

Personal Excellence

The Magazine of Personal Leadership

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June 2013

Penny Murray
Consultant

**Staying
Centered**

**Change Your
Behavior**

**Have Faith
Fulfill Your Purpose**

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INSPIRATION • CENTERED

Staying Centered
Become focused in the moment.

by Deepak Chopra

ANYONE CAN LEARN THE SKILLS IN CONSCIOUSNESS, and benefit from them, even though people casually use "consciousness" and "awareness" in a fuzzy way.

To illustrate, we can begin with the most basic awareness skill, being centered. The experience of many actors and singers is that they suffer from terrible stage fright until the moment they walk on stage, when suddenly they fall into a groove—despite their nerves, great performers like Olivier and Pavarotti, two notable sufferers from stage fright, showed total command of their art before the public.

Of these elements of being centered, being totally focused in the moment is likely the most important. Before a performer steps on stage, there's no demand to be present, to live in the moment.

Most leaders are performers, too—besides

public speaking, they are called upon to set their personality aside in order to meet the demands placed by other people.

Obama remarked that this quick-change didn't come naturally to him. He isn't by nature a performer. But he has trained himself—as every President must—to encompass a job with many facets.

How should you train yourself to be centered? First, take an objective look at the traits you'd see in someone who is good at it already. Such a person. . .

- Puts his entire attention on the job or task at hand.
• Makes other people feel as if they have his entire attention while talking to him.
• Remains calm amid crisis and chaos.
• Rises to her best under pressure.
• Absorbs new information quickly.
• Keeps his self-possession.
• Doesn't retreat from the moment.
• Isn't easily distracted.
• Finds it easy to stay in the flow.

Once you honestly rate how well you're doing, the question is how to improve. First, stop doing the opposite things, which defeats being centered.

- Don't multi-task. Focus on the task at hand.
• Resist being distracted. Close the door, turn off the phone, and have your computer screen



INSIDE

Table listing authors and article titles with page numbers, including Bruce Hodes, Patricia O'Gorman, Mary Kelly, R. Kay Green, Lynda Wallace, Joe Cala, John Stoker, Shalom Saar, Chuck Sink, Sandra Ford Walston, Daniel C. Steenerson, Vassula Ryden, Goldsmith and Wheeler, Jude Bijou, Ryan D. Pearson, Gary Kunath, John J. Vento, Aleya Annaton, Bradley Nelson, Kris Miller, Pennie Murray, and Bradley Nelson.

go black if you are talking to someone who needs your attention.

- Don't use discussions in a one-sided way, as a sounding board for yourself. Others can tell when you aren't interested in them, and one of the surest signs is silent impatience while you wait for them to quit talking.

- Avoid obvious signs of a lack of interest, such as tapping your pencil, fidgeting, interrupting others before they finish, glancing out the window, etc.

- Don't isolate yourself in a private space when talking to others. Instead of sitting back behind your desk with your arms crossed, join the other person and lean into them while they talk.

- Don't scatter your attention randomly. Manage your mental time efficiently, so that you can be alone for serious thinking and share your mind at other times without feeling that you are being pulled away from what you're interested in.

Avoiding these missteps and bad habits will go a long way. But you also need the positive experience of *being centered*. It begins when you are alone. In a quiet place, close your eyes, take a deep breath, and go inward. Place your attention on your heart, in the center of your chest. Sit quietly and easily let your attention remain there. If it's pulled away by random thoughts, re-center as soon as you notice what has happened. After a few minutes, open your eyes. For the next half hour, observe yourself to see if you remain centered. Don't instantly throw yourself into external demands.

If you repeat this practice several times a day, you will start to learn the difference between being centered and not. With repetition you train your brain, and in turn your involuntary nervous system, to prefer a calm, quiet, centered state. This preference brings along lower blood pressure, decreased stress response, and slower heart rate. You aren't trying to be inert and unresponsive; nor are you forcing your attention to stay in the middle of your chest. The state you want is *restful alertness*, where you are more awake, as the result of feeling calm.

It takes training to be centered, and only you are in a position to train yourself. Yoga and meditation teachers can guide you, but most people spend a lifetime learning how to manage and organize their *outer life*, paying scant attention to their *inner life*. Yet *what goes on inside* precedes everything external, shapes it, and allows you to understand and respond. Until you develop awareness, you haven't fully embraced a conscious lifestyle.

Can You Make Your Own Luck?

If you ask CEOs how they got where they are, the most common answer is "luck." Looking back on their careers, they see—

and often marvel—that they were at the right place at the right time. Luck implies randomness, if you are being mathematical, which means that success could just be random, too.

But looking at success from the viewpoint of consciousness, there's an alternative to luck: synchronicity. A dry definition of *synchronicity is meaningful coincidence*—for example, you think of an old friend you haven't seen in years, and the next minute that friend calls you on the phone. We've all experienced such moments, but they rarely change our lives or how we think of the world.

Some attributes of leaders can be explained no other way. For example, there are success stories where someone rose to the top, and they say of him (or her), *He made his own luck. The waters opened before him. Nothing could stop him. He knew he would get to the top his first day on the job. He led a charmed life.*

A kind of exceptionalism is being admired—and envied—that everyone would like to share in. There are other expressions about *making your dream come true, making your own luck, and fulfilling your destiny* that are used to motivate people, with good reason.

Although synchronicity isn't taught in academic programs on leadership, synchronicity isn't irrational or accidental. In fact, it is rooted in the most common skill needed by a leader: Making an intention turn into a result. Let's say that you are working with a team on the solution to a problem. Your intention is to solve it. The result you want is an answer. How do you get there? The usual answer is teamwork and a lot of sweat. Orders are given; various possible answers are explored. But unless the solution is cut-and-dried, busy work won't get you where you want to go.

The magic key, creativity, which comes out of the blue and often strikes at just the right moment, is synchronous. It delivers answers without the linkage of cause and effect. Synchronicity operates at a deeper consciousness than reason. It isn't accidental, any more than a great painting is. Relying on your creativity is the strongest way to *make your own luck*. In this case, *creativity* means that every question is organized in consciousness to have an answer. Being confident of this is another strong attribute of leadership.

Synchronicity is a mysterious element—the ability to create good luck and find invisible support that carries you beyond predicted outcomes to a higher plane. In spiritual terms, *synchronicity is the ultimate ability to connect any need with an answer from the soul.* PE



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ACTION: Enjoy synchronicity often.

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Getting Away

Sharpen your mental saw.



by Bruce Hodes

GO. GET AWAY. HAVE A BIG adventure. It is not an option or a good idea—it is a must. Your physical, mental and spiritual wellbeing is vital to growth. *Getting away*—physically and mentally—is good for you and for your business. Growing a business is not for sissies. In fact, it's like competing in the *Business Olympics*: it is the ultimate challenge, and it attracts the best of the best. If you are actively getting away in your life, rock on. If not getting away, read on. You might learn a few things.

By *getting away*, I'm not talking of just a vacation. Vacations are good. I recommend them. But to achieve the experience I'm talking about, you must completely remove yourself from familiar surroundings and land in genuinely unfamiliar territory. The goal is to learn and adapt, not just rest and relax.

Three personal examples of this *getting away* come to mind: 1) a trip I took to the Caribbean on a sailing yacht, 2) a 12-day hiking trip and 10-day hiking, biking, rafting expedition through Patagonia. These are examples of *total immersion adventures*.

What does not fit this category of experience is the week I spent at a resort in the American Virgin Islands for my 25th wedding anniversary or the time I spent hiking in the Cascades during summer vacation. Those were fun, relaxing, and rejuvenating experiences, but they were designed to be comfortable and real vacations.

Being Uncomfortable

The Patagonian adventure took me out of my comfort zone, and this is the essence of *getting away*. We hiked for days. This challenged my head and body. At the start, I saw myself as being *in shape* and a good hiker. In my group, I was at the back of the line. I tripped. I fell. I was the last to arrive. When I returned home, I found that I was more compassionate with my clients who are challenged by the work we do together.

You're not the expert anymore. As a consultant, I'm seen as an expert. In Puentas Arenas I traveled with a group of outdoor enthusiasts and experienced hikers and campers. It had been 30

years since I'd last slept in a tent and 20 since I'd last curled up in a sleeping bag. The last time I'd hiked was July of the previous year, and this trip was in the middle of February.

During the hike, I learned that headlamps are useful camping gear. There are *stuff sacks*, high-tech nylon bags with straps that compress your sleeping bag, which are tricky to use. I learned that wearing cotton can give you hypothermia in the damp or cold rain; wearing synthetics can save your life.

I could see that there are areas of life in which I am not an expert. This experience was action-in-the-moment. I was dependent on others to help me—once, guides had to physically assist me down from a live volcano. I learned to push aside my ego and accept the help. I brought that powerful experience home with me.

- **Dealing with strangers.** Another benefit of getting away is interacting with new people. This is different from vacations where you hang out with folks from similar socioeconomic and



educational backgrounds. On the Patagonian expedition, there was great diversity among my group.

On the Caribbean sailing adventure I lived with people I didn't know. This gave me insights into how I deal with strangers. I noticed the parameters and barriers that I put up when it comes to people I do not know. It was easier for me to stay distant than to be curious about these strangers. Being in a different environment gave me a new perspective. I am now more appreciative.

- **Rolling with the punches.** At home, my life is planned, controlled. I wake up, make the coffee, and feed the dog. Off to exercise and then back to the house. Breakfast, shower, and go to the office. I make calls, go to meetings, and drive around. Then I come home and run with the dog. I eat dinner with my wife, Leslie, then work for an hour and maybe focus on writing. So it goes in different variations day after day.

During the Patagonia trip, *nothing could be controlled*—certainly not by

me. What happened just happened: 40-mile-per-hour winds were routine, but the winds came on some days and not on others. The most powerful thing to do was choose your reactions to events, not try to control the events.

At the end of February 2010 while I was about to leave Chile, an earthquake struck. The Richter scale measured 8.8 for Santiago and its surrounding areas: 562 people died. My tour group was supposed to be headed home but in an instant our flights got cancelled. We then had to figure out how to get home.

