

# Personal Excellence

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The Magazine of Personal Leadership

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**Art of Living  
Engineering  
Happiness**

**Personal Resiliency  
Practice Extreme Resiliency**

*May 2012*



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# Personal Excellence

May 2012

The Magazine of Life Leadership

INSPIRATIONAL • RESILIENCY

## Personal Resiliency

Redefine it for turbulent times.

by Eileen McDargh

CONSIDER SOME EVENTS OF THIS DECADE: The stock market gyrates with unpredictable and heartburning results. Icons of companies become straw figures before balance sheets. Children are abducted from their front yards and networks of terrorists spiral throughout the world. Religious institutions cast shadows of duplicity while El Nino brings strange fish to the California coasts. Out-of-control fires gulp huge swaths of Texas. Tornadoes rip through the Midwest and South. A tsunami of apocalyptic proportions devastates the northeast coast of Japan.

It's enough to cause us to stand like the proverbial *deer in headlights*, mutter *the sky is falling*, or else spring into action. The latter would be fine, but it's often a knee-jerk response based on what we've done in the past. The trouble is that the present doesn't look like the past.

Whether you're leading a Fortune 100 company, a small department, or an enterprise of one—whether you are trying to reinvent your career, launch a new product, or juggle the demands of aging parents and children, *resiliency skills have never been more important*. So, seek radical resiliency.

**1. Define the terms.** Throw dictionary definitions away. In 1824, Webster defined *resilience* as: "the capability of a strained body to recover its size and shape after deformation caused especially by compressive stress." That definition works for explaining *metal* but not for the *mettle* of people. This definition gives rise to the popular two-word definition: "Bounce back."

No! Not! Never! Going *back* to an original state might feel comfortable but it denies the

very opportunity of personal and organizational growth. In a constantly changing world, returning to old habits, old structures, and old behaviors can actually be counter-productive.

Second, Webster's definition implies that *resilience* is needed only in times of stress, crisis or bad situation. Not so.

I define *resilience* as *the capability to GROW THROUGH adversity or opportunity* to become wiser, stronger and able to create a sustainable future. Now, add the word *radical* (meaning *extreme*). *Extreme resiliency* means you are willing to *turn right* when everyone else *turns left*. It implies courage, tenacity, and taking the uncharted course. It also means *listening deeply to your inner voice* rather than *the chorus* surrounding you.

**2. Develop adaptability** by *finding multiple responses to any situation*. It is foundational for resilience and rests upon your ability to challenge old ways of

doing things, to actively seek different viewpoints, to beware of sacred cows, and to know that solutions can come from *anywhere* or *any one*.

Adaptability requires you to challenge common knowledge. The critical questions are: *Why? What if? and Who said so?*

When a leader and her followers begin to ask why something happens a specific way and dig at least five layers down, many startling discoveries can be made. For example, years ago Ameritech had an employee who spent three days a month creating an extensive report for wide distribution. Then the question was asked, *Why are we doing this—who reads it?* They discovered that few read it, and of those who did, only a few pages were relevant.



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Courage comes into play when you own up to your reluctance to look for personal and professional blind spots. The person you don't want to listen to might be the very person with that one critical idea. Might I suggest that you *look for guide dogs*. Guide dogs lead the blind safely through many life situations and often, despite the owner's insistence, refuse to do certain things since the guide dog sees or senses danger. Every organization has people who *see* what is happening. Sadly, management can be too removed to ask for input. One operator at a steel plant was near retirement and had many ideas to improve the plant but said *management was not interested in talking to him*.

*Adaptability* also requires a *change of heart*, an ability to work on intelligent optimism, reframing what is possible. For example, a road crew drilling through a mountain discovered a fresh water spring that could wreck havoc in trying to complete the road. However, this company decided to *divert the spring* and sell bottled water while finishing the road. That's *reframing*.

Pauline just lost her husband Bill, a brilliant nuclear physicist, who could not even form coherent sentences because of the ravages of Alzheimer's. Pauline's comment was, "At least he is at peace, and his brilliant brain might offer some clues for researchers." Reframing. *Adaptability* is about thinking and feeling. *Agility*, on the other hand, is about action and movement.

**3. Develop the skill of agility.** Agility is the ability to move quickly and easily. It implies nimbleness, flexibility and speed. It is one thing to intellectually create multiple actions. It is another thing to move forward. Action is the antidote for anxiety.

The trick is to move wisely. *Analysis paralysis* might take over. Instead, resilient people figure out what small steps can gain a foothold. There's *ample feedback* while actions are taken. Rewards center on the willingness to act, to take risks, and to share results.

Action also looks at physical action. In short, care of the human body. Exercise, sleep, and nutrition demand attention in growing through challenge or opportunity. Sometimes, the greatest step one can take is to sleep. Refreshed, the mind has a better chance at being creative and innovative.

Sometimes, when faced with a feeling of powerlessness, doing anything that gives a sense of control can be immensely beneficial. One woman, when fired from her job of 30 years, created a network group at her church for people looking for work. Another company, caught in the recession, pulled employees together to explore how costs could be cut *without cutting people*. Some employees volunteered to work part time so those with less financial resources could continue.



**4. Develop the skill of laugh-ability.** Victor Borge said, "*Laughter is the shortest distance between two people.*" It is also the shortest distance between your brain and your body. The ability to find humor and generate a sense of playfulness actually increases creativity. Laughter separates the serious from the trivial, the trite from the tremendous.

Recall the Chilean mine disaster. Against all odds, these men survived, adaptability (multiple rescue methods and listening to many experts) and agility were paramount. And they also employed laugh-ability, or at least a way to keep a sense of humor about this very serious predicament. When a camera was lowered into the mine, one miner gave a tour of their "home", showing a table where they played cards and held meetings. At the end of the video, the trapped men burst into a hearty rendition of the national anthem. In short, the men took control where they could, added some spirit to the horror of being trapped, and—as a waiting world discovered, kept everyone alive until rescue.

Play belongs in the realm of laugh-ability. It was the jester of old who spoke the truth *in a non-threatening way* by using humor and play. Free-form play and improvisation not only break barriers but open up a world of potential ways to handle situations. *Play is the exultation of the possible*—Martin Buber.

**5. Develop the skill of alignment.** In 2008, I trekked a portion of the remote western Indian Himalayas, visiting villages as well as ancient monasteries. These still-standing structures, looking fragile in a terrain of rock and stone scoured by wind, rain and snows, have survived because of one thing: *they are built on bedrock*. The main buildings are lined up on the strongest part of the mountain.

To remain standing, humans too need bedrock. As Viktor Frankel stated, "*Man can survive any what if he has a why.*" Resilient people and individuals have a reason greater than themselves for keeping on. Whether a child to raise, a song to sing, a book to write, or a community to protect, there is a sense that *something or someone matters*. That alignment guides adaptability.

**6. Look for what energizes.** The current that flows through all these skills is human energy. Energy is the result of meaningful connections that add the spark of potential and possibility, the catalyst for forward momentum. Think of this as a DNA molecule in which energy is the thread that weaves through all four skills and, in turn, generates more energy as it crosses. PE



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**ACTION: Boost your personal resiliency.**

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# Engineering Happiness

*It's tricky due to shifting expectations.*



by Rakesh Sarin

**T**HE PURSUIT OF HAPPINESS explains the billions of dollars spent each year on consumer goods—from cosmetics and fashion apparel to computers and new cars. Who doesn't want to be happy? But, *happiness* is elusive. Millionaires living in huge luxurious houses are barely happier than Masai warriors in Kenya who live in huts.

Over the past 10 years, we've come up with a set of laws that govern our *happiness*. These universal laws are supported by findings from science, literature, and religion—they apply to all of us. For example, we are coauthors, but were born and raised in India and Spain and reared in Hinduism and Catholicism. These differences cause us to perceive many things differently, but the laws of *happiness* apply equally to both of us.

From our *laws of happiness*, we derive this equation: **HAPPINESS equals Reality minus Shifting Expectations.**

As we try to improve our *reality*—by working harder so we can make more money, buy a bigger house, or drive a fancier car—our *expectations* shift. We are happy for a while, but soon expectations catch up with reality. At first blush this equation paints a gloomy picture. It is no wonder that some scientists conclude: "Trying to be happier is as futile as trying to be taller."

## Try Four Strategies

But, I show you *four strategies for improving happiness*:

**1. Less to more (crescendo).** You should plan your life carefully so that the gap between *reality* and *expectations* stays the same or increases. The way to be happy is not just to have a lot, but to follow a crescendo strategy in life choices—less to more. On a small, short-term scale, this can be done on a vacation; rather than immediately visiting the most spectacular museum or historic site, save those experiences for the end of your trip. But as a philosophy of life, you can work to organize the chapters in your book of life from less to more (that is, follow a crescendo strategy). In

raising children, for example, do not give them too much too fast. In organizations such as those with call centers or service employees, more frequent promotions associated with achieving some well-defined milestone or goal will improve employee satisfaction. Crescendo strategy is very similar to what is used in karate by awarding different color belts for progress.

**2. Basic goods.** Our equation suggests that new material aspirations arise as previous ones are satisfied, making all of us work harder and harder to see ourselves in exactly the same situation all over again: wanting something new. We face a sort of emotional "global warming", if we get used to consuming too much too soon, our future *happiness* is put at risk. One typical example is that of the children of wealthy parents who are not able to keep up with the lifestyle they've



always known. When it comes to fame and fortune, beware: the equation predicts that your expectations will also rise and any gain in *happiness* will be temporary. So, if expectations catch up with reality, is there an easy and foolproof way to be happy? Basic goods escape this paradox, because expectations for these goods do not fluctuate much and these are less susceptible to social comparison.

The treasure of *happiness* that is in reach for most of us is found in basic goods. The simplest example of a basic good is food. We will always enjoy a meal when hungry. But *basic goods are present everywhere in our life*. How can we tell whether a good or experience is basic or not?

**Ask yourself two questions:** 1) If nobody knew I was buying or experiencing X, would I still want X? 2) Will I enjoy X in the future, say five years from now, as much as I do now? If the answer is yes to both questions, then X is a basic good for you.

We can think of *basic goods* in three categories: the needs of the *body*, the *heart*, and the *mind*. Food, health, shelter, sex, and rest are the needs of the *body*. Basic goods that meet the needs of the *heart* and *mind* are things like

spending time with friends and family and listening to music we love—things that consistently make us happy.

