

# Personal Excellence

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The Magazine of Personal Leadership

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Enterprises

*June 2012*

**Your  
Authentic Self  
Five  
Agreements  
Success Formula  
Master Five Elements**

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# Personal Excellence

June 2012

The Magazine of Life Leadership

INSPIRATIONAL • DREAMS

## Success Formula

Master the five specific elements.

by Blake M. Roney

THERE IS NO SECRET TO SUCCESS. HOWEVER, there is a *Formula*. I call it The *Success Formula*, and like any good formula, it has specific elements—these *five*:

1. **Dream—imagine a new reality.** Believe that it's possible. *The greater danger for most of us is not that our aim is too high and we miss it, but that it's too low and we reach it*, said Michelangelo. Believe in your dream and in yourself. Think positive thoughts. Focus on the end result, regardless of the time it takes to get there. Plan and act toward an aim, and focus on what is going right.

• **Where do you want to be in five or ten years?** What inspires you? What do you want out of life? What excites you? What do you want to have? What places do you want to visit? What do you want to do? Who do you want to spend time with? Your *dream* is the soil in which goals grow. If you're not *planting*, you're not *harvesting*.

• **Know what you want.** You tend to get what you want out of life. One of the limiters of success is never defining, *What do I want my life to stand for? What do I want to achieve?* Clarity means refining your vision and specifying your hopes for the future.

• **Create a dream board.** Find pictures or images that represent your dream, and paste them onto a poster board or in a journal. Look at your dream board often, so that you dwell and focus on your dream. You move toward whatever you dwell on; if you focus on your dream, you'll find ways to achieve it.

• **Determine why you want it.** Your *why* is the deep reason or *purpose* for chasing this dream.

The more powerful your *why*, the more force in your pursuit. To find your *why*, imagine how you'll *feel* when you reach your dream. Consider *what you are working for* and *why it matters*. Write it down, post it where you'll see it daily.

• **Align your dreams with your values—beliefs** that form the person you are. If you believe *family* is important, your *dream* must not compromise the well-being of your family. Ensure that your dreams and goals support your values.

If your values must be compromised to achieve your dream, adjust your *dream* to better align with your *values*.

• **Marinate your mind.** Actions spring from *thoughts*. To realize your dream, allow positive thoughts about your dream to orbit your mind continuously, since you tend to move and act in harmony with your dominant daily thoughts.

2. **Set actionable goals and expect to succeed.** Set goals

with the *expectation* that you'll achieve them. Prioritize your *top three goals* and ensure they are *specific*, have a *timeline*, and will be *measurable*. Expect to win, and act as if *success is inevitable*. Make a *decision*—commit 100 percent, reject other alternatives. The decisions you make now create the life you'll live in the future.

• **Tune out your critics.** When you set goals and strive to reach them, you'll face *critics*. Some are well-meaning people who sling their own fears in your direction. Don't let their negativity detour you. Seek constructive suggestions, but also recognize when criticism and negative speech are not informed with the same clarity with which your goal is informed.

• **Align yourself with people who support you**



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*in a positive way.* Think about five such people and ask: Are they *achieving* (or *aspire* to achieve) the success that I do? Do they support me? If not, change who you spend time with as you work toward your goal.

• **Focus on the fundamentals!** Basketball superstar Michael Jordan lived by *three rules*: 1) know the fundamentals; 2) never take short cuts; and 3) when you've exhausted all other resources, pull yourself through on heart alone. List what you believe to be the *Best Practices or fundamentals* for your success.

• **Celebrate your success.** Celebrate progress, not giving up on the tough days, and the courage to keep moving forward, out of your comfort zone. Success is at the end of the road you're traveling, so don't give up.

3. **Believe—embrace what will be!** You have untold wealth within. "If we did all that we're capable of doing, we would astound ourselves," said Thomas Edison. Your capability and potential are unlimited. *Personally, I've never met anybody who wasn't superior to me in some way, shape, or form.*

• **Believe in yourself.** Think of your positive qualities, strengths and talents. Whatever you think—*positive or negative*—you'll believe and eventually achieve. You'll find evidence to prove your views accurate. *Your success is determined by your choices, decisions, discipline, courage, and preparation (not circumstances).*

• **Note your dominant thoughts hour by hour**—in one word or sentence—for three days, and then review your notes. Are your most recurring thoughts *constructive* to your dreams and goals? If not, give your mind new direction. Think new, positive thoughts.

• **Learn to deal effectively with setbacks.** When you take action, you'll make mistakes. Find *opportunity in difficulty*. When you experience a setback, don't dwell on it. Instead, *learn from it*, decide *what you'll do better next time*, and then continue on your journey.

• **Get back on your feet.** If you fall down, get back up and try again—keep moving. Stay true to your belief that you'll succeed. *Believe that if you don't stop or quit, you'll succeed.*

4. **Take action—move towards success!** You can have all the belief and skills in the world, but if you never take action, you won't achieve your goals.

• **Each day, record and review your actions.** Record each activity you complete. What actions are you taking? Eliminate wasteful activities to make room for positive, *effective* action. You can be busy without being *productive*. Note one positive, effective action that you can take daily to achieve your goal.

• **Believe in yourself and your dreams and take action.** Once you have that belief, you must act. You may doubt yourself at times. Henry Ford said, "Whether you think you can or can't, you're right." Your thoughts help or hinder you, so reverse any negative

thoughts. Tell yourself you can do it and *take focused action* to make your dreams a reality.

• **Three motivators drive people to action:** 1) *consequence*: you're motivated because you are afraid of failure; 2) *incentive*: You act to gain a short-term reward; and 3) *purpose*: you're driven from within because you believe that the action is a more desirable way to live. Knowing your *purpose* and *passion* motivates you to take action.

• **Fear prevents action.** Fear stops you from taking action. *When you overcome your fear, you gain great power!* Fear is an illusion—created in your mind. Imagine a *positive result* and focus on it when doing that activity. Choosing a new picture changes your feelings about taking action. By acting (*in small ways*) on that new picture in your mind, you gain confidence that the goal is achievable. Your mind accepts this as its new reality.

5. **Lead: Grow as you go.** Leadership starts with you and your growth. Follow great leaders and replicate their success. This will require you to venture out of your comfort zone. As you do, your example attracts others to follow!

• **List the habits, attitudes, and skills you need to develop to achieve your goals.** By keeping yourself happy, vibrant, positive and forward-looking, you lift people around you.

• **Since no one achieves success on their own, build a great team around you by recruiting skilled team members.** List five people you would want on your team. What must you develop, change, or improve to attract those five people to your team? Develop a plan of action to attract them to your team.

**Once you experience your power to lift, you'll want to empower others.** As you give someone your time, talent, and energy, it comes back to you—it's the *Law of Reciprocity* (*what goes around comes around*). As you share with others, you lift them. As you lift others, you lift yourself. *Rising tides lift all boats.* Goethe taught: "Treat people as if they were what they ought to be, *you help them become what they're capable of being.*" Cultivate the attributes of honesty, integrity, loyalty, positivity, solution-focus, compassion and caring. *Selfishness* leads to loneliness. *Happiness* comes from *selflessness*—*giving without getting.*

Consider what you can do to give of yourself, your time, talents, and service. Choose someone who needs your help. Reach out to this person and give of yourself—help them break through the barriers they face. In doing so, you'll find joy in *selfless service*. **Leadership has little to do with a title or position, but with influencing others in a positive way.** PE



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**ACTION: Practice the Success Formula.**

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# Your Authentic Self

What judgments block your juicy joy?



by Lisa McCourt

**T**HE FIRST STEP TO BECOMING authentic is admitting that *you're full of crap*. Most people don't balk at that notion. We all know, on some level, that we're full of crap. I certainly am, and I've spent decades trying to eradicate that situation.

We all started out *gloriously authentic*, but *authenticity* was beaten out of us. We got the message that *image is everything*, and you don't get a second chance to make a first impression. My friend who works in publishing likes to quip, "Anybody who says you can't judge a book by its cover never tried to sell one." The cover is *all* we judge by! All of us want our covers to be impressive, but where does that leave us in terms of self-love and genuine connection with others?

*Our inauthentic tendencies are often woven so deeply into the fiber of our beings that we have no idea they're even there.* People-pleasing is a common and insidious addiction in our world, and I know I will forever be a recovering addict in that regard.

At the root of all *people-pleasing* (and most other inauthentic tendencies) is a *fear of being judged*. Many of us grew up with some fear of abandonment from being found unlovable if we were judged and came up short. And we all judge *ourselves* to varying extents.

If you're sensitive to criticism, consider this: *the extent to which you feel hurt by anyone's judgment of you is directly proportional to the degree to which you subconsciously judge that trait in yourself*. If I called you a *jerk*, you might feel insulted, since at times we might all be *jerks*. But if I called you a *rhinoceros* you'd likely think I was nuts and shrug it off. You know you're not a *rhinoceros*, so I can't insult you with that—unless you have a big nose or a big butt that you're sensitive about (your self-judgment would then cause you to be insulted).

*It's time to identify and deflate the judgments you make about yourself and others.* Carl Jung noted that we like to tuck away and hide (the "*shadow*" self). Why would we hide all these perfectly natural bits of our humanness? Because we fear that these bits will be judged and held up as proof of our unlovable-ness.

*The problem with hiding aspects of our authentic selves is that we can never get rid of any part of us.* Energy cannot be created nor destroyed—and we are energy. All our feelings, emotions, and beliefs are energy. When we resist some aspect of ourselves (by repressing it and making it part of our *shadow*) we feed that part attention with our attempts to hide and deny it. Attention gives energy strength, so such repression causes the resisted trait to be magnified. We become uber-sensitive to this trait, but *since we've repressed it in ourselves we only notice it in other people*. According to Jung, the judgments we make about others are based on those we *subconsciously* hold about ourselves. So the people who are the most harshly criti-



cal of others are the most critical and judgmental of themselves, even if they appear to be overly confident.

*What if every judgment we make is a cause for celebration because it has a valuable message for us?* Strong feelings are always gifts from the all-knowing Universe that adores you! Consciously, you may only register the thought that you dislike a particular trait in someone. But the *discomfort* you feel is a message from your *subconscious* alerting you to the very trait that is out of balance for *you*. It's the Universe's way of showing you where you need to get balance to move forward in your own life. Human traits are neither good nor bad when we accept them and balance them within ourselves. Any trait you harshly judge in another is a trait you are resisting, denying, and repressing in *you*. To live authentically, you'll need to own it in a healthy way.

