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## UNCERTAIN FINANCIAL FUTURE

### *Interview with Karl*

**Karl:** I've had situations in my life where I've had power turned off. I've had debt collectors knocking at the door and it hasn't been pleasant. Sometimes you think if you pop your head under the doona, it'll all go away but to me action cures fear. And if you're on the field, in the game, then you've got a chance.

**Celia:** I'm Celia Fielke, and this is messages of hope. COVID has really shaken things up over the last year. We've lost jobs or we are on less income and the future is still uncertain for many people. So, what do you do when you don't know what the future holds? My guest today is Karl who was made redundant just before COVID hit. Not a great time to look for a new job, especially at 62. But that's not the first time Karl's faced big challenges in his life. That looked pretty hopeless.

**Karl:** I had esophageal cancer. I was diagnosed when I was 44 and the prognosis for esophageal cancer is not real flash. There was a real prospect that I might not come through it. I kind of set myself three goals:

- to walk to the lamp post from the front door, which is about 50 meters
- to have Christmas lunch with the family
- and to sing in the choir and do the Christmas reading

They might be insignificant milestones to someone observing from the outside. But to me they were all signifiers that, "Okay, you're here, the journey is going to be long, it's going to be tough but at least you can make the journey." The guy who was on the gurney and next door to me, he died that night and I heard his family crying at his bedside when I was woken up in the ICU. So that kind of brought home to me just be really, really grateful for what you've got.

**Celia:** Wow. So it's a real wake-up call. A real change in perspective.

**Karl:** I came through incredibly grateful for the fact that I made the next birthday, incredibly grateful for the fact that I could sing in the choir that Christmas, and incredibly grateful that I had the family around me that I did. By the grace of God and a lot of really, really good help, I was able to achieve all three of those.

So there's a real sense of gratitude. My illness was not a life sentence. It was more like a semi-colon. It was a case of, well, you need to stop, reevaluate, get through this and come out the other side. How you come out the other side is going to define pretty much the rest of how you live your life.

If I didn't go through that sort of event with at least some sort of appreciation of the people around me, the faith that I have and the gifts that I've been given, then that would have been a waste.

**Celia:** Life is uncertain and it's impossible to be prepared for every unexpected thing that's hiding around the corner. Coming up Karl shares how becoming redundant at 62 might've felt like the end of the world, but there was a way forward.

**Celia:** When you don't know how you're going to pay the next bill, it can be overwhelming and paralyzing. So how do you take the next step? Karl, being made redundant at age 62, that's a really tough time for something like that to happen?

**Karl:** Yeah, it is.

**Celia:** What do you do with that?

**Karl:** There's a couple of things I would have done previously, say 10, 20 years prior and that is, I would have got really upset, slam the phone down, I would have been pretty frantic and pretty ineffective.

**Celia:** So, how did you handle it this time?

**Karl:** Becoming redundant at the age I did, I realized that it is not personal. Realizing that a gray suited individual sitting behind a desk in Germany, made a decision about a business in Australia that meant I disappeared off the flow chart, it is not a reflection on my worth as an individual or who I am as a person. Work doesn't define who I am.

**Celia:** So it sounds like having that sense of yourself and sense of your worth then gives you that strength to take some chances.

**Karl:** Yep. Very much so. I've sat back. I've had a look at the assets that I've got in terms of my experience, in terms of my ability, to put ideas into action, to reinvent myself as a disability support worker and to start up a small business. Being self-aware, knowing your strengths, knowing your weaknesses gives you a real opportunity to develop those strengths.

**Celia:** But I can imagine for many people, the worry of where that next paycheck is coming from would kind of outweigh that kind of confidence.

**Karl:** Oh, absolutely. They're overwhelmed by the need to pay rent, the need to make sure that food is on the table. They need to make sure the lights go on and the water comes out of the tap. The worst thing you can do is run away and hide or run around in circles.

**Celia:** Have you ever run away and hidden?

**Karl:** Yeah, I've had situations in my life where I've had power turned off. I've had debt collectors knocking at the door and it hasn't been pleasant. So things had to change and thank God they have.

**Celia:** So how do you deal with the debt collector at your door?

**Karl:** Sometimes you think if you pop your head under the doona, it'll all go away but I've found that when you have the sheriff knocking on your door and you go, "righto, yes, I know why you're here. Let's sit down and have a chat." That to me has been way more productive back in the days when that was a real issue for me, than refusing to answer the door. To me action cures fear. If you're genuine and honest in how you approach things, people will be prepared to give you a chance. It's when you hide, it's when you lie about your situation, your pride gets in the way, that's when you find that you end up spiraling into a situation that is a really deep hole to get yourself out of.

**Celia:** So, what do you do?

**Karl:** The best thing you can do is make sure that you let the people who need to know, know that this is your situation. So you get in touch with the bank, you get in touch with all the utility providers and you say, "this is my present situation and I'll keep you informed and maybe I need a repayment holiday, or we need to sit down and talk about this and work something out." So it's what you choose to do. You can choose to be inactive. You can choose to duck, bob and weave and hope it goes away or, you can choose to go "fine, let's talk about this."

**Celia:** COVID has left a lot of people with less work or no work at all. In our society work is often where we find our identity. So what happens when that's taken away?

**Karl:** We've got so wrapped up in labeling ourselves as "I'm a teacher, I work in media." I decided that work doesn't define who I am as an individual. There's lots of other things that I have done that I consider to be way more important than what's put bread and butter on the table and kept a roof over my head. So I tend now not to define myself by the label. people put on me. I went and had a chat to a counsellor once and we sat down and we worked out all the relationships that were important to me. So the fact that I was a brother, I was a stepfather, I was a friend, I was a choir member. I was all sorts of things and it's like putting the pieces of a jigsaw puzzle together.

You're not one particular thing. You are an amalgam of things that make up who you are and central to that was the fact that I'm a child of God and I'm part of a community that contributes to me and that I contribute to. That's not without its problems. You know a community of Christians is like a cricket club in some respects. Yeah. You're going to have personality clashes. You're going to have differences of opinion but the things that bond you are greater than the things that pull you apart. For me, that's where I find my sense of identity. I'm a number of things to a number of people and that makes up who I am. I'm pretty happy with that.

**Celia:** That's great. How do you see the future now? What are you looking forward to?

**Karl:** Well, I'm getting slimmer. I'm growing more hair (laughter). I'm hopeful that I can continue to use what I've learned along the journey to be of benefit to those around me. Every day is a gift. I'm just so grateful that I can be here. And I know there's going to be some incredibly tough times coming down the track. I mean, that's just the nature of the way life works but I take one day at a time and I look forward into the future with confidence, knowing that ultimately I'm resting God's arms. I have done in the past and he hasn't let me down.

**Celia:** You've been listening to messages of hope. For free PDFs, videos and podcasts about coping with an uncertain future go to [messagesofhope.org.au](http://messagesofhope.org.au). Or for a free booklet call 1800 353 350. I'm Celia Fielke, I hope you can join us again next week for another message of hope. Real hope to cope with life's challenges.

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