

rappoort



ISSUE SEVENTEEN

AUTUMN 2009

The Lightning Process in Action

Powerful
Parts
and Archetypes

Wyatt
Woodsmall
Using Modelling
and NLP

Transforming
Performance
With the 5 Minute Coach

THE MAGAZINE FOR PERSONAL DEVELOPMENT

SUBSCRIPTION ONLY



Golly, I'm not sure where to start with this issue of Rapport, there is so much good stuff in it...maybe, just for a change, I'll start at the end. Andy interviews Paul Tosey about his forthcoming book (p48). Like Andy, I am lucky enough to have read this book already, and it really is a powerful and thought provoking read.

Actually, I realise there are a few thought provoking articles in this issue. Emma and Tim offer a refreshing honest insight into their business evolution over the last couple of years (p42). It reminds me that we, too, are constantly evolving (NLP and Coaching are, after all, still evolving themselves) and it is important to ensure our 'audience' moves with us!

To help us keep pace with this constant movement, I encourage you to take up Mind Chi (p32). Lala and I met Vanda at the Dorset Forum conference in July, and we were blown away by the simplicity of this 'mental exercise'. We have incorporated this into our daily lives and it really has made a difference.

Talking of Lala, by the time you read this, Lala will be off on her travels again, this time to various parts of Asia. Kathryn is stepping into Lala's shoes until the new year and I am sure you will all play your part in helping her feel very welcome...and which 'part' could that be, I wonder? The Pleaser, the Clown, or maybe the Fixer - whichever you choose, Eve takes us on a whistle stop tour of the Powerful parts and Archetypes on page 36. And maybe these Archetypes also come into play with the teenagers fortunate enough to experience the inspirational HeroPath workshops(p20).

And if you don't have time to digest all these features, do, at least, take a few minutes to transform your performance with Lynne Cooper's 5 Minute Life Coach (p26). Between that and the Mind Chi, you'll be well focussed in time for Christmas!!

Until next time

Karen x

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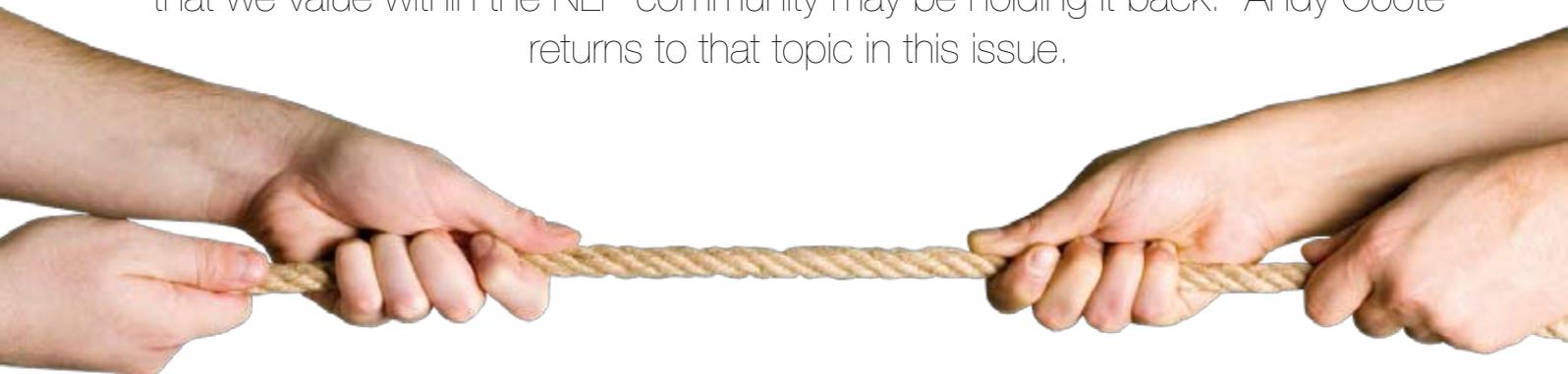
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NLP – a snapshot or a living process?

The debate in the last issue of Rapport (Summer 2009) - Balancing Integrity with Making Money in delivering NLP - ended with a comment. "The very diversity that we value within the NLP community may be holding it back." Andy Coote returns to that topic in this issue.



In preparation for this issue of Rapport, I was fortunate to have conversations with Dr Wyatt Woodsmall (see p10) and Dr Paul Tosey (see p48) and the issue of diversity came up in both conversations. I also picked up an article by Chris Morris, NLP Event promoter and host of NLP Connections called "Can NLP be what it has become" (see box) which resonated with my thinking on the subject and from which Chris has kindly given permission for me to quote. It is from those sources that I will draw in developing this article however in this debate the conclusions (and any errors) are very much my own.

