

# Personal Excellence

www.LeaderExcel.com

The Magazine of Personal Leadership

Barack Obama  
President

April 2009

Investing  
Habits  
Get Fiscally Fit

Self-Definition  
Don't Limit Growth

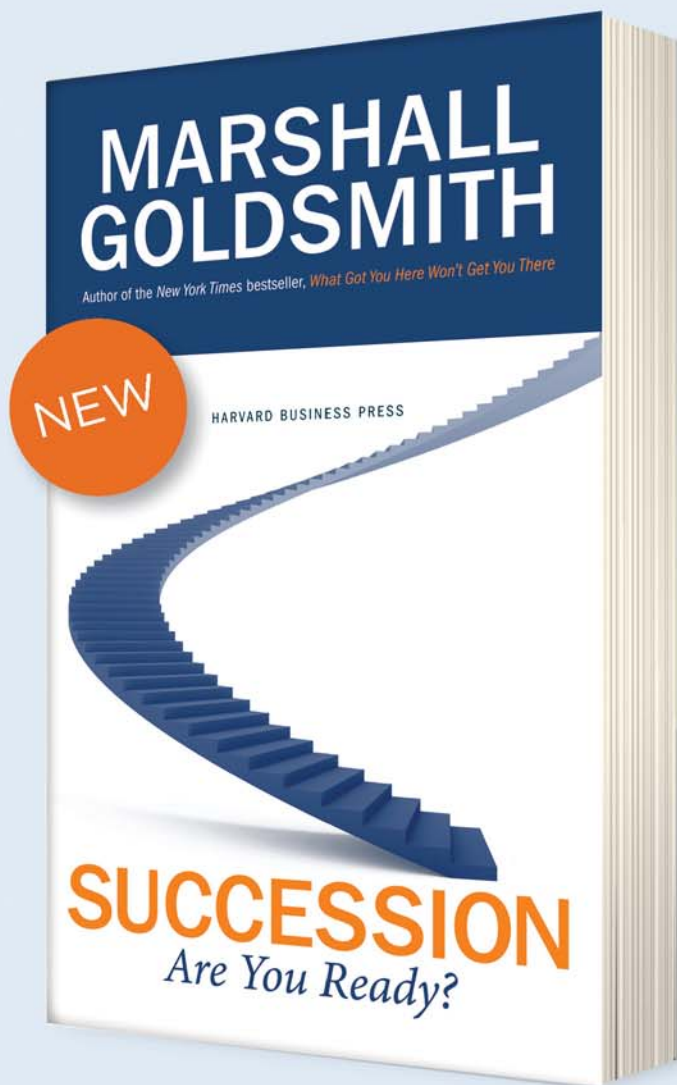
We the People



"Personal Excellence is the only reading you'll need to do for continual self-improvement both personally and professionally!"

—Sharlene Hawkes, Former Miss America, award-winning ESPN broadcaster

PASS THE BATON.  
DON'T DROP IT.

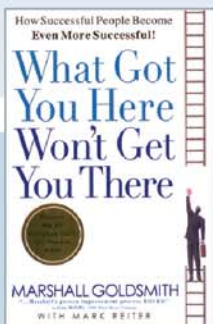


**PASSING THE BATON** to the next generation is one of the hardest things you will ever do. It takes skill, leadership, self-awareness—and planning. So how can you get it right?

In *Succession: Are You Ready?*, bestselling author Marshall Goldsmith prepares you and your successor for this critical transition. Drawn from Goldsmith's experiences coaching top leaders, this book shows you how to put everyone in a position to win.

Learn how to prepare for transition, choose and coach a successor, and—more importantly—how and when to pass the baton.

Get your copy today.



**ALSO BY MARSHALL GOLDSMITH**

*A New York Times* Bestseller

The Harold Longman Award Winner for Business Book of the Year



Part of Your

PE

Plan and  
Performance  
System

Personal Excellence

April 2009

The Magazine of Life Leadership

INSPIRATIONAL IDEALS

# We the People

There is much work to be done.

by Barack Obama

I AM HUMBLED BY THE TASK BEFORE US, GRATEFUL for your trust, and mindful of the sacrifices borne by our ancestors. In the past, amid raging storms, we have carried on not simply because of the skill or vision of those in high office, but because *We the People* remained faithful to our ideals.

So it has been, and so it must be. We are in the midst of crisis. We are at war against a far-reaching network of violence and hatred. Our economy is badly weakened, a consequence of greed and irresponsibility on the part of some, but also our collective failure to make hard choices and prepare for a new age. Homes have been lost; jobs shed; businesses shattered. Our health care is too costly; our schools fail too many; and the ways we use energy strengthen our adversaries and threaten our planet.

These indicators of crisis are subject to statistics. Less measurable but no less profound is a sapping of confidence—a nagging fear that our decline is inevitable, and the next generation must lower its sights.

*The challenges we face are real.* They will not be met easily—but they will be met as we choose hope over fear, unity of purpose over conflict and discord, and proclaim an end to petty grievances, false promises, recriminations, and worn-out dogmas. The time has come to reaffirm our enduring spirit; choose our better history; carry forward that precious gift, that noble idea, the God-given promise that all are equal, free, and deserve a chance to pursue our full measure of happiness.

In reaffirming our greatness, we under-

stand that greatness must be earned. Our journey has never been one of shortcuts or settling for less or a path for the fainthearted—those who prefer leisure over work or seek only the pleasures of riches and fame. Rather, it's been the risk-takers, doers, makers of things—celebrated or obscure—who have carried us up the rugged path toward prosperity and freedom.

For us, they packed up their few possessions and traveled across oceans, toiled in sweatshops, settled the West, endured the lash of the whip, and plowed the hard earth. For us, they fought and died, struggled and sacrificed, and worked till their hands were raw so that we might live a better life. They saw America as bigger than the sum of our individual ambitions—greater than all the differences of birth or wealth or faction. This is the journey we continue today. We remain the most prosperous,



powerful nation on earth. Our workers are no less productive, our minds are no less inventive, our goods and services no less needed. But our time of standing pat, protecting narrow interests, and putting off unpleasant decisions has passed. We must pick ourselves up, dust off, and begin remaking America.

*Everywhere we look, there is work to be done.* The state of the economy calls for action, bold and swift, and we will act—to create new jobs, and to lay a new foundation for growth. We will build the roads and bridges, the electric grids and digital lines that feed our commerce and bind us together. We will restore science to its rightful place, and wield technology's wonders to raise health care's quality

### INSIDE

|  |  |   |
|--|--|---|
| NANCY STAMPAHAR<br><i>Happiness Potential</i> .....3 | DAVID VAN TOOR<br><i>Solving Problems</i> .....8         | BRAUN MINCHER<br><i>Everyday Finance</i> .....12      |
| SCOTT HALFORD<br><i>How Likeable Are You?</i> .....4 | MARGO BERMAN<br><i>Mental Flexibility</i> .....8         | MARSHALL GOLDSMITH<br><i>Self-Definition</i> .....13  |
| DON AYCOCK<br><i>Focus on the Future</i> .....4      | ELLEN AND DANA BOROWKA<br><i>Personality Code</i> .....9 | ROB "WALDO" WALDMAN<br><i>Fear Barriers</i> .....14   |
| BOB DAVIES<br><i>Morning Workout</i> .....5          | VICKI HESS<br><i>Paradise at Work</i> .....10            | SIMON T. BAILEY<br><i>Contagious Optimism</i> .....14 |
| TOM GILLIAM<br><i>Family Fitness</i> .....6          | DENNIS R. DEATON<br><i>Accelerate Growth</i> .....10     | KRISTIN TILLQUIST<br><i>Practice Kindness</i> .....15 |
| FRANK LIPMAN<br><i>Reduce Your Stress</i> .....6     | NATALIE PACE<br><i>Investing Habits</i> .....11          | WAYNE W. DYER<br><i>Live an Inspired Life</i> .....16 |
| BARRY EISEN<br><i>Activate Belief</i> .....7         | ERIC TYSON<br><i>Financial Optimists</i> .....12         | MATTHEW FOX<br><i>Hidden Spirituality</i> .....16     |

and lower its cost. We will harness the sun, winds, and soil to fuel our cars and run our factories. And we will transform our schools to meet the demands of a new age.

Some question the scale of our ambitions and suggest that our system cannot tolerate many big plans. Their memories are short. They have forgotten what this country has already done—what free men and women can achieve when imagination is joined to common purpose and necessity to courage.

The question we ask is whether our government is helping families find jobs at a decent wage, care they can afford, a retirement that is dignified. Where the answer is *yes*, we intend to move forward. Where the answer is *no*, programs will end. And those of us who manage the public's dollars will be held to account—to spend wisely, reform bad habits, and restore trust. The success of our economy depends on our ability to extend opportunity to every willing heart—it is the surest route to our common good.

As for our common defense, we reject as false the choice between our safety and our ideals. Our ideals still light the world, and we won't give them up for expedience.

Our power alone cannot protect us, nor does it entitle us to do as we please. Our power grows through its prudent use; our security emanates from the justness of our cause, the force of our example, the qualities of humility and restraint.

Guided by these principles, we can meet new threats that demand greater cooperation and understanding between nations. We will not apologize for our way of life, nor waver in its defense. For those who advance their aims by inducing terror and slaughtering innocents, we say to you that our spirit is stronger and cannot be broken; you cannot outlast us; we will defeat you.

**Our patchwork heritage is a strength.** We are shaped by every language and culture. Because we have tasted of civil war and segregation, and emerged stronger and more united, we believe that the old hatreds shall someday pass; that the lines of tribe shall dissolve; that our common humanity shall reveal itself; and that America shall play a role in ushering in a new era of peace.

**We seek a new way forward, based on mutual interest and respect.** To leaders who seek to sow conflict, or blame their society's ills on the West: Know that your people will judge you on what you can build, not what you destroy. To those who cling to power through corruption and deceit and the silencing of dissent, know that you are on the wrong side of history; but that we will extend a hand if you unclench your fist.

To people of poor nations, we pledge to work alongside you to make your farms flourish and let clean waters flow; to nour-

ish starved bodies and feed hungry minds. And to nations that enjoy relative plenty, we can't afford indifference to suffering outside our borders, nor consume the world's resources without regard to effect. The world has changed, and we must change with it.

We remember with gratitude those brave Americans who patrol far-off deserts and distant mountains. We honor them because they are guardians of our liberty, and they embody the spirit of service—a willingness to find meaning in something greater than themselves. This spirit must inhabit us all.

**As much as government can do, ultimately we rely on the faith and determination of the people**—the kindness of neighbors to take in a stranger when the levees break, the selflessness of workers who cut their hours rather than see friends lose their jobs, and parents' willingness to nurture their children—to see us through our darkest hours.

Our challenges may be new, but those values upon which our success depends—hard work and honesty, courage and fair play, tolerance and curiosity, loyalty and patriotism—are old and true. We must return to these truths and begin a *new era of responsibility*. We all have duties. We seize them gladly, knowing that there is nothing so satisfying to the spirit, so defining of character, than giving our all to a difficult task.

This is the price and promise of citizenship and source of our confidence. God calls on us to shape an uncertain destiny. This is the meaning of our liberty and creed—why people of every race and faith can join in celebration, and why a man whose father 60 years ago might not have been served at a local restaurant can now be your president.

**Let us remember who we are and how far we have traveled.** In the year of America's birth, in the coldest of months, a small band of patriots huddled by dying campfires on the shores of an icy river. The capital was abandoned. The enemy was advancing. The snow was stained with blood. When the outcome was most in doubt, the father of our nation ordered these words be read: "Let it be told to the future world that in the depth of winter, when nothing but hope and virtue could survive, that the country, alarmed at one common danger, came forth to meet it."

