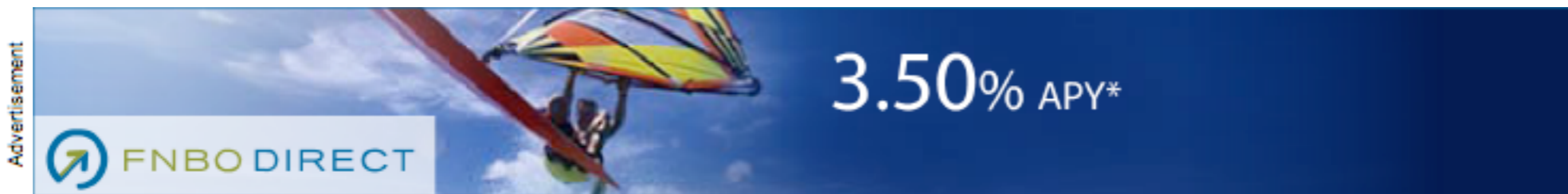


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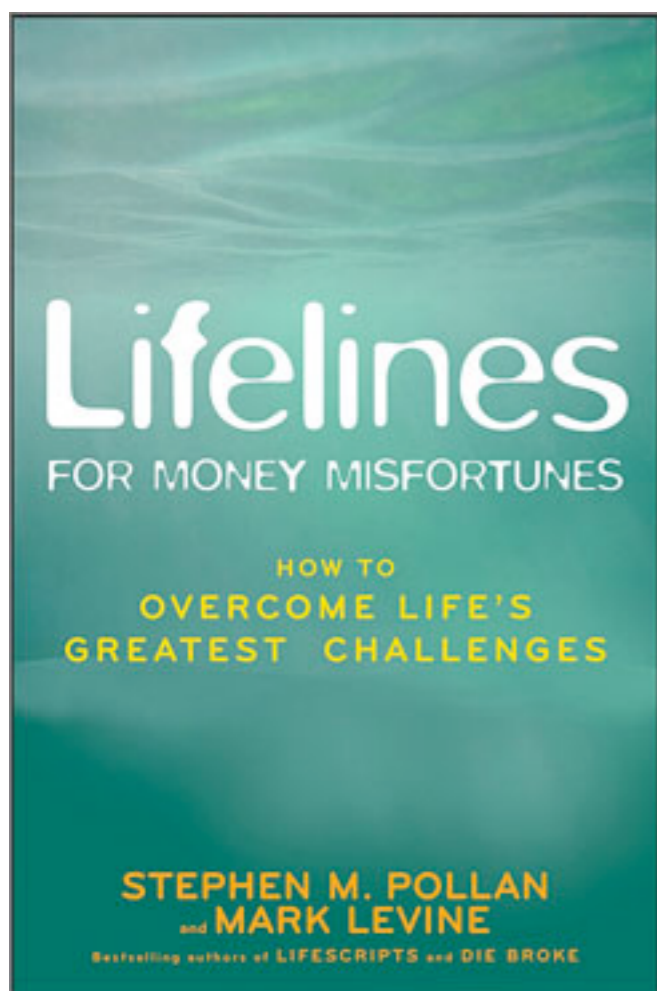
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# Certain steps can see you through misfortune

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*Lifelines for Money Misfortunes: How to Overcome Life's Greatest Challenges* by Stephen Pollan and Mark Levine; John Wiley & Sons, 244 pages, \$24.95.

than feared.

Pollan is an attorney and financial adviser who has helped clients for nearly three decades navigate all sorts of catastrophes. He's been there himself. He has buried both his parents and both his siblings. He's been fired, more than once. He was diagnosed with tuberculosis, lost his banking job and was disabled and unemployed for more than a year at one stage.

He began his consulting practice after careers as a real estate developer, venture capitalist and banker. As his practice grew, he did not focus on any particular type of consulting (say, family or career issues) but rather on issues facing baby boomers as they age.

Whatever problem you are facing, there are steps that can help:

- Accept the problem and own the solution. Don't seek to blame anyone and don't look back. The way you deal with the present is all the power you have.
- Unburden yourself. Start a crisis playbook. Write down what happened and a list of friends, family and contacts you can draw support from. Call and ask for help.
- Diagnose the impact. Deal with financial issues first to get some sense of control. The emotional ones will take longer, and Pollan can't help you with those.
- Take your financial pulse. For a clear financial picture, verify your assets (bank accounts and insurance policies) and liabilities (your mortgage and estimated tax payments).
- Start palliative measures. Put planned projects on hold. Cancel purchases if you can. Call creditors' customer service departments and ask to make interest-only payments for six months or so to give you time to recover.
- Launch revenue rehabilitation. Ask for a raise at work. Look for a second job. Encourage your spouse to work if he or she has been staying home.

Pollan's outlook on life is blunt and realistic.

"You needn't be a pessimist to believe that a human life is marked and measured by its crises as much, if not more so, than its triumphs," he writes.

As a counterbalance, he also quotes playwright Tennessee Williams' line: "Don't look forward to the day you stop suffering, because when it comes, you'll know you're dead."

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