In NLP we often talk about nominalization. It is a way in which a verb can be turned into a noun with the result that "It's like taking a snapshot of a moving object, you don't see the movement any more, just the (static) object." (Wikipedia article on the Meta Model). When we talk about NLP, are we also using a nominalization? Are we talking about something that is no longer what it was and, maybe, never was?

The meta model approach might be to challenge the use of the term NLP with the question 'and what do you mean by NLP, exactly?' Does what you mean differ according to who is using the term – practitioner, potential

client, critic or academic? As Chris Morris writes, "quite early on there was already some confusion between a) NLP – the study of the structure of subjective experience, using the processes of modelling, and b) Applications of NLP – using the "trail of techniques" to influence yourself and other people." In his forthcoming book, Paul Tosey (with co author Dr Jane Mathison) expands that to six faces, 'Practical Magic' (how we communicate); Methodology; Philosophy; Technology; Commodity; and Professional Service.

The problem that arises is that the conversations relating to these different areas become confused and conflated. Just as early research results get translated into the latest 'Cure for Cancer' on the front page of the Daily Mail, so working hypotheses can be mistaken for promises of practical solutions and professional debate over the validity of findings can spill out into the public facing parts of NLP practice.

Marketing the public facing areas of NLP (using Tosey and Mathison's model) involves technology (techniques), commodity (products and services) and Professional Service (consulting, coaching and therapy). Chris Morris suggests, "It's become confusing though. As a brand, NLP is in chaos. Some people have heard there's this thing called NLP that can make you rich. Others have heard there's an NLP diet that can make you lose weight. I heard on the radio that NLP is a way to become more

confident and successful. I read on the internet that NLP is about overcoming phobias." With Paul Tosey, I explored the metaphor of NLP as a Bazaar where "some stalls are shiny, bright and have special offers and some are dusty old ones but have valuable ideas for sale." Or as Wyatt Woodsmall sees it, "we need to understand that what some people call NLP has nothing to do with what others call NLP. Richard Bandler used to say – 'people say they teach NLP but it has nothing to do with what I came up with'."

Which brings us back to the idea that NLP is a nominalization, that it can be seen as a static moment in time rather than a continuing process. Paul Tosey points out that NLP did not "arrive from Mars fully formed" but rather developed, over years, out of a number of valid 'streams of thought and ideas'. Wyatt Woodsmall adds that "a lot of the language of linguistics we inherited from John Grinder along with vocabulary such as the Meta Model and the Milton Model. The models are very powerful but the labels are hopeless." He suggests that NLP needs 'relinguaging', a thought that Paul Tosey sees as less important. "NLP is a Community of Practice and all such communities have their own language. It is critical though, that we engage with other communities and get mutual understanding of

DILEMMA

Paradoxes are useful in the NLP world because change can come from them

each other's use of language".

Both agree, though, that NLP still adheres to some theories that could be updated. With Wyatt Woodsmall it is the use of Bateson's Logical Levels in a way that Bertrand Russell (from whose work - Principia Mathematica - with Alfred North Whitehead it comes) had long since repudiated. It was "the most arbitrary thing he and Whitehead had ever had to do, not really a theory but a stopgap, and he was glad to have lived long enough to see the matter resolved." (see box for link). For Paul Tosey it is a desire to see some of the Cybernetic heritage updated to reflect more recent research, "the presuppositions seem to reflect first order cybernetics, treating the client as a 'machine' to be programmed and the observer as detached and objective whereas second order cybernetics which treats the observer as part of the system, changing it and changed by it, might be more useful."

Here is a paradox, NLP has moved on and yet, maybe, it hasn't. Paradoxes are useful in the NLP world because change can come from them. Wyatt Woodsmall reflects on what has been lost, "NLP has been taught as a series of techniques and it is dying a death of gradual assimilation. People are taking it over and they don't know where it has come from. A lot of powerful models and principles are no longer taught. The power of NLP is in the generative approach where you understand the principles underlying why it works." Chris Morris reflects on where it is going, "I think the debate has moved on. There's a new generation of highly-motivated people selling NLP as some kind of catch-all miracle cure. It's often combined with positive thinking, the law of attraction and affirmations. My question is whether NLP can be what it has become in our collective

consciousness? Most people who know about NLP know it as a way to Change Your Life in 7 Days. Most of the 500+ books promote it as a strategy for success."

