My sister Stacie sold her home on March 4th. Located in Hamburg, a quaint bedroom community just outside the city limits of Buffalo, New York, the feat of selling her home in this dreadful economy, and despite its location in the snowy, tundra region surrounding Lake Erie, classifies as a minor miracle. It was on the market for close to two years. 

In many lives, selling a home is a significant change in the state of a family. Memories are left behind in the rooms, hallways, and backyards. A few years back, I moved my mother from Pennsylvania. She left a house she had lived in for forty-four years to move to Lady's Island. Among other things, she gave away furniture and pictures. I swept up dust from basement corners that probably settled in my teenage years, over three decades ago.

As I began to write this column, my intent was to sentimentalize the life changes we experience as we relocate ourselves, leaving places behind to move into the next phase of our lives. However, there is little room for sentiment these days.

Many people are not selling their homes, they are losing them. The threat of losing a job or having already lost one, or owing money on a mortgage whose interest rate skyrockets over time, are just a few fear factors constant in the crumbling infrastructure of our current economy. This past weekend, I spoke with a woman who works for a title insurance company on Hilton Head. She said that the number of foreclosures passing through their office is frightening. People that cannot pay their mortgage are loosely called "deadbeats," a harsh categorization that may not capture the real circumstances of every individual caught in the whirlwind of troubled financing.

It is hard to find optimism. It is almost better to be starting with nothing, and nothing can imply no retirement savings, no mortgage, and no dependents. For most of us, because of our state in life, this is not realistic.

So how do we begin? What attitude do we carry into our daily lives?

We start from where we are, and understand that there are no easy answers. We shift. Before we buy, and if we have the dollars, we consciously ask, "Do I need this?" We change our lifestyle. We focus on what we have and try to improve from there. If you own a home, you dedicate more time to the upkeep and maintenance. You refinance if it makes sense.
What we cannot do is curl up like a little "rolly polly" bugs with an "I've got mine" attitude, wishing others well, but doing nothing to help. Those that have will most likely be "helping" via taxation, not an incredibly palatable approach to involuntary generosity.

The issues and questions I am raising are too big for me to get my hands around, but I am thinking about them. Most of us are. Global change – whether it is economic, environmental, geographic, or social – is occurring at a pace more akin to a sledgehammer versus the delicate chiseling of a master sculptor. Personally, the tools I have are small, my skill set is finite, and my dispensable income is limited. But I own my attitude.

I started this essay with real examples of leaving a childhood home, and moving from the house where a family grew, life changes rife with loss and possibility. In any relocation, we always pack up the people that we are, and carry our spirit into the next phase, our new personal era. Maybe that is the journey. This new age defining our country and our world can be wrought with pessimism, or we can adapt, change course, discover new pathways while shoring up fundamental values. And it starts small, in each one of us, in our families, and in our communities. It is still one day, one dollar, one penny at a time.

The complexities of our world are difficult for many of us to fully comprehend or effect in notable ways. If one house sells and someone buys, if a job is created and a person earns a living, and if a can of soup is donated and someone eats, these events are understandable. So, I am trying. I do not know when I will retire, if my house will be paid off with a salary or savings or what surprises my body has in store for me. I still have some sense of humor, and I can force a smile on days when the news and stress seem incredibly burdensome. Dogwoods are in bloom, the days are longer, and my dog Toby is asleep beside me as I write. My next hurdle? Income tax!