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Personal Excellence

December 2010

The Magazine of Life Leadership

INSPIRATIONAL BELIEFS

Model Three Words

Unity, quality, and responsibility.

by Carmen Mariano

MORE THAN ANYTHING, I WANT YOU TO BE proud of yourself and pass the test of time—as life gives no harder test. Three words will help you: *unity, quality* and *responsibility*.

Unity. Bob Hope and Jimmy Durante were two of the most famous entertainers of all time. Before one USO show during WW II, Bob told Jimmy that they were running late, so not to do any encores; no matter how loud the audience cheered. Jimmy agreed; but then did five encores. After the fifth one, Bob ran out and told Jimmy to get off stage. Jimmy said, "How could I resist rewarding an applause like that?" Jimmy pointed to two soldiers in the front row. One had lost his left hand in combat; the other had lost his right hand. Those two soldiers were sitting side-by-side clapping their remaining hands together. Those two soldiers did something together they could not have done alone.

So can each of you. Support each other. Help each other. Care about each other. The best of friends are for life, and the best of lives are for friends. Be such friends, live such a life. You can do things together that you can't do alone. Stay close. Be one.

Quality. This word refers to *you*. There is *nothing* you cannot do, *no one* you cannot be. Remember that. Believe that. Believe in your quality. Believe in yourself. Emily Dickinson once said: "We never know how tall we are until we are called to rise." Today, call yourself to rise. Decide today that you will do something next year better than you've ever done it. Why? Because you can. Believe in yourself.

On a chilly fall day, a farmer spied the little sparrow lying on its back in the middle of his field. The farmer looked down at the frail, feathered creature and inquired, "Why are you lying upside down?" "I heard the sky will fall today," replied the bird. The old farmer chuckled. "And I suppose your spindly little legs can hold up the sky?" "So far so good!" replied the sparrow. Be like the sparrow. Believe in your strength, your talents, your *quality*, yourself.

A father promised his son that if he practiced all day, he'd play baseball with him after work. The father arrived home, and they went into the backyard. "Show me what you can do," the father said. The little boy threw the ball up in the air, took a swing and missed. "Strike one," said the dad. The son repositioned his feet, threw the ball up again, took a second swing and missed again. His father said, "Strike two."

More determined than ever, the kid dug in deeper, threw the ball higher, and took a third mighty swing. He missed again, spun around and fell on the ground. His father said, "Strike three, you're out. What do you think about that?" The youngster stood up, brushed himself off and said, "Man, am I a good pitcher!"

Be like that little boy. Believe in yourself—your strengths, talents, and *quality*. People are powerful; *you are powerful—you can make miracles*.

• **Wilma Rudolph** was born in Tennessee, one of 22 children. As a child, Wilma suffered from polio, scarlet fever, and double pneumonia. When she was old enough to go to school, she had to wear a leg brace to get there. In 1960 at the age of 20, that same Wilma Rudolph ran in



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the Olympics. She won three gold medals, tying a world record in the process.

• In May of 1961, President **John Kennedy** promised the American people that we would land on the moon within 10 years. His closest advisors begged him not to promise because they were sure that landing on the moon would take a miracle. And it did take a miracle, Apollo 11, which landed on the moon in 1969, eight years later.

• **Mary Fasano's** parent pulled her out of the eighth grade so she could work in a cotton mill in Rhode Island; 55 years later, she decided to go back to school. She went to Braintree High at night, and at 71 years old, Mary Fasano got her high school diploma. Then Mary enrolled in Harvard University's Extension Program and took one course at a time. Mary commuted on the train from Braintree to Cambridge every week, every year for 17 years! And yes, Mary graduated from Harvard at the age of 89.

Do you believe in miracles? Don't take it from me. Take it from Wilma Rudolph. John F. Kennedy, Mary Fasano. People can make miracles. You can make miracles. Believe in yourself, and your quality.

Recently, a famous sociologist was asked to name *the biggest danger facing us*. He said it was not nuclear war, over-population, global warming, or moral decay. "It's that we will stop believing we can overcome those other dangers. *Our biggest danger is that we will lose faith in ourselves.*" Help protect the world from its biggest danger. Believe in your quality. Believe in yourself.

Responsibility. Take responsibility for your own success in life.

A man stood in his front yard during a torrential downpour that clogged all the storm drains. The water soon reached his knees. A rowboat came by and offered the man a ride to safety. The man said, "Don't worry about me, God will provide." Two hours later, the water had risen to the man's waist. A motorboat came by and offered him a lift. Again the man declined: "God will provide." The rains continued. Three hours later, water had reached the man's chest. A helicopter flew overhead and dropped him a line. The man waived it off, again saying, "God will provide." By nightfall, the water had reached his chin. He turned his eyes to heaven and screamed, "What happened, God? I placed my trust in you and you let me down!" A booming voice answered back. "Let you down? I sent you two boats and a helicopter. What do you want from me?!"

God has provided. He has given you strength and talents. Believe in them. Use them. Take responsibility for them.

If you can't dance, don't blame your partner, your shoes, or the floor—take responsibility—then take dancing lessons!

After witnessing a production of one of his plays, Oscar Wilde was asked. "How did it go?" He said, "The play was a great success, but the audience was a dismal failure!" Don't be like Oscar and blame the audience.

If a speech goes well, *I share all the credit*. If it goes badly, *I keep all the responsibility for myself*. Why? Because, if I blame my audience, I can't do anything to make things better! I want the *power* to make things better, so I must take the *responsibility*, and ask myself "What did I do wrong? How can I make it better?" *I want the responsibility for what goes wrong, so I can have the power to make it better.*

Responsibility is *not* blame. It is *power*. For example, when the Harley-Davidson Motorcycle Company was about to go bankrupt in 1981 because their motorcycles were poorly made and people stopped buying them and started buying Japanese bikes instead, management decided to give every employee on the assembly line the right and responsibility to shut down the production



line if that employee saw *anything wrong* with even one bike. People took that responsibility seriously. They began finding each other's mistakes. The buttons gave people responsibility. They gave the people *power*. Because responsibility is *not* blame, it is *power*. Today, new Harley's are so popular, you have to get on a waiting list to buy one.

Take responsibility. A family of European refugees were driven from their home during World War II. Their only chance of escape was over the mountains near their village. But an elderly man was part of that family, and he was not sure he could make it over the mountains. "Leave me behind," he told his son and daughter-in-law. But they would not. Finally, the old man agreed to try, and the family set out after dark. As they walked, the old man's son and daughter-in-law took turns carrying their one-year-old baby. After several hours, the grandfather stopped: "I can't make it," he said. "Yes you can," his son implored. But the old man refused to move. The son said, "You must come. We need you. It's your turn to carry the baby." With that, the old man's eyes lit up. "Let's go!" he said. He picked up the baby and headed up the mountain. The rest of the family followed. They all reached safety—all because the old man's son gave him responsibility. *Responsibility is not blame—it is power.*

Unity means being one—with each other. *Quality refers to you!* And *responsibility* means that if you can't dance, don't blame the band, your shoes, or the floor—take responsibility and take dancing lessons! PE



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ACTION: Take responsibility for your success.

Volume 15 Issue 12

Personal Excellence is published monthly by Executive Excellence Publishing, LLC (dba Leadership Excellence), 1806 North 1120 West, Provo, UT 84604.

Editorial Purpose: Our mission is to promote personal and professional development based on constructive values, sound ethics, and timeless principles.

Basic Annual Rate:
US \$59 one year (12 issues)
US \$119 two years (24 issues)

Corporate Bulk Rates (same address)
US \$30 each per year for 5 to 25
US \$20 each per year for 26 and up
*Ask about logo and custom editions and foreign bulk rates.

Article Reprints:
For reprints of 100 or more, please contact the Editorial Department at 1-801-375-4060 or email CustomerService@LeaderExcel.com.
Back Issues (print): US \$25
Permission PDF: US \$100

Submissions & Correspondence:
Please send any correspondence, articles, letters to the editor, and requests to reprint, republish, or excerpt articles to Editorial Department, Personal Excellence, 1806 North 1120 West, Provo, UT 84604, or email: Editorial@LeaderExcel.com

Customer Service/Circulation:
For customer service, or information on products and services, call 1-877-250-1983 or email: CustomerService@LeaderExcel.com

Internet Address: www.LeaderExcel.com

Executive Excellence Publishing
Ken Shelton, CEO, Editor-in-Chief
Sean Beck, Circulation Manager

Marketing Offices:
Leadership Excellence
1806 North 1120 West
Provo, UT 84604
1-877-250-1983
1-801-375-4060

Contributing Editors
Bob Davies, Michelle Gall, Judith Glaser, Joan Marques, Brian Tracy, Denis Waitley

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Do You Want to Be Boss?

Things you need to do before and after.



by Gregg Gregory

SUPPOSE THAT AFTER THREE years of working for a company, you are promoted to a management position. You're excited because of the increased responsibility, money, status, title, and respect.

Your position is to develop a new branch office. You attend a week of *management training* that focuses on payroll, HR, and structure. You're then charged with recruiting and hiring a team of 15 people. Kristen, an assistant who worked on your old team, joins your new team as operations manager. You feel that things are on the right track. After filling several positions, you're ready to open the doors. Everyone has a great attitude. Over the next few months, you hire others for the team.

Although you've never managed before, you are confident that everyone hired possesses the same work ethic and drive to succeed. However, this quickly proves false. The team fails to produce what is expected, bickering is widespread, and you never garner the respect or success you had hoped for.

Most supervisors or managers earn the position by doing the job well; yet without proper training in management and leadership, disastrous outcomes are common. Just because you are a good (even a great) employee, doesn't mean you'll be a great leader.

If you are transitioning into a leadership position, what can you do to prepare? There are several pitfalls to avoid. Since most supervisors are promoted because of their skill sets, they tend to rely on these technical skills (old habits) as a way of leading and managing. They rely on personal skills and old habits to accomplish a task in lieu of using the power of others. If held onto, these old habits can be devastating to your career. The good news is these old habits can be replaced with better ones.

Some common *old habits* include:

- Doing everything yourself—weak or no delegation.
- Micromanaging others—demonstrat-

ing a lack of trust.

