

# Even In the Quietest Moments

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By Robert M. Gignac



**W**ith humble apologies to Supertramp for borrowing the title of perhaps their best album, there is certainly something to be said for quiet moments of reflection. Unfortunately, for too many of us, there is zero time for quiet reflection between the incessant ringing of our cell phones competing with the chirps and vibrations of yet another new e-mail. Oh, and remember to address the pile of unopened ‘snail mail’ on the corner of your desk and your yellow sticky note coated laptop.

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 just busy, but stressed. Busy. Stressed. Stressed. Busy. The two seem to go hand in hand. I experienced this just moments ago with a colleague. Between my iPhone and her Samsung, it took us ten minutes to find a compatible date - five weeks out! All of this to plan a friendly lunch?

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Appointments. Clocks. Projects. Deadlines. Schedules. To-do lists. Personal obligations. These are the symbols of ‘the cult’ that we are worshipping 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—ourselves and our financial future.

My point (I do have one...) is this: while we struggle 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 and analyzed. Then the data needs some reflection 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. That’s exactly how the financial media presents it, denoting the constant drama as – Market Carnage, Trumpageddon, etc. 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 did not have time to think.

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To paraphrase Will Rogers: “If you find yourself at the bottom of an eight foot hole with a shovel in your hand, the first thing to do is - 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 at a recent social event, “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, pattering in the garden, doodling on a notepad.

I think we’d all be better served to simply spend a little more time without the added stimulation of our technology reminding us how ‘busy’ we are. Try this for personal innovation - ditch the iPhone, tablet and put your laptop to sleep mode. I am not suggesting for a whole day (that would be craziness!), start with something simple, like thirty unstructured, tech-free minutes. Grab a pad of paper and a pencil for doodling and spend some time ‘thinking’ about your financial future instead of simply ‘doing stuff.’ I suspect you (and your personal finances...) will be better for it.

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