So what are we talking about when we talk about NLP? What we are talking about, suggests Paul Tosey, is "a Community of people who have agreed to believe in something and that it works. It may be that if people believe it will work, it will work." He suggests though that the assertion "it works" isn't enough to convince the uncertain, the sceptics or, indeed, the academic community. The NLP 'belief system' has a heritage that is underexplored and, with the co-founders going their separate ways, a development path that has become, at the very least, confused. As Morris puts it "NLP has become like a horse with two riders, each going in different directions. In fact, it's like a horse with hundreds or maybe even thousands of riders, because each of the co-creators and some of the developers have anointed a series of trainers, master trainers and apprentices to spread their word. And, inevitably, after a few months or years, these people discover they have ideas of their own too, and they start adding their own spin on things. Gradually or suddenly, they start spreading their own version of NLP."

All of the contributors, in their way, agree with Paul Tosey's characterisation of NLP as at a critical crossroads. Chris Morris seems to want the co-founders to take a stronger lead, "I think someone needs to tell Bandler and Grinder that they're killing their legacy." Though he prefers that it isn't him who tells them. But is that the only answer?

Paul Tosey favours the development of a professional structure, underpinned by ethics and "rethinking the level of Practitioner" and is encouraged by the number of people following

PhD programmes in NLP. It requires a different conversation, he suggests and "ANLP and The Professional Guild are trying to encourage that kind of conversation."

NLP is not what it was, nor will it be in the future what it is now. It isn't static, nor should it be and its future lies, it seems to me, in taking the best of its heritage and original ideas and combining those with the best of new research and technical development to continue to work with the promotion and development of human potential.

Whether that will be called NLP is a question I am unable to answer. There are parallel fields developing that may overtake NLP as the leading field. Does that matter? I think it may matter less than we seem to think. Progress has always come from the association of ideas from diverse fields and the synthesis of those into theories and practical applications. That's how NLP began in the 1970s and the best outcomes from the NLP 'project' will live on, albeit maybe under another nominalization. That's how the world of ideas works.

So am I talking sense or not? This debate should continue. Whether you agree or disagree, please make your point by taking part in the debate on the website. If I can talk to you for a future debate, please let me know via the ANLP. ●

Sources

Dr. Wyatt Woodsmall, INLPTA, interviewed in June 2009 and article on Logical Levels at <http://www.cnlpa.de/presse/loglev.html>

Dr. Paul Tosey, University of Surrey, interviewed in August 2009

Chris Morris, NLP Connections – article at <http://www.chrismorris.com/blog/2009/07/can-nlp-be-what-it-has-become/>

Using Modelling and NLP to improve Human Potential

By Andy Coote

Dr. Wyatt Woodsmall is one of NLP's deep thinkers, a master modeller, founder of INLPTA and Honorary Fellow of ANLP and a highly respected elder statesman of NLP. Andy Coote talked to him in June as he was completing his 38th Trainer Training in London. Wyatt has clear views on the way in which NLP has developed and is developing and they clearly come from a desire to see people performing better. His passion for developing human potential shines through the conversation.

Around 30 years ago in New York City, Wyatt read *Frogs into Princes* and was 'blown away' by it. He recalls "Bandler and Grinder were saying things I'd been saying all my life". He did his 24 day Practitioner training with the New York Training Institute for NLP (<http://www.nlpcenter.com/index.php>) run by Anné Linden and Frank Stass MD, who had done courses with Bandler, Grinder and Erickson.

"That was the heyday of NLP," Wyatt tells me. These days, he suggests

"NLP is increasingly being taught as a series of techniques and it is dying a death of gradual assimilation into other areas.

People are incorporating the techniques and they don't know where they have come from. The real power of NLP is in the generative approach where you understand the principles underlying why it works. That's

Most trainings are based on someone's theory of what works

what we are doing within INLPTA."

Before his Master Practitioner course, Wyatt spent two weeks on a modelling course with John Grinder in California and that's where he met Tony Robbins. "Coming from a business background, I had done some consulting and coaching. NLP was useful for that. I became most interested in NLP because of the focus on modelling, especially for performance enhancement."

Wyatt went back to his job as a civilian employee for the Department of the Army and was able to convince a two star General, who was looking at ways they could improve training performance, that they should form a group to look at the potential for modelling technology. "Our first project was the 'Pistol' model. Tony (Robbins) wrote up his version of it in *Unlimited Power*. We had a team of 10 people. Tony and I taught the course and improved the number of people qualified as expert marksman level, reduced training time by 50% and reduced ammunition expenditure by about 50%."