- Acting as a bottleneck for productivity—double checking everything.
- Not developing better employees—not sharing the spotlight.

New leaders who retain these habits have a destructive impact on customer relationships, and demoralize the team. A new leader must understand the power of the relationship she has with each and every employee on her team. If she doesn't, there is a direct cause-and-effect on employee behavior, which results in poor customer interaction, and leads to reduced profit. This negative outcome stems directly from the interaction with the immediate supervisor or leader.

Let's break this down into two segments: *before* the promotion and *after*.

Before the Transition to Leader

Ask yourself a few questions.

Do I like working with people? If you do not like working with people, this transition will be difficult. Being a supervisor is one place in your career when *working with others is at the crux of your future development. Leadership is about leading others while management is about managing things.*

Am I ready to take on this responsibility? Just because you do a good job does not mean you are ready to take on the added responsibility of teaching and developing others. You might enjoy

doing the work so much that you will find yourself bored when no longer in the trenches.

Are others ready to accept me as the team leader? Sometimes you might be ready, while others are not ready to have you as their supervisor. Have you been working on the transition by taking the lead and helping others to develop as frontline employees, or have you just been doing your own thing?

What leadership training have I had to assist in this transition? Again, you may not have any training as a manager or leader—and the only reason you got his position was because you did the job well. Be sure to take



training courses (even if you have to pay for them yourself) and take responsibility for developing yourself.

Is my company going to support me with difficult challenges as I grow and develop? You'll stumble and occasionally fall from time to time. The ultimate question is, does your organization have a leadership development plan, program, or process to help you develop?

After the Promotion

Focus on four strategic areas:

Organizational strategies: New managers struggle to grasp how their team fits into the structure. As an employee, you tend to focus on yourself and your team. This strategy covers two areas: First, the team and how it fits into the organization, and second, how you fit into the next level of leadership. As the new leader, you must take on a sense of ownership and belonging to the organization and the larger purpose. Are you contributing to the team you are now leading, as well as to the team you are now a direct member of?

Analytical strategies: How good are you at the basics in managing and leading? Do you see how your role has changed from team member to team leader, from co-worker to boss? These areas include: assessing the skills of your team members; delegating effectively—not being a *dump-n-run* manager; setting performance standards; managing the flow of work; and knowing your style of leadership, and what course of action is necessary to make corrections and handle poor performers.

Self-development strategies: One big challenge when moving into your first leadership position is to continue your own self-development. The pressure to help the team grow weighs heavily on new leaders, and while growth is vital, don't lose sight of your own development. Participate in ongoing training and continue to read non-fiction books. Take about 10 days of training per year and read 10 non-fiction books per year to develop your knowledge and skills.

Interpersonal strategies: Working with people is the lifeline to becoming a dynamic leader. Think back to the best manager or boss you've ever had; what are the top three reasons you thought of this person first? In most cases, it comes down to interpersonal skills—how well she rewarded people on the team, or how he pushed me to develop. **PE**

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ACTION: Prepare for a promotion.

Upside of a Job Loss

Expect that the best is yet to come.



by Pam Lassiter

YES, THERE IS AN UPSIDE IN job loss. Satisfactions can happen when you are in job transition—if you notice them, and sustain sufficient income so that you have the option of being reflective. You can find a way. Perhaps you have a spouse who works, severance, savings, a side job, an assignment, or project. Assuming that you have some transition financing, look at the *good* things that happen along with the planning you're doing.

Losing your job may enable you to care for your elderly mother or teenage daughter, travel, or volunteer with a nonprofit group, get through an illness, or plan a wedding. When you are in transition, you are under less stress and able to be *fully present* in an important moment in your life. How satisfying.

I love working with people during their job transitions for four reasons:

It's a rebirth. If you had to leave a company that you've been with for years, you likely had a painful departure. What I found, though, is that you may thank the company a year later. If you know how to approach the job market, you'll be working at a place that's a better fit for you a year from now where you'll have the opportunity to grow.

Having to do a re-start at middle age or mid-career feels like shock therapy, but you may look back and say "thank you" to the company that you originally didn't want to leave. Part of that journey has strong spiritual components of rebirth and rejuvenation if you listen for them. How satisfying!

It's self-discovery. You'll learn about yourself through testing, self-assessment tools, peer feedback, self reflection, observation, or professional guidance. Are you reaching out to people and building relationships by helping others? You will learn about your personality and find parts that you cherish and want to grow and other parts that you may want to tweak; you'll also learn about the types of workplaces and bosses that enable you to flourish. How satisfying!

It's re-connecting. Often old friends are happy to reconnect. Facebook makes it easier, or you can volunteer to work on a reunion committee. You need not hit on people directly for a job. First, you build the relationship; later you can ask a question: "I'm researching how health-

care companies are re-writing policies given the healthcare reform bill. Who should I talk to?" This is a reason to interview a cross-section of people, and then write an article. You're building your reputation, connections, and your relationships. Pick up the phone, or see people face to face. How satisfying!

You're smarter. Not only are you a highly competent person in your profession, you're picking up a new job skill that most people don't practice: *career management*. Now's the time to get it, then take it into your next company—it is a life-long survival skill. If you take advantage of this transition to analyze how companies think, make decisions, and respond to market forces, you'll see that there are patterns that you can predict and be prepared for that will enable you to grow. You

can learn to anticipate and minimize the job roller coaster. What's your Plan B? Having one in place within six months of starting your next job enables you to think about the competencies, relationships, and reputation that you'll need to develop so that the world will beat a path to *your* door. How satisfying!

Not having an alarm go off, visiting with an old friend, exercising more, or volunteering for service can all bring a sense of peace and fulfillment. *The satisfactions, once you look for them, are endless.* You're growing as a person, friend, and professional. Life is getting richer.

What satisfactions will nurture you and move you ahead in your job search? Identify three that you can start on. **PE**

Pam Lassiter is a transition consultant and author of The New Job Security. Email pam@lassiterconsulting.com.

ACTION: See the upside of your transition.

PROFESSIONAL • PROMOTION

Get Promoted

Don't just keep your job.



by Wolf J. Rinke

WHY YOU ARE STUCK IN the same old job? Why is no one giving you a promotion? Most people have it backwards. They say: "Give me the right job and I'll show you how productive I can be!" That's the *cart-before-the-horse syndrome*. Nine strategies will get you promoted:

1. Figure out what your boss does not like to do and do more of it. Your boss is just like you. There are certain things she just does not like to do. And when you take those off her plate, she can allocate more of her time to things she loves to do, making her more productive and more satisfied with her job. That makes you a hero, and heroes are well cared for.

2. Note what you love to do, and do more of it. What enables you to succeed faster is to *do more of the things that are fun for you* because *they represent your strengths*. And when you're having fun, you'll get more done—and you won't have to go to *work* any more. Doing what you love to do will seem more like play to you.

3. Assume that the next project will decide whether you get the next promotion. Now perform accordingly, because it often does. Once you get the hang of it, do the same for the next assignment, and for every assignment to come.

4. Be a go-giver as well as a go-getter. You need to give first what you hope to

get. To get more of anything—respect, trust, love, or money—try giving it first.

5. Regardless of where you work, give your employer more than he or she expects. You'll be compensated according to the value you deliver. I've designed a *111 percent gold pin* and a card that says: *Give 100 percent and you'll survive. Give 110 percent and you'll thrive. Give 111 percent and you'll make it a winning life!*

6. Act as if it's your company. When you're not sure how you should behave at work (whether you should go home early or take a certain action), ask yourself: "What would I do if this were my company?" Then act accordingly.

7. Get excited about what you do. Getting excited is just as much a choice as getting down or depressed.

Do not give that choice to someone or something else! People like to work with positive and energetic people.

8. Become a voracious lifelong learner. If you spend less than 3 percent of your disposable income on your development each year,

you're likely becoming obsolete. Invest in yourself. Read every day. Listen to motivational and educational audio programs. Attend seminars and courses.

9. Focus on the good stuff. Is your self-talk focused on what you've done wrong? If so, it will drain your energy. Shift gears and focus on *what is going right*. This will energize you and keep you healthy. And getting promoted requires all the energy you can muster! So, keep focusing on the good stuff! **PE**

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ACTION: Apply these promotion strategies.



Twelve Decisive Steps

From transition to transformation.



by Susan C. Hastings

DO YOU KNOW SOMEONE who is going through a change right now? Or anyone who isn't? Are you? Change, and the resulting personal or professional growth, can be a simple milestone on life's journey; not unlike a child's first day of school—whether it's kindergarten or college. I now have both of these transitions within my family.

Change can also be difficult. A good friend of mine has gone from being a highly paid professional to a part time clerk in a store, the only job he could find. His house is in foreclosure.

Even when the stakes of change are high, transitions can lead to transformation. My friend who is losing his home is selling everything he owns; in the process, he has been able to buy a second hand mobile home and feels that he is being "led" in an entirely new, albeit unknown, direction.

Change, growth, transition, transformation—these are inevitable steps of life. I can look back on my twists, turns, and bumps and trust that they taught me vital lessons. Perhaps one was to *slow down*, another to *let go*, or another to *move on* to the next phase of my life. The key to surviving any of life's bumps is TRUST—taking action as required but understanding that you can't control the outcome—you do what you can and then let the forces of the Universe help you.

A coaching student of mine did just that. She separated from her partner of many years and simply paused, did some house sitting, and trusted that the right situation would reveal itself. Indeed, she was offered a residential manager position that was a perfect fit. Once she let go, the Universe provided her with something better than if she had wrestled and wrangled over her losses.

How will you cultivate your sense of trust during times of change, growth, —so that you can transition peacefully?

12 Rules for Transformation

Transitions can be easy or hard—it is up to you to choose. Here are 12 rules of

thumb that may help. You've likely considered many, if not all, of these suggestions before as you quit smoking, lost weight, managed stress, or listened to a higher calling. Even so, remind yourself of what works.

