

March 2011

# Personal Excellence

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The Magazine of Personal Leadership

Matthew Kelly  
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**Mind  
Training**

**Emotional  
Needs**

**Discover  
Potential**

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Personal Excellence

March 2011

The Magazine of Life Leadership

INSPIRATIONAL • POTENTIAL

# Discover Potential

Seek the guidance of a coach.

by Thurl Bailey

IN BASKETBALL, AS IN OTHER SPORTS AND PROFESSIONS, coaches and managers talk to players all the time about *potential, preparation, practice* and *performance*. As you seek to turn your high potential into top performance, consider these four precepts:

• **Potential.** If you (or someone close to you) doesn't recognize your potential to be good at something—and believe in your potential to become a real player—you won't have much motivation to prepare and practice. At some point, you must discover your potential.

When I was 13 years old, I stood 6 feet 5 inches tall. I played the trombone and tuba in the school marching band, but I had no idea how to play sports. One day I walked through our living room when my dad was watching a basketball game on TV. I saw this one player who could grip a basketball in his hand as if it were a grapefruit. He had a big afro, and when he dribbled the ball down the court, the air would catch his afro and swoop it back like he was aerodynamic. He faked out two players, went to the other side of the basket, and scooped the ball into the hoop. I asked dad, "Who is that guy?"

"Son, that's Dr. J., Julius Erving, one of the greatest players in professional basketball." When I saw what Dr. J. had just done, something ignited inside me. Something made me believe that I could be like that guy.

So, I tried out for basketball that year. I wasn't a good player, but I was tall. I went through all the tough drills. The next day, I ran down the hall to look at the gym door

where the names of those who had made the team were posted. My name wasn't listed. As a 13 year old, that was failure.

By eighth grade, I'd grown to 6' 7". I tried out again for basketball. I came back the next day. My name was not listed. Coach Gray, who had just cut me, came out of his office. He walked up to me and said, "Give it up, son. You were not meant to play basketball. I'm looking for guys who can help me win *this* year. You play the tuba and trombone. I see that in your future. *Don't come out for my team next year. You'll be wasting my time and yours.*"

I went home thinking about Coach Gray and

Dr. J. And I started practicing his moves, by myself on our dirt court.

By 9<sup>th</sup> grade, I was 6' 9". I learned that Coach Gray had moved to another school. The new coach, Coach Cole, didn't know me. Should I try out? Those two years of failure were painful, but what if I never knew *what might have happened?* I tried out again. It was different. *Coach Cole congratulated everybody for trying*, and he complimented

us. He said, "Thurl, you're a great shot blocker."

When I made the team, it was *the most exciting moment in my life*. I didn't play much that year—I mostly went in for the jump balls. But one day Coach Cole called me into his office and said, "Thurl, you've got a lot of work to do if you want to be a great player, but if you're willing to sacrifice and do what it takes, I'll come in one hour before basketball practice to work with you one on one." I wondered, why? He looked me in the eyes and said, "**Because I see potential in you**—potential that you don't see



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in yourself.” That meeting changed my life.

• **Preparation.** When my dad started teaching me to play, he said, “Son, you can’t play this game effectively if you don’t prepare. You’ve got to be able to bend your knees so you can play defense. So you can prepare to catch the basketball and go up; because the half second that it takes you to catch the ball, go down, and go back up may be too late.

Isn’t that how life is sometimes? You’re going along in a certain mode, a certain mood, a certain rhythm or style, and someone or something comes and throws a wrench in it. You think you’re prepared, but you find that *you have more within you* to get it right, to do it better.

• **Practice.** When my dad started teaching me how to play basketball, he cut a hole in the lid of a garbage can and nailed the “hoop” to the house. He found an old basketball and then talked to me about my shooting hand and my guide hand on the basketball and how to follow through. He added other things about focus that had nothing to do with basketball.

If I’m your coach or leader, I have a vision of what I expect of you, of where I want you to go. I make it clear so I get what I’m looking for from you. I paint a picture in your mind. At first you may wonder, “What are we doing? What does he expect of us? You may be confident and ready to go but lack competence. When there is something to be achieved, you have to understand what’s expected of you and focus. You may think you’re focused, ready, and prepared, but you still have to practice to fine tune your game. Your coach knows you have more in you. Preparation and practice bring potential to a performance level. You gain confidence in your ability to perform.

• **Performance.** After playing basketball three years in high school, I got a scholarship to North Carolina State University. Under the leadership of a great coach, Jim Valvano, we pulled off one of the most incredible victories in NCAA history by beating a great Houston (Phi-Slamma-Jamma) team. If my basketball career had ended there, it would have been okay. But at the NBA draft in 1983, the Utah Jazz had the seventh pick in the draft—and they chose me. It was a dream come true! But I was haunted by the thought, *Was I good enough to play and stay in the NBA?*

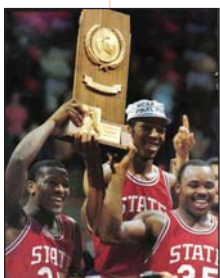
The greatest moment in my basketball career happened to me at one of my first games. I was sitting on the bench when Coach Frank Layden called my name. As a young rookie, I ran to the scorer’s table—and then entered the game. That night we were playing the Philadelphia 76ers. I walked out on the court and got a tap on my shoulder. A man reached out his hand

and said, “Congratulations on a great college season. Welcome to the NBA.” It was Dr. J—the same Dr. J I’d seen on TV—and I had to guard him! He was still in his prime. I worked harder than I ever had in basketball—and “held” Dr. J that night to 47 points!

Helen Keller once said, “I am only one, still I am one. I cannot do everything, but still I can do something. And because I cannot do everything, I will not refuse to do what I know I can do.” I attest to the power of *recognizing your potential* to do one thing well, *preparing yourself*, practicing in a disciplined manner (hopefully under the guidance of a positive and supportive coach), and then *performing*, solo or with a good team where your role, the rules, and the goal are very clear. You have your assignment to do. You have a vision. It’s painted in your head and heart.

### Why Care about the Team Win

Is it enough that you find your potential? No. The reward comes when you know what



you want and you go after it and perform day after day—and not so you can just say “I did it” but so you can also say, “I don’t want to be there alone. I see potential in you. Come with me. *Together we can win.*”

Indeed! With 44 seconds to play in the NCAA championship game against #1 rated Houston, I pulled down a rebound with the score tied 52-52. Coach Valvano called time-out. In the huddle, he yelled, “We can do it!”

I was wondering how my legs were holding up. I had rested on the bench for less than a minute—in the first half! We had once again come from behind, as we had done six of our previous seven games.

Coach’s strategy was to play for one last shot. Our guards passed the ball around until seven seconds remained. I was to the side, and when the ball came to me, I instinctively threw it back to Dereck Whittenberg, who put up a 30-foot jump shot. The shot was two feet short, but our center, Lorenzo Charles, grabbed it and without coming down, slammed the ball through the net.

We had won! We had beaten Phi Slamma Jamma, 54-52. Little old N.C. State, the Cinderella of the tournament, had knocked off the number one team in the country. I collapsed to the floor and threw my hands over my face. *Thank you, God,* I exclaimed silently. *We did it! We won! We are national champions!*

I was hoisted by my teammates up to the basket. When I cut down my part of the net, I was on top of the world. All the work had been worth it. *Our dream had come true. We were champions, and that mindset would*



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**ACTION:** Apply the four Ps to win in life.

PE

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# Successful Search

You can and will find work.



by Kate Wendleton

**I**F YOU'VE BEEN ON A JOB HUNT for several weeks, even months, you've experienced search-related stress and disappointment. *But now is the time to hit your job search the hardest.* Conditions are ideal, as many organizations are again hiring.

**What you can do to improve your job search?** Five strategies will help you approach the right people, get them to express interest in you, and inspire them to discuss real jobs with you:

**1. Reconnect with all of your job-search contacts.** Send a card or email, thanking each person for his or her help, and update your situation. Reconnecting in a friendly, well-wishing way will remind them of who you are, what you do, and what you're trying to achieve. A friendly email can prompt a contact to forward your résumé, which might lead to an interview—and a great job.

**2. Expand, define, and redefine your targets.** You may have a list of target companies, but you might discover a new company you never knew about that's an ideal fit. Expand your list of targets by revisiting your skills and strengths. Brainstorm with friends, and do more internet research. You may discover an organization that isn't rich or famous but is a great place to work.

**3. Focus on avenues you've neglected.** There are many ways of getting interviews—ads, search firms, networking, direct contacts. Try some new avenues. You'll identify new hiring trends, new contacts, and new positions. Don't neglect networking and direct contacts. Launch a targeted mail campaign. Send out 10 intelligent cover letters per week, and make follow-up phone calls.

**4. Meet weekly with a support network.** Attend a weekly meeting to receive support and advice. Accountability and outside input help you *stay on track*, and ensure that your search maintains originality and momentum. If you lack a support network, ask a friend or family member to serve as a sounding board and check in on your progress.

**5. Accept party invitations!** You tend to become a hermit when you don't want to field questions about *what you are doing right now or how your job search is going.* But avoidance is wrong. Get out there and network! Tell people you

are looking for your next situation, and the kind of job you seek. When you meet new people, share your 30-second pitch on what you're looking for.

## Ten Ways to Land a Job

If you just email your résumé in response to job postings, you compete with hundreds, even thousands, of other applicants. To receive multiple job offers, and land a job within 12 weeks—use these 10 techniques:

**1. Have a plan.** Do some planning. Ask: *What kind of job do I want? Where do I want to work? Where do I see myself in 10 years?* Set targets for *what you want to do* and *where you want to work.* Envision what you'd like to be doing 10 years from now. Think about how your job decisions will affect your family. You may decide to change careers and target a completely new field or industry.

**2. Set targets and keep them in sight.** Set targets for *what you want to do* and *where you want to work.* Determine the industries you want to work in, the positions you want to hold, and areas



you'd like to live. Targets give you a course to follow. If one target is not working for you, you can simply go after the next one. Once you've identified your targets, go many places, meet many people, and ask many questions.

**3. Seek coaching.** One-on-one or small group coaching keeps you positive and on track. Meet with coaches and peers weekly. You need feedback from people who can help you improve your résumé and cover letters, set you straight when you're off track, and hold you accountable. If you know you must report on what you've done—and what you *haven't* done—you're more likely to get a better job faster.

