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you dream to be.”



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**“A healthy
outside
starts on
the inside.”**

- Robert Ulrich

VALUES-BASED QUALITY OF LIFE™ *Newsletter*

Because Making Smart Choices About Your Money Impacts The Quality of Your Life

Over the years, we have found there are elements of your life that are more important than money.

These elements - physical health, relationship health, inner health and career health - cannot be delegated.

We hope you find these articles to be of value in improving the quality of your life.

PHYSICAL HEALTH

How to Stay Healthy on Vacation and Still Have Fun

By Maddy Sweitzer-Lammé

Have you ever come back from vacation feeling a bit lethargic, out of shape, and like you've indulged just a little too much? Do you struggle with getting back into a healthy routine, or with continuing your overindulgence long after you're back at home? It doesn't have to be that way.

Did you know that you can still enjoy all that a vacation has to offer, while also staying true to your health and fitness goals? You can! Here's how you can find that perfect balance between vacation bliss and a healthful state of being. Try these tips on your next vacation.

Treat Yourself but Don't Overindulge

It's okay to enjoy your favorite foods while on vacation. Just don't stuff yourself with that delicious food until you're full, instead eat little and often throughout the day. This way you get to have even more! To help you stay healthy when you're traveling, try committing to one healthy meal a day. This will keep you in a healthy frame of mind, and you'll feel better for it—because too much of a good thing is still too much.

Plan Active Vacation Adventures

Vacations don't have to be filled with lying on the beach all day every day, so between sun sessions fit in some adventure activities. Staying healthy while on vacation doesn't have to be boring; it can be adventurous too. Take a surf lesson, try a local hike, paddle your way around the

local waters, or hop on a bike and pedal your way through town. Swimming in the ocean every day is another easy way to get a little exercise and have fun while doing so.

Drink Plenty of Water

You've heard it time and again: hydrate, hydrate, hydrate! One of the top wellness tips is to stay hydrated, both at home and when you're away. This is especially true on hot beach days. Dehydration can often be mistaken for hunger, so pause when you have the chance and have a sip of liquid refreshment. Also be sure to take a refillable water bottle with you wherever you go and have a place for it in your beach bag.

Get Enough Rest

Vacations are made for R-and-R, so make sure you're not skimping on sleep or the downtime you need to relax. This is your hard-earned vacation time and you deserve it. It's easy to overbook your vacation and before you know it, you're not getting enough rest. Find time in your day to relax—whether that means reading a book, listening to music, taking a cat nap, or meditating. Also make sure you're getting some good, solid sleep each night.

Snack Smartly

Planning ahead helps to minimize temptation. Prepare in advance for your day and pack a few healthy snacks to bring along with you that travel well, so that you don't find yourself “hangry” (you know, that feeling when you

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RELATIONSHIP HEALTH

The Advice Everyone in a New Relationship Absolutely Needs To Hear

By Michelle Guerrere

Have you ever gotten butterflies at the start of a new romantic relationship because you like the person so much you just don't want to mess it up? You're not alone in that new relationship anxiety. "A new relationship is full of potential, possibilities, and discovery—not only of our partners but of ourselves and our needs, wants, and desire," says dating and relationship expert Andrea Syrtash.

And celebrity matchmaker Carmelia Ray agrees that this "honeymoon stage" is an important period in your life. "It's a special time to create unforgettable memories together and a time where many couples feel as if they are falling in love," she explains. But the new relationship anxiety and jitters you feel can definitely take away some of the carefree excitement and cause unnecessary pressure.

To make sure you don't accidentally sabotage your relationship, we asked both experts to divulge the biggest pieces of new relationship advice they give to their clients, so they can actually enjoy this period of getting to know each other (and spend less time stressing). As Syrtash says: "Long-term relationships are work, but dating shouldn't feel like it."

With that in mind, here are the nine things to keep in mind when you're starting out with a new partner.

1. Keep the Past in the Past

"A big mistake people make when dating someone new is to bring all of their fears, concerns, and past negative relationship experiences to their current relationship," says Ray. She explains that in the more than 26 years of speaking to singles, she's heard that they do not want to hear about their date's past relationships on first or second dates. She insists that you should be keeping your thoughts and conversations focused on the person you're currently dating and on getting to know them.

2. Don't Make Comparisons

It's easy to instantly start comparing your relationship or your partner to other relationships or partners, but it won't do you any good and it

will upset your partner, Ray says. She says to ask yourself these questions: Are you in the relationship to compete with someone else? Are you in this relationship to impress other people? Or are you in the relationship because you like the person you're dating?

3. Look at Actions More Than Words

"It doesn't matter if someone is talking about taking trips next year if he or she is unavailable now," says Syrtash. In this case, you want to make sure you're reading actions rather than believing every word that person says. On the flip side, she says when your partner introduces you to family and friends, chances are that this

"Surround yourself with only people who are going to lift you higher."

- Oprah Winfrey

person sees you in their life for the long haul.

4. Be Vulnerable, Even if You're Afraid

"The thought of being vulnerable is a scary proposition for most people," admits Ray. She says that it's how you show your true self at the risk of being hurt. When you date someone new, showing this side can deepen your connection and build trust. "Vulnerability can be a gift to the person who's wanting to know you on a deeper level," she explains.