In the face of our common dangers, in this winter of our hardship, with hope and virtue, let us brave icy currents and storms. Let it be said that when we were tested, we did not turn back, nor falter; but with eyes fixed on the horizon and God's grace upon us, we delivered the great gift of freedom to future generations. PE



Barack Obama is president of the United States of America. This article is adapted from his inaugural speech. Visit [www.whitehouse.gov](http://www.whitehouse.gov).

**ACTION:** Be inspired to make a difference.

## Volume 14 Issue 4

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

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

**Basic Annual Rate:**  
US \$99 one year (12 issues)  
US \$169 two years (24 issues)  
Canada, add US \$30 per year. All other non-U.S. add US \$70 postage per year.

**Corporate Bulk Rates** (same address)  
US \$89 each per year for 5 to 25  
US \$79 each per year for 26 and up  
\*Ask about logo and custom editions and foreign bulk rates.

**Article Reprints:**  
For reprints of 100 or more, please contact the Editorial Department at 1-801-375-4060 or email [custserv@eep.com](mailto:custserv@eep.com).  
Back Issues (print): US \$25  
Permission PDF: US \$50

**Submissions & Correspondence:**  
Please send any correspondence, articles, letters to the editor, and requests to reprint, republish, or excerpt articles to Editorial Department, Personal Excellence, 1806 North 1120 West, Provo, UT 84604, or email: [custserv@eep.com](mailto:custserv@eep.com)

**Customer Service/Circulation:**  
For customer service, or information on products and services, call 1-877-250-1983 or email: [custserv@eep.com](mailto:custserv@eep.com).

**Internet Address:** [www.eep.com](http://www.eep.com)

**Executive Excellence Publishing**  
Ken Shelton, CEO, Editor-in-Chief  
Sarah Hayes, Circulation Manager  
Nancy Low, Marketing Manager  
Rob Kennedy, Business Manager  
Michelle Christensen, Public Relations  
Geoff Pace, Sales

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

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

**Copyright © 2009 Executive Excellence Publishing.** No part of this publication may be reproduced or transmitted in any form without written permission from the publisher. Quotations must be credited.



# Happiness Potential

*It's never too late to get happy!*



by Nancy Stampahar

**Y**OUR HAPPINESS POTENTIAL is like the sugar that has settled at the bottom of your glass of lemonade. It's inside the glass; it's inside you. It's there for you when you can't take life anymore and when you're ready to make a change. But it can become stuck. Stir it up! It's holding in your courage, assertiveness, and passion—necessary sweeteners. Stir them up to taste the sweetness of life. You need to act with courage, communicate with assertiveness, find your passion, and make your life sweeter. Imagine how weak, sour, and bitter your life would be without any sugar. Just as lemonade needs sugar, you need courage, assertiveness, and passion to reach your happiness potential.

*Since you were born, your environment and experiences have shaped you.*

Every person you met, every object you saw, every smell you smelled and every sound and word you heard made you think and behave the way you do to this day. If you had experiences that empowered you to use your courage, you probably think and act in courageous ways. If you had experiences that stifled your courage, you might not think and act in courageous ways. If you were told repeatedly that you couldn't do something, and did not receive nurturing and love to feel good about yourself, you might think that you're incapable or undeserving of being happy. You may say, "That's just for other people. Why should I even try?"

After hearing that you "can't" do something, you may believe you can't and accept the status quo. Challenging the status quo and being courageous shakes things up. Conforming types do not like this. Some of your friends may not want to be your friends. Others may criticize you, because *they* may feel rejected, inadequate, or envious.

*To make your life happier, you first need to make yourself happy.* To make yourself happy, you need courage, assertiveness, and passion. You can find happiness that has been suppressed.

Sometimes, you end up settling for whatever comes your way. You go with the way things *are* instead of pursuing what *could* be better. You lose your courage, assertiveness, and passion.

*Courage is the power behind making lemonade.* It is the power behind choice. Whenever you face problems in life and work, there will always be an element of fear. You have a choice in how you respond to people and circumstances. When you demonstrate courage, you are taking action to face and overcome your fears. Acting on your fears is the hardest thing to do because fear is driven from your core being. Finding courage is the most important action step for a happier life. When you honestly want something, you will find your courage and take action. Want good things to happen for you. Make wise choices for yourself regardless of your fears and obstacles.

With any challenge, you risk mistakes and failure. On the upside, you might achieve and succeed. Fear of failure can consume you. You choose not to try, and become complacent. When you learn from your mistakes and failures what won't work and what to avoid the next time, you become smarter and boost your chance of success.

*You deserve to feel successful and happy.* To

become happy, you need to adopt an assertive behavior approach. Decide whether you will try to please others or head in directions unique to you without disrespecting other people. If you seek deeper relationships, a loving home, or advancement in your career, you need to begin respectfully sharing your thoughts, needs and feelings, without regard for others' approval—or fear of disapproval or rejection.

When you react with respect for yourself and others, respect and a sweeter life will come your way. Of course, you must wisely decide which battles to address. You can approach your situations with aggressive, passive, or assertive reactions. Many assume that the way they behave is just the way they are. They say, "This is just

who I am." In truth, it is not *who* you are—it is *how* you *choose* to be. When you *choose* to be passive, you say, "It's all about you, Mr. or Ms. Superior. I don't respect me. I don't want any conflicts that could cause stress or rejection." As Eleanor Roosevelt said, "No one can make you feel inferior without your consent." You deserve respect.

When you choose to be *assertive*, you say, "It's all good. I respect you, and I respect me. Let's try to resolve this together." This approach is appropriate for most situations. It brings win-win results. It brings about the confidence and respect necessary to pursue your aspirations. When you find the courage to be assertive, you are telling people how their ways of being are affecting and hurting you. By sharing your expectations and feelings, you are reducing frustrations, mistakes, and false assumptions. This earns you respect from others and earns respect for yourself.

When you understand yourself and your needs, you know what to communicate assertively as your boundaries, expectations, and feelings with others. This gives you more "me-time." You will be living your life according to your wants and needs instead of living a life of "shoulds." Are you saying and doing things because you "should" or because you "want to"? If you're living a life of "shoulds," you are living life by what you believe you are "supposed" to do—a life of complacency, frustration, boredom, and dread. When you live your life according to your unique interests, talents and values, you do things because you need and want to for your happiness and fulfillment. You enjoy life. This does not mean you become irresponsible and do as you please without regard to others. It means you realize *why* you are doing what you are doing.

If you embark on something not aligned with your core values and beliefs, you are not living with integrity. You are not being your authentic self.

When you live according to your unique interests, talents and values, you become passionate. Find kindred spirits who share your passions. Together, you will be energized by the great support and fun you give each other. When you are passionate, you feel happy about what you are doing. Passion makes it easy to get up each morning and enjoy your day. I invite you to achieve your happiness potential by achieving what you really want in life. **PE**

*Nancy Stampahar is an author, consultant and speaker at Silver Lining Solutions. Call 412-882-1866 or visit [www.silverliningsolutions.com](http://www.silverliningsolutions.com).*

**ACTION:** Seek your happiness potential.



## How Likeable Are You?

Learn lessons from the playground.



by Scott Halford

**F**EW THINGS IN LIFE HELP YOU as much as *being likeable*. Likeability makes people want to be with you and do for you.

Take a look at school-aged children, and you'll see the power of likeability at work. Kids tend to like others who resemble them, act like them, dress like them, think and talk like them; they are attracted to others who think they're cool, funny, and cute. This doesn't change as we age—likeability lubricates all our relationships.

If you are seen as inflexible, uncooperative, and arrogant, your efforts to influence others will be sabotaged. If people feel they're working *with* you, instead of *for* you—if they feel respected and recognized—they'll put out for you because they want you to succeed.

In business, likeability has much to do with who gets hired and promoted, and it sways decision-makers. In personal life, likeability helps you win and keep friends and partners. Likeability colors and affects your life—you tend to have more friends and make more money when you're more likeable!

### Four Key Likeability Factors

You can become more likeable by cultivating four key attributes:

**1. Physical attractiveness.** We are attracted to others by their physical features including height, weight, skin color, hairstyle, facial features, and clothing. Everyone measures physical attractiveness differently, yet we spend billions of dollars every year to perfect the face, tone the body, coif the hair, and then drape it all in the perfect clothing. Yet, as they say, beauty is only skin deep. Most of us can recall meeting a physically attractive person—only to be repelled when he opened his mouth. If a person's intelligence or morals aren't like yours, his or her attractiveness can be "trumped" by more compelling attributes of likeability.

**2. Similarity** is the "me too" factor. If someone's physical features are *threateningly perfect*, and you don't feel on par with that physicality, you might not even strike up a conversation with him or her. Likeable people enjoy going beyond the external veneer of others by gracefully asking probing questions to

find areas of commonality. You are drawn to people who are like you and those who have had similar experiences, and sometimes you have to ask questions to discover this information. Certainly we enjoy people who are different from us, but most relationships are continued because of things that are shared or are similar. Too much dissimilarity creates a chasm that is difficult to bridge. Make people feel comfortable by searching for what you have in common.

**3. Complimenting.** When someone recognizes your efforts to do a good job at work, dress well, keep a nice house, create a garden—anything in which you take pride—you like them. Flattery works, especially when it is sincere. Take time to outwardly notice what people want you to notice, and you'll have the magic of complimenting.

**4. Cooperation.** You like people with whom you get along. Remember: "You attract more bees with honey than you do with vinegar." You don't have to agree with everyone; however, you'll experience greater success with people when you look for common ground while respecting the differences. So, focus on things that are similar and look at differences as choices on the menu.

You can be more likeable by taking more deliberate action. Attend to one or two things that will make a difference. Pay a compliment. Ask some genuine questions to discover similarities. You might discover that people are more likely to come to your rescue. **PE**

*Scott Halford is president of Complete Intelligence, a consultant, speaker, and author of Be A Shortcut. Visit [www.CompleteIntelligence.com](http://www.CompleteIntelligence.com) or call 1-800-586-8760.*

**ACTION:** *Strive to be more likeable.*

## EMOTIONAL • GRIEF

### Focus on the Future

In dealing with loss and grief.



by Don Aycock

**H**OW CAN YOU DEAL WITH the sense of loss and grief you might feel? Think of the word *future*. It will help you get a handle on how you feel and what you can do about it.

**Focus on the here and now.** You don't just *have* memories—you *are* your memories. They help define who you are. But you can't live in the past. Why do you look back? Even if the past was painful, at least it is known. The future can be scary and uncertain. A helpful strategy for dealing with grief is to look at today and plan for now. You don't forget the past—you simply aren't stuck there. If your situation is now different, ask yourself how you might still have a meaningful life. Don't just drift. Plan today.

**Understand your changing situation.** You may feel you're walking a lonely road, but others have walked it before, blazed a trail, and left behind maps to help you navigate the terrain. Granger Westberg's book, *Good Grief*, has helped many people deal with loss. Knowing what a grieving person goes through is part of healing. Your faith comes into play, too. Ask God for help in understanding this time and getting through it. Look beyond the pain of the moment.

**Touch as often as appropriate.** You never lose your need to touch. Age or

grief does not blunt your need to touch other people and be touched. In fact, it may increase it, especially in times of grief. Of course, some people don't like to be touched, so be careful. Others who are still grieving recoil from touch. Be sensitive to their needs. If you need a hug or someone to hold your hand, tell people. Most will gladly oblige.

**Unite with other people in your situation.** Being together with others who have experienced the same losses as you have can be a great comfort. But don't let your time together become a protracted "pity party." Most communities have support groups for survivors of losses—divorce, suicide, or death. Such groups help you deal with grief.

