



Making End\$ Meet
February 2016 Newsletter
February 4, 2016

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Greetings, and happy new year! I hope this message finds you healthy, happy, and progressing toward the things that matter most to you.

Because I figure news does not happen on a regularly scheduled basis, I don't write regular newsletters.

Instead, I write when something is new . . . after all, I reckon that's why it's called "news." I find that regularly scheduled newsletters tend to get packed with forgettable "fluff" and "filler" for which nobody really has time; we're all suffering from Information Overload already, why worsen the dilemma with fluff?

Now, there is much that is new. So yes, I have news to share, and now is the time to share it. My commitment herein is to deliver only substance, no fluff. I hope you'll accept it as seriously as I write it, read carefully, and take action where it's appropriate & helpful.



Freeberg Hall circa 1914, when it was built



Dad & me, around 1967

Return to Washington. After a two year adventure in San Antonio, in October I moved back to Washington to look after my aging father and reclaim the family home that my [grandfather](#) bought in 1928 from the original builder. It's a privilege to help steward an asset that has been in our family now for four generations. I'm grateful to have roots, and I'm doing my best to ensure that the Freeberg family story is positive and happy.

As the third generation, I'm coping with challenges that are bigger and older than I am, challenges that originally interested me in Economics, and that are forcing me to stretch, grow, and become a bigger, better man. As coal leans into the heat that makes it a diamond, I accept these challenges and lean into them, knowing that I'll be better for the experience - both to myself, and to anyone else in my position.

Life Lessons

Composure. The past few years have given me many occasions to reflect on Composure. I don't know about you, but for most of my life Composure is something I have taken for granted. That is, because from a very young age in school we're taught to compose, I presumed everyone valued it, that it sort of went without saying.

But over the past few years, reflecting on what has happened both during that time and before, I have come to see how that is not so. I've learned that some people compose, and others do not; some value composure, and others don't. Call me naive, but that anyone would not value composure came as a great surprise to me; it has been a very difficult lesson to learn and accept. Now that I understand it, both personally and professionally, I am making Composure my primary relationship filter.

For example people interested in composure build cities. They don't bomb them. They're architects, not aggressors. People who are interested in composure compose themselves, firstly; then they compose plans, letters like this, poems, books, music, web sites, businesses, homes, neighborhoods, communities, agreements, and so on. They build, gather, assemble, and integrate. They appreciate planners like me, and what I do.

I presumed everyone was that way. Why wouldn't they be? Does anyone really want the opposite? Does anyone really want to destroy, scatter, dissemble, and disintegrate? The very thought was inconceivable to me. But I've learned that while they might deny it, such people do in fact exist, and while few would outwardly admit that decomposition or dissolution is their agenda, judging by their behavior, I find that it is.

Consider, for example, reluctance to plan. Of course anyone who feels reluctant to plan is not going to appreciate or embrace what I offer. But what makes the whole situation so confounded and confusing is that only a professing anarchist or nihilist would stand up in a crowded room and proclaim publicly that they're opposed to planning. Most people would nod that yes, planning is a good thing to do . . . and then not do it, and certainly not consider hiring anyone to help them do it.

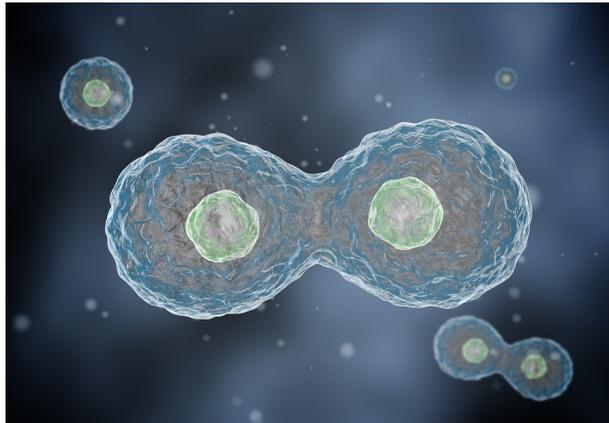
I suppose that paying lip service to the importance of planning, then not doing it, is an example of Cognitive Dissonance, which I've also been pondering a lot lately. I believe that to surmount it, one must compose one's self, spending time in solitary quiet reflection, honestly noticing one's own inner conflicts, and doing the individual work of resolving them.

I didn't used to think about this much except with respect to myself, since I can only see into my own heart, not anyone else's. Everyone else, I took at face value. Now, I've come to recognize how vital and rare composure is, to accept that I must acknowledge what's beneath the surface, to appreciate it where I can find it, and to filter relationships with it.

Now I'm focused on living and working with composed people, or at least with people who value composure and work on it.

