

President Obama has inspired hope for our country's economic future.

He also said that recovery will take time and that many of us will suffer.

Reports of such sad events as family murders, suicides and mass killings that could be related to our economic crisis have intensified. Recent local tragedies may well represent just the tip of this area's distress iceberg:

- One of our nation's most serious crises occurred in Binghamton; thirteen people were killed at the immigration center located there.
- A widely publicized husband and wife homicide and suicide which left the couple's children orphaned occurred in Auburn.
- Two suicides occurred during the past two weeks, each within less than ten miles of my village residence.

I have encountered many people as they were navigating their way through various catastrophic events and I have noticed that there are a number of common denominators in most tragic or desperate situations.

The initial adverse event is very often only the beginning of a number of things that go wrong. Job losses, for example, can lead to the loss of one's home and health insurance. These losses, in turn, frequently lead to untreated illnesses, family conflicts, substance abuse and spiraling debt.

If you are experiencing financial hardship at this time, it is critical to focus carefully on efforts to prevent the initiation of a downward spiral.

Do not let your pride stand in the way of obtaining the help that you will need. However, turn for that help to professionally staffed agencies.

Public and private funds have been set aside to pay trained personnel to help individuals in crisis just like you. Most often, these services are free.

Keep in mind: it is not shameful, a sin, a crime or a moral failure to have setbacks of any kind at any time in your life and to need help for a while.

Also keep in mind: in order to receive this help, you will not be expected to surrender your courage, your faith, your self-respect or your dignity.

You will need to be business-like. Working with trained personnel from legitimate agencies, complete any paperwork and make follow up calls.

Remind yourself each day, “If it’s going to be, it’s up to me.”

A few survival tips:

- In a crisis, it does not matter so much how you feel; it matters how you function. Do not wait until you feel better to do the right thing.
- Concentrate on what you are going to do next. Avoid thinking far ahead: our greatest power to act is in what we choose to do now.
- Remember that feelings are not facts; for example, while you might feel overwhelmed, the fact is that you can and you will get through this situation one step at a time, one day at a time.
- Another fact: you really do have some resources left, for example, assets you can sell and people whom you can trust for good advice.
- Be selfish for now. After you rebound, you can do something nice for others.
- Beware of any predators trying to take unfair advantage of you in your hardship situation, including some friends or family members.
- Be on the alert for their intrusive requests for private information and for “helpful” offers to purchase items far below market value.
- Unsolicited and even critical advice might be unavoidable. Firmly establish your own priorities. You need not justify or explain these priorities to rude, meddling people.
- Resolve to maintain a positive attitude; when you get discouraged, focus on gratitude, not on gloom.
- A Quaker friend once taught me a tenet of her faith: “Everything you need is always there all the time.” Over many trials, I have found my own practice of her conviction to prove unfailingly true.