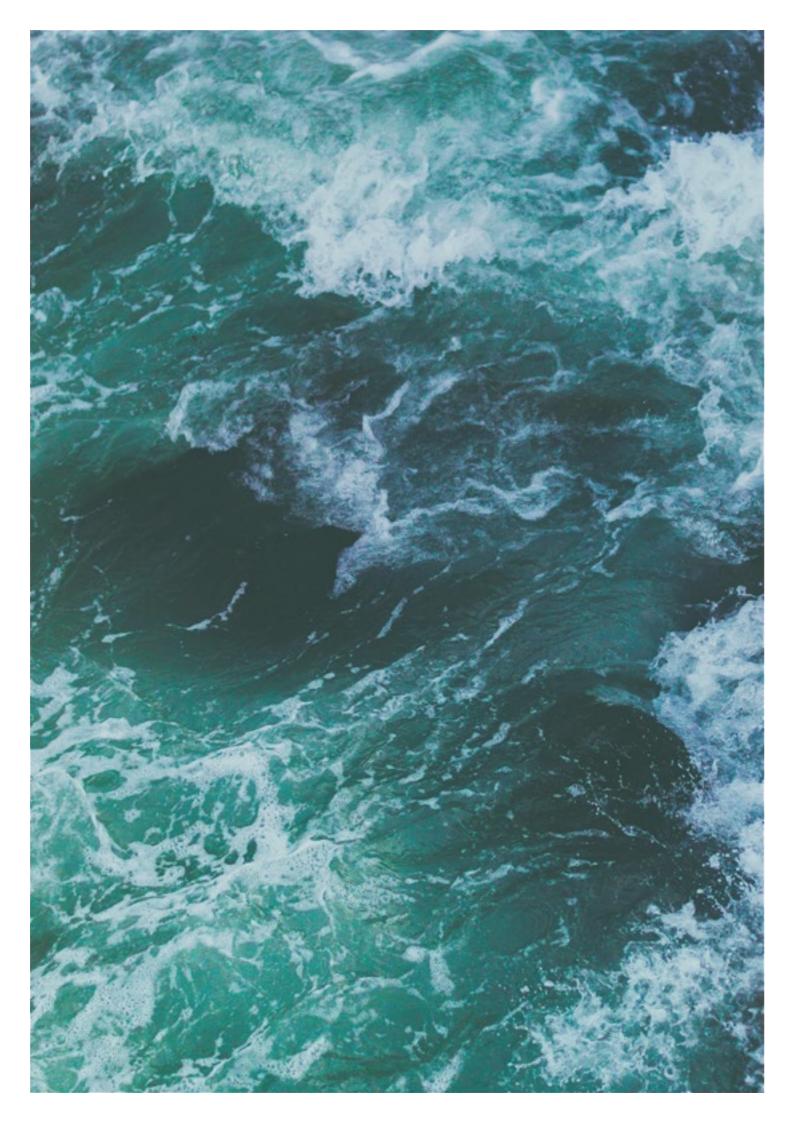
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For questions, comments, or if you are interested in contributing to the Fall 2017 edition of *The Mindful Mag* please contact me directly at:

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THANK YOU

This magazine would not be here without the endless encouragement and support of my friends, community members, and husband.

If you are a reader of JORDANNAROWAN.COM, or of The Mindful Mag, I cannot express my gratitude in words. Thank you for being willing to grow and change, and make a difference in your world and in the lives of others.

Jac Jordanna

CONNECTING

- 08 WHY SEEKING VALUE IS MORE **PRODUCTIVE THAN SEEKING SUCCESS**
- 11 DISCOVERING NEW LAND Confessions of an introvert abroad
- REALIZING YOUR DREAMS 17 4 ways confidence is key
- 19 THE WHEEL OF THE YEAR Connecting with Summer

RELEASING

- 40 HOW TO STOP JOY-SUCKING JEALOUSY
- MILLENNIALS AND #VANLIFE 44 Why this Gen X Godmother is rooting you on
- CHANGING PASSIONS 48 You are more than just one thing
- 50 4 TOOLS FOR STOPPING NEGATIVE THOUGHT-SPIRALS IN THEIR TRACKS

NESTING

22	SUMMER READING RECOS
	10 fiery and thought-provoking reads

- 26 MONEY TALKS Defeating scarcity mindset while you're still young
- 30 FROM FEAR TO FEARLESS Conquering the workplace
- BEING BOSS 35 What working for myself has taught me

MAKING

- FRESH RASPBERRY LEMONADE 54
- 57 MAPLE-BLUEBERRY GRANOLA

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"Start seeing the success of others as rungs on your own ladder and use that as motivation to do more."

MONEY TALKS: DEFEATING SCARCITY MINDSET WHILE YOU'RE STILL YOUNG

by Katherine Pomerantz

"Most people are deeply scripted in what I call the Scarcity Mentality. They see life as only having so much, as though there were only one pie out there. And if someone were to get a big piece of the pie, it would mean less for everybody else.