Luckily Martin, our guide, and REI, the tour company, got us out of Chile and to Buenos Aires. Martin took his responsibility seriously. He and REI worked tirelessly to get us out. In fact, the way REI acted in this tumultuous time made me a *raving fan*.

- **Gaining inspiration.** Many roofs are metal in Patagonia. During the trip, Jonathan, the CEO of a company that makes metal roofs, discovered that he could sell his company's ideas to the Chilean and Argentinean metal roof industry. These were illuminating moments he likely would not have had if he had stayed at his desk in Alabama.

- **Discovering unhidden talents.** Who knew I can milk cows better than a gaucho (Argentine cowboys). My grip on the cow's udder so impressed them that they made me *Apprentice Gaucho*, the high point of my trip. Getting away helps you discover *hidden talents*.

- **Sharpening the saw.** In the classic Stephen Covey tale, a woodcutter is sawing away and noticing that he is accomplishing less as he goes. So, he saws harder. However, the harder he saws, the more he dulls the blade. But he is blind to what is happening. This diligent but dull lumberjack just keeps sawing harder and accomplishing less.

The woodcutter doesn't realize that *he needs to sharpen his saw* to keep up his productivity. Yet, he has no time for sharpening since he's driven to produce.

When my saw gets dull, getting away is a way to sharpen and refocus. New ideas and vistas open up in the process of leaving my routine behind. New perspectives appear that bless me with fresh creativity and vigor.

This getting-away mandate is simple: Go to Antarctica. Climb Kilimanjaro. Help Haiti recover. Just make sure that *you are awake to the miracle of this planet*. It's good for business, and good for you. **PE**

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ACTION: Get away to sharpen your mind.

Positive Thinking

It enables you to realize dreams.



by R. Kay Green

HAVE YOU EVER SAID TO yourself: *I can't, I'm not qualified, I don't have the skill set, I am not smart enough, I don't have enough experience, I didn't attend an Ivy-League school, I do not have advanced education, they will never hire me, it's too much responsibility . . .* and the list goes on.

Often your negative thinking deters you from realizing your dreams, accomplishing your goals, and progressing to the next stage in life. You are your own greatest enemy and ultimately responsible for our own successes and failures. Your perception dictates your actions, and your actions dictate your results. Your mind frame, the way you think and view yourself, impacts your success.

Embracing a positive mind frame drives you to work on your skills, think positively, and internalize what you want to do. It leads you to develop a blueprint for how to achieve that promotion—or whatever lofty goal you set. It gets you away from the thinking that generates doubt and launches you into the mindset of possibility. Doubt becomes motivation. Motivation becomes action. Action leads to dreams realized.

You can move toward a positive and productive mind frame by absorbing and adhering to these three steps:

1. Don't listen to your negative thinking. To think negatively is to believe negatively. If you believe negatively, you have little hope of achieving your dreams. The first and most important step toward creating a positive mind frame is to work on ways to ignore your negative thoughts. Try different methods to see which work for you. Whenever you notice that you are thinking negatively, consider doing something to distract your mind (like reading up on a subject or skill you will need in the pursuit of your dream). You might consider bombarding your mind with positive memories. You might try meditation or some other physical/mental trigger that can remove you from the negative thought to a more productive path. Some people prefer to write their negative thoughts and then counteract them by writing more positive alternatives.

2. Try new things. When you develop a positive mind frame, you next need to know where you're going. The best pur-

suits in life are those that adhere to and employ *your greatest personal strengths*. Everyone has skills. The truest path to success is to identify them and build a career around them. If you don't know your skill or aren't sure about your professional passions, try new things. Take a cooking class. Write a short story. Apply for jobs that don't seem to fit your background ideally. Once you determine where your strengths and passions lie, identify careers that will best utilize them. Identify your *dream career*, and talk to people who hold that career. Figure out what got them to where they are today. With this information in mind, you can begin developing the detail for your blueprint to success.

3. Internalize the positive, use the negative. When doubts are rendered in a positive way, they can be the motivation

you need to overcome obstacles. Often it helps to list your negative thoughts or doubts. Seeing them daily bolsters your drive and passion to succeed. It reminds you of the things you have yet to achieve and maintains your focus. Determining that you can do something—against all odds and doubters—teaches you who you really are. You begin to trust yourself in new ways. You become less afraid to fail. You learn to survive with a little, and a lot. You gain the recognition and appreciation of friends and coworkers.

A positive mind frame leads to a success that is repeatable if you turn all negative energy into positive energy. **PE**

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ACTION: Engage in positive thinking.

Power of Intent

Look for the positive in people.



by John Stoker

TO HAVE A REAL CONVERSATION, we need to respect others—even if it is simply to reverence their uniqueness. If you work with or for a person who you can't respect because of how he conducts his life, or how she treats others, how can you develop respect for him or her?

We all must deal with individuals for whom we have little or no respect. Unfortunately, when we don't respect a person, we avoid that person. If we work with them, we may still avoid them, suffer the frustration of dealing with them, or quit but stay in the job and we make ourselves and others miserable.

Eventually, you need to decide what you'll do to improve your relationships. Try these two tactics.

1. Look for the positive. Several years ago when I practiced law as a criminal defense attorney, I had a difficult time dealing with one obnoxious prosecutor. The guy was a grandstander—the kind of person who did everything to make himself look better than everyone else.

One day, another attorney pulled me aside and said, "I've noticed that you let Ed get under your skin. I suggest you find something you like about him, even if it's his tie! People pick up on what we think and feel about them. So if you'll hold a positive thought in your mind

while speaking with Ed, your interactions will be much smoother."

I followed his suggestion and was shocked at the results. The prosecutor became more calm and rational in his demeanor and dealings with me.

You think you can hide or *mask* what you say to a person, but you can't. *Negative thinking leads to negative feelings, and these lead to negative words and actions.* All that you think about a person comes out in your expression toward her. She picks up on your dislike for her. And, *the disrespect she displays to you is a reflection of the disrespect you portray to her.* So, find something positive or admirable about your manager and focus on it.

2. Be deliberate in your intent. When

my children were small, I wanted to create a strong connection with each of them, to teach them good principles so they could make good choices. To connect with them at bedtime, I told them stories. I let them pick an animal that was facing a challenge, and I made up a story using that character and situation, ending with a moral. They loved to hear about *Robbie the naughty raccoon*, who never listened, or *Leo the lion*, who was born without any claws and wondered how he would ever feed himself.

These stories became so popular with my children that they asked me to record them. Even today, when I tell stories, the kids listen. **Being deliberate about the mark you want to leave will help you create and live your legacy.** **PE**

John R. Stoker is president of Dialogue-WORKS and author of Overcoming Fake Talk. Visit www.dialogueworks.com.

ACTION: Look for the positive in people.



Courageous Behavior

Acquire attributes of leadership.



by Sandra Ford Walston

IS COURAGE LEARNED OR INNATE?

Do you maneuver in and out depending on the circumstance or can you advance your level of *courage consciousness*? Extracting courageous leadership from figures of the past can help define what can be applied in training to achieve results.

One cannot discover new oceans until he (she) has courage to lose sight of the shore.

"I once thought you are either courageous or you aren't. But, courage is displayed everywhere, and one-size courage does not fit all," states John Jackson at Central Queensland University in Australia. He highlights a few courage distinctions displayed by people:

- Mother Theresa had the courage to work for many years with the poor of India in what most people would regard as a hopeless no-win situation.
- Nelson Mandela had the courage to take on the apartheid system, but not to renounce armed resistance.
- Mahatma Gandhi and Martin Luther King had the courage to champion and live *non-violent resistance*.
- Winston Churchill had the courage to do whatever it took to rid the world of Hitler and Nazism.
- My friend David retired at 35 years of age to devote himself to *the Divine*.
- My Dad's nickname at school was *Chokey Jackson* because he put so much into the 400 meter run that he would choke from exhaustion. Later in life he ran an orphanage in Africa.

Courage is often associated with being a hero. Jackson continues, "I am no hero. My most courageous act at work was to champion peace and harmony." But as Aristotle reminds us, virtue in this instance is finding the balance between *being a strong peacemaker* and *being a strong push-over*. If you can dial into your courage—great! That's the first step. The learning curve escalates when you become adept at extracting the courage varieties permeating your environment and then honoring them.

Courage is often associated with being a hero. Jackson continues, "I am no hero. My most courageous act at work was to champion peace and harmony." But as Aristotle reminds us, virtue in this instance is finding the balance between *being a strong peacemaker* and *being a strong push-over*. If you can dial into your courage—great! That's the first step. The learning curve escalates when you become adept at extracting the courage varieties permeating your environment and then honoring them.

Teaching Courageous Leadership

How do you define of *courage*? Many

people define *courage* around convictions/values, taking risks, speaking up or overcoming an illness. Chart these viewpoints and then note how those beliefs play out in your organization.

Ask your people eight questions:

1. Which of the 12 behaviors of courage—affirming strength and determination; confronting abuse; conquering fear; embracing faith; hurdling obstacles/taking risks; living convictions; manifesting vision; overcoming illness or loss; reflecting self-esteem; reinventing self; revealing vulnerability; speaking up—do you most relate to?
2. List the top 3 choices as primary, secondary, and tertiary.
3. Review which behavior in your organization might be weighted and probe into what tacit behavior is not recognizable or simply missing.
4. Ask people how they bring their courage to work and how they demonstrate it for others to validate?
5. How is the larger organization



- designed to support courage action beliefs?
6. Where are the breakdowns within the organization that reveal lost courage (dispirited)?
7. What internal scripts play out when employees are challenged, and what is the difference when they are deeply engaged in their passion (spirited)?
8. Do you believe your

training tries to understand how your courage is uniquely wired and what you may need to do to boost its size?

Based on this feedback, ask yourself four questions: 1. What can be done to teach how my team demonstrates courage? 2. What programs or coaching do my people need to ensure that their courage develops? 3. What regrets (lost courage) would I like to do over and what is the pattern to those misfortunes? 4. What courageous acts will my team celebrate and remember (noble legacy) when I transition out?