1. Cultivate gratitude. Give gratitude every day. When you wake up, recall all that you have to be grateful for. Appreciate that you're alive. Perhaps family, friends, and animals give you pause to be thankful. Whatever it is, don't stop thinking about it until you come up with 10 reasons to be grateful. Write them down. As Lionel Hampton said: "*Gratitude is when memory is stored in the heart, not the mind.*"

2. Think of what you want to manifest in your life. It can be something specific, like a job, to a way of being (more patient). Visualize. Affirm. The *Law of Attraction* really works! Your thoughts are always powerful. I receive daily inspiration from TUT, who says: "*Thoughts are things. Choose good ones.*"

3. Find quiet time. Take some time to center yourself as you start your day. Perhaps you read something inspirational; perhaps, as one of my mentors, Angeles Arrien suggests, *you think ahead of qualities within yourself that you want to bring to the day.*

4. Help others. Get out of your own concerns and help others with theirs. Volunteer for causes you care about—you give to them and, incredibly, you get so much in return. Also, reaching out with a phone call, email, letter, or prayer can mean so much. The power of prayer and positive energy manifests itself in my life.

5. Notice synchronicity. All around you, the Universe offers helpful guideposts. It may be the person next to you who has an insight, or a radio program that seems to speak directly to you, or an article you read at the moment you needed it. Notice these connections by taking time to listen, hear, and then act.

6. Connect with nature. Pause to observe what you see in a beautiful setting. Bella, my Maltese therapy dog, encourages me to walk every day. I then remind myself to take time to look around and give gratitude as I breathe



in all that nature has to offer.

7. Learn something new. This refreshes your mind, body, and spirit. You meet interesting people, learn new skills, and stretch your comfort zone. In recent years, I've taken classes in dance, pottery, and jewelry. It's been wonderful!

8. Find positive people. Turn to people who help you feel good about yourself. When you feel like going into a cocoon, instead get out and mingle with people. Talk with them, listen to them, give relationships your time.

9. Let go. Get rid of past hurts, betrayals, and other incidents; they fester—whether on the surface or deep within. Forgive, even if you can't forget. This is a key step toward inner peace. As Robert Fritz teaches: As summer comes to an end, the leaves change to their stunning colors and then drop to the ground. We don't pick them up and staple them back on the branches. We let them fall; and the trees, grounded as they are, gracefully move into the next season. We need to do the same—*move forward in our own seasons and look for ways to create substance and meaning in our lives whenever or wherever we are.*

10. Don't personalize. You've heard it many times—don't take things personally. Everyone has their own issues, and their reactions often have nothing to do with you. Try to have compassion—chances are that those who give us some bumps, typically have had, or may be having, some of their own.

11. Love yourself unconditionally. You are likely harder on yourself than others are on you. You need to remember all that you do right, all the people you've helped, all the good qualities you have that make a difference to yourself and others. Are you perfect? No. But you don't have to be perfect to love and appreciate yourself. You need to *extend this affirmation from yourself to yourself!*

12. Have fun! Dr. William Glasser says that *having fun* is one of four basic needs (the others are to *Love and Be Loved*; to *Belong*, and *Be Free*). Plan something fun to do every day. You'll actually have fun doing the activity, and even *thinking about it* will change the physiology of your body and lift your mind and spirit.

You might put emphasis on one of these 12 suggestions each month of next year. Your life will be better, your energy for giving and receiving higher. You'll feel grounded, centered, and more resilient during life's bumps. **PE**

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ACTION: Take one step each month.

On-line Addiction

Make a weakness a strength.



by Justen Wack

I LIVED A TYPICAL LIFE OF A collegiate athlete. There were school parties, girls, and when left alone, the allure of the internet. As a senior, I started recognizing the impact that excessive online activity was having in my life, and in the life of everyone around me. Some things—like online pornography, excessive gaming, and underage gambling—were very detrimental, but even social networking started changing the way my peers were living their lives.

Problems arose as some of these online activities developed into addictions or obsessions. In one case, a friend's marriage was destroyed because her husband had become so addicted to online pornography that he preferred it to intimacy with her. There are many stories in the news about celebrities, clergy, and government officials whose lives, families, and careers failed because of internet pornography.

I began to question how this problem kept getting more pervasive, even among individuals who recognized the problem in themselves and were trying to avoid these behaviors. Products like internet filters, monitoring software, and keyloggers try to address this problem, but they don't solve the problem because technology alone can't keep you from the content that you want to get to in your moment of weakness.

In my mid-20's I began to see that the problem of online pornography—or any web-based addiction—can't be solved exclusively through technology, because the root of the problem is relational. You can't expect an anonymous piece of technology to effectively deal with relationship issues. But what if you could receive support when you need it most, at the time you are trying to access material that you really want to avoid?

As I wondered *how I could help myself—and help parents teach their children to be responsible and accountable online*—I started looking at how problems are solved in real life. Usually people have a little help from a friend, counselor, or parent. When people are watching you, you want to behave at your best and make them proud. I then wondered, how could I help people have a sense of responsibility to others when online?

My answer was to create an instant online accountability program that allows users to set personalized standards and receive instant text message and email notifications anytime those standards are violated. I designed this software to solve the problem of online addictions from the inside out by building the system based on *relationships*.

Knowing someone is there for you helps you resist temptation. If you succumb to it, your friend can call you, learn what's going on, and support you. This concept relies on having an *accountability partner*. Of course, in families, a parent is the default *accountability partner*. The software notifies the parent in the instant when a child violates a standard they have agreed to live by. Whether the exposure is accidental or intentional, *Saavi Accountability* gives the parent a

opportunity to learn what is going on and ensure the children know how to be accountable for their actions.

About one in eight Americans suffer from some form of addictive internet use, including online sex, porn, affairs, gambling, gaming, shopping, buying, surfing, and social networking.

Your weakness can become a source of strength. You decide to solve your addiction when you install the software. It is not something done *to you* (like spyware); rather, it is collaborative software, installed *by you* or with your cooperation. The software helps you resist temptation—not just avoid it. The longer you resist, the easier it becomes to resist. **PE**

Justen Wack is CEO of Saavi Accountability, an accountability program (pay-as-you-go subscription service, \$9 per month). Visit www.saaviaccountability.com.

ACTION: Overcome your addiction.

PHYSICAL • LOSS

Be an Effective Loser

Resist the urge to quit after a loss.



by Laura Lopez

LIKE IT OR NOT, YOU WIN some, and you lose some. You may feel that you are losing more than winning. But it's how you handle your loss that determines if you are going to be a long-term winner.

In our competitive culture, *losing* may mean you are *below average, mediocre, or not good enough*. Often when we lose, we just want to pack it up and give in. We harbor negative judgments about losing, when losing is an essential part of winning.

Long-term winners learn to embrace the loss and use it as a stepping stone for something bigger. I've had many losses in my life, but I haven't allowed *losses* to turn me into a *loser*. I've learned how to become an effective loser.

However, it wasn't always that way. When I got divorced at 29, I felt that I was a loser at love and relationships. I thought that I was *too independent, too ambitious, too stubborn, and too outspoken* to fit into the traditional role of wife.

I concluded that I was flawed, since I didn't fit the mold. I started to believe that *loss would be a permanent lifestyle*. I began to identify with loss; and for 11 years, I had several relationships that supported my belief that I was unfit for marriage or any serious long-term relationship. It wasn't until age 40 that I shifted this belief. I then realized that I



wanted a family of my own. I had to change how I thought about myself.

You have the power to turn your losses into long-term successes. Here are six things that help you become an effective loser: 1) *Don't buy into the belief that losing means you are a loser.* 2) *Don't give up and quit—keep moving.* 3) *Be kind to yourself.* 4) *Don't compare yourself to others.* 5) *Reaffirm and revalidate your differences as assets, not liabilities.* 6) *Create your own definition of success.*

What that meant for me personally was that I'd have a non-traditional relationship where I wouldn't be put into a box that I couldn't fit into. I'd need to build a new mold for me. And so I did. And my loss became my success.

When you become an effective loser you resist the urge to shut down and retreat; instead, you keep going. You are driven less by *external comparisons* and more by your *internal compass*. You are grounded and accept your uniqueness and where you are at a given point in time. You are forgiving and kind to yourself, not blaming or intolerant of your foibles or stumbles. You find new strength to forge forward.

Effective losers provide encouraging words to themselves and others. They trot along, despite the odds against them, making good headway compared to those who shut down and quit. They find their own road.

Re-write your *script for success*, and graciously allow for some stumbles. **PE**

Laura Lopez is author of The Connected and Committed Leader. She is also a consultant, and a Birkman Method certified coach. Visit www.laura-lopez.com.

ACTION: Learn how to be an effective loser.

Become Happier

Practice 10 fun strategies.



by Sonja Lyubomirsky

WHY ARE SOME PEOPLE happier than others? What are the benefits (and costs) of happiness? Is it possible for you to become happier than you are now, and to stay that way?

I've studied happiness for 20 years, and my research suggests that *lasting happiness is attainable, if you are prepared to do the work*. Becoming lastingly happier (like becoming fit for life) requires you to engage in some daily practices.

10 Happiness Practices

To increase your happiness, try engaging in these 10 practices:

1. Count your blessings. Keep a *gratitude journal* and record *things for which you are thankful*—from flowers to your child's first steps. Do this once a week, perhaps on Sunday night. Vary your entries and how you express them. If there's a particular person who's been kind or influential in your life, express your appreciation. Write them a letter; or visit and thank them in person.

2. Practice acts of kindness. These should be both *random* (let the dad with the crying baby go ahead of you at the check-out counter) and *systematic* (read a newspaper to an elderly neighbor). Being kind to others, whether friends or strangers, triggers many positive effects. It makes you feel compassionate and capable, gives you a greater sense of connection with others and earns you smiles, approval, and reciprocated kindness. These are happiness boosters.

3. Nurture optimism. This involves such practices as looking at the bright side, finding the silver lining in a negative event, noticing what is right, feeling good about your future, or simply feeling that you can get through the day. You might sit in a quiet place and think about and write down what you expect your life to be 10 years from now. Imagine that everything has gone as well as it possibly could. You've worked hard and succeeded at accomplishing your life goals. Think of this as the realization of all of your life dreams. Then, write about what you imagined.

4. Learn to forgive. Let go of anger, resentment, and feelings of vengeance by writing—but not sending—a letter of forgiveness to a person who has hurt

or wronged you. The inability to forgive is associated with dwelling on revenge; forgiving allows you to move on.

