

101 Reasons to Love a Recession

By Ernie J. Zelinski
Author of the International Bestseller
How to Retire Happy, Wild, and Free



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Introduction

A recession is presently upon us, which means fewer corporate jobs and sinking consumer confidence. But a recession is not all bad, trust me. Many of us have lived through several recessions and come out of them better individuals.

Sure, the latest recession has hit me economically on several fronts. My international bestselling book *How to Retire Happy, Wild, and Free* has seen somewhat of a drop in sales simply because house prices have tanked dramatically and many baby boomers are now delaying retirement. This has impacted my income. I am also a little poorer due to losses of around \$40,000 in my retirement portfolio.

The way I see it, being an optimist during great economic times doesn't count. You get to demonstrate your optimism and creativity during truly bad times. Hopefully you have prepared yourself for this recession and are now looking for ways to profit from it instead of falling victim to it.

No doubt, the fallout — both good and not so good — from this economic crisis will continue for years to come. In this e-book I am focusing on the good.

Have a happy and prosperous recession — because millions of creative and optimistic individuals will!

Following are 101 reasons to love a recession:

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Reason #1

If you have been obsessed about keeping up with the Joneses — and the Joneses just lost everything they had due to the recession — you don't have to work all that hard anymore to keep up with those greedy, screwed-up Joneses.



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Reason #2

A recession is the kind of thing that could encourage more people to lead a wholesome life. As U.S. Treasury Secretary Andrew Mellon said in the disastrous aftermath of the 1929 crash and ensuing Great Depression: “High costs of living and high living will come down. People will work harder, live a more moral life.” Hey, these things can happen again!



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Reason #3

Musicians are often inspired by tough times — so some new great heartfelt ballads topping the charts are likely to be among the beneficial side-effects of the slumping economy.



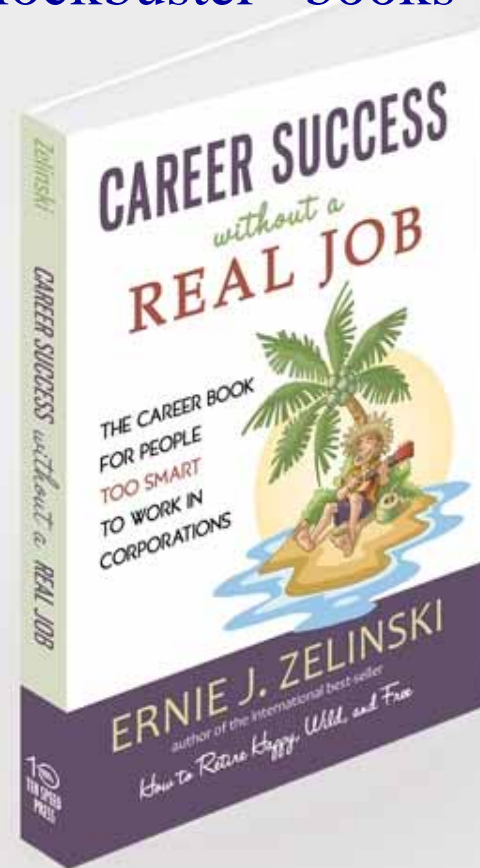
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Reason #4

There are also many blockbuster books released during a recession.



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Reason #5

The crash of the subprime mortgage industry should have taught the tapped-out bankers and financiers an important lesson once voiced by Oliver Goldsmith: “Those who lack money when they come to borrow will also lack money when they come to pay.”



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Reason #6

Not since Attila the Hun swept through Europe leaving many years of economic and social devastation have we seen such a big socio-economic mess. In the midst of it all don't freak out, however — even if you got laid off. Career experts say getting laid off can be nerve-racking, but it can also be a chance for reinvention. With careful planning and a clear head, you can use the period of adjustment to create a career in a new field and develop new skills.

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Reason #7

The losses that you experienced in your retirement portfolio should give you a very important lesson about how not to invest your money in the future. Thank the universe for this. Indeed, the bigger the loss — the bigger and the better the lesson.



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Reason #8

If you an environmentalist, you will be happy to hear that the recession means that the bottled water fad may fade to a memory as financially tapped out people discover that a reasonable facsimile comes free from the tap.



tap
water
is, on
average,
500 times
cheaper than
bottled water.*
**boycott the
bottle.**

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Reason #9

The kind of thing you hate to see after taking the pains for so many years to lead a good and honest life is people who work less than you but enjoy a higher standard of living due to the easy credit they have used and the money they have borrowed at artificially low interest rates sanctioned by blokes such as Alan Greenspan. So it's kind of nice to see the financed-to-the-hilt people come crashing down. They are now getting exactly what they deserve — even though they are too hard-headed and hair-brained to realize it.

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Reason #10

As a person who has saved and placed most of your savings in safe and responsible investments, you can feel morally and mentally superior to the debtors of this world as well as the dumb asses who placed 100 percent of their savings in equities, mutual funds, and real estate.



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Reason #11

As oversized contentious dream homes have become mortgage-heavy nightmares to many Americans, we get to learn this important lesson from *Life's Secret Guide to Happiness*: “Why waste so much time, energy, and money trying to buy the biggest house that your credit rating will allow? Truth be known, a small house can hold as much happiness as a large one. Sometimes it will hold even more.” If more people had realized this, the housing mess in the U.S. wouldn't have happened.