Further projects followed and "my main interest has been modelling and business. I consider myself one of the few professional modellers in NLP – one of the few people to get paid to do it." Wyatt and Marilyne (Wyatt's wife) worked with the US Olympic diving team for over 12 extremely successful years. "I'm privileged to have worked with many remarkable people including Greg Louganis (<http://www.louganis.com>) double Olympic Gold Medal winner and the greatest diver in the history of diving and Ron O'Brien who was Head Coach of the US National Diving Teams between 1967 and 1996 including leading teams at seven consecutive Olympic Games."

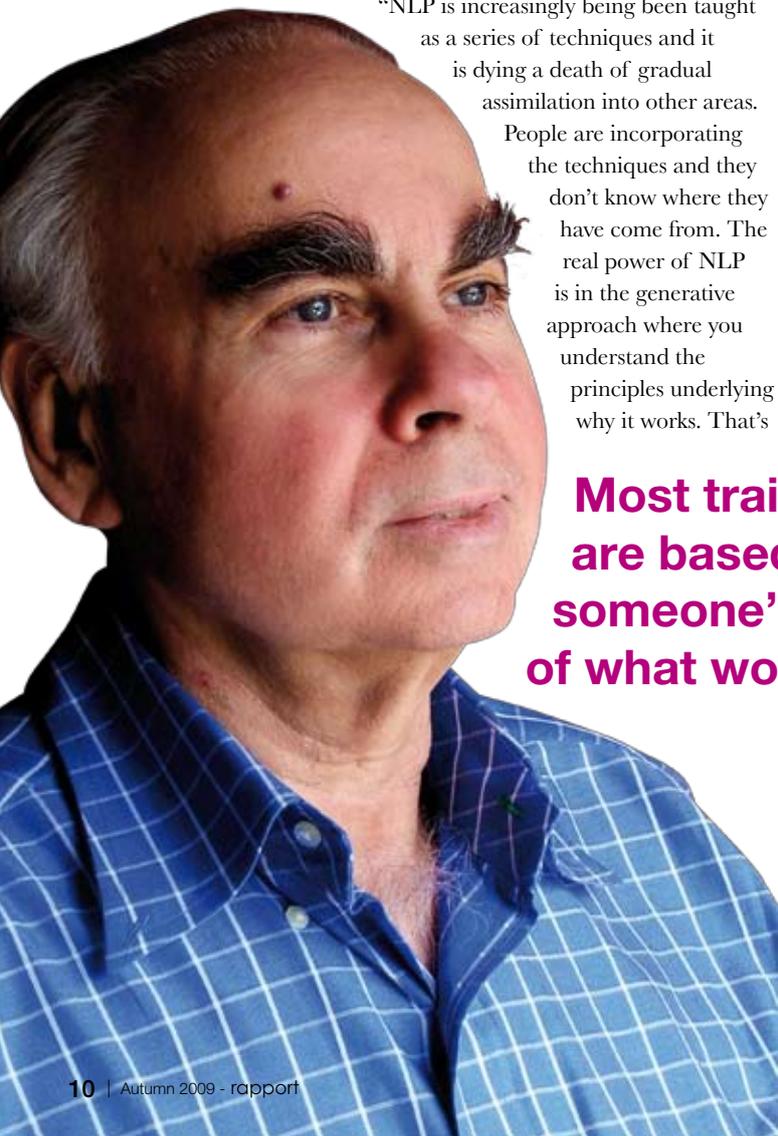
Recently the Woodsmalls modelled Michel Thomas, a master teacher "The Michel Thomas method for rapid language learning led to a book and has become part of how I teach people the learning process."

"Most trainings are based on someone's theory of what works. Modelling allows you to base those theories on what proven performers actually do at a detailed level. In sales, for example, you have a small number of elite salesmen. If you can discover what the, usually, 10% actually do that is different and decisive

you can begin to design ways of transferring those skills to the others. Modelling is a critical process for business and should be the front end of all trainings - based on what happens in the real-world."

"Only 5% of what is modelled is relevant, so if you copied everything you'd be wasting 95% of your time. You're looking for what the experts do that the non-experts don't and what the non-experts do that the experts don't; for what is essential to the conduct of the skill rather than just idiosyncratic to the person."

There is a transfer of some of the skills into the modeller, however,



Things get better by change not by chance

the modeller may choose not to install them. “So, I didn’t go jumping off diving boards but I did acquire additional skills in pistol shooting achieving scores beyond the level of expert. Importantly for me, you learn what human potential is all about and how to exceed what people see as humanly possible.”