**3. Cumulative view of reality.** We should recognize that the reality is not one truth out there. We have a choice in how we interpret our reality. In a well-known parable, a traveler comes upon a group of hard-at-work stone masons. He asks each in turn what he is doing. John says, "I am constructing a wall." But, Paul says, "I am building a cathedral." Even though John and Paul are doing the same work, Paul sees a greater purpose and meaning in his daily work.

*Happiness* has a chance to blossom if we view reality as a *cumulative good*, since this naturally produces a less-to-more perception. Progressing towards goals, helping with causes that transcend us, developing relationships are ways to be happy by gradually filling the metaphorical bucket. In cumulative activities, the gap between *accumulated reality* and *expectations* ensures a constant flow of *happiness*. Viewing reality in a cumulative way requires that you appreciate how far you've come, rather than just what you've accomplished today. To be happy, we should set goals (losing weight, writing a poem, preparing for a marathon, or helping a charity) and make progress towards these goals.

**4. Variety, novelty, and surprise.** Yes, variety is the spice of life, but variety by itself is not a primary source of joy; rather it is the *novelty* and *surprise* produced by variety that drives joy. In a large meadow fertile with flowers in bloom, the variety is less noticed. In a land of rocky hills, a spring of wildflowers comes as an exquisite surprise.

You can improve your *happiness* by seeking novel experiences. Try cooking a dish you've never made before, join a Tai Chi session in the local park, or fly a kite with your kids. It doesn't matter what it is; a new experience will make it memorable and generate *happiness*.

If you develop a wider/deeper interest in things and life, you appreciate differences more. If you look at an object in a superficial way, you'll need dramatic changes to satisfy you.

**The world is a giant playground** offering *new challenges* to overcome and *new adventures* to experience. To be happy, see each day as a new day full of hope. We believe that *happiness is a choice*. Regardless of your circumstances, you can improve your level of *happiness*. PE

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**ACTION:** Engineer your own happiness.

## Average or Awesome?

It's always your choice.



by Jim Smith, Jr.

**I**SAT IN MY OFFICE ONE EVENING last year looking at my *vision board* for answers. My eyes scanned the words/pictures: *FOTO* (focus on the outcome); *TBT* (thoughts become things); Obtain my PhD.; Finish the *No Excuses* book; Continue to serve God/Jesus; Ian (my six-year-old autistic son) will talk; Speak in Bangkok, India, Hong Kong, Malaysia and Europe; Oprah Winfrey photo; a photo of a finished basement; and a picture of me at my *From Average to Awesome* book signing. My iPod was playing music, but I didn't hear it. I was determined to *stay positive*, but the sting from a client's decision to postpone a workshop still smarted. I saw my book *From Average to Awesome* on the shelf and picked it up.

I reread my book and rededicated my life to being awesome. I promised myself that I'd always expect success and continue to make lemonade out of the lemons that come my way. I decided to work on my mindset—to explore the thinking that was going on in my head. Was I ordering more from the *awesome side* of the life menu or the *average side*? A personal slump usually indicates that I'm spending too much time worrying and thinking about *what I don't have* rather than *what I do have*.

Today we easily allow our focus to become clouded and our vision impaired. We've become creatures of pessimism and negativity where the slightest hint of rain in the forecast has us rushing to the grocery store to buy milk, bread, water and a generator to weather the storm. When things go wrong we go with them. We focus on everything but an awesome outcome. We focus on what others think about us, on rumors and innuendo, on what others say, on blame and finding fault, on why the project will fail, on why the interview won't go well, on why we won't have a productive day, on why we can't win.

We focus on everything but being positive and expecting awesome results.

If you're going to the *whine cellar* with your *whine list*, consider these tips:

- **Shift your mindset to ward off distractions.** Don't respond to something that you know is wrong or off-base or respond in a way that doesn't prolong the disagreement/conversation. Become mentally impenetrable.

- **Become the CEO of you** (take care of yourself, invest in yourself, protect yourself and take pride in yourself).

- **Avoid fixing everyone's problems or trying to change someone.** People are not always going to do things the way you'd like them to. Their reality is different from your perception of them.

- **Be proactive, not reactive.** Challenges come with the territory, ironically, it seems, when you're on a roll.

- **Keep showing up for life every day.** My theory, as it relates to dealing with the world each day, is: Wake up, get up, show up, step up, then shake them up!

- **Own who you are.** Stop making excuses (and conjuring up reasons) for your shortcomings. Own your stuff and confront your demons. Stop blaming others.

- **Distinguish between choices and mistakes.** Notes Andy Andrews: "If you make a

mistake, then an apology is usually sufficient to get things back on an even keel. However, if you made a *choice*, the only way to repair a relationship is by exhibiting *true remorse* and seeking *forgiveness*."

- **Take good notes on your conversations.** Get clarity. Miscommunication causes *confusion*, *confrontation* and *consternation*.

*Awesome* is a way of life—a mindset. You have to understand yourself before you can understand others. Get to the core of what is preventing you from being awesome. To change and improve, to move from average to awesome, become a *life-long student* and *learner*.

When you feel awesome, you welcome challenge and change. PE

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**ACTION:** Choose to feel and be awesome.

## Emotional Mastery

Develop your inner potential.



by Karuna Cayton

**T**O DEVELOP YOUR INNER potential, you need to cultivate your mindfulness

of your mental and emotional well-being by taking *four steps*.

**Step 1: Realize that you have a choice!**

In every moment you choose how to direct your inner life. Usually you live in *reactive mode*—you respond to things as they happen without considering your response.

Lacking a sense of inner control, you tend to respond by trying to control others. By being aware, you choose how to react, to take control of your emotional life, to take responsibility for your inner reality. Your inner experience may be positive, mundane, or disturbing, but you're in control of it. You have free will only if you exercise it. You need to be convinced that you can create something different for yourself to be your best and happiest. Knowing you can be free is liberating—easing the mind and bringing a smile.

**Step 2: Set up your lab.** By fostering present-moment awareness, you create a brief gap in your reactivity. You must now seize the chance to fill the gap with something different than your habitual response. Try reciting your ABCs (created by Rasmus Hougaard for the *Potential Project*, a mindfulness training program):

- **A** stands for our *Anatomy*. Check the state of your body to see if you're hold-

ing tension in your body. Then relax and release the tension. If you can, sit down and make sure the spine is straight and head bent. Close the eyes, put your hands on your lap or knees, and relax.

- **B** stands for *Breath*. Bring your attention to your breath. Focus either on your belly rising and falling or the sensation at the nostrils. If you are feeling agitated or distracted, focus on your belly. *Your breath is your anchor throughout every exercise. Focus on the breath.*

- **C** stands for *Counting*. Now practice meditation by counting five exhalations in a row. You've now set up your lab for learning and approaching the problem.

**Step 3: What's going on?** Identify and name the emotion arising. The emotion might be huge—a rage—or faint irritation that nettles. Your reaction might be complex, a mix of positive and negative emotions arising out of conflicting desires or a muddled confusion about the situation. Connect with your inner world and identify what's going on. *Without this knowledge, you can't let go of or transform your emotions* or exercise your choice to become a better and healthier person.

**Step 4: Take action.** To unseat disturbing emotions, take positive action, using means that work for you. See *disturbing emotions* as something external to your identity or sense of self. *Objectify* the emotion, thought, or feeling in your mind. By naming the emotion, you externalize it. You separate from it and end its influence over you. PE

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**ACTION:** Master emotions to realize potential.

# Personal Style

What is this anyway?



by Ken Keis

**M**ANY FACTORS MAKE UP your personality and personal style. Your personal style is that part of your personality that is predictable because it forms a baseline from which your life operates.

Underpinning your learned behavior is an anchor of personal preferences or *personal style*—your innate predisposition to behave in certain ways. Your *Style* is reflected in your tendency to prefer, despite other influences, a particular manner of perceiving, approaching, and interacting with your environment (with time, people, tasks, and situations). It affects the way you experience, sense, and see any situation and what captures your attention. Your *Style* influences your plans, approaches, and strategies; what you want to achieve from a situation; and where you place the most value.

**Personal Style is not the same as personality!** *Personal Style* is part of your personality. The two are connected, but not identical. Your *Personal Style* provides your foundation and the way you prefer to engage your environment.

## Understanding Self and Others

Your *Style* has a pervasive influence on your personality and behavioral choices. The term *natural predisposition* means you are born with tendencies that form part of your personality. Some call it *temperament* or *personality type*. I call it *Personal Style*—the part of your personality that dominates the way you perceive, think, decide, behave, and interact.

- **Perception.** You perceive what is going on around you by gathering and interpreting the information supplied by your senses. *Perception* is the interpretation of what you record. You give personal meaning to the information that enters your brain, thus making the data *subjective* rather than *objective*.

- **Approach.** Using your *Style* filter (or bias), you decide how to *approach* the environment. *Approach* includes both moving *away* from certain people and things, and moving *toward* others. It also includes *not doing anything*—remaining in an observation position. While you are behaving in those various modes, you continue to record information and perceive what the data means to you personally. As that happens, new deci-

sions are made for the way you will interact with the stimuli.

- **Interaction.** You *interact* with the environment when you stop observing the stimuli and become involved with it. As interaction occurs, new information is recorded and distorted, and new perceptions formed that influence your approach and interactions. This engagement occurs subconsciously most of the time, but you can become *aware* of your *Personal Style*, intentionally manage it and make it work for you, not against you. **Understanding your style is critical to your personal success.**

## Four Elements of Style

Again, *Personal Style* is your *natural predisposition* to perceive, approach, and interact with the environment (time, people, tasks, and situations). You deal with those elements daily, so let's examine each.

- 1. Time.** You have a finite amount of time in each day, week, and year. You can't speed it up or slow it down. You must choose what you will do—and not do—with your fixed supply of time. Time can influence your decision-making and generate high anxiety when important matters are at stake. Your daily tasks of commuting to work, getting all the chores done, and fulfilling weekly obligations can wear on you. On your way to an appointment, you may run into a friend and become oblivious to the fact that you will be late for your meeting, since the relationship is more important than time.

- 2. People.** To some degree, you learn how to live, work, and get along with many different people. Interacting with people can be *very rewarding*. However, your interactions can create stress and tension since you have to satisfy needs, wants, and values other than your own. That dynamic begins when you are young, in your family of origin, and continues to affect you as you age, in social situations such as school and the workplace. The dynamic doesn't stop when you marry and have children or acquire them in a blended family. As a parent, you have many enjoyable moments with your children. Each child is special and can add much love, joy, and delight to your life. Children also can add challenges. You can become unglued when interacting with a headstrong four-year-old or a self-willed teenager. Relationships can be *draining* or *gratifying*. Depending on your *Personal Style*, you'll be somewhat effective in your in-



teractions with people. Knowledge helps provide the tools to limit the strain you experience in your relationships and provides ways to maximize the highs.