**4. Seek feedback from your coach.** Your coach should analyze your search, ask how much time you are spending on it, help you set targets and identify up to 200 positions—not job openings, but possible positions—in your area. Your coach can analyze and improve your résumé and cover letters, identify search tactics, and keep you productive and positive as you make progress.

**5. Card yourself.** Have a special 3x5

index card that holds the personalized keys to your job hunting success. Stay focused on *talking points.* Include: a short pitch about yourself, three or four personal accomplishments, and the one question you're most afraid they'll ask you—along with your answer.

**6. Shape your own interview.** Managers don't always ask *the right questions.* So, you have to get your strengths into the interview. You might recall your great accomplishments (noted on your index card); in effect, you can create your own interview to keep the conversation flowing in a positive direction.

**7. Network with the big dogs.** Don't just talk to everyone you know in the same field or age group. Peers might know about jobs, but can't recommend you to a hiring manager. Or they might put you in a position that represents a lateral or downward move. Network with people who will think of you when there is an opening at their company.

**8. Don't discard contacts who don't hire you.** If the person is at the right level and right company, he is valuable to you—even if there are no openings. You can ask: *If you were hiring right now, would you hire someone like me?* He might say, "No, you lack experience in X or Y." If you get similar feedback from others, you need to get some training, adjust your targets, or reposition yourself.

**9. Follow up, follow up, and follow up again.** After an interview or meeting, *continue to develop the relationship.* Follow up repeatedly, until the manager agrees to hire you. *Follow-up keeps you in front of them,* and helps you find out where you stand. You can learn about other candidates. This will also help in negotiating salary if they decide to hire you.

**10. Try to attract three offers.** These offers don't have to be jobs you actually want, but *having them gives you an edge.* If you have only *one deal* in the works, when you ask about the status of the offer, the hiring company may tell you they have not decided. If you have other offers, you can tell them, then say, *but this is the job I really want.* Help them to make a decision. When you concentrate on *the one great job*—and don't get it—you're devastated. Many opportunities then slip by.

Don't sell yourself short. You're not just looking for a job. You're taking the next step in shaping your career. Your skills *are* valuable. You *do* have something to offer. Somewhere out there is a company that wants and needs what you offer. *Do what it takes* to find them. **PE**

*Kate Wendleton is president of The Five O'Clock Club and an authority on job searching and career development. Visit [www.fiveoclockclub.com](http://www.fiveoclockclub.com).*

**ACTION:** Conduct a successful job search.

# Say It Right

When it matters most.



by Shawn Kent Hayashi

**Y**OU REACH YOUR POTENTIAL by mastering 12 essential conversations. What you say and how you say it impacts your life. Whether you're trying to motivate a team, negotiate a contract, make a sale, ask for a raise, land a new job, or terminate an employee, your conversations either help you succeed or undermine you.

## Master Three Fundamentals

To communicate well you must first master three fundamentals:

- **Build emotional intelligence.** When you are aware of what you are feeling, you can speak about it in a way that builds rapport. EI is essential not only for understanding yourself, but for recognizing your emotional wake—the affect your words have on people. For example, after a meeting, are team members angry because they think they haven't been heard, or do they feel excited about what they're working on?

- **Understand motivators.** Figuring out what motivates you, and others, will help you build connections. Whether you're trying to win a contract or gain permission for a flextime arrangement, recognizing what drives those you're seeking to convince will increase your chance for success. Learn the six basic motivators, or values, that show up in the workplace, and how to identify them in yourself and your colleagues.

- **Recognize and adapt to communication styles.** Communication styles differ in many ways. Your boss may prefer to make decisions during a conversation, while you may like to mull things over. Some people think aloud. Others prefer to think things through alone. I've identified four distinct communication styles. By recognizing your own style and the styles of others, you can learn to adapt how you deliver information. (Take a free assessment at [www.WhenTheConversationChanges.com](http://www.WhenTheConversationChanges.com)).

## Using the Conversations

I've identified the 12 most important conversations you have. Learn when to use these conversations, how to develop them, what phrases to use to start a dialogue, and which mistakes to avoid. You will naturally be better at certain conversations than others.

Here are three of the conversations:

- **Conversation for connection.** If you attend a conference, interview for a job, meet new people, or work with a new client, you converse for connection. Ask open-ended questions and then listen. If you don't have them or rush through them, you fail to expand your network and close windows of opportunity.

- **Conversation for conflict resolution.** When there's chronic tension, anger, or resentment, you need to converse for conflict resolution. When you are afraid of conflict and don't know how to handle differences of opinion, innovation ceases. Creating a healthy discussion of differences in needs and wants leads to engaged, solution-focused, collective thinking. Don't ignore a conflict because it might go away, and don't scream, yell, or bully. Invite the other person to

share his or her perspective, exploring areas of agreement and disagreement.

- **Conversation for appreciation.** If you're grateful for progress made, or want to say *thank you* in a meaningful way, you need to show appreciation using language that will be valued by the other person. Making people feel appreciated builds momentum. You can show appreciation in four ways: affirmation, quality time, gifts, and acts of service. Avoid thanking one person for the efforts of a team, and not being specific about what is being appreciated.

No matter your challenge, there's a conversation you need to have now. PE

Shawn Kent Hayashi is a communication expert and coach ([www.TheProfessionalDevelopmentGroup.com](http://www.TheProfessionalDevelopmentGroup.com)) and author of *Conversations for Change* (McGraw-Hill). Visit [www.WhenTheConversationChanges.com](http://www.WhenTheConversationChanges.com).

**ACTION:** Master the fundamentals.

## PROFESSIONAL • OPPORTUNITY

# See Possibilities

Turn upheaval into opportunity.



by Peggy Holman

**W**HAT IF YOU KNEW HOW to face challenging situations with a high likelihood of achieving breakthrough outcomes?

Your success becomes more likely when you clarify a vision that energizes you and helps you turn difficult, conflicted issues into transformative leaps of commitment and achievement. By doing so, you learn to engage the natural forces of emergent change.

All change begins with disturbance. Without disruption, there'd be no need to change. By developing a healthy relationship with disturbance, you turn resistance and denial into curiosity and creativity. Since disruption brings out strong emotions, being compassionate helps. At root, compassion means to suffer with. Compassion reminds us that we're all in it together.

One way to engage disruption compassionately is asking possibility-oriented questions. Consider asking: Given this loss or change, what's possible now? Asking this question helps you generate welcoming conditions for creativity.

Engaging creatively with disruption helps you discover differences that make a difference. To maximize your creativity, generate innovative ideas, and establish new relationships, take responsibility for what you love, as an act of service. This game-changing way of working liberates

your heart, mind, and spirit. It calls you to pay attention to what matters most, drawing out your unique gifts and talents and enabling you to spread your wings and step up to your leadership potential. Possibility-oriented questions create welcoming conditions that provide the space to explore different perspectives. You'll spark innovation, solidarity, generosity, and unexpected answers.

When you discover shared meaning or purpose and align your needs with those of the organization, you turn *us-and-them* divides into a spirit of *we*. This shift is counter-intuitive! You may think that to belong, you must conform, so you sacrifice to make compromises that no one likes. This results in feeling even more isolated.

The practice of collective reflection helps surface what matters to you and to others, and generates breakthroughs containing what is vital to each and all of us.

You can experience **compassionate disruption** by asking questions of possibility,

like *How can I use my unique gifts to create a great result?* You can experience **creative engagement** by taking responsibility for what you love as an act of service, thereby discovering differences that make a difference. And you can experience **wise renewal** by reflecting and acting on what matters. When you face challenges, ask possibility-oriented questions. Engage diverse people, and reflect on what you learn as you turn upheaval into opportunity. PE

Peggy Holman helps you create your own future. She is co-author of *The Change Handbook* and author of *Engaging Emergence* (Berrett-Koehler).

**ACTION:** Reflect on what's possible now.

# Mind Training

## Rewire to keep resolutions.



by Patt Lind-Kyle

**W**E'VE ALL MADE—AND broken—resolutions.

*Why do New Year's resolutions tend to fall by the wayside by March?*

Whether your goal last year (and the year before) was to lose 20 pounds, spend more time with your family, or be more financially responsible, chances are that not much in your life *actually* changed. If so, you're not alone: 80 to 90 percent of people don't keep resolutions.

**Why?** Low motivation, lack of specificity, and unrealistic expectations contribute to resolution wrecks. However, your failure to follow through isn't a matter of willpower—it's *the way your brain is wired*. Now you can apply the science of brain synchrony to help you.

**You have less free will than you think you do**—in fact, you may be a prisoner of the automatic reactions, thoughts, and habits *encoded into your personality*. Yet, it's possible to keep resolutions and change your life—when you know how your mind directs your brain. For example, it's not enough to say you won't go near a fast food drive-thru window this year. You've got to figure out why you're compelled to go there in the first place and *replace your unhealthy reaction with a productive one*.

Your brain is constantly rewiring itself in response to events. In fact, the brain exhibits *high adaptability*, and can even change in size and function by strengthening neuronal connections (*neuroplasticity*). You can rewire your brain and re-pattern your behaviors, enabling you to change mental frequencies. Your mind may be trapped by how you function, leading you into frantic and depressed conditions. *Mind training* helps you focus your attention and see other options.

**Each structure of the brain is characterized by a specific brainwave**. One wave may dominate the others, leading to dysfunctional attitudes and behaviors. *Mind training enables all four brainwaves to be in harmony*. Neuronal circuits fire in tandem, resulting in *whole brain-mind integration* (synchrony), which produces greater peace and awareness, enabling you to change how you do things.



**The mind is the CEO of the brain.** The words *brain* and *mind* refer to two distinct concepts. The *brain* is a physical organ—a three-pound tofu-like structure that sits on the top of your spinal cord that regulates your physical functioning and emotional behaviors. The *mind* is not located in any specific place in the brain, yet it is intimately involved in all brain activities. The *mind* is “what the brain does.” The mind decides what instructions to give the brain so that things get done through the body.

**Your quest for “success” might make you unhappy**. No matter how much you achieve, you face a next level. Much of your unhappiness and many of your bad habits are linked to the pressures you feel to be something you're not. Brain synchrony enables you to switch mental frequencies and find true peace—a sort of *home base* or refuge inside yourself. You can shift your attention to the outside world when you need to take care of business. But underlying everything, you've got a permanent refuge that will help you stay grounded, centered, and peaceful!

