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# A look back at 2009

When we get buried in the day to day, we often forget what we've accomplished and learned. It can seem like we are standing still, especially when you haven't achieved one or more of your major goals. This is one reason why it is so important to do periodic reviews. It's also one of the magical things about heading into New Years, as this holiday tends to make us think back over our previous year and forward to the next.

## **Looking back, 2009 has been a roller coaster**

- New government which has created a ton of strife. New regulations and laws looming that will change the face of this country (I'll leave it to you to decide if it's for better or for worse!)
- The economy degraded even further, and any recovery we've seen has been limited at best.
- The budget deficit has exploded as government spending has reached record levels.
- The dollar is plummeting.
- Housing sales are slow, there is a glut of foreclosures in the system, and a new wave of foreclosures is on the horizon.

All of this change will impact our lives. We have a choice on whether we will sit back and let life push us this way and that. This will test us, and while it will be challenging, it will also present some of the best opportunities we've seen in decades. It is our choice whether we are full of fear or hope, see crisis or opportunity, excel or drown in the turmoil.

## **Wealth and Wisdom has had quite a year**

OK, maybe not the blog itself, but our life has been pretty full. From vacations to job changes to business launches, we've had a full and eventful 2009:

- Wrote a book about hacking your college degree: This alone has been an amazing trip and we've learned a lot. Marketing, Adwords, copywriting, writing and editing, web site design, setting price levels, list building....You get the picture!
- My JOB: yep, I still straddle being an employee and an entrepreneur, somewhat because we are not ready to go full time, mostly because I've enjoyed what I'm doing. This part of my life has been an event. 2008 I was the number one salesman in my company. 2009 I was number three. Since there are between 300 and 400 salesmen...this is a big accomplishment. But it hasn't all been positive. My company reorganized and we spent six months wondering about how our jobs would change. I said goodbye to several good friends as they took opportunities with our competition. I've dealt with red tape and bureaucracy that drives me crazy.
- We've taken three amazing vacations: one a cruise in South America, one a Mediterranean cruise, one a trip to St. Maarten. Wow!
- We've found internet based business to be extremely challenging and frustrating. On the surface, it should be easy. We've started and run several successful brick and mortar businesses. I've run and managed a couple businesses. I'm one of the top salesmen and an acknowledged expert in my industry. But internet marketing requires a different skill set. It's taken a while, but we've pretty much finally figured it out. Now it's time to apply what we've learned.
- Started exploring other business opportunities. I'm a firm believer in having multiple businesses in place, especially if you can automate / outsource them and create passive streams of income. One business didn't work, but the basic model is fantastic. We just need to find a better product. The other model is being developed and is looking like it could be a blockbuster. Remember how I said we could choose whether to see opportunity or crisis? I chose to find solutions to a major problem and create a business.
- Wealth and Wisdom has been stagnant. Two years ago we had grand plans for Wealth and Wisdom, but we never acted on those plans. Instead it has wandered along and almost become an outlet for my thoughts and a journal of my growth as an entrepreneur.
- My racquetball game has improved and I'm close to leaping to the next level. While I've had some ups and downs, much of that is having to internalize strategies and skills, which cause me to think too much and not execute. Perhaps most importantly I've discovered that I don't like playing in extremely competitive venues. Not because I'm not capable, but because I don't enjoy it. I find it brings out the worst in people and that isn't why I play.
- Our son turned 16. Need I say more?

## Coming up in 2010

2010 should be an eventful and profitable year. As we bring our businesses on line, as we learn and grow, we will share it with you. This includes our view on the changes to our government and economy. Don't worry, we aren't going political on you, we'll be focusing on what to do to protect yourself and find the opportunities.

We've also finally defined our customer (Wealth and Wisdom), figured out our niche, and what our focus needs to be. Don't worry, you'll still see posts ranging from personal development to education to sales to business to personal finance. Wealth and Wisdom will still be a journal of our journey to entrepreneurship, and how we used our businesses to create freedom, wealth, and life balance. It will just be better defined and on purpose.

You can also find this article published on [A look back at 2009](#), and on the tag pages [Entrepreneurship](#), [Life balance](#), [Wealth](#).