5. Don't Embellish the Truth or Brag

"Bragging is a huge turn-off for both men and women," says Ray. "It's not necessary to feel the need to continually impress your partner, especially if they already like you." You can be proud of who you are without listing all of your life's accomplishments.

6. Stay in the Moment

Remind yourself that being in a new relationship is a time of discovery and curiosity (and a lot is going to be new all at once). "To alleviate

pressure, remind yourself to stay present and open," says Syrtash. And this goes for being true to yourself and trusting your gut instinct. It doesn't matter if someone is perfect on paper if they end up not being the right person for you.

7. Refrain From Being Needy

"A little bit of jealousy can be considered cute and healthy," says Ray. "But making demands on your partner of your time and restricting them from doing things they were doing before you started dating is a red flag." The expert says that it's common for couples who are newly dating to spend a lot of their free time with each other and give up some of their usual time with friends and family. However, avoid constantly texting, calling, or making demands to see your partner because you'll stress them out and may cause them to peddle back.

8. Don't Give up Time With Family or Friends

Ray says that in a new relationship it's common for couples to drop some of their usual activities and cancel on friends to see their partner. "Remember that attraction is also created by the anticipation of seeing your partner and by creating some distance," says Ray. "When you always drop everything to be with your new partner, it may set the expectation that your previous commitments are secondary to who you're dating." Keep yourself busy and honor your plans with friends as you adjust your schedule in moderation.

9. Listen and Stay Curious

"Listening is a skill and a communication tool most people don't do very well," says Ray. When you give your partner your undivided attention, it allows them to feel both heard and appreciated. When you show curiosity about who they are and what they're up to, it not only indicates your interest in their life but makes them feel unique and special.

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INNER HEALTH

How to Reframe Rejection So It Ultimately Makes You Stronger

By Brittany Loggins

There's no way around it: Rejection, whether in your personal life or professional career, can be as tough as it is inevitable. Any time I experience rejection—big or small—I find myself wondering how anyone is supposed to handle something so debilitating. So, I went to some pros for guidance.

The first is entrepreneur John Jacobs, cofounder of Life Is Good. Founded in 1994, Life Is Good is successful by pretty much any standard today. The brand now has around 200 employees and dozens of best-selling designs and products. But like any story worth telling, the company didn't start out that way. It started with cofounders and brothers, John and Bert Jacobs, selling T-shirts with their drawings out of their van. They had to learn from rejection early on.

The second is Amy Morin, LCSW, who is a psychotherapist, psychology lecturer, and the author of *13 Things Mentally Strong People Don't Do*. She's also the host of *Mentally Strong People*, her brand-new podcast. Having suffered the loss of two loved ones in her early 20s, Morin has dedicated her career to exploring the best (and worst) ways to cope with loss and rejection, including what drives resilient individuals to take even the biggest setbacks in stride.

Here are their most worthy takeaways.

Trust That it Makes You Better (even though it doesn't feel like it)

"Rejection can be your best teacher and trainer, but it requires listening to the 'why' objectively and growing from there," Jacobs says. "Easier said than done, but the more rejection, big or small, that you can weather, the more you realize it shapes you into a wiser, more compassionate and stronger person," he says.

It might just be the best thing that can happen to you, but this is dependent on whether or not you allow yourself to grow from it.

Name What You Feel

Morin says labeling your feelings caused by the rejection can be incredibly helpful. You can't heal what you don't acknowledge.

"The first thing to do is pay attention to your emotions and label your feelings," she says. "Studies show that just putting a name to your emotions can take a lot of the sting out of them. That might mean acknowledging that you're sad, embarrassed, angry, disappointed—whatever you're experiencing."

Fear of rejection is such a real thing because rejection directly triggers one of our greatest vulnerabilities. We often perceive it as a blow to our self-worth, something we're hard-wired to protect at all costs. As a result, a range of negative emotions can surface after hearing a "no" or other feedback. These feelings vary depending on the circumstances of your rejection. Rejection for a job position could leave you confused and angry, or maybe anxious and hopeless. Rejection by a friend or

"The secret of change is to focus all of your energy not on fighting the old, but on building the new."

- Socrates

significant other can make you embarrassed, lonely, hurt, and resentful. Awareness of specific emotions by naming them help you anticipate how you might respond and cope with them.

Use Mental and Physical Coping Strategies

Morin recommends taking several deep breaths to ease physical symptoms of stress, like accelerated heart rate, in the moment. "You might also need strategies to calm your mind," she says. "Repeating a quick affirmation like, 'I'm OK,' can help drown out some of the negative chatter running through your head." These sound like small actions, but when used regularly they're surprisingly effective.

Reframe Rejection as a Learning Opportunity

Jacobs describes going to college campuses trying to sell their shirts—and while it was

tough, some of the most impactful feedback came from moments of rejection.

"It's hard in the moment, but how you frame that rejection is critical," he says. "The harshest criticism we heard from students and retailers early on was ultimately the most valuable because it forced us to evolve our designs."