**You can learn new tricks**. Your brain has a huge capacity for change, and you can choose which new tricks you want to learn—at any age! The brain continues to evolve. The actions that you take physically, emotionally, and mentally can expand or contract areas of the brain, depending on the functions that you use most. When you do something new (like learn a second language) or practice something repetitively (like a tennis serve), your brain's neural networks fire up, and a tissue region is sculpted in response to that activity. The more you train your mind, the more you change your brain. The more your brain changes, the more your mind evolves. In this way, *you heal your mind and discover your Home Base, a source of peace, calm, and vitality*.

**Thinking positively can restore your mental health**. Your brain can be sculpted by pure mental activity. The size of the brain's motor cortex will increase if you simply imagine yourself practicing the piano, even if your fingers don't touch a keyboard. You can change the way you react to a situation by practicing a new ideal response. *When you generate new thoughts, you change neuronal pathways in your brain and release the hold of old emotional patterns. This enables you to feel, think, and behave differently*. You can alleviate depression, anxiety, and

stress—literally bringing health to your body—by changing the way you think.

**Your mind and brain are naturally wired to give you peace and happiness**. What you really want is *not* success and fame—it's peace, kindness, and happiness. Fulfillment comes from embracing your inner self—the real source of your greater identity and peace of mind. You need to be comfortable with yourself *as you are*, not as how society tells you to be.

**Mental training enables you to find your flow**. When you're focused, engaged, and immersed in what you are doing—perhaps even feeling that the people with whom you need to connect simply show up exactly when you need them—you experience *flow*. Flow is a mental state that merges *action* with *acute awareness*, and it is accompanied by a sense of being alive and joyful. At such a time, your brain functions and neural networks are working together optimally. You have flexible responses, rational and reflective thought processes, intentional communication, and positive attitude.

**Four mental tools can help you train and awaken your mind:**

- **Intention**. When you give yourself direction and purpose, you give each level of your brain a specific focus or intention. For example, you might set your intention on having emotional awareness. *Intention* is about *what*.
- **Attention**. Attention is where you place your focus. It enables you to create a field of awareness and sustain your mind in a single-focused manner. Since concentration can bring balance and stability, attention is an essential stress-reducing tool. *Attention* is about *where*.
- **Receptivity**. The mind blocks out what it does not wish to acknowledge. By embracing what is in your mind, you become more sensitive to what is happening in each moment. Your responses will be more flexible, as past thoughts and automatic influences will be disrupted. *Receptivity* is about *when*.
- **Awareness**. This helps you distinguish between *perceptions* of what is happening and what is *actually* happening. It comes from being attentive, not getting lost in random thoughts. When you're aware, you're open to meaning, purpose, and hope, and can penetrate the *me-focus* that veils your mind. *Awareness* is about *how*.

You can reprogram what blocks the mind's flow and move rapidly to a higher state of synchrony. PE

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**ACTION:** *Rewire your mind to find your flow.*

# Competitive Thinking

*It's now the wrong mental model.*



by Linda Seger

FOR CENTURIES, WE LEARNED to think through a linear model. We competed with each other—first for food or mates, then for the corner office and the coolest car. We compete over who has the greenest lawns, smartest children, most social status, and best job. We measure who's important, and who's not, by who's on the top and the bottom of the hierarchy.

This form of thinking has several names: *linear thinking* since it's defined by a line that ranks and divides; *hierarchical thinking* as it's defined by who's on the top and bottom of the hierarchy; *competitive thinking* since it demands that we compete with each other, or *patriarchal thinking* since the male patriarch was considered the head honcho.

What's wrong with linear thinking?

- **The line is not natural.** In nature, there are no straight lines. Rivers meander, trees bend, galaxies swirl in spiral shapes. Even our DNA is a spiral. Some straight lines in nature are in crystals, but *crystals can become rigid and break*, just as you can break by getting ill or stressed when you are too rigid. *Rigidity diffuses your ability to be innovative.*

- **The line is too one-dimensional.** We live multi-dimensional lives, and our skills and gifts are not easily defined and don't easily fit within a role. On the surface, your abilities may appear to be limited; but that's rarely true. You might fulfill many other roles: you might coach a youth team, plan a vacation with your spouse, and sing in the church choir. The abilities developed for one job are often transferable, yet you are told to *remember your place!* You feel that you must hold back and fit within your role, rather than use your many skills and talents for the good of the team.

- **The line leads to imitation, not vision.** The line encourages you to fit into a box. You are asked to be similar to the person who last held your job, to fit neatly into a job description, and are pushed to achieve by being the same as others. In spite of the different ways you can achieve a goal and do a project, you're asked to *imitate*, rather than *innovate*. Hence, you learn to define yourself not by your individual gifts and potential, but by trying to be like others. You can easily hide or split off the abilities that

are most needed, because these gifts aren't welcomed, aren't part of the job description, or don't fit neatly into the mentality of the team. This can lead you to compare yourself with people ahead of you. As a result, you diffuse your identity and limit yourself.

- **The line guards information, rather than shares information.** In the linear model, the person at the top has power because he or she is *privy to more information*, which is guarded, doled out slowly, with the top person deciding who needs it and ensuring no more is given to others than is needed. But, this model is no longer viable. In the age of the Internet, almost everyone has access to information. Holding power and knowledge in the hands of generals does not give needed information to those who carry out orders. The concept

of power has changed to *empowerment*—sharing knowledge so everyone has what they need to do the job.

**Recently, a new form of thinking has emerged:** *team thinking* or *collaborative thinking* or *web-thinking* since it focuses on the team, and, like a spider web, uses the line to connect us, not separate us.

**Why change your mental model now?** You can move from a linear model that ranks, separates, and divides to become a collaborative thinker. You can find new thinking models, including the inclusive circle model of teamwork and the web model of mutuality and interdependence that values all people on the team, and creates synergy. PE

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**ACTION:** Engage in collaborative thinking.

# Get It Written!

*Manage a writing project.*



by Dianna Booher

IN ANY PROFESSION, YOU MAY be assigned to write a report, draft a proposal, compose a white paper, script a presentation, or even author a book. But writing a draft is one of the later stages of a writing project, not the beginning. With a complex writing task, take this seven-step project management approach:

1. **Mull over your writing project while you're still doing the preliminary work.** Don't wait until you begin drafting a 200-page proposal or 15-page white paper. About half of any writing effort is thinking. Begin to analyze your audience and decide how you want to approach the writing. Your subconscious mind will do wonders while you're doing other activities.

2. **Set up a task list with deadlines.** Work backward from your due date. Plan on several days between completion of the first draft and the final document. The interim period between first and final drafts allows you to approach the revision objectively with a fresh eye.

After you've counted backward from the *final due date* to the *first-draft deadline*, continue to count days until you have set interim deadlines for all phases of your work, including final manuscript preparation, proofing and submission.

3. **Keep notes.** Don't trust your mem-

ory. As ideas come to you about points to include, facts to state, arguments to present, or artwork to use, jot them down and toss them into a file. When you get to the drafting stage, much of your outline work will come from these bits and pieces.

4. **Plan each section of the document.** If you don't have time to organize thoughts, how will you ever have time to revise the draft once it's down on paper? And that's what you'll have to do if you string your information together without forethought.

5. **Set aside blocks of time to write.** You lose time and continuity in "getting into" a project each time you temporarily put it aside. If you can't devote full days to the writing effort, faithfully devote two to three uninterrupted hours daily.

6. **Psych yourself out of procrastination.** Break the project into small sections and then do the easy parts first—maybe write the introduction or the section on procedures or compile a list of charts and graphs to include in the document.

7. **See it through to the finish.** As your pile of "finished" pages grows, you'll gradually pass the halfway mark and become motivated to finish the more difficult parts of the writing task.

Inspiration comes only to prophets. The rest of us have to tackle writing just as we do any other project—with planning, determination, and coordinated effort. PE

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**ACTION:** Plan and complete your writing project.



# Commit to Practice

Join a community of learners.



by Richard Strozzi-Heckler

**Y**OU ARE YOUR BODY, AND YOU are more than your body.

You are an energetic process shaped by experience, and this, in turn, shapes your experience. You are constantly awakening, becoming, containing, undoing, and re-awakening. The body you are is the life you live.

You are connected to others and the world through this energetic process. Pulsations, vibrations, streamings, expansions, and contractions of your bodily life build boundaries, express emotions, shape attitudes, forward new relationships, and end others. Living from this field of energy generates *community* and *social responsibility*. Life is formed from life, and there are cycles of beginnings, endings, and in-betweens.

You can learn to organize this energy to build an identity, form communities, and make alliances to take care of what matters to you. There's also a time to surrender to this vast, resonating field of excitation and let it organize you. This teaches you to trust the territory beyond the self and to dissolve into the intelligence that reaches beyond the dominion of *the personal I*. This is transcendent membership in the universal community of space, wisdom, and being. This energy simultaneously seeks balance and disruption, homeostasis and growth, becoming and dying. To live in the center of this contradiction is how you continually form, contain, release, and re-form the body you are.

**The body you are goes beyond the physical form.** While you are in a living process of becoming different selves and different bodies, there is a parallel process in a different domain. At times, you stand apart from your physical body, watching everything with lucidity, including the expressions on the faces of other people. You feel part of something larger, not bound by the self. In that timeless moment, you become a member of a community whose scale diminishes vanity and generates unity.

I'm not satisfied with explanations that contrive me to be out of my body. Rather, I conceive that I am simply in another body that has its own structure for perceiving, acting, and feeling. Further experiences in dreams, intu-

itions, and meditative states support the existence of a time/space domain that resides beyond the physical form.

When I speak of *the body*, I refer to *the shape of our experience*—not the collection of fixed, anatomical parts. The body is not a machine; its boundaries are not clearly defined. Our experience is subjective, self-responsive, and constantly responding to the world. We are self-contained, and we merge with others and the environment. We are our bodies when we're engaged with the air, our neighbors, the landscape, making promises, planning our future, thinking of our loved ones.

**You tend to expand toward warmth and recoil from pain.** Moreover, your body produces a language and a thinking by which you coordinate with others to build a *mutually committed future*,



or not. When you allow yourself to be touched by the rhythm of life, by sensations, streamings, waves of excitation, and fields of energy, you grasp the possibility of becoming self-healing, self-educating, and self-generating.

Technology is now producing more breakdowns than breakthroughs in our capacity to take meaningful action in our lives. *The vast information to which we now have access have not made us more fulfilled, effective, or peaceful. For all of our understanding, we still live in fear, anxiety, and uncertainty.* Our labor-saving devices and material wealth haven't salvaged the wounds in our families or communities, nor evolved us to a more satisfying way of being. How can a machine live the richness of an incarnate spiritual life?

