October

Member Newsletter

Having healthy relationships from the start

B Don't pretend to be something or someone else you are not.

Matturn your phone

o! Do not interrupt or plan what you're going to say next. Try to fully understand their perspective.

KeNo one can be everything we might want them to be. Accept people as they are without trying to change them. Appreciate the person's di erences and see what you can learn from them.

Lee, a Tell them about your passions, pastimes, etc. But don't ood them with too much personal information too soon. Initially, focus on the things that delight you—is it music, movies, books, outdoor activities, travel, computer games? This information can help you nd common ground between

Og ese

you to build upon.

Be willing to try new things together!

A 🛵 d

Be wary of asking questions uncomfortable, especially in the know someone. Apologize if in the wrong direction—this of getting back on the right track

Bull If you make plans with someone, follow through. If y complete it. Don't make prombe polite or keep the peace.

Toe f

Try counting to ten to help co for example. This is helpful if or take things personally whe subjects.

GeReally getting to know sor relationship worth pursuing is ght be too
/ stages of getting to
rs you have ventured
long way toward

on a responsibility, u can't keep just to

temper, d to overreact ssing hot-button

n a ess. Be patient.



Con ict-free money talks for couples

Financial discussions are the most common source of disagreement for couples, studies show. These conversations can be particularly stressful in a time of economic uncertainty, job loss and other disruptive events. Try these suggestions for healthier nancial discussions, no matter your circumstances.

Seea

Make sure the kids are occupied, and there are not urgent chores to attend to. Turn o your TV, phones and take a breather or agree to set another time for your other devices.

Sa

▶ Con icts may be avoided by knowing what and what you were taught about money. For example, dbdudget scenic camping trip instead? you come from a family of strict savers while your partner

By An income change may mean putting

Magne. Both

separately and together, you should each track your spending against your budget. Check out your bank and credit card online features to easily see the breakdown of expenses. This helps avoids surprises!

Separa

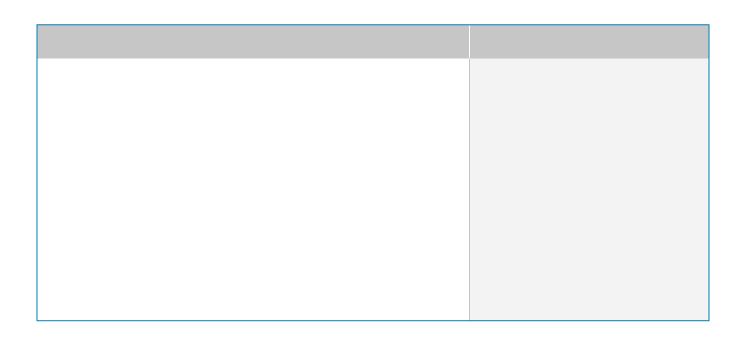
During your session, sum it up and decide on the next steps. Schedule something fun for after the in such as wills or trusts. Another plus: an advisor can meeting, like playing a game.

contentious subjects. If you do wind up butting heads, money talk-and stick with it.

A fall f you can't see eye-to-eye on the subject of whether to splurge on a pricey trip or to nancial goals you each have, your fears about money, sock away savings, for instance, can you opt for a low-

> o that home addition or buying a new car until you've paid down some bills.

what works now as well as to help you make a plan for the future. An advisor can go over what you're spending on insurance and compare better options, what credit cards may be best for you, and what you might need to gure make sure you clearly understand what is being discussed.





October is National Domestic Violence Awareness Month

One in four women and one in ten men in the U.S. experience intimate partner violence within their lifetime. No person should