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Real Relationships. I've also come to appreciate how since "relate" is a verb, a real relationship is one in which people relate actively with each other. They don't just coexist or share something in common like location, belief, or blood. They relate.



Real Relationship: like cells interacting, multiplying, growing. Synergy.

That is, they express, receive, and influence one another positively. In a real relationship there's synergy like when cells interact, multiply, and grow. The whole is greater than the sum of the parts.

Some would call that a "good" relationship, compared with a "bad" relationship in which the whole is simply the sum of the parts, or less. But I have found that, if the whole is the sum of the parts, then people aren't relating; and if it's less than the sum of the parts, the situation can't last. Eventually it will collapse and cease. We have to be working together to build something, and we have to agree about what we're building.

That's what I'd call a real relationship. Professionally, I experience this all the time. It's why people pay me to help them. By interacting, we're both better off. I help people develop more magnificent lives, and they pay me.

But personally, except for my son, I can not say that I've ever experienced a Real Relationship with anyone, and not for lack of trying. Isn't that odd? I'd sure like to some day.

So I've learned not to place value qualifiers on relationships, but to recognize instead that a **Real** Relationship, in which people are relating and creating synergy, is **inherently** good.

In the future, both personally and professionally, I'll be focused on developing and appreciating Real Relationships.

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Engagement

Engagement. Composed people are prepared to participate in Real Relationship, and when they do, like gears, they Engage. Over the past several years I've had occasion to learn how rare global employee engagement is. Annually, the Gallup organization prepares a report called [The State of the American Workplace](#). The report focuses on employee engagement and finds that most employees are disengaged from their work.

In other words they're not totally into it; they're just showing up, doing the bare minimum, going through the motions, collecting a paycheck, and going home. They're not really interested in what they're doing. Their hearts aren't in it.

According to Gallup, this is "normal." This is how most people live, most of the time.

Well . . . I don't know about you, but if that is "normal" I'd rather be weird. Can I get an Amen?

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Enthusiasm. I discovered an obscure Greek word lately, "Kardiognosis" or knowledge of the heart. (Maybe we call it "Emotional Intelligence" now. I don't know. I kind of like "Kardiognosis" better. It sounds more . . . credible, to me anyway.)

I'm reminded of that famous quote by mountaineer William Hutchison Murray:

"Until one is committed, there is hesitancy, the chance to draw back, always ineffectiveness. Concerning all acts of initiative (and creation), there is one elementary truth, the ignorance of which kills countless ideas and splendid plans: that the moment one definitely commits oneself, then Providence moves too. All sorts of things occur to help one that would never otherwise have occurred. A whole stream of events issues from the decision, raising in one's favour all manner of unforeseen incidents and meetings and material assistance, which no man could have dreamt would have come his way."

Having spent more than twenty years in the planning business, like Real Relationships, I've been struck by the overall rarity of Enthusiasm. In his book [Zero to One](#), which I reviewed in November of 2014, Peter Thiel discusses the importance of what he calls "Singularity."

Then, in the book review I observed,

"He contends that in our preoccupation with diversification, hedging bets, browsing, getting 'a well-rounded education', keeping our options open, and so on, we lose by creating mediocre self-defeating investment portfolios and disengaged lives and careers."

In a scatterbrained culture characterized by social media feeds (ironic, since he helped create Facebook and LinkedIn), he argues for singular focus. For example in Chapter 11 about sales ("If you build it, will they come?") he argues that, there's a Power Law of Distribution in which, for a given business, one sales method is far more powerful than any other.

He argues further that most businesses dabble in sales methods, don't get any of them right, and fail. By singularity he means, stop dabbling. Don't be a dilettante. Pick one sales method that works, and stick with it.

He so dislikes dabblers and dilettantes that in Chapter 9 about Foundations, he comes out soundly against consultants and for on-site full-timers. He asserts that consultants are nihilists and are the opposite of what companies need to succeed. (This is why I've always avoided that label.)

What they need are not nihilists, but dogmatists. Comparing successful startups with cults, he says cults are fanatically wrong about something, while successful startups are fanatically right about something."

Now, pretty much everything in my life, both personally and professionally, points to the importance of whole-hearted enthusiasm, to Thiel's "Singularity" or to what Gary Keller and Jay Papasan call [The One Thing](#).

I am glad to say that I have always been wholehearted and focused about my own work, about the Economics practice that I call Making End\$ Meet. I've felt the same way about being a father. I've always been totally in, and felt totally enthused about my son, and I have never been able to relate to reluctant fathers. I mean when a child is little and cute, how can you resist that high voice, those big innocent eyes, and those chubby cheeks? Then you bond with the child and take an ongoing interest in his growth & development. That's how it was for me.

