



The Antidote to Finance Fears

Power. Greed. Fear. Acceptance. Responsibility. We come out of the womb gasping for air, suck it into our lungs, and it is supplied. We cry for warmth, and we are pulled close. We cry for nourishment, and our hunger is satisfied. No thoughts, no judgment, just a natural flow greets a new child. There is enough air, enough warmth, enough food. We know this in our hearts. In the baby's cry, too, this knowing exists. Sometimes the cry is not answered right away and fear sets in for the child: "What if I'm not fed?"

But in a healthy situation, we learn as babies that we are powerful. Cry and we get it! Usually right away . . . until our parents assume we can fend for ourselves. In a healthy situation, we too feel a natural urge to take on our individual need's satisfaction, in balance with our interconnected dependency.

I wrote those words at our Sunday Quaker/Friends reflective time on a beautiful Sunday in October. The hour was silent except for a few moments when a high school student asked us to "walk for his brother in Iraq who cannot

The Tao says, "When the government is too intrusive, people lose their spirit." Now our collective spirit has been shaken. When we are full of fear, dealing with fear's cause is the antidote.

I walked into a business the other day and the proprietor said, "I've reduced inventory. No, I don't have what you need. Business is horrible. I'm thinking about closing." At another store, I was greeted by a smiling, enthusiastic 40-something, obviously well-educated, bright-eyed man. He helped me find what I needed, then he asked, "Anything else

it? Our institutions have lost their connection to sustainability, ethics, virtue, and common sense. Our institutions are "us," and so the issues that are epidemic in our economy — excess debts, doing less than paid for, indifference, a feeling of entitlement or gain without effort — trickle up to be the way our institutions and government work or don't work.

Throughout this essay, Dojan sits in my head and says, "Tell people to get over themselves, get to work, do all those things they need to do to have financial security, and memorize these lines of the Tao":

Stop thinking and end your problems.

What difference between success and failure?

Must you value what others value, avoid what others avoid?

So what is next for our U.S. economy? Change is the only constant. We are adults who will fix our ills and create new ones to fix. For now, it's a good time to worry about others. Ask: How can I help?

Establish the habit of doing more than you're paid for.

walk in peace and safety himself." Fear was in his voice.

Fear seems to be in everyone's voice lately. Like babies who are not fed fast enough, we adults have assumed that normal economic truths have somehow been derailed, and we may never have sustenance. But from an adult perspective, we know that crises happen, markets go up and down, people get laid off.

"But institutions have failed us!" we scream. Of course they have! When we place unreasonable expectations on our government — like an adult who expects to perpetually suckle — our systems will always fail us.

I can help you with? Winter coats are 20 percent off." I smiled and asked if he was on commission. "No," he answered. "My last employer went out of business. I've vowed to do everything I can to keep my new employer profitable."

In *Laws of Success*, a textbook and the title of a class I taught years ago, it says, establish the habit of doing more than you're paid for. Did those Wall Street executives and bankers that got a \$10 million bonus and giant golden parachute "do more than they were paid for"? Did we, as employees and shareholders, demand more from those executives or go along for the ride because everyone was doing

The week I wrote this, the markets froze, the stock market collapsed, and I received tons of phone calls from worried clients. "How can I help?" I asked. After a 14-hour day, I came home to find a tub of hot water. I climbed in, let the water flow over my body, and thought, "Life is good." As I climbed into bed, I whispered to my wife, Amy, "Thank you for my bath." Half asleep, she replied, "I love you."

How can we help? Just love. So easy.

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