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Reason #12

Provided you look for it, there is a silver lining in every cloud — regardless of how dark the cloud. According to an old Chinese proverb, “My house burnt down, but now I can see the moon.” So if your house burnt down — and it was financed by subprime — you had no equity in it anyway. What’s more, you can now see the moon at no cost to you. Enjoy!



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Reason #13

Alan Greenspan, who headed the American central bank for over 18 years, recently claimed that the current financial crisis is a “once-in-a-century credit tsunami.” Isn’t it just wonderful that you get to experience such a rare phenomenon? To be sure, today’s crisis makes for tomorrow’s interesting story. If you are in your teens or twenties, today’s financial calamity will be an interesting tale to tell your grandchildren 50 years from now. According to Greenspan, you shouldn’t see another chaotic financial mess like this for 100 years or more.

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Reason #14

If you are a socialist at heart, the recession is your time to dance in the streets and run down capitalism. (But do remember the old Polish proverb: “Under capitalism man exploits man — under socialism the reverse is true.”)



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Reason #15

Finally a return to sanity. An economic downturn teaches you that there are a lot of things that you can do without — such as \$175 socks — and still be happy. Besides, you could never find those expensive socks anyway due to all the expensive and useless crap that you have accumulated.



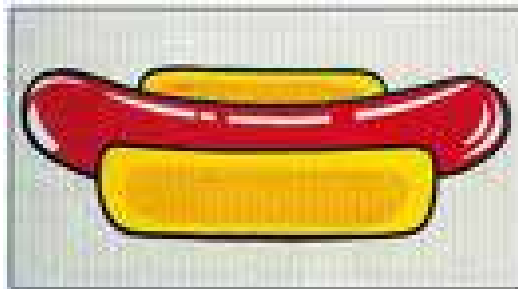
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Reason #16

During an economic downturn you get to eat more hot dogs — and if you love hot dogs, this is a great thing. The same applies to SPAM.



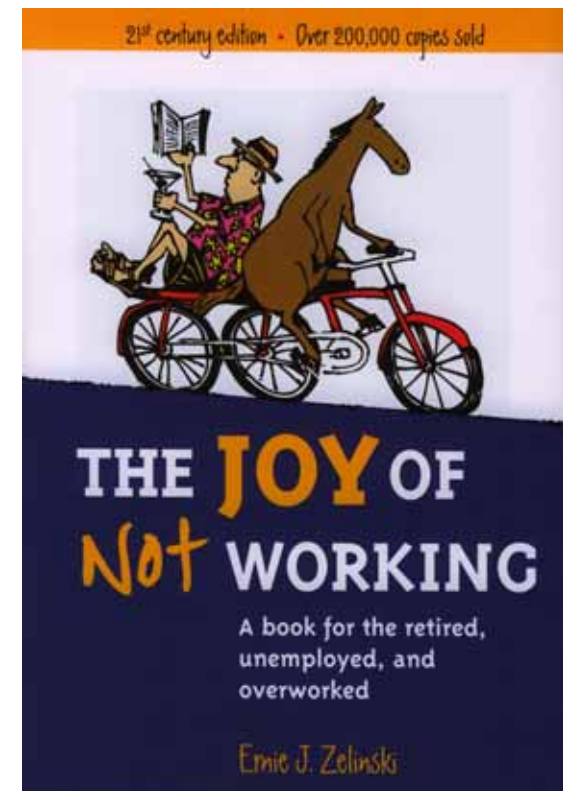
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Reason #17

With the economy in recession, and less work to do, workaholics may finally awaken to the joys of working only six or eight hours a day. They may even read the bestseller *The Joy of Not Working* and learn how to really live — the way life was meant to be lived.



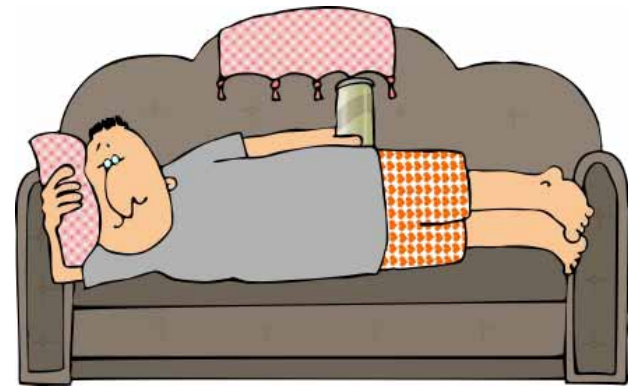
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Reason #18

If you have just got fired due to the recession, count your blessings: When is the last time that you did not have to worry about getting up in the morning to go to work? (Even more on the bright side, you can get up at the crack of noon.)



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Reason #19

The downturn has proven that the economy creates and maintains its own rules — that hardly any economist or banker understands. The good news is that outlandish wishful thinking about “the new super economy” and “perpetual growth” advocated by Harvard and Yale educated boneheads gets put to rest for good. (Ever wonder how so many highly educated people can be so stupid?)



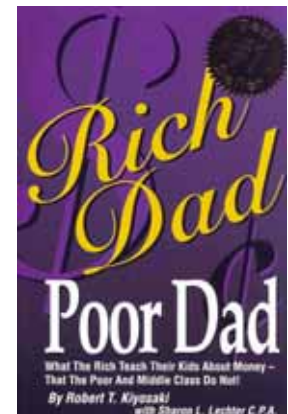
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Reason #20

Myriad false and irrational beliefs that have accumulated during the illusionary economic boom — such as the moronic belief in ever increasing house prices — will effectively get purged during this recession, at least for a decade or two. This housing bust also proves that author Robert Kiyosaki was so right when he pointed out in his bestseller *Rich Dad, Poor Dad* that a house is not an asset — it's essentially a liability.