But there are clouds in my life too, and I can testify that those clouds have been caused by reluctance, apprehension, hesitation, less-than-whole-heartedness, a poverty of enthusiasm. And when I consider how for most people, most of the time, this is "normal", how by encouraging "well roundedness" and variety in our schools . . . being tragically hip, disinterested, uncommitted, diluted, and scattered has become normalized, sort of baked into our culture.

Instead of thriving, excited, whole-hearted, focused producers, it sets people up to be distracted, bored, indebted, half-hearted consumers who know they "should" have a plan and be excited about their lives, but who are so habitually not excited that they don't bring themselves to do what they know they ought to do. They remain stuck in a chronic state of reluctance that manifests as procrastination.

All of these observations and reflections have given me a keen appreciation for the rarity and importance of enthusiasm. It determines whether my clients and I are successful. We need it, and in the future I intend to pursue and develop it more fervently than ever. It's essential. With enthusiasm, planning works, and vice-versa.

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Flow. Working with both successful and frustrated people, I have found that Composure, Real Relationships, Engagement, and Enthusiasm combine to create a yearning for progress that overcomes torpor. They add up to constitute the "juice" or the "secret sauce" that makes the difference between wishing and doing, between frustration and progress.

It's like breaking a logjam. It's a kind of Tipping Point. Before it's reached, despite whatever they may say, judging by their behavior, people seem to have more of a vested interest in the Status Quo. While everyone may give intellectual assent to the notion of improvement, we're always faced with the human dilemma of how, on the one hand, improvement is positive change; and how on the other hand, human nature resists change and prefers what's familiar.

But once this Tipping Point is reached, Flow becomes more important than Status Quo and people become interested in clearing the decks and paving the way for movement and progress. That may mean literally clearing a desk or cleaning out a room; or it may mean rearranging or even eliminating relationships that, I would say, are not real.

Making Flow possible is usually negative, in a good way. It means eliminating obstacles and simplifying. It means cleaning, or getting rid of dirt and gunk that slows everything down. It means repairing what's broken so that it works again, replacing things that can't be repaired, or simplifying such that a thing isn't necessary at all. It's about relieving psychological, spiritual, ideological, and physical congestion.

The foremost Flow Expert I know of is Paul Akers, CEO of Fastcap and author of [2-Second Lean](#). I read his book late last year and loved it. I had actually been praying for encouragement, and for me Paul and his work were definitely answers to prayer.

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Total Relaxation. I believe that all of this – Composure, Real Relationships, Engagement, Enthusiasm, and Flow – lead to Total Relaxation, the kind of relaxation that comes from the satisfaction of realized hope.

You know, there's a hip school of thought out there that says we should not expect anything. Expect nothing, and you'll never be disappointed, and you will be pleasantly surprised. Have you ever heard of it?

I don't know about that. I smell a rat. My feeling is that it's a disingenuous ruse designed to enable the mischief of licentious, abusive scoundrels. Imagine, if you were an abusive person, how it'd be to surround yourself with people who had no expectations. You could abuse them all you wanted with no consequences; you'd be like a kid in a candy store, and they'd be your doormats, your tools, and you could have your way with them.

No . . . I see through it, and I don't accept it. I think people grow brain tumors and suffer sundry other autoimmune disorders trying to stuff such unworkable notions into their heads. Since it doesn't work, mind and body self-destruct from the stress of trying.

Indeed, Proverbs 13:12 says that deferred hope makes the heart sick, while fulfilled desire is the tree of life.

But this idea, of not having expectations . . . I suppose it's another obstacle to my work . . . I mean, would one who really believes that be much interested in setting goals and pursuing them? Of course not.

I say recognize it as the self-defeating, self-destructive nonsense that it is, define your expectations, set your goals, and pursue them with a whole heart, recognizing that having goals is not enough; you must also have Composure, Real Relationships, Engagement, Enthusiasm, and Flow; and looking forward to the Total Relaxation you'll enjoy on the other side from having realized your hopes.

I'm here to help you do it.

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The Half-Full Glass. Optimism or Pessimism? Is the glass half-full, or half-empty? Let's all pretend we're Optimists because we all know that's what we "should" be . . . that's what "the good people" are . . . we all know "half full" is the "right answer." Yes, let us all pretend that we are optimists.

Again, in [Zero to One](#), Peter Thiel wrote about this. In his book he asserts that since 1982 our culture has been characterized by "indefinite optimism" - which, he asserts, isn't really optimism at all. In so many words, he points out how **real** optimism is **definite**. In other words, it entails expectations.

I've been thinking a lot about this, too, because we live in an imperfect world . . . every day, both personally and professionally, we're faced with flaws, mistakes, and disappointments. What of them? So what?

