

# Chapter 8 – New Horizons

The holidays were over and it was time to start the new year. I looked outside for my favorite squirrel, and there she was, all plump and pudgy, bouncing around in the snow. It had been years since my last day of work, and I was still cooped up in my own personal prison. I just stared at Whitey as she did her thing, and wondered what the new year would bring. With so many bad things happening to me over the last few years, I really didn't have a whole lot of positive thoughts in my head. Still, I did have that economic presentation to look forward to. That would keep me busy for a couple months. In addition, I embarked on a new journey that was intended to strengthen my faith, one of my New Year's goals.

FORMED videos/books (Jan)

One Sunday at church our priest suggested we visit a website called Formed.org. With the church's paid for passcode, we would be given access to all kinds of materials like videos, books, movies and more to help us deepen our Catholic faith. So with my life pretty much in a shambles, I figured I'd check it out. In the years after I lost my job I had become more and more in tune with my faith. I was going to church more often, I had attended a workshop series on the faith and, like I have mentioned many times throughout this book, I was on my knees a lot. So I was very interested to see what this new website was all about. So one day I went to the website and was just overwhelmed with how much was there! I made a giant list of all the things I wanted to watch and read, and dug right in. After watching several of these videos I was really feeling like I was getting closer to God.

Watching and listening about my faith was such a welcome break from the monotony and, honestly, the failure of my job search. My mind had switched from worrying about money and jobs to instead thinking about life in general and faith in particular. I was starting to see my life in a much wider view, and although watching these videos didn't pay the bills, they definitely served their purpose, which was to put things in perspective. They helped me to realize that there is more to life than money and bills and jobs and careers, and even family and friends. In my view, the most important thing in life is to love God and repent for your sins. Everything else fades away when we die, except for one thing: our love for God. Since I was becoming closer and closer to God through these videos, I was starting to worry less and less about my earthly future, and more and more about my eternal future. To this day I still take time now and again to watch these videos and movies. It's great stuff!

Savvysherpa application/report/rejection (120 applicants!!!) (Jan)

That being said, yes, we still need to pay our bills and save for the future. So even though I was focusing more on my soul than my bank account, I applied for a few more jobs. I had applied for several jobs near the end of 2016, but had not heard a word on any of them, so figured it was time for another round of applications. One of them was a research writer position for a data science company, where I would be taking data and statistics from researchers and compiling them into reports and providing analysis and insights. It sounded right up my alley! I applied and they moved me on to the next stage, which was writing a sample report based on some data they gave you. The recruiter said only about 10% of applicants make it this far, so I was feeling pretty good. I got the data, spent several days analyzing the data and writing the report, complete with company branding, and submitted my report.

As if there wasn't enough irony in this book already, the data I was asked to analyze was health related, talking about blood pressure and cholesterol levels and whether a certain diet should be offered to

certain people to help improve their health. It was ironic because these were the things that the doctors had been discussing with my father over the previous few years in regards to his own health. Now here I was analyzing data and writing about it! Would I be getting a job analyzing health data while my father battled health problems? Would I actually be able to learn some things in this new job that would help my father with his health conditions? Is that how my unemployment journey would ultimately end? I wondered...and waited.

Meeting with David Strom from CAE (Jan 19)

Over the next several weeks I was in contact with the recruiter about the status of my application. Meanwhile, as I waited to hear if I would get an interview, I finally met with the contributing writer for that nonprofit organization close to my house, the one to which I applied a few weeks earlier but was rejected. We met and had a really interesting conversation. But then came the part about asking about possible employment, or at least finding out who to speak with about opportunities. His answer was not good. Generally speaking, he said the contributing writers are at the top of their field and only contribute on a voluntary basis. I think some get paid, but most do not. Most have doctorate or law degrees, and those that are employed by the firm are paid fairly low salaries. This was a bit depressing, but I still thought it would be a good place to work, so I kept my eye out for new opportunities at the firm.

Econoday? (Feb 3)

After that meeting I turned my attention back to doing research and putting together my economic presentation, so this was certainly a busy and somewhat stressful time. In yet another ironic twist, one day I was doing some research on the labor market for my employment report. I use a certain website from a small economic research company in California to find economic release statistics, at least the main ones, just to see what happened before going to the government websites to dig further into the data. While reading a brief summary of the labor market data on this website, I noticed a statistic I was not familiar with. I reached out to the website and they told me it was their own calculation of two numbers easily found on the government's website, which they called the "available supply of labor". Of course, I was included in that number! I was available! Anyway, I added the two numbers together and got the same number as they did. I found it interesting and thanked them for the information. Incredibly, the woman who forwarded my question on to their team of economists also noticed that I was looking for new opportunities and, unbelievably, suggested we set up a call to chat. As luck would have it, she was the CEO of the company! I told her that I was quite busy preparing for my upcoming presentation, so I would have to get back to her in a couple weeks.