5. Increase flow experiences. When you're so absorbed in what you're doing that you don't notice the passage of time, you are in a state of *flow*. So, become fully engaged at work, at home and at play. Increase the flow experiences in your life, whether it's completing a project at the office, playing with your children, or enjoying a hobby. Seek work and leisure activities that engage your skills and expertise.

6. Invest in relationships. Strong personal relationships safeguard your happiness. Indeed, having the support of someone who deeply cares about you is one of the best remedies for unhappiness. This strategy involves putting effort into healing, cultivating, and enjoying your relationships with family and friends. Act with love, be as kind to the people close to you as you are to strangers, affirm them, share with them, and play together.

7. Avoid over-thinking. There's a time to think about the bad stuff in



your life, but dwelling on your problems excessively is unhealthy. Happy people have the capacity—even during a trying time, such as a chronic illness—to be absorbed in an engaging activity, stay busy, and have fun. To practice this strategy, pick a distracting, attention-grabbing activity that has compelled you in the past and do it when you notice yourself dwelling.

8. Savor life's joys. Notice and take delight in momentary pleasures, wonders, and magical moments. Focus on the sweetness of a ripe mango, aroma of a bakery, or warmth of the sun when you step out from the shade. Take some "mental photographs" of pleasurable moments to review in less happy times.

9. Take care of your soul. Religious and spiritual people tend to be happier and healthier. Perhaps the *social support* of belonging to a close-knit religious group is valuable, as is the meaning and purpose that comes from believing in something greater than yourself. You might join a church, temple, or

mosque; read a spiritually-themed book; or volunteer for a faith-based charity.

10. Commit to your goals. People who have strong dreams or aspirations and strive for something significant, whether it's learning a new craft or raising moral children, are far happier. Happy people have worthwhile projects. However, being dedicated to any pursuit won't make you happy if you're doing it just to make money, boost your ego, or appease peer pressure.

Your goals should include nurturing your body: exercise, meditation, nutrition, and rest. Getting plenty of sleep, exercising, stretching, meditating, smiling, and laughing all enhance your mood in the short term and promote energy and strong mental health. Practiced regularly, they can help make your daily life more satisfying and increase long-term happiness.

You might focus on those practices that fit you best—that seem most *natural* and *enjoyable* to you). Learn practices and habits that will help you *achieve* and *maintain* higher levels of happiness. You shouldn't just *pursue* happiness—you should *create* it yourself. **PE**

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ACTION: Develop daily happiness habits.



When destruction, loss, confusion and tension abound, you may try to find joy. But joy is within you—there's no real finding to it. The trials of life that seem to hamper joy, the compounding setbacks, will send you directly home—home being joy—as long as you take the long view and the long way home. Failure is only failure if you tell yourself it's so. Joy outlasts it every time. Plant your feet firmly in your allegiance to joy. You are made of it, celestial stuff, such that no one and nothing steps between you and your joy—if your heart is open and you take the long way home. Joy will find you, no matter what. Out of misfortune can come happiness; a house of tragedy can become a house of joy. You may experience betrayal and sorrow, but ultimately love and hope carry the day. I know that despite life's many adversities, healing becomes possible. I am awed by some people's ability to make a great life despite their heart-breaking trials. I honor their courage and perseverance to triumph over the hard times. Deep connection binds like-hearted people—those bonds have the power to heal and transform lives.

—Barbara Richardson, www.barbarakrichardson.com

Practical Gladness

Practice during the holidays.



by SARK

THE HOLIDAYS ARE FULL OF pressures to be glad, even when you're sad. People talk about *holiday cheer*, *finding the silver lining*, and *looking on the bright side*—all of which are fine when you feel cheerful but can add to feelings of loneliness and depression when you don't. There's also a certain *holiday tyranny* where you are encouraged to hide how you are actually feeling, for *the sake of the holidays*.

You are meant to feel what you feel when you feel it, then let it go. You may not know how you're feeling, or that it's okay to feel that way. You are not taught how to have, or hold multiple feelings simultaneously, so you may choose one feeling and cling to it.

For example, you might feel *happy* to see your mom at Christmas, *sad* that she's physically declining, *angry* that your sister isn't doing more, and *worried* about the future. If you fixate on just one of those feelings, it will not be as productive or helpful. Instead, it's more effective to feel all that you feel, respond lovingly to yourself, your mother and your sister, and create good systems for your family and self-care practices too.

Practical Gladness means living in the messy middle of your feelings and finding your glad ground underneath. From this *glad ground*, you can be aware of and hold all of your feelings, notice ways to respond instead of react, and transform what's possible to transform.

When you find your *glad ground* in the middle, you can enjoy the holidays truly, authentically, and with grace and wisdom. Here are **six practical ways** you can experience more gladness:

1. Create a new self-care plan. Think of what you need to feel good during the holidays, and *provide it for yourself*. You might: purchase or prepare special food; call a friend to share how you're feeling; practice ways to experience less stress; and *list things that nourish you*, and *do them*.

2. Adjust your expectations, or have none. Your expectations bring suffering when they aren't met. So, if you feel ignored or overworked, take yourself out for champagne and ignore some things you or others *should be doing*. Practice allowing how it is. Focus on *what's good*.

3. Educate others in the best ways to support you. Be clear about what feels supportive to you, and ask for others to

contribute. Figure out what they could contribute to you that would be easy and fun. You might ask a friend to sit with you while you wrap gifts or write cards.

4. Experiment with new traditions and rituals for the holidays. You tend to repeat and *become habituated*, for example, always having a meal at a certain time and place. Some of my greatest holiday experiences have taken place at the movies, miniature golfing, or serving food at a shelter instead of trying to participate in rituals or traditions that no longer represent who I am now.

5. Allow yourself to experience your holidays imperfectly. Revise your ideas of perfection and increase your capacity for spontaneous joy. For example, if you get tense about preparing a meal, buying gifts, sending cards, or trying to do it all, try doing less and feeling good

about it; doing parts of things—fix just the dessert, or ask others to bring things.

6. Practice transforming what hurts into what helps. Find places that aren't working and speak up about them. For example, if you're cooking and get crabby, let others know how to help you! If you hate shopping, ask others to create experiences or adventures for each other instead of buying gifts. If you complain about the holidays, resolve to have new experiences. If you feel ungrateful, find someone who faces bigger challenges.

Being glad no matter what is not about *feeling glad when you don't*—it is about *practicing with all of your feelings and feeling glad as often as you can!* PE

SARK is author of *Glad No Matter What* (New World Library). She is founder of Planet SARK. Visit www.planetsark.com or call 415 546 3742.

ACTION: Engage in practical gladness.

Comfort Living

Create home, sweet home.



by Christine Eisner

THE RECESSION HAS PUSHED many people into unemployment, pay cuts, reduced hours, or part-time jobs. Even if you have a good job, you may be working more hours for less money.

In times of uncertainty, you need to create environments and daily routines that inspire a positive attitude. You will feel *grounded, connected, and comfortable at home and at work*. *Comfort Living* is about creating a personal lifestyle that emphasizes inner priorities—what matters most to you.

Here are four ideas:

1. Have a relaxation place. Remember the forts you built as a kid? They weren't elaborate, but they felt good to be in! I call these *campfires*. These campfires are intentional combinations of objects and routines that make you feel *grounded*. So what will your campfire include? Where will it be—an armchair in your den, a hammock in your back yard, or a rocking chair on your front porch?

2. Have a productive, inspiring work-place. Campfires can also draw you in for productive and inspiring work sessions. Whether your focus is on a job search, earning extra money or taking care of the bills, a home office and a daily routine of taking care of business makes you feel in control of your life. Make a routine of getting through your

overflowing email inbox and sidelined paperwork. Such obstacles get in the way moving forward. But tidiness is only half of the picture. Personalize your space and *streamline* by turning the volume up on the positives and down on the negatives.

3. Add the little things. In your relaxation and work spaces, add personal elements that add comfort and make you want to linger. Some ideas include *soft stuff* like pillows and lap blankets, photos of friends and family, music, good task lighting as well as lighting that casts a warm glow when it's time to downshift from the work day. And don't forget convenient storage, a nearby pen and paper for jotting down thoughts, a wastebasket, and comfortable seating.

4. Connect with nature. As technology encroaches on every front, *use nature as a counterbalance to modern life*. Try opening the curtains, taking a walk, or enjoying a drink on your balcony. And when you come inside, bring in flowers for your desktop or den. *Connecting with nature adds more color to life*.

You just need to feel comfortable, connected, and at home. Experiences, not appearances, are what count. *Living well doesn't have to be complicated, overwhelming, or expensive*. All you need is a roof over your head, a place for your treasures, a view to the outside, and a place for special people to make themselves at home when they stop by. PE

Christine Eisner is a designer, consultant, former PR Director for Polo/Ralph Lauren, and author of *Comfort Living*. Visit www.comfortlivingbychristine.com, email comments@comfortlivingbychristine.com.

ACTION: Make your home more comfortable.

The Kei to Success

Cultivate a passionate opportunity perspective.



by Dallas Travers

THE MOST VALUABLE LESSON I've learned after 10 years as the president of my own company, has nothing to do with the numbers or the staff; instead, it involves the power of perspective.

In Chinese, the word *crisis* is composed of two characters: *Wei* represents *danger*, and *Kei* represents *opportunity*. A crisis is a turning point or a pivotal moment in time. You face these turning points daily. Do you choose danger, or do you choose opportunity?

My friend Sean loves to play poker. He believes that there are two kinds of players: ones who *play to win* and ones who *play to not lose*. Those who play to win focus on opportunity. They are committed to learning, improving, and winning big. They know that part of winning big means losing at times and treating losses as learning opportunities that create future wins. Those who play to not lose are so afraid they'll run out of chips that they rarely win. *When your only goal is hanging on to one chip, you'll likely end up with just one chip.*

Winning poker players trust their instincts, design a strategy, embrace bold decisions, and ultimately take home the big bucks. The same is possible for you when you maintain a *Kei* perspective. Focusing on opportunity offers endless possibility. By embracing a crisis as an opportunity, you can focus on growth, experience, and forward motion. Operating from this place, you can clearly distinguish fact from fiction.