**Embodied knowledge is the skill to act appropriately.** It has a historical and rigorous formal training behind it. It lives in present time in its immediacy, availability, and directness. It anticipates and corrects for breakdowns in

the future. *Skillful performers such as athletes, dancers, equestrians, teachers, musicians, and pilots are exemplars of embodied knowledge—in their capacity to engage and respond.* The difference between *information* and *embodied knowledge* is like the difference between knowing a word in a Spanish/English dictionary and speaking Spanish.

If you want to produce new behaviors or competencies—to improve yourself—it's insufficient to be *knowledgeable* about a subject. **You need to have a teacher, to commit to a practice, and to practice and study with a community of learners.** This notion shifts learning from *understanding information* to *embodying actions* that lead to fulfillment, new competencies, and the satisfaction of taking on that which is difficult. If you don't outgrow a self that is defined only by *how you feel* or *what you want*, you remove yourself from membership in the larger community. Isolated, you become part of the narcissistic plague.

**You live the stories that you tell yourself,** or you live in a gap between your stories and your actions. You allow your energy to express aliveness at times, and then you are rigid and lifeless at other times. Listen to the stories you tell about your life, and see how these stories live in your body, how you shape yourself around your stories, and how this shaping brings you satisfaction or despair.

**You embody a history that is constantly influencing you:** you act, feel, and perceive only in the present; and you are like a radar screen that is invariably scanning for the best future you can imagine. Your life is formed by a process of intertwined events, images, actions, and emotions. Be aware of what wants to come to life in you, that which is long buried. It may be the capacity to declare your mission in the world, or the yearning to freely receive and express love. Whatever it is, learn *how* it is withheld, both in your body and in the story you have about your life. *Engage in disciplined practices that support a new way of being.* As you learn to embody generative, life-affirming interpretations of the world and act in integrity with this ethic, you become self-educating, self-generating, and self-restoring. You model skillful action, compassion, wisdom, and a deep listening for the concerns of others. When your mind, body, and spirit are unified, you create a life of fulfillment and meaning. **PE**

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**ACTION:** Commit yourself to practice.

## Power of Perseverance

Overcome six barriers to success.



by Don Hutson

**W**HY DO MOST PEOPLE give up so easily on their goals and resolutions, when we all know that *perseverance is the key to long-term health and happiness?*

Patrick House, a winner of *The Biggest Loser* TV show, lost 200 pounds amid intense competition for the award. He is a young man with great resolve. When asked, "What is the most important factor in reaching goals?" he said, "Number one is perseverance. Too many people give up too quickly. Gym membership sales in January go through the roof, but the 'show up factor' falls like a rock in February and March!"

**Let's start with your resolutions.** It is easy to get excited about resolutions and the promises they afford on Jan. 1. Here's the question; "Are you excited enough to get serious about the process and follow through to completion?" Goals and resolutions barely exist until you put them in writing. Once documented, they become *real and viable!*

Once written, you can see the goal, show it to others, or display it on your refrigerator as a reminder. When you don't write goals down, they are much like the wind—here for the moment then gone forever. Here are *six barriers* that keep your goals from becoming a reality. Let's consider them along with some solutions:

**1. Lack of clarity.** The more detail you attach to a goal, the more likely you are to follow through on it. Describe it with *why* (purpose); *when* (completion points and *interim progress dates*), *what* (including mention of your current situation, and what the end game will look like). You can't overdo the detail!

**2. Lack of commitment.** When you write goals down and share them with others, you are making a commitment to the process. And you're putting the universe on notice that *this is your intent*. Goethe said, "The moment one definitely commits oneself, *Providence moves too.*"

**3. Lack of belief.** Your behavior is the result of your beliefs. If you believe your goal is doable, believe you have the right strategy, and believe in yourself, you can't miss. It is the person filled with doubt who fails to take the next step. *This is no time to be timid—be bold!*

**4. Lack of passion.** Vision without action is hallucination! Fire in the belly

propels you toward action and results. So, have the courage to start on your clarified goals. Get fired up and go for it! Seeing even marginal progress is all it takes to inspire you to *take the next step.*

**5. Lack of congruence.** Your goals need to be in sync with your beliefs, your other goals, and your capabilities. If it is too outlandish or unrealistic, the incongruence of it will short-circuit your belief in your ability to get it done.

**6. Lack of focus.** Writing clarified goals starts an exciting process, if you can keep your focus. Cavett Robert defines *character* as "the ability to carry out a worthwhile plan long after the mood in which it was made has left you." Can you stay focused on the vision? The difference between high performers and mediocre producers is a focused intensity and perseverance.

Realize the power and potential that come from crafting your *Magnetic Compelling Purpose*. During times of challenge, you tend to gravitate toward either scarcity or abundance. If you go toward scarcity, you focus on problems and the negative aspects of your life. If you go toward abundance, you focus on possibilities and progress. The prosperity mindset inspires you to go for it! This is not about who your father is, where you went to school, or how old you are. Freedom to excel is your *individual birthright*.

So, articulate what you want, write it, and fine-tune it. Serious resolutions tend to cause you to behave the way the person you hope to become behaves. **PE**

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**ACTION:** Overcome these barriers to success.

## PHYSICAL • RESOLUTIONS

## Broken Resolutions?

Here's what you can do next.



by Judith A. Belmont and Lora Shor

**S**O, YOU'VE SET SOME RESOLUTIONS for this year—eat right, hit the gym more, drink less—but how about *the solutions* to those resolutions?

If you are like most people, you are struggling with keeping your resolutions. And who has the time—or the money—for expensive, drawn-out counseling sessions? Now you can have *instant therapy* and *instant gratification* by making *real-time progress* using our *Swiss Cheese Theory of Life!*

### Take Five Tips

Here are our *top five tips* for making resolutions last:

**1. Hit the Refresh Button.** Just like on your computer when it seems to be frozen, you can re-fresh, thaw yourself out, and get yourself going again. *Possibility thinking* enables you to see that you can re-fresh any day, at any moment, by the changing your thoughts and changing your actions now.

**2. See a new day, try a new way.** Programs (like AA) that have helped countless people prove that you can overcome long-term obstacles by looking at your life one day at a time. It is a scientific fact that it is easier to do anything for a single day than it is for an

entire lifetime. So just think about what you can do *just for today*, to motivate yourself to stay with your resolution.

**3. Tweak the week.** Check in with yourself weekly and adjust accordingly. The message of the week is "be flexible". Set a realistic and do-able goal, such as *I will get to the gym three times this week* (not five). This way you can be proud of your accomplishments if you make it to the gym more than three days a week, instead of berating yourself for not getting there five days a week.

**4. Use 'The Swiss Cheese Theory of Life' thinking.** Don't get stuck in the hole; get through *the hole* by not giving up! Having a setback is just a minor

inconvenience on your way down the road toward permanent improvement. It takes 21 days to get in the habit of doing something on a regular basis. Write down your goals and the steps to get there. Putting your goal down on paper gets you out of your own way, resulting in more success.

**5. Share the love.** Share your transformative goals with friends and family who are a source of encouragement. This will help you with both accountability and morale boosting. Keep in mind: This should not be done with ex-spouses, ex-friends, ex-mother-in-laws, *ex-cettera.*) Share the love and gain support by joining a group where others have the same goal for getting there. **PE**

*Judith A. Belmont and Lora Shor are coauthors of The Swiss Cheese Theory of Life. Judy is a national speaker, corporate wellness trainer, and president of Worksite Insights. Lora is a consultant and Executive VP of Worksite Insights. Visit [www.worksiteinsights.com](http://www.worksiteinsights.com).*

**ACTION:** Take these tips to achieve resolutions.

# Second Chances

Chart a new course after tragedy.



by Christine M. Whitehead

TODAY'S BUZZ WORD IS *RE-invention*. From Cher to Al Gore, from Madonna to Jennifer Grey: same person, different persona. With less fanfare, you reinvent yourself regularly to become a better (or truer) version of you. *Re-invention* is just a fancy word for that second, or perhaps seventh, chance.

*Second chances are something I know about.* When I was seven, both of my parents died suddenly. I found myself in the middle of a custody battle. My sister and I already knew and loved my maternal grandparents; however, they were Hungarian immigrants, of modest means. Their rivals, my paternal aunts, had the stronger financial statements and the energy of four Border Collies. However, they lived hours away, and had limited contact with us. When my aunts prevailed in court, my sister and I were whisked off to Connecticut; all familiar life links were snipped within six weeks. My new household included my uncle, an alcoholic.

From being the preacher's kid, to nobody's kid, to the new kid, I had no identity. Even at seven, I knew I needed one. I embraced *perfect student* for 14 years. Anorexia, however, is a frequent companion of *perfect student*. It latched onto me for six years before I shook it. Ultimately, I became a lawyer; I married; I divorced. Still, that second chance to find my core identity eluded me.

*Every day, as a divorce lawyer, I see second chances hatching.* While divorce is not a success, it's not a failure either. After the tumult calms, second chances are everywhere for the snagging. After her divorce, my client, Sara, morphed from lawyer, which she hated, to Home Economics teacher, which gives her the pleasure of teaching teens to design a meal, make a household budget, and reach for the stars. My client, Joan, after tortured introspection, left her husband of 30 years and fell in love with Wendy, with whom she now raises Corgis. And then there's George, who sashayed to his post-divorce Spanish lessons in preparation for his retirement in a year and his joining the Peace Corps. As for long out-of-shape Susan, she joined a ladies' boot camp class, and now can

pump more iron than Bethlehem Steel.

Then, there's me. Through my work and trial and error, I've learned two things about second chances.

*First, you never know how that second chance will present itself.* Second chances can be *stealthy*. They may creep in through the side door, bypassing the front doorbell, and, lie in wait. Like the candid wedding shots that we always prefer to the choreographed poses, second chances are surprising, and imperfect, and real. For me, after five years of hemming and hawing over whether to leave my husband of 11 years, no children, I hired a moving van, figuring I wouldn't back out with three teamsters marching in with dollies. I was right. An unhealthy relationship ended, making space for fresh growth.



I rented an apartment a few miles away. Its little fireplace was a tribute to hope. Five months later, I took my first polo lesson. I was cajoled into returning for one more, after which I was hooked. I no longer had free will. I leased a horse; tripled my lessons; bought a horse, then two. Who knew *my second chance at passion* would come galloping to me in the form of a sturdy little mare named *Soho*? (Serendipitous bonus: I met a fellow horseman who became my partner in life.)

