



## Greetings from The Shulman Center!

*Compulsive Theft, Spending & Hoarding Newsletter*  
*Happy New Year -- 2015!!!*

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*Serving People  
Since 1992!*

### Quotes of the Month

*Tomorrow, is the first blank page of a 365 page book. Write a good one.--Brad Paisley*

*Cheers to a new year and another chance for us to get it right.--Oprah*

*I hope in this year to come that you make mistakes; if you are making mistakes, then you are making new things, trying new things, learning, living, pushing yourself, changing yourself, changing your world . --Neil Gaiman*

### Stats / Facts of the Month

**START THE NEW YEAR OFF SMART! SCHEDULE YOUR NEW YEAR'S COUNSELING SESSION WITH MR. SHULMAN NOW**

*The Shulman Center on the move and in the news...*

**December 19, 2014**--Mr. Shulman performed a 20-minute story about his addiction-recovery journey at The Secret Society of Twisted Storytellers monthly show in Detroit. See [Stocking Stuffers](#)

**January 2015--Date TBD:** Mr. Shulman will be featured on a Detroit TV News story on hoarding disorder. See schedule at: [www.clickondetroit.com](http://www.clickondetroit.com)

**January 16, 2015**--Mr. Shulman presents cultivating honesty and integrity in our kids from 9am - 12noon at Jewish Family Services in West Bloomfield, MI. \$45 registration required (3 CEU hrs credit) includes light breakfast.

**January 27, 2015**--Mr. Shulman presents on hoarding disorder/treatment at Health Management Systems of America in Detroit.

**February 1, 2015**--Mr. Shulman has an article on hoarding disorder in the quarterly In Recovery Magazine out of Prescott, AZ. See: [www.inrecoverymagazine.com](http://www.inrecoverymagazine.com)

**February 3, 2015**--Mr. Shulman presents on hoarding disorder at Barton Towers Senior Apts. in Royal Oak, MI. 3-4pm. Free.

**February 3, 2015**--Mr. Shulman presents on compulsive hoarding at The Rochester Hills, Michigan Public Library. 7-8pm. Free.

**February 27, 2015**--Mr. Shulman presents on understanding and treating hoarding disorder from 9am - 3:30pm at Jewish Family Services in West Bloomfield, MI. \$90 registration required (6 CEU hrs credit) includes lunch.

**March 13, 2015**--Mr. Shulman presents on understanding and treating men's issues in therapy from 9am - 3:30pm at Jewish Family Services in West Bloomfield, MI. \$90 registration required (6 CEU hrs credit) includes lunch.

*Rising employment and lower gasoline prices both pumped some life into this year's holiday shopping season, but there are going to be winners and losers when the dust finally settles. Black Friday was a good but not great sales day, and Super Saturday did not make up the slack. Retail industry firm ShopperTrak said that Super Saturday sales totaled \$9.15 billion, well short of the firm's forecast for sales of \$10 billion.*

*The National Retail Federation has predicted a sales increase of 4.1% for this year, including both online and store sales. Retail industry analysts at Retail Metrics have forecast a same-store sales gain of 4.0%.*

#### Person of the Month:

**You!**

Why not start the year off honoring ourselves--not in an egotistical or narcissistic way but in a simple acknowledgment and blessing.

Thank yourself for all you feel you did well in 2014. None of us was perfect. And start the new year off with the intention to do your best and to make time for yourself in spite of all the obligations you have to others.

If we're not for ourselves, who else can really be?

**April 29, 2015**--Mr. Shulman will present on hoarding disorder at the annual Michigan Conference on Mental Health and the Aging in Lansing, MI.

Please Follow us on Twitter @terrenceshulman or @TheShulmanCenter and Facebook at The Shulman Center.