When you focus on danger or fear, your primary concern becomes survival—the danger controls you. Fear motivates you to avoid harm and to get by. Operating from a danger-consciousness limits your options to those alternatives connected to the fear, which only creates more fear. Your actions become motivated by emotions or ideas about what might happen rather than what is true. This leaves you stuck in a state of contemplation or avoidance, preventing you from taking positive action.

I started my company at age 24. For two years, fear called the shots. Afraid of not having enough money, I worried daily. I avoided investing in the business in order to hang on to what little

money I had. Afraid of being judged or rejected, I avoided promoting the service I provided. Afraid of overcharging, I offered services at a lower rate or even for free. By charging low rates, I was telling my clients that I did not value my business; and they did not value the service I provided.

My fear of failure paralyzed me and prevented me from taking action.

When I focused on failure, rejection, or lack of resources, my decisions originated from those fearful places. As a result, my business didn't grow, I couldn't pay the rent, and I was miserable. I continued to struggle and worry, but eventually grew tired of being afraid. I realized that I had to change my perspective. Author Florence



Scovel Shinn wrote, "Nothing but fear and doubt stands between a man and his highest ideals and every desire of his heart. When a man can wish without worrying, every desire will be instantly fulfilled. We must substitute faith for fear, for fear is only inverted faith; it is faith in evil instead of good."

My business turned around overnight when I moved from fear to faith. I decided to experiment. For 30 days, I ignored my problems and fears and only focused on *positive possibilities*. I decided to switch from fear to faith (choosing a *Kei* rather than a *Wei* perspective). I rejected all fear-based thoughts and operated as if my business was thriving and expanding daily. I took risks and played to win.

Immediately, exciting opportunities presented themselves. I said *yes* to each one. Then I took action, with the faith that my business would benefit, and it did. I doubled my client base and my income within 30 days! My company has grown more than I ever expected since I replaced fear with faith and

embraced a *Kei* perspective. Now, I take risks, commit to learning daily, and enjoy helping my clients achieve their greatest goals. With a *Kei* perspective, I don't allow a fear of failure to overshadow my potential and possibilities.

I eliminated my fears by focusing on my love for my clients, my passion for the service I provide, and my faith in the opportunities ahead. These values mean more to me than any perceived fears I felt; and by focusing on these values, the *Wei* seemed no longer an option.

Making the Shift

Shifting from a fear-based *Wei* perspective to a passionate *Kei* perspective involves three steps.

1. Identify what values or commitments matter most to you. What motivates you? How would you like your work to impact the world? You may value education, service, money, freedom, adventure, philanthropy, personal growth, success, achievement, contributing to your community, or excelling in the marketplace. *Identify what matters most to you so that you can hold those values in mind when making crucial decisions.*

2. Set your fears aside. They may feel very real, but focusing on them does not serve you. Focus on your values and commitments, and identify what you value most. What is possible? What opportunities do your commitments present? Brainstorm with others as often as you can and see what new opportunities arise. If you value freedom and flexibility most, you may realize that the best way to expand your business is to align yourself with other synergistic businesses, so that you can rely on others to spread the word about what you do. If you value education and personal growth, perhaps you will see how investing in continued education will enable you to reach the next level.

3. Focus only on these opportunities. Write them down and read them daily. What action can you take to step into a *Kei* perspective? Do not worry about developing the perfect plan. Just take consistent action and trust in your values. By setting your fears aside, identifying your core values, and taking consistent action, you cannot lose with a *Kei* perspective. You will notice that by utilizing your values and commitments to seize opportunities, fears dissipate. Replace your fears with your passions and watch the opportunities unfold. **PE**

Dallas Travers is the president and founder of Sage Creative Inc., and a certified Creative Career Coach. Visit www.dallastravers.com.

ACTION: Make the shift from *wei* to *kei*.

Truth Starvation

How you can avoid it?



by Tim Irwin

IN THE 2008 PRESIDENTIAL election, John Edwards was the Democrat candidate.

His affair and love child with *Rielle Hunter* is old news, but what strikes me about this story is that his campaign seemed like a *train wreck in slow motion*. Many insiders suspected something was going on between Edwards and Hunter. In their book *Game Change*, John Heilemann and Mark Halperin write that Edwards ignored several warning signals that came from senior advisors, telling him to stop the affair. Edwards maintained his innocence until the facts were undeniable.

How do leaders get into this state?

I find that derailment usually occurs in *five stages*: 1) *Ignorance*: a lack of self- and other-awareness—often expressed in narcissism, for example, BP CEO Tony Heyward’s now infamous line, “I want my life back.” 2) *Arrogance*—“I’m special and don’t have to follow the normal rules.” 3) *Ignoring warning signals*—Edwards dismissing the wisdom and advice of party officials. 4) *Rationalization*—when you deflect feedback and lie to yourself—Tiger Woods saying, I’ve worked hard and deserve to have these dalliances. 5) *Derailment*—the train finally goes off the tracks.

Edwards followed this derailment script to perfection. The first three stages of derailment set the tragedy in motion, the fourth stage pushed him off the track.

Leaders can become truth-starved.

They first lie to themselves: “I deserve this *special perk*; I made this place what it is.” Lying to others is bad, but *lying to yourself* is worse. What lies were rattling around in John Edward’s head? It might it have been, “I’m too important to fail” or “someone as powerful as I am needs an affirming relationship.”

A derailing leader may cut himself off from truth delivered by others. A proverb says, “Wounds from a friend are better than the kisses of an enemy.” If you’ll listen to the counsel of others, even when the truth of their feedback hurts, you may avoid a tragedy of epic proportions. It seems incredibly foolish that Bob Nardelli, not once in his five years as CEO of Home Depot, sought the counsel of the founders, Arthur Blank and Bernie Marcus.

To avoid this trap of becoming truth

starved, take these seven tips:

1. **Tell yourself the truth.** Ask yourself, does this pass the “smell test” of a normal person?

2. **Test your motives:** “Why am I doing this?” Are my reasons honorable? You can almost always find logical reasons for something you want. Why do you really want to do this?

3. **Before you act, apply the Sixty Minutes test.** If a reporter met you at your home wanting to know about a past activity, how would you explain it?

4. **Be accountable to others.** Create a *board of advisors*. Get business advice, and feedback about your character.

5. **Have a gray-zone mentor.** When

you have an issue that’s not black and white, have a trusted advisor who can cut through haze and tell you the truth.

6. **Examine who it’s for.** Our *psychobabble* culture fosters a “please ourselves” mentality. When your action does not serve others, carefully examine it.

7. **Check alignment.** Ask yourself, “How does this action support or contradict the brand that I want to create?”

What can you learn from the catastrophic failures of fallen leaders? How might you avoid failure of your own? PE

Tim Irwin is author of Catastrophic Failures of Leadership. Email timirwin@drtimirwin.com; www.DerailedLeader.com.

ACTION: Avoid being starved for the truth.

The Perfect Day

Create it first in your mind.



by Jones Loflin and Todd Musig

WHAT WOULD THE PERFECT DAY AT work look like for you? Imagine the flow of your schedule. Reflect on

the productive nature of every interaction with co workers, customers and your boss and supervisor. Think about how your mental focus would be sustained during the day.

What would the perfect evening look like? Visualize conversations over dinner or a few moments of quality time with each family member.

You might think that it’s impossible to have a perfect day! Perhaps. But *planning with the perfect day in mind* (and heart) will yield better results than just *flying by the seat of your pants*.

Here are *eight tips* to create more of those perfect days or evenings:

1. **Be realistic in what you can do.**

You might be making *daily task lists* that require three days and no sleep to do. In planning, estimate the time needed to achieve a task, and then add another 20 percent of time to actually achieve it.

2. **Prioritize, prioritize, prioritize.**

When you go into your day with everything being a priority, you can’t focus. When you can see that you have a few top priorities, you can better decide where to focus your time and energy.

3. **Plan for interruptions.** You create an impossible lineup for your *circus act* when you don’t allow for anything to go wrong. Some phone calls, emails or

unplanned conversations will take up part of your day. For a week, keep a log of all these interruptions and how much time they take. When you plan for that loss of time in your schedule, the time you allot for completing planned tasks and activities will be realistic.

4. **Create ways to be better focused.**

Many tasks you undertake are *high mental exercises*. Does your workplace support your ability to focus, or deter you? When you need to focus, turn off audible distractions, remove physical distractions, or remove yourself from

the distractions. Find a place *where you won’t be distracted*.

5. **Separate the important from the urgent.** Ask yourself why one task is screaming for attention. Is it connected to your highest priorities, or is its urgency being driven by poor planning, someone else’s priorities, or your

desire to procrastinate on other items.

6. **Schedule an intermission.** Give yourself room to breathe. In your planning, recognize when a proactive break is needed after using up a lot of mental energy. Plan it now, and you’ll have motivation to complete the task.

7. **Think in terms of three rings.** You plan your *work ring* better than your *self* and *relationship* rings. As you plan your day or evening, reflect on what tasks or activities should be in your *self* or *relationship* ring. Write them down.

8. **Give yourself a standing ovation when any act goes well.** Take time to celebrate after you complete a tough task. Reward yourself. When you have quality time with someone in your *relationship ring*, just enjoy the moment.

Planning perfect days in your mind will lead to more perfect moments. PE

Jones Loflin and Todd Musig are coauthors of Juggling Elephants. Email info@jugglingelephants.com.

ACTION: Imagine your perfect day.

Spend Time, Not Every Dime

Enjoy the holidays without splurging.



by Michele Borba

THIS HOLIDAY SEASON, YOU might decide to take holiday spending down a notch and cut back on the shopping and gift-giving. After all, it's a tight economy, jobs are scarce, and gifts can be pricey. The last thing you need now is to dip into your hard-earned savings. But how can you tone down Christmas? How can you prepare your family for fewer presents? Start now to prep your kids for a back-to-basics Christmas.

The worst thing to do is to announce to your kids on Christmas Eve, "By the way, Santa won't be able to make it this year." Making a last-minute announcement will come as a shock to your kids after weeks of anticipation. It's best to tell them now, but regardless of when you tell them, be prepared for protest.

At first, the thought of *fewer presents* might not sit well with your kids, but when you explain your situation, they will understand. Cutting back will take a little effort, but with a little planning you may discover that it not only saves money but also takes stress out of the holidays and even makes them more enjoyable. The silver lining to spending less is that you will help your kids understand the real meaning of Christmas: it's people, not things, that matter. The gifts with the most value don't cost a thing.

