

EDITOR'S DESK

Attitude matters during an unusual holiday season

Anyone who has had children, younger siblings or nieces and nephews has probably witnessed some variation of this scene before: A toddler tears the wrapping paper off a Christmas present and, with lots of help from his or her parents, removes a toy from its box.



Jade McDowell
NEWS EDITOR

The toy is colorful and shiny. It lights up, or perhaps makes sounds, and is designed to be both educational and fun. The child's parents lovingly selected it and purchased it using their hard-earned money.

The toddler throws the toy on the ground without a second glance and spends the next 20 minutes happily playing with the cardboard box instead.

It's unfortunate that as we get older, many of us become less content with the simple things in life. "The holidays" as we like to call them — Thanksgiving, Christmas, Hanukkah, Kwanzaa, New Year's and the rest — can easily end up adding stress to our lives as we become convinced that the holiday will be ruined if we don't make elaborate feasts and check all 17 family traditions off the list.

If ever there was a time to let go of that idea, it's this year.

I'm not saying don't have any holiday traditions, but I am advocating for using the Marie Kondo method of asking, "Does this spark joy?" If you're sewing new matching red



Ben Lonergan/Hermiston Herald

A phone records the city of Hermiston's livestreamed Christmas tree lighting event in downtown Hermiston on Thursday, Dec. 3, 2020.

and green pajama pants for everyone in the family to wear on Christmas Eve because you love doing it, great. If you're stressing out over when you're going to find time to make yourself crank them out because "this is what we've always done," stop. Give yourself permission to say, "That was a fun tradition while it lasted, but we can still enjoy time our together as a family even if our pajamas don't match."

Most of my family's holiday traditions were pretty standard when I was growing up, but I'm pretty sure we are the only family in the

world that had a tradition of eating at Burger King on Christmas Eve every year.

It started as a simple matter of practicality. We always decorated and delivered Christmas cookies to friends on Christmas Eve and after all the baking and packaging and cleaning up my parents didn't have the energy to cook a meal when we got back home. When we were very young, Burger King was the only restaurant open on Christmas Eve in our small Iowa town.

After we had eaten there for a few years in a row, however, it was "tra-

dition." Once we moved to a bigger town and more restaurants were open on Christmas Eve, my parents tried to persuade us to eat somewhere else. But, my siblings and I insisted, it was tradition. Finally, one year, the last of us gave in, and we ate at Denny's that year instead. It turned out that you could still enjoy that magical sense of anticipation about the presents under the tree without eating a Whopper.

This year, a lot of community holiday traditions in Hermiston look different, and I'm sure pandemic restrictions or self-imposed caution are also requiring adjustments to previous family traditions. Some families are also entering this season with significantly less money and more stressors than they are used to.

So here's the deal: We can be sour and bitter about it, complaining loudly that the pandemic has "ruined" our favorite holidays and setting a negative tone for those around us, including the children who will take their cues from the adults in their lives.

Or we can focus on the things that are most important to us and show some creativity in finding ways to put those things at the forefront. Like a toddler laughing over a cardboard box, sometimes the best memories come from letting go of what an experience "should" be and finding joy in the moment.

COLUMN

Do you have adequate cash reserves?

I'm sure many have heard the phrase "Cash is King." Having adequate savings not only protects a business from unexpected crises like we have been experiencing for the past several months, but can reduce an everyday emergency to an easily solvable problem or mere inconvenience.

While the COVID-19 pandemic has negatively affected many businesses, this has not been the case for every owner. Some of those we have surveyed report that sales are similar to last year or even record-breaking sales, and a percentage of those are considering expanding their operations.

There are several reasons for this. Perhaps they were able to quickly pivot, as in the case of some restaurants that rapidly expanded their takeout capabilities.

Other types of businesses shifted to online platforms to maintain or increase sales. Some, like grocery stores, greenhouses, and hardware

stores found themselves in the right business at the right time, benefitting from high demand for their goods and services despite the shutdown. Certainly, the Paycheck Protection and Economic Injury Disaster Loan programs provided an important lifeline, as well.

In most cases, the number one reason businesses are weathering and even thriving during this storm is because they saved enough money to pay three to six months of their expenses even though sales dwindled.

It is more important than ever that cash reserves be established and replenished. To ensure adequate savings, owners should consider it a fixed expense.

The adage "Pay Yourself First" comes into play. Money should be placed in a separate account and a guide established to address what constitutes an emergency specifying when those funds are to be utilized. Savings should always be replenished as quickly as possible to ensure adequate cash is available to meet expenses.

Owners shouldn't be discouraged when they realize the

large sum of money needed to have adequate savings. Even a few hundred dollars saved monthly can add up in a year, and any amount saved is better than none.

Those businesses that have seen record sales need to be cautious, because as the economy returns to "normal," sales may decrease to pre-COVID levels. Owners should curtail spending, build up their reserves, and revisit their business plans monitoring cash flow and sales projections.

Finally, entrepreneurs considering starting a business should reflect on the types of businesses and industries that have been successful and the likely reasons they are rebounding during this crisis.

Start-ups need to make certain they are not undercapitalized, and might consider waiting for the economy to stabilize prior to launching their business.

Greg Smith is the executive advisor for the Umatilla Electric Cooperative Business Resource Center in Hermiston, which offers free, confidential advising to area business owners.



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