Every human trait we deem *negative* has an acceptable flip, usually in its *scaled-back version*. For instance, if you notice *rude* people and you abhor *rude-ness*, you're likely to think that you are

never *rude*. So shadow work makes no sense to you. You're positive that you do not possess that trait you're seeing in others. But the fact that it bothers you so much means your wiser self is trying to tell you that your harsh judgment of this trait is an indication that it's out of balance for you. We're all made of the same source energy, and we all have *all of it* within us. The Universe wants you to stop resisting that fact. Your *resistance* is what's actually causing the uncomfortable feeling of judgment.

To find the healthy flip, identify a positive aspect of the trait you're judging by scaling it back. A scaled-back version of *rudeness* might be the ability to honor and express your needs in a way that demands they be met. That's the healthy balance you're looking for.

If you hate *rudeness*, you've probably denied ownership of that trait to such a degree that you're held back in life by not being clear about your own needs and wants, and not being direct enough to get them met. Your judgment of the trait sets up an internal struggle within you because you're strangling even its healthier forms of expression. This creates an envy of the person who's abundantly forthright about his needs, and is successful at having them met by others. The Universe might put rude people in your path until you get the message to balance this trait in yourself.

*Examine the judgments you make about yourself and others.* Each one has a critically important message for you. It's not as simple as, "I think you're stupid, so I must be stupid." If you're judging someone for being stupid, it means you're hating and denying the perfectly natural part of you that doesn't always know everything you wish you knew. Acknowledging and making peace with that part of you will not only balance your judgment of yourself but it softens your judgment of others, too—and thus you'll encounter stupidity less often.

Find the acceptable flip to some of your judgments by scaling the attribute back to a healthier version. Are there any places where the annoying trait, scaled back to a positive version, could be a trait that the Universe is wanting to bring to your attention so that you can balance it in yourself? Doing the self-examination work to disarm your judgments against yourself and others is taking a powerful step toward your *richest, realest, most juicy-joyful life*. PE

Lisa McCourt teaches Juicy Joy through radical authenticity and self-love and is author of *Juicy Joy: 7 Simple Steps to Your Glorious, Gutsy Self* (Hay House). Visit [www.juicyjoy.com](http://www.juicyjoy.com)!

**ACTION:** Experience juicy joy in your life.



# Relationships

You can heal them.



by Tobin Blake

**Y**OUR CLOSE RELATIONSHIPS deserve special attention, since in them you tend to act out all your latent animosity, insecurity, and negativity. Often, these relationships are where the *guilt cycle* is most acute and the blocks to healing most formidable. So, in these relationships, your disconnection from your *core self* and *Source* is most pronounced. That's why anger, guilt, and fear are dominant emotions; love is relegated to a secondary position.

*Like forgiveness, the healing of relationships is self-healing.* When you come to peace with another person, your spirit naturally reaches out and unites with that person's spirit. Through this union, the sense of separation between the two of you vanishes. To feel *at one* with the other person heals you at a deep level. It paves the way for reconnecting with your soul, the ultimate healing. As you come to peace with others and abandon the urge to use them as targets for guilt, you release your sense of guilt; as a result, *you come to peace with yourself.*

## Four Guidelines

Here are four basic guidelines to help you get started in the right direction:

**1. Seek only to heal yourself.** When you stop trying to *fix others*, the paradigm of your relationships shifts. The ego seeks to control and change other people; rarely does it accept responsibility for its own mistakes. When you follow this rule, you stop projecting the responsibility for your feelings onto someone else, and start fixing the things that are wrong inside you. You put the responsibility for your peace and healing where it belongs and where it can help—in your own hands. You're free to choose change and healing for yourself. In fact, you *must* choose for yourself. To fix your relationships, you have to stop trying to change others—or *any* external circumstance—and focus on yourself.

**2. Don't ask, don't expect.** By relinquishing your expectations concerning other people's behavior, you free yourself from the endless judgments and disappointments that keep you chained to negative emotional states and experiences. This interrupts the vicious cycle of guilt and blame, freeing your relationships to heal. The less you ask of

others, the purer your relationships will become and the freer you'll be. Free all other people from everything you think they should do, how they should behave, who they should be. This will bring you incredible relief and freedom.

**3. Give freely and without fear.** As you stop asking things of others, also learn to *give freely to them*. Give of your spirit, energy, attention, love, and time. You may fear that as you give, you lose, but *as you give, you gain*. Set aside your *fear of giving*, and you'll find *great reward*.

Everything you give to others will find its way back to you, since the *law of reciprocity* is active in all relationships. When you relinquish your ego demands while giving more of yourself, the people who share life with you will respond *positively*.

**4. Cultivate unconditional love.** Peace is not found by imposing your will on

others, but by relinquishing judgment and loving unconditionally. Defy the fear of giving love, and you free yourself from fear. *Unconditional love heals* since it most closely reflects our Source, and so invites the healing energy of Source into our relationships. As you shape your thoughts to mirror Source and learn to *love unconditionally*, you invite the healing energy of life to enter. This energy joins two seemingly separate individuals in one Spirit. You see that your partner's needs are also your own, and vice versa.

These guidelines lead you to the awareness of your *underlying unity* with other people, which is what heals all relationships in the long run. **PE**

Tobin Blake is the author of *Everyday Meditation* (New World Library). Visit [www.TobinBlake.com](http://www.TobinBlake.com).

**ACTION:** Heal your relationships.

## EMOTIONAL • DEPRESSION

# Free from SAD

Find an answer to depression.



by Tracy Izatt

**F**OR 30 YEARS, I SUFFERED from anxiety, depression, fibromyalgia, and SAD (seasonal affective disorder) and searched in vain for a solution. Mired in my disordered state of mind, I imagined writing my story in a book entitled, *There Is No Answer*. My situation appeared to be hopeless, even life-threatening. Only in death, I surmised, would I find relief—and new life!

*But miracles do happen.* As of three years ago, *I am healed*. Now my book title is *There Is an Answer!* I'm convinced that *my answer can also be your answer*—the path to personal power and positivity.

In 1975, at the age of 18, I began feeling intense anxiety and depression—likely as a result of both nurture and nature. It impacted my personal relationships, ability to make and keep commitments, work performance, and my roles as a wife and mother.

My illness began with headaches, backaches, and bouts of depression. However, I was able to attend college, work part time, get married, and have three children. I experienced anxiety and overwhelming feelings of responsibility with each pregnancy and child before they arrived. My attitude vacillated between positivity and negativity. For example, I tried to be the best wife

and mom, reading magazine articles and books, and engaging in nutrition, exercise, and spiritual disciplines.

When I was 28, I read about SAD and realized I had all the symptoms: high anxiety, unsociable behavior, low appetite, rapid weight loss and gain, near mania, self-isolation, depression, food cravings, and low libido. It was difficult for me to do even basic tasks such as planning and preparing meals, doing family finances, and conversing.

I went from doctor to doctor, program to program, on and off numerous medicines—often with bad side effects. My supportive husband and I spent three decades searching for cures. We prayed for a miracle. Several winters I

took my daughter out of school for two-week periods and went to Arizona, hoping that the long hours of sun would alleviate the seasonal symptoms. I also spent the winters in Florida, Aruba, Mexico, and Peru. I found that the symptoms abated for a while—and then worsened.

Finally, in 2008, I met a new doctor, Judith Moore, who used neuro-feedback and counseling—going from western medicine to osteopathic holistic medical care. I progressed from *feeling paralyzed* to being persistent and disciplined.

I also forced myself to socialize and do things I used to enjoy. Activities such as swimming and singing helped me become symptom-free and return to my natural healthy, happy, genuine self. **PE**

Tracy Izatt is author of *There is an Answer* and publisher of the book by Dr. Judith S. Moore: *Between Two Minds: Healing from Depression and Anxiety for LDS Women*. Email [tracyizatt@gmail.com](mailto:tracyizatt@gmail.com).

**ACTION:** Find your answer to emotional ills.

# Style or Temperament

*Don't use it to choose an occupation.*



by Ken Keis

**STYLE DOES NOT PREDICT success in an occupation.**

Style compatibility applies only to a specific role or position. I don't subscribe to any fixed list of careers or roles from which we may try to select a career based on our *style* or *temperament*. Too many combinations and possibilities are not included in these *career interest* inventories. Style should be used to outline the qualities and characteristics required of a specific job opportunity and to confirm style compatibility, which is a powerful and practical application. *Personal Style*, however, does not measure interests, gifts, talents, or natural intelligence. *Temperament or style patterns should never be used to determine a career path or the occupation that will best suit you.*

Many *interest inventories* tell me I should be president of a company—but where and doing what? Should I run a manufacturing plant, a farm, a school? I lead a publishing company, certify and train professionals, and write content and resources that change people's lives. That profile usually is not on any *interest inventory*.

Career guides can help you consider a direction, but they're only thought-starters. *No occupation can be defined by a single style or style pattern.* If I mention *accounting* or *finance* as a profession, for instance, you may think *Cognitive Analysis* is best for the position. In reality, *several disciplines are needed in accounting and finance.* For example, management accounting, mergers, and acquisitions require the strategic nature of a *Behavioral Action* style. I worked with a CFO of a large insurance agency who had a *Behavioral Action* and *Affective Expressive* style pattern with a low score in his *Cognitive Analysis* dimension. He had little style orientation towards attention to details, and yet his job role required strategic and creative approaches to expand, leverage, and invest on behalf of the firm.

*Prejudging that certain professions or careers are suited to a specific style is a dangerous and damaging practice.*

*Use your core values as a filter to confirm that a job opportunity is right for you.* If you don't know your core val-

ues, access our online *Values Preference Indicator* assessment to identify them.

Before I entered the *professional development* profession, I selected positions with a lot of *freedom and flexibility*. Even as a teenager, I had a sense that *independence* was important to me. That assisted me to work in the right job style.

You can progress to a place where your job or career will *pick you*. When you are clear about the work style of the right position for you and aware of your core values, you'll know when the right opportunity crosses your path! It also will be obvious which jobs or opportunities *do not* fit you—you simply will no longer be interested in them.

## Self-Awareness: Transformation Key

*If nothing changed in your life in the next five years, would that be okay?* I mean *nothing*—your *health, relationships, friends, career, income, feelings of fulfillment, and achievement*. For most of us, it would *not* be okay. *Insanity is to continue to do the same things over and over and expect different results.* If you want different results, you must *change what you do or the way you do it.*

Before you can act with *purpose* and direction, you must know what you need to change and how to go about it.