Here are **10 tips** for cutting back while still enjoying the holidays:

1. Set a budget. Take an honest look at your finances. Based on your situation, decide on an affordable holiday budget. Note this amount and pledge to not spend more. Do *not* dig into your hard-earned savings. Financial security is far more important to a child than some pricey present that is all-too-quickly forgotten (or broken). And if cutting back makes you feel guilty, ease up. Children are resilient, and you are teaching them a valuable lesson.

2. Share new expectations. Pass your new holiday plans on to your kids by explaining that everyone will be receiving fewer presents. Kids don't have big

expectations about the holidays unless you build them. If you are asked *why*, say it's because money is tight. Provide details that are age appropriate on a need-to-know basis. Your kids don't need to hear dismal financial details. Just give them a heads-up in advance to keep their expectations in check.

3. Reframe Santa. Kids may believe that Santa will grant any wish. I think Santa's *magic powers* are due to manufacturers who want parents to buy more, causing the holidays to become a buying frenzy. So, tell your younger kids what our grandparents were told, "Santa decides what he will bring to each child. He has so many boys and girls to deliver packages to. It'll be fun to see what will come." You don't have to take all the magic out of Christmas, just don't build false hopes.

4. Cut out the holiday fluff. Extra little purchases add up: gift cards, ribbon, wrapping paper, greeting cards, postage, table decorations. Get your



kids involved in helping you make them. Your older kids can create holiday cards via the computer by typing up personal greetings, scanning photos, or decorating with online holiday images and emailing them to friends and family. Your kids can create wrapping paper by decorating brown butcher paper or grocery bags turned inside

out with drawings or cookie cutters dipped in tempera paint. Younger children can make tags for presents with index cards and holiday stickers from the dollar store. Get creative. You will *save money*, and *bank fantastic memories*.

5. Make the holidays for the kids. When you purchase gifts for everyone else (friends, grandparents, aunts, uncles, parents) you can blow your holiday budget before you even purchase gifts for kids. Instead of shopping for a long list of friends and relatives, put that money toward the kids' gifts. Your friends and family will understand and might even be relieved that they won't have to buy you something in return.

6. Draw names. If forgoing the gift exchange is not an option, you might draw the name of just one family mem-

ber to buy for. You could also set a dollar limit. This goes for both adults and kids. Having a price limit encourages kids to be creative in their gift-giving and teaches them to stick to a budget.

7. Check out thrift stores. The best gifts don't have to come wrapped in original packaging, and you don't have to pay full price to give a cherished gift. Don't overlook the dollar stores, garage sales, book sales at the library, thrift stores, discount stores and e-Bay. You can find great sale items and perfect stocking stuffers at reduced prices.

8. Stress together time. Suggest family members give the gift of time to your kids. Have a family outing to a zoo, skating rink, or to the beach. You can even go berry picking or kite flying. Teaching your kids a skill—such as how to fish, bake an apple cobbler, knit a scarf, or throw a football—is also a fantastic way to give your time gift. You are spending time together and whatever you choose to do, being together often proves to be more memorable than opening up that toy or electronic device that will soon be forgotten.

9. Suggest handmade instead of store bought. While preparing for that gift exchange, specify that a certain number should be no-cost items. Doing so makes Christmas less consumer-driven and brings back the true spirit of giving. Aside from crafty ideas, remind your kids that coupon books are great gifts. These coupons can promise to call Grandma once a week, pledge to bake cookies for Grandpa or vow to take out the trash for Mom sans nagging.

10. Make kids prioritize. Holidays can be pricey. And kids don't need all that stuff! Once you decide on a price limit, show your kids how to prioritize their desires. You might specify how many presents your child will receive. Give each child the number of index cards as gifts they will receive. For example, give one 5 x 8 card and two 3 x 5 cards to represent one expensive gift and two less expense gifts. Then ask your kids to write, draw or cut out the items they want most. Older kids can look up items online and determine whether or not their item is affordable.

Holidays are meant to be about love, togetherness and wonderful memories. Cutting back may just be a blessing—a way to help your kids understand the true meaning of Christmas and bring back the real magic of the holidays. **PE**

Michele Borba, Ed.D., is an educational psychologist, former teacher, and mom. She is the author of 22 books including The Big Book of Parenting Solutions. Visit www.micheleborba.com.

ACTION: Cut back on holiday spending.

Saving Strategies

Start building a nest egg.



by Pamela Yellen

BUILDING SAVINGS—NOT EASY *in the best of times*—has become even more challenging. People who had their retirement savings invested in 401(k) plans saw 40 percent or more of their wealth evaporate in the recession meltdown.

Your retirement savings may have recovered some, only to lose ground again due to jittery, unstable markets. So how can you build a bigger nest egg?

Here are four time-tested tips:

1. Know the difference between saving and investing. *Saving* and *investing* are not the same. Money put in savings is money you don't want to (or can't afford) to lose. Money invested is subject to loss. If you *invest to save*, you have no idea what your nest egg will be worth when you plan to tap into it. This is not a financial plan. It's gambling. And it can leave you wondering if you'll ever be able to retire, and what you'll have to give up in order to do that. Equity mutual fund investors have been losing 1 percent per year for the past 20 years, after adjusting for inflation. Money you can't afford to lose should not be invested in stocks, real estate, or other traditional investments.

2. Don't wait to pay down debt before increasing savings. You may think that you must pay down your credit card balances and other debt, before you can increase the amount you save. But that's not necessarily true. If you are 50 and paying \$600 a month more than the minimum payment due on credit cards, by cutting back to the minimum payment and putting the difference into a guaranteed savings account, you could have a nest egg worth about \$50,000 more than you otherwise would when you retire at age 65. I call this the *better than debt-free way to manage money*.

3. Look beyond traditional saving and investing methods. There are safe ways to grow a substantial nest egg without the risk or volatility of stocks, mutual funds, real estate, and other investments. One asset class has increased in value during every period of economic boom and bust: dividend-paying whole life insurance. Such a policy grows by a guaranteed and pre-set amount every year. *The growth is exponential*, meaning it gets more efficient every year the poli-

cy is held. This gives some protection against inflation and provides peak growth when you need it most—retirement. Such policies can even include options that turbo-charge the growth of equity (cash value). Once credited to the policy, both guaranteed annual increases plus any dividends paid are locked in. They don't vanish due to a market correction. Hence, these policies also provide peace of mind.

4. Realize saving doesn't have to mean sacrificing. Saving with a specially designed dividend-paying whole life policy allows you to borrow equity and use it for needed major purchases. Some companies even offer policies that continue to grow as if no money had been withdrawn. This can open up new possibilities. If you haven't taken a vacation for years, feeling that you can't justify it

unless you first save the money (you hate the idea of putting it on a credit card and paying all that interest), you can borrow the money from your policy, set up a schedule to pay back the loan to your policy over a year, and plan to use the same dollars to take a nice vacation. This powerful saving tool gives you a *responsible way* to do something for yourself that you couldn't otherwise do.

Don't believe that you must risk your money in order to grow it. By *saving* instead of *gambling*, you can provide for your financial future. It only takes know-how, and trying something different from conventional investing strategies. **PE**

Pamela Yellen is President of Bank On Yourself and author of Bank On Yourself: The Life-Changing Secret to Growing and Protecting Your Financial Future. Visit www.BankOnYourself.com.

ACTION: Start building your nest egg.

Social Connections

Make holiday parties profitable.



by Maribeth Kuzmeski

IT'S TIME AGAIN FOR THE annual company or neighborhood holiday party and other seasonal social events. Even if you don't look at these occasions as networking events, you'll be meeting new people and making an impression. You may as well make the most of it!

Holiday parties mean *opportunities to network*. But whether you're the life of the party or full of social anxiety, you need to go into events armed and ready to make the most of your time with every holiday well-wisher you encounter.

Here are **four tips** for maximizing your interactions:

1. Have a plan of action. If possible, find out in advance who will be attending. Do some research on social networking sites like LinkedIn to learn about attendees and give yourself some connection points with these individuals. (You may even want to consider asking the host for a guest list.) Pick five people that you definitely want to talk to while you are there, and don't avoid the big names. Make an effort to connect with the most powerful people.

2. Let them do the talking (you ask the questions). As you meet people, have more in your arsenal than small talk. Rather than worrying about what you will say, just be ready to ask good questions and listen. You might ask: *Where*

will you be spending the holidays? Where did you grow up? Do you still have family there? What are your children doing this holiday season? What gifts are they asking for? Once the conversation is flowing, ask questions that lead to definitive answers: *What's the best thing that has happened to your business this year? What's your biggest challenge? What do you find is the best way to keep clients happy?*

3. Be prepared to describe yourself in 15 seconds. You have many qualifications and much experience—you could go on for hours about yourself. But *most people would rather talk about themselves more than listen to you*. When you're meeting people at holiday parties, resist the urge to give them a 10-minute introduction about yourself. Instead, prepare a short, 15-second description that hits on a few memorable points. Think about what's unique about what you've done and what will be remembered.

4. After the party, continue your connections. Be proactive. Enter people into your database. Include reminders to yourself of interesting or remarkable things people said so that you can refer back to them. Use social media to keep in touch. Invite people to connect with you on LinkedIn or other social networking sites and share something the person said to you at the event to make it personal. If you can, give them a referral. You'll start connections that may be the *best gifts you can give yourself this season*. **PE**

Maribeth Kuzmeski is author of five books, including And the Clients Went Wild and The Connectors. Visit www.RedZoneMarketing.com.

ACTION: Practice social networking skills.

Model Patriotism

Infuse it into your daily life.



by David and
Andrea Reiser

PATRIOTISM CONJURES VISIONS OF FLAG-waving and parades; however, to some people, *patriotism* feels uncomfortably close to arrogance and intolerance—even xenophobia and bigotry. In the push for political correctness, *you may feel that you can't be proud of your country without offending other cultures—or becoming cogs in a soulless governmental machine.* However, neither is true.

Being proud of your country is a good thing. Patriotism isn't about putting others down or devaluing other cultures. Nor is it about blind, unquestioning devotion. It's about loving the United States, being proud of achievements, being grateful for the sacrifices of those who have gone before, and—especially—about caring enough to take a hand in shaping its future.

