

HL | Uncommon Sense

Unemployed be weary of money schemes

Question: Dr. Firestein, my husband has been out of work for over 9 months after being laid off from his job. He has been looking non-stop but still hasn't found a new job. In the past few months, he seems to be spending more and more time looking at "get rich quick" sales schemes and multi-level marketing opportunities. I'm concerned. Should I be?

Answer: You should be concerned. While there is such a thing as legal Multi-Level Marketing businesses (MLMs), the vast majority are legally questionable pyramid or Ponzi type schemes. Originally, such businesses came into being to distribute goods and products in rural or remote areas where distribution of such products was practically non-existent. The emphasis was on selling quality products at fair prices to people who would not ordinarily be able to buy them. With the advent of mass distribution centers for products and the internet, the emphasis of most MLMs has changed from product quality to recruitment of distributors, most of whom lose money on their sales efforts. (you might visit www.consumerfraudreporting.org/MLM.php).

Psychologically, MLMs are most commonly marketed to those who are desperate or economically strained. It is natural for your husband to be tempted by opportunities to make lots of money by selling a worthwhile product to others. Unfortunately, people like your

husband can ill-afford to make the initial investment in products usually required to get the business started, and most of the individuals recruited don't end up making the money promised in the recruiting seminars. Business opportunities of this type can also strain relationships because new distributors are encouraged to market the opportunity to distribute to friends and family, since this is the only real way to make significant money in the business.

Naturally the other problem with this type of business opportunity is the lack of a base salary, health insurance or retirement benefits as well as the taxes owed on goods sold. These are significant disadvantages to a family struggling to survive economically. Without a doubt these are tough times and jobs are hard to find. Just keep in mind that there are no real "get rich quick" schemes and encourage your husband to do his research and be very, very careful if he continues to actively consider these opportunities. You can offer your husband emotional support in his job search, but you both need to keep the real needs of your family in mind as you explore employment opportunities.

Question: My job is physically, emotionally and mentally demanding. Because I work in emergency care at a hospital, my priorities often have to shift to work with the first ring of a cell phone when I am on call. I have a supportive husband and son,

but I am starting to feel guilty about the time I don't get to spend with them. At the same time, nursing is one of my greatest passions and something that makes me come alive. What would be the healthiest route to achieve balance in my life?

Answer: You are very fortunate to have found a meaningful career that you are passionate about that also allows you help others so directly. It sounds like you are struggling with the demands of your work setting and not the overall nature of your work or career path. In that respect, you are one of the fortunate few. Still, the demands of your emergency-oriented position clearly detract from the quality of your family life in some ways. There are no easy answers to this dilemma, but I can share a few ideas.

Many health-care professions are highly demanding and the level of stress and demand is strongly correlated with the type of setting and the types of patients or clients you are serving. Some people find a professional "home" in the area of emergency medicine, and this is their path for life.

Many others find that they enjoy and thrive on high-stress, high-demand positions during one phase of their career, but are eager to shift settings or jobs when the emotional, physical and family "costs" of these positions begin to outweigh the position's benefits.

Even though your husband and son are supportive, it sounds like you as an individual might be longing for more uninterrupted time with your family. Guilt is not the answer, but it is a useful communication from yourself that it may be time to consider a change in employment within your profession. Achieving a healthy life balance is a matter of listening to yourself and be willing to embrace change.

There are many other positions in nursing and some might be better suited to your personal life and family needs. I suggest giving yourself plenty of time to explore alternative career options in your field and to make the changes in a planned and systematic way. Using this approach you are most likely to find the job fit that allows for greater life balance.



UNCOMMON SENSE WITH BETH FIRESTEIN

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