

There is no doubt about it, the U.S. economy is in dire straits and the country's future is as uncertain now as it was a year ago.

Every day we hear about the unemployment rate rising, the government increasing taxes, and how hard the ongoing recession has hit so many citizens. But try getting a reservation on Nantucket or Martha's Vineyard or in Provincetown, and you will be hard pressed to have it your way. Even in this economic environment, the plush resorts are filled and require minimum stays, while in Newport, the mooring fields and slips are filled to near capacity.

People are still dining at high-end restaurants and purchasing luxury cars, maybe not as frequently as businesses would like, but commerce is happening regardless of what the mainstream media is saying.

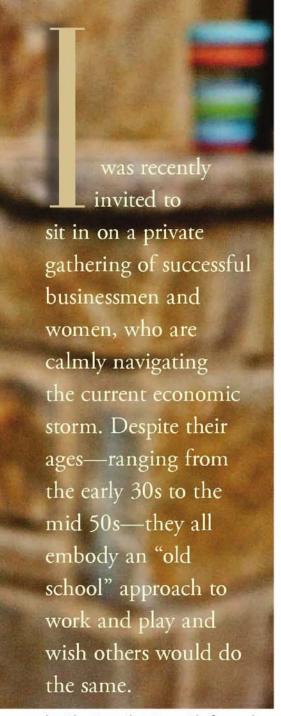
Around the country, there seem to be groups of successful and affluent people keeping a low profile but weathering the turbulence of our financial system and spreading their wealth around on their terms. Outside of their own circles, they have almost become pariahs due to their ability to continue living a lifestyle that they created.

But this group is not comprised of the heads of Fortune 500 companies, Hollywood superstars, or even politicians; rather, they are your family, friends, and neighbors. Why is it that this group isn't glued to the television all day, having panic attacks every time the Dow drops a point? Maybe they saw what was coming. Perhaps they have

always lived conservatively, working long and hard to maintain the lifestyle they've grown accustomed to. Maybe they simply created their own luck.

They are self-sufficient in many aspects of their lives, abhor government interference in the form of handouts and bottom-up attempts to restore the economy, and believe that President Obama's healthcare initiative is a downright disaster. This group looks for personal responsibility, achievement, and top-down economics to heal the pain of the recession.

On this particular evening, The Self-Made Millionaire, The Financial Wizard, The International Banker, and The Accountant came together for a night of fine dining and discussion, moderated



by The Generalist. But aside from a love of filet mignon, summer salads, decadent desserts, and private-label bourbon, what tied these men and women together was their love of cigars. And on top of all that, they just happened to be genuine Cuban cigars. Now those aren't supposed to be smoked around these parts, but who's going to tell a General and a Wizard what they can or can't smoke?

As the evening's guests filtered in, they were treated to generous portions of linguini with white clam sauce, complemented by two bottles of wine: a 2002 Silverado and then a 2003 Alexander Valley Silver Oak Cabernet Sauvignon. The latter left The Financial Wizard quite impressed with its smooth finish.







The Self-Made tossed the thick cuts of filet mignon onto the hot grill. Each meaty piece was simply prepared with salt and pepper and drenched in Worcestershire sauce. It was the good life, and "the only way the good life will come back," The General said, "is if people spend."

The night's first topic was the group's thoughts on Sonia Sotomayor, President Obama's Supreme Court nominee. While The Banker and The Accountant did not feel they were informed enough to participate, The Wizard felt Sotomayor would not be any more liberal than the judge she would be replacing.

"Anything government is extremely scrutinized," The Self-Made chimed in. Due to the economy's dismal state, the American people want to know exactly whom they are appointing to any position. Nobody wants a candidate who will in any way weaken the government. Though he could not give her a full endorsement, The Self-Made felt she was a good candidate on the whole.

The General, on the other hand, was not as generous, bringing up the New Haven, Connecticut, firefighter case that has received a fair amount of press. A white firefighter felt his rights were violated when the city of New Haven canceled planned promotions due to a lack of qualified African-American firefighters, but an appeals court panel that included Sotomayor rejected the firefighter's lawsuit. This reverse-discrimination case made its way to the Supreme Court, where the appeals court decision was reversed, 5-4.