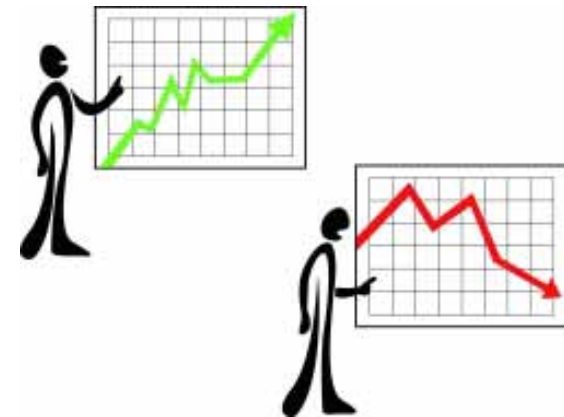
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Reason #21

A big factor in the recent booming house prices was speculators who would buy homes and flip them as fast as possible for a profit, further fueling higher prices. Many of them, however, were the first to get caught in the downturn and loose their shirts. This is so cool, wouldn't you say?



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Reason #22

Lucky you! Because during the boom times you spent all the money that you earned — and even more that you borrowed from anyone who would lend it to you — you did not have any money available to invest in stocks and real estate that you would have lost by now anyway.



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Reason #23

Most of us enjoy seeing the high flying participants of the global economy in the three formerly excessively profitable sectors — real estate, banking, and stock investment — that got us into this messy “once-in-a-century credit crisis” being laid in their rightful place as the three stooges of the global economy.



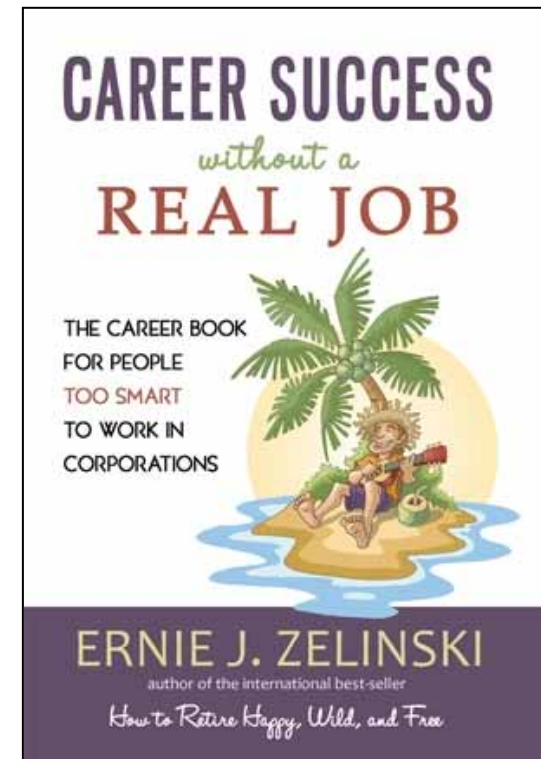
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Reason #24

Being unemployed during a recession is an opportune time to get back to nature by spending more time in your backyard. As someone once said, “Unemployment is capitalism’s way of telling you to plant a garden.” But if gardening is not your thing, you can spend time reading *Career Success Without a Real Job* and be inspired to do your own thing and make a good living at it.



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Reason #25

If you are searching for a home, you are no longer encountering a housing market on steroids fueled by shirtless subprime mortgage holders who could barely afford a down payment on a free meal at the best of times. This means that you are going to purchase a home for a reasonable price — possibly even a bargain. This is the way it should be given that you are a saver and should be rewarded handsomely for this. May I be the first to support you fully for this.



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Reason #26

As is to be expected, some people will have a big bug up their ass about your profiting from the recession — but that's their problem and not yours. They surely did not care about you and me when we had our own financial downturns during the recessions of the early 1980s and the early 1990s — did they?



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Reason #27

When you file for bankruptcy this time, you will have set a new record that no else can match. Finally, you will have made *The Guinness Book of World Records*. May I be the first one to congratulate you on this fascinating accomplishment even though bills still keep coming into your mailbox faster than you can rip them up.



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Reason #28

Because you have proven yourself as the ultimate basket case of personal finance, you may be chosen to star in a documentary as an example of what people should avoid becoming. Hey, bad publicity is better than none.



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Reason #29

We are supposed to be suffering one of the greatest financial panics of all time. Sure, that sucks, and for some people it sucks big time. But relative to what? Keep in mind that your suffering is something you choose. Experience it fully — this will allow you to achieve personal growth and higher consciousness.



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Reason #30

A recession may jar your brain into new ways of thinking after being brainwashed by society and the media for so long. Indeed, new perspectives on living are usually fostered when people have more time to reflect and reassess the true meaning of life.



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Reason #31

You can now prove the errors of the mythology of the free market philosophy advanced by the rich and powerful and take joy in publicly humiliating them as first-class idiots who had a big part to play in the severe downturn in the stock market and the economy.



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Reason #32

A recession may force you to stop having \$100 facials and at the same time make you realize that your skin looks exactly the same whether you have a facial or don't have one.