In our book *Letters From Home*, we explore *virtues* that built our country. We want to shift our culture back to one that *embraces the principles that made the United States great*—back to an *American Dream* that places *service and community* ahead of *entitlement and self*.

To ensure America is all it can be, you need to find the seeds of greatness inside you and start a grassroots movement to return to core values. *Loving America* means working hard to make it better and stronger—not just turning your eyes to the flag at baseball games.

Instead of focusing on American's hang-ups and failings, remember why it's also great—why it is *the land of the free and the home of the brave.* Here's what you can do in being patriotic:

Patriotism does not mean blind acceptance. To be a *patriot*, you don't have to endorse every decision or agree with every law—you *have the right to disagree.* There's room for discussion. We have the right to disagree, express dissent, and call leaders on the carpet (think about great reformers like Susan B. Anthony and Martin Luther King, Jr.).

Patriotism doesn't mean sitting back, either. Being proud of your country should motivate you to get involved. Stay informed about what's happening here and abroad. Write your congressman. Attend city council meetings.

America is a nation *of, for and by* the people, not by the elected few. If you're unhappy with a bill or law or statute or vote, speak up! Tell your city councilman, state governor, or senator.

Reinforce at home what your kids learn in school. Your kids are receiving some civic education at school—learning about the Founding Fathers, the *Pledge of Allegiance*, the *Bill of Rights*. Discuss these subjects at home. Share, for example, what having *the right to vote* means to you. Get creative when discussing civics and patriotism. On July 4, you might display the *Declaration*; for President's Day, use placemats with the U.S. Presidents on them; or try some of the kid-friendly civics games.

Observe patriotic etiquette. Much like saying *please* and *thank you* to oth-



ers, observing *patriotic etiquette* shows respect and deference to the nation. Removing your hat and placing your hand over your heart during the national anthem fosters a sense of gratitude and reverence, and creates a sense of identity and pride in America. Observe proper *flag etiquette*—you'll show respect to our country, and spark *why conversations* with your kids.

Start a positive conversation. Instead of complaining about some politician or law, share a positive story. Yes, much is wrong with America, but also much is *right*. Simply state, "I'm proud to be that woman's countryman," or, "Company X is an example of how businesses can impact communities."

Push for solutions when you hear complaints. Rather than gripe about politics, policies, or politicians, try offering solutions. Rather than bash government, push for ideas and constructive dialogue. Often, complaints can serve as a great springboard for constructive conversation. Ask others what they think should be done to

improve or rectify things. Pass the best ideas on to elected reps or write a letter to the editor. Don't keep potentially viable solutions to yourself!

Keep a civil tone when you express your opinions. Don't be such a hothead that other people feel uncomfortable having a conversation with you! You'll be much more effective if you can disagree agreeably. *Fire-and-brimstone patriotism turns off as many people as it fires up.* If you're vehement, condemnatory, or excitable, your message will likely get lost in the delivery. So use the term *patriotism* judiciously, and keep it civil.

Make a difference by voting! Voting really *is* a privilege! Become an informed voter by becoming familiar with the issues at hand and with the platforms of individual politicians.

Remember—and remind others—why you're off work on a national holiday. Next Memorial Day, Independence Day, Veterans' Day, or President's Day, brush up on that holiday's history and meaning. Then share what you learn with your kids and others. Better yet, get involved in planning a local celebration.

Take a historical vacation (or staycation). Reminding your family how America got to where it is today is a valuable educational opportunity. Take a quick field trip to a history museum, or mount an expedition to Colonial Williamsburg, the Gettysburg battlefield, or Washington, D.C.

Do your part on the home front. *America is still at war.* Thousands of servicemen and women are serving far from home—and they could use *your* encouragement. Put together a care package for a deployed soldier, thank a veteran, or ask a military family how you can help out. They (and their families) are sacrificing, voluntarily going without—all in service of our country.

If you want to do something to support our military communities, many organizations offer opportunities to get involved; but before donating your money or time, do your homework.

Flags look nice, and parades are exciting—but *patriotism is about infusing our daily lives with activities and ideas that give meaning to the red, white, and blue.* Patriotism should be defined and perpetuated by *We the People.* Stop being shy about showing your love for America. Remember its history—and actively shape its present and future. **PE**

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ACTION: Model patriotism in your life.

Serve with Kindness

Make it your predominate style.



by James J. Mapes

SINCE STARTING MY CAREER as a speaker three decades ago, I've traveled the world and met thousands of people. This has given me a clear perspective of what people want in a speaker. Their hope is that I'll leave them with the magic bullet to become more efficient and effective.

Sadly, the target is often missed, not because of desire, best intentions or vision, but because of a misunderstanding as to what moves people to action. The real question is, *what really motivates, satisfies, and fulfills people?* I can assure you that bombarding people with content-driven case studies or data that does not touch them on an emotional level, does not renew them, or create a shift in their thinking.

One vital, but often underrated and overlooked virtue, is *kindness*. Aesop wrote, *No act of kindness, no matter how small, is every wasted.* And Albert Schweitzer noted: *Constant kindness can accomplish much. As the sun makes ice melt, kindness causes misunderstanding, mistrust, and hostility to evaporate.*

You might think that *acting with kindness* is far too simple to solve the challenging issues you face. But, it just might be that *making kindness a priority* at home and at work is the key to enhancing your mental and physical health—and becoming exponentially more effective in your service.

You know what it means to be kind, how it feels when you bestow kindness on another person, and how it feels to be the recipient of a kind act. Kindness is valued by all people, regardless of age, gender, culture, or beliefs. You don't need training to show kindness.

Once the Dalai Lama was booked to lecture on *The Secret to a Good Life*. As the lecture date approached, there was a buzz in the community: *He is coming and He has the answer.* On the big night, the house was packed. After the Dalai Lama was graciously introduced, he thanked the people for the welcome. When they quieted, he said, "The secret to a good life is to be kind." He then walked off stage. The room was silent. After a few minutes, he reappeared and people again applauded with enthusiasm. He continued, "Oh, yes. If you can't be kind, don't be cruel." The lecture was over.

Last summer at our cabin in Wiscon-

sin, I saw this sign in a souvenir shop: *Change the world with one act of kindness at a time.* Franklin D. Roosevelt said.

"Kindness has never weakened the stamina or softened the fiber of a free people. A nation does not have to be cruel to be tough."

Here are *four easy tips* to help you become kinder and change your world:

1. Be aware of your thoughts, actions and reactions toward people. Once you recognize when you could have chosen kindness over harsh judgment, anger, curtness or dismissal, you'll want to change in the way you treat others.

2. Become pro-active in being kind to those around you with no expectations of reward. Do this with *random acts of kindness* and make positive, kind choic-

es when you interact with people. This means saying *thank you* and *being gracious*.

3. Make kindness a core value. When you value kindness, you'll become kinder and change the lens through which you view the world. You'll become aware of how many people are kind to you. Kindness will be the aim in all your decisions.

4. Acknowledge kindness in others. By doing so, you strengthen your ability to be kind even in stressful situations.

Serve your family, friends, and community with kindness. It will shape the culture at home and at work. PE

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ACTION: *Serve others with kindness.*

SERVICE • GOALS

Achieve Your Goals

Overcome barriers to service.



by Gary B. Cohen

ENCOURAGE YOU TO DEFINE goals in SMART, positive, and picture-able language and then learn to overcome the barriers or constraints to achieving your goals.

In his book *The Goal*, Eliyahu Goldratt identifies *five steps* to take to overcome common **organizational constraints**: 1) *Identify your foremost constraint—what is getting in the way of achieving your goal?*

2) *Decide how to exploit the constraint—how do you get through this constraining element to achieve your goal?* 3) *Subordinate all other processes—how can you align around exploiting the constraint?* 4) *Elevate the constraint—what major changes are needed to break the constraint?* And 5) *Remove the constraint, and then identify the next one that needs your focus.*

Individual constraints and barriers differ. You might, for instance, have a *personal narrative* that locks you into a particular perspective that does you and others a disservice—even if it once proved true and valuable. Common individual goal barriers include: *doubt, self-betrayal, negativity, distraction, poor communication, inflexibility, shortsightedness, single-mindedness, or habituation.* Which of these will you need to overcome to attain your goal, and why?

You can't predict every barrier you might face, but the more planning you do in advance, the more prepared you'll be when you face an obstacle or change.

I invite you to *map your moves*, so that *doubt* is replaced by *courage*, *self-betrayal* by *trust*, *negativity* by *positivity*, *distraction* by *clarity*, *poor communication* by *effective communication*, *inflexibility* by *flexibility*, *shortsightedness* by *vision*, *single-mindedness* by *open-mindedness*, and *habituation* by *innovation*.

For example, if you're susceptible to doubt or self-betrayal, ask a coach, colleague, or family member to support you; if you're a creature of habit and tend to be single-minded, set aside time for brainstorming and prioritizing.

There's a limit to what you can do. Chances are that you're at, near, or over that limit already. So, to do a new thing well, you need to *stop doing something else*. You might give up idle time, TV

time, or computer time. In theory, this decision seems easy. Of course, you'd rather attain your goal than watch TV. But can you? TV time or idle time may relieve stress. Also, your habits or pursuits can be *addictive*, hard to break.

Be honest: What are you prepared to give up? How much? Picture your desired end-state. It's attainable, but *only if you make some sacrifices*. To sense how to proceed and how much the goal means to you, answer two questions: 1) *What are you willing to stop doing to make the goal happen?* and 2) *What are you not willing to give up, and why?*

Napoleon Hill said, "All achievement starts with desire. *Weak desires bring weak results*—just as a small amount of fire makes a small amount of heat." To achieve a goal, you must act upon your desire and overcome constraints. PE

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ACTION: *Desire to be of service, and then act.*



GOAL GETTERS



Few people take the time to reflect on why they care about anything they do; why they care about the decisions they make; why they care about their family, friends, customers and employees; or why they care about their business.

Even if you do reflect, the act of caring doesn't go far enough. Because efficacy is rooted in love—love of what future you're trying to create together, love of what principle you're trying to live, love of the people you have around you, and love of what they want for their lives. Love of what customers you have, and love of what impact you have on the lives of your customers. Love of what your work really is, and love for what you really do every day.

