

# THE GENESIS THERAPY CENTER

Winter 2009

## “MONEY TALKS”

### Your Money or Your Life

By Larry Nash, MA

When money becomes a burden try keeping in mind a key idea from *Your Money or Your Life* by Joe Dominguez and Vicki Robin: **Enough**.

First think of money spent as increasing your fulfillment. When you go from no money spent to spending some you begin to **survive**, which is fulfilling. Spend a bit more and you reach **comfort**, this is even more fulfilling. Now you feel warm, well fed, and have a few creature comforts around. Eventually you spend money to the point that you have **enough**.

According to the authors, enough is when we have enough for survival, enough for some comforts, and even enough for some little luxuries. The return on money spent is still good. Going beyond enough gets us to extras that “weigh us down”, things that “distract or distress us”, and payments that “distress us.” Money spent past ‘enough’ starts to lose value. This point is called overconsumption. For me, one coconut cream pie for Christmas is enough. I could enjoy the pie, my favorite, maybe make it myself, and feel the accomplishment. However, one mince, one pumpkin, one apple, one lemon, and one cherry is excessive and just a lot of work. In a word, overconsumption. Worse, after eating all of these pies, I would have to spend even more time or money to work off the extra weight.

A second idea from the authors is that **Money=Life Energy**. Not only is the cost of buying one of each pie higher, I will have spent life energy to make the money and life energy to undo the overindulgence. Overconsumption consumes life energy. Enough however is just that, enough.

*Money has never made man happy, nor will it, there is nothing in its nature to produce happiness. The more of it one has the more one wants.*  
**Benjamin Franklin**



### Tips for Money Management

- Pay for your purchases with cash, check or debit card only.
- Make a shopping list and buy only what is on the list
- Allocate the exact amount you will spend and stick to it.
- Avoid watching TV Shopping Channels
- Limit your online shopping.

THE GENESIS THERAPY CENTER'S  
6TH ANNUAL

**kidpower benefit**

**fall 2009**

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INFORMATION

\*The Genesis Therapy Center is a 501c3 non-profit organization. \*Tax ID#: 363508233

Please contact the Administrative Office in Oak Forest at 708-535-7320 if you wish to make a tax-deductible donation.

## Upcoming events: CEU Trainings

April 17<sup>th</sup> ADHD

Presenter Jim Galezewski

May 8<sup>th</sup> Working with Couples

Presenter Mike Ideran

*We offer ongoing support groups for parents and ongoing social skills groups for children.*

Please call 708-535-7320 to get more

cope with depression, or just for the pure pleasure and excitement found browsing the mall or store.

**How do you know you are a problem shopper?**



**Look objectively at your life by asking:**

Do I spend occasionally or I do crave the big splurge? Has shopping caused problems in my relationships? Am I in over my head with debt?

**Name your feelings**

Do I shop to avoid loneliness, depression or to boost my ego?

**Look at the time you spend;**

Are you so preoccupied with shopping that you arrange your day around shopping?

If you answer yes to any of those questions, you may have a compulsive shopping disorder. Awareness is the first and most important step in recognizing that you have a problem and need to make some changes. If you feel out of control, seek help from a professional or join a support group such as Debtors Anonymous. Then make a choice that will help you be healthy and on the path to a good New Year.

## Shop Till You Drop

By Christine Stanoch, MA

You may have heard that expression and may have even used it yourself, hoping to accomplish a great deal while on a shopping spree. But wait, the expression has other meanings as well. A recent study, quoted on the Internet from MSN Money, found that one out of twenty of us can't control our urge to shop at the expense of our job, marriage, family, and finances. So it can be a problem.

**Compulsive Shopping Disorder** has been defined as the preoccupation with buying unneeded items, and the inability to resist buying such products. There is tension that builds up in a person who then seeks to release it through the activity of shopping. There is a feeling of elation experienced in the process, but soon afterward one is filled with guilt.

Problem shoppers may shop out of loneliness, to try filling an inner need, to boost self esteem, to

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