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Reason #33

Henry David Thoreau advocated that “Simplicity, simplicity, simplicity!” is the key to a happy life. Due to your losing your 3,500 square foot home to a subprime foreclosure, you can now move into a one-room basement suite or a small deserted island and “simplify, simplify, simplify” your affairs — and lead a much happier life.



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Reason #34

With the rest of society toning down their financial madness, it will be easier for you to free yourself from money's secret tyranny. It's about time that you learned how to control money instead of it controlling you.



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Reason #35

The economic downturn will confirm that many of your male friends who were spending money on seductive women like there was no tomorrow (and who found out that there, in fact, is a tomorrow) were mentally arrested — just like you figured they were all along.



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Reason #36

Given that people generally appreciate the worth of something if they have to save and sacrifice and work hard to purchase it, a credit crisis will give people the opportunity to really appreciate something they acquire — simply because they will have had to wait so long before they finally get it.



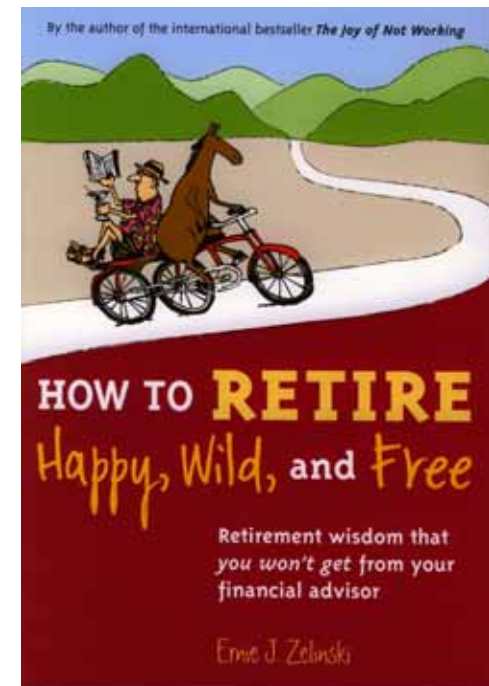
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Reason #37

You may get laid off and finally decide to retire — which you should have done long ago. Lean back with your copy of *How to Retire Happy, Wild, and Free* and care not what happens. Retirement is the beginning of life — not the end.



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Reason #38

The Declaration of Independence provides every American with the right of the pursuit of happiness. Problem is, most Americans have been pursuing happiness madly through money. The more they have desperately pursued happiness this way, the more elusive it has become. With a recession at hand, more Americans will realize that the way to happiness is to slow down and let it catch up with them.

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Reason #39

The economic downturn should have taught you that if you inherited your mother's ability to spend money — and your father's inability to make it — you should put to rest the talent that you inherited from your mother. At the same time you should try to overcome the shortcomings that your bum-of-a-dad passed on to you.



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Reason #40

You don't have to buy that new couch for your house because you will likely be losing the house to foreclosure on the subprime mortgage that you were foolish enough to get. This is a good lesson for you given that you thought you deserved a \$400,000 house with nothing down while earning a wage of \$10 an hour. Fact is, you were just as greedy as the bankers offering these loans, weren't you? As *Newsweek* magazine recently stated in their cover story, "The whole country [including you] has been complicit in a great fraud."

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Reason #41

On the other hand, if you have got a lot of savings in cash, the good news is that you will be able to swoop in like a vulture and take advantage of foreclosed home repossessions — the bad news is that you and all the other so-called opportunists are truly evil.



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Reason #42

There are way more and better deals for travel vacations because fewer people are traveling. Better still, when you are, in fact, traveling, there is much less of a chance of some fat guy sitting beside you in the airplane — fighting with you for the armrest.



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Reason #42

Expensive wine once again is affordable only by the truly rich. This is a good thing given that you will no longer have to subject yourself to stress and anxiety purchasing and selecting over-priced wines that add nothing to the experience of a meal. Cheers. Have a drink on me.



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Reason #44

You will no longer have to feel cheap ordering the house red wine at a restaurant given that there will be few other patrons around in the relatively empty restaurants to see you drinking it.



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Reason #45

One of the main benefits of an economic downturn is that it acts like detox therapy for people intoxicated with credit and over consumption. Better still, a recession will get many people to realize that spending a lot of money during the boom times got them trapped into thinking they were having a good time — when all they were doing was making fools of themselves by spending a lot of money on a bunch of useless crap that didn't add anything to their happiness.

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Reason #46

With the perverse world of U.S. mortgage financing coming to an end, you as a bankrupt real estate agent can reinvent yourself as a prosperous foreclosure specialist.



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Reason #47

You get to read what other people have to say about the benefits of a recession, such as the five upsides to a recession by Dilbert cartoonist Scott Adams:

- Gas is a lot cheaper.
- Bargains abound.
- The lines seem shorter.
- America is feeling a lot less arrogant.
- Traffic isn't so bad.

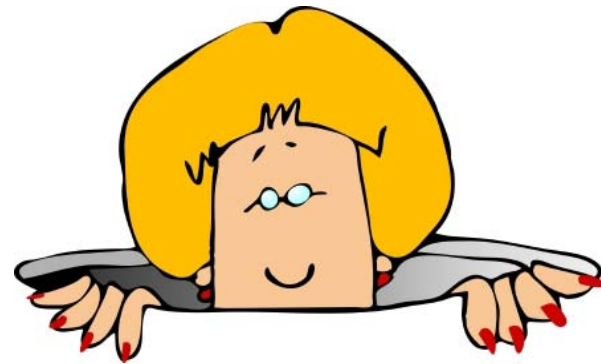
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Reason #48

Two debt collectors and an IRS agent appearing on your doorstep at the same time will explode the myth forever that no one knows you when you are down and out.