- 3. Tasks.** You *work* to accomplish the various developmental tasks of life. You must work if you want to get anywhere in life. Without work, you could not get dressed, feed yourself, build shelters from the weather, create new products to use, or learn. Tasks in daily living are ongoing. Some are repetitious and time-consuming, but you must do them. You often work hard to improve processes and systems for making your efforts more efficient. You create tools to assist with your tasks so that your work becomes easier and can be done faster.

You use tools for work, shifting the burden of your tasks to them when possible. Your technology tools can help with tasks yet leave you longing for days when you were less reliant on them.

- 4. Situations.** These consist of time, people, and tasks. They constitute both the specific and the general conditions of your life, which begins and ends in a cluster of situations. For example, you are born on a certain date into a unique family, which generally includes parents and relatives at a particular level of society, in a specific location. In that regard, some people are extremely fortunate but we all must learn to deal with the circumstances at hand.

You can't pass through life and not engage the daily activities in front of you. You might get the promotion you always wanted but then struggle to handle the extra responsibilities and manage the additional time stress. Marriage can either enhance the relationship or threaten your personal peace and calmness. Events affect you in various ways for different reasons. Many factors influence how you choose to cope with the four elements, but in *any circumstance*, your *Personal Style* will exert the greatest influence on how you handle the four central elements in your life.

You have strong preferences for how you juggle time constraints, satisfy the demands of other people, achieve daily tasks, and address opportunities and challenges. Together, those preferences constitute your *Personal Style*. **PE**

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**ACTION:** Understand your personal style.

## Gratitude for Food

Create a peaceful relationship.



by Donald Altman

**D**O YOU EVER FIND YOURSELF *at war* with food and eating? Are you tired of living in a battle zone? Are you exhausted from trying to *control* your food intake?

If so, try shifting your focus from *control* to *gratitude*. The word *gratitude* derives from the Latin word *gratitudo*, meaning *being thankful and pleasing*. It is closely connected to the word *grace*, that short blessing or prayer before or after the meal. In this sense, *gratitude* is a *spiritual practice* that can profoundly change your relationship with your meal.

*Gratitude centers on the little things that you tend to overlook.* The Japanese tradition of *The Way of Tea*, for example, appreciates all the objects used in making and drinking the tea—the delicate bamboo whisk, the iron teakettle, and the beautifully designed teacups—with a sense of thankfulness and gratitude.

*Try practicing gratitude now by simply looking around the room or space that you inhabit.* Is there a *color* or an *object* that you find pleasant or that you can appreciate? Find something, and then *see if you can feel a sense of gratitude for this object.* Someone created it or put it in the room so you could enjoy it. This brews up some *instant gratitude!*

*You can bring this same approach to the food you eat.* Noticing something pleasing about your meal—such as the colors or smell of the food—invites gratitude. Or, you might be grateful for all the energy that went into this food: the water, sunlight, nutrients from the soil, and the people who planted, cultivated, and made the food available for you.

*Gratitude can make a big difference in your day.* Gratitude is powerful enough to reduce depression and promote happiness. So, *spice up your meal with gratitude.* Be aware of the *blessings* you have, instead of focusing on deprivation or what's missing. Gratitude is contagious. The more grateful you are for the food you eat, the more mindful you become each time you eat. Gratitude alone can make your experience and connection with food more *meaningful and fulfilling.*

*By engaging in gratitude, you change your relationship with food.* A *relationship perspective* changes the way you look at food. Food ceases to be seen simply in terms of *good* or *bad* and becomes

connected to your feelings, body, and the world. You can awaken to the *deeper purpose* of food, and to the desires and cravings you have for it. You begin to appreciate with a sense of gratitude, all the ways that food interacts with you.

Observing and understanding *your relationship with food* has 3 *advantages*:

**1. It provides awareness of your eating patterns and behaviors.** I often ask people: How do you tend to eat in the morning or evening? Do you skip meals or do you eat mindlessly at night? Do you use food as a reward, or as a way to signal others for attention? Only by paying attention can you begin to change course and envision a healthier path.

**2. Knowing your food relationship generates compassion** toward yourself and all who struggle with food. *Compassion means to be with suffering.* We all have a

relationship with food, as we try to bring our physical selves into harmony with our spiritual nature. It's not always easy, so invite your inner hospitality rather than being critical of yourself.

**3. Awareness of a food relationship can shed light on other life relationships.** If you continually skip meals or eat fast food, you might ask: What other things in life am I skipping over or indulging in like a fast food meal?

To nurture a new relationship with food, start with gratitude. A grateful relationship with food enables you to enter a more forgiving place in which to lighten up and smile as you savor this meal. **PE**

*Donald Altman, author of One-Minute Mindfulness, The Mindfulness Code, and Meal-by-Meal (New World Library), is a Mindfulness Coach and psychotherapist. Visit [www.OneMinuteMindfulnessBook.com](http://www.OneMinuteMindfulnessBook.com).*

**ACTION:** Express gratitude for your food.

## PHYSICAL • QUEST

### Crazy Men

What can a wife do?



by Marshall Ulrich

**I**'VE CLIMBED THE HIGHEST mountains, set records in the toughest and longest footraces, and clocked the third-fastest time ever recorded when I ran across America. I credit my wife, Heather, with the inspiration and support I needed to finish this crossing at age 57.

*What if your man wants to do something 'crazy'?* At age 57, I went 3,063 miles on foot, running about 60 miles a day for 52 days, from San Francisco to New York City, trying to break a world record set by a man half my age. Ultimately I set two new records, completing the third fastest trans-American crossing in history.

Being married to a guy so driven to extremes requires a strength of its own, a special brand of emotional endurance. My wife not only puts up with this craziness but embraces it as an essential part of me. How? Why?

I met my current wife, Heather, late in life. She taught me to love again after great personal tragedy and previous marriages. I credit her with helping me to become a better man and completing this record-setting transcontinental run.

Here are three tips for women in a relationship with a "crazy" man:

**• Let men be men.** Men need to express themselves in unique ways. For one man, it may be running across the U.S.;

for another, it may be a guys' getaway in Baja, Mexico; and for another, it may be watching a show about Bigfoot.

**• Respect that thing you think is silly or risky or dangerous, as it can bring out the best in both of you.** It isn't anti-feminist to embrace the dreams and aspirations of men who want to test their mettle, whether that's in sport, business, finance, or any classically male area of contest. This also applies to men who want to explore the arts and other creative pursuits. Most men like to succeed, no matter their particular interest. Support them in it.

**• Make it a reciprocal arrangement,** where both partners commit to *seeing the other become the fullest versions of themselves.* If you can find it in your heart to encourage him in something you'd otherwise ignore or even dismiss, he can do the same for you. Who knows what you might accomplish together?

I've logged three decades of athletic accomplishments in extreme endurance sports.

I began running *ultra distances* in my 30s just after my first wife died. In my 40s I set records on some of the *world's most difficult courses*—winning the *Death Valley Badwater Ultramarathon* four times (still hold the record for the 146-mile course). I'll run it for the 18th time in July with Heather's support.

As a couple, we've experienced more than most people can comprehend—and we now insist that *you are capable of much more than you may think.* **PE**

*Marshall Ulrich is author of Running on Empty (Avery). Visit [www.MarshallUlrich.com](http://www.MarshallUlrich.com).*

**ACTION:** Seek support in your physical quests.

# Art of Living

*We're not educated in this.*



by Paul K. Chappell

WHAT IS THE MOST DIFFICULT form of art? What art form is more challenging than painting, sculpting, or playing any instrument? It's the art of living. Living is certainly an art form. Roman philosopher Seneca explained: "There exists no more difficult art than living. In life, one must continue to learn to live; and, what will amaze you even more, throughout life one must learn to die."

Just as we must learn any art, we must also learn how to live. But unlike other arts, the art of living transforms us into both the sculptor and the sculpture. We are the artist, and our life is the masterpiece. Living is not only the most difficult, but also the most essential art form. Unfortunately our educational system does not always teach us what is essential. Before attending West Point, I was never taught in school how to overcome fear, aggression, or hatred. I was never taught how to develop courage, compassion, and hope. I was never taught how to listen, be a good friend, or have a healthy relationship. I was never taught how to overcome adversity, question authority, or be an active member of our global family.

West Point taught me some, but not all of these things. In addition to what I learned at West Point and in the army, I learned about the art of living from life experience and humanity's greatest peacemakers. When people in a democracy are not educated in the art of living—to strengthen their conscience, compassion, and ability to question and think critically—they can be easily manipulated by fear and propaganda. A democracy is only as wise as its citizens, and a democracy of ignorant citizens can be as dangerous as a dictatorship.

Educator John H. Lounsbury said: "Education, particularly in a democracy, has to involve the heart as well as head, attitude as well as information, spirit as well as scholarship, and conscience as well as competence." Through practicing the art of living we can all transform our lives into the masterpiece of being fully human. And by using the wisdom others share with us to light our path, we don't have to paint in the dark.

When we practice the art of living,

we become more effective at the art of waging peace. Because people waged peace before us, I can write today.

Half white and half black, my father was born in 1925 and grew up in Virginia during segregation and the Great Depression. The U.S. Army was desegregated in the early 1950s, many years before segregation ended in the South. This made a strong impression on my father. During the 1940s and 1950s, his belief that he only had opportunity in the military was largely true. A hard worker who began picking fruit when he was six years old to earn extra income for his family, he fought in the Korean and Vietnam wars and retired at the highest enlisted rank—a command sergeant major.

My mother is Korean, and growing up in Alabama I also experienced some racism. This reinforced the fears that my father instilled in me. When I told my mother two years ago that I was leaving active duty, she said: "Are you out of your mind? Nobody will hire you. It's bad enough you look Asian, but you're also part black. Nobody is going to give a job to a black man who



looks Asian." My parents did not tell me lies. On the contrary, they told me their truth. They were describing life as they had experienced it and trying to protect me from the suffering they endured. But as an adult I realized that my racial background was no longer the hindrance my parents believed it to be, and I owe my existence to the power of social movements.

