

A Practical Optimist

By Karel Murray, Our Branch, Inc.

I see it in pallid faces everywhere I go. Uncertainty, hovering over bowed heads as heavy as a rain sodden wool coat. Eyes flickering nervously across a conference room sizing up opportunities and threats. I can feel the palpable, almost compelling, desire to blame someone, something... anything. If there is a convenient scapegoat, the rest of us could feel better knowing at least we didn't contribute to the current economic meltdown.

Or did we? That's what is keeping me up at night.

A Great Depression survivor, my mother knew intimately about deprivation, frustration, and exhaustion. By the age of 10, bitterly brutal work consumed her life – caring for her five brothers and sisters, preparing meals, attending school, and scrubbing floors. Planting, weeding and harvesting the family garden was essential to the family's existence. If their crops failed, it meant the real possibility of starving during the harsh winter months. As a child, I remember staring open mouthed at my grandmother's basement shelves brimming with preserved pickles, vegetables tomato sauce, peaches. Anything that could be preserved for the winter ended up cooked and stuffed into a mason jar.

Calculating the cost of every expenditure with a cold eye, biting down on a pencil with a determinedly set mouth, my grandmother paid bills and re-calculated the family savings book as my mother looked on. The joys of childhood were considered a frivolous exercise - what good was a child if they didn't help out the family?

I remember watching my grandfather in his white shirt and suspenders hugging a rotund belly hunched over a machine part he was repairing in his own tool shop. His mantra "work eight hours for your employer, then four hours for yourself" compelled him daily towards reaching the goal of taking care of his family. And only when that commitment had been met for the day, a cold beer in his lawn chair seemed reward enough for a job well done.

Needless to say, these embedded lessons established a work ethic in my mother that eventually transferred to her children. Work hard, conserve, buy only the best so it lasts a long time, and spend money only when necessary. Only go into debt with a well laid out plan. Spend to double your money.

But, my problem is I don't do well with deprivation.

I am, however, fortunate to have a husband who treasures his conservative Scottish heritage when it comes to money. Heavily investing in a 401K plan before we pay ourselves seemed to be a great plan. Hard, efficiently organized work made sense to us as we applied ourselves toward the accomplishment of our dreams and hopefully a financed retirement.

But a girl just wants to have fun, doesn't she?

And that, I believe is the crux of the issue concerning our economy. Somewhere along the line, I believe people got tired of not having “stuff” and decided debt created a way of acquiring those treasures now since “life is short”. Problem is... we are living longer than ever expected and the costs to “live it up” increase every year. News pundits continually state that Americans are one paycheck away from financial ruin. Our national credit debt load is staggering and is mirrored in the national debt.

Then our recent economy shift reared its aggressively ugly head and livelihoods became threatened. Recently, I asked my husband how our 401K plan was doing - the retirement fund we had been sacrificing for the last 10 years... his normally cheerful mouth hardened into a grim line and he muttered “Don’t ask.”

A nauseating lurch of my stomach, accompanied by a sheen of sweat on my forehead, was ignored as I asked “How bad is it?”

“The portfolio is down by 50%. But, remember, you haven’t lost anything until you sell. We are now buying more mutual fund stocks than ever with our same monthly contribution because of lower stock prices. Retirement investment accounts are for the long run... so we are going to hang on tight and wait for the economy to bounce back... which it always has before. Since I don’t have to retire for another seven years, we should be golden.”

And that is why I love this man. Practical and an eternal optimist. Or he just loves me so much, he doesn’t want me to worry myself sick.

In his words, he reminded me of a simple truth...It is about opportunity...not survival. It’s about staying the course with informed optimism... working eight hours for our employer and four hours for our families – every day. In times of turmoil, I believe we have a tendency to turn inward, hunching protectively against that which wants to do us harms. Opportunity requires we reach out...adjust as needed...recognize the possibilities and persistently refuse to be beaten down.

If business, as we knew it, has been impacted severely, then look for ways to capitalize in another direction. If you can’t visualize it on your own, seek advice from people you trust. Build a mastermind group of competent, positive thinking individuals who will provide a perspective you might not have considered.

Engage in appreciating the positive things in your life... a cat purring in your lap, a child’s laughter, or a cool beverage on a warm summer night filled with the song of crickets... Relinquish worry for a short while everyday and revel in a job well done.

To my grandparents and mom...this one’s for you.



Karel Murray, author, humorist and business trainer speaks nationally and internationally. She is the author of “Straight Talk – Getting Off the Curb”, co-author of “Extreme Excellence” and publishes a monthly online newsletter, “Think Forward® which has 4,500+ subscribers, The Profitability Blueprint Series: Career Building Concepts for the Real Estate Licensee and numerous articles in local, regional, and national publications. You can contact her at karel@karel.com or call 866-817-2986 or access her web site at <http://www.karel.com>