When you are not self-aware about your preferences, gifts, talents, and tendencies, you can't act *intentionally*. You are living life—day after day, year after year—*oblivious to your thought patterns.*

Some people are clueless of their style preferences; they have difficulty handling stress and interpersonal relationships; they struggle to achieve their goals; they *react* to challenge and opportunity; they can't team with people who will help make them successful; they don't understand their limitations or adjust their attitude and behavior to minimize any negative impact.

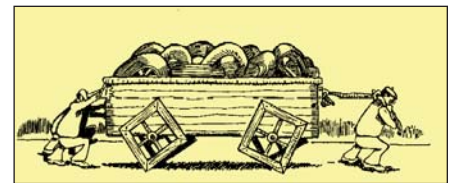
*Self-awareness is so basic to success, it transcends age, intelligence, education, profession, and job level.* Top performers are highly self-aware People who know their style preferences are more likely to play to their strengths, limit the negative impact of their deficiencies, and get the results they desire. When you become *aware*, you cease being a victim of your circumstances. *You own your own space.*

## Moving on Square Wheels

When you look at *the wagon with the square wheels*, what do you see and think?

- The *square wheels* represent struggle, difficulty, inefficiency, toil, and futility.
- What do the *people behind the wagon* see? Only the back of the wagon! Their perspective on life's situation is limited.
- What's *the person pulling the wagon* thinking and experiencing? Is he wondering if anyone will come to help? He's not looking back to see if there is any way to improve the situation.
- The *round wheels inside the wagon* represent *opportunity, improvement, easier way, upgrade, progress, a better way.*

Why are both leader and followers stuck? Why don't they put the *round wheels* on the wagon? How far away are the round wheels? The wheels are readi-



ly available but the leader and the followers are unaware of the opportunities.

Have you ever met someone who is dealing with a problem and *the answer to his dilemma is obvious*—right in front of his eyes—but he doesn't get it? He can't, or won't, see it, *oblivious to opportunity.*

*I see many situations like the one depicted in the second illustration*—a tractor is now pulling the square-wheeled wagon! Here's their thinking: Let's commit ourselves 100 percent to our square wheels. Let's take what has not been working and *do it harder.*



*I see people dedicate themselves to their square wheels.* They embrace the *certainty of misery* rather than the *mystery of uncertainty*. If you look closely at the second illustration, you note that arrows are sticking out of the caterpillar driver's back. Blind devotion to broken, unproductive habits causes pain to everyone.

Where are you holding onto *square wheels*, perhaps *blindly*—without *intent*?

I challenge you to *start using your round wheels*. Learn your *Personal Style* and use *self-awareness* to transform your life, and the lives of others. PE

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**ACTION:** Discover your personal style.



# Creating Time

Change how you think of it.



by Marney Makridakis

IN YOUR CONVERSATIONS, I notice how often you talk about time: "I'm fine, just crazy busy." "I can't find the time." "I can't talk now, I'm running late."

People used to be tied to families, communities, rituals, worship, curiosity, and beauty. Now we are tied to schedules, watches, datebooks, computers, and notebooks. Time seems to be passing faster than ever. We're all exhaustively trying to find, save, and manage time.

Productivity principles and tools can help you manage time, but time extends beyond the chronological hours displayed in your calendars, wristwatches and smart phones. Time management can improve what you accomplish but often at the peril of what you experience. Ironically, the more you try to manage your time, the more fragmented you often feel.

Instead of striving for time management, I propose a new solution of time metamorphosis. Rather than simply managing time, you can re-imagine time and reshape your relationship to it. When you don't have time, you have to create it, using your human creativity.

The concept of creating time is not just about adding more hours in the day, but creating a new relationship with time. You expand your sense of time when you change the ways you think about, measure, and experience time. Here are some places to start:

**1. Change the way you think about time.** To stop being stressed about time, become more aware of the words that you use when you think about and talk about time. Whatever you say about time comes back to you in your experience. If you say, "There's never enough time," then your experience echoes back, "Yes! There's never enough time!" If, however, you say, "I have all the time in the world—all the time I need," then your experience is reflected back with a more expansive, flowing sense of time. Try checking the clock in a different way. Instead of asking "What time is it?" ask "What time does the clock say?" You take control of your time through the words you speak. You respect the clock, but you are in charge of your time.

**2. Change the way you measure time.** Instead of measuring time in linear fashion (quantity), with numbers on a clock

and squares on a calendar, interpret time qualitatively. Instead of measuring how long something takes, measure it by how much you learn by doing it, or how much love you feel. View moments that mean the most through new measures such as intensity of experience, emotional depth, quality of color, the scent of the moment, how much joy you feel, how connected you are to other people, how grateful you are, or how engaged you are in the topic at hand. Be aware of both quantitative and qualitative time, but value qualitative measurements more. Would you prefer to get six hours of deep, restful sleep or nine hours of tossing and turning? When evaluating your time, be aware that the quality of those moments is what really matters.

**3. Change the way you experience time.** Instead of seeing time as something separate from you, become one with time by

partnering with it in a new way. Invite it into a relationship, a dance, so that you reach a blissful state of being less aware of time itself but more aware of the present moment. You become more present through simple, easy actions. Expand the breadth of time through deep breaths. Observe what your senses are taking in. Feel your feet on the floor. Express gratitude for all the little things—all the simple ways to connect with the fullness of time.

Each moment you insert yourself in the present, you change your experience of time, shifting your focus away from how you spend time to instead reveling in what you receive from it. PE

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**ACTION:** Measure your time in qualitative terms.

## PROFESSIONAL • PEOPLE

# Difficult People

Create mindful relationships.



by Franz Metcalf and BJ Gallagher

THE FRENCH PHILOSOPHER JEAN-PAUL Sartre quipped: "Hell is other people." He was half right. The other half is, "Heaven is other people, too." To work on a team means working with other people—coworkers, bosses, customers, vendors, the public. Our relationships with other people give us most of our headaches—but these relationships can also give us much joy.

Bankers have been heard to mutter, "This would be a great place to work, if it weren't for the customers." University staff people sometimes comment, "This would be a great place to work, if it weren't for the students." Book publishers occasionally gripe, "This would be a great place to work, if it weren't for the authors." You, too, can identify groups of people that make your life difficult.

Everyone seems to think that someone else is the problem. And yet, many people who work from home complain that the thing they miss the most is other people!

**What are we to do? We can't seem to live with one another, but we can't live without one another.** Woody Allen summarized our predicament at the end of his movie *Annie Hall*, when he turned to the camera to comment on an old joke:

This guy goes to a psychiatrist and says, "Doc, my brother's crazy, he thinks he's a chicken." And the doctor says, "Why don't you turn him in?" And the guy says, "I would, but I need the eggs."

I guess that's how I feel about relationships. You know they're totally irrational and crazy and absurd, but I guess we keep going through it because most of us need the eggs.

Many teachings of the Buddha address this dilemma of how to live in community with other people. How we can work together, getting the eggs we all need and not hurting each other in the process. How do we avoid having to walk on eggshells around other people?

The Buddha teaches that we only truly exist in our relationships. This is why their power is so great. This is why they can be heaven or hell for us. Relationships are eternal; we are not. Whether picking leaders, or building teams, or ending conflicts, we are creating relationships, we are working through relationships. The Buddha's teaching can make those relationships the path of awakening.

For instance, what do you think Buddha would say about the Golden Rule? Buddha might suggest exchanging the Golden Rule for the Platinum Rule: "Treat others the way they want to be treated." Instead of judging other people to be difficult, find out more about them so that your relationship is mutual. Today, flexibility and adaptability are fundamental practices. PE

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**ACTION:** Create mindful relationships.

# Stop Gossiping

Six ways to kick the habit.



by Victor M. Parachin

**R**ECENTLY FOUR EMPLOYEES with the town of Hooksett, New Hampshire were fired for gossip (rumors of an improper relationship between the town administrator and another employee). The gossip scandal broke when the administrator asked the city council for assistance, saying that the rumors caused him to suffer “physical symptoms of stress.”

Councilors investigated and fired the four women finding that “gossip, whispering, and an unfriendly environment are causing poor morale and interfering with the efficient performance of town business.” At the hearing, the council lawyer said such workplace gossip was “insubordinate, dishonest and unsuitable.”

This incident demonstrates the damage gossip can cause. The town administrator was deeply hurt by the rumors, and the four women were damaged professionally. Though gossip can be found in families, workplaces, schools, churches and clubs, it ought to be seen as a *high-risk activity* since it can be harmful even when it may be true. “Gossip needn’t be false to be evil—a lot of truth shouldn’t be passed around,” observed Frank A. Clark. Gossip is a bad habit.

To kick the gossip habit, try six ways.

**1. Use Socrates’ triple filter test.** The Greek philosopher was once asked by a colleague, “Do you know what I just heard about your friend?”

Socrates replied, “At the risk of appearing rude, may I ask you to pass a small test. I call it *the triple filter test*.”

Curious, the colleague listened as Socrates explained: “The first filter is *truth*. Are you absolutely sure that what you are about to tell me is *true*?”

When the man said “no, I just heard about it”, Socrates said: “So you don’t know if it’s true or not. Let’s try the second filter, *goodness*. Is what you’ll tell me about my friend something *good*?”

Again, the man said “no, quite the opposite.” Socrates continued: “So, you want to tell me something bad about him but you’re not certain it’s true. You can still pass this test though because of the final filter—*usefulness*. Will what you tell me about my friend be *useful* to me?”

Again, the man, embarrassed, said, “no, not really.” Socrates concluded:

“Well, if what you want to tell me is not true, good, or useful, why tell it at all?”

**2. Understand the consequences of gossip.** Gossip seems harmless yet it can be *dangerous, disastrous and destructive* to relationships. Consider these consequences the next time you are tempted to talk about someone:

- *Relationships are harmed, sometimes irreversibly.* How would you feel about a good friend when you learn he has shared confidential information about you?
- *Trust is eroded, even destroyed.* A woman, concerned about a colleague, spoke about her concern with a mutual friend. Later, that friend contacted the colleague offering to help with the issue. That colleague was furious with the woman in spite of the fact her intentions may have been pure.