Fluid Courage

The workplace is riddled with *uncomfortable and challenging issues*. Amid all the required tasks plus last-minute scrambles, how can you flush out indi-

vidual courage? Jackson reveals how he integrates courage-probing insights, "When I mentioned my discomfort at work with confrontations, Sandra courageously sent me *The Ways of Transformation* by Karlfried von Durkheim, which talked to me about 'the dignity of daring . . . to let go our futile hankering after harmony . . . and the comfortable life.' How did she know? She read between the lines and listened intuitively." Ask and listen and you shall receive:

- *En-courage* feedback—it takes *courage* to learn from others' perspectives. To reverse employees who are risk averse or too shy to speak up wholeheartedly embrace on-going interactive dialogue through storytelling and establish a time for regular follow-up (then, celebrate those steps in advancement).
- Acknowledge the power of honesty. Jackson mentioned a passage from *The Way of Transformation*. Ponder this passage: *The woman or man who, being really on the Way, falls upon hard times in the world will not, as a consequence, turn to that friend who offers her refuge and comfort and encourages her old self to survive. Rather, she will seek out someone who will faithfully and inexorably help her to risk herself, so that she may endure the suffering and pass courageously through it, making of it a 'raft that leads to the far shore'.*
- Confront your limitations and seek personal accountability.
- Be proactive. "True courage is not measured by the size of the act, but by the size of the heart" (Ground Zero).
- Cross-check to review how you're doing with your *courage quotient*.

A portal to your heart opens when you strive for the best outcome. The heart matures during stages of courage development. Revelation allows you to be more self-conscious. Consciousness thrives in *contemplation*. Contemplation centers you in silence. Silence breeds insight. Insights augment learning.

Courage evolves through openly inviting and boldly seeking its cultivation. One day's courage often predicts the next day's expansion in creativity, inspiration, dedication, engagement to the task, intensity, innovation and insights. Models of individual courage give others permission to grow. *Courage deposits* allow your heart to exhibit genius.

Courage emerges naturally when human spirits come from their hearts, not their heads. These *authentic moments* reveal truth about learning and growth! PE

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ACTION: Show courage in your behavior.

Change Your Behavior

Take it bird by bird, smile by smile.



by Marshall Goldsmith and Patricia Wheeler

ANNE LAMOTT TOOK THE TITLE FOR HER book on writing, *Bird by Bird*, from one of her father's teachable moments. She said: "My older brother, who was 10 years old at the time, was trying to get a report written that he'd had three months to write. It was due the next day, and he was at the kitchen table close to tears, surrounded by paper and pencils and unopened books on birds, immobilized by the hugeness of the task ahead.

"My father then put his arm around my brother's shoulder and said, 'Just take it bird by bird.'"

The notion of changing our behavior or rebuilding our spirit *bird by bird* provides us with enough psychic comfort that we can accomplish the toughest part of any creative endeavor: *We can begin*. It's a common anxiety I've experienced even with super-successful clients when they have to change their behavior. When I tell them it's a long process, they always think they can change in *two weeks*. I tell them, "It's not about you. It's about the people around you. They need *12 to 18 months* to accept that you have changed." That's when the anxiety kicks in. They're sure they can change, but not so sure others will see and accept it.

Changing behavior is like building a wall. You lay one brick, then another; you're aiming for serial achievements. To show people *who you are now*, you can't rely on one-off gestures. They end up looking like stunts. Imagine a rude co-worker who's suddenly nice to you. The first time this happens you wonder, Huh? What got into him? The second time becomes a signal to pay attention. The third time a pattern forms in your mind. It's only when the nice behavior is repeated a dozen or more times, without any flare-ups of rudeness, that you begin to accept the change is real.

If you provide people with *continuity*, however trivial or feeble, they notice. When they see a pattern of repeat positive behavior, they see what you're doing and accept a new you. This is how reputations are built and rebuilt.

Smile by Smile

What difference does *one smile* make?

As a parent, when I had an important message to convey to my daughter, I'd approach her seriously and say something like, "Amy, *you need to clean your room now*." Often she would reply, "Mom, why are you mad at me?"

I was surprised by this. I wasn't mad, I was intense, or serious. Or maybe distracted. I wasn't even frowning! How did she misinterpret my intention?

And, how did this affect the power of the message I wanted to deliver? Too often I'd get distracted by *her perception* that I was angry. Sometimes I'd explain. Sometimes she'd sulk. And usually her room-cleaning engagement declined.

How we perceive emotions in others greatly affects how we feel ourselves. People who interpret neutral facial expressions as *angry* tend to feel more aggression internally. But when they

interpret neutral expressions as *happy*, they feel less aggressive or angry.

How often do you deliver messages with what you perceive as a *neutral* tone? And how often are the *neutral* messages perceived as *negative*? It happens often. And the effect on the bottom line, in *relational* and *financial* terms, is massive.

I suggest that you *smile more often*. You will be perceived as more approachable and promotable.

Ask yourself how much buy-in, influence and traction you want from your message. Also ask others (or your coach) how you're perceived. And try a genuine smile for good measure. It helps. PE

Marshall Goldsmith is author/editor of 31 books, including MOJO and What Got You Here Won't Get You There. Patricia Wheeler is an executive coach and managing partner of The Levin Group. MarshallGoldsmithGroup.com.

ACTION: Change your behavior one step at a time.

Master Life Balance

Achieve life worth and net worth.



by Gary Kunath

PEOPLE ARE OVERWHELMED with the complexities of their lives and are desperately seeking a way to *maximize happiness*.

I too used to be caught up in the spin cycle of thinking that *net worth* automatically afforded me *life worth*. But at some point I saw that money doesn't make me rich—it just allows me to *buy more stuff*.

Most people today would trade a pay raise for an increase in personal wellness. Employers are struggling with work-life balance, trying to find a path to *life worth*, rather than centering their behavior on *net worth*.

I offer ways to achieve both:

- **Look for signs you're falling into the net-worth trap:** for me, those signs were clear. One day, my son, then 12, walked away in dismay after I said I couldn't play baseball with him because *I was too busy working*. I'll never forget the look on his face. I dropped everything and spent the day with my son. Next I suffered a mental and physical breakdown after I pushed myself to make a business trip while sick. After a 19-hour ordeal in a delayed flight to Spain, I knew that if I did not draw the line there, I would ruin every part of my life that mattered to me.

- **Don't be an employee, be employable:** You're always vulnerable to someone



else controlling your professional destiny, and your life worth. But you can empower yourself by diversifying your skills so that you can have more choices about where and for whom to work.

- **Bad things happen to good people:** Life events—like loss of a loved one, financial ruin, divorce, addictions or illness—tend to define us. We need adversity in our lives. Adversity reveals the *real you*. How you face adversity can either *extinguish* or *distinguish* you.

- **Believe in something bigger than you:** All the money in the bank won't do you any good when it comes to the death of a loved one. Believing in something bigger is a key to *life worth*; it helps you maintain your emotional health when you face life's challenges.

- **Don't major in the minors:** As Henry David Thoreau wrote, "*The price of anything is the amount of life you exchange for it.*" For every evening spent late in the office, you miss out on moments that you can never get back.

Spend time on things that matter. The three greatest gifts you can give to your family are *time*, *memories* and *tradition*.

We all want the same things: We want to be happy, enjoy life, have fun, persevere through adversity, maximize joy, take risks, and be proud of who we are, what we accomplish and the legacy we leave. We all want *life worth*, joy and contentment. We just don't know how to get it. Life is too awesome to not be enjoyed *every day in every way*. PE

Gary Kunath is founder of The Summit Group, speaker and author of Life... Don't Miss It. I Almost Did. Visit www.lifedontmissitbook.com.

ACTION: Achieve high life worth.

Broken Heart

Three steps to heal one.



by Bradley Nelson

CAN YOU REMEMBER A TIME in your life when you thought *your heart* was going to break? Can you remember feeling that sensation often referred to as *heartache*? It may have felt as if an elephant were sitting on your chest, so that you couldn't breathe. These are common physical sensations that result when *your heart*—the core of your being—is suffering from a deep trauma.

The human heart, aside from being a mere mechanical pump, seems to actually be much closer to ancient beliefs than we have imagined. In the ancient world, the human heart was thought of as being the seat of love, the seat of the soul, the core of our being, and the source of our creativity. As you might imagine, Western medicine has had no patience for such *quaint ideas*. However, we are gradually realizing that the ancients seem to have been correct in their beliefs about the heart!

For example, heart transplant recipients often report strange symptoms, including changes in their music, food and entertainment preferences, as well as handwriting changes. Some have even reported receiving memories that were not their own.

There are thousands of stories of "cellular memory" like these. How is this possible? Is the heart really more than simply a muscular pump? The answer may lie in new developments in technology. It has been proven in the laboratory that your heartbeat becomes instantly measurable in the brain waves of another person when you are focusing love and affection on them. We learn from this that there is an invisible communication going on between us that we had never been aware of before.

When you are experiencing deep grief, hurt or loss, it may be interpreted as an assault on the core of your being, on your heart. These feelings of heart-break can be so uncomfortable, so foreign and so difficult to deal with, that they often result in the formation of an energetic "wall" put up to protect the heart from further injury.

Miranda is a perfect example of how a heart-wall can interfere with a love life. She was an attractive 38-year-old

nurse who came to me suffering from neck pain. During the course of my examination, she mentioned that she had not dated anyone in years and had no interest in having any kind of a relationship with men anymore. When I tested her, I was not surprised to find that she had a "heart-wall."

Eight years before, Miranda's heart had been broken in a relationship with a man she had deeply loved. In an effort to protect her heart from experiencing such pain again, her subconscious mind had created a heart-wall.

In Miranda's case, three lingering emotions had been trapped in her body for all those years, blocking her from experiencing a loving relationship. She had no idea that these



trapped emotions were the major underlying cause of the pain she was experiencing in her neck as well. Her neck pain had been going on for some time, and was considered chronic and even a bit mysterious by the other doctors she had consulted, as nothing seemed to relieve it. One by one, we cleared each of these emotions.

I didn't see Miranda again for about three months. When I did, she looked incredibly happy. I asked her what had changed and she said, "Everything!" She reported that her neck pain was gone. But there was even better news than that. "After I saw you last," she said, "I ran into my childhood sweetheart. I hadn't seen him since elementary school. He'd been living around the corner from me—a block away—for almost eight years. We started dating and something really sparked between us. We're in love! I think he's going to ask me to marry him."

