



time for a change

tues day, November 4, 2008..... As I sit down to write, it is 7:00 AM on the most important day of our generation,

November 4, 2008 – Election Day. The polls haven't opened yet, but when you read this, we will be on a path different from any traveled by our parents or ourselves – whoever has won.

Today, or at least up until today, we have borrowed to have things before we can afford them. And we don't save like previous generations did. Easy credit lulled us into a false sense of security which is gone in the blink of an eye.

Our grandparents would relate to the current situation. Times were hard in the late 30's and 40's. The country was coming out of a depression, a world war was being waged and yet there were still homes to pay for and children to raise and educate. Jobs were hard to keep and harder to get. The prosperity of the roaring 20's had been shattered by the stock market crash of 1929. A slow and steady recovery began. People managed. If they couldn't pay for it, they did without it. They worked hard and – they saved!

Sound familiar? We are in that recovery stage now. Let's see what we can do to get well.

Financial Wellness is a hot topic these days. To me it involves two things: (a) live within your means and (b) save for the future. There is no easy way to do this. Compare it to going on a strict diet:

- You'll lose weight (the weight of debt)
- You'll eat well (but no more rich desserts)
- You'll cut out those unnecessary snacks (think of the savings)

Simple. Except for one thing. Only you can exercise the discipline to accomplish a goal.

Coming into the office a commentator on the radio said this election signals "the end of apathy" because people want change. So, it doesn't matter who won. We have to take charge of our own future. We have to do individually what the country has to do collectively; realize that "tomorrow won't take care of itself." **Today is a great day to start.**

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