**NOTE:** If you're a therapist, please consider contacting us to enroll in our brief, affordable local or virtual training to become more proficient at assessing and treating compulsive stealing, spending & hoarding disorders. See [Shulman Center Training](#)

### INTERNET RADIO INTERVIEW ON OVERSHOPPING and HOARDING

Please take a few minutes to listen to or let others know about my recent interview on HealthyLife.net: "How Much is Enough" at: [Stuffed!](#)

### 5 WAYS TO MAKE YOUR RESOLUTIONS STICK! *Time Magazine December 2014*

Let's face it: Good intentions aside, it's easier to hit the snooze than get out of bed and hit the pavement. So, whether it's figuring out how to sculpt your body or finally learning how to carve out "me" time, the folks at YouBeauty have us excited to get sweating and stay on track.

If you're like most people, this year's resolutions are going to look a lot like last year's resolutions (and those from the year before). The problem with making New Year's resolutions is that changing your behavior is hard. Over the years, you have developed lots of habits for the way you eat, the time you spend at work, the days you do (or don't) exercise and the interactions you have with family and friends. Your motivational system is exquisitely set up to help you keep performing those habitual behaviors over and over.

Changing your actions is not as easy as resolving to do things differently in the year to come. A simple statement that next year is going to be different from this year is not enough.

Unfortunately, changing your behavior requires work. That hard work has to happen in several facets of your life. If you prepare properly, you can be ready to do new things in the new year. Here are a few recommendations.

Set positive goals. The way you set your goals determines how easily those goals can be turned into habits. If you set a negative goal, like eating less, then you are forcing yourself to focus primarily on not performing an action. You cannot create habits for avoiding actions; you only create habits for performing actions. So, refocus your goals positively on actions you can take. Think about the kinds of foods you want to eat in the new year and how you can add them into your diet.

## **Book of the Month:**

***The Art of Asking:  
How I Learned to  
Stop Worrying  
And Let People Help***

**by  
Amanda Palmer  
(2014)  
Hachette Books**

Rock star, crowdfunding pioneer, and TED speaker Amanda Palmer knows all about asking. Performing as a living statue in a wedding dress, she wordlessly asked thousands of passersby for their dollars.

When she became a singer, songwriter, and musician, she was not afraid to ask her audience to support her as she surfed the crowd (and slept on their couches while touring). And when she left her record label to strike out on her own, she asked her fans to support her in making an album, leading to the world's most successful music Kickstarter.

Even while Amanda is both celebrated and attacked for her fearlessness in asking for help, she finds that there are important things she cannot ask for—as a musician, as a friend, and as a wife. She learns that she isn't alone in this, that so many people are afraid to ask for help, and it paralyzes their lives and relationships.

Restructure your world. Generally speaking, people prefer things that are easy to things that are hard. Chances are, you underestimate the influence of the environment on your actions. So, restructure your world to make the desirable behaviors easy and the undesirable ones hard. You don't need studies by psychologists to tell you that it is harder to eat ice cream if you don't keep it at home than if you always have a freezer full of it.

Disrupt your habits. So much of your life is done on autopilot, and that is generally a good thing. You succeed at many tasks in life because you have developed good habits to promote desirable actions. When you need to change your behavior, though, you need to switch around aspects of your environment that support your behaviors. If you find that you eat mindlessly at home, for example, then move around your dishes and silverware. Now, every time you go into your kitchen, you have to think about your actions. And, that gives you an opportunity to initiate new behaviors.

Engage people. When you find your motivation to change starting to flag, find a partner in change to help you out. Enlist a friend, neighbor, family member, or colleague. Get them on board with helping you make changes. Give them permission to nag. Call them when you are about to give into temptation. We humans are social creatures. Use that social force to your advantage.

Start a journal. Before you can make lasting change, you need to get to know yourself better. It is helpful to put together a journal to help you plan your path to a new set of behaviors. To help you on your way, I have created a Smart Change Journal, which you can download for free here. Although the journal was created as a companion to my new book Smart Change, you can get started filling out this journal even without the book.