The woman who had come into my office complaining of neck pain and swearing off men was gone for good.

She was like a completely new person. When their heart-wall is released, people sometimes say it's like they can finally feel again. They can give and receive love freely for the first time in a long time. In that state, very interesting and wonderful things can happen.

Is a heart-wall hampering your ability to give and receive love? Is it interfering with your ability to feel good emotions, or contributing to your feelings of isolation? Is it creating depression, anxiety or self-sabotage for you? Is a heart-wall interfering with your ability to succeed? If you are at all frustrated with your love life, your social life or the level of financial abundance that you've been able to attain, a heart-wall may be a big piece of the puzzle for you.

If you have a heart-wall, can you see how important it is for you to clear that wall away? Can you see the importance of helping your own children and family? Stop looking outward for the solutions to your problems, and practice some inner healing by getting rid of the walls around your own heart!

Take Three Steps

Try this simple exercise or action step to help *heal a broken heart*. When it comes to emotional baggage, the inability to forgive self or others is a major cause of sadness, depression and loneliness.

- **Write a letter to yourself or another person you need to forgive.** It helps you express angst and negativity that might be in your soul about yourself or another person, *even if you don't mail the letter.*
- **Burn the letter.** Take the letter outside and light it with a match, burn it up and send it out to the universe. That can really help you to let go and forgive.
- **Speak forgiveness.** This can be telling yourself or others that you truly have forgiven yourself or ones who wronged you. This helps seal the forgiveness.

When we withhold forgiveness from ourselves or someone who has hurt us, we may think that we are getting even with that person; we may think that we are hurting that person, but nothing could be further from the truth. What we are really doing is we are hurting ourselves. And when we allow ourselves to finally forgive our own selves or that person who has hurt us, the end result of that is peace for us. Until you forgive you can't have peace. That is just the way it is. It is natural law. **PE**

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ACTION: Heal your broken heart.

Girly Thoughts

Access your personal power.



by Patricia O'Gorman

WE ALL STRIVE TO BE ALL we can be: to be our best, do our best, and have our best seen by others. For women, the challenge to achieve personal excellence is even greater. Like men, we seek education, plan careers, dress for success, network, attend the right functions and join boards. But we rarely spend as much time and attention on *what we think about ourselves*, and this is the Achilles heel.

The potential to sabotage our efforts isn't found in a specific, unachieved goal—the promotion we didn't get, the contract we weren't awarded, or the 10 pounds we gained. We self-sabotage with our inner reasoning about *why* we didn't achieve a goal—our *girly thoughts*.

Girly thoughts are the subtle, outside messages women internalize. They're the *less-than-helpful societal messages* about how we should look, what we should do, how we should act, and what we can expect when we don't fit within this narrow and increasingly unobtainable band. Our *girly thoughts* cause us to blame and berate ourselves for not achieving what we feel we should.

Worse, *girly thoughts* offer up *seemingly* real reasons for placing ourselves in some ridiculous, often self-destructive situations we feel compelled to create, such as staying up all night to improve an already excellent report, or feeling anxious around coworkers because we fear we're being set up as a scapegoat. To add insult to injury, this reasoning assures us that the difficult situation in is *our* fault due to something lacking in us. *If I'm too opinionated, no one will like me, or If I don't lose 10 pounds, I won't be considered for that promotion.* This is all nonsense, but women tend to blame themselves for the ills that befall them.

So, what can you do to start achieving your personal excellence?

- **Use your resilience to deliberately challenge your girly thoughts.** This decision—to alter this inner dialogue—is a true game changer. By asking yourself a simple question—*Do I want to be ruled by my girly thoughts or do I want to be my very best?*—you can challenge herself and learn to push back from this self-limiting, self-defeating inner criticism by deliberately using your inner strengths on your own behalf.

- **Realize that you're naturally resilient.** Notice *how you demonstrate your resilience* daily as you multi-task, how you focus on the needs of loved ones, how you overcome obstacles. But when learning to use our strengths to take care of ourselves, we go deaf. We don't hear the voice of our inner power. Instead, we hear silence, even fear, or we blame ourselves for something someone else has done to us. By breaking the cycle, we harness our strengths and assets. *A resilient life is generated not from the things that happen to us, but from our reaction to them.*

We worry that if we appear too competent or strong, we won't be seen as attractive, desirable, or feminine. This myth is taught by fairytales of the princess who needs to be rescued by the prince to be fulfilled and happy.

Competing voices vie for women's

attention: societal messages that tell them *they aren't smart enough, pretty enough, good enough*—self-sabotaging, self-limiting girly thoughts tell them who they are and how they should act. To challenge your *girly thoughts*, you need to turn up the volume on your *resilient voice*, the part of you that may be a small, quiet voice within. This signals that your perception of yourself is changing. Identify your strengths, weaknesses, and resilience style. Then take daily steps to strengthen your resilience.

By challenging your *girly thoughts*, you position yourself to *step into your power*, to embrace your *personal excellence*, and to enjoy who you are. PE

Patricia O'Gorman, Ph.D., is a psychologist, coach, and author of *The Resilient Woman: Mastering the 7 Steps to Personal Power* (HCI Books). www.patriciaogorman.com.

ACTION: Challenge your girly thoughts.

EMOTIONAL • HAPPINESS

What Makes You Happy?

Four common misconceptions.



by Lynda Wallace

THE IDEA OF A HAPPY AND meaningful life has become unnecessarily complicated.

Some people claim that happiness is all in your DNA or bank account. The truth is that *happiness is largely a matter of everyday choices and actions.* There are effective things you can do to create greater happiness in your life and in the lives of those you care about.

The happiest people do four basic things: they focus on what is good and positive in their lives; cope effectively with life's inevitable challenges; develop strong relationships; and pursue meaningful goals. You can be happier by focusing on these areas.

One first step you can take is to get past **four common misperceptions** about happiness that stand in your way.

- **M1: Happiness is about getting the big things right.** It's natural to think that if we were suddenly rich, beautiful and living on the beach somewhere, we'd be happy. But such good fortune has small impact on happiness. The happiest people are not those in the most enviable circumstances, but *those who cultivate positive emotional outlooks and actions.* So how can we do it? Take concrete steps to practice optimism, gratitude, kindness, and self-compassion in your life. The cumulative effect of those everyday choices can have a tremendous impact

on how you experience your life.

- **M2: Happy people suppress negative emotions.** Happy people actually experience sadness, grief, worry and other so-called *negative emotions* nearly as frequently as unhappy people do. The difference is that *happier people experience negative feelings without losing hope for the future.* They give themselves permission to feel sad, angry, or lonely, but they remain confident that things will get better. So, *their sadness progresses into hope and action* rather than regressing into anxiety and despair.

- **M3: Pursuing happiness is self-centered.** Our happiness is determined more by our relationships with other

people than by any other single factor. The happiest people build their lives around good, trusting relationships. If other priorities are getting in the way of your relationships, take steps to shift the balance back to where it will really make a difference.

- **M4: I'll be happy when I achieve my goals.** Even when you achieve a long-sought ambition, that wonderful sense of accomplishment and happiness seems to fade faster than you'd expect. Committed goal pursuit is one key to a happy life, but most of the happiness we get from striving for goals comes *while we're making progress toward them*, not after we achieve them. So, choose goals that are in synch with what you love and value, and make an effort to enjoy them along the way. PE

Lynda Wallace is a certified positive psychology coach, speaker and author of *A Short Course in Happiness*. Visit www.lyndawallace.com.

ACTION: Obey the four basic tenets of happiness.

Who Are You?

Know and be yourself.



by Shalom Saar

WHEN FORMER P&G CEO A.G. Lafley was asked about his advice to young managers, he said, “Know yourself, and have the courage to be yourself. Know your strengths, and try to find a job that plays to some of those strengths.”

Few people make the effort to understand who they really are. So what really comes between who we really are and our understanding of ourselves? All of us have a self-image, our understanding of who we are. This is a cherished set of ideals and notions, often different from how others see us. Also, power changes us. As executives climb the corporate rungs, they start losing touch with their actual self. Having tasted success, they start thinking of themselves as invincible and also believe that they can do nothing wrong. People around them exacerbate the situation by not telling them the truth.

The ability to pierce through layers of perception to see who we really are is a rare skill, and a crucial one to have. Not knowing oneself well can lead to misconduct, bad decisions and alienation, which can lead to professional demise and organizational downfall.

Most of us are so busy juggling our daily tasks that we consider self-reflection to be a frivolous exercise. Yet, the most successful people take the time to reflect. The Chinese describe this as one’s ability to *ascend and walk onto the balcony*. As a result of the process of reflection, they learn, and the learning in most cases, leads to change. That change is a milestone along the path to leading with conviction.

Knowing oneself is a critical part of leadership. As Peter Drucker once said, “CEOs set the values, the standards, the ethics of an organization. They either lead or they mislead.”

Self-knowledge is one trait that characterizes the most effective leaders of today. But knowing oneself is often a painful process. It involves deep soul searching, questioning your long-held beliefs, and the ability to develop a nuanced understanding of who you really are, warts and moles included. It forces you to change yourself.

Getting to know yourself is useful

from four perspectives: 1) it helps you to understand your values and how those values guide your actions; 2) it allows you to know your strengths and leverage them, and understand your weaknesses and work on them; 3) the ability to see yourself from an unbiased standpoint helps you stop making the same mistakes over and over; and 4) this allows you to be more cognizant of the impact of your behavior on others.

Knowing yourself is a process, and the sooner you begin, the better it is for you. Here are *six methods* that can help you better understand yourself:

- **Set aside time to reflect.** In the humdrum of everyday life, we rarely reflect on ourselves, our personalities, our strengths and our weaknesses. Short-



term organizational pressures make unreasonable demands on our time, deflecting us from self-reflection. We also sometimes fall prey to the ‘complacency trap’—why fix something if it ain’t broke? Good leaders make self-reflection a part of their weekly or monthly routine. They see this as a serious exercise worthy of their time.