"Her ruling was a poor one," The General explained. "We've seen her in action, and she made a bad decision; do we need someone like that on the Supreme Court? This

case represents the best test of someone's judgment we might ever witness. Perhaps in 10 years," he added, "but she has clearly demonstrated that she is not ready for the high bench of the land. She brings diversity, but is clearly an activist."

Of course, at a meeting of successful people who value the money they've worked hard for, the 800-pound discussion topic in the room was the current president and his agenda over the next four years.

How much faith did they have in the President's plan to bring the country out

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of the economic crisis by working from the bottom up? Not much. "It's the handout versus the hand up," The General said. "It's funding community-based projects versus Reaganomics—cutting taxes at the top."

The President's plan to reform healthcare and move toward a more European view of medicine was met with great disapproval from the table. "This country values life," The General proclaimed. "It keeps you alive unless you don't want to live. It angers me that anyone would take away a person's right to survive."

"We're not cattle," The Banker shared with passion that rivaled The General's. "Every human being counts. Why do we graduate the best doctors in the world?" she added. "Why does everybody want to







come here?"

"They should leave it at the state level," The Accountant said. "More government is just what we don't need."

After discussing the CIA and the past and future of the Republican Party (on a national and local level), the conversation moved to the lighter topic of international travel, while slices of rich chocolate cake, cheese cake, carrot cake, and cannoli were served. The number of mosquitoes had tripled as the night progressed. Perhaps they'd acquired a new taste for the good life themselves.

Then, it was time for the evening's main event, which had brought everybody together in the first place: fine cigars. The Wizard passed out the Cubans, "the best Castro has to offer," The General joked.

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With each flick of the lighter, the guests seemed to be overtaken by smoky sensations, including the one female in the group.

It quickly became obvious that the practice reserved for men can very much be enjoyed by both sexes.

"I think of this as my form of meditation," said The Wizard, whose ideal cigar time is early morning on a perfect day, accompanied by a fresh cup of coffee.

For The Self-Made, it's a little bit different. "I think the finest cigars I've ever smoked have been in the greatest company of friends," he said. It could be the worst cigar in the world and he would not even notice, if he were with the right people.

This particular set of cigars lasted about two hours, which meant time for one last discussion question: One year from now, where will we be as a country?

The Banker felt the recession would be over, but life as we know it will have changed. "High unemployment is going to be something new for this country," she said. "It will feel less painful because people will have adjusted to a new way of living."

"I look forward to the future," The Accountant added. "We're going to climb again, and if you're positioning yourself right now, there are real bargains with stocks and real estate."

The Self-Made's prediction was also somewhat optimistic, but more so for the next generation, which he believes will make a difference. "People who are in their mid to late teens, going into college—all this going on really means nothing to them," he explained. "They're going out there with a completely different outlook on life than we had."

Though cautiously optimistic, The General's outlook for the future was rather bleak compared to the rest of the group's, but ultimately realistic. Small businesses will close their doors, large chains will downsize, and fewer products will line store shelves. At the same time, new businesses will spring up, run by determined and focused entrepreneurs.

"However, what's going to be very troubling is you're going to see our taxes go up," said The General. "We're being taxed at a record level, and you'll see that taxes are going to stifle this nation's growth."

Retirement plans will be delayed, and this particular group and others will have to remain swift and alert if they want to keep living the lives they've grown accustomed to. "We're going to look back and say, 'Well, it hasn't gotten worse than it was last year, but it hasn't gotten better,' "The General shared. "As we get older, that's a scary thought—that we're not progressing."

Though this particular group was able to avert a crisis, no one can predict the future. Whether or not one agrees with their political views, they should be admired rather than shunned for their belief in themselves, hard work, and the art of discussion. No matter who you are or how much money you have in the bank, a surefire way to avoid future catastrophes is through educated discussions and a willingness to listen to, respect, and maybe learn from the other side.

Cigars optional. ★

(SOCO magazine would like to offer readers the same opportunity it gave to this informal group. If you are interested in hosting a discussion group and having us report on it, please contact us at editor@socomagazine.info. We welcome an alternative point of view on the above subject matter in order to keep the discussion moving forward.)