

## Surviving The Recession Jitters

By

Dr. Darlene Treese

*"A billion here, a billion there and pretty soon it adds up to real money"  
Senator Everett Dirksen (1896-1969)*

What a wild and crazy ride we are having in our present economy and how easy it is to be overwhelmed with messages of gloom and doom and impending disasters. What a great time to refocus your energies on those things that are within your control with a realistic rather than dismal outlook and to have these present circumstances change your life for the better.

There is a fine line between optimism and denial. What we think about becomes our reality, and the first step is to make it OK to be where you are. Fear will have you locked into the future – and the world of “what ifs”. When the gloom seems to overpower you, bring your thoughts back to the present moment with statements like “Right now, I have food to eat. Right now, I have a place to live. Right now, I can take action and be open to new ideas”. It is said that there is never a money problem, only an idea shortage.

No matter what is going on around you, there are always opportunities to save or make more money. You may behave in different ways, change some of your spending habits and priorities, and end up with a lifestyle that is more enjoyable, comfortable and secure without feeling that you are denying yourself anything of actual importance.

Involve the entire family in this and make it a game to reverse over-spending, under-earning and chronic debt and trade “stuff” for peace of mind. It’s a skill that will really benefit your kids throughout their lives. See who can be the most creative. This year take a “stay-cation” – the buzz word for staying home and doing absolutely nothing but what you want to do - stay up late or sleep in, read a good book, get DVDs from the library, enjoy the attractions right in your own town... and stay “offline” as if you were actually out of town. Take a walk, ride a bike, have a water balloon fight, take lots of pictures. Some families and neighborhoods are arranging potluck picnics or a “swap meet” to trade clothes and toys that the kids have outgrown and household items that are no longer (or were never!) used. Put your emphasis on gratitude and friendships with people you enjoy being with and away from what is lacking (it was usually marketing hype anyway).

To address the issues of reduced income, ask yourself what you can do to serve the needs of others who are cutting back on indulgences and focusing on essentials. You may offer new services, different products, contact past clients, leads and referral sources. Rather than bemoan the current situation, ask “what is it that is most needed that I can provide in a new way?” Offer group classes or workshops or tele-courses, or interactive websites. You may do several things to accommodate a variety of budgets: offer a sliding scale of fees, bundle your services and products that fit a broader spectrum, spread out payments over a period of time, or have a sale of products or services at a reduced price. Stay with the advertising that works best for you, but also find free or inexpensive ways to promote your business through free directories, classified ads, online forums, blogs, networking groups and newsletters.

Give it a try and share your ideas with others. You will be amazed to find how much these small changes will improve your outlook and quality of life.

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