- **Seek and analyze feedback.** Peter Drucker believed in *feedback analysis*. He wrote: “When you make a key decision or take a key action, write down what you expect will happen. Nine or 12 months later, compare the actual results with your expectations. I’ve practiced this method for 20 years now, and every time I do it, I am surprised. The feedback analysis showed me, for instance—and to my great surprise—that I have an intuitive understanding of technical people, whether they are engineers or accountants or market researchers. It also showed me that I don’t really resonate with generalists.”
- **Identify crucial turning points.** Till

the time Mahatma Gandhi went to South Africa, he was an ordinary barrister living an ordinary life. The racial discrimination he faced there changed his life goals, and made him the great man that we all know. What we are today and how we think and act is the result of a complex mix of things—from our intrinsic personality to the events in life that shaped us. Leadership experts Warren Bennis and Robert Thomas call these events *crucibles*. “A crucible is, by definition, a transformative experience through which an individual comes to a new or an altered sense of identity,” they wrote. To know yourself better you need to identify the events that shaped your personality and life—in Gandhi’s case it was the racial discrimination.

- **Compare perceptions.** Often our perception of ourselves is different from how others see us. Self-perception, if not balanced by how others perceive us, can be grossly misleading. We tend to judge ourselves based on our intentions; others tend to judge us based on our actions—and the two can often be different. One way of gauging and comparing perceptions is using the Johari Window technique. This exercise lets you choose five or six adjectives that describe yourself, and your colleagues also choose adjectives to describe you. The results of this exercise help us gauge how others view us, and how we portray ourselves.

- **Find your personality type.** Your personality has a huge bearing on your interpersonal relationships, and that eventually has a bearing on organizational goals. Do you listen less and talk more? Does your behavior put off others? Are you a despot at work? Do you unconsciously discourage participative behavior? There is more to our personalities than we know, hidden by lack of self-knowledge or just plain denial. Luckily, you can easily figure out your personality type using the Myers-Briggs Type Indicator, a popular leadership development diagnostic instrument.

- **Get 360-degree feedback.** We don’t operate in a vacuum in organizations—we *report-up* and *delegate-down*. Our behavior has a bearing on not just our bosses and peers, but also on those who report to us. The *360 Degree Method* is a formal mechanism which collates feedback from direct reports, colleagues, and senior managers and enables you to discern distinctions between how various individuals assess your effectiveness. PE

Shalom Saar is coauthor with Michael J. Hargrove of Leading with Conviction: Mastering the Nine Critical Pillars of Integrated Leadership (Jossey-Bass). Visit www.cldstrategy.com.

ACTION: Try these six methods to know yourself.

Success Principles

Apply these 7 sure-fire tips.



by Daniel C. Steenerson

SUCCESS IS SOMETHING WE ALL want but few achieve. However, it doesn't have to be that way. No matter where you are in your career—from job seeking to having held the same position for an extended period—there are principles you can apply to ensure your success.

Here are *seven sure-fire success principles* you can start using right now:

1. Work with relentless urgency.

Getting up and showing up are a great start, but you then must work hard. The Army work ethic "We get more done before 9 a.m. than most people get done in a day" will set you apart and create opportunities that will open doors.

2. Apply a disciplined approach.

Discipline is defined as a system of rules governing conduct or activity. When you wake up in the morning, do you have a systematic plan of what you are going to accomplish and how you are going to accomplish it? If not, you can't expect to move forward in your career in any meaningful way. Begin using a disciplined approach by first setting goals and then planning activities that will achieve those goals. Finally, measure the success of your activities and then adjust your plans accordingly.

3. Focus on implementation. Closely related to discipline is implementation. This is simply the principle of carrying out and accomplishing the goals and plans you created, ensuring actual fulfillment by concrete measures. You can dream and plan and set goals for yourself all day but if you do nothing tangible to see those goals through, you are simply spinning your wheels and wasting time. Implementation is the step that transitions plans into results.

4. Simplify whenever possible. Why take two dozen steps to accomplish something if you can get it done just as effectively in three? Simplification is a part of achieving maximum results with the least effort. Working hard is important, but using your time in the most effective way possible is vital. Simplifying processes makes it much easier to accomplish more in less time.

5. Embrace discomfort. Nobody likes to be *uncomfortable*. We naturally avoid discomfort. However, to succeed, you must be willing to be uncomfortable,

even embrace discomfort. This means *giving something up in order to gain something*, such as giving up comfort in order to gain forward momentum, working late to ensure deadlines are met, or making lifestyle changes to invest in a new venture. *Sacrificing comfort now* enables you to achieve future success.

6. Continually develop your skills and knowledge. Taking courses to gain certifications along with expanding your knowledge base is a fantastic way to move forward. Wake up early to study if you need to but make sure you take advantage of all the classes and instruction available to you to become an expert in your field. Read content that can help you become more knowledgeable and effective. Reading great books will help establish your expertise and set you apart from your colleagues.

7. Develop the right relationships.

Developing healthy relationships with clients and with co-workers, supervisors and even hiring managers is an important step in career success. These are the people who can influence your career—for better or worse. Ensure that influence is working in your favor by identifying ways to help team members achieve their goals and objectives. Your assistance will help establish you as a go-to person within your organization and position you for advancement.

Success might not be easy, but it is achievable. There will always be setbacks but perseverance, dedication and drive eventually yield success. **PE**

Daniel C. Steenerson is founder of Disability Insurance Services and author of the Science of Visioning success approach. Visit www.DanSteenerson.com.

ACTION: Follow these seven principles.

Get Unstuck

Apply these seven tips.



by Jude Bijou

AT SOME POINT, WE ALL HIT an impasse at work. As we get into a *job rut*, we have feelings—boredom, frustration, or anxiety may cause us to feel stuck, indecisive, or ambivalent about our work. Underneath those feelings are unexpressed sadness, anger, and fear.

Here are seven fixes.

1. Deal with your emotions. Your emotions—*sadness, anger, and fear*—are pure energy in your body. The word *emotion* is *energy (e) in motion*. Take time privately to express emotions physically and constructively. By crying to express sadness, punching a pillow, stomping around to release anger, or shivering for the fear, you *express the emotion*. The energy dissipates, and you don't feel stuck.

2. Find your purpose. If your work feels *meaningless*, your days feel *empty*, spend a few minutes daily answering these questions: *Why am I here? What am I doing? Where am I going? What is my purpose? What do I truly want? What is important to me?* Be patient and persistent—a satisfying answer will emerge.

3. Align your goals. Do you feel lazy, unmotivated, complacent in your job? If you struggle with a temporary inability to take action, you need to get a clear picture of your long-term work goals

and ensure that your daily actions move you closer to these goals. Write your work goals, and ask, *How can what I do today build on my longer-term goals?*

4. Grade your job. If you can't decide if you need to seek a new job, take an inventory. List 30 *ideal qualities* in a job and score each item: 1 = *your work has that quality*; 0.5 = *your work has it somewhat*; 0 = *your work lacks the quality*. Add up the score and divide it by the number of qualities to arrive at a percentage, your job's *grade*—90% is an A, 80% is a B, 70% is a C. This helps you accept where you are or consider moving on.

5. Accept reality. Do you resist and rebel against change? Do you feel annoyed by people who try to get you to do more work or do it differently? If

so, *accept the way things are*. Realize that everyone and everything are just the way they are, not the way you think they should be. This will quickly move you from *frustration to acceptance*.

6. Accentuate the positive. Do you feel *pessimistic* about your job? Do you notice

what's wrong more than *what's right*? Find something positive about everyone you encounter. Voice appreciation for your job often to lift your attitude.

7. Regain your balance. Do you feel *hopeless* or *defeated* at work? If so, take charge of your life. Start sleeping, eating, and exercising regularly. Help a person at work who's struggling. Take *one small step daily to nourish yourself*. **PE**

Jude Bijou, MA, MFT, is a psychotherapist, educator, workshop leader, and author of Attitude Reconstruction: A Blueprint for Building a Better Life. Learn more at www.attitudereconstruction.com.

ACTION: Get unstuck in your career.



Reduce Your Taxes

They may be your biggest expense.



by John J. Vento

YOU MAY ASSUME THAT YOUR mortgage or rent, student loans, or child care costs eat up the most income, but your biggest expense is usually your taxes.

Most of your money goes to taxes, taxes, and more taxes: federal and state income taxes, Social Security taxes, payroll taxes, sales taxes, property taxes, and on and on. In fact, your various taxes might be more than 50 percent of your overall expenditures. And while you can't legally avoid taxes completely, you can reduce your taxes by employing tax strategies to save hundreds, even thousands, of dollars every year.

The single most important expenditure for you to focus on to keep more of what you make and achieve financial independence is your taxes. So, seek to minimize your taxes to maximize your wealth accumulation. To change your taxes from your *biggest expense* to your *biggest saving opportunity*, use these tips:

- **Find a trusted financial advisor.** You need a trusted advisor to guide you—someone whose goal will be to help you achieve your long-term financial objectives. You need a financial planner who can analyze your status and assist you in creating and implementing a program to achieve your goals.

- **Get organized.** Don't walk into your tax preparer's office with your W-2 and a few receipts and expect to have a *wealth-building experience*. Keep all tax records (income received, work-related expense reports, medical expense information, home improvements, sales, refinances, and so on) year-round. *Without tax records, you lose valuable deductions* by forgetting to include them on your tax return, or you may have items disallowed if you are audited.

- **Retro-file to take advantage of missed deductions.** If you haven't taken advantage of deductions or tax credits that you've been entitled to, you can file an amended return to claim an additional refund (statute of limitations is three years from the date you filed your tax return). So, you can file a claim for refund for the last three years of tax returns if

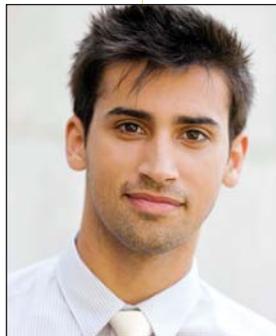
you uncover a recurring error.

- **Get credit for your kids.** List all expenses related to your kids: include child care, tuition payments, 529 plan contributions, donations, and medical expenses. Ask your tax preparer to explore every tax credit that might be available to you, such as the child care credit, child tax credit, and earned income credit. For older children who are in college, consider the education tax credits. If your children are young and you're looking for the best savings option, save money via a 529 plan. Although you do not receive any federal tax deduction for the contributions you make to these plans, the distributions are tax free to the extent that you use them to pay for qualified higher education expenses. If your state has a *sponsored savings plan*, you may get the added benefit of a *state tax deduction* for contributions made by year end.