I must have put together over 200 charts and practiced my presentation at least ten times. My first run was almost two hours, but I needed to get it down to 45 minutes! While I was doing all this research I was learning a lot of things about the economy and what was happening in the stock and bond markets. I felt like I was ready to give the biggest presentation of my life. But just a few days before my presentation, the axe dropped.

Almost two months after I applied for the research writer position at the data science company, I was notified that I was passed over for the position. This time, since I had put in so much work on the sample report, I decided to ask why I was passed over. Word to the wise, many times when you ask for feedback, you don't get it. Other times when you ask for feedback, you wish you had not received it! She actually gave me some feedback, and I was really dumbfounded. She gave me several tips about how the report could have been better. While I was appreciative of the feedback, I didn't see much difference between my report and the sample report they gave me as a guide. In fact, I did my best to

make my report as much like the sample they gave me as possible. To no avail. I thought I did a very good job. They disagreed. Another opportunity down the tubes, but this time after a lot of energy and hard work as opposed to just an online application. I was not happy.

AMEC presentation...went ok (Feb 17)

A few days later the big day arrived, my first ever freelance economic presentation! Even though this was the first time I had delivered an economic presentation in five years, I had done enough research and preparation that I was very confident I would do a good job. Being a musician, I am naturally at ease on the stage and in the spotlight. The cool thing was that they were going to introduce me while playing some music in the background. When they asked me what song I wanted them to play, two came to mind. When I was in high school, in order to get pumped for a race in track, I would always listen to The Final Countdown by the 80's band Europe. So that was one choice. Another was to have them play my own music! So when I asked if they could play track number five from my CD, they said sure! So as I was being introduced before my first ever economic presentation, my song The Little Things In Life from my first ever jazz CD was being played in the background! How cool is that?!

After the great introduction, I stepped up to the mic. I had been reading a lot about audience engagement and how to get people more interested in your presentation, and to keep them engaged. Telling stories, using humor, interesting slides, body language, vocal techniques and so much more were part of my presentation. With my stomach a little more in a knot than I anticipated, I started out with a couple stories. Sadly, and unbelievably, both of my introduction stories fell flat. They were both humorous, but almost nobody laughed! I was especially surprised that nobody laughed at my reference to Star Wars. I am much older than I look, so I thought it would be funny to poke fun at myself by showing the scene from Revenge of the Sith where General Grievous tells Anakin Skywalker that he expected someone with his reputation to be a little older. I also told a story about how when I spoke at an event in Las Vegas the meeting moderator was stunned to see I looked so young and told the audience he thought I was Ed Kashmarek's son! I thought the stories were pretty funny and relevant and that they would loosen up the audience a bit, but they didn't bite. Oh well. All you can do is try.

The rest of the presentation went pretty well and I received a lot of good compliments afterward. I was proud of myself for all of the work I put into the presentation and thanked God that I did a good job. I enjoyed giving the presentation, but was relieved that it was over. Unfortunately, when I went up to the coordinator to get the other half of my speaking fee (I got the first half up front, which you should always do for a speaking gig), he didn't have it. I was a bit miffed at that, and he told me he thought he already paid me in full. I told him the first check was only half of my fee. He seemed a bit confused but told me he would send the second check out the next day. A few days later I got the check. My first income in several years was in the bank! In addition, I got a few people to sign up on my email list.

More job rejections (BBY, DOL) (Feb)

Not long after my successful presentation, I was greeted with a slew of job rejections for jobs that I had applied for a few months earlier. It had been three months since I applied for those jobs, and they were finally getting around to telling me that I was not accepted for an interview. As time has gone by, the time between a job application and a rejection letter has gotten longer and longer, and for many applications I no longer even receive a rejection letter, I just hear nothing! It's so unprofessional out there these days! Anyway, one of the jobs I was rejected for was, ironically, at the Department of Labor. Here again, I was an unemployed economist applying for a job which entailed analyzing and writing about labor market conditions! I felt pretty qualified, but once again, the recruiters disagreed. The other jobs were in data science, jobs for which I had been taking so many of those short online courses in