*Second, it's never too late for you to grab that second chance, and, hold on to it.* Case in point. Scraps of ideas, silhouettes of characters, and snippets of dialogue had jangled in my head for at least ten years. Finally, all gelled into a novel. My heroine, Archer Loh, is as real to me as my best friend, Nanette. My greatest thrill now, aside from my horses, is chatting with readers and sharing my fictional world with them. After twenty years of being known as a matrimonial lawyer, my Google profile now gives top billing to

me as 'author.' After decades of anxiety and searching, I found my serenity and attachment in my animals, my significant other, and, my writing.

It may be too late for you to tackle medical school, or to leap like a prima ballerina in *Swan Lake*, or to teach ninth grade history, but *it's never too late to be who you were meant to be.* That's not about your job, or how much money you make, or your natural physical agility. It's about your essence, the juice that makes tomorrow a gift, with a shiny, silver bow. Can't accomplish your dream of being an FBI agent? You still can be the best amateur expert on search and seizure in the state. Got your eye on Tom Brady's spot, but you just turned 50? You can be the 'go to' guy on statistics, and cheer the locals like you mean it. Never had a child and feel the void? Big Brothers can always use a mentor, or, closer to home, you can be your niece's best friend. *Life is about snatching that second chance, however it shows up at your house*—horn blaring or, sultry side step—and making it your soul food. Second chances are all about a dab of luck, a dollop of perseverance, a chunk of openness, and a whole heap of vision in the face of doubters.

In our lives, there is both darkness and light, and the choices we make on which one we embrace and which one we eschew helps determine if our course will be either self-destructive or redemptive. The irony is that sometimes, the things that seem to make us feel better in the short term are the things that are most likely to destroy us.

When I suffered from anorexia, part of that behavior was both compulsive and joyless, but it provided me the only comfort or security I could experience at the time. *Helplessness* isn't a circumstance—it is something you learn. If you embrace it, it can mask itself as *security*, while it's killing you from inside.

Daily, I see clients in the midst of divorce. Their fear of possible losses—the loss of their children, money, homes, and identities—is palpable. Still, their biggest fear is that love has left them and may never return. They seek that traction, that *something* that will block the skid. To see most of them emerge with renewed hope, with different dreams, and with a fresh path is inspiring and sustaining. It shows others in similar circumstances that *second chances do exist*—if you have the strength and the smarts to cultivate them. PE

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**ACTION:** Chart a new course.

## Emotional Rescue

Practice positive parenting.



by Kimberley Clayton Blaine

**P**ARENTING IS A TOUGH JOB. You want to help your kids grow into healthy, happy adults. Yet when they behave badly, you might resort to yelling, threatening, and spanking—even though you sense that these discipline methods are ineffective. They make your kids feel bad, and make *you* feel even worse.

Emotion coaching (EC) lays out a loving, nurturing path for raising happy, well-adjusted, well-behaved children. It's about teaching children how to recognize and express the way they feel in appropriate ways. It's a gentle, open-hearted alternative to aggressive discipline that enables you to build strong, productive relationships with them.

### Four Problems and Solutions

As a parent, you face *four roadblocks*:

**Roadblock 1: You default to one of two extremes: control-based or hands-off parenting.** If your kids are noisy when you are on a phone call and your patience wanes, you tend to either scream at your kids to pipe down and go to their rooms, or maybe you excuse yourself off the call, sigh and surrender.

• *EC Solution: Find the middle road.* In this case, *there's no need for punishment*, but kids should not be allowed to disrupt your phone call. Instead of yelling or ignoring, you say, "Guys, you are being really loud. Can you take it outside, please? I'll come out and play as soon as I'm off the phone. Right now, I need your help, so please go out back."

**Roadblock 2: You discount, minimize, or deny your child's feelings.** You tend to put your feelings before theirs. If your child complains of being hungry 30 minutes after you ate together, you think that *since you aren't hungry, she can't be hungry either*. Rather than consider her feelings, you discount them.

• *EC Solution: Put yourself in their (tiny) shoes.* Come from a place of empathy. Think, *What is my child feeling?* If your child falls down and you pick him up and tell him he's all right, you neglect his emotions: pain, fear, or embarrassment, for example. You might ask, "Are you hurt, or just scared? Do you want to sit with me before returning to play?"

**Roadblock 3: You bribe with external motivation and rewards.** You love to reward children for good behavior

—perhaps using toys, candy, or TV time. However, don't always ask your child to behave a certain way for a reward. They must learn to cooperate without expecting something in return.

• *EC Solution: Re-think your rewards.* Offer your attention instead. If your three-year-old doesn't want to leave the park, resist bribing her. Instead, try, "I know you like to play. I'm sorry, but we need to go. Can you help me pack up?" Your empathy will validate her.

**Roadblock 4: You use negative consequences to punish bad behavior.** But all you see is the behavior—not the reason behind it. Perhaps they are bursting with energy, bored, tired, or need

attention. Spanking, yelling, and time-outs don't teach children what to do; instead, they breed resentment and ill feelings.

• *EC Solution: Use natural consequences.* For instance, a child who doesn't come in for dinner may miss out on dessert. Discuss solutions and come up with a plan. This encourages them to be motivated internally. *Children do things because they benefit personally from doing so, not because they're threatened or coerced.*

Practice EC. The results will be better, and your relationship healthier. **PE**

*Kimberley Clayton Blaine is a family and child therapist, and author of The Go-To Mom's Parents' Guide to Emotion Coaching (Jossey-Bass). Visit [www.TheGoToMom.com](http://www.TheGoToMom.com).*

**ACTION: Practice emotion coaching.**

## Emotional Needs

Satisfy them in healthy ways.



by Matthew Kelly

**I**N THE EMOTIONAL REALM, you may struggle to pinpoint your legitimate needs, because they are not necessary for your immediate survival (you likely won't die of emotional starvation). However, *your emotional needs are no less important* if you are to thrive.

*Emotional starvation*, while not life threatening, does have symptoms. For some of us, emotional starvation can lead to radical mood swings; for others, to general lethargy; for others yet, to anger, bitterness, and resentment. The heart suffers, and the body cries out. Most of all, emotional starvation leads to distortions in character and prevents you from becoming the-best-version-of-yourself.

Your emotional needs include spending time with family, friends, spouse, colleagues, and spiritual director or mentor. Spending time with these people helps you to develop a sense of self, teaches you to help fulfill other people's needs, and reminds you of your deep connection with the human family.

**Your emotional need for acceptance is strong.** You need to feel you belong. In the face of rejection, you may put on a brave face and pretend that you can *survive* without the nurturing that acceptance provides. But you can't *thrive* without it. You need to feel accepted. This powerful need drives your behavior.

It's astounding what people will do to gain acceptance or sense of belonging. Peer pressure takes advantage of this need to be accepted. Under peer pres-

sure, people do things that they'd never do if they were alone (and in many cases would prefer not to do), simply because they don't want to be excluded from a certain social circle.

You seek a sense of belonging in many different ways at work, at school, within your family, in intimate relationships, and by joining clubs, churches, and committees. Most people attend a certain church because they feel they belong, or are welcome or needed there.

You seek to meet your strong need for acceptance in many ways. Some are healthy and help you to pursue your purpose; others are unhealthy and prevent you from becoming the-best-version-of-yourself.

**Knowing that we have a great need to be accepted**, we can easily understand why so many people join gangs and cults. Like you and me,

these people have a need for *acceptance* and a sense of belonging. They just don't have the options you and I have.

**People who join a gang or cult often see it as their best option.** The gang provides a sense of belonging, acceptance, and safety in a frightening world. The gang tries to fill emotional needs that a family should satisfy. But often the parents are caught up in drugs, alcohol, and crime. Or, perhaps, they are doing all they can to pay the bills. People join gangs because they see it as a way to survive—and belong. People join cults for the same reason. We all have a need to belong and be accepted.

Your emotional needs are powerful. Seek to fulfill them in healthy ways, or they will seek their own satisfaction in self-destructive ways. **PE**

*Matthew Kelly is the author of The Rhythm of Life: Living Every Day with Passion and Purpose. Visit [www.matthewkelly.com](http://www.matthewkelly.com).*

**ACTION: Satisfy emotional needs in healthy ways.**

# Mastering Mutual Funds

Avoid 10 costly fund-investing mistakes.



by Eric Tyson

WE'RE NO LONGER KNEE-deep in the severe economic woes of 2008-10, but you may still fear what your economic future holds. The worst move you can make is to *freeze your investment plans*. Now is the time to take action, so that in any economic climate, you'll be financially ready to make the most of it.

**Mutual funds** are investment companies that combine your money with money from many other people to create a large pool of assets that can then be invested in stocks, bonds, or other securities. Mutual funds are a big business. Today, thousands of mutual funds account for more than \$11 trillion under management. And they're popular—they allow many people of differing economic means to mutually invest their money for easy diversification, access to professional money managers, and low investment management costs.

But like any investment vehicle, mutual funds can be tricky. I see people making **10 common costly mistakes**:

**1. Lacking a plan.** Don't start buying funds until you have a sound financial plan that includes four basics: 1) *proper insurance coverage* like health, disability, auto, home, excess liability if you hold sufficient assets, and life insurance if others depend on your income; 2) *a plan for paying off consumer debt* on credit cards and auto loans if you have any; 3) *savings goals* for retirement, buying a home, starting a business, putting your kids through college, and anything else your heart desires; and 4) *asset allocation*—what portion of your money should be invested in different assets, such as stocks (foreign vs. domestic), and bonds.

**2. Failing to examine the fine print.** Before you buy any mutual fund, check out the fees, know any sales charges, and the fund's operating expense ratio. Over time, a fund's fees are one of the biggest and most predictable drivers of the fund's likely future returns. This is especially true with money market and conservative bond and stock funds.

**3. Staying stuck in the past.** If you were tasked with hiring a new employee, you would check the prospect's track record, experience, and references before you hired him. So when hiring a

money manager (investing in a mutual fund), examine that manager's experience. Don't throw money at funds currently posting high returns without examining a fund manager's experience. Often, current hot funds cool off, especially as small funds get larger and market conditions change. And many under-perform in the future. The market forces that led to the brief period of high performance inevitably change.

**4. Ignoring tax issues.** Do you know your current federal and state income tax brackets? When a certain stock or bond fund makes a dividend or capital gains distribution, do you know what rate of tax you'll pay on that? Many fund investors aren't well informed of the tax consequences of their fund purchases and sales. Although you don't want the tax tail to wag the fund selec-



tion dog, you should know how taxes work on your funds and which funds fit best for your tax situation.

