

HOW YOU DEAL WITH PROBLEMS WILL DETERMINE QUALITY OF YOUR LIFE

Last night, my wife and I drove by a furniture store that's going out of business. It was a beautiful furniture store and used to be the nicest one in Pasadena, where our company's main office is. I went inside and saw markdowns so extreme I could hardly believe my eyes. Various pieces of furniture were marked down 90%. This was extremely surprising, but even more surprising was the sale had been going on for several weeks and the store still had an incredible amount of inventory. I attribute this to the fact that Pasadena's economy is so bad no one can be persuaded to spend money even when things are being given away for pennies on the dollar.

A year ago, I remember going into this same furniture store dressed in jeans and a tee shirt and couldn't get anyone to help me. The people in the store were so "snooty" when someone finally asked to assist me, I felt self-conscious because I knew everything in the store was so expensive.

"It's like the end of the world in here, eh?" I said to one of the sales people who was following me around trying to sell me anything and everything. "Have you ever seen anything like this economy?" I asked her. She looked like she could be in her late 50s.

"Never," she said. "This is the worst I have ever seen. People just need to stop spending and get caught up. Then everything will be fine."

What she said was an excellent approach to problems. For example, now that people are maxed out in their **credit cards** and are losing their homes and jobs, they finally have the opportunity to get caught up on their bills and improve their **credit ratings**. Despite a horrible economy and so many problems, there is a silver lining to what is going on in the economy today. I liked hearing that. There is something helpful and beneficial about every single problem we have. It is how we deal with problems that makes the difference.

Instead of looking at problems in a negative way, we can call them "challenges" or "lessons" or "opportunities." There is no sense calling a problem a problem. We need to look for the silver lining in every problem because it is the silver lining that will allow us to grow. Whatever does not kill you can make you stronger. The woman in the furniture store asked herself, "What can we learn from these dire economic conditions?" and she found a solution. This is a way of thinking that really makes a difference. She asked herself what kind of opportunity this economy held for people. The opportunity is that people can clean up their accounts and balances.

How you manage the problems in your career will also determine your success and failure. The people who are best at solving problems in their jobs typically have the longest term success. Those who keep avoiding problems typically have the least.

In my years in business, I have run numerous companies and some of them have been runaway successes at various points in time, while others have experienced turmoil when hit with forces beyond their control. One of the most interesting companies I was ever involved in was a **student loan company** that went from zero dollars to millions of dollars in monthly revenue almost overnight. When a business is a runaway success and the people working for the company are traditionally doing very well financially, the company has lots of extra money to spend. The company advertises all over the country and it is creating lots and **lots of jobs**. When a company is a major success like this, everyone wants to work for the company and all sorts of people appear on the scene ready to give the company whatever sort of assistance it needs. People are referring their friends and relatives to work for the company and it becomes 'the' place to work.

The biggest change I noticed when the student loan company took off was the fabric of the company began to change. People began showing up at the company who were different in many ways than most of our long-time employees. They were more polished and sharper. They were more worldly. They came from large, well-known companies and had worked for numerous well-known companies before. In contrast, most of our staff had been with us for years before the student loan company even started.

Last night, I was having dinner in Los Angeles in a club that's been open since the early 1900s. During the dinner a man came up and started talking to us about the club. He was an old man and today actually lives at the club and takes all of his meals there. He started talking to me about a different time in the club and how the managers who worked there used to stay for at least 30 years. Now, he told me, most managers are lucky to stay at least five years. He told me things have changed all over and people now will leave at the drop of the hat. He was, of course, speaking about things like loyalty to an employer. These days people will leave a company at the first sign of a problem. He implied today people do not know how to deal with problems in their jobs.

What ended up happening in my **student loan** business was the criteria to issue loans became increasingly strict and, as they did, more and more people began to leave because the job became more difficult. Incredibly, after several months the people who remained at the company were the people who'd been there when it started. The people who had left went looking for another easy job. I am not angry about this and I wish all of these people the best. Many were quite talented. However, there is something wrong with this in many respects because this sort of attitude is something that holds back development. This sort of attitude can hold back your development, too.

One of the largest businesses I run is a commission-based business. Six months ago, most of the people working in this business were all doing very well. What has happened over the past several months has been amazing. The market in this commission-based business has become much more difficult than it used to be. Now, what used to be a fairly easy job has become much more difficult. When things were going very well, many people were taking certain shortcuts and not doing things the hard way. In today's market, however, you need to work hard. People need to put in extra hours and go all out. They need to be available all the time. They need to make extra calls and meet with extra people. This is just the way things are.

Incredibly, the people in this commission-based business who were performing so well a year previously have continued to do so, even in a poor economic climate. They are literally making as much money and working the same amount as they were a year ago. The people who were performing the worst a year ago are also working the same amount. They are performing badly, if not worse.

What is going on? Why do the best stay at the same level and the worst sink to new lows? The same thing is happening with the average workers. They, too, are sinking to new lows. This, in my opinion, has a lot to do with how different people choose to deal with problems, and the way they've been dealing with problems their entire career. The more problems you face with discipline the stronger person you will be in the long run.

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