The Scarcity Mentality is the zero-sum paradigm of life. People with a Scarcity Mentality have a very difficult time sharing recognition and credit, power or profit – even with those who help in the production. They also have a hard time being genuinely happy for the success of other people." Stephen Covey

It has been almost twenty years since Stephen Covey first popularized the idea of Scarcity Mindset in, 7 Habits of Highly Effective People. Since then, psychologists have remained fascinated by the way scarcity affects the human psyche. "Having too little" is more than a physical limitation; it is a dangerous state of mind capable of damaging your finances, relationships, and sense of self-worth.

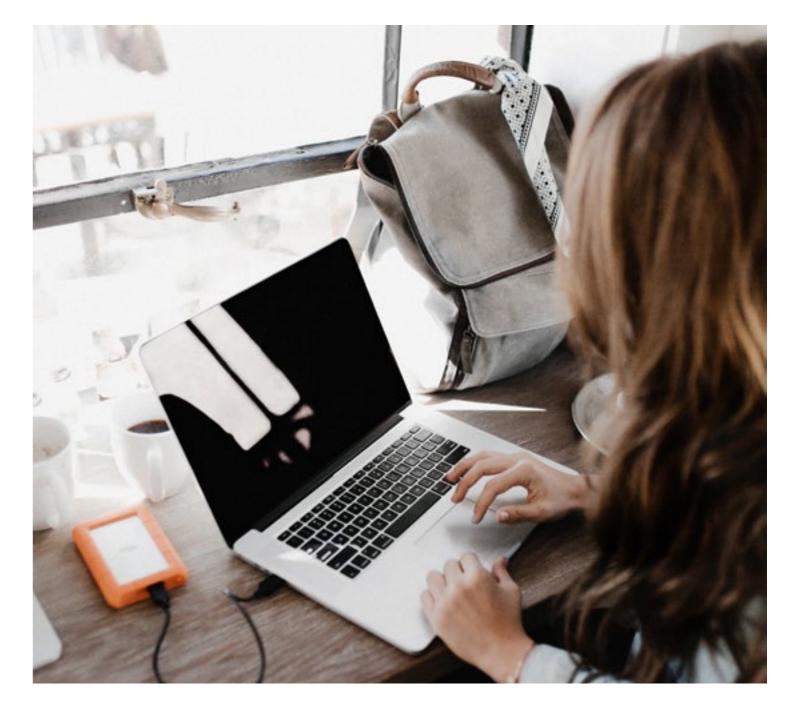
This is why defeating Scarcity Mindset is one of my primary goals when I work with artistic entrepreneurs. Though my work as a bookkeeper focuses on the financial repercussions of Scarcity Mindset, it is important that my clients understand there is more than mere money at stake. In the long run, focusing on how little we have turns us into selfish people. When scarcity thoughts guide us, we stop being generous with not only our money, but also our time and relationships.

Scarcity makes us believe there is not even enough of ourselves to share with those we love and leads us to focus only on the things we lack.

Fortunately, there is a better way to live. Though Scarcity Mindset can make us feel powerless, we can defeat it when we realize that the thoughts, feelings, and fears of Scarcity Mindset are myths that can be overcome. If you recognize Scarcity Mindset while you're young, you can shift your focus onto longterm abundance that fosters creativity and positive feelings towards others, which will in turn make your personal finances easier. To help begin this process, let us dispel three damaging myths of Scarcity Mindset.

MYTH ONE: THERE IS NOT ENOUGH TO GO AROUND

Thoughts of scarcity manifest in different ways, but the most common is the feeling that there are not enough resources for everyone. Borrowing from the Stephen Covey quote above, I call this "Slice of Pie" mindset. The "Slice of Pie" mindset would have you believe it is impossible to gain anything without first depriving someone else. People who suffer from this think there is only so much wealth in the world, and more for one person naturally means less for others.



This "Slice of Pie" mindset is an inherently flawed perception of wealth, however. There is no pie. The world is not busy carving up its limited resources at the expense of others. Instead, it is turning those limited resources into the incredible life of luxury we have today.

Think about it; the population continues to grow, but our style of living continues to improve. We have better homes, better medicine, and better technology than ever before. We live longer and can do more than our predecessors even dreamed of. Throughout history, there have been more than enough resources to foster these incredible changes.

What the "Slice of Pie" mentality fails to account for is the role of entrepreneurship in driving economic

growth. According to Dictionary.com, economics concerns the *production, consumption, and transfer of wealth*. Scarcity Mindset focuses on only part of this definition. It says that wealth is consumed, or at best transferred, but forgets that wealth can also be produced. In fact, wealth is continually being produced by brilliant entrepreneurs. That is why we have better, faster, and cheaper production than ever before.

That is also why such entrepreneurs are successful; they contribute real, tangible value to the world around them and everyone is richer as a result.

CONTINUED...

The "Slice of Pie" mindset also has subtler, more dangerous effects on your personal life. Thoughts of scarcity make us jealous and paranoid. Living with this mindset makes you constantly compare yourself to others. Your friend gets promoted at work, but instead of celebrating you become angry because there is no promotion left for you. You see others with nice cars or fancy houses and you envy their success because you perceive their success as your failure.