- **Know what gets taxed and what doesn't in regard to insurance payouts.**

If you receive an insurance reimbursement as a result of damage to your home or car (as long as it is not in excess of your adjusted basis), it isn't taxable. If you own a rental property, you can deduct most expenses associated with maintaining and managing the property, including the cost of property insurance, which includes premiums for fire and liability.

- **Retire from a big tax burden.** The earlier you start to save for retirement the better. Retirement saving is a great way to reduce your taxes. If your employer offers a 401(k) plan, invest as much as it will allow. Making elective salary deferrals to your company's retirement plan allows you to defer tax on your salary and get a tax-deferred buildup of earnings within your plan until you start making withdrawals when you retire. Other options include IRAs, available to all wage earners, and to nonworking spouses. Contributions to IRAs may be tax deductible; your withdrawals will be taxable in the year that you make them. So, a traditional IRA gives you a tax deduction in the current year and a tax deferral for any earnings, but you pay tax when you withdraw from the



account. Contributions to a Roth IRA are not tax deductible, but qualified withdrawals are tax free.

- **Get the most out of Social Security.** If you are collecting Social Security benefits, up to 85 percent of these benefits could be subject to federal income tax. However, you can avoid paying income tax on your Social Security benefits if your provisional income is \$25,000 or less if you are single, or \$32,000 or less if you are married and filing jointly. Planning your retirement income to include *tax-free withdrawals*, such as from a Roth IRA account, may allow you to keep your income under these thresholds and avoid paying tax on SS benefits.

- **Don't get taxed by your health.** Medical insurance premiums paid by your employer on your behalf are tax free to you. All payments made by the medical insurance company to cover your medical expenses are also tax-free payments made for your benefit. If your health insurance qualifies as a *high-deductible plan*, establish an HSA and fund tax-deductible contributions to cover future medical expenses. Individuals can contribute and deduct \$3,250 for a single policy and \$6,450 for a family in 2013. If you and your spouse are 55 or older, you can make an additional tax-deductible, catch-up contribution of \$1,000 each.

- **Don't let taxes deflate your ROI.** When investing, you must consider the tax consequences to determine your true ROI. For example, if you hold an investment for more than a year, you gain the advantage of long-term capital gains treatment. Net short-term capital gains are taxed as ordinary income; net long-term capital gains are taxed at a preferential federal rate that does not exceed 20 percent (2013 rates).

- **Give a gift.** Gifting strategies can help you avoid losing some value of your estate to taxes. For 2013, the gift tax exclusion is \$14,000 per year. You can make a gift in this amount to anyone—every calendar year, and that money won't be subject to gift tax or included in your taxable estate. And, it will not be added back to your lifetime exemption (\$5.25 million). This amount can be increased to \$28,000 per year if a non-donor spouse agrees to split the gift. This can be a great way to transfer assets to heirs while you are still alive. This will reduce the taxable value of your estate and your *estate tax liability*.

When you minimize your tax payout, you save more of your money. **PE**

John J. Vento, CPA/CFP, is president of Comprehensive Wealth Management, speaker and author of *Financial Independence (Getting to Point X)* (Wiley). www.ventocpa.com.

ACTION: Reduce your taxes this year.

Estate Planning

Yes, it is for you (everyone).



by Kris Miller

WHEN YOU HEAR THE TERM *estate planning*, the first thing that pops into your mind is that “only rich people do this”. Well, you are wrong! Estate planning is for everyone! It doesn’t matter who you are, what you do, or if you are young or old, you can still start estate planning, and it is extremely important. Don’t believe me? Let’s define *estate planning*.

Estate planning is anticipating and arranging for the disposal of an estate. Estate planning tries to eliminate uncertainties in the administration of probate and maximize the value of the estate by *reducing taxes and other expenses*. Guardians are often designated for minor children and beneficiaries in incapacity.

Why start estate planning? With estate planning, you can be sure that *everything is in place* when you are gone. You work hard for yourself and for your loved ones. You want to provide them the most comfortable life. Now, because of your hard work, you have money, properties, and assets. To whom will you give those things when you are gone? Estate planning ensures that *your rightful heir will get what he or she deserves with less expense and taxes*.

Estate planning gives you many benefits: 1) In case you become incapacitated or unable to make decisions, you can appoint someone you trust to take care of your health care and manage your finances through a Health Care Directive and a Long-term Power of Attorney. 2) You ensure that all your assets, money and properties are distributed to your loved ones. 3) This plan serves as your protection from your creditors. 4) This will also lessen income taxes when you die. 5) It also lessens taxes, probate fees, your heirs’ income taxes and other problems in estate settlement. 6) This ensures that all your obligations to all the people who depend on you will be met. 7) This will also help you to get away from the intervention of the government.

Don’t be afraid to get started. It might look hard on the surface, but you’ll soon get the hang of it. To help you get started, you can pick up a book like *Smart Tips for Estate Planning* by Marvin Toy and Jim Yih. It will give you instructions that are easy to read and to follow. You will learn about having a will or a living trust. If you have children and assets, it

is important for you to have this in place to ensure that your assets are in the right hands and to ensure the future of your children. Also learn how to choose an executor, someone you can trust, even after your death, because this is not an easy task. This person will settle all your concerns. Estate Planning will also help you decide what to do with all your investments and bank accounts. You have to be sure all the details are up to date and you have chosen a beneficiary. You can also learn about trusts: what the different types are and which you can use in some situations. Choose professionals who can help you with estate planning such as financial advisors, accountants, lawyers and others. If you are a charitable person, you can get tips on how to leave donations for the foundation of your choice.

You need an idea of how to deal with your specific assets. When you have a will, this will be settled and discussed in probate court, and money from your Will/testate will be used to cover those court costs. Be aware of this so you can do something about it ahead of time. We must all face funerals in the future. We can arrange them ahead of time. And if you want to help others through organ donation, learn how to do that. You can also start thinking of your legacy or what you want your family to remember about you. You can make a scrapbook, a book of your life or movies so that the next generations can also have the chance to meet you. PE

Kris Miller is author of *Ready for Retirement*. Visit ReadyForPREirement.com, KrisMillerMoneyMaestro.com.

ACTION: Start doing some estate planning.

FINANCIAL • WISDOM

Money Smart

Remove all financial stress.



by Mary Kelly

IF YOU ARE STRUGGLING TO make ends meet during these difficult economic times, I have some timely and useful financial planning tips to help you. Young families, 20- to 30-year-olds, need to know about personal finance. Money does not equate to happiness. However, it is hard to be happy if you are hungry, financially stressed, or can’t provide for your family. Money is used to maintain a comfortable lifestyle and then to help others. Most people don’t understand money or have inhibitions about money. My new book contains all that you need to know to be prepared, succeed financially, and live comfortably. This is the book I wish someone had given me when I was 18. And 20. And 25. This personal finance book helps you and your family learn to save money by:

- Developing a saving/spending plan.
- Getting out of debt, stay out of debt.
- Managing debt and credit wisely.
- Being prepared for emergencies.
- Being confident about your ability to maintain a quality standard of living during working and retirement years.
- Never fighting about money with the people you love.

Many people view *saving money* like *healthy eating*—something that can be started tomorrow. So, I offer these tips

to help you remove stress about money:

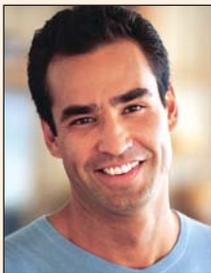
- Save 10% of your income, always, regardless of how much you make. It is not what you make, it is what you keep. Many people are making a lot of money with *nothing to show for it*.
- Start and fund your Roth IRA, which allows you to invest money now and it grows tax-free forever. Your Roth IRA can be stocks, bonds, mutual funds, or even property. Once you get beyond a certain income level, you’re not allowed to contribute to a Roth.
- Pay off credit cards in full every month. No, you do not need credit card debt to build credit. Be responsible. Most people don’t realize there is ZERO grace period on new purchases if you have a balance on the card. So if you still have \$10 on your credit card from last month as a balance, and you then buy a new washing machine, you start paying interest charges on that very same day.

• Your retirement is your responsibility. Pensions are largely a thing of the past, and few people can live on social security. What is the most common mistake about planning for retirement? People tend to wait until their mid 30s to start saving for retirement, and by that time they have other pressing bills, such as daily living expenses and thinking about how to fund their children’s college funds.

- View eating out, even at a drive-through, as a luxury. PE

Mary C. Kelly, Ph.D., is a speaker, economist, finance expert, financial planning economist, coach, founder of *Productive Leaders* and author of *Money Smart* and *Master Your World*. Mary@ProductiveLeaders.com.

ACTION: Be smart with your money.



Please Stand Up

Stop using lame excuses.



by Joe Cala

MARTIN LUTHER KING JR. delivered one of the greatest speeches, one of the most powerful messages, and a masterpiece of rhetoric 50 years ago by invoking the Declaration of Independence, the Emancipation Proclamation, the Bible and the US Constitution.

King made such an impact, such a dent in history, because he stood up for something he believed in, and he used his life and his voice to share that message. Because he delivered that speech, America as we know it today has been changed for the better. One man stood up when many other men were trying to make him sit down. This man decided and acted in such a way that he altered how the future would respond around the life that he lived. *"We're here to put a dent in the universe. Otherwise why else even be here?"* —Steve Jobs

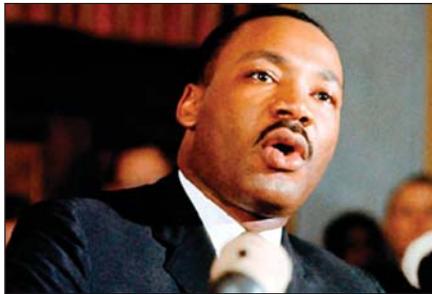
What about you? Have you realized yet that you are here to make history and to command the future to adjust because of your life or have you taken the stance of the masses who are just victims of their circumstances? It's easy for me to blame somebody or something for who I am, where I am or where I am not in life right now.

