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INSPIRATIONAL • CREDIBILITY

Credibility Busters

Can you be trusted to do what you say?

by Sandy Allgeier

IF YOU HAVE TROUBLE PERFORMING WITH TEAM-
mates, forming friendships and influencing
others, it may be because people don't trust
you or believe what you say.

Ask yourself: *Do people seek out and enjoy
my company? Are my relationships—with my
romantic partner, friends, and family—rich and
mutually fulfilling? Are my kids respectful and
well behaved? Do I receive regular recognition, in
the form of promotions and pay increases at work?*

If you can't answer *yes* to
these questions, don't curse
fate or blame others. You
might have a personal credi-
bility problem. The good news
is that it *can* be fixed.

Personal credibility is a
magic bullet for success and
happiness. It forms other peo-
ple's *opinions* of you, shapes
their *interactions* with you, and
helps them decide whether to
trust and respect you. It leads
to healthy, productive relation-
ships—and if you can create those, everything
else in life just falls into place.

Credibility is about respect, trust, and be-
lievability. *Credibility* is judged by your *actions*.
What you do—and don't do—determines
people's perceptions. Credibility is best under-
stood by its absence. People may not look at
you and say, "Wow, there's a person with
credibility—but if you lack it, they'll notice.

Avoid these 15 *credibility busters*:

1. Failing to do what you say you will do.
Failing to deliver on *promises* or commitments
hurts your credibility. How often do you say,
I'll get that to you today . . . and then you don't?
Or I'll call you back in a few minutes . . . but you
don't? When you make a habit of this, you're

seen as a *promise-breaker*. If you're can't follow
through on your promises, don't make them.

**2. Breaking appointments (or frequently
rescheduling them).** When you make meetings
and appointments, other people expect you to
keep them. When you make them reschedule,
you annoy them. After a while, they stop trust-
ing you. When you make an appointment, keep
it, if at all possible. Yes, life can be hectic, and at
times you need to reschedule. That's why you

*must do all you can to keep
appointments*. Then, when you
must make an exception, it will
be that—an exception.

**3. Constantly showing up
late.** You say you will meet a
friend at noon for lunch. You
call on your cell phone and say,
*"I'll be right there—I'm caught
in traffic,"* and then you arrive
at 12:45. Do this once, maybe
twice, that's fine. When it be-
comes the norm, you damage
your credibility. Plan ahead

and arrive early—consistently. You protect your
credibility, reduce stress, and avoid a late rush!

4. Speaking first, thinking second. Suppose
your 11-year-old son asks permission to have a
sleepover at a new friend's house, and you say
no. Your son begs, pleads, and pesters. Finally
you say, "I need to talk with your friend's pa-
rents first." You make the call, and then tell your
son that he can have the sleepover. No harm
done? Your son has learned that your *no* actual-
ly means *yes*, if he pesters you. You should say,
"I have to think about it first." That way, what-
ever your answer, you'll keep your credibility.

**5. Making decisions while keeping others in
the dark.** Trust and credibility are *built* when
others feel valued—and *broken* when others feel

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like they don't matter to you. If people don't understand your thought process, they won't believe you want their input, and your credibility is shot. It doesn't matter whether others can impact the decision or not—keep them informed of your thoughts as you work.

6. Telling little white lies that morph into Big Hairy Lies. This often happens when you lie a little to spare someone's feelings. When a friend asks you to do something you have no interest in, you say, "I'm sorry, but I have other plans that day; otherwise, I would love to!" Your friend replies, "Well, I'm flexible; when could you do it?" Next you're making up more excuses. It's better to say, "Thank you so much for the invitation, but that is just not my thing" and then move on.

7. Trying to do everything—but doing it all in a half-hearted way. When you over-commit or over-extend, you invite disaster. You lose patience, forget appointments, run out of energy, and make more mistakes—at work, at home, and in your relationships. It's better to say no to some things than do a poor job at everything.

8. Putting others down to pull yourself up. Suppose a coworker receives a promotion to a position that you wanted. You congratulate her, but then talk with others about how unqualified she is. You enumerate her deficiencies (and your qualifications. Do you convince them? No. *With each put-down, you demonstrate your lack of credibility.* Everyone who hears you talk, now forms doubts about your believability and trustworthiness.