**5. Getting duped by advisers.** Some people want to hire advisers to help them navigate financial choices. But many so-called financial consultants or advisers have serious conflicts of interest. Their recommendations and objectivity are often tainted by commissions earned from products that they sell or from their money management services. If you seek to hire a financial planner or adviser, hire someone who's selling his time and nothing else. If what you're really looking for is someone to manage your money, seek out a money manager instead of an adviser.

**6. Falling prey to the collection syndrome.** Some people buy mutual funds like they buy clothing: They visit several stores, read about *what's hot* for this season, and get advice from friends on what to buy. Before you know it, you own many pieces of clothing that don't

go together well. The same happens with mutual funds. This mismatching of funds is another reason you should develop your plan first. For example, after you decide that you'll invest, say, 20 percent of your retirement plan money into international stock funds, you can identify and invest that amount into your chosen foreign funds.

**7. Trying to time the market's movements.** Who wants to invest in a fund only to see it fall in value? No one. But sometimes, despite years of experience and careful planning, and selection of a good fund, it can still happen to the best of us. Stock and bond funds fluctuate in value—you must accept that inevitability when you invest. Some people like examining pricing charts online to try and guess when a fund is about to increase in value. Don't waste your time on such unproductive, time-consuming endeavors. Identify good funds, buy into them over time, and don't jump in and out. It's the smarter way to invest.

**8. Taking advice from the talking heads.** Don't believe that any *expert* bold enough to make financial market forecasts in media actually has any proven talent to do so. Often, this *advice* is merely for the publicity. Your long-term goals and desire, or lack thereof, to accept risk and volatility in your investments should drive your fund selection, not some talking head on television. In order to build a winning fund portfolio, you should use solid information from trusted advisors—not predictions.

**9. Banking on bad news.** You're human and have emotions, but *don't let emotional events and impulsive tendencies guide your investing decisions*. Everything from wars, oil price spikes, large layoffs, the latest retail sales and consumer confidence reports, and Federal Reserve meetings and interest rate changes can move the markets. Don't make your investing decisions based on the news of the day. If doom and gloom are in the air, consider using some of your spare cash to buy when a sale is going on.

**10. Assuming all funds are created equal.** Don't assume that your funds aren't doing well simply because they've gone down recently or are producing lower returns than some other funds. Compare them fairly over years, not months or weeks—before you make any decisions.

Investing isn't all that difficult, and funds are a great equalizer. **PE**

*Eric Tyson is a syndicated columnist, speaker and bestselling personal finance book author of Mutual Funds For Dummies and Personal Finance For Dummies (Wiley). Visit [www.eric Tyson.com](http://www.eric Tyson.com).*

**ACTION:** Try investing in mutual funds.

## Money Anxiety?

Organize your financial house.



by Hollis Colquhoun

**Y**OU MAY RESOLVE TO GET your financial house in order, take charge of your financial destiny, and create a monthly budget. But it's easy to get discouraged, become disorganized, and suffer from *money anxiety disorder* (MAD).

**You need to know your basic monthly budget and how it relates to your average monthly income.** When you know what money you have, where some of it needs to go, and where you want the rest to go, you can devise a short- and long-term plan. Otherwise, you'll just spend today and hope money will *magically appear* tomorrow.

Know where your money is being used. List all *monthly income sources* on one side of a ledger, and *essential bills* (rent, mortgage, utilities, food, car loan) on the other. Then include *debt payments* such as for student loans, credit cards, and miscellaneous expenses. Pro-rate the bills that only come once or twice per year (like taxes and car insurance).

**Can you make small changes in your spending and come up with \$50 per week** that could help you achieve a financial goal? Perhaps you could cut food costs, get a cheaper phone/cable plan, or increase your car insurance deductible.

When you find a way to get extra savings from your budget, next consider where the \$50 should go—into a special purpose savings account for a vacation, more presents, a new car, an education savings account for your child, or into a retirement savings account for yourself?

One top financial priority—if not the top priority—should be securing money to live comfortably in retirement. You are the only person who can save for your retirement. If you take that \$50 per week or \$200 per month and put it toward retirement savings, starting now, what could you have when you're 65?

Here are *six tips* to help you get your finances in order, and lower your tax bill if you file an itemized tax return:

**1. Get organized.** Being on top of your finances means keeping good files and records of monthly expenses, charitable contributions, medical bills, home improvements, education expenses, and IRS returns—six different folders. Visit [www.mint.com](http://www.mint.com) to see the budget form and just plug in the expense numbers. Then you can see your financial picture

and make adjustments as needed.

**2. Keep home improvement receipts.** As a homeowner, keep a record of your home improvements. Those costs can be deducted from any future home sale profits, lowering your taxable net profit.

**3. Keep charitable contribution receipts.** Collect all receipts for charitable contributions. If it is less than \$250, you don't need a receipt, just keep track of it in a *Charitable Contribution* folder. See [www.irs.gov/taxtopics/tc506.html](http://www.irs.gov/taxtopics/tc506.html) for details.

**4. Track retirement contributions.** Contribute the *maximum amount* that is allowed and that you can afford. If you work and contribute to an IRA and your spouse doesn't have earned income, you can also contribute to a non-wage earning spousal IRA for the same amount (\$5,000 each per year, plus \$1,000 if you are over 50). Traditional IRA contribu-

tions for 2010 can be made until April 15, 2011. If you contribute to a 401k, you can also contribute to a traditional IRA.

**5. Track and deduct medical costs.** You can deduct medical costs *if they exceed 7 percent of your adjusted gross income*. See what qualifies as a deduction at [www.bankrate.com/finance/money-guides/maximizing-your-medical-deductions-2.aspx](http://www.bankrate.com/finance/money-guides/maximizing-your-medical-deductions-2.aspx).

**6. Offset education costs.** For ways to offset education costs for you, spouse or child go to [www.irs.gov/newsroom/article/0,,id=107670,00.html](http://www.irs.gov/newsroom/article/0,,id=107670,00.html).

Start your financial spring cleaning now. When your financial house is in order, you can set and achieve goals. **PE**

*Hollis Colquhoun is an Accredited Financial Counselor and author of Women Empowering Themselves. Email WomenEmpoweringThemselves@gmail.com or www.holliscolquhoun.com, www.FinancialSurvivalTools.com.*

**ACTION:** Get financially organized for 2011.

## FINANCE • MONEY

### Your Money

Is it in charge of you?



by Jane Honeck

**I**F FAMILIARITY BREEDS CON-tempt, money may be the *most contemptible* thing in your life. Familiarity with it can prevent you from managing it well. Your unexamined beliefs about money can cause you to mismanage it. The problem with money is that *it's not really about the money*.

As a child, you are introduced to money without so much as a hello. When you get a new toy, computer or TV, you receive a *user manual*. When you first encounter money, you receive no instructions. You grow familiar and intimate with money and begin using it—and so you grow up thinking that you know how money works. However, when you encounter money problems—try to strategize your investments, balance a monthly budget, or plan your retirement—you see that *managing money is complex*.

The only way you can master money is to examine your beliefs about money. Try using my three-step guide:

**1. Ask what you think money is.** Think about money and its role in your life. You tend to simplify it as *something you use to pay for necessities*, and once you use it, you have to make more. As important as money is in your life, you really should have a deeper understanding. So, examine what you think it is, and then move forward from there.

**2. Talk about money.** If you never learn to talk about money, you pick up messages, interpret them yourself, and turn them into beliefs that run your financial life. Talking *more* about money enhances your understanding of it, and makes you more capable of controlling it instead of allowing it to control you. Conflicts over money, driven by dysfunctional communication about it, are the number-one cause of divorce. Learn to communicate more freely about money in order to take control.

**3. Create a new money philosophy.** Money is not concrete or mechanical—it is a fluid force in your life. Once you know its role and can talk about it,

once you see money as the slave and not the master, and once you realign how you see and interact with it, you can *set and live by reasonable rules* that put you in charge.

**Stop lurching from money crisis to money crisis.** Get a handle on more than money management strategy and

tactics. Even if you have more money in your paycheck next week, those dollars will disappear fast if you keep your old attitude about money.

Extra cash disappears fast when you let your money manage you. You focus too often on the minutiae, and forget to look at the big picture. There is a vast difference between paying monthly bills and balancing the checkbook and having a money management philosophy. *Look at the big picture*, so your dollars can make a difference in your life. **PE**

*Jane Honeck, CPA and money coach who developed CentSible Living and author of The Problem With Money? Visit [www.theproblemwithmoney.com](http://www.theproblemwithmoney.com).*

**ACTION:** Take charge of your money.

# Compassionate Service

*It all starts with genuine compassion.*



by Barack Obama

COME HERE TONIGHT AS AN American who kneels to pray with you today and will stand by you tomorrow. There is nothing I can say that will fill the hole torn in your hearts. But know this: The hopes of a nation are here. *We mourn with you* for the fallen. We join you in your grief. We add our faith to yours that the living victims of this tragedy will pull through.

We are grateful to the men who tackled the gunman and wrestled away the ammunition as he stopped to reload. We are grateful for the doctors, nurses, and first responders who worked wonders to heal those who'd been hurt.

These men and women remind us that *heroism* is found not only on the fields of battle, nor does it require special training or physical strength. *Heroism is in the hearts of so many of our fellow citizens*, just waiting to be summoned. Their actions, their selflessness poses, a challenge to us. It raises a question of what, beyond prayers and expressions of concern, is required of us going forward. How can we honor the fallen? How can we be true to their memory?

One victim was nine-year-old *Christina Taylor Green*—an A student, dancer, gymnast, swimmer, and the only girl on her Little League team. Christina was given to us on September 11, 2001, one of 50 babies born that day. She showed an appreciation for life uncommon for a girl her age. She'd remind her mother, "We are so blessed. We have the best life." And she'd pay those blessings back by participating in a charity that helped children who were less fortunate. In Christina we see all of our children—so curious, trusting, energetic, full of magic, so deserving of our love and our good example. Today, we commit to forging a country that is worthy of her gentle, happy spirit. I want to live up to her expectations. I want our democracy to be as good as she imagined it.

*The loss of these wonderful people should make us strive to be better*—to be better friends, neighbors, coworkers, and parents. They believed—and I believe—that we can be better. Those who died here, those who saved life here—they help me believe. We can't stop all evil in the world, but how we treat one another

is entirely up to us. For all our imperfections, we are full of decency and goodness; the forces that divide us are not as strong as those that unite us.