And why is this so critical? Because if you love who you are, and if you love what you can be, then you'll love the process of how you get there. And to make it all happen, you will act boldly and courageously; at times, you will fail magnificently. But your love demands that you try. What can you do to fall in love with something about your work, your colleagues, your team, your clients, your customers, and your life?

—Steve Farber, www.SteveFarber.com



*With financial abuse on the rise, you need to practice financial self-defense. Know what to watch out for and know the difference between legitimate and credentialed professionals who will offer unbiased financial advice, and bad actors who take advantage of you and put your financial future at risk. Fraud and mismanagement by financial professionals have undermined consumer confidence. The *Consumer Guide to Financial Self-Defense* gives you the tools you need to protect yourself from those who would prey upon your lack of financial expertise.*

Here are 10 tips for choosing and working with a financial advisor: 1. Do your homework. 2. Fill in all the blanks. 3. Beware of rogue advisors. 4. Make sure it all

adds up. 5. Don't give away the keys. 6. Step back. 7. Look for the downside. 8. Don't let yourself be pressured. 9. Follow the money. 10. Ask, ask and ask again. These 10 red flags will help you prevent the disastrous financial transactions that stem from fraud perpetrated by a trusted associate; or from the sloppy unprofessional work, lack of due diligence, or bad decisions of an incompetent financial advisor. Victims of incompetent financial advice often see their life savings and retirement wiped out. Avoid the terrible life impact of trusting the wrong people.

—Dan Drummond, ddrummond@cfpb.org



Passion is a strong liking or enthusiasm for a subject or activity. I often meet people who have so many great qualities: knowledge, technical skills, great people skills, but they lack passion. You can't be a superstar without passion for your profession, clients, products, services, technologies, and the people in your life. Next time you feel overwhelmed or discouraged, get in touch with your passion—it will see you through to the next step and help you stay in the game so you can overcome obstacles and objections and find solutions.

Translate your passion into your profession. Decide what you really want to do for a living. Determining your dream helps you find the strength to pursue it! If you have a dream that involves long odds, you've likely been discouraged by family or friends from pursuing it. Perhaps, you want to become an artist, singer or actress? These pursuits are difficult to attain, and all involve substantial risks of failure. However, you could be the next sensation! Sometimes it's better to take your chances initially and see if you can make your dreams come true! If, for example, you dream of making the Olympic Team, you need to be the best in your event. You'll need to train for years and face incredibly difficult odds. So, decide to "go for your dreams" as soon as possible.

—Leslie Groene, leslie@groeneconsulting.com

PersonalCOACH



Achieve a Vision

Stop being a goalonary.
by Marjorie Wolter

IF YOU ARE AT A BREAKING POINT, DEALING WITH great pressures at work and home, *only one thing can alter your crash-and-burn mentality*—a clear vision of success. Effectively navigating tough times requires becoming a *visionary*, not a *goalonary*—a person who makes progress by fulfilling a series of goals, forsaking the big picture and alternative opportunities. Without a visionary's command of foresight, goal-setting and problem-solving are of little use.

Only your logical mind is activated when delineating goals. Vision accesses creativity and inspired thought. The vision is uniquely your own—a distinct combination of mind, body and spirit, the manifestation of your unencumbered virtuoso in action—and it answers the age-old question: what would you do if you knew you could not fail?

Coaxing authentic vision out of the shadows of stress calls for the twin strengths of *self-esteem* and *inner calm*. Take five steps:

1. Remember a time when you were successful in your personal life or business.

Hone in on what it felt like. Focus on details leading up to and including the moment when your achievement became real. *Spend five minutes a day going back to that time and focusing on the sensation of being successful.*

2. Think about what you did that got you to victory. What talents did you employ? List them, and refer to them in your five-minute sessions. Many assets are lying dormant within the scope of your intelligence awaiting discovery and your authorization to go to work. Let them perform for you.

3. To anchor on your chosen achievement, breathe deeply—its natural calming effect is necessary to access your internal genius and allow vision to flow. Your genius self knows how to fixate on positivity. You may even ask for vision to send solutions during your sleep that will remove any remnant of doubt.

4. Keep a note-taking device near. You don't want to miss any information that your inner genius releases. You may be awed by what your vision presents to you, because *you are always bigger than your circumstances.*

5. Repeat Step 3 when your attitude takes a dive. This is a cue to anchor powerful thinking patterns that allow only positive outcomes.

You are a leader—so lead yourself. *Disciplined personal development* is reflected in *professional preeminence*. Spending *five minutes a day* to secure a clear vision generates success. **PE**

Marjorie Wolter is a speaker, mentor, and founder of Vita Celebrata, and author. Visit www.drmarjoriewolf.com.

ACTION: Take five minutes to secure a vision.

Authentic Dream

Have your own personal brand.



by Hubert K. Rampersad

HAVING AN AUTHENTIC dream and a related personal brand is a vital asset in today's online, virtual, and individual age. This is the key to personal success. It's the positioning strategy behind most successful people, like Barack Obama. You need your own brand based on your authentic dream. This will help you to actively grow and distinguish yourself. Walt Disney said; "If you can dream it, you can do it."

Barack Obama's dream is to bring about real change, change that we can believe in. His passion for change is the pillar of his authentic personal brand and is reflected in his speeches: "America is a land of big dreamers and big hopes. It is this hope that has sustained us through revolution and civil war, depression and world war, a struggle for civil and social rights and the brink of nuclear crisis. And it is because our dreamers dreamed that we have emerged from each challenge more united, more prosperous, and more admired than before. The true test of the American ideal is whether we're able to recognize our failings and then rise together to meet the challenges of our time. Whether we allow ourselves to be shaped by events and history, or whether we act to shape them. Whether chance of birth or circumstance decides life's big winners and losers, or whether we build a community where, at the very least, everyone has a chance to work hard, get ahead, and reach their dreams. Change will not come if we wait for some other person or some other time. We are the ones we've been waiting for. We are the change that we seek. I don't want to settle for anything less than real change, fundamental change—change we need—change that we can believe in. It's change that I've been fighting for. Because those dreams—American dreams—are worth fighting for."

Barack Obama identified and leveraged his authentic, relevant, meaningful, inspiring, enduring, and ambitious dream; responded to his dream with love and passion; recognized what make him unique; succeeded by living according to his dream.

Remember: ***Dream it, hope it, believe it, fix it in your mind, visualize it, accept it, respond to it with love, passion, and integrity, give your peak performance to it and you will achieve it.***

Success is not something that comes automatically or that the world defines for you. It's what you define in your ambitious dream and in the way you pursue this dream. Marva Collins said: *Success doesn't come to you—you go to it.* So, have a dream in life, follow your heart, and love what you do. Eventually you will enjoy exceptional success: people who ask for it, wish it, dream it, hope it, fix it in their mind, visualize it, feel it, allow it, give peak performance to it, and respond to it with love, passion and integrity, attract success.

If you have a clear authentic dream, have the courage to pursue this dream, have faith in yourself, and live according to your dream, this dream will guide your life and result in purposeful and resolute actions. Stop complaining

and do not blame others for your failures. Take the initiative and the responsibility to develop, implement, and cultivate your authentic dream, and keep it at the forefront of your mind.

Without knowing who you are (self-knowledge), it's difficult to love yourself and others. Make a positive emotional connection with yourself and find yourself interesting first; otherwise, others won't make a positive emotional connection with you or find you interesting.

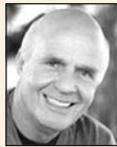
With an authentic Personal Brand (based on your dream), your strongest characteristics, attributes, and values can separate you from the crowd. **PE**

Hubert Rampersad is author of Authentic Personal Branding and president of Personal Branding University. Email h.rampersad@tps-international.com or www.pbu-edu.org.

ACTION: *Develop an authentic dream.*

Be More Inspired

Love guides you to purpose.



by Wayne W. Dyer

WHEN YOU'RE INSPIRED BY a great purpose, everything begins to work for you. Inspiration comes from moving back *in-spirit* and connecting to *intention*. When you *feel inspired*, what once seemed risky becomes a path you *feel compelled to follow*. The risks are gone when you follow your bliss—the truth within you. This is *love* working in harmony with *intention*. If you do not feel love, you do not feel the truth, and your truth is connected to Spirit. This is why *inspiration is vital to the fulfillment of your intention to live a life of purpose*.

When I left work that did not inspire me, every detail that I had worried about was almost magically taken care of for me. I'd worked for a corporation where *I was offered a salary three times higher than I'd been paid as a teacher*, but I was not in-spirit. That inner knowing said, "Do what you are here to do," and counseling became my manifested daily purpose.

And public speaking was not a risk—it was something I had to do because I knew that I could not feel happy with myself if I did not follow my heart. The universe handled the details, because I was feeling love for what I was doing. That same love guided me to my *purpose*—and financial remuneration flowed to me with the same energy of love. I could not see how it worked, but *I simply followed in faith an inner knowing*.

You may think it is too risky to give up a salary, pension, job security, or familiar surroundings because of a dim night-light in your mind that draws you to see why it is turned on. I suggest that *there are no risks at all if you pay attention to that light, which is your knowing*.

Combine your strong knowing with the faith that Spirit will provide, and acknowledge the power of intention at work. Trust that this inner knowing is all you need. I call it *faith*—not faith in an external being to provide you with purpose, but *faith in the call you hear from the center of your being*. You are a divine, infinite creation making the choice to be *on purpose* and to be connected to the power of intention. It all revolves around your being harmoniously connected to your *Source*. Faith eliminates the risk when you choose to trust that inner knowing about your purpose and become a channel for the power of intention.

You might spend much of your life contemplating what you can't have, don't want, what's not possible, and what's missing. Learn to contemplate what you'd like to attract.

The key to living a healthy, happy, love-based life is to trust in your own divinity, to know that you are a piece of God, and that you are like what you came from. As a spiritual being, you have Divinity within. When Albert Einstein was asked about the impact of quantum physics, he said, "I just want to think like God thinks." And God thinks in terms of creativity, charity, kindness, beauty, and goodness. **PE**

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ACTION: *Follow in faith your inner knowing.*