The modelling process consists of capturing, coding, replicating and transferring expertise. “So when it came to transferring expertise, I realised that I had to study training and I’ve now been modelling training for over 30 years and have been including what I’ve learned about the training – and learning – process into the INLPTA Trainers Training making it the most sophisticated Trainers Training anywhere in the world.”

Wyatt suggests that most training in the business world is a waste of time and money. People appear to understand and change when in the training but then go back to how they were when they return to their ‘real’ world. “So, how can you burn people’s bridges so they can’t go back? Things get better by change not by chance.”

In Cybernetics, one of the original influences on NLP, you take output from a system and reintroduce it into the system to change methods and increase performance – true feedback. “This can also be applied to human learning. We ask the question ‘how will your behaviour be different in the future?’

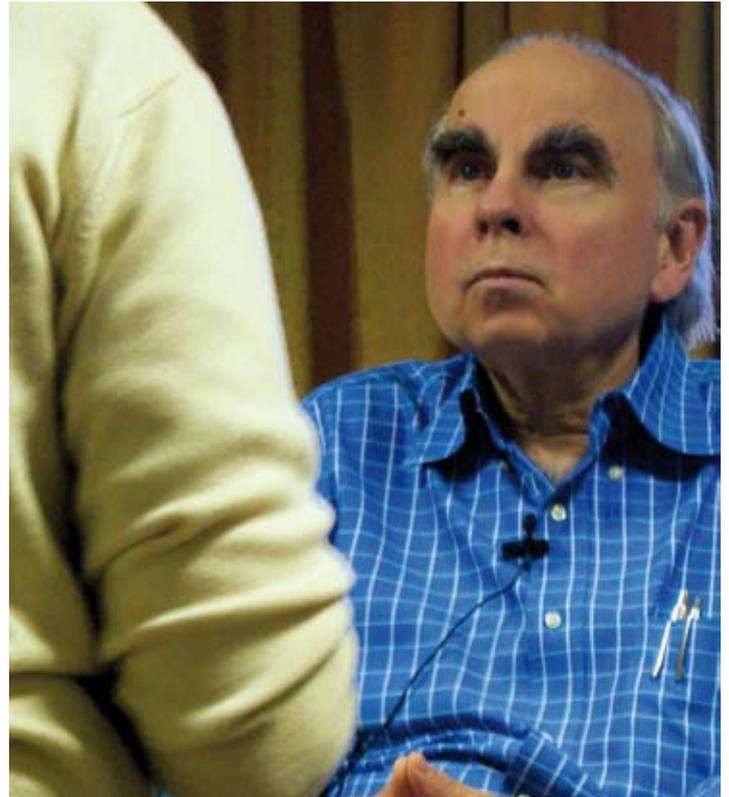
“If your behaviour isn’t different, you haven’t learned anything. You can’t stay the same and get rid of your problems at the same time, you have to become “not me”. We need to push people out of their comfort zones and into the area of ‘not me’ and allow them to let go of ‘old me’, so they don’t go back. This can lead to incredible transformations.”

Most Trainer Training concentrates on memorising and applying learning. We start by learning how to learn and pushing for the ability to learn how to learn how to learn, a generative approach.

Wyatt has recently begun a series of trainings with Eben Pagan, whose stage name is David De Angelo, developer of the largest dating advice site on the web www.dating.com. They plan to do one training every three months together and will be putting product online in the near future. “Eben is a master of internet marketing and I’ve been doing Executive Coaching with him for several years. We recently did a 5 day training called ‘Advanced Learning and Teaching techniques’ based on the Michel Thomas model and a training on Leadership. We plan to do a training on ‘the general developmental model’ soon.”

Wyatt’s interest in spirituality was an area that I wanted to explore. “When I was first teaching NLP, I introduced some spiritual elements to NLP and I was attacked by others in the community for it. Now spirituality is assumed to be included.”

NLP is one element in widening the understanding of human potential. “Ken Wilber has done more than most to attempt a complete understanding of a human being and you do need the whole map. NLP



only covers part of the map but some people think it covers the whole of it. Even before I came into NLP, I was modelling spiritual states, what went on and what spiritual teachers actually do. Spiritual models tend to have religious accretions attached, and belief systems, too. I’m interested in removing the beliefs and isolating the techniques to be able to modify and improve the ‘spiritual technology’ so that I can discover how the tools work and put them together a collection of tools.”