computer programming and data analytics. But all of that training and skill building went absolutely nowhere. Sometimes they say passion counts for more than skill, and sometimes they say skill counts for more than passion. Regardless, it seemed like I was always on the wrong side of the deal. Either I had the required passion but not the required skills, or vice versa. I was just so exhausted from all of this. Unfortunately, I couldn't go biking or swimming to take my mind off of all of this bad news, because it was February! So I did the only thing I could, I peered outside my window to see if Whitey might be out and about. There she was, bouncing through the snow, all fat and chubby, her white hair blending in with the snow so she was almost invisible! Once again, a little peace of mind returned. Things will be alright, I thought. I just need to keep marching on, and keep things in perspective.

Opportunity International event, many connections, no responses (Feb 21)

A couple days later I ventured out to yet another networking event. It was for an organization called Opportunity International, a nonprofit that helps poor people in poor countries with financing to start a small business. It was being held just five minutes from my house, so going was a no-brainer. I had been very passionate about microfinance for quite a while several years earlier. But after reading some articles and a few books about the industry, and realizing that I'd pretty much have to leave the country to be involved, my passion slowly faded. The interest was still there though, and I knew that Opportunity International was one of the more legitimate microfinance organizations out there, so I figured I would attend the event, listen to what they had to say, and do some schmoozing afterward. The event went well, I learned a lot, and I met several people and passed out business cards. A few days later I reached out to all the people I met at the event. I kid you not, not ONE person ever even responded! I thought I had made a pretty good impression on these folks, but once again, I met a dead end. That pretty much sealed the deal for me on trying to get involved in the microfinance industry.

Dad's foot/leg/lack of concern for health (comment at lunch) (Feb 22)

The very next day after the microfinance event, even before I reached out to my new contacts, I had lunch with my parents. The food wasn't great (lame pizza), but we were having a nice conversation. Then, the topic turned to healthcare. At first I think we were talking about national healthcare reform, but as lunch went on the conversation turned to my father's own health. My mother made a comment about my father's diet and taking care of himself, and my father's response was striking. He pretty much said he didn't care about his health anymore. I repeated, "You don't care about your health?" He said, "Nope." I responded by asking why, and he plainly said, "I don't have an answer for you." I didn't say this to him, but I was thinking to myself, "If you don't care about your own health, then why should anyone else? Why WOULD anyone else?" I was just stunned and taken aback by his lack of care for himself, and quite honestly, it made me sad. Why didn't he care? Was he hinting that he pretty much just wanted to die? He was in a lot of pain and had been since the surgery a few years earlier, but to hear he just didn't care anymore really hurt.

CFA Society MN economic outlook presentation...made connections, received info on CFA (Feb 23)

After that rather heartbreaking revelation, the next day I pulled myself out of bed, took a shower, got dressed and headed downtown for another networking event. This time it was an economic outlook luncheon being sponsored by the CFA Society of Minnesota. The CFA is short for Chartered Financial Analyst, which is a charter held by people who work in finance and investments. It is a very difficult three year process to obtain the CFA designation, and the CFA Society of Minnesota is part of the national society that helps people plan for and take the tests, as well as facilitate networking and job connections. I figured going to this event would be a good way to meet some people who could give me some advice on the CFA process and possible job opportunities. The event was really interesting and I agreed with a lot of what the presenter was saying about the economy. I picked up a CFA information

packet, talked to a few people, passed out some business cards and headed home. A few days later I reached out to these new contacts and eventually spoke to a couple of them. After a few phone calls it was pretty clear that not only were there very few jobs open in the investment industry, at least in Minneapolis, but in order to get a job in the industry I needed either a CFA or a ton of experience. I had neither. I had an economics degree and an MBA, but those were pretty much standard or, worse, not even really sought after by recruiters. Once again, for the umpteenth time, it appeared I had reached a dead end. I thought about pursuing the CFA, but I would not get the designation for three years at a minimum, and I needed a job now.

Jeremy Swenson's comments (Feb 26)

To make matters worse, one person I met a while back through the MBA program contacted me with some advice on my economic reports, my website, my LinkedIn profile and other such things. This person, while employed and connected and meaning well, unfortunately came off as very pompous, arrogant and strangely, demanding. It was almost as if he was my boss! I can't quite recall exactly what he told me, but I agreed with some of what he said and took his advice on some of it, but a lot of what he said was very arrogant and rude. I decided he probably wasn't the best person to be taking advice from, so kind of just ignored him for a while. A few months later he invited me to a networking event, but since it wasn't relevant to me and since he was so rude with his advice, I declined to attend. That was unfortunate because I wanted to work for the company at which he worked, but I simply didn't want to be in his sphere of influence anymore.