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Reason #49

True that a recession may lead to deflation. Contrary to what politicians and economists tell you, however, deflation is not all that bad. As *U.S. News & World Report* recently reported, “The prospect of short-term deflation has silver linings, particularly for retirees who are not worried about losing a job and have access to Social Security.” For the record, *U.S. News & World Report* gave 5 important reasons why recession-induced deflation is good for retirees.

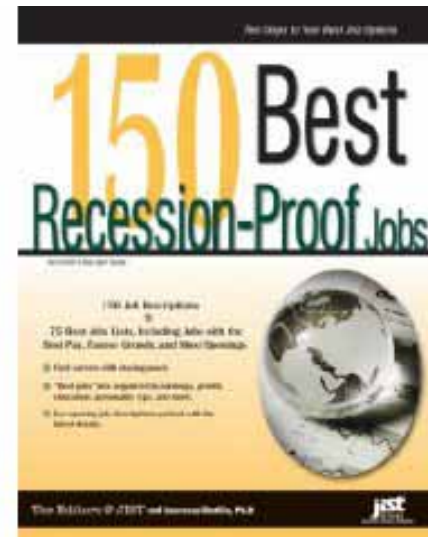
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Reason #50

If you are debt collector, your job security has markedly increased. Ditto for shoemaker. Ditto for career outplacement consultant.



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Reason #51

Due to your great sense of humor, you can't help seeing the funny stuff that has transpired during the economic crisis such as Alan Greenspan claiming that this is a "once-in-a-century credit tsunami." Of course, this is another sign that you are dealing with someone who doesn't want to admit that he has made a giant mistake or two.



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Reason #52

More funny stuff: Alan Greenspan in Toronto commenting about the economy to a reporter with the *National Post*: “We are not in free fall, but something fairly close to it.” This is like saying, “It’s not black out there but there doesn’t appear to be anything that much darker — aside from hell, maybe.”



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Reason #53

A recession can make people more humble — particularly the majority of baby boomers whose shallow egos and identities are tied entirely to their jobs, high incomes, and material possessions. (Quite a pathetic group, wouldn't you say?) Hopefully, the recession will help them develop some true character based on traits with a lot more substance — such as integrity, resourcefulness, and self-sufficiency.

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Reason #54

The economic downturn and stock market crash prove that your favorite money guru Suze Orman was right when she said, “It’s better to do nothing with your money than something you don’t understand.”



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Reason #55

In Alberta, Canada, where the oilsands boom was causing a lot of harm to the environment and the social well-being of residents, the global economic crunch has ended the turmoil. Indeed, the bear market in a period of months accomplished what former Premier Peter Lougheed, the Pembina Institute, and environmentalists have lobbied for years — the end of the insane pace of expansion in the oilsands. Perhaps this will also get a lot of redneck misfits (who recklessly drive their grossly oversized pickup trucks and ruin the streets) going back to the provinces where they came from. Good riddance!

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Reason #56

Cocaine use is sure to go down among the formerly rich and famous simply because they can't afford it anymore. In this vein Robin Williams once remarked, "Cocaine is God's way of telling you that you have too much money."



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Reason #57

Due to the credit crunch, perhaps we will see an end to those advertisements offering no down payment and no monthly payments for two years, and then 30 months to pay. *Mad* magazine once proclaimed, “The only reason a great many American families don’t own an elephant is that they have never been offered an elephant for nothing down and easy weekly payments.”

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Reason #58

If you hate paying income tax, thank God for the recession, during which you should have to pay much less income tax due to less income from your employment. Better still, you may also get a big tax break for the big loss in your securities.



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Reason #59

Instead of securities, you get to call your stocks and other investments “insecurities.” Just as important, instead of calling the people who sold you those crap investments “financial advisors,” you get to call them “money morons.”



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Reason #60

With less overtime pay, you won't be able to buy the snow blower that you intended to buy on credit which means that you will continue to put color in your cheeks when shoveling snow in the harsh cold. Even more important, you won't get any fatter than you already are. (You truly are a lard ass, aren't you?)



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Reason #61

As a person who has always preferred renting your accommodations rather than buying, you have to admit that you are getting quite a bit of perverse pleasure from having a lot of cash in the bank while seeing house prices crash — particularly of home owners who bought at the height of the market and told you at the time what a moron you were to be “throwing your money away by renting instead of buying.”

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Reason #62

Living within one's means could become trendy and fashionable, and if this is something you have done all your life, you can claim that you were a forerunner of this little known phenomenon. Moreover, with your expertise in this area, you can write a book or start a website and actually increase your wealth significantly during a recession — proving again that there is opportunity in adversity.

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Reason #63

If you find yourself unemployed, you get to appreciate one of life's great pleasures — lots of time on your hands.



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Reason #64

More humor to be seen in this economic mess: The old adage says, “What is good for General Motors is good for America.” Of course, it is good for G.M. to wind up bankrupt. Ditto America. Both entities may learn how to be more humble, how to discard their useless and outdated ways of thinking, and perhaps how to be much more innovative and much more responsible in the future.