- *Your credibility can be impacted.* Do you want to be known as a gossip? If others perceive you as untrustworthy and unable to keep a confidence, they will avoid you or keep all conversation on a superficial level. Your relationships will lack depth and authenticity.
- *You may suffer emotionally.* Ask yourself how you feel after engaging in gossip. It can leave you feeling guilty, uneasy, anxious, and regretful. Those are all negative emotions which can create stress and even physical problems.

**3. Hold back because it can’t be undone.** Before you talk about someone try reminding yourself that once it’s unleashed it can’t be reigned in. No matter how much you regret what you said, gossip is often irrevocable. That’s the lesson of this Hasidic story of a man who spoke to many people in the small village gossiping about their rabbi. One day, his conscience disturbed him for the unjust comments he made, and so he asked the rabbi for forgiveness. The rabbi said he would forgive him on one condition: that he go home, cut up

a feather pillow and scatter the feathers into the wind. The man did so and returned to the rabbi asking: “Am I forgiven now?” The rabbi said: “One more thing. Now go and gather all the feathers.” The man said, “That’s impossible!” to which the rabbi said: “*Precisely*. Even though you sincerely regret the damage you have done to me, *you can’t undo it*.”

**4. Don’t participate.** When hearing gossip, you have *several positive options*: don’t say anything; walk away; give visual cues that you’re uncomfortable or uninterested; and don’t pass along what you heard. A nurse on duty at her hospital was shocked by gossip. “On my way to lunch, I entered an elevator filled with nurses, residents, and physicians. As we went down, a nurse specialist told tell her companions—and *all of us in earshot*—about a former employee who’s currently a patient at the hospital. She identified the patient by name, diagnosis, and the department where she used to work. I glanced at one physician who rolled his eyes in disbelief. Upon exiting the elevator, the physician said, “How could such an excellent nurse blurt out *confidential patient information* in a public elevator.” Don’t participate in gossip.

**5. Rise above the temptation.** You don’t have to succumb to gossip. If you see or hear something, keep it to yourself. Often gossip lacks more complete information, and errors in judgment take place. People who gossip rarely have all the facts. Pain can be avoided by rising above the temptation of jumping to conclusions and gossiping.

**6. If you do gossip, keep the circle small.** If you hear something upsetting and want to unburden, share it only with the closest of confidants. In his book, *A Code of Jewish Ethics*, Joseph Telushkin says: “If you are going to gossip, limit the number of people with whom you gossip. If you hear something unusual or negative about a mutual friend, you may relate it to your spouse or partner, and perhaps one or two close friends. *But you should stop there*, since your friends will likely share the news with their friends. So, if you are going to gossip (with a few people), develop a way of talking about others that is as kind and fair as you would want others to be *when saying things about you* that, although true, are not complimentary.”

Humorist Will Rogers summarizes how to deal with gossip. “Live in such a way that you would not be ashamed to sell your parrot to the town gossip.” PE

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**ACTION:** Practice these six gossip guidelines.



# Key to Success

Choose your thoughts.



by Rebekah Harkness

**A**MERICA THRIVES ON CONSUMERISM—on the underlying assumption that you, as a consumer, can find solutions to your needs and problems by purchasing a certain product, eating a specific food, taking a certain pill or paying for a particular service. Whether you are listening to the radio, watching TV, or driving down the highway, you are bombarded by advertisements that want you to believe that their product or service is the solution to your problems.

*This consumer mentality perpetuates the myth that all solutions exist outside of yourself* and that the power to grow, change, and improve your life is only attainable by looking elsewhere. So, you tend to surrender and abandon your personal power in the hope of finding solutions, wisdom, and happiness outside of yourself. You try to fill personal voids, heal past hurts, and bury unresolved issues with products, food, and services. You search for answers, happiness, and peace in the marketplace. Reacquaint yourself with the power that you hold. Let go of the false notion that answers, happiness, and healing can only be found outside of yourself. Instead, utilize your power of choice, guide your thoughts, and focus on what you want.

*You are born with the power of choice.* This power is god-given and completely encompasses who you are. It is priceless, but so frequently ignored. Whether you realize it or not, you exercise the power of choice every minute of every day. You choose the thoughts you think, your attitude and perspective, and the actions you will take throughout the day. Your power of choice is weakened when you allow your emotions, your self-defeating habits, and other people's opinions to drive your behavior and attitude. When you react from emotion or get stuck in a mindless *autopilot* state of mind, you surrender your power of choice and thereby yielding your life results. To harness this power of choice within yourself, be mindful and aware of each and every choice you make. Make choices that are in line with your goals and with who you want to become.

*To experience enduring success, you need to fully utilize your power of choice and consciously guide your thoughts in*

*positive uplifting directions. Your thoughts are the catalyst of every outcome that is created in your life.* Your beliefs, feelings, habits, and results are all a reflection of your thoughts. Choose to think thoughts of optimism, confidence, trust, and success. If you think thoughts of self-doubt, fear, anxiety, or cynicism, exercise your power of choice: change your thoughts.

*As you use your power to guide your thoughts in positive directions, you will focus your attention on what you want and the goals you're trying to achieve.* If your thoughts consist of fear, self-doubt, and limitation, you'll focus on reasons why you can't achieve your goals. You will obsess about every challenge, roadblock, and reason why you'll fail. You'll convince yourself to not even try. If you guide your thoughts in a positive, confident and uplifting direction, you'll focus

on your goals and figure out how to achieve them. As challenges arise, you'll maintain a sense of *perspective, optimism, and determination* and find solutions.

## Proactive Thinking

*Don't underestimate your power to choose your thoughts, attitude, and perspective.* On average you think 60,000 thoughts a day—how many of them do you choose? Pay attention to the choices you make, whether they be *conscious or unconscious habitual choices*. If you want to create better results in your life, start making better choices in *the thoughts that you think, the habits that you create, and the actions you take.*

PE

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**ACTION:** Choose your thoughts and actions.

## MENTAL • THINKING

# Art of Thinking

You master it in four ways.



by Lalit Wankhade

**T**HINKING IS AN ART THAT has to be developed. Many of our thoughts are irrelevant to the actions we perform at the moment because we haven't trained the brain to *think for the present moment*.

On average, we think 60,000 thoughts a day—80 percent of them negative, and so the vicious circle of negativity continues. We need to cultivate the art of thinking positive.

By training our brain in *mindfulness* (paying wholehearted attention to present moments), we improve the focus and concentration on our work leading to enhanced creativity and productivity.

We program the mind toward either *fruitful thinking or fractured thinking*.

Before starting a symphony, artists fine tune their instruments. This helps them produce harmonious melodies for hours. Similarly, if we tune the mind every day, we can achieve a greater tranquility throughout the day.

To develop a *perfect state of mindfulness*, master the art of thinking in four ways:

- **Positive thinking:** Positive thinking helps raise your confidence. Hence, you should assimilate the culture of positive thinking in your personality. Gradually, it builds self-esteem and confidence. However, some negative thinking is also essential to help you avoid possible

mishaps and to manage risk.

- **Subconscious programming:** Beliefs and behaviors are evolved through a process of molding and socializing that *programs the subconscious mind*. The way you think makes your belief system. Over time, if you practice positive thinking, it will lead to a success, along with peace and happiness. Incessantly thinking in a positive direction helps resolve conflicting or challenging issues. The *subconscious mind* works in the background, offering solutions when the *conscious mind* isn't thinking of the issue.

- **Relationships:** Your relatives, friends, and colleagues influence your thinking. Hence, form relationships with people

who have positive outlooks. You benefit by gleaning the positive vibes from relationships and by absorbing good traits in your personality. You may need to sever a relationship with a negative person.

- **Skill:** Learn the skill of *right thinking* by being *mindful* in every situation. Soon, the

brain makes it a habit. Still, every now and then, the mind propels a negative thought. Training your mind for awareness is arduous. The *conscious mind* has to recognize and reject a negative thought so that the *subconscious mind* will identify it as unwanted junk.

*Peace and happiness are all in your mind.* The art of thinking is the key to a happy life. As the Buddha said, "We are what we think. All that we are arises with our thoughts. With our thoughts, we make the world."

PE

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**ACTION:** Master the art of thinking.

# Self-Discipline

Act like a buffalo, not a cow.



by Rory Vaden

**I**N MY STUDY OF SUCCESSFUL people, I've learned that their secret is self-discipline.

*They do the things they know they should be doing, even when they don't feel like doing them.* It's that simple. But it's also something people don't want to hear. To make self-discipline a way of life, we would all be wise to adopt a *buffalo mentality*.

I grew up in central Colorado. When I was young, my mom, my brother, and I lived in trailer parks and apartments around Boulder. When people think about Colorado, they often think about the Rocky Mountains in the western part of the state. But we also have the great plains that roll from the foothills out toward the east. We have both buffalo and cows—and the way that buffalo and cows respond in nature has some powerful lessons for us.

*When a storm approaches from the west, as most storms do there, cows head east to try to outrun the storm.* Since cows are slow, soon the storm catches up to them—but the cows, not knowing any better, *keep on running*. Instead of outrunning the storm, they actually run *with* the storm, maximizing their exposure to it. Isn't that stupid?

Yet we often try to avoid conflict that is inevitable. Whether it's in our relationships, finances, or health, we try to *ignore* problems, pretending that they aren't a big deal, and try to run away at the last minute as they approach. Sadly, as we learn the hard way, *problems tend to compound when we ignore them*, and we end up being *exposed to something worse*.

*Buffalo wait for the storm to arrive and then turn and charge directly into the storm.* By running *at* the storm, they run through it as the storm passes, minimizing the pain they experience.

If only we would tackle inevitable, unavoidable problems the way buffalo do—head-on. When we avoid facing problems, they are only amplified, and we pay the price. There's great strength—and strategic payoff—in charging at our challenging circumstances head-on. It's a skill we have to practice.

## Pain Paradox

Suppose you're sitting on the couch on a Tuesday night, trying to decide to

go to the gym or to relax and watch TV. You're faced with these types of decisions all the time: "Should I buy that item or just save my money for a rainy day?" "Should I have another drink or quit for the night?" "Should I put in the extra effort here or just get by with the minimum amount required?"

*The process for deciding such matters is basically the same.* In making any decision, two opposing sets of criteria typically influence our choices. One part of our brain is processing our emotions and impulses, encouraging us to make the choice based on what *feels* good. Another part of our brain is evaluating what is rational and asking us to consider what makes sense *logically*. These two forces pull us back and forth in opposite directions.