Building my business (Ch 8?)

So after all the silence from people I met at recent networking events and the rude encounter with one of my previous contacts, I decided to focus much more intensely on my economic reporting. After all, I got good reviews from my presentation and was able to get a couple people on my email list. It was time to ramp things up a bit. So instead of just writing reports on the job market and economic growth, I expanded my reporting to cover a bunch of other economic indicators. I also got into podcasting, basically recording myself reading my reports, and put it up on my website and iTunes. In addition, I created some data visualizations with a new tool called Tableau, which is an interactive tool you can use to visualize data by hovering your mouse over charts or drilling down into greater detail. I only scratched the surface of this tool's capabilities, but basically taught myself how to use it (after watching a ton of training videos online) and it was a nice addition to my website. I also learned to use another tool called Zoom to create free webinars on the economy. I only created a couple to try it out, but I hope to use it more frequently down the road. I cleaned up the website as well by eliminating a few pages. A little later I got some new professional headshots taken and replaced my picture on the website and reports. Things were looking more professional and I had a lot more data, charts, reports and podcasts and other features to share with my followers. I was feeling a bit more optimistic about actually doing this for a living as opposed to just using my website and reports for networking and getting my name out there.

Econoday (Feb 27 - Mar 17)

It was about this time that I finally reached out to the woman at that small economic research company in California to set up a time to chat. A few days later we talked and had a good conversation. She mentioned there might be some projects on which she could use some help and suggested I forward her my strengths, interests and desired salary. I sent along the information she wanted and waited to hear back. About a week went by with no response so I emailed her again to get her thoughts on my resume and salary requirements. She responded by saying she needed to get her department's priorities in order and that I should contact her again in two weeks. Well, this correspondence had been going on for over a month, and I was growing a bit impatient. That, combined with other things that popped up, led

me to not contact her again. Other things were on my plate that took my attention away from this possible opportunity, and it just fell off the radar. Besides, it didn't seem like she was in any hurry to bring me on as a contractor, so I moved on.

Referred by Elliot for second economic presentation at BATC in July (Mar 6)

It just so happened that a couple days before that conversation about possible economic research opportunities, an economist I met on that radio show the previous summer contacted me. We had kept in touch after that radio show appearance and I joined his email list. He was reaching out to me to see if I was interested in giving an economic presentation in his absence. He was already booked so was wondering if I would like to take his place. He said it was for the Builders Association of the Twin Cities, one of the largest organizations that supports homebuilders and realtors in the state of Minnesota. Naturally, I jumped at the opportunity! The previous presentation I gave in February was my first on my own. This would be my second, but this seemed like a much more high profile event. I was very excited and very appreciative of my friend referring me for the opportunity. I told him to pass my information along to the event coordinator and we set things up. The event was to be held in July, so I had plenty of time to do research and practice. This time, though, the presentation was not just about the U.S. economy, but they also wanted me to include information about the Minnesota economy. I was staring the creation of probably another 200 charts in the face, but I was up to the challenge!

Good Shepherd concert series...joined choir...sang for Holy Week and Confirmation services...possible trip to Latvia/Lithuania in 2019! (Trip postponed from 2018 to 2019...probably a good thing for me) (Mar 11)

Just a couple days after I received the economic speaking invitation, something else happened which, to this point, has really changed my life. One day at church our priest told the congregation that the church was sponsoring an international concert series. Once every month or so, they would host a concert given by musicians from all over the world. One of them on the schedule caught my eye; a concert by an organist from Poland. I am part Polish and I thought it would be interesting, but I didn't make it. I think the weather was bad or something that night. The next month there was another one that looked interesting; a concert by a Brazilian pianist. This time I was able to attend.

I walked into the church, and even though I had attended this church for years, I really didn't know anyone so I sat by myself. I wasn't involved with the church at all, just went to mass basically. It was a beautiful, very energetic concert of classical music. It took my breath away! But besides listening to music, I also enjoy taking pictures, as most people do, especially these days with a camera right on your phone! The setting was magnificent, a Brazilian piano player playing right in front of the altar, behind which was a large crucifix (Jesus hanging on the cross for those who don't know) with a beautiful background painting of clouds and a dove representing the Holy Spirit. I snapped a couple pics and thought the piano player would like a copy. (This picture is in the photos section.)