Wyatt clearly believes in the power of NLP, especially in modelling human performance and transferring those models to others for performance improvement and has developed a high level of skill in doing that. Even his spiritual studies include an element of modelling. There is much more depth to Wyatt Woodsmall than a single article can convey and you really do need to see and hear him in person. He will be talking at the NLP Conference in November, an event that he has supported for many years. Details of his websites are in the box along with a few opportunities to engage with him in person. ●

Future plans

INLPTA Master Coach Training in United Kingdom with Wyatt Woodsmall and Tom MacKay from Sep 16-22, Oct 9-14, and Nov 16-21, 2009. September - <http://www.nlpcoachingtraining.co.uk/>

Wyatt will be presenting on the Sunday morning at the NLP Conference in London (13th – 15th November 2009) – on ‘What is Ecology After All?’

Details and to book - <http://www.nlpconference.co.uk>

More information about Wyatt and his interests at www.inlpta.org - and www.thescienceofidiots.com

Books

THE FUTURE OF LEARNING The Michel Thomas Method: Freeing Minds One Person at a Time by Marilyne Woodsmall and Wyatt Woodsmall (Paperback - Jul 4, 2008)

People Pattern Power: P3 : The Nine Keys to Business Success by Marilyne Woodsmall and Wyatt Woodsmall (Paperback - Jan 1999)

Couple's Coaching

Juliet Grayson

By Eve Menezes Cunningham

We all deserve a good enough relationship and sex life," says Juliet Grayson, a psychosexual therapist and NLP Master Practitioner (several times over). "Most couples come to me too late. They've been having problems for a year to 18 months. Sexual problems may have been going on for three years or longer.

"Some seek support because they need help telling their partner the relationship is over. The majority think that it's their last chance but definitely give it a go. The relationship is the biggest client, then the two individuals. Sometimes I'll refer them to another therapist for individual therapy."

It's normal to go through relationship problems. It's abnormal to not

Juliet tells couples that she's working with them to help them stay together "but if one or both of you decide to separate I will help you do that with dignity. This isn't about going back into your old relationship – it's broken. This is about creating a new relationship you can both buy into. It's not my job to stop them collapsing

as a couple. It's my job to support them through their journey. That supports me. It's normal to go through relationship problems. It's abnormal to not.

"Couples work is different to individual work. There are big issues around proximity, autonomy and exploring intimacy. I work with couples of all kinds. Couples, a parent and child or two people in an organisation. The whole thing is about couples therapy is you have to be prepared to step into your authority, get in there and be strong enough to hold them."

Even if you work mainly with individuals, if you ever work with couples, or even groups





You have to be prepared to step into your authority, get in there and be strong enough to hold them

in workshops or other trainings, these couples coaching tips from Juliet will help you empower your clients to help themselves when you're not there.

Decentering

"Decentering gets couples to talk to each other rather than doing it through the therapist," says Juliet. She can then observe and ask questions but the couple (or team) is learning more about their own communication styles and what they can practice doing differently between sessions.

"It gives insight into how they relate and information they may not report verbally. Rather than having the couple talking to me, I have them face and talk to each other. You can then point out what you notice (if one of them is being quiet or if one's talking a lot). You can even use psychogeography, perhaps by moving your chair to support the quieter person or by pointing things out like 'I notice when I ask how the week's gone, it's always Jane...'. Ask questions at certain points, like, 'Let me just stop you, how does it feel in your body when

you do this?'"

The approach gets couples to dive straight into negotiating with each other. "Their dependency on the therapist is minimised. It also helps couples to stay with one issue." If you're working with a couple in this way, Juliet says, "Don't be available through eye contact. Look using a soft focus keeping both of them in the picture, using peripheral vision. Use hand

Relationship cycle

- Attraction
- Commitment
- Readjustments (work, children arriving / leaving, infidelity, illness, retirement)
- Aging (menopause)
- Death

Use your words (Extra tips for decentering)

While observing the decentered conversations, there are lots of things you can do to reframe clients' language in a way that helps them move forward. These include:

- helping them focus on the future rather than dwelling on the past
- referring to themselves as "I" rather than "we"
- going from using generalisations to become more specific
- focusing on what's equal rather than the inequalities
- checking out assumptions rather than falling into the trap of mind reading
- turning one person's monologue into a dialogue they're both invested in
- avoiding interruptions by listening and reflecting back
- keeping them focused rather than constantly changing topics
- changing the order of the way things are said to avoid a "sting in the tail"
- encouraging them to avoid "buts". If I say "I'd love to go out tonight but I'm really tired", am I going out? What about if I say "I'm really tired but I will come out" The "but" deletes the first part of the sentence. Replace it with a more flexible "I'm tired and I'll go out so I'll leave a bit early."
- seeing whether they're at cause (proactive) or effect (victim)?

gestures to get them back to talking to each other. Look at them when they're doing it well. Talk to the person who's listening."