I can find any excuse to justify the life that I'm living right now. **Here is a list of excuses I could use:**

- I'm not where I want to be right now because of *the government*. It's the democrats. It's the republicans. It's the president. It's the house and senate's fault.
- My lack in life is because of my parents. I blame them for my failed life.
- My job is to blame. I work too many hours or not enough hours.
- My boss is a slave driver. My boss is too laid back.
- It's because I live in New Jersey. It's too expensive here.
- I never win. It's everyone else who gets ahead. They do everything wrong but for some reason end up alright.
- I always get *passed up for promotion*.
- It's my wife's fault. If she would just let me buy what I want, when I want and do what I want, the way I want, all the time I'd be better off!
- It's my husband's fault. If he would just understand me, care about what I

think and listen to me, we wouldn't have to deal with so much garbage!

I'm sure I missed some areas, but I trust this list drives home the point. **All of these excuses come from how we see things.** Our perception and what we choose to focus on will determine where we put our energy. As Tony Robbins says, "Where focus goes, energy flows!" What we focus on will draw out our energy and efforts. What we focus on will affect our feelings. How we feel will influence our perception. Our perception is how we see things. If the list of excuses describes how we see things, then from here on out we're going to have to change how we see things to change the way we act and talk about things. We need to



look at those things differently and look for a different meaning.

It's time we say, "No more excuses!" From here on, I accept that I am where I am because I made decisions, I made choices, I reacted and responded to life, circumstances, people, things, situations, and opportunities to lead me to this day, this hour, this moment, right here, right now, today!

"You have to accept things in order to be happy. One big thing you have to accept is that if you're not happy, it doesn't have to be that way . . . but you, and only you, have the power to change your life for the better." —Doe Zantamata

Your Life was masterfully planned by your Creator. Your personality was designed for your generation and age. Your gifts, talents and abilities were given to you to make a dent in this Universe in your life time, by YOU! You are significant! You are valuable! You matter! You have a plan and a purpose to pursue from here on out!

Jeremiah 29:11-13 (KJV) *For I know the thoughts that I think toward you, saith the Lord, thoughts of peace, and not*

of evil, to give you an expected end. Then shall ye call upon me, and ye shall go and pray unto me, and I will hearken unto you. And ye shall seek me, and find me, when ye shall search for me with all your heart.

God is counting on you to step into your calling and *be who you're supposed to be!* The world is counting on you, waiting for you to come into your own!

Romans 8:18-19 (NT Phillips) *Whatever we may have to go through now is less than nothing compared with the magnificent future God has planned for us. The whole creation is on tiptoe to see the wonderful sight of the sons of God coming into their own . . .*

The entire creation is counting on you to step into the person you were created to be. There is the *You* that the world knows now and the *You* that only you really know. Once you release *You* to the world, the future will begin to bend so *You* can make the dent in history *You* were created to make! Never think that *You* are not important! Never think that God's plan will still go on without *You* and that it doesn't matter if *You* do or don't follow your purpose for life. It does matter! Your life and the lives of others will be affected by what *You* do or don't do today! God is calling people to step into their true inner desires and to pursue their purpose that has been buried by the distractions of life, the pursuit of money, careers, social status and material things! Today *You* are being summoned! Are *You* out there? Are *You* listening? Wake up, *You* who sleep and arise from the dead and receive the light that now shines within!

Many people stood up when the world and the crowds were trying to intimidate them to stay seated! But as Martin Luther King Jr. stood up and became that One person who fulfilled his purpose, as Steve Jobs stood up and became that One person, as Thomas Edison stood up and became that One person, as Mother Teresa stood up and became that One person, as Walt Disney stood up and became that One person, will *You* stand up today and become that One person. The future will bend for *You* and be altered around the life that *You* live! Instead of sitting down on the couch of complacency watching the TV of life while others make history for you, *You* stand up for *Your Purpose* and make History. Will *You* please stand up and release the *You* that will change this world? We are waiting! PE

Joe Cala is CEO of Today's Living Ministries and author of Living Your Life Today the Full-Proof Way! and The Proven Formula of Success! Call 848-248-0730 or email joe@churchsync.com.

ACTION: Stand up and be of service of others.

Take a Self-Exam

Ask yourself six questions.



by Chuck Sink

MY EARLY WORKING YEARS were spent misguided by my own assumptions. I passed by *obvious wealth-building opportunities* without recognizing them. I blindly struggled needlessly. Today I *apply the brakes and change course* when heading in the wrong direction.

Motivational speakers, coaches and spiritual advisers won't do a thing for you unless you discover your own talents and offer them to a willing market. I attended speeches and seminars, bought and listened to CDs, wrote my goals and daily affirmed my future achievements. I worked hard at the activities prescribed for success. But my achievements were temporary: spikes of success followed by *demoralizing defeats* and periods of lackluster performance.

Not until I discovered my true motivations and talents did I begin to experience sustained, measurable growth. I've been a skilled writer and didn't discover it until a few years ago. I wasted 20 years leaving the talent dormant. *I withheld value from the market.*

Six to Fix

Answering six introspective questions will have a big impact on your personal life and business performance.

- **Are you completely honest with yourself?** Can you think about your own thinking and recognize when you are rationalizing your behavior rather than being an unbiased referee of your real motives? The whole truth will set you free to move toward your noblest goals!

- **Do you accept people, places, and things as they are?** This question opens deep understanding of how the world works. Acceptance is neither advocacy nor approval. Do other people and situations disturb you often? Do you fret about injustice, politics, culture shift or coworkers? Focus on only those things over which you have control. Try to accept this axiom: "Whenever I am disturbed, there is something wrong with me!" You are not the CEO of the universe! Temporary, justifiable anger is understandable but holding grudges or harboring resentments is not. Revenge is a destructive motive because it is selfish. Remaining angry at anyone is bad business. You can't change them,

but they affect your thoughts and actions. Don't drink poison and hope someone else gets sick. Forgive people and let go!

- **Do you script character traits based on serving others?** Self-enrichment is highly overrated (and impossible). Do you believe that *serving others is the only good way to serve your own best interests?*

- **Do you know what you're great at?** Do you recognize your unique, best-in-class talent? What do you love to do? Where do you long to be? What tickles your creative imagination? What do people compliment you on the most? The answers to these questions are your keys to a rich and happy life!

- **Are you excited about winning?** Do you know you can achieve what you

set out to? Can you pull away from distractions and apply yourself to work?

Can you tell yourself the truth about whether you're moving ahead or just busy?

- **Can you turn a labor of love into labor you love?** Do you look forward to Mondays? Do you love your job? Is your work exciting, fulfilling, and fun? Are you making your customers better off?

Ask yourself these six questions. You may save yourself years of disappointments. *Nothing out there will get better until you do!* You can fulfill the purpose for which God created you. PE

Chuck Sink is a Brand Positioning Consultant. Visit www.chucksink.com or email chuck@chucksink.com.

ACTION: Use your gifts to serve others.

Observe 'Lent'

Giving up is good for you.



by Vassula Ryden

WHILE MOST PEOPLE UNDERSTAND Lent to be a 40-day period leading up to Easter, during which spiritual participants give up something in their lives—anything from chocolate to alcohol to social media—Lent is also a time for almsgiving, or giving to the poor and needy.

One of the most striking characteristics of the lent practice is that it's a universally celebrated tradition; it's an ecumenical principle that is interpreted in most world religions, and secular people often participate, too.

Self-denial and charity are two sides of the same coin. As a former model and tennis pro who gave up a privileged lifestyle as the wife of a diplomat to serve the world's disadvantaged populations, I have learned that Lent benefits both the giver and the receiver. I have founded more than two dozen charity houses in the poorest regions of the globe. I know the value of Lent and how the practice benefits the world:

- **A matter of balance:** All resources on earth are finite. Residents of first-world countries maintain a lifestyle of heavy consumption, consuming a much larger share of the earth's resources, including water, electricity, gas, and food. Living a more moderate lifestyle during Lent can help first-world consumers better see how the rest of the world lives.

- **The individual as a resource:** A person who decides to give up drinking or

some other indulgence throughout Lent's six-week period, can experience exponential benefits. The devotee can save money, save time, and improve his/her health. That extra time and money can be invested in activities that enrich one's life, or offered to a charity.

- **Scientific evidence supports charitable giving:** In recent years, science has confirmed that we are hard-wired for helping fellow human beings. Neuroscientists with the National Institute of Health find that the mere thought of giving money to charity ignites the part of the brain associated with pleasure. And, researchers in the psychology department at Hebrew University in Jerusalem found evidence that people have a genetic predisposition for giving.

- **Spiritual doctrines espouse selflessness:** Every major religion teaches giving. In the Bible (Corinthians 9:7), Paul exclaims: "Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver." Buddha said: "If you

knew the power of generosity, you would not let a single meal go by without sharing it." And, in the Qu'ran, *zakat* means the practice of giving alms and is one of the Five Pillars of Islam. Devotees of traditions like Lent are ultimately following a basic human need.

Most people know when they like something a little too much. Lent is the opportunity to address our vices and focus on what should matter most to us all—our own well-being and that of our fellow men and women. PE

Vassula Ryden is founder of True Life in God, an international ministry that funds charitable projects worldwide, a speaker and author of *Heaven is Real But So is Hell*. Visit www.TLIG.org.

ACTION: Practice your own version of lent.





SUPER SOULS



DR. MAYA ANGELOU has traveled the world, speaks seven languages, and is one of the world's greatest poets. She has been a dancer, singer, artist, professor, director, and activist.

Last summer, *Oprah* wrote a note thanking Maya—the one person she can always count on in her most fearful moments. “Years ago I phoned her complaining about what I’ve now forgotten,” *Oprah* wrote. Maya shared these words:

“Courage is the most important of all the virtues; without it, you can practice no other. It takes courage to be kind when others are not. It takes courage to be truthful when a lie might suffice. It takes courage to keep moving forward when you’d rather quit. I’ve learned that courage, or opting for bravery, is feeling the fear and still doing what is necessary to overcome it. And in the act of bravery you don’t feel brave but just feel what is true and most real.”

Oprah discussed one of her most desolate moments and how Dr. Angelou’s advice helped her get through it—**Stop crying and say, Thank You!**

In this candid conversation, Dr. Angelou tells how her nurturing, yet fiery, mother, Vivian Baxter, challenged her to find strength in the face of adversity.