After the concert I walked into the social hall and greeted the piano player. Unfortunately, too many other people were waiting to greet him, so I figured I'd wait until later to show him the pictures. I grabbed a plate of appetizers and a glass of water and sat down with some folks and started chatting. I was talking to a man who said his son works in finance. Before we got much further into that conversation though, a woman next to me turned to me and introduced herself. After a few minutes of chatting with her and another woman, I showed the pictures to all the people at the table and they really liked them. Then another woman came over to chat and saw the picture and liked it so much she suggested I show it to the choir director. She called him over to our table and I showed him the picture. He also really liked it.

We then got to talking and I mentioned I was a saxophone player and really love jazz, but also love classical music, which is why I came to the concert. Then he posed me a question I didn't think I would ever hear in my life. He asked me, "Do you sing?" I said, "No, not really. I mean, I sing into a recorder when I am writing songs, I sing in my shower, I sing in church and I have sung a couple times with bands, but I am not really a singer." It didn't matter to him. He said, "You should come by some night to our rehearsal!" I was just stunned. What on earth had just happened here? Even though I was interested in that jazz band my cousin referred me for a couple months earlier, I was also sort of relieved it fell through because I really wasn't sure I wanted to be in a band again. And now, here was this young, nice, energetic and passionate choir director asking me if I might be interested in joining my church's choir! Wow! I told him I might stop by, doing my best not to commit because I wasn't sure if I really wanted to do this, or, more importantly, if I was even good enough. I had never read notes and sung words at the same time in my life!

After contemplating the offer, I thought to myself, "Can I really reject an offer to at least try out for the choir? Can I really reject something that seems to be a calling from God?" No, I could not. I really did feel like this was a calling from God. I had no job, no wife or girlfriend, no children, no band, very little contact with my friends and there was really nothing in my life at this point aside from the endless, fruitless job search. Fear, uncertainty and a reluctance to commit were holding me back from joining the choir, but they were not enough. Two weeks later, I gathered up my courage and walked into the church and sat in on the choir's rehearsal. I had never sung in a choir, and I didn't know anyone there. Can you say awkward? The choir director took me back to a side room and sat down at the piano and played a few notes and asked me to sing them. It took him about a minute to realize...I was going to be in the bass section. Bass? Huh? I'm a melodic writer and sax player, melody is my thing! I'm going to sing bass? Really? Um, ok. Here we go!

So we went back into the church and I stood there as the choir began warmups. I was utterly clueless! I tried to follow along and eventually got the hang of it, sort of. After warmups we broke into sections, with the basses and tenors going to the social room and the altos and sopranos staying at the piano in the church. As we sat down to practice the songs for the evening, I noticed something a little odd. Most of the songs were NOT in English! So here I was trying out for a choir for the first time ever, and I now had to learn a new language to boot? Yikes! Actually, several new languages! I strapped on my seatbelt and gave it the old college try. It was quite comical at first, but by the end of the night I felt like I could do this. It would be a challenge, especially the non-English songs and the chants, but I felt up to the task. After a couple weeks I was feeling more and more comfortable with my role in the choir. It was a good thing too, because it just so happens that I stepped into the choir at the busiest time of the entire year, Easter time! Oh boy! I was jumping in full throttle!

I also wanted to mention that the very first night with the choir there was a meeting afterward. They wanted to discuss the upcoming schedule, but they also wanted to discuss something else...a choir trip. It turns out they were looking into traveling to Latvia and Lithuania to put on some concerts in 2018. I thought to myself, "Wow, I join the choir and immediately I am looking at a possible return to Europe too!" I had been to Vienna, Prague and Budapest as part of a three-week study abroad program during my MBA program back in 2007. It was the trip of a lifetime and my only trip to Europe. Now, the opportunity to return to fabulous Europe was on the table, all because I followed God's call to try out for the choir! This was all looking pretty good to me! Several weeks later, though, we had another meeting and some people in the choir suggested it might be better to postpone the trip another year to 2019 to

allow for more fundraising and planning. I was fine with that, especially since I still didn't have a job. So no trip yet, but stay tuned!