Seeing rejection as a redirection is fairly critical, even if it comes in your personal, rather than professional, life. The most important thing to remember is that you need to take time to acknowledge your feelings, and then get some distance from the situation in order to see things more objectively (not easy, but definitely doable). Taking a new perspective allows you to turn the rejection into an opportunity of learning. How could you have handled yourself differently? What role might you have played in the situation, and how can you improve in your next conversation, relationship, or interview?

"If you practice good self-care, work through your feelings rather than avoid them, and practice healthy coping skills, you can heal much faster than if you simply skip the grief," Morin says.

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"A truly strong person does not need the approval of others any more than a lion needs the approval of sheep."

- Vernon Howard

CAREER HEALTH

The Most Popular Jobs for People 65 and Older

By Jean Folger

Remaining in the Workforce

Many people are quick to assume older adults are retired, but the fact is, millions of Americans age 65-plus work either full or part-time.

The reasons for remaining in the workforce – or going back to it – vary. For many, it's a matter of necessity, especially in the aftermath of the Great Recession, when many people lost their jobs, homes, and retirement savings. For others, it's a matter of choice – to stay active, challenged, and engaged in their communities.

Popular Jobs if You're 65-plus

Most people who work beyond retirement age – which is 65 years old, according to the U.S. Census Bureau – do so in “bridge” jobs that span the period between leaving a career and leaving the workforce altogether. Thinking about working after retirement age? Here are six popular jobs for people 65 and older.

1. Accounting/Bookkeeping

Accounting and bookkeeping clerks use specialized computer accounting software, spreadsheets and databases to post financial transactions and produce financial reports, such as balance sheets and income statements.

2. Adjunct Faculty

Part-time faculty (“adjuncts”) accounted for a significant portion of the instructional faculty at nonprofit colleges and universities – and you don't always need a Ph.D. to snag one of these teaching jobs. While the pay is generally low – perhaps only a few thousand dollars per course – many retirees find the work fulfilling. Plus, once you've taught a course a couple of times, you won't have to devote as many hours to class prep.

3. Event Coordinator/Planner

Even if you've never worked as an event planner, you may have planned (or helped plan) dozens of events over the years – birthday parties, weddings, anniversaries and the like. You can put this experience to work to find a job or start your own business, tapping into your network of friends and family. Job growth between 2019 and 2029 is expected to be 8%, compared to an average of 4% growth across all occupations, and the median pay was \$24.33 per hour in 2019, according to the Bureau of Labor Statistics.

4. Project-Based Consultant

Rather than filling a full-time position, many companies will find a consultant to help with a specific project. This can be an excellent way to put your decades of experience to work without committing to a full-time job. Depending on your skill set and experience, it's possible to earn upwards of \$50 or even \$100 an hour.

5. Retail Sales

Retail salespersons held about 4.3 million jobs in the United States in 2019, according to BLS data – in general merchandise stores (19% of all retail salespersons), clothing stores (16%), building material and supplies dealers (10%), sporting goods, hobby, and musical instrument stores (6%), and automobile dealers (6%). Nearly one in three retail workers was employed part-time in 2020, and the median hourly wage was \$12.14 for retail salespersons, as of May 2019. These jobs may have an added perk: employee discounts for the products your store sells.

6. Teacher's Assistant

Teacher assistants (or aides) work under the supervision of a licensed teacher to give students extra attention and instruction. They may work with an entire class, in small groups, or one-on-one – in elementary, middle and high schools, preschools, and childcare centers. The BLS estimates job growth of 4% between 2019 and 2029 and the 2019 median pay was \$27,920 per year. Many teacher assistants work on a part-time basis, and in most school systems, you'll get your summers off.

The Bottom Line

More people are working past retirement age – for extra cash, to stay active and challenged, or some combination of reasons. Some switch to new jobs within the career fields where they worked for years. For others, however, a retirement job means trying something entirely new.

While the jobs listed here are popular among the 65-plus crowd, there are, of course, many other options for older adults – including working as a member of an event staff team (think: music and sport venues), a tour guide/docent, a patient advocate, or an online or in-person tutor.

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How to Stay Healthy on Vacation and...

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are so hungry that you're on edge, cranky, and not your best self). This also helps you to avoid the temptation to buy an unhealthy snack on the go just because it's there. Nuts, trail mix, protein bars, dried fruit, as well as fresh fruit and vegetables are easy, healthy snacks to keep your energy up and your hunger at bay.

Make Some Meals in

One of the best perks about staying in a vacation rental is the kitchen—and the ability to make some of your own meals. Not only is cooking for yourself a more budget-friendly way to travel, it also gives you a chance to check out the markets and supermarkets and see how the locals do it, while enjoying some of the local flavor. Bring some of the area's offerings back with you to your rental and enjoy!

Pace Yourself

Vacations can be relaxing, but they can also be exhausting. That's why it's important to pace yourself. Plan in some rest days to balance things out and to give yourself some flexibility if you don't fit in all the things you want to do on the other days. Over-planning your vacation can also kill spontaneity. Leave some room for the unexpected. Savor your vacation experiences and be selective about what you really want to do, rather than just ticking items off a list just to say you've done them.

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