America's Founding Fathers rebelled against Great Britain because they felt unfairly treated. They believed it was unjust to be taxed or controlled without the opportunity to participate in the political process. The motto "No taxation without representation" echoed their outrage and became a call to arms, leading to the American Revolution. But until the 1820s, fifty years later, less than 10 percent of the American population could vote. Women could not vote. African Americans could not vote. And most white people could not vote unless they owned land. In the early 19<sup>th</sup> century "No taxation without represen-

tation" only seemed to apply to the rich.

How did so many Americans increase their liberties during the past two hundred years? Did non-landowners fight a war to obtain the right to vote? Did women fight a war to get the right to vote? Did African Americans fight a war to attain their civil rights? Did American workers fight a war to gain their rights? Was a war fought for child labor laws? These victories for liberty and justice were achieved because people waged peace, but this is a part of our history that many people do not remember.

One of the most undemocratic things I've ever heard is that the American president is *the leader of the free world*. If we understand the ideal of democracy, we realize that *the people are supposed to lead*, and the president is supposed to administer the people's will. Although we live in a *representative democracy*, we still have methods to pressure our politicians to do what we want. The evidence shows that nothing will change for the better unless Americans tell the president what to do. *Ordinary citizens*, not presidents, are the brightest visionaries and the true engine of progress.

For example, Lyndon Johnson was not a strong advocate for civil rights when he became president, but he later supported racial equality because Martin Luther King Jr. and other members of the civil rights movement pressured him to do so. Franklin Roosevelt was not a strong advocate for worker's rights, which included child labor laws and a five-day workweek, when he became president, but the worker's rights movement changed his viewpoint. Woodrow Wilson opposed women's equality when he became president, but he later supported the constitutional amendment that gave women the right to vote because Alice Paul and other members of the women's rights movement pressured him to do so. Abraham Lincoln did not believe slavery was wrong when he began his political career, but his views changed due to the influence of Frederick Douglass and other members of the abolitionist movement.

Just 200 years ago, most Americans supported slavery and segregation, and women not being allowed to vote or own property. *How did we get here*, and how can we change attitudes toward the other problems that threaten humanity? To find these answers we must practice the art of living, and *wage peace*. PE

*Paul K. Chappell is the Peace Leadership Director for the Nuclear Age Peace Foundation, speaker, and author of Peaceful Revolution: How We Can Create The Future Needed For Humanity's Survival.*

**ACTION:** Study the art of living and wage peace.

# Success Mindset

Take six steps in your quest.



by Farzanna Haffizulla

IT'S 2 A.M. ON A SATURDAY morning. You awake in a panic. Your body is pulsing with electric jolts, and your mind is racing! At this quiet hour, you wonder: *Am I where I want to be in life?* Did I meet my professional and personal goals?

You close your eyes, and the image of who you imagined yourself to be is vivid again. You awaken the next morning energized, ready to make this dream a reality! How do you continue to achieve your life goals? What is needed to create a *mindset for success*?

As a working professional, juggling your family life, careers and community activities, you face the question: are you happy with your status? Have you been successful, and do you see more success ahead—and ultimately see yourself achieving all of your dreams and goals?

**Six steps ensure personal happiness and professional success** and enable you to stay energized and focused on your goals always adapting to new variables:

**1. Stay positive.** Emanate strong positive energy from within. Drawing from your inner strength and not depending on external sources of confidence building ensures a continuous supply of *success fuel: positive energy*. Meditation, reconnecting with your spirituality, self-reflection and engaging in activities such as exercise, sports and a hobby of your choice are ways to cultivate your inner sanctum of positive energy. You may struggle to smile or stay happy during times of social or financial difficulty, but remember that everything happens for a good reason. Live without regrets and allow life to teach you. Visualize and state your goals out loud. Surround yourself with positive people.

**2. Maintain academic discipline.** Treat your academic life with respect and pursue higher learning. This gives you an edge over others and allows you to find an unexplored, untapped niche in your profession that can allow for great success. Tailor your education to suit your goals and align yourself with mentors who can nudge you in the right direction and give you valuable experience.

**3. Make a plan.** Plan your goals and put them into action. Create a plan that factors in other aspects of your life that are important to you: family life, hob-

bies and other interests. Think about how your eventual goal will affect these other “spheres” of your life and decide where you are able to compromise. It is important to involve your significant other in these talks to avoid surprises and conflict. You must be pro-active in pursuit of your goals. If you continue to be consistent, responsible and show an edge and insight unsurpassed by your peers, you will shine and succeed.

**4. Be prepared.** Prepare for surprise scenarios that may interrupt your journey toward your goal. This could be a company upheaval or *financial hiccup*. Take these changes in stride, never losing sight of your goal, but be open to modifying your approach. If problems arise, decide if you still want the same goals or alter them to suit your current situation. Your life is in your hands!

**5. Be humble.** Never step on others to get to the top; this will circle back to you. Remain humble and accept criticism in stride. Winston Churchill once said, “Criticism fulfills the same function as pain in the human body. It calls attention to an unhealthy state of things.”

**6. Utilize self-reflection and re-evaluation.** Re-evaluate your *happiness thermometer* often to assess if you are where you want to be in life. Self-reflect, re-visit goals, talk and interact with others who have achieved your goal, and learn from them. Be open to *golden opportunity* to re-energize your career and goals.

Open your heart, draw strength from within, and practice *positive thinking*. PE

*Farzanna Haffizulla is a speaker and expert in work-life balance, and author of Harmony of the Spheres. Visit [www.BusyMomMD.us](http://www.BusyMomMD.us) and [www.housecallsmd.us](http://www.housecallsmd.us).*

**ACTION:** Cultivate a success mindset.

# Memory Magic

Remember names and faces.



by Ron White

WHEN I WAS 18 YEARS old, I first heard the Zig Ziglar quote, “People don’t care how much you know until they first know how much you care.” At that time in my life I would read theological books at night so I could debate and “win” the next day. This quote helped me understand that *my friends didn’t care how much I knew until they first knew how much I cared*.

Later in life I realized if I could remember names and faces, I could show people I cared in a tangible way. This makes an impact on both personal and business levels. So, I began developing my memory. Since then, I’ve been a two-time Memory Champion and even held the record for the fastest to memorize a deck of cards.

**You can improve your memory—and remember names and faces.** Why try?, you ask. You shake someone’s hand and seconds later you look at them thinking, “Wow . . . what is this person’s name?”

This is not a *memory problem* (a healthy brain does not forget a name in two seconds); rather, this is a *focus problem*. If you were candid, you would turn to the person and say, “When you told me your name, I wasn’t even listening!” You won’t likely take that route. So how do you get better at recalling names and faces?



**1. Focus.** Good nutrition and exercise help you focus. Avoid excessive alcohol the night before a big meeting. As you walk toward someone, develop the habit of asking yourself, “What is their name?” Asking this question twice before you say hello focuses your brain.

**2. Store the name.** You need a location on their face to store the name. Observe the face and select a facial feature that catches your eye: a scar, unique ears, big nose, distinctive eyes, bushy eyebrows, beard, goatee, lips, wrinkles. This is where you will mentally place the name.

**3. Turn the name into a picture that you can see.** Some examples are, *Lisa = Mona Lisa, Steve = stove, Karen = carrot, Robert = robot, David = divot, Kevin = cave in, Al = owl, Albert = burnt owl, Gary = garage, Ron = run*.

**4. With action and emotion, visualize the picture for their name on their distinctive feature.** If Steve has a big nose, imagine a *stove cooking his nose*. If Karen has pretty eyes, visualize a *carrot in her eyes*. If Gary has bushy eyebrows, imagine a *garage closing on his eyebrows*.

**5. Review, review, review.** Observe and review your pictures often. When you are driving home, review; at the end of every day ask yourself, “Who did I meet today?” Occasionally ask yourself, “Who did I meet last week?”

Invest a month in this process, and turn hundreds of common names into pictures. With practice, you’ll soon remember names with ease. PE

*Ron White is a two-time USA Memory Champion. Visit [www.brainathlete.com](http://www.brainathlete.com).*

**ACTION:** Start remembering names and faces.

# Seven Minutes

Take action on insights.



by Allyson Lewis

**I**N ONLY SEVEN MINUTES A DAY you can clarify your goals, improve your time strategies, and create a *repeatable systematic process* to create a life with meaning. I ask you to take notes, distill what you read, and then process it into your understanding.

First, consider six thoughts:

**Thought 1: Limited capacity of time.**

Every moment matters. When it comes to time management, 24 hours is very little time to *squeeze* in everything you want to do. So, stop trying to *squeeze more* into your life. I challenge you to *do less*. Clarify what is most important, and focus intently, with complete concentration, no distractions, and true effort on accomplishing your *high-value activities*.

**Thought 2: I vs. Me.** Psychologist Dan Holmes, Ph.D., helped me see why so many people lose touch with their soul. He shared an insight called *humanplurality* and said in counseling sessions that he often hears people say, “I felt sad when I let myself . . .” (I hear that conversation daily in my own head). He was saying that deep within us there are two different parts of each one of us—the “I” and the “me”. He described the “I” as the soul—where you reconnect with meaning and purpose and what matters most, where you feel the deepest longings of life. In contrast, he refers to the *me* or *myself* as *the mind*. Think of your mind as the operating system of the brain—the chemical and electrical reactions that enable thinking to occur. The mind races ahead, constantly pushing you from one activity to the next, trying to squeeze in just one more thing. The mind is judgmental, often critical, always seeking *more*.

Why does *plurality* exist? There are two different parts of the human brain. The *left hemisphere* is seen as logical, linear, detail-oriented, and sequential. It is assumed that the left brain takes the lead in planning, establishing goals, and setting budgets. It craves the familiar, the routine, over trying something new. About 96 percent of people are left-brain dominant—the left brain depicts the “me” or the “mind.”

The *right brain* is viewed as the *soul* or the *I* in life. It is artistic, flowing, emotional, and experiences life through

the *physical senses* of sight, sound, smell, touch and taste. It sees in pictures, it steps back and looks at the 50,000 foot view. It’s less inhibited by time. The right brain begs you to live in the moment, to listen, to learn from new experiences, to try something from a new perspective—it is almost childlike in its willingness to take risk, abandon old ways of thinking, and enjoy life.

I was challenged to realize the plurality in my life. For the last 30 years, I had focused solely on improving my *left brain skill sets*. As a business person, author, and mom, I’m now choosing to slow down and try to see things in new and different ways. I want to *feel life* not just *think about life*.



**Thought 3: Push or pull.** Be open to a BIG shift from “pushing” for more productivity—to being “pulled” by purpose. We need time for destiny and meaning and hope. We need time for restoration and rest. We need time for relationships and friendships and love.