Applied for job at mother's alma mater...no response...good thing! Very liberal! (Mar 27)  
Before Holy Week though, a couple other interesting things happened. I found a job online for an economic research position at a local college. Right away, I realized this was no ordinary college. It just so happened that this college was my mother's alma mater! Wow! Could my epic journey as an unemployed man actually end with getting an economic research job at my mother's alma mater?! It almost seemed like it was meant to be. But I was wrong. A couple months after I applied I got the dreaded rejection letter, and on my mother's birthday no less! Incredible! I was actually not too upset though, because even though the job looked interesting, it was quite evident that the college did not share my political views. Oh well, I guess it wasn't meant to be after all. It sure would have been an ironic ending though!

First 401k w/d (Apr 6)

Even though I was feeling better about being in the choir, something else was weighing on my mind. My bank account was running pretty dry, and, obviously, I was having no luck with the job search. So after exhausting all of my savings and my entire company pension, I had to make a move I was really hoping I would never have to make. I took my first withdrawal out of my 401k account. Now, some people might say that's a terrible idea due to the tax implications and early withdrawal penalty, and I agree with them to a point. But think about it. Your tax rate is based on how much income you make annually. The lower your income, the lower your rate. It just so happened that my only income for the year to this point was my speaking fee from my economic presentation, which obviously was not very much. So really, at this point my tax rate for the year was zero. I figured if I took out a little money to get me through the next few months, the most I would have to pay would be the early withdrawal penalty. My income tax rate would be very small, if not zero. I was hoping that after a couple months I would have a job or be getting more speaking gigs and I wouldn't have to do this again. So, after I took the withdrawal, I was once again financially ok for the next few months. With this horrible milestone behind me, I turned my attention back to the choir and Holy Week and Easter.

Holy Week/Easter (Apr 9-16)

Holy Week is a very important time of the year for Christians, even more so than Christmas. It starts with Palm Sunday, which commemorates Jesus' entry into Jerusalem leading up to his arrest, crucifixion and resurrection. I am not trying to proselytize here, just trying to provide a little background to the story. The choir was not only going to sing at the Palm Sunday mass, but also Holy Thursday (commemorating the Last Supper and the washing of the apostles' feet), Good Friday (the death of Jesus), and the Saturday evening Easter Vigil and the Sunday morning Easter mass (resurrection of Jesus). So we had an enormous amount of singing ahead, and I just hoped my voice would last through it all. I had never been to all of these masses during Holy Week in the same year. Sometimes I go to one, sometimes another, but never all of them, especially not the Easter Vigil. I always attend mass on Easter Sunday. I said to a couple ladies in the choir, "I sure am going to be feeling a lot more holy after this week!" They laughed.

The masses went fine, and my voice made it through the whole week, but barely. By the end I was pretty hoarse! But being at all of the Holy Week masses, and singing songs that were very spiritual, was quite emotional for me. I found myself coming closer to God than I ever had in my life. Reading the Bible and attending mass is one thing, but using your God-given voice to sing hymns praising Jesus, with such beautiful music and such soul-piercing words, was really powerful for me. I found myself tearing up a

few times, especially when we sang a song titled Anima Christi. The first time I heard that song on YouTube I cried, literally, because the song is about the love and forgiveness that Jesus has for us, even though we are all sinners. I am a sinner like every other human on the planet, and singing this song (even though it was in Latin) was incredibly moving for me. I felt like I was moving just a little closer to the loving mercy and forgiveness of Jesus. It was by far the most emotional and spiritual Holy Week of my whole life, all thanks to a picture I took of a Brazilian piano player! After Easter Sunday mass I headed home to spend the day celebrating with my family. It was a wonderful day!

Another radio appearance! (Apr 20, aired Apr 23)

About a week after all of the Easter activities were concluded, it was time to put my voice to use again. It was time for another appearance on the radio to talk about the economy and the housing market. I was a little more comfortable and less nervous this time around, since this was my second time doing this. This time I knew what to expect and how things would go. We had another great conversation and the show went very well. Now that's two times this unemployed economist has been on the radio... talking about the economy! Once again, though, I did not mention that I was unemployed while on the air. I didn't want to make it look like I was using this radio appearance as an opportunity to seek help in finding a job. I was hoping, if they were interested, that people might look me up online or visit my LinkedIn profile and see that I was seeking new opportunities, but nothing ever came of either one of my radio appearance as far as job opportunities were concerned. Oh well. It was a great experience and something I can put on my resume, LinkedIn profile and website to showcase my communication skills. Not many people, especially unemployed people, can say they have been on the radio! It's a really pretty feather in my cap!

