

Making Small Decisions



January 2009
Ilana David-Klein

An old joke tells of a man being asked who makes the decisions in his household. The man answers that he makes the big decisions and his wife – the small ones. He decides on foreign policy, interest rates and global warming. His wife decides on who they socialize with, where they live, their budget, vacation and how to raise the children.

Year 2009 is the year we must concentrate on the “small” decisions. We need to decide how to better manage our finances – better than previous years, better than our government, better than our financial institutions. We need to decide how to make our businesses and career endeavors grow, creatively, using all the tools available to us to achieve success and to promote good.

We need to make helping others – friends, neighbors, colleagues and business associates – do well at their business by referring business to them. As their businesses grow – so will ours.

We need to give opportunity to local youth and offer apprenticeships at our businesses. Most times there is no cost to us as business owners, but it will provide a beneficial learning experience and lifetime gain to someone who can learn first hand how to run a business.

We need to be less extravagant and ostentatious. Concentrate on essentials. Appreciate the available and be inventive.

Steps to manage our finances better must also apply to our home front. Dining out can be transformed into a family effort and experience of preparing dinner as a joint effort, or “host for a night” where a member takes over that responsibility.

We should institute family night – one room, shared activity – instead of each member of the family driving to a different location.

Those “small decisions” are adding up, and not just in dollars and cents...