**Reach out to others in need.** You may find it helpful during grief to reach out to others and do something for them. Doing something for others helps to relieve your sense of loss and heal. So, think of people—children, grandchildren, neighbors, friends,

church or club members—who could use your help. Giving yourself away in service helps you to heal.

**Evolve with the times.** Know that things will never be exactly as they were before. Situations change—so, be willing to adapt. Maybe you need to begin new traditions and rituals. Don't be stuck doing the same things. Change with your circumstances and evolve with the times when appropriate.

This will give you a *future* to look forward to and to live for. **PE**

*Don Aycock is a speaker and author of 18 books. Visit [www.donaycock.net](http://www.donaycock.net) or email [donaycock@usa.net](mailto:donaycock@usa.net).*

**ACTION:** *Focus on your future.*



# Morning Workout

*Slay the biggest dragon first.*



by Bob Davies

WHAT IS THE MOST IMPORTANT task—the one with the highest probability of positive return—that you can and need to do? Is it a phone call that may be uncomfortable? Is it spending two hours making follow-up calls? Is it making time to customize a proposal?

*In my case, the biggest dragon is my morning workout.* I start the night before with the best of intentions by setting my alarm for 4:30 a.m. Sure enough, the alarm obeys and rings in the new day right on time.

I can reach over and hit the snooze button with my eyes closed. So, I tend to hit the snooze button and roll over, drifting back to where I belong—asleep. The alarm rings again, this time at 4:45 a.m. Snooze again.

*This is the first and biggest battle of the day.* Look at what I am competing with. My anterior pituitary has secreted a growth hormone and thyroid-stimulating hormone that changes my basal metabolism rate. The adrenal cortex has stimulated the release of cortisol for energy mobilization and tissue repair. The pineal gland secretes melatonin establishing circadian rhythm that coordinates activity to the day/night cycle.

Urine production is reduced. Gastric acid secretion decreases. The swallowing reflex occurs less frequently. Peristalsis and motility are reduced. My body temperature is lowered. Neurons in my brain are inhibited, and there is a reduced mean discharge rate.

Sleep is an important natural drive (sleep deprivation leads to health problems). The sleep cycle is divided into a 90-minute cycle that is repeated three to six times during the night. Generally, a night of sleep begins with about 80-minutes of Non-REM (rapid eye movement) and 10 minutes of REM sleep.

When the alarm rings, my warm, steady physiology—this alpha brain wave, low voltage, slow-moving brain wave cycle—is interrupted. I'm lying in bed with a reduced heart rate, cardiac output and blood pressure. Serotonin is released along with the inhibitory neurotransmitter GABA that shuts off neurons in the reticular activating system. This inhibits transmissions of neurons

that project to the cortex, the thinking and decision-making area of the brain, and the thalamus, the memory center. As a result, my body wants to stay in bed! How can I shift this physiology?

## Put an Intervention in Place

Without an intervention, this cycle is likely to be repeated. However, by putting an intervention in place, I experience a quick shift in my physiology.

*Consider this scenario.* You come home exhausted. You grab something to eat and settle into your favorite chair, exhausted. Your spouse asks you to help your child with his homework. You reply that you're too exhausted and need down time. You are fighting to stay awake and watch a bit of news



before retiring for the evening, but it's only 7:30 p.m. so you try to hold out a bit. If you go to bed too early, you may be wide-awake at midnight!

*Now, imagine* that you smell smoke and see flames in the kitchen. You jump up out of your chair full of focus (stimulation to your reticular activating system) and energy. The outer cortex stimulates the hypothalamus to release catecholamines at neuroreceptor sites, giving you a burst of energy.

*Here is the shift you just experienced:* acceleration of heart and lung action, inhibition of stomach and intestinal action, general effect on the sphincters, constriction of blood vessels, liberation of nutrients for muscular action, dilation of blood vessels for muscles, inhibition of lacrimal gland (responsible for tear production) and salivation, dilation of pupils, relaxation of bladder, inhibition of erection, auditory exclusion (loss of hearing), and tunnel vision (loss of peripheral vision).

As you can see, if you change the

conditions, the stimulus, you can have an instant shift in your physiology, defeat the sleep physiology, and get into action to slay that biggest dragon.

## Practice Two Interventions

Whenever you don't feel like doing something, you need to apply one of these two interventions.

**Intervention 1: Play opposite time—the stop technique.** My children do this. They will declare that it's opposite time. That means that whatever they say what they really mean is the opposite. If they say *I hate you* it means *I love you*.

This reminds me of my college football coaching days. If the offense were to shift the strength of the formation from one side to another, we would yell *opposite*, meaning that there was a shift in responsibilities from strong to weak side. So if my responsibility was to drop on pass from a weak side outside linebacker position when I hear *opposite*, I'm now a strong side player and rush the quarterback on passing actions.

Here is the application: Say *Stop*, and then flip to an opposite point of view. So I hear the alarm. My brain says I'm tired, it's cold outside, I don't want to get up, I need the rest, I need to sleep in!

I interrupt with a *Stop-Flip-Opposite* point of view by thinking, "When I start my day with a workout, I have a better day and I'm glad that I did!"

When I catch myself whining, I say *Stop*, and flip to an opposite viewpoint. I keep repeating this. As long as I keep focused on it, I can't give any attention to how tired I am or how cold it is. This mental manipulation works. Try it.

**Intervention 2: Behavioral contracting.** We are genetically coded to avoid pain and seek comfort. Behavioral contracting is alignment of a specific declaration (get up at 4:50 a.m. for a specific workout), and pairing a painful consequence that will be applied if you don't.

If I tell you that I will get up at 4:50 a.m. tomorrow, go to the gym, burn 600 calories on the Stairmaster, and follow that up with a chest lifting workout and 10 laps in the pool, for a total calorie burn of 700—and if I don't then I will pay you \$100—I have put an intervention in place. My brain is coded to weigh the pain involved and compel me to avoid the highest perceived pain—the \$100! I'll be compelled to do what I said I'd do—get up and go work out!

Don't take my word for it. Apply both techniques yourself tomorrow. **PE**

*Bob Davies is a life and leadership coach. Visit [www.bobdavies.com](http://www.bobdavies.com) or e-mail [info@bobdavies.com](mailto:info@bobdavies.com).*

**ACTION:** Try these two techniques this week.

# Family Fitness

## Combat obesity daily.



by Tom Gilliam

**Y**OU MAY BE HEALTH CONSCIOUS and still struggle to be fit because of an onslaught of constant temptation—those comfort foods that taste *especially* comforting during a recession or vacation. But you aren't the only one—your kids are tempted too.

Between parties at school and sugary snacks, your kids are just as susceptible to the guilty pleasures you indulge in—and these morph into harmful habits.

A lifetime of fitness *always* begins at home. The only way to combat obesity is to make nutrition and exercise family priorities. While it's okay to indulge on occasion, avoid fattening foods.

Kids live what they learn. If they see you making unhealthy choices, they will do so. Even with busy schedules and tight budgets, you can come up with creative ways to get your family fit. Making just a few simple changes to your daily routine can have a huge impact on everyone's fitness.

Here are 10 tried-and-true tips:

- **Find hidden exercise in housekeeping.** Household chores can be one of the best ways to keep in shape. Involve your kids in spring clean-up or general tidying up of the house. Vacuuming, dusting, mopping, sweeping, and taking out the trash are ways your kids can do their part while engaging in physical activity. Play some good music during chore time to get everyone moving!

- **Enjoy workouts in any weather.** On cooler days, bundle up and get moving with your kids. Stroll the mall to enjoy window displays. If it's cold or rainy, visit an indoor sports facility like a batting cage or rock climbing center. It beats being a couch potato!

- **Alleviate boredom with spirited games.** Your kids get bored when they are out of school. Add instant entertainment—and sneak in some exercise—by playing games for an hour after dinner. It's a great way to stay active and create memories. Visit [gameskidsplay.net](http://gameskidsplay.net).

- **Model good snacking habits.** If kids see you make a healthy snack choice, like an orange instead of a cookie, they'll go for the good stuff too. Keep the house low on junk food and stocked with healthful and delicious snack foods like yogurt, fresh fruit, and raisins.

- **Don't ban all treats.** Don't throw out all candy, cookies, and other foods that kids tend to love. Making certain foods off limits can cause your child to binge on treats when they are available.

- **Make exercise a daily habit.** Make exercising with your family a routine. Take a 30-minute stroll after dinner each night or a weekly trip to the local walking trail. Besides being good for you, it can alleviate stress, help your kids burn off restless energy, and make them look forward to the family time.

- **Set up a fitness competition.** Kids are competitive. You might buy them a pedometer, and tell them that whoever logs the most miles wins a prize. Or, create a family goal. Set a number of miles for the week and chart progress. Celebrate with a movie night or a special (low-fat!) frozen yogurt treat.

- **Encourage kids' culinary curiosity.** Serve them foods they don't eat every day that are nutrition powerhouses—such as pumpkins and cranberries.

- **Let them help make dinner or dessert.** This gives them a sense of ownership in the meal; they're more likely to eat a healthy dinner when they help make it.

- **Give fitness gifts** to help you maintain a healthy lifestyle. To older kids, give a subscription to a fitness magazine or DVD. To younger kids, give brightly illustrated books that get them thinking about healthy living. Jump ropes, stretch bands, and dumbbells are good gifts.

Help your kids to exercise and make wise food choices. PE

*Thomas B. Gilliam, Ph.D., is president of T. Gilliam & Associates and coauthor with Jane C. Neill of Move It. Lose It. Live Healthy. Visit [moveitloseitlivehealthy.com](http://moveitloseitlivehealthy.com).*

**ACTION:** Pursue a family fitness plan.

## PHYSICAL • STRESS

## Reduce Your Stress

### End exhaustion and restore health.



by Dr. Frank Lipman

**W**HEN MONEY IS TIGHT but stress is high, try eight do-it-yourself fixes to stay relaxed and refreshed.

1. **Create an electronic sundown.**

Around 10 p.m., shut down your computer, turn off the TV, and cover or remove all blinking lights in the room. Each bit of light can stop your melatonin levels from rising to induce sleep and keep you from reaching deep restorative sleep. Darkness helps reset natural rhythm.

2. **Try using simple tennis balls for the "ultimate neck and shoulder release" and "ultimate foot massage."**

One major complaint of being spent is an achy body, full of tension and pain. Release the tension with a simple exercise that can be done anytime, anywhere.

3. **Drink a smoothie.** Start your day with a smoothie high in phytonutrients, protein, and good fats. Integrate delicious healthy smoothie recipes like Greeno Mojito and Greeno Colada for a new take on a filling breakfast.

4. **Instead of a personal trainer, begin a restorative exercise program:** Being too sedentary is unhealthy—but being too active can be exhausting and harmful, too. Exercise in a way that is more in line with nature. Practice restorative

exercise, which resembles interval training (short bursts of intense exertion followed by rest and recovery).

5. **Simulate the "ahhh" factor of waves lapping at the beach by getting in synch with a slower rhythm.** Internal rhythms speed up or slow down to match stronger external rhythms around you. Let this work in your favor by slowing your rhythms down. Take some deep breaths or listen to music that pulses at about 60 beats per minute (such as reggae) to create a relaxed state.

6. **Take breathing breaks.** Find a quiet place, sit on a chair, feel your feet on the ground, and follow your inhale and exhale for five minutes. Getting out of your head, grounding yourself, and observing your breath move in and out interrupts negative thought patterns, boosts energy, reduces stress, and calms the body.

7. **Do restorative yoga.** This uses props, like blankets and straps, to support the body and maintain a correct healing position without strain. Do it when you feel rundown, burned out, stressed out, or spent.

