



Even in the Quietest Moments

My apologies to the musical group Supertramp for borrowing the title of perhaps their best album, but there is certainly something to be said for quiet moments of reflection. Unfortunately for far too many of us, there is zero time for quiet reflection between a ringing cell phone and the vibration of a new e-mail joining the 78 unread messages that we just haven't had time to deal with. Oh, and I also forgot about the pile of 'snail mail' and a laptop covered in yellow sticky notes.

In the past several years, there have been many studies into what some people are calling the 'cult of busyness'. We live in a world that worships 'busyness'. Everywhere you go people talk about how busy they are. Not only that, they're busy and they're stressed. The two seem to go hand in hand.

I experienced this last week scheduling lunch with a friend. Between my iPhone and her Samsung, it took us 15 minutes to find a compatible date - five weeks into the future. All of this to plan a friendly lunch?

Appointments. Clocks. Projects. Deadlines. Schedules. To do lists. Personal obligations. These are just a few of the symbols of 'the cult' that we have fallen prey to in our modern society. We have become hard-driven individuals so intent on deriving personal value from our work that we seem to have very little time left for our families, friends, or heaven forbid—our financial future.

My point is this: while we are struggling with the lists, schedules, and projects, we are also trying to juggle serious decisions about our personal finances and investments. Decisions that need to be carefully thought out, with some form of analysis completed. Then the data is reflected upon before decisions are actually made.

In the absence of 'quiet moments', too many of our decisions are arrived at in a reactionary, almost 'crisis mode' mentality. It's exactly how the financial media presents it – "Global Oil Crisis", "Falling Loonie Crisis", "Financial Market Armageddon", etc. The problem is that when we make decisions in this manner, we end up making what we think is the right choice for the moment, but we often don't anticipate the future consequences that come from those quickly made, inadequately thought out conclusions. Those consequences sometimes come back to haunt us—always at a point after we have long forgotten about the snap decision we made under pressure when we didn't have time to think.

I use an old Will Rogers quote that in almost every presentation I give: "If you find yourself at the bottom of an 8 foot hole with a shovel in your hand - stop digging!" In some ways, we have lost the ability to value thought over action. Instead, we value 'doing' over 'thinking'. Action is important, it moves us forward and accomplishes tasks, but it is thought that ensures that the correct action is initiated in the first place.

I polled some friends recently with this question, "When was the last time you took the opportunity to sit quietly with a cup of coffee and actually do nothing but think?" Once they stopped laughing, it hit me. We are losing the ability to be introspective. Instead of thinking, we define ourselves by how "busy" we are. One friend told me: "When I do actually take the time to purely think, I sit with my fingers poised on the keyboard so nobody knows I'm just thinking."

Just thinking? What a fascinating concept. How did we get to the point where 'thinking' is akin to 'daydreaming'? If we are not actively engaged in action, is it the equivalent of doing nothing? I hope not. How many of your best ideas arrived courtesy of quiet, unstructured time—a walk in the woods, sitting by a lake, puttering in the garden, doodling on a notepad.

As we get back into the swing of work (hopefully after taking some much needed downtime over the summer...) it would do us all some good to simply spend a little more time without the added stimulation of our technology reminding us how "busy" we are. Ditch the iPhone, tablet and put your laptop to "sleep". I am not suggesting for a whole day, start with something simple, start with 30 unstructured minutes. Grab a pad of paper and a pencil for doodling and spend some quality time 'thinking' about your financial future instead of simply 'doing'. I suspect you (and your personal finances...) will be better for it.

Bio:

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