If things are at a stalemate, asking them what attracted them to each other, while getting them to remain decentered, can help them bridge the angst. Often, Juliet finds reframing a problem helps her clients. For example, with a couple who were arguing because he wanted to feel like a bigger part of the family and she wanted him around more, Juliet chunked down to point out "there's actually a lot of commonality."

Reciprocity Negotiation

I loved learning about complex equivalents when I did my NLP training. "He forgot my birthday so obviously doesn't love me" may be one of endless assumptions we make about people when we're feeling in need of some reassurance.

Even now, I often catch myself thinking along the lines of "___ is late again. That means ___ doesn't care about me." →



Balance the boat

Do you notice that your couple is clinging to specific roles? One is always the clingy one while the other is less available? One thinks they're always right while the other is always wrong? One's nice while the other's angry? When there are polarities, our impulse (e.g. becoming nicer to stop the

angry one getting angrier) can make things worse. You getting angrier might make them nicer. You arriving late, for once, may make them arrive earlier than all the previous pleas you've made. Juliet recommends mirroring and matching energy levels and content if you're going to mismatch tone.

→ (Fortunately, now when I catch myself thinking unhelpful thoughts like this, I reign them in. I laugh at myself and remind myself of the things ___ does to show ___ does care).

Juliet says, "We read certain behaviours as demonstrating a label." She brings this into her couples work by getting her clients to talk about the things they do that show their partners they care. "We often do for people what we want ourselves."

She helps couples relearn how to negotiate by:

- Inviting them to make a symbolic behavioural request – this means asking the partner to do something that will help them feel loved. It might be anything from pausing the TV to say hello when you get home to

cooking your favourite dinner.

- Turning their complaints into wishes – Some couples may be pretty stuck and so focused on what they don't want, they can't even imagine what might help them feel more loved. Help them reframe their complaints so they have a better understanding of what they do want.
- Forming tasks – Think of different levels of difficulty / effort. Saying "Hi" is much easier than preparing your favourite meal. Think of all the different ways they could show each other they care. Juliet says it has to be "Something that's very easy for them to assimilate into their daily life."
- Make the tasks reciprocal - This doesn't

mean "I will only do this if you do yours" but tasks are equal in terms of effort. For example, a cup of tea in bed every morning might equal cooked dinner once a week.

If your couple is having trouble coming up with tasks, ask questions like:

- What is it you don't like about your partner?
- What would you like him / her to do differently?
- What one thing would be a start?

Juliet says, "If you're in a relationship and you keep asking for something you'll never get, you'll quickly feel like you're not getting your needs met."

When clients come back for their next session and haven't done their homework, Juliet's quick to reframe things by saying something like "I think I've been overambitious" or "you're not really ready for this negotiation – we'll come back to it in a few weeks" rather than saying anything that makes them feel worse. "There's no such thing as failure, only feedback. 'You didn't do the homework? That's great – let's explore why...' If it carries on, I get frustrated and point out that 'I need help to help you' but while it's giving new info that's fine. Having a failed marriage behind me has really helped me as a couple's counsellor." She stresses the need to normalise their experiences so they stop feeling like they're the only one.

"The more important someone is to you, the harder it is to be honest. For example, 'No, I don't like that dress'. As intimacy increases so does vulnerability. The closer I get, the more important they become, the less I want to lose them. If Person A is dependent and Person B is Independent, the Independent one should do a lot of reassuring for the Dependent one. The Dependent one then becomes stronger. It's a dance." ●

We often do for people what we want ourselves

Different types of intimacy

Juliet warns against expecting one person to meet all our needs. We can have a level of emotional intimacy, social intimacy, recreational intimacy and intellectual intimacy with people other than our partner.



Resources

www.therapyandcounselling.co.uk – Juliet's workshops

www.basrt.org.uk - British Association of Sexual and Relationship Therapists

How to refine shopping strategies in a recession

By Eve Menezes Cunningham

In spite of all the expectations of people tightening their spending and reigning in their personal debt, recent statistics show that we're spending as much as ever.

If you're looking to pay off debts or save up, understanding your own shopping strategies will help you change the way you shop and create healthy spending habits that could serve you well for the rest of your life.

"Reclaim your wallet," says organisational coach, Stephanie LH Calahan. "Understand your spending patterns. If you go out a lot, set a limit and stick to it. Rather than making big purchases, select items that will help you make money. Sell items you no longer use. While they may not hold value for you anymore, your sale would be a good deal for someone else."

Bearing in mind that every behaviour has a positive intention, take some time to gently figure out what need your overspending is trying to fill for you.