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Reason #65

“Little minds are tamed and subdued by misfortune,” stated Washington Irving, “but great minds rise above them.” This means that the misfortune that you have suffered due to the recession has given you an opportunity to prove to the world that you are the great mind that you think you are.



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Reason #66

You will awaken to the fact that the \$45 running shoes that you purchased during this recession last just as long as the \$295 running shoes that you bought during the boom times. (Incidentally, when you purchased those \$295 running shoes, did they see you coming — or did you phone them first?)



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Reason #67

If you don't like noisy restaurants, you are in luck. With the cratering of the North American home market and no appreciating house prices for people to brag about, the tables that are occupied next to you in restaurants that you frequent will be relatively silent — because the shallow baby boomers won't have anything engaging to talk about.

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Reason #68

If you are one of those screwed-up economists who helped cause this financial mess with your voodoo theories — such as increasing personal debt can go on forever — you can just write this off as an “experiment that didn’t work” and proceed on to a new, different, and more exciting hair-brain economic theory to test on the common folk and peasants. Be clear, however, that there are many common-sense people who will still see you for what you truly are — a highly educated person who adds no value to the economy.

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Reason #69

Buy high, sell low — you really rode this financial trend right into the toilet, didn't you. On the plus side, however, there is another important lesson that you get to learn during an economic downturn: “The main purpose of the stock market is to make fools of as many people as possible.” You also get to find out, as someone once said, “that the only way to make a killing on Wall Street is to shoot your stockbroker.”

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Reason #70

A recession is an opportunity to do things that you couldn't do before. Working long hours can be rewarding, without doubt, but so can goofing off and enjoying life. As they say in Spain, "How nice it is to do nothing all day and then rest afterward."



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Reason #71

You have to admit that there is at least a bit of pleasure gained from hearing that many greedy bankers and other investment “experts” are being laid off and losing fortunes. Some may even have to go to jail. In this regard, R. M. Huber once said, “The suffering of the rich is among the sweetest pleasures of the poor.”



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Reason #72

You no longer have to worry about being laid off and how you are going to break the news to your spouse because you have already been laid off and your spouse has already left you.



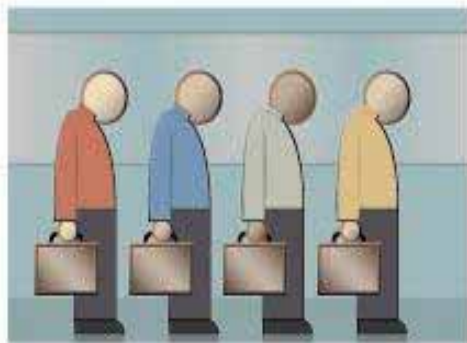
101 Reasons to Love a Recession

by Ernie J. Zelinski



Reason #73

If you never had any investments, you will not have lost any money because of the stock market crash. Psychiatrists confirm that you are much better off psychologically than the people who had a fortune and lost it all. Come on, at least shed a tear for the poor ex-rich guys.



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Reason #74

You have more time to find joy in the finer things in life — such as relaxing on your sailboat with your computer while reading this silly e-book.



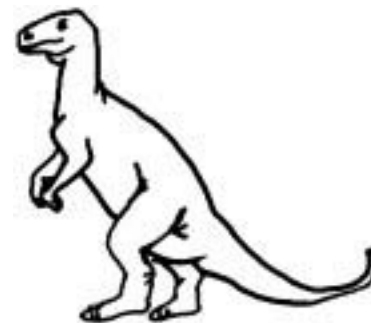
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Reason #75

North America may lose General Motors, Chrysler, Nortel, and many other big companies. But as former Bank of Canada Governor David Dodge told a reporter with *The Globe and Mail*, “That’s what recessions are all about. They clean out the dinosaurs.”



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Reason #76

If you are a productive and valuable employee in the eyes of your employer, a recession will likely purge your office of the deadbeat employees. In buoyant times, whiny, difficult, incompetent, and obnoxious employees are often tolerated but, the minute the going gets tough, they are the first to be axed. It's about time that those unproductive slackers were shown the door by the boss.



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Reason #77

More people will become unemployed which gives them more experience handling leisure time. This makes them better prepared all the leisure time they will have in their retirement years. Of course, they may now have to retire in their 80s or 90s instead of their 60s.



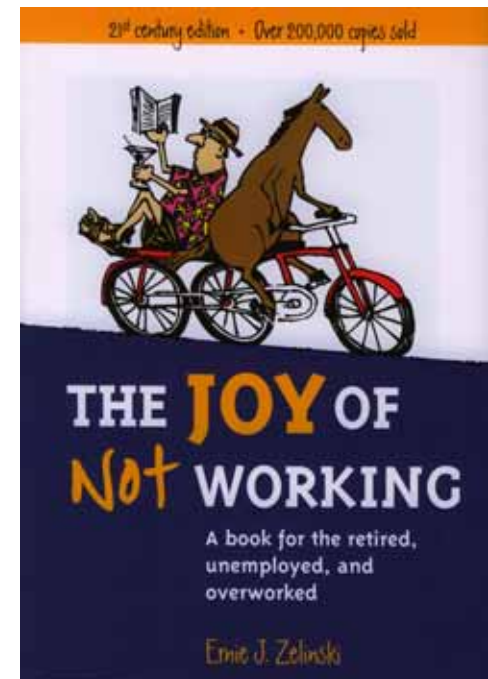
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Reason #78

Individuals who have always wanted to be an author may create a business opportunity by writing an inspirational book such as *The Joy of Not Working*, written during the recession of 1991, which became an international bestseller that still sells well today. An even bigger benefit to the author was the satisfaction of receiving many letters from readers who told him how the book helped them happily deal with a recession.



