



# Will & Power

A MONTHLY NEWSLETTER FROM THE PIONEERS ASSISTANCE FUND

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HELPING INDUSTRY VETERANS FOR OVER 60 YEARS.

## ASK A PIONEER

**Q1 I'M TRYING REALLY HARD TO STICK WITH A GOAL I SET AT NEW YEAR'S BUT I'M CLOSE TO GIVING UP. IT'S NOT EVEN THAT "DIFFICULT" OF A GOAL. ANY SUGGESTIONS?**

**A1** Your goals may seem daunting because there are interim steps required before you can reach them—mini goals, if you will. For anything new, it makes sense to know the micro-steps needed to get there.

People also give up too soon because they compare their progress with someone else's (or what they perceive as progress), judging their own perceived lack of achievement harshly.

Begin by considering smaller steps that might lead to your end result. If you are uncertain what they are, call our social workers for help. Smaller doesn't mean lacking significance. These steps are part of the goal, every bit as important as the final achievement.

**Q2 I WAS OUT SHOPPING AND A STORE OFFERED ME A CREDIT CARD FOR A DISCOUNT. DOES IT HURT MY CREDIT TO HAVE LOTS OF CARDS? ALSO, DO YOU HAVE ANY TIPS ON HOW TO ORGANIZE MY CARDS—I WONDER IF I HAVE TOO MANY?**

**A2** Credit bureaus use multiple factors to calculate credit. What tips the score in either direction may not be so much the number of cards one has, but rather if payments are up-to-date. Other factors might be income-to-debt ratio, and if outstanding debt is relatively low (or high).

A problem with having too many cards can be the sheer number—it's hard to keep them straight. Also: fees. Cards for airline miles, rebates, savings, and cash back abound, but are you reaping (and utilizing) all the benefits? If you don't pay off a card in full every month, you're likely paying interest. Online tools like Mint.com and NerdWallet.com can help you assess which cards are best for your budget.



### INDUSTRY QUOTE:

**“PAF IS ONE OF THE HIDDEN MAGNIFICENT JEWELS OF OUR INDUSTRY. FOR THOSE OF YOU WHO HAVE RECEIVED ASSISTANCE, REACH OUT TO OTHERS AND TELL THEM ABOUT THE WONDERFUL WORK THE PAF DOES FOR THOSE OF US LESS FORTUNATE IN OUR INDUSTRY.”**

—JERRY FORMAN

# HEALTHY TRAILS TO YOU

## ENERGY VAMPIRES

PEOPLE WHO SUCK ENERGY ARE A DRAIN. BUT THEIR NEED FOR APPROVAL MAY BE HARD TO SPOT; SOME APPEAR SO CONFIDENT. IN REALITY THEY WAGE A QUIET CAMPAIGN OF BLAMING OTHERS FOR CAUSING THEIR DISCOMFORT; ACCUSING THEM OF BEING COLD, SELFISH, MANIPULATIVE, JEALOUS; WITHHOLDING OR LYING. THEY MAY HUMILIATE TO GAIN MORE APPROVAL; CRITICIZE TO GAIN MORE CONTROL. IF THIS HAS HAPPENED TO YOU, ASK WHAT YOU ARE REALLY GETTING OUT OF THE RELATIONSHIP. YOU ARE LIKELY GIVING MORE THAN THE OTHER PERSON—DESPITE WHAT THEY WOULD HAVE YOU AND EVERYONE ELSE BELIEVE. ADAPTED FROM NARCISSISM: SURVIVING THE SELF-INVOLVED

WILLSPIRATIONAL

WORRYING IS  
LIKE PAYING ON  
A DEBT THAT  
MAY NEVER  
COME DUE.

-WILL ROGERS

## BUCK UP BUCKAROOS

### NO MORE TAX DAY HEADACHES

To save time, reduce frustration, and obtain clarity over your tax-planning prep, use the folder method. Create, as appropriate, folders for: 1. Receipts; 2. Home or business expenses; 3. Donations; 4. Investment, brokerage, IRA statements; 5. Home office and mileage; 6. Medical expenses.

Looking for a new tax preparer? Begin your search early, when accountants have time to answer questions.

Finally, save for estimated payments and/or reevaluate amounts deducted via payroll; add a reminder to your calendar to help you keep track.

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## YOUR MONTHLY COWPOKE JOKE

Why aren't koalas actual bears?

They don't meet the koalafications.

LEARN MORE AT [WRPIONEERS.ORG](http://WRPIONEERS.ORG)

**BRIDGING THE GAP DURING UNEMPLOYMENT, ILLNESS, AND ACCIDENTS  
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