Clara's baby shower (Apr 23)

On the day that my radio appearance aired (it was recorded a few days earlier), I was invited to an interesting event. Our choir director and his wife were expecting, and one of the ladies in the choir decided to throw a baby shower and invited everyone in the choir, including the men. I was a little hesitant to go, partly because I didn't really know the people in the choir that well yet, and partly because, well, aren't baby showers for women? I asked around and it sounded like at least one other man in the choir was planning to go, so I decided to go. It was a really fun day. The weather was nice so we had some really good food outside in the mid-spring sunshine. Then we went indoors and played a few games the ladies had put together. They were creative and got everyone involved. I was having fun with a bunch of people I barely knew, but who were some of the nicest people I had ever met. The neat thing was, I was totally being myself, and was comfortable around these people and was being accepted. That was incredibly uplifting for someone who had been unemployed for almost five years and who had lost touch with most of his friends. At the end of the day I hopped into my car and sat there for a second before starting it. I just thought, wow, that was one of the most fun days I have had in a very long time. Being unemployed and rather astray from my friends, I really had not done anything fun with a group of people in at least a couple years. It was good for me, and I am so glad I went. A baby shower...who knew it could be so fun...especially for a guy?!

More health problems for Dad/ultrasound apt/outburst at the house/lunch/grouting (Apr 27)

Well, those good feelings didn't last too long. A few days after the baby shower I joined my parents for my father's appointment to get an ultrasound on his leg. It had been bothering him again recently and he was having a lot of pain again. So we took him in and he laid down on the table and the nurse ran the little tool up and down his leg. Meanwhile my mother and I sat there and watched and chatted softly. The nurse didn't have any immediate results as they would need to be analyzed by the lab. Not knowing what was in store for Dad, we headed back to my parents' house so I could help them load some things

for the upcoming church garage sale and help Dad with some grouting in the bathroom. Dad rode to the appointment with Mom, but rode back to their house with me. On the way back Dad made a rather blunt but worrying statement. He said, "Ed, I'm falling apart." I responded by simply saying "Well, you're getting old, and it happens to everyone." I really didn't know what else to say. Along the way he mentioned he really didn't pay much attention to exercise and healthy living during his life, and now it was catching up to him. Whether it was his diet, lack of exercise or heredity, it was all coming to a head and causing him tremendous pain and suffering. I felt so bad for my Dad and wished I could have done something to help him, but there was nothing I could really do but be there for him and pray for him.

Once we got home we loaded a few things in the truck to bring to the church. There was one incident though. I was trying to get something down that was hanging from the garage rafters, and my parents were arguing about the best way to get it down. I had just had enough of their arguing and yelled back at them to just stop arguing. They were a bit startled, and I was immediately a bit concerned that maybe my yelling had elevated Dad's blood pressure, which was always already high. I immediately felt bad, but also felt something needed to be said. I finally just took a knife and cut the ropes holding this thing up and yanked it down. Then we brought out an old door from the garage and Mom proceeded to wipe it off with a cloth. They argued about that too! Oh boy! A few more things loaded up and off we went to the church. We unloaded everything and then headed out to lunch. At this point I really wasn't up for lunch with my arguing parents, but went anyway. After we ordered our lunch Dad apologized that they were arguing so much that it caused me to yell at them. I really didn't have much to say. I just shook my head and continued the conversation. So there I was at lunch not happy with my parents on the one hand, but very worried about my father on the other. I was mad and sad at the same time. Still, it was good to spend some time with them.

After all that fun we went back home so I could help Dad with some grouting in the bathroom shower. The grouting had worn out so it needed some touching up and Dad was not up to the task with all the pain in his feet and legs. I was not blessed with my father's handyman skills so Dad pretty much told me what to do and I did it. It was a little laborious, but not bad. After I was done with that I grabbed a few things, told them both I loved them and headed home. It had been a long, emotional, trying day with the folks, and I just needed to go home and relax. When I got home I sat down, still mad, and still sad. I wondered what was in store for my father. I was very concerned he might need to have his leg amputated if his replaced blood vessel didn't hold up, which seemed was more than likely going to be the case. I knew if that happened he would go downhill very fast, as he would no longer be able to do anything outside, or go pick apples and plant trees at his cabin. He would be devastated. That night before bed, I prayed really hard for my father.