8. **Find ways to benefit from the healing powers of the sun.** You need the sun to trigger your metabolism, alertness, and performance—and to produce the key nutrient vitamin D. Get at least 20 minutes of sun exposure (outside of peak hours) per day or install full-spectrum lightbulbs where you'll have the most exposure.

These tips will spark vitality. PE

*Dr. Frank Lipman is a physician and author of SPENT: Feel Great Again. Visit [www.spentmd.com](http://www.spentmd.com).*

**ACTION:** Try these tips to restore health.

# Activate Belief

*It's the core of your growth.*



by Barry Eisen

**I**F YOUR GOALS THIS YEAR INCLUDE losing weight, organizing your time, stopping smoking (or other habit), reading more and faster, passing tests, dealing with stress, setting goals, selling products, excelling in sports, developing your self-esteem, or growing your business, you need to access resources that can help you activate and sustain your belief. As you believe, you behave.

## Four Considerations

Consider these four keys:

**1: Your results will never grow more than you do.** So, how can you grow as a person and leader? Your growth begins with your personal beliefs.

A *belief* is a feeling of certainty. What do you believe about your capabilities and possibilities? What do you believe about your own deserving? Your beliefs are at the core of both your faith to dream and your fears of failure that sabotage you or limit your dreams.

How often have you seen someone with less talent, less caring, or less knowledge pass you by and get the “gold” or win the prize simply because they were willing to “do the do” while you doubted yourself into mediocrity or failure through over-analysis, over-organization, or procrastination? Why did you hide? Your beliefs convinced you that you weren’t *enough*.

Your beliefs about and in others determine the extent to which you genuinely support and encourage them to reach and fulfill their dreams and goals. Beliefs shape the messages you give partners, colleagues, friends, children.

Your beliefs are also at the core of your willingness to declare your dreams, and the courage to stretch for those dreams, knowing that your dreams are a “done deal.” Beliefs shape your fears and dreams, your doubts and hopes, your actions and energy.

**2: Copy success.** The easiest way to have success is to copy the beliefs of those who have succeeded before you. Develop your belief to make this year the best year ever: The best way to predict the future is to create it. Let your imagination soar: *How much income would enable you to really live? What*

*would your body look and feel like if you did what you know you need to do? How would your ideal relationship appear?*

Whose beliefs are shown, by their success, to be aligned with your goals? Discover their core beliefs and, if they don’t violate your ethics or morals, copy them. What attitudes, habits, behaviors, and beliefs shape their actions? Copy them: *I am of value. I can have. I deserve. I have enough time. I can smile first. I look forward. I learn easily. I enjoy following through. I have enough to give. I bring my best to each moment.*

Is one of your core beliefs that it’s useless to set goals? Do you set fitness goals knowing that your eating won’t change, your exercise won’t happen, your habits will remain the same, or that your results and relationships will



remain strained or stagnant?

Or do you believe that you can change your habits based on newly accepted beliefs, and as a result, change your reality? Do you surround yourself with stories of those who changed their bodies, business, or relationships for the wonderful—and use those stories to inspire yourself and others?

To activate your higher beliefs, surround yourself with them, focus on them, and align your actions with them. You go where you look, to whom you listen, and with whom you share a meal or viewpoint. Your income is likely the median of the 10 people you know best. To boost your income, adopt the beliefs of leaders in your field. To improve performance, play with stronger players.

Surround yourself with a *mastermind* group of people who are committed to excellence. Choose your support group well and share the beliefs that foster success in your area. Get a serious exercise partner. Join or create a book club to read and discuss great

people and ideas. This will keep you young, vital, fun to be around, creative, and energized.

**3: Your personal “why” enables you to extend and activate new beliefs.** A *why* is a goal or vision. When you make your why a must, you create a reason to perform that is such a strong, burning desire, that you overcome all obstacles. You see yesterday’s obstacles as nothing other than steps in your goal’s direction. If you can find the “why” or deep motivation, the “how,” the path to solutions, becomes apparent. When you identify your deep *Whys*, you move from fear into solution. If FEAR is False Evidence Appearing Real, a WHY causes Wonders to Happen for YOU.

**4: Relaxation and visualization are the secrets of the masters.** These steps help you to identify and deepen your personal *Why* and promote the personal courage, the fire within, to ignite your beliefs, boost growth, and cause your dreams and goals to manifest. Take time daily to relax and to visualize clearly the end results you seek. See yourself moving through actions with grace and ease toward your vision. You move in the direction on which you focus, according to the laws of attraction.

## Five Simple Steps

Here are five ways that you can activate your belief and reach your why:

**1. Sit back** in a quiet time (you won’t *find* the time; you have to *make* the time).

**2. Imagine success**, your *Why*, and how it will look, feel, sound, and taste when you reach your vision.

**3. Be curious How, not curious If.** If you have a flight to catch tomorrow, knowing you’ll be on that flight sets your focus in motion; and soon, your airplane seat belt is buckling. Once you believe that you will be on that flight, the *How* will show itself to you.

**4. See yourself in motion**—doing what you would be doing in the way you would be doing it when your vision is accomplished. The new reality is created by believing that it’s already done. What will you be doing and feeling as a result of making these changes?

**5. Celebrate these successes in your mind** as you would when they are done in your physical reality. This fuels the belief that you can, you deserve, and you fully know and expect. Belief, that feeling of certainty, accepts the accomplishment with ease of your *Whys*. PE

*Barry Eisen is CEO of Developmental Excelerations. Call 818-769-4300, email barryeisen@roadrunner.com or visit www.barryeisen.com.*

**ACTION:** Put your beliefs into action.

# Solving Problems

Improve your quality of life.



by David Van Toor

**Y**OUR ABILITY TO SOLVE problems effectively defines the quality of your life. Perfect this skill, and you can change your life overnight. How well you solve problems also drives your self-esteem. Problem-solving is the process of recognizing that a problem exists, reducing it to component problems, and then applying logic to identify and filter possible solutions.

Being good at solving problems contributes greatly to your success. Failure to solve a problem can destroy relationships, careers, and companies. Yet the process to solve a problem is simple, logical, and rational. You learn it as a child, reinforce it when doing basic math, but forget it when you are seduced by life, love, and money.

Relatively simple problems can be made complex by extenuating circumstances. Complicating factors create noise, making it difficult or impossible to see the simplicity and logic of the situation. Rather than seeing many simple problems, each with a finite number of solutions, you see one huge complex problem that is simply too big to tackle. Most of the time, you intuitively know the answer to complex problems. *Do I report this misconduct? Do I need to act now? Should I marry this person?*

At its heart, a problem is either simple, or comprised of individual problems, each of which are simple. This is why computers can quickly solve highly complex mathematically problems—they simply solve each component problem, and consider each solution in the context of the next problem.

Usually the noise in your head prevents you from hearing that answer. This noise comes from many things—fear of not being good enough, peer pressure, voices from parents, friends and past lovers. Sometimes the severity of the problem you face silences the noise, so the solution you need to follow is clear. Other times, it seems you can't hear yourself think, let alone solve anything. For some, the noise is so loud that it needs to be silenced with alcohol, drugs, or some self-destructive behavior.

How you feel about yourself (self-esteem) governs how you respond to situations. How you feel about yourself

is based on how you view yourself. You form your self-concept by reflecting on what you've done, how others view you, and how you respond to challenges. Happily you can change your self-concept. By improving how you solve problems, you have more positive material to reflect upon, and reflect on it more positively. Since high self-esteem drives higher income, and effective problem-solving drives self-esteem, learning how to recognize and solve problems impacts your earning potential!

The better you solve problems, the higher your self-concept and self-esteem and more prepared you are to accept responsibility, act on problems, and manage the fear of failure that comes with tackling complex problems.

As a child, you have an innate ability and desire to solve problems. However,

if your home culture was negative, with limited acceptance of failure, your self-esteem will be low, and your ability to tackle problems limited. Then in school, problem-solving is virtually ignored and creativity is sacrificed for consistency. Pressure to achieve high grades results in following the shortest path rather than experimenting with problem-solving approaches. In business, the focus is on results, and failure is punished. You build an aversion to tackling difficult problems with uncertain outcomes.

*What would you do if you knew you would not fail?* When you rationalize the status quo, you make the worst decision of all—not to act. Solving problems is a skill that redefines your life. **PE**

*David van Toor is a senior VP with Sage Software. Visit [www.Sage.com](http://www.Sage.com).*

**ACTION:** Boost your ability to solve problems.

## MENTAL • THINKING

# Mental Flexibility

Be more open to new ideas.



by Margo Berman

**T**O GROW IN ANY CAPACITY, you first have to be open to new ideas. As John Dewey said, "Minds are like parachutes—they only function when open." The more you cling to what you believe, the less you experience mental flexibility and impede progress.

You can become more cerebrally supple by being curious about everything.

Most innovations are examples of the SCAMPER principle—an idea-generating method used to ignite ingenious thinking, create innovations, solve problems.

**S – Substitute.** First there was sugar or sucrose. Then came saccharin, packaged as Sweet 'N Low, followed by aspartame as the product Equal. Now there's another sugar substitute, Splenda. Each product was designed to allow people to substitute one sweetener for another of their choice.

**C – Combine.** Dove ice cream bars combined two treats: rich chocolate bars and creamy ice cream. Ben & Jerry's also used the combination technique when it packaged two popular flavors, Cherry Garcia and Cookie Dough, to create "the cone."

**A – Add.** Cold sufferers, who wiped their noses until they became red and sore, quickly loved Puffs Plus, an aloe-

rich tissue that was softer on the skin.

**M – Modify.** Getting an education became more attainable by modifying degree-required curricula into online courses, shifting how, when, and where people learned and moved education from set times and locations to courses arranged at the students' convenience.

**P – Put to other uses.** Billboards used to be oversized, outdoor signs. They're now examples of interactive, ambient media. You can send text messages or download music files on cell phones.

**E – Eliminate.** Web-enabled cell phones allowed people to go online without a computer. They provided Web access for a mobile society by eliminating a second device or the need to be deskbound and freeing Web surfers to carry the Internet in their pockets for instant, anywhere access.

**R – Reverse or rearrange.** Today, ad agencies are developing interactive campaigns to involve consumers

through user-generated or audience-created content for ads.

*The SCAMPER principle can help you develop original solutions.* Look at what exists and modify it in some way. Einstein said, "No problem can be solved from the same consciousness that created it." You have to shift your thinking to look at problems from a new perspective to see solutions that, once discovered, seem indispensable. Emulate fresh thinkers. **PE**

*Margo Berman is an award-winning advertising marketer, inventor, speaker, professor, and author of Street-Smart Advertising and The Brains Behind Great Ad Campaigns. Visit [www.UnlockTheBlock.com](http://www.UnlockTheBlock.com).*

**ACTION:** Become an imaginative problem solver.

# Personality Code

*Resolving conflict successfully.*



by Ellen and  
Dana Borowka

**Y**OU CAN'T AVOID CONFLICT! WHETHER you are discussing the dirty dishes with your spouse, a difficult project with a co-worker, or your barking dog with the neighbor, you need to learn how to handle conflict well.

*Conflict* may be a clash between hostile or opposing ideas, interests, or persons. Like war, it comes with casualties. Many people can go for the kill when they feel hurt and angry, especially in intimate relationships. In conflict, you seek to be superior to, and have victory over another. You lack harmony.

Our alternative is *conflict resolution*—a way to settle disagreements peacefully by getting to the root of problems and finding lasting solutions. Conflict resolution assists you by promoting new ideas, encouraging greater understanding, strengthening personal relationships, and keeping people safe from violent conflict escalating out of control. It enables you to work through the issues to find harmony and unity.