Mulling this over, I've come to realize that the half-empty or half-full glass isn't about optimism or pessimism at all. It's about habits. To habitual consumers, the glass appears half-empty because they're in the habit of consuming, of emptying things. To habitual producers, the glass appears half-full because they're in the habit of filling and replenishing things. So your perspective doesn't depend so much on your optimism or pessimism. It depends on your habits.

It is possible, you know, to be an optimistic consumer and a pessimistic producer. But the consumer still consumes, and the producer still produces, and it is their habits, more than their outlooks, that determine how they see the glass, and by association, their futures.

So the good news is, we can all stop pretending that we're optimists or that optimism is necessary to be goal-oriented, and shift our focus to our habits. Get in the habit of producing, of replenishing, and both your feelings and your outlook, and most importantly your **economy**, will follow.

All of this reminds me of Psalm 126:5-6: "Those who sow with tears will reap with songs of joy. Those who go out weeping, carrying seed to sow, will return with songs of joy, carrying sheaves with them."

So it really doesn't matter how you feel or whether you're an optimist. Even if you weep while you're doing it, what matters is what you **do**. Don't let tears prevent you from sowing. Sow anyway. Expect that bountiful harvest based not on indefinite optimism or vain hopes, but based solidly on **deeds**.

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Making End\$ Meet News

The HWD Suite of Productivity & Project Management Applications. 2015 was an amazing year. On one client's request in late 2014, I created a spreadsheet solution that I then migrated to a cloud-hosted, scalable, mobile-friendly, relational database platform. [If you'd like to know more of the story, you can read about it here.](#)

Now that one clunky spreadsheet has expanded into a whole suite of highly customizable productivity and project management solutions for small single-phase jobs, large multi-phase projects, architects, general contractors, web design firms, real estate salespeople, and real estate investors.

Besides supporting growth, what's really exciting about it is that it is so thorough and timely that it helps business people understand and influence their economic past, present, and future in a way that conventional accounting simply can't.

This year and beyond, I am looking forward to sharing it far & wide. Getting the word out about it and putting it to work will be pretty much my singular focus for the foreseeable future, and I expect that all of my traditional services, what I've been doing for the past twenty years, will flow naturally with it.

To arrange a demo for yourself or anyone you may know, [please contact me.](#)

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Time Management. Having discovered a slick cloud-hosted, scalable, mobile-friendly relational database application development platform for creating the HWD suite, working from a hardcopy system I had previously invented & used many years ago, I took the opportunity to use it to create a Time Management application as well, that can be used either as a stand-alone tool, or can be added to any of the other applications.

I don't know about you, but from my perspective, in many, many cases social media has been a huge waste of time, a source of profound distraction. With its choppy news feed, it has made scatterbrains of us all, seriously diluted our focus, and hampered our productivity. Having a way to be accountable for our time, both to ourselves and to others, goes a long way toward mitigating that distraction, regaining control over our time and attention, sharpening focus and improving productivity.

If any of this resonates with you, I sure encourage you to [check out the app](#) and [contact me.](#)

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Real Estate. Last May, on a referral from a former client, a real estate broker called asking me to come to their office and help their agents be more successful. In response, at the same time that I was developing the HWD suite of applications, I also studied best tools and practices in the real estate field and discovered a huge need for my skills, tools, and personality type. I developed a couple of applications – one for [salespeople](#) and another for [investors](#) – and created a [survey](#) which I used to discover excellent applications made by others as well.

With this knowledge, tools, and expertise, I'm now strongly positioned to benefit many people in the industry, both near and far, and I'm really looking forward to doing it.

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Multiple Projects. In the middle of January, just last month, in response to a client who wanted most of his investments to be in real estate versus conventional stock and bond mutual funds, I developed a spreadsheet template that foresees the cash flows and equity arising from multiple real estate investment projects. The trick was in setting it up so that assumptions could be easily changed, especially with respect to timing and interest rates, and in reflecting that with multiple projects, equity from earlier projects is commonly used to finance the later ones.

If you don't do it right, it can become a real train wreck; and if you do, you can wind up with a very, very happy

ending. It's all about planning and foresight, and this tool makes it really easy, accompanied with the right expertise. To learn more about it, [click here and look for "multi-project.xls" in the right margin](#).

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Book Reviews. When I read a book, I really dig in; I don't just skim it. I scribble, I tab, and annotate. If it's a good book, I devour and use it, and refer back to it regularly. For example, with [Millionaire Real Estate Investor](#) I took [28 pages of notes](#) and built a computer application.

To see all the books I've read and reviewed lately, including the notes I've taken, [click here](#).

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So, there ya go: nine pages of news. Now you're up to date, and if you read all of this, I thank you very much for your time and attention.

Perhaps there's something in here that addresses some needs in your situation. If so, I sure hope you'll reach out. I'm here to help.

Thanks again, and please accept my best wishes for a prosperous, happy 2016 and beyond.

Kind regards,

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