By spending a few more weeks getting ready to achieve your resolutions, you will stand a much better chance at success than you have in the past. And, just think: Next year you can try out a completely different resolution rather than revisiting the ones that have failed in the past

See article at: [5 Ways to Make Resolutions Stick](#)

### **NEW YEAR IS A GREAT TIME TO DECLUTTER! A Few Tips from a Recovering Hoarder by Elsie (2012)**

I have a confession to make. I like the TV show Hoarders. And not only do I like this show... I relate with it. If you watch you know that in every episode the hoarder agrees to help a huge team of people clean out their space. They usually do well for an hour, agreeing to throw away clutter that they didn't even know they had. After a little while there is always a breakdown. The hoarder usually refuses to throw away a broken, expired, or damaged item and their organizer tries to explain to them why they really shouldn't keep it. Next comes yelling, sometimes crying and often they storm out the front door.

You see, this is the part I relate with. So many weekends I've pulled out a trash bag and told myself "I'm going to donate

In this groundbreaking book, she explores these barriers in her own life and in the lives of those around her, and discovers the emotional, philosophical, and practical aspects of THE ART OF ASKING.

Part manifesto, part revelation, this is the story of an artist struggling with the new rules of exchange in the twenty-first century, both on and off the Internet. THE ART OF ASKING will inspire readers to rethink their own ideas about asking, giving, art, and love.

See: [TED Talk](#)

#### Film of the Month:

*Wild*

*Directed by*

*Jean-Marc Vallée  
(2014)*

*Starring  
Reese Witherspoon  
and Laura Dern*

Based on the best-selling memoir of Cheryl Strayed. This is the story of a young recovering heroin addict with bad luck with men whose mother is dying of cancer. She comes to the realization, after drug treatment fails, that she needs to go find herself in the wilderness and embarks upon an 1,100 mile hike along the Pacific Crest Trail.

With flashbacks to her

everything I don't wear". I always do well for a little while, but then I find that old purse that still has photos and memories in it or a stack of notebooks full of ideas that I jotted down two years ago. I get distracted. I get VERY distracted. I usually end up switching gears and giving up on my mission. The clutter remains. This is how I operate. It's bad, I know... but this article is written for people who relate with these struggles.

On my birthday goal list for the year I ambitiously wrote down "Get rid of half the clothing I own". Wow. Lofty goal, right? Well, here's the deal... I really really needed this. After years of thrifting, collecting and owning a vintage store my closet was packed. I had items I wore often, some items I hadn't worn yet, items I couldn't wear even if I wanted to and (the best part) items I didn't even know I had. We knew we would probably be moving this year and that my bedroom size closet would need to be downsized to a regular walk-in size closet. This is a scary task for someone who loves clothes like I do. I enjoy organizing. The thing that freaks me out is getting rid of pretty things.

This next part might surprise you.... I did it! I got rid of half my closet. It wasn't easy and it didn't happen in a weekend, but here are my tried-and-true tips for de-cluttering...

#### **1. Make Goals. Make Rules.**

As I mentioned above I made a goal this year to give away half my closet. I knew this would be the most difficult goal on my whole list. When you make your goal it can be good to make a list of reasons. My reasons were an upcoming move, a desire for a more simple closet and my changing style. Anytime your style changes (even a little bit) it's a great time to de-clutter. Maybe the prints on your wall from three years ago don't inspire you anymore or a bunch of clothing in your closet doesn't make you feel pretty. Use these reasons as motivation for your goals!

Making rules is easy, but you have to make them yourself. Every time I instagrammed a photo of my closet progress people would throw out rules to follow like, "throw out everything you haven't worn in a year" or "donate everything that isn't a perfect fit right now". These rules can freak a girl out, making you feel out of control. Take the time to make your own rules based on your own goals. I chose to donate or give away all of the clothing that I wasn't excited to wear this year (for any reason) except for my collectible pieces. For the collectibles I worked hard to thin them down to about ten pieces that could fit into a suitcase. I was more strict when it came to vintage clothing (like dresses and tops) and more forgiving when it came to my vices, shoes and coats. Rules can be helpful, but they aren't magic.