It only takes three elements for conflict to erupt: 1) people—conflict can occur between individuals or groups, or among members of the same group; 2) different points of view—when each person sees a situation in a different way, wants a different outcome, or has different plans, you can have conflict; and 3) strong emotions or feelings about a problem or situation—emotions as anger, fear, disappointment, betrayal, or hurt—set the stage for a potential war.

## Mapping Out Conflict

*What can you do about conflict?*

One helpful exercise is the Relationship Web, which maps out the status of your relationships. Drawing such a web is easy. First, on a piece of paper, draw a circle in the middle and put your name in it. Then draw other circles around yours and put names of people that impact your life. You then connect your circle to each of the other circles with various lines. A straight line signifies a peaceful and calm relationship; a slightly wavy line is a relationship that has occasional ups and down; a very wavy

line denotes a relationship with many ups and downs; and a jagged line is a stormy relationship. The lines of your web might look like spokes on a wheel that attach to your center circle. When you are done with your web, ask these questions for your relationships: Why do you think you have conflict with this person? If you could change some of these wavy and jagged lines, which ones would you change and why? Now that you have explored the conflict in your relationships, it might be helpful to look how you handle conflict.

## Common Conflict Styles

*We commonly deal with conflict in four dysfunctional ways:* 1) avoid, run away from the conflict, or refuse to address a problem with a spouse or co-worker; 2) pretend the conflict



doesn't exist—deny that there is even a problem to address; 3) give in or go along with the other person, perhaps denying your own needs and building resentment towards the other person; and 4) attack or try to win through force or power with criticism, insults, manipulation, name-calling or violence—a very destructive method to deal with conflict. None of these styles resolve your problems. They worsen the situation—allowing conflict to fester or explode out of control.

So, how do you handle conflict? How can you deal with conflict and difficult situations in a healthy manner?

## Successful Communication

*Good communication is the key to successful conflict resolution.*

- Have respect for the other person's feelings and views, even when you disagree. Seek empathy—to see why people do what they do and feel what they feel. Empathy is the glue.
- Don't take the conflict personally, don't let it under your skin. As the

other person blows off steam, they say things in anger that they don't mean.

- Be a good listener! Avoid interrupting the other person, ask questions, watch body language and look for mixed messages—when someone says one thing, their body language is saying the opposite. Hear what isn't being said.

- State what you're hearing. Use active listening, paraphrase what you think the other person is saying. This tells them that you understand what they are saying, and gives them the chance to explain if you didn't understand.

- Use "I Statements" when discussing hot subjects: "I feel hurt when you snap at me; it makes me feel like you don't respect me." An I statement has three elements. The *I* helps us to be responsible for our feelings or observations; the *when* gives an example; and the *because* provides our reason for why we are bothered. I statements help you to avoid being vague and accusatory.

- State your feelings clearly—express what you think without attacking the other person. Don't be hostile or use name-calling, criticism or insults.

- Focus on the problem, not person. Look for common ground—a shared need—something you both want or can agree on. This strengthens teamwork.

- Are there any hidden agendas? Is something bothering the other person that he or she is not talking about, that might be feeding into the problem. Ask questions to uncover hidden agendas.

- Take timeouts to keep conflict from escalating. When things get too hot, take some time to cool down—schedule a follow-up time to resolve the issue.

## Problem-Solving Process

*After you discuss the conflict, you may want to brainstorm ways to resolve the problem.* First, set an agenda on what you both want to focus on. Next, brainstorm for different ideas to solve the problem. One of you should write down the ideas, and don't evaluate the ideas during the brainstorming. Sort through the ideas and implement a specific action plan. Consider every idea, and think about the consequences. Then arrange a follow-up date to check in on the progress of the action plan. If the plan is not working, recycle through the problem-solving process again.

Successful conflict resolution takes practice, patience, respect, and effort. It's not easy. Yet, when you don't deal with your conflicts, they grow worse. **PE**

*Dana and Ellen Borowka are coauthors of Cracking the Personality Code. Email reception@lighthouseconsulting.com or call 310-453-6556, ext 403.*

**ACTION:** Practice conflict resolution skills.

# Paradise at Work

Find bliss by making a shift.



by Vicki Hess

IS IT POSSIBLE TO FIND A STATE of “paradise” or “bliss” at work when things seem chaotic? Absolutely! *Professional Paradise* revolutionizes the way you think and feel about your work, and how you perform. It is a state of mind where you are satisfied, energized, and productive. This mindset leads to intentional behaviors and actions. You develop personal accountability for engagement, execution, results, and job satisfaction.

Are you ready to become the Chief Paradise Officer of your job and experience a series of *Wows* that create positive outcomes, results, or emotions? An external *Wow* might be a sincere “thank you” from a satisfied client. An internal *Wow* might be solving a difficult problem or creating a great new process. The more *Wows* you experience, the more time you spend in Paradise.

The opposite of Paradise is *Prison*. It, too, is a mindset followed by actions. You end up in *Prison* when you don’t manage the *Pows*—things that feel like a heavy blow, that are upsetting and lead to poor results or negative outcomes. An internal *Pow* could be making a mistake in a report that leads to extra work. Getting stuck in a traffic jam on the way to an important meeting is an example of an external *Pow*. You can’t always control the *POWs*, but you can control your response to them.

One key to getting to and staying in *Paradise* is transforming negative experiences into positive ones—*SHIFTing* your *Pows* to *Wows*. *SHIFT* describes steps you can use to change ineffective thought patterns, habits, and actions into positive and beneficial ones. *SHIFT* is a way of looking at situations differently and making adjustments to create better outcomes. When you experience a *Pow*, take these five *SHIFT* steps:

**1. Stop and breathe.** When you’re hit with a *Pow*, either say or think, “Stop!” The messages that fire through the brain are interrupted, allowing you to replace them with calmer, more rational thoughts. Then take a deep cleansing breath to increase oxygen in the blood and endorphins that relax you.

**2. Harness knee-jerk reactions.** These are automatic, unthinking responses: storming out, raising your voice, com-

plaining, sulking, talking fast, name-calling, blaming others, and talking about people behind their back. The reaction is what you *do* in response to a *Pow*. Everyone benefits when you harness negative knee-jerk reactions.

**3. Identify and manage negative emotions.** *Pows* create negative emotions. *Identify* them and where in your body you feel them (you might feel anxiety as a queasy stomach or headache). Next, *manage* negative emotions by choosing to break the pattern and flipping the switch to go from *Pow* to *Wow*. Talk to yourself in a calm, rational manner.

**4. Find new options.** Consider a fresh or different approach to take a proac-

tive position and move closer to *Wow* and *Paradise*. Having a choice provides a feeling of being in control and opens up new ways to handle the situation.

**5. Take one positive action.** Choose an option that feels right for the situation and implement it to move one step closer to less stress, more energy, and remarkable results (the big *Wow*).

With these five easy steps, you can *SHIFT* any *Pow* to a *Wow* and create a *Paradise* as the Chief Paradise Officer of your life and job. PE

Vicki Hess, CSP, RN, is a speaker, author and consultant who helps people escape to Paradise. Visit [www.VickiHess.com](http://www.VickiHess.com) or [www.ProfessionalParadise.com](http://www.ProfessionalParadise.com).

**ACTION:** Create your professional paradise.

## PROFESSIONAL • GROWTH

# Accelerate Growth

Hold yourself accountable.



by Dennis R. Deaton

MOST SUCCESSFUL PEOPLE are developed in such a way that they are accountable to themselves and others for their behavior and results. As Dr. Edwards Deming observed, we need to stop trying to *inspect quality into our products* and people. It is high time that we improve development processes rather than trying to *inspect ownership and accountability into people*.

Although people don’t behave with uniform conformity, the ownership mindset can be taught and learned. Well designed and skillfully delivered ownership and accountability training is tantamount to the *mental equivalent* of human growth hormone (without the deleterious side-effects).

**Human growth potential is a real but mostly untapped resource.** People can function “like athletes on steroids,” when they have the knowledge and skills of ownership coupled with a clear what’s-in-it-for-me motive.

People come to embrace ownership and choose to hold themselves personally accountable when they see the personal advantages. We are ease-seeking, pain-avoiding entities. When we see how much easier we can make our lives by cutting out the whining and excuse-making—and how much more fulfilling it is to solve problems and execute priorities—amazing things happen.

For too long, we’ve burdened leaders with the onus of holding people accountable. The fact is, *you* can’t hold *me*

accountable—only *I* can do that. You can threaten and pressure me to try to force me to do the accountable thing. But, in the end, it always comes down to *my choice*. Accountability is an individual responsibility. No amount of skill on your part can hold me accountable if I flatly refuse to respond to your tactics. This fact lies at the heart of the common passive-aggressive behavior.

## Hold Yourself Accountable

The day you awake to the fact that all your blaming and lame excuses are paltry pay-offs for genuine results and real growth is the day that you get serious about detecting and rejecting your victim-thinking and embrace ownership. You then no longer need anyone to “hold you accountable.” Here are three simple steps:

### 1. Enthroned commitment.

**Let your word be your bond.** Be someone who can truly be counted on—who honors commitments. Commitment-keeping is a principle of power.

**2. Make no idle promises.** Every promise you make and keep adds to your personal power and influence. The next time you say, “I’ll call you,” think. Do I really intend to call? If not, don’t dilute your power by making a promise you don’t intend to keep.

**3. Stop shrugging off lapses.** If you make a commitment and don’t complete it, don’t dismiss it with a lame excuse about how busy you are. Own up and fess up. Call the other party, acknowledge your lapse, and apologize. If you clean up messes, you’ll be less inclined to make them in the first place. PE

Dennis R. Deaton is CEO of Quma Learning Systems, and author of *Ownership Spirit: One Grand Key that Changes Everything Else*. Call 480-545-8311, or visit [www.QumaLearning.com](http://www.QumaLearning.com) or [www.Quma.net](http://www.Quma.net).

**ACTION:** Accelerate your professional growth.

# Investing Habits

Act now to get in fiscal shape.



by Natalie Pace

**E**MBODY HABITS OF THE RICH to enrich your own wallet!

**1. Go tax-free:** Contributing and trading within a tax-qualified brokerage account means that you could earn up to 30 percent more in returns (that you don't give to the IRS for capital gains taxes). Compound that year after year, and it could mean millions.

**2. Play it safe:** Keep a percent equal to your age safe—out of the stock market. Certificates of Deposits, savings accounts, money markets, and bonds are less risky than stocks. (Bond funds should be counted as stocks, not bonds.)

**3. Look for stocks on steroids:** Take a small percent of your stock portfolio for trading (don't trade the whole nest egg). Subscribe to a great stock newsletter, which is tracked by an independent agency, to achieve superior returns.

**4. Seek great partners:** Interview your financial partner (broker) as if your life depends upon it. Your lifestyle does! Here's how you grade your guru: *Add up your losses.* If you lost more than 20 percent in 2008, your guru isn't making the grade. *Check your allocation.* If you didn't start 2008 with a percent equal to your age safe in Treasury Bills or high-rated bonds, your guru isn't looking out for you.

Novices have no business trading individual stocks in this financial storm.

**5. Tithe for investment:** The first check you write each month should be to your financial freedom fund—10 percent for investing—so that your money can make gains while you sleep! Doing this alone, you'd be a millionaire in 30 years, even if you made \$14/hour.

**6. Don't be the bank of mom and dad:** You're not qualified to, nor would you want to, establish the underwriting guidelines for loaning out money to relatives. If someone needs money, consider any gift you give to be a gift or charity. In most cases, you'll be better off considering your help to be charity or an investment—not a loan.