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Reason #79

Whether he wants to or not, your lazy husband will now have to return all those thousands of empties stacked up in your garage so that he can have some beer money. Moreover, if things get really bad, your lazy husband will get to find out whether shoplifting is as exciting as it used to be when he was a kid.



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Reason #80

The recession is a time to find out if you really married the focused, driven, world-beater that you thought you married. If the bills aren't paid and the house is about to be repossessed, you haven't.



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Reason #81

Sure, you may be finding out the hard way that your parents were right when they advised you about how to handle money and not to buy anything on credit. But look at the positive side. As always, you got to do something that went against their advice. This has always given you a lot of perverse pleasure regardless of the consequences.



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Reason #82

Less income means that your friends and you won't be able to afford the tickets for a visit to your local art gallery. What a relief! No more time wasted walking and discussing works of art that have no real meaning in the first place.



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Reason #83

There will be fewer SUVs (the abbreviation stands for Stupid Unexplained Vehicles) on the road. This should make a lot of individuals happy — particularly those who hate SUVs and own MGBs.



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Reason #84

You don't have to spend a lot of aggravating time shopping for Christmas gifts for your friends and relatives simply because you don't have the funds to buy the gifts. This means more time for yoga. Life is good, isn't it?



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Reason #85

As reported in *The Globe and Mail*, “If the recession is making you sick, take comfort: Your doctor is more likely to stick around to look after you.” Fact is, doctors are poor savers and incompetent investors at the best of times. With the economic downturn, many doctors are now so broke that they can’t afford to retire. Their loss is your gain. Many doctors will be sticking around looking after you a lot longer than they had anticipated, some until they are so old that they drop dead on the job.

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Reason #86

A severe recession may get more people believing in God and the Devil again — no doubt some will want to blame the recession on the former and others will want to blame it on the latter.



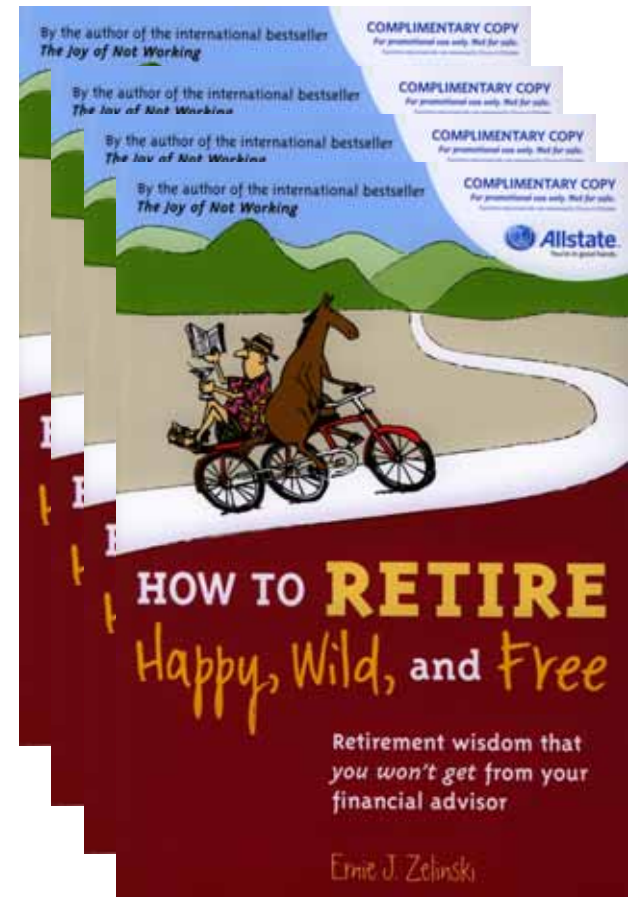
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Reason #87

If you retire early due to the economy, you can follow the valuable principles in *How to Retire Happy, Wild, and Free* and live a much happier life than the working drones of this world. (Companies such as Allstate Financial have purchased thousands of copies of this inspirational book for employees and clients to help them make retirement the best time of their lives.)



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Reason #88

If you are a Marxist, a severe recession is the ideal time to promote Marxism and to run down capitalism, at the same time helping to snuff out an era of ideological illogic and unconscionable greed.



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Reason #89

A recession and severe economic downturn gets you to learn this very important lesson: Never pay the slightest attention to what a company president ever says about his company's stock.



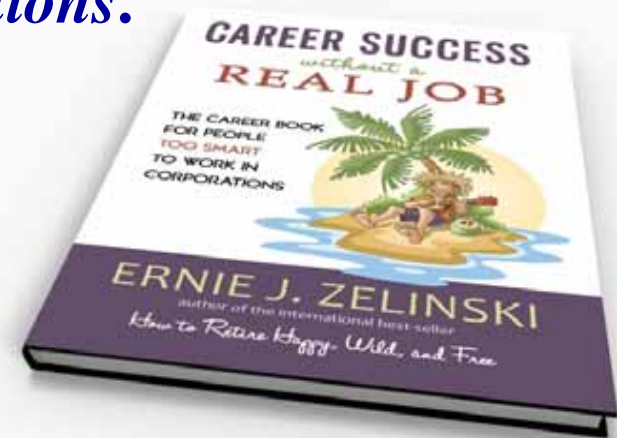
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Reason #90

A recession is a great time to catch up on your napping that you missed out on during the boom times. It is also a good time to try and re-invent your career to something a lot more recession-proof. For some great recession-proof jobs, read *Career Success Without a Real Job: The Career Book for People Too Smart to Work in Corporations.*



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Reason #91

You finally get to prove to your friends that your balanced investment portfolio of lottery tickets, empty beer bottles, and a rock collection is worth just as much as their balanced investment portfolios of stocks, real estate, and mutual funds. In the same vein, you can now claim that your trusty-but-rusty 1994 Dodge Neon is worth more than most of your baby-boomer friends' retirement portfolios.