**Thought 4: Ask better questions.**

Start with these seven questions: *What was your life like yesterday? How did you feel when you woke up this morning? What do you want most out of life? What drives you? Who would you like to be 90 days from today? What do you need to stop doing? What would bring your life happiness and more meaning?* I’m not sure it matters that you have answers—seeking answers may be the vital lesson.

**Thought 5: Every decision matters.**

The impact of every decision you make will ripple through your life. From the tiniest decisions of what you eat, to how much sleep you get each night, to how much water you drink. From taking care of your body and mind to choosing to rest—every decision matters.

**Thought 6: Use a 5 before 11 a.m. list.**

To grow and change, you can’t just *think about excellence*—you must choose

what daily action steps you’ll take to create a more excellent life. To choose wisely which high-value activities you’ll do, use the *5 before 11 a.m. list*. Each afternoon write down the five highest value activities that you’ll emotionally commit to achieving before 11 a.m. tomorrow. This exercise of clarifying, prioritizing, and writing down what you say you want to do, and what you choose to do can transform your life. Average people say they will do things; *men and women of excellence do what they say they will do*. It will take you less than seven minutes to create your 5 before 11 list each afternoon. Within a week you can accomplish 35 high-value activities, within 90 days, you take 450 positive steps forward in your life. By doing less, you can accomplish so much more!

## Five Personal Insights

As I reflected on what I would say to the 75 college students, I wanted to give them *five insights* that changed my life:

**1. Become a student devoted to continual learning.** Become a reader. Go to the library and select a book. Commit to read 10 pages a day of a book that can change your life.

**2. Surround yourself with people** who always bring out the best in you.

**3. Be challenged every day.** The psychological concept of flow is that perfect moment of being able to love what you do and still be challenged to reach just beyond what you could do yesterday.

**4. Recognize the need to balance life between your body, heart, mind and soul.** We are physical, emotional, spiritual, and mental beings. These areas must become more balanced. Compare the amount of time you’d like to spend in each area with how you actually spend the minutes in your days.

**5. Know what you believe.** *What do you believe to be true in life? What are your core values, your deepest convictions?* Life is at times filled with happiness and joy. But it will also be filled with tragedy, suffering, and surprise circumstances. These are days you need to have faith in what you believe. You need to know in your gut what you believe in.

**Action Step.** Create your *5 before 11 a.m. list* for tomorrow. What five projects, tasks, or activities will you commit to complete before 11 a.m. tomorrow?

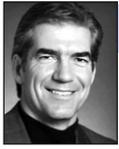
**Action Step.** If you spoke to 75 college students, what thoughts, insights, and action would you share? **PE**

*Allyson Lewis is a TIME™ Strategist, speaker and author of The 7 Minute Solution (Free Press). Visit [www.The7MinuteLife.com](http://www.The7MinuteLife.com).*

**ACTION: Take 7 minutes for these action steps.**

# Lead with Love

## It transforms people.



by Joel Manby

**M**Y CORE PHILOSOPHY IS *Leading with love*.

Despite the principle's potency, I didn't learn about *leading with love* at Harvard while earning my MBA or during my 20-plus years in leadership at GM, Saturn and Saab. I learned it in the theme parks industry.

When I became CEO at Herschend Family Entertainment 12 years ago, Jack and Peter Herschend, and their team, taught me about *leading with love*. It's why our company has experienced success in a down economy, achieving 14 percent return annually over 10 years.

Treating people with love, regardless of how you feel about them, is powerful. *Such love is the basis for all healthy relationships, bringing out the best in ourselves and others.* It can make us great spouses, parents, friends—and leaders.

Too often, when we read the word *love*, we think about *romantic love*. I'm talking about *love*, the verb, not the emotion—about actions, not feelings. I'm referring to behaviors that build healthy relationships with others, regardless of how you feel about them.

The English language only has one word for *love*. The Greek language has four: *eros*, *philos*, *storage*, and *agape*. For work purposes, *agape*, is appropriate.

*Agape love is unconditional.* I think of *agape* as a verb, not an emotion. It is deliberate love that is the result of choices and behaviors, rather than feelings and emotions. Hence, *agape* love is about the values we embrace as a way of life—behavior that stems from our regard for others, regardless of how we may feel about them. Showing *agape* love is about behavior, not emotion. This distinction explains why *agape* love can be the motivating force of a team.

Having served in many organizations and on boards, I'm surprised at how willing we are to discuss strategy and profit, but how loath we are to discuss how to build and maintain culture by treating all people in a way that attracts and keeps the best talent.

*Never leave love at the door when you come to work—love works.* Yes, the bottom line is still essential (if you don't hit your financial goals, you can't achieve other objectives—like *being a great place to work for great people*). However, you

achieve profits by consistently doing the right thing for customers and employees, over and over again.

Here are three ways to start embracing the concept of *leading with love*:

**1. Take time to encourage.** Thank the people who help you get where you want to go. Encourage the behavior you want to see and recognize it to reinforce it. Start the day writing encouraging notes to put yourself in a positive frame of mind. Kindness in the context of *leading with love* begins with you—encouragement and enthusiasm start with you.

**2. Place true confidence in people.** Trusting people is the best way to build their confidence. To show people that you trust them, listen without interrupting, ask for input when making major decisions that effect them, let others make the decisions for which they are respon-

sible, and avoid overruling decisions that have been made. *Leading with love* isn't possible if you don't trust people.

**3. Share it forward.** If you are blessed with resources, *pass it on* or *share it forward*. Give properly of your time and resources and be a steward of giving. At HFE, our *Share It Forward Foundation* creates loyalty and passion by helping people in need, leading to a motivated workforce and satisfied guests.

*Leading with love* can start by simply saying *thank-you*, or asking for people's opinions, and then listening to what they have to say. Embrace *leading with love*—and reap the benefits. **PE**

Joel Manby is the CEO of Herschend Family Entertainment and author of *Love Works: Seven Timeless Principles for Effective Leaders* (June 2012).

**ACTION:** Lead with love to transform people.

## PROFESSIONAL • PRODUCTIVITY

## Mission Complete!

### Know when you're done.



by Jason Womack

**I**F YOU FEEL LIKE YOU BARELY skim the surface of what you should have achieved

on any given day, I have a secret for you. When you learn to "know when you're done" with projects, tasks, and everything the work day throws at you, you'll free up more time to focus on those things that truly matter.

The curse for many *movers and shakers* is *never having the time to do everything that needs doing*. Even when productive, you encounter distractions. But you'll accomplish much more each day when you learn to recognize and acknowledge when you're *done* with what you're doing.

*Working long hours doesn't make up for a flawed approach to productivity and performance.* You need to clarify your habits, build mindset-based strategies, and be proactive. Stop spending too much time on *things that don't require it*—you lose the time you should be spending on more difficult or time-intensive tasks. When you recognize when you're *done* with a task, you'll add valuable hours back in your day.

When you recognize when you're done with projects, big and small, you'll immediately find that you have more time—time you can use to focus on those things that truly matter.



Here's how to *know when you're done*:

- **Stop majoring in the minors.** Complete easy tasks quickly and efficiently. Before you start your work day, identify your *high-* and *low-leverage* activities. Move through *low-leverage* activities quickly and do major tasks justice.

- **Don't overwrite emails.** Keep your emails short and sweet. Get to the point quickly and use action verbs in subject lines so that both you and the recipient know what needs to happen.

- **Quit over-staying at meetings and on conference calls.** These tend to take as long as you allot for them. Note how much of a meeting is focused on key matters, and *allot time accordingly*.

Know the goals of a meeting or call beforehand so you can get right to the point.

- **Set your deadlines and stick to them.** It's easy to get sidetracked by *things you think you should do* or *things others think you should do*. Having a self-imposed deadline will help you ignore distractions.

If a person calls about a *non-urgent task*, let him know you've got a 3 p.m. deadline (he needn't know it's *self-imposed*). At 3 p.m. wrap up that task.

- **Know when it's time to ask for help.** Sometimes knowing when you're done is knowing when you can't take a project any further. You might not have the right expertise to finish a project. *Wasting time on something you'll never figure out is worse than not asking for help!*

Take these steps to free up time that you can use to focus on key areas. **PE**

Jason W. Womack is author of *Your Best Just Got Better: Work Smarter, Think Bigger, Make More* (Wiley). Visit [www.womackcompany.com](http://www.womackcompany.com).

**ACTION:** Be more productive in your work.

# Bank on Yourself

*Be financially self-reliant.*



by Erin Botsford

**G**ROWING UP IN A LARGE family and raised by a single mother, I overcame poverty and a life-changing tragedy that made me realize that *money buys a person choices*.

When I was 11 years old, my father died of a heart attack, leaving my mother with six kids to raise on her own and only a \$10,000 life insurance policy. Social Security only gave us \$88 a month for the children under 18, so we all went to work to contribute our earnings to the family.

When I was 16 years old and on the way to my job at McDonald's, a motorcyclist collided with my car and died. I was charged with involuntary manslaughter. Even though it was an accident and was not my fault, my attorney said it was a matter of economics: *plead guilty with no attorney fees and take the sentence, or pay a lot of money to an attorney*. My mother looked at me and said something I'll never forget: "Honey, I'm sorry. We have no money and therefore we have no choice." It was like having an out-of-body experience—watching my life pass before me—with absolutely no control over my future.

Luckily, my older brother suggested taking out a second mortgage on the house to pay for my legal defense. During the trial, the lawyers determined that the motorist, who had never ridden a motorcycle before, was speeding and had actually hit me. The case was dropped.

Then, at age 18, I won thousands on *Wheel of Fortune* and by age 20, I had accumulated \$22,000. I decided to invest \$3,000 in a town home in San Diego and gave the rest to a stockbroker who lost it all within two years.

From then on I made it my goal to learn everything I could about money and investing to try to prevent anything like that from ever happening to me or my family again. The money philosophy I developed and share with my clients is called *Lifestyle Driven Investing*. This classifies investment options into one of three categories based on the investment's ability to produce an income: Lifestyle, Hybrid and Non-Lifestyle.

Lifestyle investments must meet *four*

*criteria*: 1) They must produce an income, either now or in the future, when you need it; 2) The income produced must be considered safe, predictable, or guaranteed; 3) They should be in a legal entity that can protect assets in case of a lawsuit; and 4) They should achieve growth/appreciation.

Here are some examples:

- **Bonds** can produce viable cash flow if purchased at the right interest rate.
- **Real Estate** has proven a successful method to create retirement income.
- **Annuities** provide income, now or in the future, that's safe and guaranteed.