#### **2. Give Yourself Time.**

Since it took me years to accumulate all of these things I couldn't expect to clean them out in a weekend. Instead, I spent about one weekend a month on donations for the past six months. I did the job in stages. First, I made a mountain of donations in our spare bedroom. It was all of the obvious stuff that didn't fit, didn't look flattering or was no longer my style. I let a local friend of mine, who had just graduated high school, come over and pick out everything she wanted. She left my house with four trash bags full of clothing for herself and her sister... this made me happy and motivated to move on to the next stage.

earlier life and both funny, heartfelt, and harrowing scenes on her journey, Reese Witherspoon gives a raw and searing dramatic performance. Highly recommended to anyone interested in nature or in daring to find oneself and to start anew.

### **3. Take Breaks.**

Anytime I started to feel stressed or depressed about my clean out I took a break. It's impossible to do a good job of purging when anxiety is high. I had to be in the mood. If purging stresses you out, be gentle with yourself. Take as many breaks as you need and re-read your list of goals, rules and reasons.

### **4. Find Creative Ways To Motivate Yourself To Purge.**

Here are some things that worked for me...

-Giving to friends. I know it sounds silly, but it really helped me to give my clothing a new home rather than just dump it in a donation bin. When I would come across nicer items that I didn't wear for some reason I would try to think of a friend to pass them along to. Rachel and I have gifted each other dozens of boxes of random stuff throughout our friendship. It's fun to give and receive!

-Donate. For less sentimental items, like thrift finds that I never wore or unflattering basic clothing donating is usually best. Try filling one trash bag (or large box) a day and dropping it off immediately. The faster I got things out of my space, the less likely I was to regret it.

-Hold a sale. Many of my pals have had success (and made extra pennies) with a "Shop My Closet" sale. This is a good way to purge items you don't wear, that are valuable. I couldn't do this because I don't have time to do the shipping right now (sorry!) but as long as you have some free time it's a great option!

-Reward Yourself. I'm a huge believer in rewards for a larger task! For purging half my closet I will most definitely reward myself with a nice little Autumn clothing shopping day. It's a double bonus because next time I go shopping I will have SUCH a better mental picture of what my current wardrobe looks like. If there is something you've been on the fence about buying, make it your reward for a job well done.

### **5. Organize and Appreciate.**

Like I said earlier, organizing is the fun part! Once you have cleared out all of the clothing that you don't wear, you get to spend time storing the pieces that you chose to keep! This is a reward in itself. After spending all of this time clearing out my closet it was super exciting to see two full racks of clothing that I LOVE.

Appreciation is key. This entire article can really be filed under #firstworldproblems. The fact that I even needed to donate half of my clothing shows how lucky (and spoiled) I really am. When you finish your purge, take time to appreciate all of the pieces that you own and love. I think that having a cleaned out and organized closet can be a great way to fight over-shopping too. When you know what you have you are less likely to buy duplicates just because they are on sale (or cute). I can honestly say that after finishing this task I appreciate my wardrobe more than ever!

This entire process took me six months, about 10 trash bags of donations, plus four boxes for friends and three bags of clothing heading straight (back) over to my local vintage shop. If you would have asked me in the beginning if I thought I could honestly let go of 1/2 my wardrobe I would have said no. But it was one of the

best things I've done for my home in a while and it was SO worth the effort!

Now I'm off to enjoy my new closet space... XO. Elsie

See article at: [New Years Simplicity!](#)

### EXTREME WEALTH IS BAD FOR EVERYONE

#### Especially The Wealthy

*by Michael Lewis*

The New Republic (2014) Excerpt

...What is clear about rich people and their money-and becoming ever clearer-is how it changes them. A body of quirky but persuasive research has sought to understand the effects of wealth and privilege on human behavior-and any future book about the nature of billionaires would do well to consult it. One especially fertile source is the University of California, Berkeley, psychology department lab overseen by a professor named Dacher Keltner. In one study, Keltner and his colleague Paul Piff installed note-takers and cameras at city street intersections with four-way stop signs.