9. Putting yourself down rather than learning from mistakes. Self-deprecation—the tendency to continually beat yourself up over past mistakes—is a credibility buster. You boost your credibility when you admit and acknowledge mistakes, to yourself and others. You derail it when you rake yourself over the coals—and fail to learn the lesson and move on. Accept yourself as the real, fallible, and imperfect person that you are. Others respond better to people who cheerfully admit that they're not perfect, but are learning and growing from their mistakes.

10. Making too many excuses—even if they're legit. Maybe the dog did eat the homework. Maybe the check really is in the mail. Perhaps you can't finish the project due to someone else not doing her part on time. Such things can happen, but you destroy your credibility when you often offer the same excuses to the same people. It doesn't matter how real the excuses are—when repeated, your credibility is shot. The remedy is not to focus on the excuse part—focus on what it will take to prevent the problem in the first place! Avoid situations that create excuses—even those that are legit!

11. Being a rigid rule enforcer rather than a flexible problem solver. Rules and policies

are helpful; they set guidelines and boundaries so things can get done. However, your credibility suffers when you rely *only* on rules and policies—instead of being flexible and helping others solve problems. It's easy to say, "That's against the rules!" But it's usually better to say, "Let's see what the problem is and seek a way to solve it!" People trust problem-solvers. They don't trust rule-mongers and bureaucrats who are hung up on following procedure at the expense of common sense.

12. Losing the balance between achieving tasks and maintaining constructive relationships. Yes, you must deliver results, yet keep relationships positive. If you force a person to cancel her honeymoon to meet a deadline, you damage the relationship beyond repair. If you must choose between meeting your commitments and damaging your relationships with key people, break the commitment and keep the relationship.

13. Casting blame instead of solving problems. Suppose that you are the primary care provider for your aging parents. Your brother lives in another state and is not involved. You resent the situation, and your brother is the target. This creates barriers in your relationship with your brother—and with your parents. Rather than assigning blame, drive solutions. Discuss the situation with your brother. Say, "I need to talk about how we can better share the challenge of taking care of our parents."

14. Coming across as all-knowing when you're just thinking out loud. If you tend to think out loud, tell others that's what you're doing. When they realize this verbal mulling is part of your decision making, they won't assume you're changing your mind or going back on your word—and you keep credibility.

15. Exhibiting body language and vocal tone that doesn't match your words. Do you become distracted when someone is talking to you—and your eyes wander? Or, do you stifle a yawn while trying to look interested? Do you say nice things, but your vocal tone is flat? Your credibility is reduced when your body and tone are out of sync with your words. *Be aware of your tone and body language and ensure you're sending the message you mean to send.* Stay in the moment when you talk. This way you won't need to give the impression that you're engaged—you really will be.

Focus on one credibility buster at a time and work to eliminate it. *When people feel they can trust you, your relationships improve.* So, start removing roadblocks, one by one; once they're gone, you'll be amazed at the abundance that flows into your life.



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ACTION: Boost your credibility.

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Career Self-Interest

Learn to take care of yourself.



by Jac Fitz-enz

CAPITALISM RUNS ON SELF-Interest. Although your managers may be enlightened in their people management skills, they have a fiduciary responsibility to protect the company's shareholders. And, if you are in a position affected by politics, remember that politicians have to get reelected and will keep their contributors' interests ahead of yours.

If you are anxious about your position, think about what you can do to weather the unemployment storm. Today, no one is safe—there is no job security. You are only as good as you are perceived to be by upper management. You need not spend more time kissing up, but you do need to seriously think about your own self-interests.

So, how do you take care of yourself? Here are eight ways:

1. Make yourself more valuable to you. Learn new skills, take on new projects and solve problems you can point to on your resume if it comes to that. If you are not yet looking for a job, pull out your resume and study it. What needs to be strengthened? When or if you enter the job market, you'll face competition. How can you honestly put yourself above the crowd? One tip: learn analytics and become financially literate. You don't have to be a statistician or a CPA, but be able to converse intelligently in these disciplines. If you can show the interviewing manager that you speak the language of business, you'll be ahead of 80 percent of the people in line for the job.

2. Make yourself more valuable to your employer. What are the major sore points with your company today and tomorrow? What is keeping the C-level up at night? Is it cost reduction, marketing, new technology, competition, new regulations, product obsolescence? How can you help solve those problems? If push comes to shoving someone out the door, you'll need allies at different levels. Who will support you if the axe is about to fall—people you have helped. If you help someone become more valuable, and move up in the company, they will go to bat for you.