We know, rationally speaking, what we *should* do, but we also feel, emotionally speaking, what we'd *like* to do. We tend to make the decision based on the force that is most powerful here and now. Short term, our emotions, feelings, and impulses usually outweigh the logical considerations. That's why most people make decisions based on emotions and impulses.

Most of us make decisions that way because we want our life to be easy, and doing whatever makes us feel good is easy *in the short term*. However, choices that are easy in the short term are often in direct conflict with what makes life easy in the long term.

For example, drugs and other substances can make us feel great in the short term, but they lead to a whole string of negative emotional, physical, and financial consequences. Marital unfaithfulness and sexual temptation can satisfy a short-term desire but often destroy families. Neglecting physical exercise spares us from working out in the short term, but catches up with us

in medical expenses, decreased energy, and low self-esteem in the long term. What seems easy and feels good in the short term usually doesn't last long.

Making decisions based on *what feels good in the short term* is often a deceiving shortcut. Creating an easy life in the long term requires choosing challenging activities now. For example, the nature of *becoming wealthy* requires that rather than spending our money we save it or invest it. Living a longer, healthier life might demand that we disallow certain foods, drinks and drugs into our body. Advancing to an influential role likely requires more education, tough projects, and strict deadlines.

*Counter intuitively, an easy life in the long-term comes from the sacrifice of completing more difficult tasks here and now.* The paradigm shifting insight and breakthrough that successful people have made that many of us have not is that *often these more difficult activities are only necessary for a short amount of time*.

The *Pain Paradox* of decision making is the idea that the *short-term easy* leads to the *long-term difficult*, while the *short-term difficult* leads to the *long-term easy*. What we thought was the *easy way*, what looks like the *easy way*, what seems like the *easy way* often leads us to creating a life that couldn't be more opposite of easy. Conversely the things that we thought were most difficult, the challenges that appear to be the toughest, and the requirements that seem most rigorous are the very activities that lead us to the life of easy that we all want.

So, it's not that successful people are born with a mysterious predisposition for success. It's that *the criteria successful people use to process decisions is different*. Successful people know that feelings and impulses don't last long; they are short-term. So while most people make decisions based on the short-term emotion, successful people make sacrifices because they base their decisions on long-term logic. Yet the subtle difference in *how* they make decisions is responsible for yielding tremendously improved results over the course of their lives.

*Daily you face and filter choices through this same decision-making process.* The *Pain Paradox* shows why *success*, and becoming a successful person, is more a matter of *choice* than of circumstance. It's choosing to charge directly into the storm, rather than trying to run away from it. **PE**

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**ACTION:** Practice short-term discipline.



# Moving Out

of your comfort zone.



by Isha Judd

**M**ANY PEOPLE VIEW COMFORT as king. Anything that makes life *easier* and requires *less effort* is prized. We learn to refrain from speaking our truth for fear of conflict and to avoid confronting our fears. We tend to value routine over the unknown, security over spontaneity. Yet often the things that make us uncomfortable—the hard knocks, disappointments, and losses—are what challenge us most, make us strong, give us maturity, and teach us responsibility. Life becomes stagnant when we avoid challenges. If we overprotect ourselves and avoid conflicts, we may find comfort, but we won't build the skills that lead us toward growth and self-realization.

*The story of the Buddha is an example of this.* As the prince Siddhartha, he was protected from the world to the point of never seeing the aged or the sick. When he discovered the things that had been hidden from him, he was unprepared for the shock he felt. He then went to the other extreme, committing himself to a life of penance and suffering, before finally finding *the middle path*.

*How did you grow from a child into a responsible adult?* Was it by making mistakes and learning from the consequences of your actions? Ultimately, we have to go through things ourselves before we fully understand. To flourish and grow, we must face the world head-on and embrace losses and disappointments. Then, instead of perceiving difficult situations as *obstacles* in our way, we can use them as *opportunities* to grow.

*It's natural to experience ups and downs in life* (a wide range of feelings and situations). When we nourish *internal security* and *unconditional love* through the expansion of *love-consciousness*, we experience these extremes more freely. We embrace the contrasts of life and find adventure in change and uncertainty. *Self-realization* is not about living in permanent bliss where you never feel any emotions. It is about *embracing the contrasts of life fully, without fear*. When we are rooted in *internal freedom*, the need to control our circumstances falls away and we can dance unfettered to the varying harmonies of the symphony of life.

*Comfort stems from fear of the unknown and fear of failure.* We feel safe within its

confines, but *comfort is a gilded cage barring us from our greatness*. When we stop challenging ourselves to be more, we settle for mediocrity. We lament what's missing from our lives, but we don't take action to change it. The *fear of failure* clouds our perception of our potential.

We cling to comfort because *we fear our greatness*. It is safer to sit in the shadows than stand in the limelight: there we risk criticism and external judgment. Greatness requires the courage to stand alone and not compromise our truth. It provokes change. *Greatness is to trust ourselves, to stand in integrity without abandoning ourselves to please others*.

To break with *collective complacency* in society and stand alone requires *courage*. To be free from inertia, we must take the risk and *stop worrying about what other people might think*. We must make what

we consider to be mistakes; to try new things and have new experiences; to dare to show ourselves and express ourselves.

We're all capable of moving beyond our comfort zone, self-imposed limitations, and all odds to realize spectacular achievements. When we have passion in our hearts, when we challenge what we are accustomed to and push through our fears, nothing is insurmountable: everything seems possible, and our dreams start to become a reality. When we create our dreams, we become unlimited. In the *love-consciousness* state of mind, every moment of life—even the most challenging and frustrating—can be filled with love, joy, peace, and self-acceptance. **PE**

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**ACTION:** Move out of your comfort zone.

## PHYSICAL • HABITS

## Creating Habits

Discipline body with mind.



by Thomas Sterner

**Y**OU CAN'T CHANGE WHAT you are unaware of. You need to be more aware of what you are doing, thinking, and intending to achieve and experience in life.

*Everything* you do is a habit—how you think, eat, talk, react to criticism. Even when faced with a circumstance for the first time, you respond to it from habit. You may consider some habits good, others bad, but *all habits can be replaced* when you see how they are formed.

*What you practice becomes a habit.* This point underscores the value of *being in control of your practicing mind*.

Your mind practices certain behaviors—whether or not you are aware of them—and *whatever you practice becomes habit*. If you become aware of what habits you are forming, you can create the habits you want and gain control of *who you are* and *become*.

*How are desirable habits created and undesirable habits replaced?* We often see athletes and performing artists practicing their moves *over and over again*—in their minds and with their bodies—until these become *the natural way they do something*, intuitively and effortlessly.

You must be aware of *what you want to achieve*, know the motions you must *intentionally repeat*, and execute actions over and over to create a new habit.



### Four 'S' Words

Four *S-words* help you control your practicing mind, and work in a way that makes staying in the process easy.

- **Simplify.** When you work at a project or activity, *simplify* it by breaking it down into its component sections.

Don't set goals beyond your reach. They *create frustration* and *invite failure*, which can make you doubt your abilities. Attaining each simple goal generates *motivation* that *propels you forward*.

- **Small.** Be aware of your overall goal, and use it to keep on course. Break it down into *small* sections that can be achieved with comfortable concentration (this applies just as much to achieving fitness as it does to developing a perspective that affords more patience and less procrastination).

- **Short.** Now bring *short* into the equation: "I'll work at this task for 45 minutes a day over the next three days until it is finished." You can survive about anything for 45 minutes. You can then walk

away from the task, feeling in control and satisfied that your goal is flowing toward you.

- **Slow.** By *slow* I mean that *you work at a pace that allows you to pay attention to what you are doing*. This pace differs according to your personality and the task involved. You'll accomplish the task faster with less effort *because you won't waste energy*.

Apply these rules to any activity. **PE**

Thomas M. Sterner is the author of *The Practicing Mind: Developing Focus and Discipline in Your Life* (New World Library). Visit [www.thepracticingmind.com](http://www.thepracticingmind.com).

**ACTION:** Develop desirable new habits.

# Estate Planning

Preserve your financial legacy.



by Kris Miller

**W**HAT DID HEATH LEDGER, Marilyn Monroe, Michael Jackson, John Wayne, Jacqueline Kennedy Onassis, Princess Diana, and Anna Nicole Smith all have in common? They all had *lousy Wills*. Their deaths left not just emotional turmoil for their friends and families, but also financial uncertainty, legal battles, and expensive, long-term, court-ordered supervision of the estates, draining the assets away from the people they wanted to benefit. Their financial legacy was one of frustration and questions.

**No matter what your net worth, you need to have an estate plan.** Your estate consists of all property you own (real estate, bank accounts, stocks and other securities, life insurance policies, and personal property such as cars, jewelry, artwork, and household items). Having a plan for such items can resolve legal questions that arise, such as: *Who gets what? Does a personal guardian need to be appointed to care for minor children? How much tax will need to be paid in order to transfer property ownership? What funeral arrangements are appropriate?* A good estate plan ensures that your wishes are carried out, your family's future financial goals are met, and you leave a positive and empowering financial legacy.

**Having a will is not enough.** A will, written and signed properly, directs *who's in charge* and *who gets what* from your assets at death, but it's of no use *before* you die. If you become incompetent, a will doesn't control your assets or designate who can make healthcare decisions for you. After you die, a will doesn't avoid probate of your estate. In fact, a will can be a one-way ticket to the fees and delays of probate court.

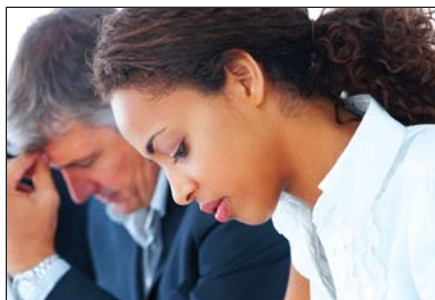
In creating your estate plan, consult with a lawyer if you have multiple bank and investment accounts, real estate investments, or a non-traditional family situation. Here are some suggestions.

- **Inventory your assets.** Assets include your bank and investment accounts (money market or mutual funds), retirement savings, insurance policies, and real estate or business interests. After listing all assets, ask yourself: Whom do you want to inherit your assets? Whom do you want handling your finances if

you're incapacitated? Whom do you want making medical decisions for you if you can't make them for yourself?