The people driving expensive cars were four times more likely to cut in front of other drivers than drivers of cheap cars. The researchers then followed the drivers to the city's cross walks and positioned themselves as pedestrians, waiting to cross the street. The drivers in the cheap cars all respected the pedestrians' right of way. The drivers in the expensive cars ignored the pedestrians 46.2 percent of the time-a finding that was replicated in spirit by another team of researchers in Manhattan, who found drivers of expensive cars were far more likely to double park.

In yet another study, the Berkeley researchers invited a cross section of the population into their lab and marched them through a series of tasks. Upon leaving the laboratory testing room the subjects passed a big jar of candy. The richer the person, the more likely he was to reach in and take candy from the jar-and ignore the big sign on the jar that said the candy was for the children who passed through the department.

Maybe my favorite study done by the Berkeley team rigged a game with cash prizes in favor of one of the players, and then showed how that person, as he grows richer, becomes more likely to cheat. In his forthcoming book on power, Keltner contemplates his findings:

If I have \$100,000 in my bank account, winning \$50 alters my personal wealth in trivial fashion. It just isn't that big of a deal. If I have \$84 in my bank account, winning \$50 not only changes my personal wealth significantly, it matters in terms of the quality of my life-the extra \$50 changes what bill I might be able to pay, what I might put in my refrigerator at the end of the month, the kind of date I would go out on, or whether or not I could buy a beer for a friend. The value of winning \$50 is greater for the poor, and, by implication, the incentive for lying in our study greater. Yet it was our wealthy participants who were far more likely to lie for the chance of winning fifty bucks.

***There is plenty more like this to be found, if you look for it. A team of researchers at the New York State Psychiatric Institute surveyed 43,000 Americans and found that, by some wide margin, the rich were more likely to shoplift than the poor.*** Another study, by a coalition of nonprofits called the Independent Sector, revealed that people with incomes below twenty-five grand give away, on average, 4.2 percent of their income, while those earning more than 150 grand a year give away only 2.7 percent.

A UCLA neuroscientist named Keely Muscatell has published an interesting paper showing that wealth quiets the nerves in the brain associated with empathy: if you show rich people and poor people pictures of kids with cancer, the poor people's brains exhibit a great deal more activity than the rich people's. (An inability to empathize with others has just got to be a disadvantage for any rich person seeking political office, at least outside of New York City.) "As you move up the class ladder," says Keltner, "you are more likely to violate the rules of the road, to lie, to cheat, to take candy from kids, to shoplift, and to be tightfisted in giving to others. Straightforward economic analyses have trouble making sense of this pattern of results."

See rest of article at: [Wealth and The Soul](#)

**5 FINANCIAL TIPS**  
**To Start The New Year Off Right!**  
*from Debt Free Martini 12/27/14*

Now that 2014 is about to become a distant memory, it's that time to gather your thoughts and prepare financially for 2015. Below are 5 things you should be doing now to financially prepare yourself to continue on a debt free journey next year.

- 1. Organize your financial paperwork.** Take the time to look through all your files and set things in order. Your financial documents should be organized in a fashion that if you were to receive a surprise tax audit you will be able to provide documentation without turning your house upside down. I am an old school type of gal and still utilized pen and paper to keep track of my finances, but there are many other modern tools, computer programs, and websites that you can use to help keep your financial portfolio in order.
- 2. Create a new 2015 budget.** Don't assume it's ok to use the budget system you had in 2014. It's a new year and you need to look at your past spending habits and figure out what will work best for you and your family. Your new budget for 2015 should reflect where you came up short in 2014.
- 3. Get your documents ready for tax filing.** Ready or not Uncle Sam has his hand out to collect his money, and this is a great time to get your tax receipts and documents ready for filing. This year I have task myself to read up on what type of tax breaks I am eligible to receive, and plan to set up a 2015 tax system to maximize my taxes next year.

Why?...Glad you asked. Well every single year while I am being asked all those tax questions by my tax clerk, I am always amazed

of all the tax breaks I missed out on because of my lack of tax knowledge. So I decided in order to get some more change back into my pocket I'm going to be smarter next year and learn how to maximize my tax breaks.