3. Explore new fields. What can you do if you are looking at a job in an

industry in which you have never been employed? Years ago I was coming from banking and competing for a job in a computer company. My competitors were people from the industry. My pitch was that I would bring in fresh perspectives. If they hired someone from another computer company, they were just recycling someone else's old ideas. It worked. I got the job.

4. Show yourself to be positive. When I came out of the Navy and was seeking my first job, I had 20 interviews without success. One day I interviewed at American Airlines, and the nice man gave me a piece of advice about interviewing. He said, "I know this is a tough job market, and you probably have suffered through a lot of interviews. No matter how discouraged

you might feel—smile. Show yourself to be a positive personality. We can teach you our business, but we can't teach you to be positive if you are not naturally upbeat and already energetic." I never forgot that. During my career, I went into interviews with a very positive aura about me—no matter how I felt. Thereafter, I won every job I interviewed for. You can too, if you just remember to smile, inside and outside. By the way, it also works for any meeting you go into. It gives you an aura that people want to follow.

5. Keep a long-term perspective. Despite all you read and hear lately, there is some good news. First, if you are upright, that is better than the alternative. Second, bad times don't last forever (although when you are in a mess, it might seem like it). Third, everyone today is vulnerable—from the CEO on down. If you have not been rified yet, don't think it can't happen. But you can protect yourself if you are prepared. Now is the time to look ahead

and recession-proof yourself.

6. Take a Personal Risk Management Assessment. Ask yourself these questions: 1. *Probability*: What's the probability that I lose my job in the next six months? Be honest with yourself. 2. *Severity*: If I lose my job, how difficult will it be for me to find a new one at the same level without requiring relocation? 3. *Preparedness*: If it happens tomorrow, am I ready to cope with it? Do I have a contingency plan that I can launch immediately? 4. *Mitigation*: If I don't have a plan I need to make one today. So, what do I need to do to accelerate my job search, if and when the need arises?

7. Activate your plan. You likely have friends out here who are willing to help you if they can. But you have to make the first move—and now is the time for it. The new communication channels make it easy to inform all your contacts of your situation. If you lost your job, you know what you would do. You'd phone or email everyone on your list, letting them know you have just become a *consultant* (unemployed). Why wait? If you don't need a job yet, start networking anyhow. Reconnect on the phone, email, Facebook, Linked In. Ask them how they are doing. Act like you care. Find out what is happening to them. It will be good for all of you. If they are looking for a job, encourage them and offer them some leads. Tomorrow you may be calling them looking for a job. They will remember the person who helped them in their hour of need. When you connect, support each other. Talk about strategies on how to get back on track. Talk about other people you know who you might connect with. Widen the circle. You might find an opportunity you weren't even looking for.

8. Learn how to sell yourself. Commercials always end with a *call to action*: Buy now! They don't tell you to take your time and come back some day. You are your best salesperson. If you can't sell you, no one else can be counted on to do it for you. Don't think, "If they want me, they can come get me." The truth is, they don't want you. They want the skills, knowledge and motivation you offer. When you update your resume, point out how your attributes fit into their needs. *Solve their problems with you.*

If you feel hopeless, go see a friend. It will make you feel better and who knows what other good you'll discover or create? As we used to say in the Great Depression, "Write if you get work." **PE**

Jac Fitz-enz is author of *The ROI of Human Capital*. Visit www.humancapitalsource.com.

ACTION: Take responsibility for your career.

Burned Out?

You might need a break.



by Catherine A. Allen

YOU MAY BE ON THE VERGE of professional burnout.

The financial crisis has taken its toll on everyone. With stress levels skyrocketing and fierce competition from abroad, how can you reclaim your role as creative leader and innovator?

To excel at work, you need to be interested, motivated, engaged, and highly productive. When you are stressed out, you can do more harm than good.

Beyond having more to do with less support, you may also face a chronic lack of time off (63 percent of Americans work more than 40 hours a week and hand back more than \$21 billion in unused vacation dollars each year).

Worse, we feel guilty about the little time we do take off. Many workers are leaving the fast track to take less stressful jobs because work demands keep rising as *satisfaction* and *payoffs* decline.

If you suffer from low morale, stress and burnout, before you jump ship consider taking a sabbatical (*Reboot Break*)—a set time away from work that can last from one month to a year. You take a break to renew and refresh your life and better balance your priorities.

