



The Risky Business of Avoiding Things

Larry was a seriously overweight smoker, and he hadn't been feeling well for a while. His wife Amelia, who tried to control everyone and everything, insisted that he go to the doctor. Reluctantly, he did.

The doctor examined him and said, "Larry, if you don't stop smoking and lose some weight, you're going to die."

When Larry came home to his wife, he was near tears.

"Oh dear, what did the doctor say?" she asked.

"He said I'm going to die," he wailed.

Poor Larry. He didn't really hear what the doctor said. He was practicing selective listening. He heard only what he wanted to hear and shut out the rest of the message.

Larry and Amelia both are exhibiting classic behaviors of people trying to avoid things. These kinds of behaviors—subtle and not-so-subtle—allow people to side-step issues, situations and, most importantly, feelings. And the biggest feeling is often fear.

Why Do We Avoid?

We avoid doing and saying things because we perceive risk.

The impulse toward perfectionism, for example, says I don't want to risk doing something if I can't do it perfectly.

"Forgetting" doctor's appointments could mean being afraid to find out if something really is wrong. Other ways to avoid are:

- Not returning phone calls
- Always being late
- Smiling or laughing it off when you're actually angry
- Manipulating
- Getting sick
- Losing or misplacing things
- Over-sleeping
- A constant state of overwhelm

Such behaviors keep us safe within the confines of our fear even though we may not realize fear motivates our responses.

"Avoiding danger is no safer in the long run than outright exposure. Life is either a daring adventure, or nothing."

—Helen Keller

The Risk of Avoiding

Unfortunately, these behaviors also push people away from us. While drinking, gambling and drugging are some more obvious and destructive avoidants, these more subtle practices affect the quality of our relationships and ultimately block any true intimacy we might have.

Often, people aren't aware they are avoiding—especially if, like Larry and Amelia, those close to them also engage in their own ways of not dealing directly with issues. We may become aware only when someone has the courage to question certain practices: "Seems like every time I ask you to visit my family, you get a headache." Or through a direct confrontation: after all those months you neglected to open your mail, the IRS placed a lien against your bank account.

Or maybe life becomes so painful that we are drawn to look at our own footprints—failed relationships, jobs, finances, child rearing, even our health.

It takes courage to confront such avoiding practices—your own or those of someone you're in relationship with. But one thing is certain about avoiding behaviors: like the IRS, they won't go away on their own. *

10 Ways to Eat Healthfully Every Day

Whether you're dieting to lose weight or changing food choices to improve your health, here are 10 ways to make new food habits a solid part of the "new you."

- 1. Start slowly and be realistic.** Old habits die hard. Make a few healthier changes and solidify them, then move on to the next.
- 2. Get support.** Find a nutrition buddy to lean on during times when you feel yourself wavering.
- 3. Clean out your kitchen.** You can't eat those potato chips if they aren't there! Restock your cupboards with healthy alternatives.
- 4. Dare your taste buds.** Most people eat the same foods over and over again. Try tasty new recipes that use foods in your new diet.
- 5. Plan ahead.** Temptation can strike when you're away from home. Take healthy snacks with you.
- 6. Deal with cravings.** Have a healthy alternative available or wait it out by busying yourself.
- 7. Go easy on yourself.** No one's perfect. If you slip, let go of guilt, move on, and renew your commitment to a new, healthier you.
- 8. Set clear, identifiable goals.** Tracking your progress keeps you motivated and alerts you to potential problems.
- 9. Accentuate the positive.** Post affirmations around your home and workplace, and remind yourself of the benefits of healthy eating.
- 10. Reward yourself.** Changing a habit isn't easy, so celebrate milestones frequently. They'll help you stay motivated. *

A Letter From



Gale Denning-Mailloux, MA

Marriage and Family Therapist
Director & Supervisor

Avoiding and procrastinating might seem like one and the same thing. After all, when we put off doing our taxes, for example, we are avoiding the task...at least for a while.

And therein lies the difference. To avoid means to evade or elude—as in to steer clear, and not just temporarily. That avoidance can become a lifelong habit, typically derived from fear. And it can inhibit a life fully lived, as the page 1 article describes.

Procrastination, on the other hand, usually has an element of “this must eventually get done”—such as a term paper or paperwork for an application—and its big byproduct is stress.

The three articles on page 3 explore this self-defeating tendency and focus on ways to deal with procrastination, especially where money matters are concerned. If this behavior has plagued you, pay special attention to the helpful suggestions to overcome it.