**4. Review your retirement fund.** It's no news that a lot of people are just not prepared for their retirement. Try your best not to be that gal or guy, so take the time out to check your retirement fund and come up with a strategy to maximize your fund as much as possible. Next year I have big plans to maximize my Roth IRA for the first time, and once I become debt free I plan on raising my contribution to my retirement fund from 6% to 10% of my monthly salary.

**5. Set your 2015 Goals.** This is of course the most important tip, but due to the mass articles and post about this subject around the web within the last two weeks, I won't waste your time discussing this tip. What I will say is that setting your 2015 goals is key to fulfilling your dreams and creating the life you want to live.

#### SPOTLIGHTS:

##### Jack L. Hayes, International, Inc.

Based out of Florida, Jack L. Hayes, International is a loss prevention and corporate consulting group that has been helping clients for over 30 years. Founded by Jack Hayes, who is now semi-retired (and who gave an in-depth interview about theft in my book "Cluttered Lives, Empty Souls"), the company is now headed up by long-time point-person, Mark R. Doyle.

Hayes International has clients around the world and is recognized for their Annual Jack Hayes Retail Theft Survey of large corporations. This survey tracks the prevalence and trends of shoplifting and employee theft and is widely cited (including by me). Hayes International also is known for their long-standing quarterly newsletter which has several articles about loss prevention and related issues. I've been honored to have had several articles included in their newsletter.

In my experience, most people and companies I've had contact with in the loss prevention field have been fairly closed-minded or even judgmental toward me and my work--assumedly because I'm a self-admitted recovering shoplifter as well as a therapist who has been helping people understand and stop stealing for about 20 years. To connect with people like Jack Hayes and Mark Doyle who have been curious and supportive of my work is greatly gratifying. We are, after all, on the same page about recognizing theft as a major problem in our culture and devoted to finding ways to curtail it--for the benefit of all. Thanks Jack and Mark! Keep up the great work!

Please see their website at: [www.hayesinternational.com](http://www.hayesinternational.com)

##### "In Recovery" Magazine

There's a wonderful quarterly recovery magazine I want to let you know about. It's called "In Recovery." Founded 2 years ago by Kim Welsh, a recovering person herself, in Prescott, Arizona--home to many treatment centers and half-way houses, this magazine has something for everyone. I visited Kim in October 2013 and was

honored to be invited to write a regular column about process/behavioral addictions--starting Spring 2014.

The magazine is available in hard copy as well as online at:  
[www.inrecoverymagazine.com](http://www.inrecoverymagazine.com)

### 3rd Millenium STOPLifting Online Education Course!

3rd Millenium Classrooms out of San Antonio, TX has been offering high-quality online education courses for alcohol, marijuana and shoplifting issues for many years now. I've been honored to help them fine-tune and update their shoplifting course which many are court-ordered to complete after an arrest.

3rd Millennium Classroom's STOPLifting is an online intervention course designed to assist shoplifters in examining and altering their attitudes and behaviors towards shoplifting. The course incorporates evidential examples and related follow-up questions to discover the student's motives behind shoplifting, reveal possible patterns in his or her behaviors, and identify potential triggers and ways to cope. Through STOPLifting's unique motivational interviewing style, students are encouraged to evaluate the personal consequences of shoplifting and how they affect the individual, his or her family and those around him or her. See: [www.3rdmiclassrooms.com](http://www.3rdmiclassrooms.com)

### Castlewood Eating Disorders Treatment Centers

I was privileged to tour Castlewood Treatment Center near St. Louis in August 2014 while in town for a conference. Castlewood also has centers in Birmingham, Alabama and in Monterey, California. They have been around for over a decade and have a great reputation and great staff. See: [www.castlewoodtc.com](http://www.castlewoodtc.com)

### Clutter-Hoarding National Clean-Up Services

See: <http://www.clutterhoardingcleanup.com/>

Honesty is its own reward.--*Anonymous*

*Walk in peace.*

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### The Shulman Center 2014 Ongoing Events Calendar

#### Ongoing ...

The Baton Rouge, Louisiana court system has a court-ordered, facilitated educational program for retail fraud offenders. The program is based on material from Mr. Shulman's book *Something for Nothing: Shoplifting Addiction and Recovery*.

