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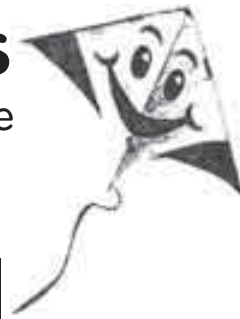
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MONEY TIP: Change Can Serve as a Powerful Catalyst for Personal Growth

By Carey Denman

A seventeenth-century bishop named Saint Francis de Sales once surmised, "Flowers often grow more beautifully in dung-hills than in gardens that are beautifully kept." In other words, what often seems like an unfortunate circumstance can end up producing surprising—and even beautiful—results.

The economic recession may seem unfortunate on all accounts; after all, it has ushered in sweeping financial changes that have affected millions of families. But change, as much as you might resist and even fear it, can often serve as a catalyst for personal growth. This kind of personal growth is almost never easy, but it is often rewarding—if you approach change with the right attitude.

A right attitude isn't easy either. When we learned that my husband would take a pay cut and lose some of his benefits, my first response wasn't, "Oh, good. Here's an opportunity for personal growth." Now, with some time and reflection, I realize that I am indeed growing.

For one, I can acknowledge how incredibly thankful I am that my husband and I still have jobs. Had we somehow made it through the recession entirely unscathed, I'm not sure I would be as grateful for our jobs or as able to identify with other families affected by the downturn? Pay cut or not, I know we have much to be thankful for.

Second, I have become more conscious of how I spend money. I've long espoused frugal ways, but admit to having my share of spending leaks, gardening magazines chief among them. It never seemed as though as I was spending that much on them when I dropped them in a cart full of groceries—what's another \$5 added to the bill when you're already spending hundreds? But it was a choice largely made out of habit, and when I started getting down to the nitty-gritty of our budget, lots of those little things suddenly weren't so little anymore.

I'm also learning some new skills as a means to save money—cutting hair, growing my own sprouts, learning to make yogurt, and mastering the art of hand-made sourdough bread. These aren't revolutionary ideas or changes, but I probably wouldn't be inclined to learn about any of these things without a little nudge from the recession. In fact, I'm glad for this nudge, for the opportunity to exercise a little ingenuity. Up next is getting the sewing machine down from the top of my closet and tackling some mending that's long been waiting.

For the recession to serve as a conduit for your personal growth, you'll need to assess your own situation. Perhaps it's time to brush up on your job skills by taking some classes; focus on be-

coming an exceptional employee. Maybe you need to spend time learning how to perform simple car maintenance.

"In the middle of every difficulty lies opportunity," quipped Albert Einstein. How and where will you look for the opportunities that await you?

This information is provided through your local Consumer Credit Counseling Service, located at 375 South 4th Street, Coos Bay, OR 97420, by permission of the American Center for Credit Education. For additional Consumer information or help in resolving financial issues contact Consumer Credit Counseling Service of Coos-Curry at 267-7040 or (800) 248-7040 or visit our website at www.cccscoos.org.

Alzheimer's Association Educational Meeting Announced

Robert Tozer, Elder Law Attorney, will speak on Legal and Financial Issues When A Family Member Has Alzheimer's at the Alzheimer's Association education meeting at 2:00 PM on April 21st at the Faith Lutheran Church, 2741 Sherman Ave., North Bend. The event is open to the public with a \$5.00 suggested donation.

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

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