and

particular gift. It could bring you closer, if you take the risk. Telling a gift-giver you'd like tickets to an event that includes their attendance so they can share our time and passion, or that you'd love hand-warmers, coupled with a date for going snow-shoeing together, makes the gifts much more meaningful. **Giving a gift and a note expressing your plan to share in the use of that gift (tickets, a visit to a restaurant, an item they can use or wear when you are together) makes the gift an experience not soon forgotten as it weaves your relationship more solidly.**

Good advice is to you to buy what you really need first, and see if you need the other things - and acquire them last. **Living life to the fullest is about prioritizing, so that the sensitive parts of living don't crack under pressure, and so you can experience special moments while they last.**

Once you've selected everything you need, then added what you want, it's time to check out. At the till, you may decide you don't really need an item or realize that it wasn't the bargain you thought it was. No problem, you can discard the unwanted items before you pay. **Don't be pressured to do what is not comfortable for you. Live with and enjoy your choices.**

Aside from shopping, we think of holiday times as time we'll be with loved ones. What will this time be like? Will there be a strengthening of relationships? You can start off on the right foot by letting your loved ones truly know how you are, and truly hear about how they are when you listen to them speak. Are there financial challenges to learn about? Are your loved ones safe? Content? Fulfilled? **A loving relationship means helping strengthen others Personal Safety Nets, and also strengthening yours! Knowing and caring about the true grit of the lives of others helps eliminate the stumbling blocks to better planning.**



Before the holidays are behind you, ask yourself if you're rushing through the aisles collecting stuff, or are connecting with friends and relatives with gifts that are really meaningful? What is loaded in your life's basket? Are you expressing gratitude and reaffirming connections for the human "gifts" in your life? **What better time than now to connect with those people who are important in your life and are the key members of your Personal Safety Net? There's a little time left before the New Year begins - a perfect time to add one or two things to your cart - maybe an extra prayer, a smile or a phone call.**

It's NOT Too Late - Gift Certificates!

Can't think of that perfect gift? Give your favorite boss, relative or friend something long-lasting, useful, educational, and supportive! There's still time to place your order. Order a gift certificate by calling us at 206-659-0665 and we'll have it in your hands, or in the mail, just in time.



We have two valued choices: A certificate, personalized from you, in a colorful envelope, perfect for mailing or hand delivery. Included in the price of this certificate is the gift of our book (or audio book - your choice!), workbook, handling, shipping & applicable taxes - a \$60 value.

receiving are balanced, you'll find yourself full of appreciation and with greater self-respect.

The Smart Shopper - easily differentiates between needs and wants, and mostly sticks to buying what is needed. **It can be powerful to give, and weak to receive. At Personal Safety Nets, we encourage you to recognize that for one to give, another must receive, and vice versa.** If you're a smart shopper you know this. This holiday season, as you focus on relationships more than on things, we encourage you to keep this balance in mind. **Congratulate yourself for spending your time and energy, as well as your dollars, wisely. You are the friend you want to have, and appreciate those who enrich and enliven your life.** Keep up the good work! And pass along your good habits to your friends!

[We've added a test that may help you decide why and how you shop.](#)

Quick Links

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Holiday Cheers!



As a new year approaches, we reflect on this past year here at Personal Safety Nets®. We're grateful to all the friends who have helped us get to this point - especially people like you! We continue to expand our

Your special price is \$50.00.
- or -

A certificate for a Class of choice (there's one coming up February 20th), personalized with the receiver's and your names. This includes our book, workbook, plus the class with the Personal Safety Nets staff. Your special price is \$75.00.



Remember, you can always order books, workbooks, and audio books directly from our web site.

CREATING A PARTNERSHIP WITH YOUR SMALL BUSINESS - Our NEW One-on-One Initiative

Are you a small business owner or operator - (salesman, financial planner, insurance adviser, banker, lawyer, doctor . . .) and having trouble connecting to prospective clients in this economy? Personal Safety Nets® will help you!

Let us open your door to more business. We open the minds of your clients, and get them thinking about all the corners of their Personal Safety Net - which include you and your services!



In a small intimate setting, your clients will hear from our founder and co-author of our book, Judy Pigott. Judy will present each person with a free, signed copy of her book and talk to them about their lives, and the corners of the safety net they'll build to deal with life's upcoming challenges and changes. Your prospective clients will be able to ask questions and get direct answers from Judy - and all the while, **they'll be better prepared to see the need for your services. You'll strengthen your relationship with clients and get your foot in their doors for follow-up sales.**

If you're interested in talking about our One-on-One Initiative presentation, please call us today at 206-659-0665. It's never too early to get started!

A GREAT SHOW!



A big "thank you" to all who joined us at Seattle's Town Center on November 20th for **Michael Tomlinson - A Concert to Celebrate the Healing Arts Community.** The two-plus hours of songs and stories were a joy to all who attended. [Read more about it.](#)

Display tables at the event featured staff and information from Personal Safety Nets®, along with staff and displays from our friends at the [Ernst Becker Foundation](#), [The Center for Ethical Leadership](#), [the NW Immigration Rights Project](#), and [ChildHaven](#), as well as other helping professionals around the area.

horizons towards partnerships with families, organizations and working places in order to better tell our story and help others plan for today and tomorrow. We appreciate your spreading our word - together we can have a lasting impact.

From Judy, John, Ben, Linda and Ellen - we wish you the best of holiday cheer and a wonderful and enlightening New Year!

ADVANCE NOTICE!

"Pulling It All Together" - Our most popular, highly interactive - presented all IN ONE DAY!

On **SATURDAY, FEBRUARY 20th from 10:00 a.m. - 3:00 p.m.**, in just these few hours, seize the opportunity to build and refine your own personal safety net: the people, plans and resources you need to have in place for life's challenges and changes. This class will move you forward with life's plans, family plans and work plans.

Course fee includes the book, *Personal Safety Nets: Getting Ready for Life's Inevitable Changes and Challenges*, the accompanying workbook, *Get Ready/Get Started* and a personal notebook. Light snacks provided.

[More information and Registration](#)



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