Mr. Shulman created a 1-hour employee theft online course with 360 Training. Learn why people steal from their jobs, how to deter it, prevent it, and what to do when confronted with it. Enroll at: <http://theshulmancenter.360training.com>

Mr. Shulman created an online continuing education course on compulsive shopping and spending called Bought Out and

\$pent! based on his book and Power Point presentation. The course, CEs offered, through The American Psychotherapy Association. at: <http://www.americanpsychotherapy.com>

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See: [www.3rdmilclassrooms.com](http://www.3rdmilclassrooms.com)

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**RESOURCES OF NOTE...**

**THE SHULMAN CENTER THERAPIST TRAINING PROGRAM!**

If you're a therapist and wish to be trained & certified in the assessment/treatment of compulsive theft, spending and/or hoarding, CONTACT THE SHULMAN CENTER NOW! See:

<http://www.theshulmancenter.com/counselor-training.html>

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**IN RECOVERY MAGAZINE--PRESCOTT, ARIZONA**

There's a wonderful relatively new quarterly recovery magazine I want to let you know about. It's called "In Recovery." Founded 2 years ago by Kim Welsh, a recovering person herself, in Prescott, Arizona--home to many treatment centers and half-way houses, this magazine has something for everyone. I visited Kim in October 2013 and was honored to be invited to write a regular column about process/behavioral addictions--starting Spring 2014. The magazine is available in hard copy and online at: [www.inrecoverymagazine.com](http://www.inrecoverymagazine.com)

**GET A BOOST with MONEY LIFE-COACHING**

Tom Lietaert of Sacred Odyssey and the Intimacy with Money programs offers individual money coaching as well as various

group workshops on money. Check out Tom's two websites at:  
[www.sacredodyssey.com](http://www.sacredodyssey.com) / [www.intimacywithmoney.com](http://www.intimacywithmoney.com)

#### CONSULTING AND EDUCATION ON FRAUD

Gary Zeune of Columbus, Ohio has been a friend and colleague of mine for nearly two years. He has been a consultant and teacher on fraud discovery and prevention for nearly 30 years. He is interviewed in my book Cluttered Lives, Empty Souls: Compulsive Theft, Spending & Hoarding. I recently saw Gary in action recently when he presented an all-day on fraud to metro-Detroit accountants. See: [www.theprosandthecons.com](http://www.theprosandthecons.com)

#### RECOVERING SHOPAHOLIC BLOG AND EDUCATION

Debbie Roes is an educator and recovering shopaholic and offers a free insightful blog and e-Newsletter to help you. See: <http://www.recoveringshopaholic.com>

#### THE FLY LADY ASSISTS WITH CLEANING & DECLUTTERING

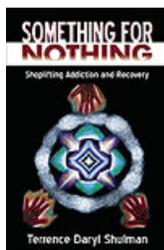
I recently was told about a website resource that lists strategies for cleaning and de-cluttering and sells various books and products that help with this; so, I'm passing it along... See: [www.flylady.net](http://www.flylady.net)

#### CASTLEWOOD EATING DISORDERS TREATMENT CENTERS

I was privileged to tour Castlewood Treatment Center near St. Louis in August 2014 while in town for a conference. Castlewood also has centers in Birmingham, Alabama and in Monterey, California. They have been around for over a decade and have a great reputation and great staff. See: [www.castlewoodtc.com](http://www.castlewoodtc.com)

***Mr. Shulman's books  
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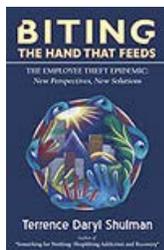
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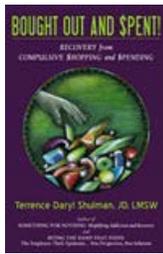


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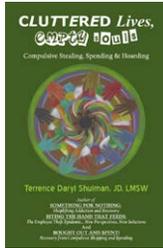
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