These Lifestyle investments are the types of vehicles that should be used to fund your most essential lifestyle expenses, your needs. Once your needs are taken care of, you can turn to less



safe investments, which would include Hybrid and Non-Lifestyle investments.

In order to determine how much investment income you need, begin by taking these four steps:

**1. Quantify.** Determine your expenses based on your needs and desires. This will show you your lifestyle, investment risk tolerance, and priorities.

**2. Define expected sources of income.** Map out how you pay for everything. Do you receive income from a pension, Social Security, and/or other dependable income sources, such as rent, royalties, or payments from a settlement?

**3. Calculate your existing financial resources.** Determine the liquid assets you could turn into investments to provide income to support your lifestyle. Examples include cash savings, stocks, bonds, and retirement accounts.

**4. Find the gaps.** Calculate whether you have enough money to live your desired lifestyle. Subtract the total needed from your anticipated income to determine if you have a shortfall or surplus monthly.

After securing your preferred lifestyle, explore hybrid and non-lifestyle investments including: hedge funds; foreign currencies; hard assets (gold, silver, platinum); preferred stocks, which combine characteristics of stocks and bonds and pay higher dividends; commodities, such as equipment leasing companies; and mastered limited partnerships—energy-related opportunities.

If you're a grandparent looking to help your children and grandchildren pay for childcare, college education costs, etc., it is important to first assess your lifestyle to ensure you're not putting your own finances in jeopardy.

I did not expect to be a grandparent at the age of 53, but thanks to my son and daughter-in-law, I am expecting my first grandson this summer. When I heard the news I asked myself, "What does this mean for me, for my son, and for my future grandchild?"

Because I work with grandparents every day, I'm familiar with the issues:

- **The pregnant mother's health.** To ensure the mother receives the proper prenatal care and has a safe delivery, many grandparents offer to pay for prenatal vitamins or hospital upgrades.
- **Child care.** Some grandparents offer to pay for day care or nanny, or volunteer to take care of their grandchildren.
- **Primary education.** Grandparents who feel strongly about private education may offer to pay or contribute.
- **College education.** Most grandparents want to ensure that their grandchildren can go to college, so many immediately start saving to help with the cost.
- **Family vacations.** Grandparents often offer to host their grandchildren for the summer, take the family on a cruise, or rent an RV for a cross-country trip.
- **Long-term planning.** Some grandparents are purchasing *20-year life insurance* on their sons or sons-in-law if they are the primary bread winner. This way, if anything were to happen, the financial burden of *caring for the children* would not *permanently* fall on the grandparents.

**No one benefits if a grandparent runs out of money while trying to help the rest of the family.** Before you can help others, you must ensure that your own finances are in order. Shift how you think about investing and remember that traditional ways of investing can be a recipe for disaster.

Bottom line: *don't run out of money before you run out of time.* PE

Erin Botsford, CFP, is CEO of The Botsford Group and author of *The Big Retirement Risk: Running Out of Money Before You Run Out of Time (Greenleaf)*. Visit [www.thebigretirementrisk.com](http://www.thebigretirementrisk.com).

**ACTION:** Bank first on yourself.

# Wealth Creation

Master the neuroscience.



by Barry Eisen

**T**O CREATE WEALTH, TRY THIS: 1) *identify two things you could do to improve your financial health—two actions, habits or attitudes you could adopt to bring in more money.*

You likely have quick answers. Do they seem undoable? No. Have they popped up before? Yes. *Getting answers is easy—living the answers requires character.*

Why do you say that you want *bigger and better*, but continue to do *what's easy* rather than *what's right*? It's no mystery. Some reasons have to do with *comfort*.

1. *It takes three to four weeks to change a habit or attitude.* Use this fact of life as a tool to inspire the shifting of limiting habits. You need to say, "It's true for me," not just "It's true" or "It's true for that other guy."

2. *Staying with an old habit or taking the path of least resistance creates a comfort zone* that you can justify. It's a coping devise or defense mechanism that supports your ego's desire to promote the status quo, remain safe in old habits, and protect yourself from the discomfort of stretching, growing and perhaps, failing. Your ego wants you to *stay safe and feel smart* without *pushing limits*.

## Making Change Comfortable

Your basic motivations are *hope of reward and the fear of pain or loss (the carrot and the stick)*. Sometimes, even when *the possibility of gain* may be huge, the requirements of learning change and push the ego to move to complacency to hold on to its comfort. Hence, you tend to see far more valuable opportunities than you take because your goals are not well-defined.

*Stagnation also results from perception that what needs to be done is overwhelming, too hard or uncomfortable.* For example, if you feel that a certain task is futile or too much to endure, distractions can easily deflect you from this task which may be critical to a desired financial outcome. If the choices necessary to achieve financial health are perceived as burdensome or sacrifices, as cost rather than wonderful investment, you'll cave in to old habits (the comfort zone). *These perceptions are perspectives, not some fixed reality or real limit.*

To get out of stagnation for *action not taken*, either the disappointment needs

to hit bottom or the *Why* must become a *burning desire* to bring out your best game. When you see a buyer's *Why*, selling is easier. So, discover what moves you. *Money* is rarely the motivator. Whether you're inspired to not lose the lifestyle you have, to elevate lifestyle, to gain recognition, or to serve others, your focus becomes sharper and distractions are replaced by the tasks at hand that propel you toward the goal.

When the *motivation* to make more money leads to more empty promises, add a serious motivator like a vacation or prize, then acting on decisions in line with the goal is easy. Suddenly the *empty promise* becomes a *sacred commitment*.

When you anticipate doing anything with *joy, happiness or positive expectancy*, you feel *good*. You trigger *dopamine* in the brain, cause *endorphins* to heal you,

and set other positive forces and feelings into action. With *positive visualization*, you add joy to your goals—a burning desire to make a new habit. You learn fastest in *focused relaxation*. Start with the first goal on your list and take *three simple steps*: 1) *auditory*: hear it—repeat the positive suggestion silently; 2) *visual*: see or imagine it—visualize, picture or imagine the *positive end result* of the goal or desire; and 3) *kinesthetic*: feel it—create the *positive feeling* you'll have when the goal is achieved or action taken. This links *positive feeling* to *goal attainment*.

Changing a habit is about making a different/positive choice again and again until the new behavior is automatic. **PE**

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**ACTION:** Create more wealth for yourself/others.

## FINANCE • FILING

# Organize Finances

Create a better filing system.



by Rick Rodgers

**J**ANE WAS NOT LOOKING FORWARD to going through her parents' belongings to get their house ready to sell. Their health had been failing for some time, and they *finally* agreed to move to a retirement community. Now, it was up to Jane to get rid of the things they no longer needed.

Since her parents had lived in the same house for 52 years, Jane expected to find things that should have been tossed out years ago. Still, she was amazed to discover *50 years* of tax returns and bank statements in the attic!

Many people are confused about what records they need to keep and for how long. They hold onto tax returns, bank records, brokerage statements and other financial information because they don't know if they'll need it again.

*Now is a great time to get organized.* So, get smart about *what you need to keep and how to store it efficiently*.

I suggest *five steps* to help you organize your finances for 2012 and beyond:

1. *Out with the old.* Discard records you no longer need: tax returns older than seven years; bank records and credit card statements unrelated to tax returns; brokerage statements that aren't related to purchases of current holdings. Shred documents before throwing them out.

2. *Go digital.* Convert the documents you plan to save into digital images that

are stored on a hard drive. Scan as you go through your paperwork, shredding and tossing the hard copies as you go. On your computer, file by tax year, so your 2011 folder will contain your tax return for 2011 and all pertinent bank records and receipts. Organize the previous six years the same way. Each year you can delete the oldest folder.

3. *Save a forest.* All financial institutions prefer to send statements electronically. So download your statements electronically and store them in your new filing system. Most banks keep a year's worth of statements available. You need to download these files only once a year to complete the year's file.

4. *Save backups in case of emergency.* Make *backup copies* of your files on a CD. Choose a CD-R (*recordable*) not a CD-RW (*rewriteable*), because CD-R can't be overwritten. Depending on your computer OS, you may continue adding data to a CD-R each year, until the CD is full. If your OS won't allow that, you'll need a new CD for each year.

5. *Go paperless.* Expand your new electronic filing system to include all your financial records—from car maintenance receipts to pay stubs. Scan and store wills and insurance policies, and keep the originals in a safe deposit box. Technology advances have made organizing your personal finances easier at minimal cost. So, get organized this year by moving your finances into a 21<sup>st</sup> century filing system. **PE**

Rick Rodgers, CFP, is president of Rodgers & Assoc., Certified Retirement Counselor, and author of *The New Three-Legged Stool*. Visit [www.rodgersspeaks.com](http://www.rodgersspeaks.com).

**ACTION:** Organize your finances and filing system.



# Teen Well-Being

*Be of service to students.*



by Todd Patkin

THIS IS AN ANXIOUS TIME OF year for young people as they apply to colleges, prepare for exams, and cope in a high-stakes, high-pressure achievement culture.

When every minute of the day is devoted to school, studying, homework, and other activities like sports and service work, kids are learning to be successful. But when all of this happens to the exclusion of free time and fun, are they learning how to be happy?

Of course we want our children to lead fulfilled, successful lives, but subjecting them to relentless academic and extracurricular pressure is not the way. As parents, we're responsible for looking after our children's well-being. And while that includes academic achievement, it also includes ensuring that they are making room for things that enable them to be happy and enjoy life.

I speak from experience—as a child and teen, I was obsessed with achievement and suffered from regular bouts of anxiety. As an adult, my focus on doing and being the best caused me to suffer a breakdown at the age of 36. Since then, I have reevaluated my priorities and what makes people happy.

As father of a teenage son, I've seen how oppressive our system can be when the emphasis is on *outcomes* instead of on *true education*.

Many teens are under immense pressure to succeed, to get the best grades, to be accepted to a good college. Too many of them are burning out and *making self-destructive decisions*.

There's an epidemic of teens and preteens suffering from *anxiety* and *depression*, cutting themselves, and using prescription medications to get through the day. Also, kids are drinking to excess and doing drugs on weekends to escape this incredible pressure. *Suicide is the third-leading cause of death among teens: 9 percent of high schoolers have tried it!*

*Those realities are unacceptable.* If we have our children's well-being at heart, we need to see that forcing them into a mold of perfection isn't working. If we want our kids to grow up to be capable,

creative, and inspired problem-solvers, we need to *focus less on their scores and grades* and more on their happiness.