Why? Because Scarcity Mindset shows us a false world where there is never enough. We forget that having nice cars and fancy houses is something we can achieve. If unchecked, our scarcity thoughts even begin to turn inwards and we will attack ourselves. "I'm not enough," will become the constant theme of our self-perception: "I'm not smart enough. I'm not pretty enough. I can never do it."

Just remember that this thinking is flawed. There is enough. Economic growth is real, and you can directly contribute to that growth because you yourself are a valuable resource. You matter. When these negative thoughts intrude, therefore, recognize them as scarcity thoughts and refuse to indulge them. Instead, focus on your long-term goals. Start seeing the success of others as rungs on your own ladder and use that as motivation to do more. Most importantly, genuinely celebrate the achievements of others. You will not only have better relationships, you will also become an integral part of the growth that enriches all our lives.

MYTH TWO: YOUR FINANCIAL WELL BEING IS SUBJECT TO FORCES BEYOND YOUR CONTROL

Along with the false feeling that there is not enough for everyone, Scarcity Mindset makes us feel that we have no control over our future. We especially feel powerless when it comes to money. Research shows that such feelings have real and lasting effects on our psychological well-being.

I highly recommend Sendhil Mullainanthan and Eldar Shafir's book Scarcity: the New Science of Having Less and How it Defines Our Lives. One of the most important things their research shows is that scarcity forces trade-off thinking. For example, if you spend twenty dollars now, then that's twenty dollars you won't have later. Making these kinds of decisions taxes our mental resources and willpower.

Like everything else, willpower is a limited resource. When you are poor you must make more of these difficult decisions and eventually your self-control is whittled away. This is why the poor often have "bad habits" like smoking or drinking. It becomes hard to focus on the long-term effects of a decision when there are so many trade-offs to make.

It is important that you overcome scarcity thinking as soon as you can for this very reason. If we feel we have no control over our future, we will become gluttonous in the present.

Money will become a source of pleasure, and we will overeat, overindulge, and overspend because it feels good now and now is all that matters.

Scarcity mindset might lead us to see how little there is in our paycheck and feel obligated to spend it all before the money "goes away". Then, when there is no money left for an emergency later, our scarcity bias is complete. The guilt we feel only confirms that we have no real control.

This short-term focus is called *myopic thinking*, and it is crucial that you overcome it. If you do not invest in your own future you will always be poor.

Scarcity Mindset may make the present seem overwhelmingly important, but small investments like exercising, medical checkups, and opening a savings account have an even bigger impact on your future. So next time you have a bad day, remember you have two choices. You can spend time with friends and family or you could buy a shiny new gadget. The first choice enriches you. The second choice reinforces Scarcity Mindset. Learn to resist the second, deceptively easier choice.

Remember that "richness" is not a static dollar amount, but rather a feeling after a lifetime of positive action.

"Money is merely the tool by which you build your dream lifestyle."

Learn to focus on gratitude. When scarcity thoughts start to intrude, take some time to focus on all the unbelievable ways life has been kind to you. With practice, gratitude can replace scarcity in your thoughts entirely and your long-term goals will more easily come to mind. This is doubly beneficial for the more you focus on your long-term goals, the easier they become to achieve.

MYTH THREE: BEING SUCCESSFUL MEANS WORKING NONSTOP

At this point, overcoming Scarcity Mindset may sound like too much work. Yes, success is not immediate, but remember that fear of the future is also part of scarcity thinking. To become truly rich, you must focus on the future.

That does not mean you must work nonstop to succeed, however. Hard work is not inherently valuable. For example, let's say you make two identical sandwiches. One person offers you five dollars for a sandwich, while another offers only three. The sandwiches are identical. The work that went into each sandwich is identical, and yet the value of each sandwich is subjective. Like the people buying the sandwiches, you need to stop focusing on how hard you work and instead focus on the value of your results.

You can actually use scarcity to help you achieve this focus. Recognize that you cannot achieve everything or be anyone, and use this realization to prioritize your choices. Especially prioritize how you use your time. As described above, overcoming Scarcity

Mindset takes a great deal of mental fortitude. Give your brain time to recharge by taking breaks, taking naps, and even taking time off work all together. Leave yourself room to make mistakes. Scarcity itself is neither good nor evil. It is merely the recognition that we as human beings are limited.

So spend more time with friends and family! Build strong relationships! Take time to keep yourself happy and healthy! Remember that if life truly had no limits, it would be incredibly boring.

There would be no need for dreams, for friendships, and there would be nothing to strive for.

It is time you stop letting Scarcity Mindset control you and instead focus on what is truly valuable.

Yes, money is important. There are better ways, however, to measure your true value. Thus, the final step in overcoming Scarcity Mindset is the realization that money is ultimately a means to an end. Money is merely the tool by which you build your dream lifestyle, so take your focus off the amount of dollars you have and instead focus on what those dollars can do. Then you will truly overcome Scarcity Mindset.