Another of the harmful byproducts of procrastination can be low self-esteem. You have the right to be successful and happy. But when you’re chronically down on yourself for the stress you cause by procrastinating, it’s easy to fall into feelings of unworthiness.

A look at blended families and a list of 10 tips for eating healthfully every day round out this edition.

*Feel free to share this issue of the newsletter with others. Your comments are always welcome. And if you have questions about any of the articles or would like more copies of the newsletter, please don’t hesitate to call. **

How Worthy and Deserving Do You Feel?

Of all the judgments we make in life, none are as important as the ones we make about ourselves. Self-esteem is more than self-confidence; it is the belief in ourselves that says we have the right to be successful and happy. It is a feeling of being worthy and deserving of having our needs and wants fulfilled.

Self-esteem is not a gift bestowed by those outside ourselves or something that can be taken from us by others. It’s an inside job. Take this quiz to find out how healthy your self-esteem is.



True False

1. I have a right to honor my needs and wants, to treat them as important.
2. Nobody has the power to determine how I will think and feel about myself.
3. I ask for help when I need it.
4. When I suffer some defeat or setback, I am able to rise again.
5. I will usually be liked and respected by the people I like and respect.
6. If someone I like doesn’t return my feelings, I don’t take it as a reflection of my personal worth.
7. I am worthy of happiness.
8. I take pleasure in being alive.
9. I can talk honestly about both my shortcomings and accomplishments.
10. I am able to accept criticism with openness and non-defensiveness.
11. I am able to receive compliments and expressions of appreciation (and I give them, too!).
12. I am open to and curious about new ideas, new experiences and new possibilities of life.
13. I am able to laugh at myself and find the humor in life.
14. I am flexible and able to respond to life’s challenges and situations. And if something throws me for a loop, I don’t judge myself for it.
15. I am clear on what I need and want, and I’m able to speak those and set boundaries where needed.
16. I’m not intimidated or overwhelmed by feelings of anxiety or insecurity.
17. I have a right to make mistakes.
18. I do not pretend to think or believe differently than I actually do in order to win approval.
19. No one has the right to force on me ideas and values I do not accept.
20. My happiness and self-realization are noble purposes.

*If you marked “true” on most of the questions and think you might have too much self-esteem, don’t worry. Saying you have too much self-esteem is like saying you have too powerful an immune system, or that your health is too good! If you have questions or want to talk about your responses to this quiz, please do call. **

(Questions in this quiz were adapted from *The Six Pillars of Self-Esteem* by Nathaniel Branden.)

Procrastination: Why We Do It and How We Can Stop (Now)



Think of a task someone might put off, say a presentation for work.

Now imagine the time it might have taken this person to 1) think about doing the presentation, 2) put it on a list of “to dos,” 3) talk about doing it, 4) promise herself she would start it tomorrow, 5) promise herself she would definitely start it tomorrow, 6) promise ... well, you get the point.

As the deadline for the presentation draws near (it’s midnight the night before our friend has to deliver the presentation), imagine the stress she must feel as she brews a pot of coffee and sets herself up for a long night to research the topic, organize the information, create an outline, come up with a dynamite opening line, write the presentation, rewrite the presentation, print it out, rewrite it one more time, then create slides for it.

Of course, the whole time she’s beating herself up for waiting so long to start and telling herself she’s no good at this job, the presentation will stink, etc.

This is procrastination in full, weedy

flower. Delay. Broken promises and unfulfilled expectations. Feelings of inadequacy and low self-esteem. Worry. Fear. Stress. Overwork and probably not as good an end product as the worker would have produced if she’d tackled the job in a timely, professional manner.

Procrastination isn’t good for anyone, anytime. So why do so many do it? The more difficult, inconvenient or scary the task is perceived, the more procrastinators procrastinate. They come up with semi-convincing self-talk that makes the delay appear reasonable, but in the end it’s a self-defeating behavior that causes all sorts of problems, not the least of which is stress.