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Reason #92

Number 1 on the list of things that irritate the responsible and productive individuals of this world is the sense of entitlement that has gripped a lot of North Americans. The recession will bring more reality to the people suffering from the world-owes-me-a-living syndrome when they finally realize that the creative and productive individuals are not willing to look after the uncreative and unproductive blokes.



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Reason #93

If you run a successful business, you can now refuse to provide products or services to your “customers from hell” — simply because they ain’t paying you anyway.



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Reason #94

You may be thinking that this present big-time economic crisis is one big-time cosmic joke. It is! Have a good laugh — compliments of the universe.



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Reason #95

Given that financial problems are the cause of many divorces, a recession will put your “happy marriage” to the test to see if it really is that happy — and whether it can survive. According to some spiritual writers, if it doesn’t survive, it was never meant to be anyway.



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Reason #95

At cocktail parties people used to brag about how much money they made from their investments. Today at some cocktail parties people brag about how much money they lost. This means that you can be the big cheese — telling others how you squandered a huge fortune in the stock market.



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Reason #96

If you find yourself unemployed, a recession is a great time to create your own job or start one of many businesses to help the economy. This is a time to finally shut up about how much you know and show the world with action that you really know something that can make a difference in this world. Isn't this the kind of bravado that Americans are known for?



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Reason #97

A recession gives you more time to slow down, reflect, and consider the wisdom of other people. For instance, Michael Pritchard once said, “No matter how rich you become, how famous or powerful, when you die the size of your funeral will still pretty much depend on the weather.” Your slowing down, in fact, may help prevent a heart attack that you would otherwise have gotten by working too hard.



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Reason #98

An economic downturn creates several upsides involving food:

- Some new delicious dishes are born. Indeed, some of the great eats we enjoy today such as pizza and stew were created during economic downturns.
- Food quality improves in cafes because only the ones serving high quality cuisine at great prices survive.
- People who don't know how to cook learn how to do so simply because they can no longer afford to eat in restaurants all the time.

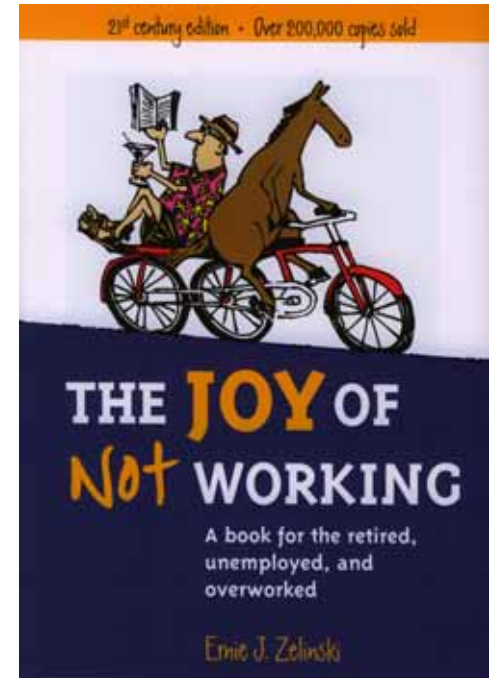
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Reason #99

You may end up losing your job, and find a year or two later, that losing your job was the best thing that ever happened to you. Indeed, the international bestselling book *The Joy of Not Working* (published in 17 foreign languages) cites many people — including the author — who have experienced great prosperity, both mentally and financially, after being axed or laid off. Bravo for recessions.



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Reason #100

A good, old-fashioned, hard-knocking recession will get you to realize that careers, money, and possessions are all okay in their little own ways. But, flat out — great friends help you get through the tough times!



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Reason #101

Above all, the severe downturn in the U.S. financial system undeniably proves that legendary country singer Willie Nelson — or even you — could have done just as good of a job managing the financial affairs of the United States as George Bush, Alan Greenspan, and Ben Bernanke have done.



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There Are More!

Check out the [Love a Recession](http://www.lovearecession.com) Website for many more ways on how you can benefit from a recession.



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About the Author

Ernie J. Zelinski is the author of the international bestsellers *How to Retire Happy, Wild, and Free* (over 100,000 copies sold and published in 7 foreign languages) and *The Joy of Not Working* (over 225,000 copies sold and published in 17 foreign languages). Ernie's latest book is the unconventional *Career Success Without a Real Job*. Ernie has negotiated 101 book deals with publishers in 27 countries for his various creative works — which have now sold over 600,000 copies. Ernie speaks on the topics of early retirement, entrepreneurship, and creativity. The Turkish Society for Quality recently spent over \$20,000 to have Ernie speak about *The Joy of Not Working* to 2,000 executives and scholars attending its 17th annual convention in Istanbul. Contact Ernie Zelinski at vip-books@telus.net.