Met with Wise Ink, didn't think they could market the book (May 9)

A couple weeks later I turned to another project. What project was that, you ask? My book! Yes, this very book you are reading! It was time for me to do some more writing and then start to get some opinions from publishers. I first met with a man from Wise Ink. I went to his office and sat down and told him about my book. He asked me a few questions, I asked him a few questions and took some notes, and then he told me to send him a couple chapters so he could get a feel for the book. Unfortunately, after reading the first couple of chapters he told me they would have a hard time marketing the book because it seemed like a combination of a memoir and a self-help book. He told me if I eliminated some of my bad luck stories and instead focused more on a self-help book, they could work with me. However, if I wanted to continue with the book as is, then they would not be the right publisher to work with. Well, that didn't sit too well with me. I knew that I wanted this book to basically be a stream of

consciousness, write things as they happen and then share the lessons learned kind of book as opposed to a full-on self-help book. I really didn't want to change much, so I didn't go any further with them.

Met with Beaver's Pond Press, they wanted a finished manuscript (Jun 14)

About a month later I sent a couple chapters to Beavers Pond Press, and although the woman there was sorry about all the bad things that had recently happened to me, she said they don't really work with people until they have a finished manuscript, which I did not. She told me to keep writing and send her the final copy when it was finished. I agreed to that. I wasn't quite sure when or how this book would end. I was hoping it would end with good news about a new job and starting my next phase in life, but sadly, God had a lot more material for my book in store.

### **Lessons from Chapter 8**

When all else fails, turn to your faith. Get more in touch. Watch. Read. Learn. Understand. Faith can help you get through the tough times.

In my view, the most important thing in life is to love God and repent for your sins. Everything else fades away when we die, except for one thing: our love for God.

Even if you get rejected for a job, if you really want to work at the company, keep in touch and keep your eyes open for new opportunities. One that is a better fit for you might come up.

Many times when you ask for feedback on a job application or interview, you don't get it. Other times when you ask for feedback, you wish you had not received it!

Using humor in a presentation usually works. But when it doesn't, it makes for quite an awkward moment!

If you are nervous about doing something, don't worry, just go for it and do your best. In 100 years nobody on planet earth will know or remember how well you did. In the big picture, whether you did well or not doesn't matter. What matters is that you tried and you had the courage to step out of your comfort zone. A little praying beforehand can't hurt though!

The job search is very unprofessional these days. It's hard to know who to call or address your cover letter to, you get impersonal automatic rejection letters, and sometimes you don't even hear from the company at all! This is why I tell people to either keep your job at all costs or find a new job before you are let go or quit, because people have no idea how bad the job search is until they experience it. It's horrible!!!

When things aren't going well, just keep telling yourself things will be alright. Keep marching on, and keep things in perspective. Find your little source of peace and joy to get you to the next sunrise.

If you meet someone at a networking event and they reach out to you, respond! It is very disheartening to reach out to someone and get no response.

We all need to take care of our health. If not for ourselves, then for others. It is quite sad to hear someone you love say they don't care about their own health.

If you give people advice, do it professionally and cordially, not arrogantly and condescendingly. People won't take your advice if you act like an ass when giving it, and they will steer clear of you in the future.

If you can't find a good job, consider starting your own business. You can be your own boss and call the shots, and the sky is the limit! Of course, it could take a lot of money and it could be very risky, so it is certainly not for everyone. Even I have not taken the plunge yet, but it is another option for you to consider.

The only thing better than getting a speaking gig, is being referred for one by a good friend or contact! Do everything you can to take them up on their offer, no matter how difficult or stressful it may be. Just do it!

It is really hard to turn down an opportunity when you feel like it is a calling from God! Are you really going to turn down God when He calls?! Besides, you never know where it may take you!

When you get rejected for a job, it just wasn't meant to be. Sometimes, that can be a good thing!

Taking money out of your retirement account is horrible, but it's not the worst thing in the world, especially if the market has been doing well and your income tax rate is low. You will pay the penalty of course, but if your income is low enough you might actually end up getting a refund, like I did!

If you are Catholic, try attending all of the Holy Week masses. It will be good for your soul!

If you ever get a chance to appear on a radio show, do it, no matter how scared or nervous you are! If you can, put the video or recording of it on your website or LinkedIn profile. It is something that most people don't have and will make you stand out.

If you are a man and are invited to a baby shower where men are welcome, go! You may find yourself having a really fun time, especially if it is with a bunch of really great people!

Sometimes all you can do to help someone is be there for them and pray for them.

It is good to spend time with and help your parents, even if you are a little upset with them for whatever reason. Just be there for them and cherish the time you have with them.

If you are writing a book and meet with publishers and they reject you, keep going, keep looking, keep prodding. Don't give up. If nothing else, you can always self-publish on Create Space on Amazon.