**7. Avoid fair-weather friends:** Whether it is a new broker, a new per-

son you met by email, or new interest from someone who never cared much about you, if the new relationship is all about the money, make sure you are doing business with a monk! Do your due diligence and don't be seduced by promises of guaranteed riches, promised love, or a fabulous lifestyle.

**8. Switch-hit:** Do as much of your day trading as possible in a tax-qualified retirement plan, such as an IRA or college fund or health savings account (and reduce capital gains taxes).

**9. Getty/Guggenheim your fab self:** Find out every tax-qualified account and stock up your holdings in protected accounts, including IRAs, 401 (k)s, health savings accounts, college funds, and foundations!

**10. Live the rich life:** Wealth is not just money. Wealth is enjoying a happy, fulfilling rich life with people you care about, and investing in products and services that make the world a better place. Wealth is also health, so get happy and exercise! Breathing is health, so invest in green!

## New Year, New You

The stock market lost 38 percent in 2008; but if you lost more than 20 percent, your problem wasn't really the stock market—it was the design of your nest egg. Storms occur in markets, as they do in the

real world, but your home shouldn't be flooding every time it happens. You know intuitively that your retirement plan doesn't work. Your nest egg has drowned twice in the last eight years. If you had a healthy fiscal plan, your nest egg wouldn't sink all of the time.

Contrary to what your financial advisor may tell you, the markets returned only 4 percent over the last 10 years—not 12 percent (a percentage point above Treasury Bills, at 3.3 percent annual gains, with a lot more risk).

**Always keep a percent equal to your age.** *Modern Portfolio Theory*, the cornerstone of a healthy nest egg, has been around for half a century. Many financial professionals are paid on commission to sell you mutual funds, so, if you weren't protected from the



2008 financial crisis, either your guru just didn't know the theory, or he wasn't paid to employ the theory, or he couldn't employ the theory.

You wouldn't hire an architect whose buildings flood in a storm. Since there are so many gurus who drowned their clients' nest eggs in 2008, it is your job to design a better dream life. *Nobody cares more about your money more than you do.* Bears get lucky in bear markets. Bulls get lucky in bull markets. Sound nest egg strategies work in any market!

Don't trade individual companies in 2009 unless: 1) you know how to buy put options and have had a few years of successful trading long and short, and 2) take your profits early and often. If you don't know what I'm talking about, you need to focus on sound nest egg strategies first and education second.

## Act Now to Get in Fiscal Shape!

Get a better dream life plan. Here's my golden nest egg formula:

**1. Keep a percent equal to your age safe.** Treasury bills are the safest investment today. (High-rated bonds, money markets and CDs are traditionally safe.)

**2. In a recession, overweight 15 to 20 percent additional into safety.** Cash is king in a recession—not losing is winning. You'll not be stuck overweighted in cash forever. If the markets continue to drop, you'll be glad you used this strategy. And you'll have cash to invest.

**3. Diversify the remainder of your nest egg into 10 ETFs.** You will find detailed pie charts in *Put Your Money Where Your Heart Is*.

**4. Invest in emerging industries, not dying companies.** GM and Ford combined are worth less than one-tenth of Toyota Motor Company's \$102 billion.

**5. Know what you own (not mutual funds).** The top mutual fund holdings in the U.S. include some of the poorest-run companies, including General Motors, AIG, Fannie Mae, and Phillip Morris. ETFs allow you to target sections of the stock market by size, style, and industry.

**6. Don't trade.** If you don't know how to take your profits early and often or don't know how to buy put options, do not buy and sell individual companies at all. Own companies you love in ETFs where you are more protected from price fluctuations of any one company.

Identifying where your gains come from enables you to increase your assets and redeploy your holdings back into a dream-life blueprint. **PE**

Natalie Pace is CEO of an independent financial news organization and author of *Put Your Money Where Your Heart Is* (Vanguard Press). Visit [www.nataliepace.com](http://www.nataliepace.com).

**ACTION:** Take these steps to get fiscally fit.

## Financial Optimists

You can make 2009 a great year.



by Eric Tyson

**I**F YOU LISTEN TO THE PUNDITS and experts, you might think it's best to hunker

down in 2009 and hold on to your cash.

So, you are likely clutching your wallet, keeping an anxious eye on your stock portfolio, and bracing yourself for more economic bad news. If you believe everything you hear, we're heading for financial apocalypse. But what if you decide to opt out of the doom-and-gloom club and instead look for treasure hidden amid the ruins? If you choose the latter approach, you'll find some great investment opportunities.

Usually, you find only the worst-case scenario in the news because bad news sells. What you aren't hearing is that 2009 will bring some great investment opportunities in two areas you might not expect—real estate and the stock market. You simply need to change your perspective. By taking an optimistic investing approach, you can actually profit from the sluggish economy.

• **Take advantage of low prices.** Instead of looking at deflated housing and stock values as a bad thing, look at them as opportunity makers. These investments are more affordable, and you can buy now and watch current values increase over time. Home affordability is at the best level in three decades. If you have good credit and can put down at least 10 percent of the price, investing in real estate is a viable investment.

The same is true of stock prices. Many strong companies have stocks that are undervalued. If you buy these stocks now, as the market stabilizes and things improve, values will increase and your portfolio will be the benefactor.

• **Look before you leap.** Do your due diligence before you plunk down the cash. Some companies' stocks are low for a reason. Before choosing which companies you would like to invest in, do the research to ensure that they are strong. In real estate, there are still areas where properties are overvalued—parts of the Pacific Northwest, for example—so make sure you buy in an area where prices have already fallen. You shouldn't go into any investment without doing your homework. Making irresponsible investment decisions is what created the problems we are having. By

researching your options, you'll make sounder, more profitable decisions.

• **Be careful where you get your advice.** Misinformation abounds. Many pundits and so-called financial experts are giving questionable advice and making terrible predictions. Their track records are horrible. Be wary about whose advice you follow and whose economic predictions you buy into. Two experts I do respect are Burton Malkiel, author of *A Random Walk Down Wall Street*, and Jeremy Siegel, author of *Stocks for the Long Run*.

• **Keep thinking long term.** If you make investments thinking you'll see quick returns, you'll be disappointed. In real estate, the days of buy it, flip it, and sell it quickly for a huge profit are over. What you can do is buy property now—particularly in areas where it's now properly valued or undervalued—and

watch its value accrue over time as the market stabilizes and improves. You should take the same approach to any stock investments you make.

You might be tempted to time the markets, but just because you get one market turn right doesn't mean you'll see the next one coming. Even the best investors make mistakes. When it comes to stock, slow and steady wins the race.

True, 2008 was a sobering year. And 2009 could be worse. But if you invest calmly and rationally, you can make some smart, long-term financial decisions. If you take advantage of the real estate and stock markets right, you'll set yourself up for a profitable future. **PE**

*Eric Tyson is a best-selling personal finance author of Personal Finance For Dummies (Wiley) and Investing For Dummies. Visit [www.eric Tyson.com](http://www.eric Tyson.com).*

**ACTION:** Invest wisely with optimism.

## FINANCIAL • MONEY

### Everyday Finance

Learn how to handle money.



by Braun Mincher

**H**ERE ARE MY TOP FIVE fundamentals for these (or any) economic times:

1. **Focus on what you can control** and try not to get sucked in to speculations of what might happen on Wall Street or in Washington. These involve macro-economics or fiscal policies that ultimately have little direct impact on consumers.

2. **Invest in yourself to become a financially educated consumer.** Read books, attend seminars, or get coaching from a trusted advisor. In any economic climate, being financially literate is the best defense.

3. **Save more.** Don't wait until tomorrow; start today. Pay yourself first, invest automatically (directly from your paycheck or bank account) and do it consistently (to take advantage of dollar cost averaging).

4. **Create a budget, live within your means, and track what you spend.** Do you need that mansion, designer clothes, expensive dinners out, luxury vacations, \$5 lattes and exotic SUV's? Quit trying to keep up with neighbors—they're likely deep in debt anyway.

5. **Maximize your earnings by showing value to your employer.** You may get a bonus or a raise. Also, consider an occasional side gig or get a second job to bring in extra income.



### Five Ways to Save

Here are five everyday things you can do to save you money right now:

1. **Analyze and cut back or negotiate recurring expenses**—these add up. Monthly bank fees, cable or satellite bill, gym memberships, subscriptions, dry cleaning, phone plans, and utilities should all be scrutinized. Many offer better deals or rate plans if you ask.

2. **Look for savings at the grocery store.** Drink less bottled water or soda. Avoid pre-packaged items. Consider buying in bulk if it is not perishable. Buy store brands when possible. Sign up for store savings cards. Be aware of

sales or specials and shop around. Stay away from expensive specialty stores. Make your own meals.

3. **Cut back or eliminate spending on "sin" items like liquor, cigarettes, pornography or gambling.** Not only will you feel healthier, but if you save only \$250 per month from this, you will have an

extra \$50,000 in just 10 years!

4. **Eliminate or pay off debt.** Refinance or renegotiate interest rates. Mortgage rates and prime rate are still low, so you have a lot of leverage to gain a better deal. Credit card issuers are open to lowering your rate rather than losing your business. Avoid credit card debt when possible.

5. **Get financial education and explore income opportunities.** Learn the basics of personal finance and find ways to make more money. **PE**

*Braun Mincher is an expert in personal finance, author, and speaker. Visit [www.BraunMincher.com](http://www.BraunMincher.com).*

**ACTION:** Enhance your financial education.

# Self-Definition

Examine 'me' behaviors.



by Marshall Goldsmith

**I**N MY WORK AS A COACH, I help top executives achieve positive change in their behavior. I've realized that if we want behavioral change to last, we need to focus not just on how we act but how we *define* ourselves—the *personal identity* we create for ourselves.

One annoying habit of successful people is "an excessive need to be me." We all have behaviors that we define as "me," and we think of these behaviors, positive and negative, as our essence.

While many "me" behaviors may be positive ("I'm smart" or "I work hard"), some are negative ("I'm a bad listener" or "I am always late"). If you buy into your behavior definition of "me," you can excuse almost any annoying action by saying, "That's just the way I am!"

**Think about your behavior.** How many times does your "need to be me" inhibit building positive relationships with the important people in your life? How many times have you rationalized away inappropriate behavior by saying, "That's just the way I am!"

Once, I worked with a CEO who didn't provide positive recognition. As we reviewed his feedback report, he snorted, "What do you want me to do, praise people who don't deserve it? I don't want to look like a phony!"

"Is that your excuse?" I asked.

"Yes," he replied. He desperately defended his miserable scores, even going into a tirade about why he shouldn't give recognition: He had high standards—and people didn't always meet them. He didn't like to hand out praise indiscriminately—because this cheapened the value of praise when it was deserved. He believed that singling out individuals could weaken the team.

In pointing out when he shouldn't give recognition, he failed to address the times when he *should* give positive recognition. After his dazzling display of rationalization, I said, "I am not impressed with your excuses, and I don't think that handing out praise makes you a phony. Your real problem is your self-limiting definition of who you are. You are afraid that if you recognize others, it won't really be 'me'

who is doing the recognition. That's the definition of phony—not 'me.'"

I asked him, "Why can't providing positive recognition be you? It's not immoral, illegal, or unethical. It makes people feel better and perform better. So why aren't you doing it?"

He laughed and replied, "Because it wouldn't be me!"

At that moment, he realized that his stern allegiance to himself was pointless vanity and that he was only hurting his own chance for success!

He realized that he could shed his "excessive need to be me" and not be a phony. He could stop thinking about himself and start behaving in a way that benefited others.