- **Discuss your estate plans with your heirs.** By being clear about intentions, you dispel potential conflicts. Even if your family is close and loving today, the potential for gain can and does cause people to act out of character. By being open, honest, and clear with people, you can minimize conflicts later.

- **Create and fund a living trust.** This is a useful tool for managing assets during your life; and following your death, it enables you to avoid the time and expense of the probate court. Trusts, however, only manage those assets that you officially transfer into trust. For assets with a legal title, such as real property and automobiles, you



have to change the title into the name of the trust. For *non-retirement accounts*, you can request your bank or portfolio manager to change the title on your accounts from your name to the name of your living trust. For assets with no legal title, such as household goods, include them in the *list of trust assets* in a *schedule* in the trust document.

- **Designate a healthcare power of attorney,** a trusted person (and alternate) to make key medical decisions for you if you are incapacitated and can't make them for yourself. Give a copy of your *power of attorney* to your physician.

- **Designate alternates.** Appoint more than one agent to represent your interests if *your first choice* isn't available for any reason. Otherwise, someone else will make the choice for you.

- **Keep your papers in a safe place.** Ensure your *Trustee* (the person who manages your trust) and *Power of Attorney* know where you keep the documents and how to get to them. You can put them in a safe deposit box; just make sure the *Trustee* and *Power of Attorney*

sign the signature card and have a key.

- **Check your beneficiary designation forms.** Insurance policy proceeds and retirement accounts both pass in accordance with the terms of your beneficiary designation form when you die. Ensure the information on these forms is current and accurate to ensure these assets pass to the individual you intend.

- **Protect your homestead.** The best deal in asset protection today is the homestead. If you own a home as your primary residence, for a modest fee, you can place protection on your home from creditors for up to \$500,000 of the equity in your home. Contact your attorney to complete and file necessary documents.

- **Update your estate plan.** Review your estate planning documents every three years to ensure they're current. Changes in circumstances, economic fortunes, and tax laws may warrant revisions.

## Save For Retirement

Do you have enough savings to cover your retirement? Find out.

1. **Calculate how much money you need.** Then calculate how much money you have to save every year. By making calculations, you realize how much money you need and how little time you have. This helps you think of other strategies and to work harder.

2. **Review your retirement contributions.** Maybe you need to add more to attain the ideal amount you need for your retirement.

3. **Make huge contributions at the end of the year.** Know how much you can contribute for your 401(k) for the year and learn the limits. Grab your chance to have traditional IRAs and Roth IRAs tax advantage accounts.

4. **If you want to contribute more to 401(k) above the limit, try opening an after-tax savings account.** You do not have to settle on the limit they set—you can have more if you want.

5. **If you are self-employed, you can save for your retirement through Roth IRAs and Spousal IRAs.** Roth IRAs are for people whose jobs change; Spousal IRAs are for spouses who do not work. After paying the taxes, you can make your contributions and decide how much money you want to contribute.

Note the taxes you'll pay on retirement income and make adjustments.

When you plan for the inevitable, you ensure that your assets are preserved and properly executed. **PE**

*Kris Miller, aka Money Maestro, is a living trust expert and owner of Trusts Unlimited and Ready for PRE-tirement. Visit [www.readyforretirement.com](http://www.readyforretirement.com).*

**ACTION:** Update your estate plan.



## Cut Insurance Costs

Here are six ways you can do it.



by Rick Rodgers

**N**OTHING MAKES YOUR WAL-let squeal louder today than pulling into the gas station and dropping \$50. Gas prices have risen more than 12 percent over the past 12 months, and some predict they'll top \$5 per gallon in the next six months.

The average household now spends \$50 per month more on gasoline than last year. But that's not the whole picture—higher fuel prices affect other expenses in the family budget, from heating to food. The average household is spending \$150 per month more this year because of higher oil prices. You can try to ease the pain at the pump by using your car less, but *you should also look for other places to offset that extra \$150.*

**Car insurance is a good place to start.** The national average auto insurance premium is \$850 per year. Here are six ways that you can reduce that expense:

- **Shop around regularly.** Your insurance agent doesn't have any incentive to reduce your premiums. I recently met a consumer who told me he had been with the same agent for 15 years. After he shopped his insurance with another agent, he saved \$1,600 on his premiums for all his coverage. The internet makes it easy to compare costs for the same coverage, or you can get an independent insurance agent to shop for you. Contact the IAA at 800-221-7917. (Be sure the company you go with has a good credit rating and claims-paying history.)

- **Bundle your coverage.** Bundling is combining different types of policies (auto, homeowners, liability) with the same company. The theory is that the company will discount the premiums if they have all of your business. The most common combination is packaging your auto insurance and homeowner's policies. Or, find companies that will bundle auto insurance with renter's or tenant's insurance. Bundled packages usually result in a 10 to 15 percent savings.

- **Ask for discounts.** You may qualify for discounts, but you won't know until you ask. They're commonly offered for good driving records, anti-theft devices, vehicle safety features (anti-lock brakes, air bags, automatic seatbelts), low annual mileage and insuring more than one car. The spunky Flo from Progressive claims discounts are also available for

buying your policy online, paying in full up front, and being a loyal customer.

- **Take a defensive driving class.** Even if you've been driving for years, you can learn a lot from driver education and most insurance companies recognize the value of a refresher course, which can help you avoid accidents. The amount of discount varies by insurance company and from state to state, although most insurers offer a 10 percent discount on your premium for three years. AARP offers a driver safety program for those over age 50, and it's available online.

- **Increase your deductible.** Do your auto and homeowners policies have low deductibles? If so, you may be able to reduce your premiums 15 to 30 percent by raising the deductible on your collision and comprehensive coverage. Make sure you have an emergency fund set

aside to cover the cost of repairs before you make the change. But your homeowners policy may be the first place to consider raising the deductible, since statistics show the average homeowner files a claim only once every nine years. Be sure to check with your mortgage holder first; some specify maximums.

- **Change cars.** Used cars are cheaper to insure than new ones; sports cars are more expensive to insure than minivans. Insurance companies like cars with safety features and low repair costs. Insure.com lists the rankings from the most expensive to least expensive on their website. Six of the 10 cheapest were minivans. **PE**

Rick Rodgers, CFP, CRC, is president of Rodgers and Associates, The Retirement Specialists. Visit [www.rodgersspeaks.com](http://www.rodgersspeaks.com).

**ACTION:** Cut your insurance costs.

## FINANCIAL • ASSETS

### Safeguard Assets

Create a protection plan.



by Hillel L. Presser

**L**ITIGATION IS A FAST-GROWING business, as plaintiffs have everything to gain and nothing but a few hours' time to lose. Even in ridiculous cases, defendants are encouraged to settle to avoid legal fees.

**The time to protect your assets is now, before you get sued;** it's more enforceable, costs less and gives you more options. You may need the expertise of an *asset protection planner*, but here are **10 tips** to guide you:

1. **Inventory your assets.** Take stock of all *non-liquid assets*, savings and retirement accounts, any money owed to you, anticipated inheritances and future assets. Property includes homes, cars, jewelry, and land. Consider *intangible assets*, (brands, trademarks, patents, IP).

2. **Convert non-exempt assets to exempt assets.** Federal and State laws protect some personal assets from lawsuits and creditors. Find the exemptions for your state and convert *non-exempt assets* (cash) into *exempt assets* (life insurance). Put *only assets exempt from seizure* in your name.

3. **Protect every asset from creditors.** There's no point in *protecting your money* if your business is exposed. *Protect everything!* Your asset protection plan should hold up whether your neighbor is suing you or some powerful attorney.

4. **Don't rely solely on liability insurance.** Buy as much insurance as you

can, but realize that 70 percent of claims are not covered. Your coverage may be inadequate for a particular suit.

5. **Avoid fraudulent transfers.** These occur if your creditor doesn't get paid because you sold an asset to a person or entity for less than its fair market value when facing a lawsuit. Such a transfer, done *with the intent* to hinder, delay, or defraud a creditor, can invalidate your asset protection plan.

6. **Don't title your assets solely to your spouse or to straw men.** They may have *more financial problems* than you do.

7. **Protect with liens.** What's a \$100,000 car worth if you owe \$95,000? What's a \$1 million house worth if you owe \$950,000?

**Take out lines of credit.** Record mortgages against your property. *Make all of your assets valueless.* Become an unattractive candidate for a lawsuit.

8. **Transfer assets to protective entities.** Seek to *own nothing* while controlling everything. Transfer *non-exempt assets* out of your name to such entities

as trusts, LLCs, and limited partnerships.

9. **Protectively title non-exempt assets.** Putting the title to valuable assets in the names of protected entities offers some protection. You still get to use and enjoy the asset, but legal ownership is with an entity not subject to creditors' claims.

10. **Keep your plan up to date.** Laws change, so renew your plan yearly.

**Don't get caught with your assets showing.** The more you have exposed, the more *enticing a target* you become. **PE**

Hillel L. Presser is CEO of The Presser Law Firm, and author of *Asset Protection Secrets and Financial Self-Defense*. Visit [www.assetprotectionattorneys.com](http://www.assetprotectionattorneys.com).

**ACTION:** Better protect your assets.

# See the Greatness

Find a way to serve country.



by Rick Santorum

I THANK EVERYBODY FOR THE outpouring of prayers when this past Good Friday our daughter Bella was very sick. We ended up in the hospital all weekend. Now she is doing well and is back with the family.

For me, last Easter was a time for prayer and pondering over the role that we have as her parents—just like it was when we entered the presidential race. *Karen and I and the kids sat at the kitchen table and talked about our hopes, fears and concerns.* We want to be the best parents we can be to our children and ensure that *the American dream* is still possible.

At our kitchen table, we decided on Easter weekend to *suspend my campaign*. While the race is over for me, we are not done fighting for the voices of those who enabled us to accomplish things that no political expert ever expected.

*There's a lot of greatness in this country.* We just need leaders who believe in that, who give voice to that, who lift us up instead of trying to provide for us and do for us what we can better do for ourselves. That's my message.

After the Iowa caucus victory, I said *game on*. Now many folks are writing *Game over*. But *this game is not over*. I'll continue to stand for the values that make us *the greatest country in the history of the world*—that shining city on the hill to be a *beacon of freedom* for everybody.

*I'm concerned that the American dream is slipping away*—not just for average Americans, but for all Americans. So, as parents, my wife Karen and I felt that we had to go out and do what we could to take on that responsibility for our children and for all children.