If the story of disengaged kids heading for burnout sounds familiar to you, now is the time to start doing things differently. Start with these 14 tips:

- **Realize you are doing damage.** You don't intend to harm your children when you push them to succeed—it's natural to want your child to realize his full potential. But your high expectations put the most pressure on your children and may harm them.

- **Accept that not all kids are the same.** Don't compare your teens to each other, to classmates or your friends' children. *Love them for who they are.* Kids develop at different rates, and have different talents and abilities. *Your kids will be happy adults only if they too learn to love and be okay with themselves as they are and for who they are.* I'm sorry if you wanted your son to be like his older brother (a straight-A student and star athlete). If he prefers the arts, love him for that.

- **Let some things go.** Strike a balance between *holding your kids accountable* and *letting them get away with too much.* It's easy to err on the side of expecting too much, so evaluate what expectations are realistic and what achievements are important. Realize that your teen may never get up on time or make her bed before school. Resist the urge to *micro-manage.* Instead of fixating on little things that *aren't* done perfectly, focus on your children's *successes!*

- **Seek balance and happiness.** Know your child's strengths and weaknesses, so that expectations and requirements are *reasonable.* Assess what your child's *personal best* looks like. If B

is the best he can do in a particular class, don't push for more. If you focus on your teen's *happiness* (not grades), he'll learn and achieve more.

- **Get help if it is needed.** If your child is giving this subject or class her all but is still too far below the mark, search for ways to get academic help. A tutor is a good idea if you can find one who is affordable and qualified. You might also ask your child's teacher if she can spend extra time with her or recommend someone who could tutor her.

- **Teach kids to be easier on themselves.** Most students tend to focus more of their time brooding over the test they bombed than celebrating the one they aced. If your child tends to beat himself up, help him to *refocus* the way he looks at life. Direct his attention to all

of the things he does well instead of fixating on his few slip-ups and shortcomings.

- **Discourage overscheduling.** Between school, soccer practice, dance class, church, friends, family, community service, and more, kids become *overextended.* It's not unusual for young people to crack under the pressure of what can be 16-hour days. Outside of *what's required* of them in school, encourage your kids to focus on activities that bring them joy.

- **Discuss perceived stress vs. what is real.** Talk about what is stressing him out and determine what *reasonable expectations* look like for each week, grading period, and year. Share your experiences to help your child put his situation into perspective.

- **Help kids live in the present.** If your child spends most of her time thinking about what she could have done better in the past or stressing about the future, she'll miss out on living her life. Help your teen to focus her attention on all of the good things in her life right now.

- **Focus on the importance of organization** (knowing where things are, what needs to be done, and the best way to do it). Teach your children to keep an updated calendar, to make to-do lists, and to keep their school papers in order. Being organized will make them more efficient and eliminate needless worry.

- **Teach kids to take advantage of the most efficient times of their day.** If your child is a *morning person*, encourage him to get up 20 minutes early to practice violin or study for a test. If he's a *night owl*, let him sleep later. The standard schedule may not work best for your son; within reason, allow and encourage him to do what's most efficient.

- **Help kids work toward the big things.** Talk about how best to approach major changes and goals. Teach them how to break a big project down into manageable chunks that won't be overwhelming but give a sense of accomplishment.

- **Promote exercise.** If sports or physical activity isn't a big part of your teen's life, encourage him or her to find a way to be active that he or she enjoys.

- **Encourage kids to spend time with people who approach life with positive attitudes and healthy perspectives.** We all tend to be the average of the five people we spend the most time with when it comes to our attitudes and outlooks.

Yes, *performance* and *doing one's best* are important—but not at the price of your child's well-being. PE

Todd Patkin is author of *Finding Happiness* (StepWise Press). Visit [www.findinghappiness.thebook.com](http://www.findinghappiness.thebook.com).

**ACTION:** *Be of service to children and teens.*

# Resolve Grudges

The best time is now.



by Rick Kirschner

**T**HE OLD ADAGE ABOUT *Letting sleeping dogs lie* does not apply to people with grudges who may become more difficult from stewing in their angry juices about whatever they've pinned on you.

Before grudges and grievances can be worked out, they must be aired out.

One sign of a grudge or grievance is if people suddenly stop talking to you, or talk about you behind your back. If they make strange comments about you to your face, put you down, laugh at you, and then wave it off like it's just a joke, they may be harboring bad feelings about you, and trying to discharge them through *funny* comments.

*The best time to deal with a possible grudge or grievance is right away.* Don't let wounds fester and grievances grow. When you *first suspect* that someone has a grudge with you, bring what is hidden to the surface to deal with it.

If you suspect that someone is harboring a grudge, do what you can to clear the air—privately—to avoid creating any embarrassing moments. Begin by saying, "I'm concerned that you and I have something between us that might interfere with our working together." This *depersonalizes* the problem, and places it *between you* rather than *on them*. Then repeat back to them the negative statements they have made and ask what they were trying to say. "At the meeting, you said (fill in their hostile comment). I don't get it. I'm wondering, when you said that, what was going on? What were you trying to say?"

Remember, it's not *what* you say but *how*—so look innocent and curious, rather than hostile. Do this well, and the person won't realize what's going on. With no reactive or defensive behavior on your part, they are likely to volunteer the information you ask for before it occurs to them to put up their shields.

If the person denies having a hidden agenda, try guessing. The *best response* will be to your *best guess*. Try to put yourself in their shoes. Mentally review the course of events as you understand them. Once you come up with an idea, suggest it to them and watch for a reaction. If you think of several possibilities, tell them: "I realize that I am just guessing, but" and then fill in your guess. If

they deny it, try again. Once you guess correctly, you should see a flinch. You can then ask about it, and start to fill in the details. Once you pop the cork on a grievance, the rest tends to bubble out.

Once you bring the grudge to the surface, listen carefully to all the person has to say, without any pressure to *wrap it up*. You don't have to agree (but should not disagree). You don't have to take *ownership* over it at all, so don't defend, explain, justify, or make excuses. Instead, backtrack, clarify, and help them *express the grievance* fully, with no resistance, to see events as they see them. Once you fully understand the nature of the grievance, let them know that you understand, and express appreciation for their

willingness to talk to you about it.

If you learn that you were responsible in some way for the grievance—you screwed up, made a mistake, insulted them, denied them their due, got in their way at a key moment, or failed to be there for them when they needed you—own up to it. This will recover some of the lost respect. And if you know something that might help them make sense of the situation, let them know.

Get a grudge out in the open and deal with it *as soon as possible!* Keep your relationships in real time, and *go forward* instead of carrying over past events. **PE**

Rick Kirschner is a speaker and communication skills trainer. Visits [www.theheartofchange.com](http://www.theheartofchange.com).

**ACTION:** Resolve grudges as a service to yourself.

## SERVICE • RENEWAL

# Revive and Renew

Your mind, body, and soul.



by Vickie Milazzo

**T**ODAY, IT'S EASY TO FEEL burned out, beaten down, and depleted. Taking time to renew yourself will help you to reclaim the excitement and energy that enables you to *thrive* instead of just *survive*.

Here are *eight suggestions* to help you renew yourself in mind, body, and soul:

**1. Plan for renewal.** Schedule time for relaxation just as you would plan to do a project. *What gets scheduled gets done.* If renewal time is a priority for you, it will be on your calendar.

**2. Renew physically.** Empty calories damage your health, along with your productivity, energy, creativity, and motivation. The same goes for poor sleep and insufficient exercise. Look honestly at your eating, fitness, and resting habits. Are they helping or hurting? Aim for a balanced, nutritious diet, regular exercise, and the chance to relax with a massage, facial, or a soak in the tub.

**3. Renew emotionally.** If you spend all of your energy fretting, soon you'll hit emotional rock bottom and overreact or underreact to situations! Allow your emotions to recover and be uplifted regularly. Being kind to yourself is a necessity, not a luxury. Get away from it all on occasion so that when you re-enter the fray, your *buoyed emotions* sustain you.

**4. Renew spiritually.** Gain a *sense of serenity* through meditation, prayer, or service. Reflect on *who you want to be* and *what is important* to gain perspective.



**5. Renew mentally.** Feed your mind healthy fuel—the best of media and mindful activities. *What you feed your mind influences your thoughts, attitude, and energy.* You need mental energy to be creative and make wise decisions.

**6. Celebrate to intensify renewal.** When you achieve a goal or milestone, take time to celebrate your success. Even 30 seconds of allowing joy to bubble up inside you can keep burnout at bay. When you *acknowledge little things*, big goals also seem more attainable.

**7. Renew with people you love.** You often work yourself to the bone to benefit the people you love—yet rarely spend time with them. Keep your *close relationships* at the top of your priority list. Surrounding yourself with people you love guarantees you more positive experiences. When you cultivate strong relationships, you create memories, and you won't have to face anything alone.

**8. Renew by giving back.** *Giving* does not have to mean money—time, mentoring others, or giving spiritual or emotional support are just as valuable. Giving is a gratifying and renewing act because it disconnects you from yourself and your problems, creating fresh perspective. When you live selflessly, you attract *genuine relationships, unconditional support, and lasting respect.*

Taking the time to renew yourself will give you the energy and capacity to *enjoy* life. So, take care of yourself. While *renewal* won't get rid of all your problems, *it will lighten your load.* **PE**

Vickie Milazzo, RN, MSN, JD, is owner of Vickie Milazzo Institute and author of the New York Times bestseller, *Wicked Success Is Inside Every Woman* (Wiley). Visit [WickedSuccess.com](http://WickedSuccess.com).

**ACTION:** Be of service through self-renewal.



## GOAL GETTERS



**More money won't always make you more happy.** The next time you're considering taking a job you really don't want to take just for the money, remember this: Money only buys happiness to a point. Beyond that, more money makes no difference. In fact, \$75,000 buys happiness. That's an average that varies regionally—happiness is more expensive in Manhattan, NY, than in Manhattan, Kansas. As long as you earn enough to pay your mortgage or rent, put gas in a car that's not a clunker, eat what you want when you want to, and take the occasional vacation and, oh yes, save a decent chunk of whatever you're bringing in, more money will not make you more happy. Coming up short on any of those basic wants and needs, however, will make you miserable. And just because someone will lend money to you, doesn't mean you should borrow it.

—Jean Chatzky, author, *Money Rules*



**Bounty Program: How not to play the game.** We heard of a bounty program where members of the New Orleans Saints received cash to purposely hurt opposing players and put them out of the game. Those players are still in the NFL.