*Let's expand our moral imaginations*, listen to each other more carefully, sharpen our instincts for empathy, and remind ourselves of all the ways that our hopes and dreams are bound together. When we lose somebody in our family, we're shaken out of our routines. We're forced to reflect: Do we spend enough time with an aging parent? Do we express our gratitude for the sacrifices they made for us? Do we tell a spouse just how desperately we love them, every day? Do we show enough kindness, generosity, and compassion to the people in our lives? Perhaps we ques-



tion whether we are doing right by our children, *whether our priorities are in order*.

We recognize our own mortality, and we are reminded that in the fleeting time we have on this Earth, what matters is not wealth, or status, or power, or fame—but rather, *how well we have loved*—and what part we've played in making the lives of others better.

*This tragedy reminds us that no matter who we are or where we come from, each of us is a part of something greater*—something more consequential than political preference. *We are part of the American family*. We believe that in a country where every race and faith and point of view can be found, we are still bound together as one people; that we share common hopes and a common creed; that the dreams of a little girl in Tucson are not so different than those of our own children, and that they all deserve the chance to be fulfilled.

*What comes of this moment is up to us*—and will be determined not by whether we can *sit together tonight*, but whether we can *work together tomorrow*.

I believe we can, and must. *We will move forward together, or not at all*—the challenges we face are bigger than politics.

At stake is whether new jobs take root in this country, or somewhere else; whether the hard work of our people is rewarded; whether we sustain the leadership that has made America a light to the world. We are poised for progress. The stock market has come roaring back. Corporate profits are up. The economy is growing. But we have never measured progress by these yardsticks alone. *We measure progress by the success of our people*, by the jobs they find, by the quality of life those jobs offer, by the prospects of a business owner who dreams of turning a good idea into a thriving enterprise, and by the opportunities for a better life that we pass on to children.

*Our destiny remains our choice*. The American Dream is what drove Brandon Fisher, to start a company in Berlin, Pennsylvania that specializes in a new kind of drilling technology. One day last summer, he saw the news that halfway across the world, 33 men were trapped in a Chilean mine, and no one knew how to save them. But Brandon thought his company could help. And so he designed a rescue that would come to be known as Plan B. His employees worked around the clock to make the necessary drilling equipment. And Brandon left for Chile and began drilling a 2,000 foot hole into the ground, working three or four days at a time with no sleep; 37 days later, Plan B succeeded, and the miners were rescued. But because he didn't want all of the attention, Brandon wasn't there when the miners emerged. He had already gone home to work on his next project. Later, one of his employees said, "We proved that Center Rock is a little company, but we do big things."

*In America, we do big things*. From our earliest days, America has been the story of *ordinary people who dare to dream*. That's how we win the future.

We are a nation that says, "I might not have a lot of money, but I have this great idea for a new company. I might not come from a family of college graduates, but I will be the first to get my degree. I might not know those people in trouble, but I think I can help them, and I need to try. I'm not sure how we'll reach that better place, but I know we'll get there." We do big things. Our destiny remains our choice. PE

*Barack Obama is president of the United States of America. This article is adapted from his address at the service held in Tucson, Arizona in January and his State of the Union Address on Jan. 25, 2011. Visit Vital Speeches of the Day. Email vseditor@mcmurphy.com.*

**ACTION:** Start serving your country.

# Rev Up Your Life

Do small things to shift culture.



by David and  
Andrea Reiser

**H**ERE ARE 30 things you can do to shift culture at home or work:

**Always say 'please' and 'thank you.'** Showcase courtesy and good manners.

**Do the right thing, even if it's tough.** Blow the whistle on a boss or return the extra \$10 a cashier gave you by mistake.

**Take a stand—even if it makes people uncomfortable.** If someone you know is doing something wrong, confront him.

**If you believe in it, fight for it.** Fighting the good fight. Don't give in or abandon your convictions.

**Don't just complain about politics—do something.** Write your congressman, join an action group, vote.

**Don't tell white lies (or accept them)—be honest and heartfelt.** Everyone may not like you, but they'll know where you stand—and may find you refreshing!

**If you can't pay cash for it, don't buy it.** Consumer credit has been the downfall of many individuals and families.

**Find a way to give back.** Volunteer work done as a family teaches gratitude and kindness and creates *together time*.

**Do what needs to be done, whether you love every minute of it or not.** If you rely on others to do what you want to see done, you'll wait a long time.

**Learn everything you can, from anyone you can, at any time you can.** You will benefit from that knowledge.

**Don't dwell on what went wrong.** Focus on *what you can do* to move forward. You may stare so long at a closing door that you don't see the open one.

**Make sure you're not living in a dream world.** Surround yourself with people you trust; listen to what they say.

**Know when to cut your losses.** We all make mistakes and go down the wrong path from time to time. The trick is to *know when it's time to refocus your efforts*.

**Be a person of your word.** Do what you say you're going to do.

**Take the forward view.** Spend time productively, making positive changes, and *finding solutions*—not complaining.

**If it's tough and tedious, that's okay—if it takes you somewhere better.** Make a sacrifice today for a long-term payoff.

**Let your children make mistakes.** Do not fix everything for them, either. If you do, *they won't learn to solve problems*.

**Face up to setbacks.** Stop whining, get over it, and move on to build resilience.

**Don't play the blame game.** When you are negatively impacted by someone or something else, take responsibility for what happens from here on out.

**Challenge yourself to make life better for everyone you meet.** This can be as simple as offering a heartfelt smile!

**Keep a gratitude journal.** Record the ways in which you've been blessed.

**Be courteous.** *Show respect in little ways:* Hold the door open; let a driver merge in.

**Say it nicely.** You'll get better results if you stay calm and reasonable.

**When people are doing a good job, tell them so.** Everyone likes to hear praise.

**Measure your decisions against your**

**regret.** Ask yourself, "If I pass this up, will I regret it?" If yes, then *act*.

**Ask yourself what you really want, even if you are afraid!** Then go for it!

**Make every moment count.** Don't worry about people or situations you can do nothing about—*be fully present now*.

**Break out of your comfort zone.** Volunteer in your community. All complacency and no challenge makes you a dull person!

**Set boundaries—and don't move them.** Decide priorities, what you will and won't tolerate and how you'll spend your time.

**Guard your reputation.** If you'd *be upset if your act made the news*, don't do it. **PE**

David and Andrea Reiser are coauthors of *Letters From Home* (Wiley). Visit [www.ReiserMedia.com](http://www.ReiserMedia.com).

**ACTION:** Perform service in your community.

## SERVICE • COACH

## Coach People If they are coachable.



by Gary Cohen

**I**N SPORTS, COACHES ARE HIRED to work with A players—and young B players who are progressing. In life, however, *you are on your own*, without a coach—unless you're seen as a *high potential*, occupy a key position, or hire your own coach.

A good coach's "returns" aren't always measurable—but *you can see trends* in bottom-line performance. Great coaches develop a track record of success, bringing people to new heights.

The best coaches expect to be compensated well, but they also want to work with people who are coachable. *Coachable people* are humble, self-aware, inquisitive, adaptable, and willing to take risks. Coaches want to be confident that their time and investment will be worthwhile.

And yet often coaches are brought in to help people who suffer from hubris. If these people don't see the need, however, the coaching won't be effective. The person must be ready for coaching.

**Why be coached?** As you develop, you become less important as a doer and more important as a leader. Many people fail to realize this or realize it too late—because their prior success has come from actions and decisions, not delegation and support. They want to continue to receive accolades and awards for *their work*. As a result, they spread themselves thin, can't keep up with team member's activities, and make poor decisions. Instead, they should be

asking questions that motivate others to take risks, cooperate, and succeed—while still holding team members accountable for their results.

If you are a high performer, your schedule is likely packed. So, adding coaching is like adding another egg to a full carton. *If coaching isn't one of your top priorities, don't even begin.* Your coach will detect your lack of readiness or commitment. If you take an assignment but keep your coach waiting, if you aren't prepared for your meeting, don't do the agreed-upon work, or cancel at the last minute, *you won't have a coach for long*.

When working with a coach, share your weaknesses and problems. Ideally, you will have analyzed them and tried

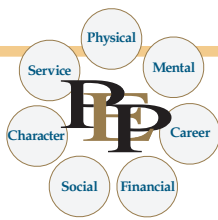
to address them. If not, you may not be ready for a coach. As the saying goes, "When the student is ready, the teacher will appear." If you hope to learn to recognize and correct your blunders, seek a coach. When you step out on the learning edge, you may feel awkward and want

to revert to past behaviors—your former self. Great coaches help you transition to a new and better self.

**Why coach others?** Your clients must be eager to work and improve in order to realize long-term gains. The threshold for work ought to extend past what they initially want to work on—or think is possible. A weakness is often a symptom of a larger problem. Help coachees look at various perspectives; learn what causes a particular move, reaction, or behavior; and make improvements. **PE**

Gary B. Cohen is Managing Partner of CO2 Partners and author of *Just Ask Leadership: Why Great Managers Always Ask the Right Questions*. Email [GCohen@CO2Partners.com](mailto:GCohen@CO2Partners.com) or call 612-242-0123.

**ACTION:** Coach and be coached this year.



## GOAL GETTERS



*You don't have to be naturally funny to infuse humor into your conversations and presenta-*

*tions.* You don't even need to know, or tell, a joke. Just use a little humor to: relieve tension or stress, make people feel more relaxed, engage your audience, open up lines of communication, and be memorable. Here are three ways to be funny: **1. List of three.** You might list three steps, illustrations, or examples—and then make it funny by ending with a punch (the last example being exaggerated or different in kind than the others). The set-up creates expectation; the punch line changes the expectation. **2. Unexpected responses.** These work the same way—listeners are caught by surprise. You can plan an unexpected response by asking, what might your audience not expect you to say? **3. Making light of yourself.** Being comfortable with yourself is key to others being comfortable with you. Going overboard on self-deprecating comments won't help you win any champions, but using self-humor breaks the ice. For example, you can instantly make your audience more comfortable by showing you are aware of stereotypes you may be associated with.

When connecting with people, seek to understand their thoughts, objections, and preconceived notions. Always present the problem as funny, the solution is serious. Do not “make fun” of people. Offensive humor leaves a bad taste. Please people with relevant humor. It is easy to “lighten up” a little, and your audience is looking at you thinking “Humor me?” Don't feel bad if your first attempts at humor fall short. Keep practicing. You can get more laughs, and it will show in your success.