When he let go of his devotion to a pointless definition of "me," his other rationalizations fell by the wayside. He realized that his direct

reports were talented, hard-working people who deserved his praise. He understood that giving recognition when deserved didn't damage his reputation as a leader who had high expectations. The payoff was enormous. Within a year, his scores on giving recognition were in line with his other positive scores on leadership—all because he had lost his excessive "need to be me." He accepted the fact that the more he focused on his employees, the more they worked to benefit the company—and that benefited him.

It's an interesting equation: *less me + more them = more success*. Keep this in mind the next time you resist change because you are clinging to a false—or pointless—notion of "me."

## My Dinner with Bono

**Shifts in self-definition lead to shifts in behavior.** Some time ago, I sat next to Bono at a charity fund-raiser. After listening to Bono share his story, I realized that he's an example of a person who has changed his behavior and his identity, or definition of who he is—while remaining authentic.

Bono's early identity was "regular guy" who had a disdain for pretension. In our conversation and in his speech, Bono was self-deprecating. After "regular guy," he became a rock 'n' roll fan. He talked of the musicians who had influenced this life—and how much he enjoyed listening to them. He was generous in his praise for other musicians.

Bono's next identity was "musician." He described how he had made

a commitment to his craft—and how much he enjoyed what he did. He talked about the joy of playing with friends when no money was involved.

His next identity was "rock star." He liked being a rock star. He enjoyed the fame, the arenas filled with adoring fans, and access to influential people.

Bono was even more excited about his new role—humanitarian. He recounted his experience of visiting Africa and his desire to help those who needed help and to alleviate human suffering. He would devote a large part of the rest of his life to doing whatever he could to make our world a better place.

I reflected upon how Bono had not let his definition of who he was limit his potential for who he could become.

## Avoid Self-Limiting Definitions

One challenge in changing behavior can be your self-limiting definitions of who you are. You send messages to yourself like: "I can't speak in front of a group." "I could never lead others." "That's not me!" You think of your identity as fixed. It doesn't have to be. For example, if you define yourself by saying "I'm a terrible listener," you become a terrible listener. Worse—if someone says that you are a good listener, you won't believe them. You'll say: "That's not the real me."

I assure you: not only can you change your behavior—and become a good listener—you can change your definition of who you are. Who is the you that you want to become? Have you defined yourself in a way that limits potential?

In the same way that Bono changed his behavior and his definition of who he is, you can change your definition of who you are and change your role.

Figure out the role you'd like to play in life. Outside of physical or resource limitations, what is holding you back? Overcome the obstacles in your mind!

**Life transitions are difficult.** In transitions, six variables matter: health, wealth, relationships, meaning, contribution and happiness. The happiest "transitioned" people are still making a contribution and finding meaning and contentment in what they do today. You might have 20 or more years to live after retiring from your primary work. How can you make this time count for yourself and the people around you? **PE**

Marshall Goldsmith is author of *Succession: Are You Ready?* Visit [www.MarshallGoldsmithLibrary.com](http://www.MarshallGoldsmithLibrary.com).

**ACTION:** Make a service contribution.

# Fear Barriers

Fight for those you serve.



by Rob "Waldo" Waldman

**W**E ALL KNOW SOMEONE who recently lost a job or who is struggling. The economy is tough. Sales are down, credit is tight, budgets are slashed, and jobs are cut. We've all been affected. We can't control Wall Street, but we can control *how we react* to what's going on. As my wingman John Harrington of OTR Consultants says, when adversity strikes, "we either fear or we lead."

*If you fear*, you *crawl* out of bed anxious, worrisome, and focus on what you don't have. You become strangled with doubt. You strap into your jet ready to take-off, but push up the throttle with the brakes on. Doubt prevents you from releasing your brakes, destroys the warrior spirit, kills performance, and eventually leads to failure.

*If you lead*, you *jump* out of bed, acknowledge your fear, and then give *thanks* for what you have. You gather your resources, plan the day's mission, and then take action. You focus on doing, not doubting—on performance, not philosophy. You understand that you're in control of your jet and are ultimately responsible for results.

During adverse conditions, you have to ask yourself: Will you fear or lead?

In turbulent times like today with the missiles being launched, *we have to be warriors, not worriers*. Warriors confront the reality of their fears, and then lead by taking action. When I flew in combat with my wingmen, sure we were scared. Sure we had doubt. But when it came time to execute, we prepared relentlessly and then took action as a team. We felt confident because we weren't flying solo and knew we could count on each other for mutual support. Most importantly, we focused on our actions, not on our attitude.

Attitude alone won't get you to take off. Ultimately you have to take action for change to occur. Attitude gives the thrust, but action provides the vector. You have to release the brakes and roll down the runway with a *target and a plan*, knowing what the stakes are. I know it can be overwhelming. But let's face it; the greatest results often require the greatest effort and risk.

*Being a modern-day warrior* is not about combat. It's about commitment,

courage, and accountability. It's about fighting for and serving a meaningful cause. Warriors fight for those they serve, and for freedom, peace, family, and love. They live by the credo "*the more you sweat in peace, the less you bleed in battle.*" They plan and train with discipline to avoid having to go to battle. As Sun Tzu wrote, the greatest victories are ones that are never fought.

*Warriors are beacons of hope for those in need*. Warriors are wingmen. They are your friends who refer business to you, who share their best practices, give feedback on your performance, and take your keys when you've been drinking. They give their love and advice freely, but also help you be accountable!

Warriors will do what it takes to help you turn your fear into courage, push up your throttle, release your brakes and take-off. Warriors want you to win.

As we deal in these uncertain economic times, I would ask you to lead rather than fear. Be thankful for the warriors in your life who fight the good fight and who give you the courage to release your brakes and take-off in turbulent conditions. And pray for the strength to be a warrior for those less fortunate who can't release the brakes on their own. Be a wingman—a warrior with a heart. **Never Fly Solo!** PE

Rob "Waldo" Waldman is President of The Patriot Group. Visit [www.yourwingman.com](http://www.yourwingman.com).

**ACTION:** Serve as a wingman.

## SERVICE • OPTIMISM

## Contagious Optimism

See it as a service to others.



by Simon T. Bailey

**I**CONTINUE TO HEAR GLOOM and doom. When I look into the faces of people, I see this blank stare—as if to say, I am just here, going through the motions. The lights are on, but no one is home.

Snap out of it! Grab your life and pull yourself forward into your future!

I too have felt discouraged and disappointed, questioning everything and quietly negative; however, I realized that negativity, pessimism, and cynicism are contagious; you can feed into another person's dismal outlook, or stand up in your soul and walk the other way. I invite you to be contagiously optimistic about your future.

Optimism is a tendency to expect the best possible outcome or dwell on the most hopeful aspects of a situation. Optimism creates confidence and courage; when you have courage, you take risks; when you are discouraged, you play it safe.

*Contagious optimists* demonstrate 10 proactive behaviors: 1) When everyone is saying the same thing and moving the same direction, they go the opposite direction; 2) when others are tip-toeing through the tulips of self-preservation and political correctness, they ruffle some feathers and shake up the establishment of comfort zone living; 3) they raise their hands and ask the right question to get everyone moving and thinking; 4) they refuse to settle for business as usual, rewrite

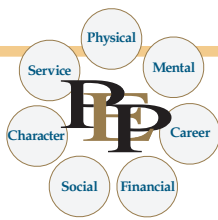
their job descriptions, and deploy (not employ) people to release their brilliance; 5) they rise to the occasion and seize the moment—they don't tell people what to do but invite them to become what they are meant to be; 6) they realize that every day you add a sentence to the story of your life; 7) they celebrate mistakes and reward failure on teams; 8) they work to make meaning instead of just money; they see themselves as the solution that they've been waiting for; 9) they are attractive people—everyone wants to be around them; and 10) they complete their work and then ask others if they need any help in their work—they are the match that sets people on fire.

*Stop waiting for someone else to change*, thinking that when *they* get it right, you'll be happy. It's up to you to create the good life. Giving up is not an option. Put a smile on your face and pep in your step, and step into the spotlight of possibility.

When doubt, disbelief, and loneliness chip away at your willpower; when the air of possibility is let out of your balloon opportunity; know that everything you need to succeed is inside you and around you. Access it by forming a belief, making it a behavior, and doing it everyday. Get your life back, your dream back. Reclaim your faith in the future. Someone in your future is waiting for you to make a decision today that will impact both of your lives. Your resolve and resiliency is contagious. Be strong. The world is a better place with you in it! PE

Simon T. Bailey is a speaker, author, consultant, and founder of the Imagination Institute. Visit [www.simonbailey.com](http://www.simonbailey.com).

**ACTION:** Serve people and causes with optimism.



# GOAL GETTERS



*Goal-setting is a time for introspection*, for creating new beginnings, letting go of what no longer works, and celebrating new hope.

Your resolutions, goals, or game plans are written in *words*—words that either inspire and energize, or drag you down; words that either capture what's in your heart or fit poorly. The better you choose your words, the better you reconnect to feeling good about yourself so that you have the juice to rock the world.

First, complete your old year; then play with your intentions.

**Finish off the old year.** Things left undone drain your energy. To complete your year, list the good stuff (successes, accomplishments and breakthroughs) and not-so-good stuff (disappointments, failures, and breakdowns). Reviewing highlights and low points of the old year will help you to celebrate the growth and acknowledge any sadness or frustration. If you do not deal with the past year, you create your vision of the new year more in reaction to what you did or didn't do the year before—and tend to create more of the same. Create a year-end ritual. You might burn something, pray, write a poem, or chat with a loved one.

**Make way for a new year.** When inspired, you are filled with a vibrant spirit—with purpose, joy, and excitement. To be more inspired, find words that support your natural state of enthusiasm. Incorporate joy, lightheartedness, and introspection into setting your goals and intentions. Create goals that intrigue and delight you. Avoid goals that *sound* great and orient toward goals that *feel* great.

How you set up your year impacts how inspired you feel. You may think, "This year, everything will come together for me!" You pick lofty goals and vow to be braver, stronger, disciplined, and focused. You start well, but then old habits return.

You likely struggle to meet your goals for these four reasons:

**You set goals based on the means, not the end.** You set a goal to take an action that you think

will give you what you want, rather than set a goal to get what you want. Say what you want, and be flexible about how you get it.

**You set goals based on what you should do rather than what you want to do.** You set a goal to do something someone else suggests that you do. You will find more energy and discipline when you pursue a "want" goal, as opposed to a "should" goal.

**You set goals based on external accomplishment, not internal satisfaction.** When you set goals around money, position, and possessions, you feel pressured or stressed. So, tune into goals that reflect how you want to feel about your work or your relationships. Align goals with the desires of your heart—goals worth pursuing.

**You lack the foundation necessary to achieve the goal.** You may reach for goals that are beyond your grasp. To get what you want, first give yourself what you need. Handle the fundamentals before the flourishes. If you fail to reach a goal you still care about, look to see if there is a building block you need to put in place first.

## A Better Way to Set Goals

Pick goals you'll pursue.

**Linchpins.** These are things about yourself that, if changed, affect all other aspects of your life. They include how you relate to yourself, to others, and to things.

**Building blocks.** You'll need to put some blocks in place (master some skills) to reach higher and build bigger. Pick specific blocks as part of your intent to change.

**Internal shifts.** For each goal you set, think about the internal shift you need to make to meet the goal.

**Quiet goals.** Over time, the goals you set are quieter and simpler—expressing yourself fully, finding balance, or adding more humor.

**Goals that reflect your values.** The best goals reflect who you are—your strengths, values, and style.

You will achieve more and have more fun when you set goals that delight you, inspire you, and move you to change on the inside.