Then we heard of the rampant prosecutorial misconduct by DOJ attorneys in the case against Alaska Senator Ted Stevens who knowingly withheld evidence that would have exonerated the Senator. Those attorneys are still at the DOJ.

**Where did these people learn this behavior?** Not from Coach Mork—the volunteer coach for Polar Chev, a team in the Babe Ruth Baseball League (for 13 to 15 year old boys). I was on the opposing team (White Bear Tire) standing on first base. It was a tie game in the final inning. The next batter, my teammate Billy Manahan, laced a line drive to right field, and I took off, running past second and heading into third.

My third base coach raised his arms indicating that there wouldn't be a play on me, and that I could stand up coming into third base,

but the opposing player made as if to field a throw. So, I made a late, uncertain and awkward slide and my spikes grabbed the turf sending me tumbling. There was no throw.

Coach Mork stormed out of Polar Chev's dugout and sprinted to my base. *He got in the face of his third baseman.* "That," he screamed, "was a chicken-shit thing to do. That's how people get hurt for no reason. That is *not* how we play this game." And, just like that, he pulled the player off the field.

Some would say that he was excessive, and his language inappropriate, but I can tell you: at that moment 30 teenagers learned a life-lesson about the right way to compete from a volunteer coach in the Babe Ruth Baseball League.

Consider the adage: *You can stand tall without standing on someone.* Who taught me how to play the game? Who am I teaching?

—John Baker, [www.theaskingformula.com](http://www.theaskingformula.com)



### **Be a citizen politician.**

Regardless of who you want to be our next president, do your part to make that goal a reality. Here are **six tips** for influencing politics:

- **Decide that one individual can make a difference.** Every great team starts with one individual deciding to make a difference, either as a leader or as a dedicated follower.

- **Determine your core philosophy.** *What do you believe in? What do you stand for?* Define what you believe in, and be able to verbalize it to become politically persuasive.

- **Expose yourself.** Watch, read, listen, learn, and get educated on key issues and arguments. Study the *Declaration of Independence* and *U.S. Constitution*. Learn what's in them in order to defend them.

- **Accept your responsibility to be part of the solution.** *Defending freedom* isn't optional—if you want to remain free. It requires work, dedication, and sometimes blood.

- **Get involved.** Volunteer for a campaign; post signs and stickers; sign an online petition; register to vote.

- **Vote!** *It's obvious, but must be said.*

—Richard Fenton and Andrea Waltz,  
[www.WhatWouldLincolnSay.com](http://www.WhatWouldLincolnSay.com)

## PersonalCOACH



### **Power of Focus**

*Nothing succeeds like success.*

by Les Hewitt

**YOU CAN CREATE A BETTER LIFE THROUGH THE** power of focus. Now more than ever, the ability to focus is vital. Over the past decade, millions of people have read *The Power of Focus* and sharpened their focus to capitalize on the new currency—focused action.

True success in life is based on results, not theories. Focused action is more important than words. To make following through with focused action even easier, I outline simple *Action Steps* to maximize *The Power of Focus*.

As an entrepreneur for 30 years, I understand business and the struggle and challenges associated with staying focused. We struggle with the economy, time pressure, cash flow, keeping up with technology, and navigating an unclear future. My passion is helping people achieve exceptional profits and productivity while enjoying an excellent balance between work and family.

*The Power of Focus* is the ability to set new goals, avoid distractions and interruptions, and remain *laser-focused* until you hit your specific target. What holds you back from setting and achieving new goals? Simply, a lack of focus along with fear preventing you from moving forward. You can overcome this by developing a champion mindset—step into the fear.

What are the **four fundamentals** and why are they important? 1) *clarity* (schedule a day off to think); 2) *priorities* (don't become distracted or interrupted); 3) *relationships* (focus on your top relationships that give you the greatest leverage); and 4) *habits* (habits can be changed if you have big enough reasons and a habit system). These are the fundamentals for creating a better future and solving any crisis—personal, financial or professional.

When you apply *The Power of Focus*, you can hit your business, personal and financial targets with confidence and certainty. Avoid *recessionitis*—negative media. Surround yourself with strong, experienced, successful people—a mentor, best friend or coach.

As you emerge from the recession, *you may need to take three steps backwards before moving forward again.* Focus on what you want in the future. Look for a positive environment where your strengths can be best utilized.

The recession may have been a *blessing*—if it made you reflect on what you really want, create new opportunities, enjoy a simpler lifestyle, and put things in proper perspective. **PE**

Les Hewitt is coauthor with Jack Canfield and Mark Victor Hansen of *The Power of Focus* (HCI Books). Visit [www.hcibooks.com](http://www.hcibooks.com).

**ACTION:** Focus on what you want in the future.

# Why You're Here

## See the ripple effect of life.



by Mark Pitstick

**A** RIPPLE EFFECT EMANATES from your thoughts, words and deeds. You can't judge the positive impacts of your life until you pass on and see *the big picture*. So don't get discouraged if you *don't seem* to be making the impact you want. *Do your best* and know that's sufficient.

Years ago, I gave my first seminar and donated the admission fee toward refurbishing our city's historic *Majestic Theater*. I publicized the event by media and hoped for a full house of 300 people, but only 15 people showed up (and half of them were close friends and family members). I felt humiliated and discouraged. During the intermission, I went to the bathroom, pondering, *what could be worse than this?* Wrong question to ask! As I urinated forcefully, I discovered—to my horror—that my wireless microphone was still on! Moments later, when I peeked through the curtain, I saw people rolling with laughter. They heard it!

I learned many lessons from that day. *You may not always reach the multitudes, but you can follow your inner calling and do your best.* If you reach only one other person, who knows how far reaching the positive repercussions might be?

For example, one audience member, Ed, had terminal cancer. He became a patient, but his condition was too advanced to respond to holistic health measures. Still, we had several talks about survival of consciousness after death.

When Ed passed on, I visited the funeral home and met Ed's wife, Jean. She told me that Ed had been in a coma for three days and was near death when suddenly he became alert. He couldn't talk but kept smiling and pointing out the window up to the sky, said, "I love you", closed his eyes and passed on.

Jean felt that our talks had prepared Ed spiritually for this wonderful transition. So, was my *Majestic talk* a flop?

*You can't judge the ripple effect of your actions from a limited mortal perspective.* Perform your *mission* to the best of your ability and don't judge the outcome.

*How can you identify your missions during your time on earth?* Your soul, in alignment with God's plan, *chose missions* before it came to earth. Those are your heart's dreams, visions, and callings.

*Meaningful lifework isn't limited to*

*your job.* Attend to your soul's purposes in different roles. *Succeed in all your roles.* Commit to *share your greatest gifts.* How can you proceed with *your highest calling?* You might *make big changes abruptly* or *choose a gradual transition*, but start now!

*At the same time, be wise about it.* I like this Middle Eastern saying: "Trust Allah, but tie up your camel." You need a certain income to survive—so don't quit your day job prematurely. Stay with your current work and expand your services until you *grow into* the next phase.

To identify *your highest purpose*, close your eyes; become relaxed; give thanks for guidance; and ask for assistance from God and your *spiritual support team*. Listen for counsel from that *still small voice*.

Let yourself dream, using your imagination and passion, and ponder: *if you*

*knew you could not fail, what would you do?* Let the images flow. Feel the excitement as you sense your special calling.

*Next, ask and answer these questions:* What are you naturally good at? If money were no object, what would you do? What service would you provide if you had only one year to live? What gives you goose bumps, heart beats, a lump in the throat, or tears?

*Be aware of clues*—words, pictures, feelings, symbols, colors, people, and places. Note your *first response*. Spend time in nature—pray and meditate. Record insights, and note your dreams when you awaken. See what bubbles up and *move in that direction*. PE

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**ACTION:** See the ripple effect of your life.

# Cultural Values

## Why do we celebrate cheating?



by Craig Gurian

**D**O ALL CULTURES CELEBRATE cheating as much as we do? Has *getting away with it* always thrilled us to the extent it does now? I admit that our time and place has no patent on pretense, disingenuousness, and deceit. Still, we are in bad shape.

- In *sports*—a fruitful proxy for widely held societal values—cheating is endemic. What sport has not found that some of its champions reached the pinnacle with banned substances? How ecstatic are fans when, at a crucial moment, their hero succeeds by falsely pretending to have remained *in bounds* or to have applied a tag? ESPN lavishes attention on cheaters: if you blink, you miss the transition between *they're so naughty* and *they're so great*.

- The *legal culture* is *extravagantly dishonest*. It's not just stealing client funds outright, or inflating one's billable hours. It's the grinding, day-in, day-out intellectual dishonesty of subverting the administration of justice by interposing arguments the attorney knows are without merit but have the advantage, for example, of delaying or denying the production of relevant documents.

- Long Island's *Scholastic Aptitude Test* cheating scandal has been in the news, but what about all the *schools*—perhaps private schools—that pretend that great test scores just naturally emerge from

having fostered a *joyful learning environment*, while depending on each parent to supplement the schools' above-board instruction with discrete but pervasive (and expensive) private tutoring?

- Many tend to get exercised about *welfare fraud* (which is wrongful), but yawn at *tax evasion* that costs so much more. They rationalize, *We're just taking advantage of the system as it exists*; the more accurate line is from a Bob Dylan song: *Steal a little, and they throw you in jail; steal a lot, and they make you King*.

- A stream of *science* papers has to be withdrawn because of *fabricated* or *manipulated* data, but at least this asserts a difference between true and false.

- In *political campaign* coverage, it's virtually impossible to get even the *most dishonest statements* characterized by reporters as *lies*.

It's hard not to feel *overwhelmed* by the powerful forces that fuel the impulse to cheat. In his book *The Cheating Culture*, David Callahan suggests that *economic insecurity*, *lack of oversight* of powerful sectors, and a *highly individualistic culture* that glorifies

wealth, status, and gratification all contribute to a *cheating-friendly* climate.

I add another cause: our worship of *cleverness*, displacing truth and fair play.

So where do we turn? Many calls to a return to *old values* are nothing more than nostalgia for surface piety and stifling conformity. The *values debate* needs to be reclaimed. We all need to be more invested in the quest to *live honorably*, to *do kindnesses*, and to *insist on truth*. PE

Craig Gurian is editor of *Remapping Debate*, Adjunct Professor at Fordham Law School, and author of *Let Them Rent Cake*. Email: [cg@remappingdebate.org](mailto:cg@remappingdebate.org).

**ACTION:** Insist on truth and honesty.



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