Oprah: You’ve put out so much art in the world. What part or piece of art are you proudest of? Is there one? Are there several? Is it the body of art? Your words?

Dr. Angelou: It would be songs. Lyrics. Some music. I think my greatest blessing has been the birth of my son. My next greatest blessing has been my ability to turn people into children of mine.

Oprah: Do you know what your greatest gift to me is? Of all of us who consider ourselves to be your daughter or your son, every one of us thinks we’re the most special.

Oprah: Tell me what you’ve learned about aging because you have aged with grace and appreciation and heart—just embracing it. I see many women around me, who, even in their thirties and forties, are trying to Botox themselves and change them-

selves and fighting against aging all the way. I always remember what you say, at whatever age, think about all the people who didn’t make it. As I sit here at age 59, I think about all the people who didn’t make it to 59. Were you ever anxious about aging, about turning 40 or 50?

Dr. Angelou: I can’t remember ever being anxious. I’ve always wanted to reach that next age. As a teen, I thought that if I could live to be 20, it was going to be really wonderful.

Oprah: And then 25.

Dr. Angelou: And then 30? My goodness, I was just gonna be great. So, at every age, I’ve been grateful.

Oprah: When your son Guy was only two months old, you moved out of the house. I love the story of what your mother said to you as you were leaving. She said, “All right, you go. But remember this. When you cross my doorstep, you have already been raised with what you’ve learned from your grandmother in Arkansas and what you’ve learned from me. You know the difference between right and wrong. Do right and don’t let anybody raise you from the way you’ve been raised. Know you’ll always have to make adjustments in love relationships, in friends, in society, in work, but don’t let anybody change your mind. And then remember this. You can always come home.”

Dr. Angelou: She did. The world would throw me flat on my face with this little baby I’m trying to raise and work and sing songs and dance. But whenever I’d go home to Vivian Baxter, she would act as if the baby was the best thing that ever happened. She’d call her friends. Girl, you can’t believe it, the baby is home! I’m gonna cook this for her. Don’t try to come over. I’m gonna have her to myself for at least three hours. Then you can come over. She never made me feel that I’d done the wrong thing.

Oprah: And even at 16 when you became pregnant she did not shame you.

Dr. Angelou: Not at all.

Oprah: She said we’re gonna have this beautiful baby.

Dr. Angelou: That’s right. She said we’re not gonna ruin three lives. We’re gonna have a beautiful baby. And she loved my son. She was a knockout.

Oprah: Yes, she was a knockout. **PE**

PersonalCOACH



Hero or Villain

Steer in the right direction.

by Ryan D. Pearson

FOR ADULTS, HIGH SCHOOL IS AS NEAR OR FAR as the next or last reunion. But for teens, high school is a present hell of isolation, confusion and negativity. Think about the intelligent and passionate young men who live in infamy because *they couldn’t channel their energy in a positive manner*—and so killed people.

I’m convinced that national tragedies can be avoided with vigilance, understanding and guidance. Precocious in high school, I earned my law degree at age 21 and went on to write *The Element Series*, which follows a teenager blessed with wealth and fame who discovers he has superpowers.

In comic books and fiction, the character arcs show how some people become villains, and others become heroes by standing by their values. Teens, who have experienced life only as children, suddenly find themselves in adult circumstances in high school. For many gifted, talented, sensitive or misunderstood teens, I offer three tips for surviving:

- **Embrace what makes you different:** Perhaps the key struggle a teenager faces is self-acceptance. Many believe that that straight-A, all-star jock with a perfect complexion has it made. Meanwhile, he may be experiencing his own inner turmoil. If you care about things no one else seems to care about; if you’re better at chess than football; if you think you don’t fit the mold of *pretty* or *handsome*—you might just be on the path to happiness. Since there is only one *you*; don’t be afraid of who you are. Don’t feel like an outsider.

- **Know that life is not easy.** Life is rarely *easy*—that’s the thrust of George Foster Wallace’s 2005 speech to the graduates of Kenyon College. Wallace touches on some key challenges: the potential loneliness of adult life, the import of being well-adjusted, and the difficulty of empathy—“Think about it: There is no experience you’ve had that you were not at the absolute center of.”

- **You can change!** A depressing mindset is the idea that *nothing about one’s experience will change*. But in life *Everything changes*. Teens who go the villainous route often think that nothing about them or the world will be different unless they intervene with extreme behavior. In reality, *one or two key shifts in thinking can change the course in a life trajectory*. Friends, parents and educators have the best access for helping troubled teens to see the light. **PE**

Ryan D. Pearson writes about his character arc via character Reagan Jameson in *The Element Series*. www.theelementseries.com.

ACTION: Opt to be the hero in your own story.

Dark Matter

It's a place, not a particle!



by Aleya Annaton

THE UNIVERSE IS EXPANDING at such a rate that there isn't enough mass to explain how. Scientists have made up theoretical particles (*dark matter* and *dark energy*) to account for this *missing mass*. They think it must contain 96 percent more matter than anything we can measure in the physical universe to cause this rate of expansion. What we call *physical reality* represents 4 percent of what's out there!

Nassim Haramein, the physicist with a paradigm shifting *Unified Field Theory* believes that the *missing mass* is the *spiritual realm*! He contends *there is no such thing as one or two-dimensional space* (flat space). If all matter is three dimensional, it can be divided infinitely. This would cause all particles of matter to collapse to infinite density at their center—and that is the definition of a black hole.

If there is a black hole at the center of all matter, it implies another hidden side to the universe—a *radiated* side that we live in and call *physical reality*, and a *contracted* side hidden within a black hole.

The current model of our universe is a balloon with pennies on it representing galaxies. As the balloon expands, the galaxies move farther apart. The balloon represents the radiated side of the universe, the reality we know, in which space is expanding. But, for the balloon to be expanding, something has to be contracting. *Someone has to be blowing into the balloon!* To blow up a balloon, the lungs have to contract. Haramein believes that there must be a contractive force to cause the expansion of the universe—a breath-like interaction between the radiated and contracted sides of the universe. Here's the spiritual implication. When energy feeds back on itself, you have *consciousness*. This implies a conscious field of infinitely dense energy, underlying every particle of matter, *connecting all things and making all things One*.

Scientists tell us that we only use 4 percent of our brains. Perhaps the 96 percent of our brains is interacting with the contracted side of the universe and can't be measured, meaning that most of our consciousness is interacting with *Source* and only a small fraction with *reality*. This is a good reason to *be careful with your thoughts*, since they feed directly into the manifesting Source Field!

So perhaps the missing mass is not matter at all, but the gravitational pull of the black hole dynamic at the center of all things—not a particle but a hidden side of the universe. If we can learn how the universe creates boundary conditions around the infinite space, then we could go into this space and travel the universe instantaneously! We could become *creators ourselves* by accessing this hidden realm! We could manifest anything, much like the replicators on the old Star Trek series. Perhaps this is the very technology that allowed Moses to get water out of rock and Jesus to multiply loaves. *The field brings everything into perfect resonance*. This would mean anything exposed to the field would return to its pristine condition including biological entities. Life exten-

sion, profound healings, crop yields, and purified water would result.

If contracted space is the spiritual realm, what happens when we knock at God's door? I don't know what it would be like to be in direct contact with the Field, but some astronauts do, and have gone through profound spiritual awakenings after having been in the vacuum. To work with this technology, we must work with the *universal intelligence*, and this would have an intense impact on our consciousness. We can only imagine the shift that will take place on planet Earth—and the technology is just around the corner. PE

Aleya Annaton is a speaker and author of *The Technology of God, A Quest For The Secret Of Creation*. Email thetechnologyofgod@gmail.com.

ACTION: *Seek to connect with the source field.*

INSPIRATIONAL • PURPOSE

Have Faith

Fulfill your purpose.



by Pennie Murray

AS YOU GROW, YOU KEENLY experience your parents' anxieties and inhibitions, and are vulnerable to emotional messages passed down—your *emotional inheritance*. While you inherit many positive qualities, the negative emotional messages you inherit sabotage your quality of life. Continuing to live off a negative emotional inheritance is the greatest form of self-betrayal and self-sabotage.

You may hear the *incredible song of your potential* singing inside you, but your inherited weaknesses cause you to fear, doubt, or *run from your potential*—denying yourself the chance to experience a greater quality of life, and to share your gifts with the world.

Abraham Maslow called this internal conflict the *Jonah Complex* and insisted that *many people engage in insignificant tasks that keep them from accomplishing their true destiny or calling*.

Instead of asking, *What's holding you back?*—a better question is, *Are you willing to give up your emotional inheritance?*

We spend much of our lives engaged in a great internal tug-of-war between our old emotional conditioning and our desire for emotional independence—to no avail. Since our emotions are an essential part of who we are, we need to create new emotional investments.

Here are *five principles* to help you

pass on a *strong emotional inheritance*:

- **Override your inherited weaknesses.** Be honest about *your success inhibitions*, and challenge the validity or value and benefits of engaging in such behavior.

- **Faithfully embrace the responsibility of achieving your purpose.** Own it! You may know your purpose but not own it because you're addicted to the opinions and approval of others. You need to embrace your purpose so much so that you breathe and sleep it—let it become your energy source.

- **Know your efforts towards success are yours to have.** You can't be more than your thoughts and beliefs permit you to be. Giving into your inhibitions keeps you from sending your work (gifts and talents) out into the world.

When you have *faith* (strong knowing, and passionate focus) in your abilities to fulfill your purpose, to know without doubt that you are in a particular moment, not by chance, but for intention, growth and purpose, you are in position to achieve *your greatest success*.

- **Emphatically trust your inner wisdom (the universe, God, or your higher spiritual being).** You are not here by chance, but for purpose. God wants you to prosper. It is crucial that you TRUST that as a *fact*—not a *feeling*.

- **Give yourself permission to succeed.** You'll never overcome your emotional inhibitions toward success or gain emotional independence if you don't give yourself permission. *You succeed when you allow yourself to do so.* PE

Pennie Murray is a speaker, NLP coach, and author of *Giving Myself Permission: Putting Fear and Doubt in Their Place*. Visit www.penniemurray.com or www.givingmyselfpermission.com.

ACTION: *Fulfill your purpose for being.*

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