We started a year ago in Somerset, Pennsylvania, and I told my story, our story, of our family—my grandfather, who came to this country and worked in the coal mines and my father who served our country in World War II.

*Throughout the campaign, I told my stories and stories of our family.* After a while, it became less about *my* stories and more about what kept us going—*your* stories; stories of people across America we interacted with.

- One such story was a man named *Chuck* who joined our team and drove us around in his Dodge Ram pick-up

truck for months as a volunteer *because he believed that we provided the best hope to turn this country around.*

- In Iowa, I met *Sam Close*, a talk show host and a former fighter pilot, a man of strong convictions, tearing-up about what was going on with our country, our national security, and Constitution.

- *Wendy Jensen* was our best volunteer; she made over 5,000 phone calls. She was dealing with her own illness, and she passed away shortly before the caucus. I remember her passion for the least of us, those who are *on the margins of society*, as many would have seen her.

- Because of our daughter *Bella*, many folks came to our rallies in wheelchairs, bringing their special needs children and holding signs up of children saying "I'm for Bella's dad." Such stories



fueled our campaign and gave us energy when we were told, "You can't win!"

*We were winning—in a different way—because we touched hearts and raised issues that others didn't want to raise.*

- Our best phone caller was a young man, *Nathaniel*, who came to our first event in Oklahoma in a wheelchair and who had spina bifida. He wanted me to help people who are *overlooked by society*.

- The *Duggar* family traveled with us in their bus and gave their time and energy because again, they believed in *the importance of having strong marriages and families as part of a strong country.*

*We can't have a strong economy without strong marriages and families and a strong moral fiber that makes us the moral enterprise that is America.*

- One night I was doing an event for Mike Huckabee in Des Moines and showed up in a *sweater vest*. I gave a good speech that night, and suddenly the Twitter-verse went wild and said *it must be the sweater vest*. From then on, the sweater vest became the official wardrobe of my campaign. A big part of our campaign was the manufacturing

base of the economy, so I sourced my sweater vest in a company that made them here in the United States (*Bemidji Woolen Mills* in Minnesota). I visited there in mid-winter. I learned that little plant that had been around for 100 years and I became their best customer.

- In Tulsa, Oklahoma two girls composed a catchy little song called *Game On*, which had over a million hits on YouTube.

It has been inspiring to me to realize that it really wasn't *my voice* that I was communicating—it was *your voice*, the voice that you gave me. When asked, *How did you come from nowhere to be a contender?* I say that I figured out that if I felt deeply what you are experiencing and tried to be a witness or interpreter, that your voice could be heard and that miracles could happen.

*And they did—miracle after miracle.* My race was as improbable as any you'll ever see for president. I thank God and all of you for what you gave me and our family—you gave us a voice for those who are voiceless. I tried to be a witness not just for your stories and voices but to provide a positive and hopeful vision, reflecting the hopes of Americans.

We communicated plans—focused on families, the dignities of human life, and *the moral enterprise* that is America. We talked about how we would rebuild a great country from the bottom up. We carried around a copy of *the Constitution*, the operations manual of America.

I tried to bring to the battle what Abraham Lincoln brought to this battlefield back in 1863 when he talked about this country *being conceived in Liberty and dedicated to the proposition that all men are created equal*. He was quoting, of course, the *Declaration of Independence*. We talked about that declaration as *the heart of American exceptionalism* as to who we are. We can't go forward as a great and powerful country unless we remember *who we are* and *what makes us Americans*.

My campaign was about *what makes us Americans*—how we built this country from the bottom up and how we must believe in ourselves and do the same thing.

Against all odds, we won 11 states—millions of votes and voters—and more counties than all the other people in this race combined. I gained a deeper love for this country by going from state to state, meeting wonderful people who care deeply about where this country is headed and about those who are feeling left behind and hopeless. PE

*Rick Santorum is a former presidential candidate and Pennsylvania Senator. This article is adapted from his speech, Gettysburg, Pa., 4/11/2012. vitalspeeches.com.*

**ACTION:** Find a way to serve your country.



# Spring Cleaning

*Let the sun shine in your life.*



by Susan Apollon

AS SUNLIGHT REAWAKENS tiny buds and fresh breezes dust the fields with lilacs, a strange compulsion kicks us out of our winter stupor. We actually *want* to clean. Even window washing sounds like a good way to spend a Saturday. Our spring cleaning frenzy reflects our *primal urge for renewal*, our deep need to mimic the earth's rebirthing cycle. While a life-affirming home is a nice by-product of this urge, you shouldn't stop there. No matter how organized and spotless your home, it won't matter if *your soul is cluttered with emotional debris*.

*I invite you to embrace spring cleaning for your spirit.* When you're in a cleaning mood already, spiritual cleansing feels easy and natural. So, trash bad spiritual habits and make room for new ones that lead to healing and joy.

Spiritual healing is about balancing thoughts, feelings, beliefs, and actions—becoming whole. Healing takes place when we reclaim our power, wisdom, or spirit, which we often bury during the process of life, and when we reconnect with our soul or higher self, as well as with the Universe or God. It means learning to live in such a way that you don't spend all your time fretting about the future, worrying about your kids, or obsessing over health issues. And it means coming to a place where you refuse to settle for a job, a relationship, a lifestyle—a life—that doesn't fulfill you.

You are healing spiritually when you accept and align all parts of yourself in a way that enables you to genuinely feel you are being true to yourself. You feel an authentic connection with your *higher self* and *lower self*, which also enables you to feel more at peace, and more confident in your worth and wisdom. It is knowing that you are so much more powerful than you ever believed; it is knowing that you are connected with something much greater than yourself.

## Work with the Law of Attraction

Spiritual healing happens when you work with the *Law of Attraction*, knowing that *energy attracts like energy*. Since you are energy and vibrate, *you attract experiences of a similar level of vibration*. What you choose to focus on (thoughts, images, beliefs) causes you to vibrate at a certain level, resulting in either good

or bad feelings. When you worry about your job, grades, children, or health—*most of the time*—your energy level is low, causing you to experience events and situations of equally low vibrations.

*Everything you desire is available to you, if you can get out of your own way.* You put stumbling blocks in your path by way of your attachment to your negative or low-energy thoughts, images, concerns, issues, and by your inability to forgive and release old feelings of anger, judgment, and pain. To energetically shift to a better place, *lighten up, let go and surrender, detach and move on*.

*Be aware of how you're feeling to clean out your spiritual closets and bring in what feels energetically better.* This

allows you to attract wonderful things and experiences that you want—your hopes and dreams—rather than those things and experiences you *don't* want.

Be clear about your intentions. Decide what you intend to do or make happen in your life that will make you feel good or better (happy, satisfied, joyful, peaceful). Once you have your intentions in mind, you can give them power by giving yourself permission to focus on them. *Spiritual healing means focusing on what makes you feel good or better.* PE

Susan Apollon is an educator, inspiring speaker, and author of *Touched by the Extraordinary (Matters of the Soul)*, [www.HealingStoriesOfLoveLossAndHope.com](http://www.HealingStoriesOfLoveLossAndHope.com).

**ACTION:** Engage in spiritual spring cleaning.

## SERVICE • MISSIONS

# Diverse Missions

*Marines perform service.*



by Joseph L. Osterman

SINCE 1775, THE U.S. MARINE Corps has been our nation's expeditionary force of choice, committed to making Marines, winning our nation's battles, and developing quality citizens. The Marine Corps has a legacy of tough warriors who are *first to fight*, placing equal value on *physical fitness, education, and moral character*.

*But Marines are more than elite warriors—they are smart, courageous, and compassionate citizens.* So, the Marine Corps Recruiting Command launched *Toward the Sounds of Chaos*, a multimedia engagement campaign highlighting the diverse range of Marine Corps missions conducted in defense of our nation, restoring order and stability through reconstruction efforts, humanitarian interventions, natural disaster relief or peacekeeping missions worldwide.

For 236 years, the U.S. Marine Corps has served as America's *elite expeditionary force*, fighting to preserve justice and freedom in times of war and peace. Our survival, status and reputation as an *elite force* depend on our connection with the American people, specifically with today's youth—the *millennial generation*.

The new campaign builds on previous campaigns including *America's Few* and *America's Marines*, continuing the promise of *personal transformation* but also emphasizing *service for others*. The campaign includes national television, print and online ads, and in-school, cin-

ema, mobile and social media ads.

The Marine Corps aims to recruit the *best and brightest*—young men and women who *run toward chaos* to help others in need. This campaign is a chance to share who the Marines truly are—tough warriors, but also leaders in service and altruism—two of the core values of the millennial generation.

The new campaign was informed by strategic research conducted by the Marine Corps among youth prospects and their influencers to determine their perceptions of military service in general and the Marine Corps specifically. They found that today's millennial generation is *more politically, culturally and socially diverse*. Historically, youth have

viewed military service as a way to improve personally while serving the country. Today's youth want to be *part of something bigger—to help others in need*.

*One-third of today's youth who are naturally inclined toward military service are equally likely to value mili-*

*tary involvement in humanitarian missions as they are to support a military response to a terrorist attack.* Those same youth tend to view the military with admiration but not to the level of aspiration they associate with college.

*Toward the Sounds of Chaos* includes the re-launch of the Marine Corps' website, [www.Marines.com](http://www.Marines.com). With more than 150 creative video depictions of real-life Marine training and missions, the site offers an authentic glimpse into *what makes a Marine*. You can join the Marines by being the *first to serve in times of need*. PE

Joseph L. Osterman is a Brigadier General, Marine Corps Recruiting Command. Visit [www.Marines.com](http://www.Marines.com) or email [john.caldwell@marines.usmc.mil](mailto:john.caldwell@marines.usmc.mil).

**ACTION:** Join the marines in service to country.



## GOAL GETTERS



**The Bible says, "A good name is rather to be chosen than great riches." I agree. Every year in**

Yazoo City, Mississippi, we have our family reunion. My wife and I usually fly to Jackson, rent a car and drive to Yazoo City. Since it's difficult to fly "home cookin'" to the reunion, we stop at a store and purchase our food contribution.

One year we bought a smoked ham, a smoked turkey and some canned soft drinks. My wife wrote a check for the food and pulled out two credit cards and her driver's license, saying, "I imagine you will want to see these." The cashier looked at the check and said, "No. In Yazoo City, the name 'Ziglar' is all the identification we will need." I had been gone well over 40 years; she was not talking about me.