—Darren LaCroix, [www.darrenlacroix.com](http://www.darrenlacroix.com)



*Know what you're saying with your body language.*

You reveal much about your attitudes, emotions and motives by how you hold your body, especially when using *closed* or *open* postures. In the closed pos-

ture, arms are folded, legs are crossed, and the torso or legs are turned away. Rounding the upper body and hiding hands are closed signals that may also represent feelings of vulnerability or depression. Predictably, women—when sitting—adopt an open-arm posture in the presence of someone they like, and fold their arms across their chest when they feel indifferent to or dislike the other person. In open and receptive body postures, legs are uncrossed, and arms are open with palms exposed or resting comfortably on a desk or table. If the arms are relaxed at the sides of the body while standing, this is also a sign of openness, accessibility, and willingness to interact. People with open body positions are perceived more positively—and are more persuasive. Posture can also show your status in a group. Subordinates tend to slump, while the leader assumes a more erect posture. People of equal status tend to mirror one another (assuming similar or identical postures), while people who want to emphasize their status may adopt a different posture or stance.

Positive attitudes toward others tend to be accompanied by leaning forward—especially when sitting down. When two people like each other, they both lean in. Leaning toward a person in the early stages of a conversation will likely be perceived as encroachment, making people uncomfortable and *decreasing* their perception of you as likeable. So, first develop a level of rapport and interpersonal comfort.

Your emotions can affect your posture. If you are reluctant or depressed, you tend to round your shoulders, slump, and look down. If you are upbeat, you tend to hold yourself erect and expand your chest. The reverse is also true. Your choice of posture has a powerful impact on your emotions. So, when you want to project your most confident self, start by standing up straight, pulling your shoulders back and holding your head high. By assuming this physical posture, you begin to feel surer of yourself.

—Carol Kinsey Goman, [CGoman@CKG.com](mailto:CGoman@CKG.com)

## PersonalCOACH



### From Fat to Fit

*Create a flab-u-less you.*

by Carole Carson

**W**HY BE FIT AND KEEP YOUR WEIGHT? Insurance rates go up along with weight. Overweight people are paid less and assigned fewer hours of work. Medical care costs are higher. Clothing in larger sizes is more expensive. Travel costs more if you are overweight. In sum, being obese costs you an additional \$6,400 per year. So, the dramatic escalation in lifestyle-induced illnesses and disabilities, combined with an inexorable rise in medical care costs, has made losing weight and getting fit a financial as well as personal issue. Now is the time for you to get FIT: *You can create a flab-u-less you by following three tips.*

**F = Face your challenge honestly and figure out a strategy that works for you.** Fill your plate with vegetables, grains, fruit and lean protein, such as chicken or fish. Find creative ways (rather than eating) to comfort yourself when distressed. Forget your history; focus on each new day and celebrate a fresh beginning.

**I = Integrate exercise and movement into your daily routine.** Invest in a pedometer and start walking with a buddy. Imagine how much more energy and vitality you will have with regular exercise and wholesome food. Ignore the calendar; you're never too old to begin a fitness program.

**T = Team up with others to keep yourself motivated.** Track your progress and correct backsliding when it occurs. Turn breakdowns into learning experiences. Target fitness as your goal with weight loss as a natural by-product. Trust yourself to make decisions that move you toward improved health.

If you want to begin 2012 with a thicker wallet and thinner body, you'll have to make healthy decisions on a moment-to-moment basis from this point forward. *Today is the best day you'll ever have to begin creating a healthy, trim and fit body in your future.*

So, if you'd like to age well, and not acquire a chronic disease, lose memory, gain surplus pounds or suffer diminished mobility, stand up and start moving! Exercise renews aging cells, benefits the brain, improves mental functions, and may prevent or delay the onset of Alzheimer's and dementia. Aerobic exercise can delay cognitive decline by 10 years! The *fountain of youth* is built on the foundation of regular physical exercise. **PE**

Carole Carson is author of *From Fat to Fit: Turn Yourself into a Weapon of Mass Reduction*. Visit [www.fromfat2fit.com](http://www.fromfat2fit.com).

**ACTION:** Go from fat to fit this year.

# Secret Recipe

## Use four ingredients.



by Danita Johnson Hughes

**W**E LIVE IN A MICROWAVE society where we expect to get what we want instantly. We're tricked into believing that fame and success can be achieved overnight, if we'll only work harder, longer, and faster. We've adopted an all-or-nothing attitude that says we either succeed or fail, there is no in-between. But there is always a period between success and failure, and for some, it lasts for years.

Once there was a six-year old boy who, having lost his father, was left to take on household responsibilities while his mother returned to work. He helped raise his younger siblings—cooking and cleaning. He held several jobs over his lifetime—from insurance sales to service station operator—and experienced devastating setbacks, financially and personally. But he always loved to cook, and he loved sharing his good cooking with others. Eventually his giving attitude turned into a thriving business.

That boy was *Harland Sanders*, the man behind Kentucky Fried Chicken (KFC), the company that today sells over a billion “finger lickin’ good” chicken dinners worldwide each year.

The most striking part of Sanders’ story is how long his “in between” lasted. It wasn’t until he was 64 that the brand began to be recognized as a success. Prior to this, Sanders was an ordinary man trying to make a good living.

### Four Success Ingredients

His KFC brand is based on a *secret recipe* for his “11 herbs and spices” fried chicken, but his *recipe for success* is not a secret—it was based on four ingredients:

**1. Passion.** Sanders was passionate about cooking. He spent a lifetime perfecting his fried chicken recipe and that passion turned into a thriving business. What is your passion, and how can you express it more fully in your life? Take time to clarify your passion. Only then can you begin to produce the behavior that will turn your vision into reality.

**2. Positive perspective.** Sanders worked many jobs, but he didn’t let that stop him from sharing his passion. At his service station, he began serving his homemade meals to travelers, which sparked a business idea that led to KFC.

What is your perspective? If circum-

stances are not as you had hoped, are you tapping into your passion to turn it around, or wallowing in negativity? Although external factors may not be ideal, your internal perspective can be just what you need to make it better. You can choose to think differently.

*The journey to success is rarely easy*—there’ll be roadblocks, tough choices, and challenges. Still, you can decide how to feel about what you are experiencing. You can choose success.

**3. Perseverance.** *There are no shortcuts.* Sanders’ success was years in the making. He experienced devastating setbacks. His first restaurant was forced to close and Sanders was left broke. But his perseverance won in the end. Don’t give up. Success could be just around the corner. Slow and steady wins the race.

### INSPIRATIONAL • CHOICES

## Making Choices

Make them with divine help.



by Doreen Virtue

**S**HOULD I MOVE? QUIT MY job? Leave a relationship? I’m often asked these questions. I find that the keys to enjoying change is to *stay flexible, keep your sense of humor, and know that you’re not alone*—many people have similar experiences.

Change can frighten you because of insecurities and unknown factors (*Will I be financially secure? Will I be alone? Will this change make me feel happier?*)

*When you seek divine guidance in making important choices, you can see factors, variables, and various options more clearly.* Of course, you must still make the decision for yourself, since you have your free will.

To make decisions with divine guidance, *follow four steps:*

**1. Create a quiet space, close your eyes, and ask for help and guidance with the decisions.** I attest that your humble petitions are heard and that angels stand ready to help you. Ask for help with any specific life area. Pour out your heart, and express your feelings.

**2. Listen for and sense answers**—not just when you pray but when you’re falling asleep or awakening, or when you walk outdoors in nature. Listen at times and places where you can more readily hear the voices. Silently ask: “What changes would you like me to make in my life?” Notice the feelings and thoughts that come in response.



**4. Philanthropy.** You help yourself when you invest in others—when you *give much and expect little in return.* Be willing to help others in their journey. Practice patience, empathy, tolerance, and service. Sanders gave generously of his time and money. He funded scholarships and donated to deserving organizations. Reach out with kindness to others.

Success comes from passion, positive perspective, perseverance, and philanthropy. Try mixing these ingredients in your life, but remember: Don’t expect instant success and that *the in-between* is just as important as *the achievement.* **PE**

*Danita Johnson Hughes, Ph.D., is a healthcare executive, speaker and author of Turnaround and Power from Within. Visit [www.danitajohnsonhughes.com](http://www.danitajohnsonhughes.com), or email [danitahughes@edgewaterstystems.org](mailto:danitahughes@edgewaterstystems.org).*

**ACTION:** Follow this recipe to success.

Don’t concern yourself with *how* or *when* your requests will be answered. Solutions and miracles are abundantly available. *Prayer, not worry, always helps.*

**3. Receive ideas and feelings about what actions to take.** This is divine guidance in response to your requests. If you don’t hear or understand the guidance, ask for clarity: *Please give me clear signals that I can recognize and understand to guide my decisions and actions along the path of joy and peace.* If you still need clarity, consult with your *higher self*, asking, *Which choice or option puts me on the path of my divine life purpose?* Trust the thoughts that come to you. Anything that brings you closer to your life’s purpose will bring you more peace, harmony, and abundance.

**4. Try on your future.** This is like trying on clothing or test-driving a car. If you have *several options* to choose from, imagine taking *Option 1.* Really feel that experience as if it’s happening right now. Then do the same for *Options 2, 3, and 4.* Compare how each feels for you. While you can’t foresee all factors, you can get a sense of your body’s reactions. And *your body knows*—it’s a powerfully accurate divination tool. Trust it!

**Know that you deserve happiness and peace of mind!** Your Creator, like any loving parent, *wants the best for you.* And when you’re happy and peaceful, you have more capacity to bless others. By bringing peace to yourself, you become a role model of peace, inspiring others to make the journey as well. **PE**

*Doreen Virtue is author of The Miracles of Archangel Michael (Hay House). Visit [www.AngelTherapy.com](http://www.AngelTherapy.com).*

**ACTION:** Make decisions with divine help.



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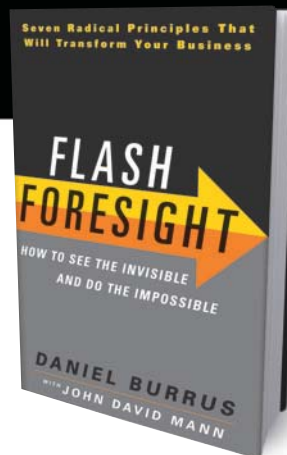
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