Below are some helpful guidelines to help you shift the habit of procrastination. As always, if you need help exploring the roots of this behavior, don’t hesitate to call. *

A Few Remedies to Overcome Procrastination

1. **Set priorities.** Make a list of what needs to be done in order of importance.
2. **Break tasks into parts.** The best approach to getting any major project completed is to break it apart and work on one piece at a time.
3. **Set goals.** Decide what you want and what needs to happen to get it. Be specific. Create a realistic timetable.
4. **Use positive self-talk.** How would a dear friend encourage you? Say that.
5. **Replace excuses with rational, realistic thinking.** Take responsibility for your predicament—and your solution.
6. **Realize there is no such thing as perfection.** Begin the thing knowing it can never be done perfectly. You’ll do your best. You always do.
7. **Commit.** Make a contract with yourself. Tell a friend or co-worker or family member your plan. Ask for help keeping the commitment when you need it.
8. **Get organized.** Have the right tools and equipment to do the job. Make lists. Keep a schedule.
9. **Think small.** Don’t let the whole of the project overwhelm you. Stay in the present and do what you are doing.
10. **Reward yourself.** Often and generously for accomplishing the smallest of tasks. Celebrate. Pat yourself on the back. Enjoy your accomplishment.

Like many other self-defeating behaviors, procrastination can be overcome. The place to begin is where you are. The time to start is now. *

Stress, Finances and Procrastination

Every year, taxpayers in the United States and other countries prepare and send income tax returns in an annual rite of procrastination that is as predictable as Spring.

While one of every five taxpayers waits until the last week to mail their return, feeling the burn of procrastination to the very end, even those with an organized system who approach the task in plenty of time still experience a natural stress that comes with the process.

Why is that?

For many people, dealing with money issues in general causes stress. Add to it a hated and feared task that involves interacting with an organization that has a reputation for no mercy, and you’ve got stress on the scale of Christmas shopping, moving and term papers.

No wonder so many procrastinate.

But there are ways to make it better, practices that will help you reduce the stress that comes with filing taxes, or dealing with money matters in general.

Most important: don’t put your head in the sand. Here are some others:

- Be current, realistic and honest with yourself in all financial matters.
- Keep accurate records and receipts.
- Make timely entries into a record keeping system that works for you (this doesn’t include shoe boxes and paper bags). Dozens of inexpensive, simple and user-friendly accounting programs are available for home computers and mobile devices.
- Ask for advice from professionals and use it.
- Create budgets and spending plans that fit your lifestyle. There are a number of good books available on this subject, too.

And when it comes to dealing with tax issues, the best advice may be, “Just hold your nose and do it.” *

Step-Families: How to Shift from Bumpy Ride to Strong Bonds

All relationships have their complications, but step-families create a web of relationships and inter-relationships that make the average spider's overnight spinning look simple in comparison.

For example, a woman's relationships might include her current spouse, her former spouse, her children, her step-children, her step-children's other parent (her new spouse's ex).

If her former spouse has remarried, then her relationship circle also includes the new spouse, who is now a step-parent to her children. And that person might even have children, too.

Change the genders and a man's roles are just as complex. And consider the children: they may have parents, step-parents, step-siblings, half-siblings. This doesn't even include extended family members.

Relationship Potholes

Considering that each individual relationship comes with its own set of potholes, it's no wonder that a blended family might be in for a bumpy ride. For example:

- Feelings of loss, grief, guilt, anger, jealousy, hurt, stress, rejection, resentment,

betrayal, loyalty conflicts—just to name a few potential emotional hurdles.

- New and different ways of doing things. From the way the table is set and how the holidays are celebrated to discipline and chores, everything must be sorted out, discussed and agreed upon.

- Unrealistic expectations, as roles and responsibilities change. The mother of one may suddenly become stepmother to three. The youngest child may no longer be the baby and the oldest may lose her position, too. Parents may expect a new spouse to love their children immediately and for all the children to become instant best friends.

From Challenge to Opportunity

The difficulties facing a blended family may be many, but where there are challenges, there are also opportunities. Here are some suggestions and solutions:



- Acknowledge the river of feelings and encourage their expression.
- Allow time to mourn losses and deal with the issues these feelings raise.
- Be open to new ways of doing things. Be flexible. Whenever possible, include everyone in the decision-making process.
- Communicate. Talk and listen.
- Maintain and nurture original parent-child relationships.
- Include one another. Plan time for family activities.
- Encourage friendships; let relationships develop in their own time.
- Maintain a sense of humor and play.
- Ask for help from other family members, support groups, community-based programs, clergy or a therapist.

Those who plan ahead and communicate about potential problems, who face the issues as they arise, who support one another and seek help when it is needed, can build strong bonds among themselves, and nurture a healthy and loving family. *

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www.bonsallcounseling.com

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