**She was talking about my mother,** who was educated to the fifth grade and widowed during the Depression with 11 children, six of whom were too young to work. Over the years, my mother built a reputation for integrity that enabled her, even in the declining years of her life, to go to the bank and borrow tidy sums of money on her signature. Those bankers knew that if she signed her name to a note, the money would be paid back.

At the grocery store that day I resolved to leave my children something of real value—a good name—so they could enjoy the long-range benefits which have been mine because of my mother, and some older brothers and sisters who adopted her philosophy.

The chief cause of failure and unhappiness is *trading what you want most for what you want now*. My mother never made that trade. Live with integrity; make your word your bond!

—Zig Ziglar, [www.Ziglar.com](http://www.Ziglar.com)



**If you are trying to lose weight, you should know four things about biology and weight loss:** 1. Your

body was designed to temporarily store fat because food was not consistently available in famines, winters and dry seasons. 2. When food

is plentiful, your body will quickly burn fat deposits for energy. When food is scarce, it burns fat more slowly, to ensure your survival. *That's why simply eating less is not the best way to lose weight.* A low-calorie diet tells your body to store fat. 3. You can control whether or not your body stores fat for survival or dumps it by *sending it the right signals*. The types of food you eat, and how much you eat, send biological messages to your body about whether to store fat or burn it—just like flipping a switch. 4. Your body is efficient at converting certain types of food to fat. When you eat foods with natural carbohydrates that were available before a dry season or winter, your body interprets it as a signal that *lean times are coming* so it stores fat.

Lose weight by working with your own insulin triggers. You'll feel full and satisfied, have lots of energy, and keep the weight off. Neither diets nor drugs are effective, long-lasting solutions. The notion of starving yourself on a low-calorie diet is absurd (and taking a drug that can damage your heart is out of the question).

—Don Ochs, [www.mobanu.com](http://www.mobanu.com)



**Never be sick again.** Few things in life cause you such deep concern as your health and the health of your loved ones. But you have more control over your health than you think; in fact, you can make the choice to *never be sick again*.

After conventional medical science left me near death in a hospital room, I chose to take my life in my own hands and created a simple system to help you do the same. Cancer isn't a thing you can cut, poison, or burn—it is a biological process affecting the entire body. Once you understand this process, you can see how to turn it off! Once you turn off the process, the cancer won't return. I believe that *health is a choice* and that virtually no one ever has to be sick. You make yourself sick by making bad choices; conversely, you get healthy and stay healthy by making good ones.

—Raymond Francis, [www.BeyondHealth.com](http://www.BeyondHealth.com)

## PersonalCOACH



### Complacency

*It creeps into your life.*

by Dan Wilson

**W**HEN I STEPPED ON THE BATHROOM SCALES the other day I was confident it would show I had dropped a couple of pounds, but—alas!—the scales tipped in the other direction. I had gained a couple, and I'm scheduled for a checkup later this week with my doctor. He will not be pleased!

What happened, how could I have gained weight? I've been exercising regularly and vigorously. Yes, but I've also been a little over-indulgent with the desserts lately, and enjoying the cuisine from our new kitchen too much. But I deserve that, don't I? It was a stressful fall. We moved, our new granddaughter was born, and in the midst of all that I experienced a life-threatening medical event. I've simply been rewarding myself, that's all—except that what started out as celebration has drifted off into bad habit.

The over-indulging and subsequent weight gain is only the symptom, though, of a more serious issue—complacency. It has crept into my life ever so slowly and quietly. I never even knew it until I stepped on the scales the other day. It slipped up and caught me by surprise, but that's what complacency does.

Complacency may be one of the most dangerous of human conditions. It causes us to fall asleep at the switch, to let our guard down, not pay attention. Worse—complacency is not an obvious condition; it is subtle and creeps up on us attacking from behind. It is a silent killer that can cause marriages to fail, businesses to decline or collapse, battles to be lost, countries to become vulnerable to surprise attack, or pounds to accumulate around one's waistline.

**There is only one preventative for complacency, and that is accountability.** Either we have enough discipline to hold ourselves accountable or we need another human being to hold us accountable. Being self-employed, this is one of the great challenges I struggle with after having worked for a boss most of my life. What do we do when complacency creeps into our lives? There is only one antidote—the type of humility that will issue a wake-up call—like the one I'll surely receive later this week from my doctor.

Tap into your imagination, identify your own great ideas, and integrate them with proven business strategies that will accelerate your growth and performance. **PE**

Dan Wilson is president of Beyond Imagination and a certified professional coach. Visit [beyondimaginationllc.com](http://beyondimaginationllc.com).

**ACTION:** Embrace accountability for your actions.



## Character at the Top

*It leads to superior performance.*



by Dick Cross

**I**F I SPEND JUST THREE DAYS talking freely to people in a company, I can draft a profile of the person in charge, *without ever meeting him or her*—so pervasive is their influence on how others think and operate.

I see a correlation between *the character of leaders and the performance of teams*.

**What constitutes character at the top that leads to superior performance?** Character at the top isn't about personal power, toughness or discipline to systems and metrics. It's about understanding *who we are, why we work, and what we hope to achieve*—anchored in *an authentic self*.

The explanation of such character was delivered in 1883 by a Scotsman Henry Drummond, in a lecture (*The Greatest Thing in the World*) he gave to an African outpost. It included *nine attributes*:

**1. Patience.** The art of *going slow to go fast* has become challenging as pressures have risen to *fix things now*. It takes a well-grounded leader to resist diverting from what he knows is right in order to placate the anxieties of others.

**2. Kindness.** The allegiance that accrues to kindness beats fear-based allegiance 10-to-one. You can still deliver bad news in a way that leaves the other person feeling as good as possible. Doing *unexpected kindnesses* that make people feel better about themselves builds loyalty.

**3. Generosity.** Generosity can mean *giving other people the benefit of the doubt*. The best way to get people's best is to expect it. Many leaders fear that people will disappoint them unless they oversee them carefully. With educated and liberated people, *this leads to mediocrity*.

**4. Courtesy.** Courtesy is a habitual way of making other people feel they are important to you. It's the perpetual smile, the kind hello, remembering their names, letting them finish talking before you speak, complimenting them, sending thank-you notes. Courtesy puts people at ease around you, makes them feel safe, and creates a pleasant culture.

**5. Humility.** This gets people wanting to support you. It's evident when you give others the credit, when you park at the back of the lot *even if you arrive first*, when you eat lunch with colleagues, when you don't drive the fanciest car or demand the biggest office. Downplay your importance, and *others will be more committed to your success*.

**6. Unselfishness.** This means thinking about others' needs first. It includes being *the first* to take a compensation cut if needed, and *the last* to have it restored. It means not flying first class if your team isn't. It means opening doors for people, making your own coffee and copies, and giving the gifts you receive from suppliers and clients to staff.

**7. Good humor.** This makes you a person others want to make successful. *Good humor* in a crisis builds trust and facilitates *clear thinking*. *Bad humor* leaves you to make it on your own. Outbursts of rage are *unforgivable*. You can't regain the credibility you lose when you *lose it*.

**8. Guilelessness.** Guile is slyness or cunning based upon suspicions that others may let you down or be enemies. The person who has the greatest influ-

ence in your life is *the person whom you would never let down*—the guileless person who believes in you most.

**9. Sincerity.** People excel under leaders they consider *sincerely committed to their well being*. They watch you for signals of this sincerity. Every comment, look, posture, expression and delivery on commitment counts. *Sincerity is the portal* through which you deliver all your attributes.

**Character means being the kind of person others trust, like to be around and want to help succeed.** It's less about *admiration* than it is about *love, trust and commitment*. Those who *have it* know the role that character plays in *delivering results*. **PE**

Dick Cross, a hands-on CEO, consultant, and author of *Just Run It!* (Bibliomotion). Visit [www.dickcross.com](http://www.dickcross.com).

**ACTION:** Cultivate these nine attributes.

## INSPIRATIONAL • AGREEMENT

## Five Agreements

*Help me to change the world.*



by don Miguel Ruiz

**I**NVITE YOU TO PARTICIPATE in a new dream—where people of all religions and philosophies are welcome and respected and live in harmony, truth, and love. Each one of us has our own beliefs and point of view, but behind each of us is the same light, the same *force of life*.

**You can change the world by first changing the world that exists in your head.** You change the world by loving yourself, enjoying life, and making your personal world a dream of heaven. *You're the only one who can make this change.*

**You can change the world by practicing five agreements:**

- 1) Be impeccable with your word;
- 2) Don't take anything personally;
- 3) Don't make assumptions;
- 4) Always do your best; and
- 5) Be skeptical, but learn to listen.

If you practice these agreements and make them your way of life, there won't be any more *war* in your head—only *peace*. You want to share your happiness with the people you love. *Changing the world is not about changing the secondary characters in your life story—you must change the main character and the message that you deliver to yourself*. Then, like magic, the secondary characters start to change, as the message you deliver to them changes.

**You deliver a message every time you speak.** When the message you deliver comes from truth and love, you are happier (and, everyone benefits). Your joy,

your happiness, your heaven are contagious. When you're happy, the people around you are happy too; it inspires them to change their own world.

**You use words to deliver a message.** The message you deliver is your legacy, and your legacy can be love, joy, and happiness. As a child, you received a wonderful world. Now you can offer your children and grandchildren a planet where they can live as wonderfully and as well as you do now. We are meant to love one another. Let's stop believing that our differences make us superior or inferior to one another.

Wherever I go, I hear people say that *we come here with a mission, that we have something to do or transcend in this life*. I believe that we come here with a mission, but our mission is not to *transcend anything*. Our mission is to make ourselves happy. The *how* could be millions of different ways of doing what we love to do, but *the mission of our life is to enjoy every moment of our life*. Before we pass away, we only have a few sunrises, sunsets, and moons that we can enjoy. This is time to *enjoy ourselves*.

**People can live in harmony.** Yes, we can respect our differences and agree to work together, knowing that each of us has a point of view. It's incredible what we can do if we really want to do it. All we need is to be aware of what we are doing, and to return to the authenticity we were born with. By adopting the *Five Agreements*, you create peace. **PE**

Miguel Angel Ruiz, M.D., is coauthor with don Jose Luis Ruiz and with Janet Mills of *The Fifth Agreement* (Amber-Allen Publishing). Visit [www.miguelruiz.com](http://www.miguelruiz.com).

**ACTION:** Take action today.



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