—Isabel Parlett, [www.parlancetraining.com](http://www.parlancetraining.com)

# PersonalCOACH



## Practice Kindness

*Put five principles in action.*

by Kristin Tillquist

PEOPLE PREFER TO BE WITH AND DEAL WITH people they enjoy. That's why kindness is needed more than ever. Old measures of success don't work anymore. The relentless, persistent and creative application of kindness is a new imperative and prerequisite to success.

Whether you are trying to get what you want from your personal life or to feel better about yourself, kindness is the new capital. In harder economic times, it isn't about how much money you can spend or what dinner you can afford. If you put your best foot forward with a good attitude and appropriate favors, the kindness will come back to you!

**1. Create a kindness reserve account.** Try doing favors for others. Each kindness you bestow on others accrues to your account of kindness capital. It works like a real account that you can cash in to gain a helping hand, favorable contract terms, or repeat business when you and your business need it.

**2. Build a caring reputation.** Your family, friends, and customers will be loyal and committed to you—even when competition comes knocking. It is 10 times more expensive to gain new customers than to keep existing ones. Treating customers well is vital in a down economy. A caring reputation is like a well-placed investment that pays dividends by creating opportunities and referrals.

**3. Build your popularity.** By being positive and helping others, you make promotions and plum positions more likely as people want to work with you. A likeable personality not only helps you get where you want to be, but it also keeps you out of where you do not want to be (like out of work). Boosting your likeability increases your job security!

**4. Spread thanks around.** When times are tough and people stressed and overworked, appreciating and boosting those you work with creates tremendous motivation, loyalty, and redoubled efforts on your behalf—all factors that improve your bottom line.

**5. Choose to cooperate.** Rather than compete, look for ways to pool resources, collaborate, partner, and forgo a tit-for-tat mentality to create more revenue and resources for all. Find ways to expand the proverbial pie as resources contract. The zero-sum mentality is a limiting one. Let go of it in order to succeed.

As you put your best foot forward with a good attitude and appropriate favors, the kindness will come back to you! PE

*Kristin Tillquist is the author of Capitalizing on Kindness. Email: [andrew.granchelli@newmancom.com](mailto:andrew.granchelli@newmancom.com).*

**ACTION:** Practice kindness in your relations.

## Live an Inspired Life

Love will guide you to your purpose.



by Wayne W. Dyer

WHEN YOU ARE INSPIRED by a great purpose, everything begins to work for you. Inspiration comes from moving back in-spirit and connecting to intention. When you feel inspired, what once appeared to be risky becomes a path you feel compelled to follow. The risks vanish as you follow your bliss, the truth within you. This is love working in harmony with your intention. If you do not feel love, you do not feel the truth; and your truth is all wrapped up in your connection to *Spirit*. Inspiration is a vital part of the fulfillment of your intention to live a life on purpose.

When I left a job that did not inspire me, every detail that I had worried about was almost magically taken care of for me. The universe handled the details, because I was feeling love for what I was born to do and living my truth. Love guided me to my purpose—and the financial remuneration flowed to me with that same energy of love. I couldn't see how it worked out, but I followed an inner knowing.

You may think it is too risky to give up a salary, pension, security, or familiarity because of a dim night-light in your mind that draws you to see why it is on. There are *no risks* if you pay attention to that light. Combine your strong knowing with the faith that *Spirit* provides, and you see the power of intention at work. Your trust in this inner knowing is all you need. I call it faith, not faith in an external being to provide you with purpose, but faith in the call you hear from the center of your being. You are a divine, infinite creation making the choice to be on purpose and connected to the power of intention. It all revolves around your being connected to your *Source*. ***Faith eliminates the risk when you choose to trust that inner knowing about your purpose.***

When I'm open to the language of *Spirit*, I find rapture, peace, and grace. Its hands embrace me and say: "You are not alone. You can count on me to guide you—whatever you do, do not doubt."

This makes me feel safe, comforted, and that I'm not alone. I feel good (God) because I'm living in vibrational harmony with the *Source* of my being. I feel inspired because I'm *in-Spirit*—choosing to live an inspired life. I stay in a state of

gratitude from morning to night. I don't need to change anyone or anything that I encounter. Each time that I'm tempted to, I catch myself and return to a mindset that calls to me to be more like God, here and now. When I make this energetic shift within myself, the world looks different, and I move inwardly toward peace and kindness. The energetic shift is merely a way of processing people and events from the insight of being unified with the *All-Creating Source*—by eschewing judgment and allowing the world to be as it *is*, rather than as I think it *should be*.

***I stay inspired by encouraging others to live out their destiny and allowing the world to unfold as it will.*** When I'm living my life from this perspective, my vibrational energy is more attuned to the

creative *Energy* of the Universe. My influence on others is spiritually aligned. I'm doing something powerful to make this world a better place for us all.

When I resonate to anger, shame, hatred, or revenge, I add to these non-spiritual energies. But when I bring love, tolerance, and compassion to these low, ego-dominated energies, I see how different the world looks, and how different those around me act. Staying in vibrational alignment with *Spirit* enables me to be more present in my activities. I'm less concerned with goals, outcomes, winning, and accumulations, and more involved in enjoying the activities. I see the ecstasy in the present. **PE**

*Dr. Wayne W. Dyer is the author of Inspiration: Your Ultimate Calling. Visit [www.drwaynedyer.com](http://www.drwaynedyer.com).*

**ACTION:** *Live a more inspired life.*

## Hidden Spirituality

Awaken the sacred in you.



by Matthew Fox

AS A 67 YEAR-OLD MALE, I feel compelled to say to my brothers: We are in trouble—and we men are a big part of that trouble. As long as we are bogged down in superficialities—many of which our consumer-driven economic culture strives to addict us to—we will not be our real selves, our best selves, our most beautiful selves. We get into a locked cage of work, work, work and spend, spend, spend and have no time for asking: "Why am I here? What can I contribute? How do I give back my love, gratitude, money, and wisdom?"

When I spoke recently on the spirituality of men, a middle aged African American man came up to me and said, "You are right. I am far too addicted to television and sports. I am wasting my life away. I really want to get going and contribute."

We're fools if we think we're on earth to watch the games that *other men* play to put balls in a hoop, pitches in the strike zone, footballs over the goal line, or a golf ball in a hole. Sports has its place—but not the *space* that our souls should occupy, nor the space that communicates with young men, so many of whom need relationships with males modeling how to live, love, relate, celebrate, care, learn, and grow.

I speak to the *hidden spirituality of men* because I think most of us have a

kind of inferiority complex when it comes to spirituality. We think some minister or preacher, pope or monk, guru or leader knows all about spirituality, and we are just novices.

*Spirituality* (unlike much *organized religion*) is about the wisdom we *all carry inside of us*: The dreams, aspirations, yearning of soul, the ability to let go, to forgive, to move on, to care, to be strong, to honor what is beautiful and what matters, to stand up for justice. We have all tasted the *Divine*—maybe it was on a camping trip out at night with the stars; maybe while studying the history of our people; or nature; maybe it was in making music or dancing or making love; or in organizing for worker's rights or civil rights. Wherever the best of us has been called forward, that is where *Spirit* dwells. And it dwells and works in each of us. But we have to dig to access it. We have to go deeper than talk about the weather or the ball game or the stock market to get to where spirituality lives and breathes inside of us.

***When we find the best in ourselves, our creativity will come alive, and we'll create positive alternatives.***

Our depths are often hidden, even from ourselves. We just need to lift the veils. Let's not waste our lives. Let's throw off toxic messages about being male. Let us be lovers. The women in our lives will thank us for it, and love us all the more. And youth will emulate us and become the men they are destined to become, as we become the fathers we are called to be. **PE**

*Matthew Fox is author of The Hidden Spirituality of Men and 27 other books. Visit [www.matthewfox.org](http://www.matthewfox.org).*

**ACTION:** *Awaken your hidden spirituality.*



# Leadership Excellence

## Celebrating 25 Years of Excellence



### Team Leadership

(\$10/month)

#### Leadership Excellence

brings together the best thinking in the world, from all the top practitioners, in a time-effective format.

Recent contributors include: Marshall Goldsmith, Jim Collins, Tom Peters, Anne Mulcahy, Warren Bennis, Michael Porter, Margaret Wheatley, Patrick Lencioni, and many others!

#### Leadership Excellence

- 1-year (12 issues) \$129
- 2-year (24 issues) \$219
- 3-year (36 issues) \$269



### Sales/Service Leadership

(\$5/month)

#### Sales & Service Excellence

covers seven dimensions of sales, marketing, and service excellence.

Recent contributors include: Tom Hopkins, Jim Rohn, Dianna Booher, Oren Harari, Debbie Allen, Adrian Gostick, T. Scott Gross, Brian Tracy, Jeff Thull, and many others!

#### Sales & Service Excellence

- 1-year (12 issues) \$59
- 2-year (24 issues) \$99
- 3-year (36 issues) \$139

"Sales and Service Excellence is crisp, succinct, and actionable—a nice change from Harvard Business Review, whose articles are interesting but too academic to be useful."  
—PETER G. BALBUS, CEO & MANAGING DIRECTOR OF PRAGMAGIS



### Self Leadership

(\$8/month)

#### Personal Excellence

focuses on seven dimensions of personal development and leadership.

Recent contributors include: Laura Schlessinger, Tony Alessandra, Tom DeCotiis, Kurt DuNard, Bob Davies, Marshall Goldsmith, Wayne Dyer, Peter Block, and many others!

#### Personal Excellence

- 1-year (12 issues) \$99
- 2-year (24 issues) \$129
- 3-year (36 issues) \$199

"Personal Excellence is the only reading you'll need to do for continual self-improvement both personally and professionally!"  
—SHARLENE HAWKES, FORMER MISS AMERICA, AWARD-WINNING ESPN BROADCASTER



### Master of Excellence Leadership Package

- 1-year Leadership Excellence
- Your choice of 1-year Sales & Service Excellence or Personal Excellence
- 20-Year Instant Consultant leadership library CD
- 3-book package on leadership\*

\$329 (save over \$150)\*\*

For 25 years, our three monthly magazines have been the source for the best and brightest insights from all the top consultants, coaches, authors, and executives.

#### Use our FREE Development Tools:

- **Personal Excellence Plan**, an easy-to-use guide designed to help you create and implement vision, mission, goals, and priorities.
- **Excellence Worksheet**, the perfect way to bring Excellence into your personal study or team meeting.



### 20-Year Instant Consultant

CD archive: comprehensive, searchable database of the best ideas and strategies on management, leadership, and productivity. Instantly access the perfect article for your presentation, meeting, or personal study with over 3,200 articles by best-selling authors, leadership experts, coaches, and consultants.

#### CD or Online Access:

- \$199

### Please start my membership!

Please sign me up for the item(s) checked.

Name \_\_\_\_\_

Company \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

Visa  MC  Amex  Disc  Bill me

# \_\_\_\_\_ exp. \_\_\_\_\_

Signature \_\_\_\_\_

Get Started Today!

Fax this form to 801-377-5960, call 1-877-250-1983, email [custserv@eep.com](mailto:custserv@eep.com) or visit [www.LeaderExcel.com](http://www.LeaderExcel.com)

LEADERSHIP  
**Excellence**  
PERFORMANCE SYSTEM

**LEADERSHIP**  
**Excellence**

P.O. Box 50360, Provo, Utah 84605-9932

# Change lies around every bend. Take control.

Bring change leadership skills to your organization. Enroll today in Prosci's world-renowned certification course for change management. Call **970-203-9332** or visit **[www.change-management.com/training.htm](http://www.change-management.com/training.htm)**. Use the promotion code LE002 for a 15% discount.



**Prosci**<sup>®</sup> *the people side of change*