

\$\$\$ MONEY TIP \$\$\$ Look for the Silver Lining in the Recession

By Carey Denman

As an enthusiastic gardener, I can appreciate the declaration that the economy is experiencing "green shoots." Those little seedlings bursting from the soil in my garden hold hope, but I know too well that green shoots are tender, subject to the whims of the weather and a host of hungry garden pests. And even under the best of circumstances, it takes time for green shoots to grow into healthy plants.

If we are indeed seeing the beginnings of economic growth, if only slight, or even if we are stalled, what are you to do in the meantime? How do you handle that pit-in-your-stomach dread that still hovers when you hear the latest headlines or deal with the ongoing uncertainty of shaky

job, housing, and financial markets?

A good place to start is in letting go of the notion that somehow you reached the pinnacle of happiness when the economy was robust and growing in leaps and bounds. If you can't let go of this idea, you may well be disappointed as the realities of economic recovery take shape.

You might also find it hard to see how the recession has the potential to help you nurture a sense of optimism. You see, while happiness is an emotion, optimism is a belief about the future. If you're optimistic, you believe that you aren't just flotsam and jetsam, always at the whim of circumstances outside your control. Instead, if you're an optimist, you can see

how your choices help to shape your destiny and you don't avoid or disengage with problems.

Look at your current circumstances as an opportunity to set some specific goals for yourself or to find creative ways to solve problems. For example, if you watched your retirement savings all but vanish, sit down and map out a new plan for the future. This may mean rethinking how and when you will retire and it may mean finding new ways to fund your retirement goals. Too often, retirement is a goal unto itself, but the reality is that retirement means much more than ending a job or a career. What do you want to do in retirement? What will you value most about having additional time? If you have limited resources, how can you best put them to use?

Another silver lining of the recession is that you can use it as an opportunity to redefine and focus your priorities. One family I know—where two parents of teenaged children had booming careers in real estate—suddenly had their income drastically reduced. This drastic reduction meant that they had to take a serious look at how they were spending their money. They downsized to a smaller house and sat down as family to see what other cuts they needed to make, but they still wanted to leave money in their budget for the things that mattered the most to them.

The woman in that family had once enjoyed shopping for pricey handbags and didn't think twice about dropping several hundred dollars at a salon or stopping for an espresso two or three times a day. When she sat down to make her list of things that mattered most, she found that two things stood out for her: she wanted to keep money in their budget so that she could have flowers for the urns on their front porch and she wanted to be able to continue adorning their front door with holiday greenery.

How can you use the uncertainty of the recession to spur you to be more optimistic and to set new goals? Perhaps you can spend time sharpening your jobs skills or finally tackling that business plan that you've been meaning to write. And if your life has changed as a result of the recession, how can you use this to help you focus on what matters the most to you?

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Alzheimer's Association Educational Meeting Scheduled

The topic for the Coos County Alzheimer's Association education meeting at 2:00 PM on September 15 will be Partnering With your Doctor. Jeff Larkin, a geriatrician will be guest speaker.

Dr. Larkin will speak on communicating with your physician, how to prepare for and maximize doctor visits, and how to strengthen physician-patient relationships.

The meeting will be held at the Faith Lutheran Church, 2741 Sherman Ave., North Bend.

Respite care is offered.

Open and free to the public.

For more information telephone 1-866-548-8392.

"I predict future happiness for Americans if they can prevent the government from wasting the labors of the people under the pretense of taking care of them."

- Thomas Jefferson

Bay Area Fun Festival Parade September 19

The Bay Area Fun Festival Parade will be held at 1pm on September 19th in Downtown Coos Bay. The Bay Area Rotary Club is taking early registration for parade entries of all kinds. Contact Brian Bowers at 404-3343 for entry information. Parade line up and late registration will begin at 11am on September 19 at the corner of Golden and 4th Street in Coos Bay. Judging of parade entries will occur at noon. The parade route is about 1 mile.

This year the Fun Festival Parade will honor Connie Bradley and Kim Davidson as Grand Marshalls. The two have been co-coordinators for the North Bend/Coos Bay Relay for life for the past few years. They have created a great community event supporting the American Cancer Society in its fundraising as well as patient support and building community cancer awareness.



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"The inherent vice of capitalism is the unequal sharing of the blessings. The inherent blessing of socialism is the equal sharing of misery."
~ Winston Churchill



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