What's your shopping strategy?

If you're happy with your bank balances, don't have a problem with clutter and enjoy shopping when something's needed but otherwise don't waste too much time thinking about being a

consumer, your current buying strategy might be absolutely fine.

But if you'd like to have more money, more

"It's very easy to feel that if you don't splash out on this huge list of products, you aren't doing the best for your baby."

Liat



space and get more enjoyment from what you purchase, taking a look at the way you habitually part with your money can help you shift things for good.

Where are you most likely to overspend? Do you avoid expensive shops only to buy all sorts of things you don't need when you do your grocery shopping?

Are there certain times that make you especially prone to comfort shopping? (e.g. when you're feeling lonely / have had a rough day at work etc.) What behaviour could replace your autopilot shop? Is there a park you could walk in instead? Might a swim help you feel better?

Do you buy clothes that seem like a bargain only to find that you never wear them? Are you worried that your children have no idea what "No" sounds like when you now actually mean it?

Have you got into the habit of being lured by the latest model rather than waiting to see what you actually need?

At what point do you buy things? Are you the kind of person who recognises when something's running out / coming to the end, researches the possibilities now on the market,

Bigger purchases

For most people, buying a home is the biggest purchase they'll ever make.

"I have seen a lot of purchases over the last three months. At least 50% of my business has been from first time buyers which is very encouraging as it shows the market is starting to turn," says Lisa Hockley, an Independent Mortgage Broker.

"Clients are not really remortgaging very much as a rule. A lot of customers are sitting on the standard variable rate of their lender and choosing to save money every month but this will change when interest rates start to go back up. About 5% of customers chose to fix their interest rate about one month ago when fixed rate pricing started to increase.

"With the present low interest rate environment, I'd advise people to overpay on their mortgages as much as possible. This will mean they will benefit from the low interest rates and repay their mortgage much earlier than anticipated. By overpaying, people do not get used to the surplus monies available and when rates go back up it will not be too much of a shock as they can then stop the overpayments.

"Always seek independent advice from an advisor. We assess market conditions and keep an eye on different products and withdrawals to make sure that clients benefit from the best rates possible to suit their individual needs.

"It is definitely a buyer's market at present. I would advise potential buyers to make sure their finances are in place before making an offer on a property. Think what price you would want to pay as a maximum and go in a lot lower as the estate agent will negotiate a higher offer for their vendor. Property prices have bottomed out and although it is a little too early to tell, there are early signs of prices starting to increase already. Although house prices will not increase as rapidly as we have seen in the previous years prior to the credit crunch there is always a high demand in the UK for housing due to our housing shortage.

"An alternative to moving may be to consider building an extension, saving on moving costs and upheaval but at the same time improving the current family home and adding value to the property long term."

“I would advise potential buyers to make sure their finances are in place before making an offer on a property.” Lisa

makes a decision and buys what's needed?

Or are you drawn to things you hadn't realised you absolutely had to have until you see them when you're out shopping (only to discover that you have another four items just like it back at home)?

Think about your friends and family. Whose spending habits do you admire the most? What kind of values around money did you learn from your parents when you were growing up? Which friends and family members have shopping strategies you know not to replicate? Who might you learn from if you were to ask how they go about making large and small purchases?

It's not about being anyone other than yourself but by realising that what you're doing is creating your financial situation and that what you take for granted isn't necessarily the way everyone else does something (or the best way) you can tweak your shopping strategy so it suits you and your bank balance. ●



Smaller purchases

While babies are small, the expenses parents can easily incur are not.

“Having a baby can be very expensive indeed,” says Liat Joshi Hughes, co-author of *What to Buy for Your Baby*. “Parents are bombarded with information about products they supposedly will need to keep their baby safer, healthier or happier. It's very easy to feel that if you don't splash out on this huge list of products, you aren't doing the best for your baby.

“Think carefully about what you really need. It's probably a lot less than you might initially think. You can always order anything extra online if you find you need something else after the birth. Don't be afraid to borrow or buy second-hand, especially those items which aren't used for very long such as cribs. Always buy baby mattresses and car seats new. (Car seats might have been in an accident which could compromise their safety in any future collision. Used mattresses have been linked to a higher risk of Sudden Infant Death Syndrome). Ebay and NCT Nearly New Sales are excellent sources of discounted or used baby gear.”



Resources

Stephanie LH Calahan www.stephaniehlcalahan.com

Lisa Hockley www.positivemortgages.co.uk

What to Buy for Your Baby by Liat Hughes Joshi and Caroline Cosgrove, published by White Ladder Press, £9.99.

www.applecoaching.com