Sabbatical programs vary from paid for time off (for one to three months) to unpaid time off with benefits intact and a guaranteed job at the end. Intel's sabbatical program, started 15 years ago, has enabled more than 69,000 workers to take extended time off. All employees are eligible after seven years to take two months off at full pay. The program helps Intel attract and retain good people and broadens the knowledge and skill sets of those who cover for the sabbatical taker. The real payback comes when people return with renewed energy, creativity, and a fresh perspective.

If you think you can't do it, or your company would never agree to it, think again. You can do much to get yourself some time away from work. You can get the time you need—and make the best of that time once you get it.

To get yourself the time you need, you can take five steps now:

1. Research. Learn if your company has a sabbatical program. If not, see if they would consider a proposal. Ask about requirements, and look to other companies in your industry for models

(a competitor that offers a program could help you make your case).

2. Fund your freedom. For most people, *finances are the number one barrier to taking time off*. Instead of deciding you can't do it, get creative. Are there assets you can sell? A house you could rent as you travel? Could you borrow money, or tap (gently) into your savings, and live on less during your time off? Or, take the long view and start saving now in a sabbatical account for time off.

3. Make your case. Create a plan for what you want to do, when you want to do it, and how much time you need. Outline exactly how your responsibilities will be covered while you are gone. Identify ways your team could benefit, such as increased innovation, retention and attraction and morale. Assure them.

4. Communicate, communicate, com-

municate. Talk to your spouse, partner, family and colleagues about what you want to do and how it might affect them. *Get their support.* Talk to your boss about how you'll make a smooth transition.

5. Unplug. As part of your break, unplug from the office and clients. Tell them ahead of time when you are going and returning, but don't stay tied into the office during your sabbatical break.

Sabbaticals are life-changers. They can *renew and reinvigorate* your life and career, helping you reprioritize your life. Don't be surprised if, as burnout fades, your perspective about your work changes. You may decide that staying where you are is the best thing for you. **PE**

Catherine A. Allen is CEO of The Santa Fe Group, a strategic consulting firm and co-author of Reboot Your Life (Beaufort Books). Email cathy@santa-fe-group.com.

ACTION: Energize your career by taking a break.

Art of Asking

How to ask for anything.



by Mark Victor Hansen

ONE OF LIFE'S TRUTHS states: *Ask and you shall receive.* Isn't that simple? Of

course it is. The world responds to those who ask. Most people in this world, however, find themselves in settled lives, never achieving or receiving what they hold in their dreams . . . because they just never ask.

There are many good reasons to ask, and the rewards are substantial. If you're not moving closer to what you really want, you probably aren't doing enough asking.

Why We Don't Ask

Here are five reasons why people stumble when they have an opportunity to ask:

Ignorance. Many of us don't know *what* to ask for. Either we don't know what is available to us since we have never been exposed to it, or we are so out of touch with ourselves that we can't perceive our real needs and wants. And, often, we don't know *who* to ask, *when* to ask, or even *how* to ask.

Limiting and inaccurate beliefs. Since our childhood, we've been programmed by our parents, and through schooling, religious training and even the media to STOP asking.

Fear. Having learned all about rejection, embarrassment, vulnerability and

hurt in our childhood and early adult years, we find it easier to settle for less than deal with the fear that's resulted from these past experiences.

Low self-esteem. You may feel *unworthy* or *inadequate* to create the life you want. Hence, you don't believe your needs and wants are worth pursuing.

Pride. You might be convinced that you need to do everything for yourself, or *you'll look foolish* or *lose the respect* of your family and peers.

When you start asking for what you want and need, you can achieve anything your heart desires. No doubt, you know of people who seem to walk into any situation and any relationship expecting success. *They achieve success again and again* because they act on one simple truth: You will reach your goals only with the help of others.

People who master the art of asking share six characteristics: 1) They know what they want. They are clear about their vision, purpose, and goals. 2) They believe

that what they're asking for is possible. 3) They are passionate about what they are requesting. 4) They act *even when they're afraid or feel fear*. 5) They learn from experience so that they become better *askers* with every ask. 6) They are persistent. If at first they don't receive, they ask until they do.

Get clear. Get passionate. Take a giant step past your fear. And if at first you don't succeed, take this minor setback as a signal to you—to *ask again!* **PE**

Mark Victor Hansen, co-author of the Chicken Soup for the Soul series. Visit www.markvictorhansen.com.

ACTION: Start asking for what you want and need.

Creative Thinking

Engage your whole-brain.



by Dan Goleman

THE BELIEF THAT THE “RIGHT brain is good, left brain bad” for creativity is outdated. When it comes to *creativity*, it’s not just *left-right* hemisphere, but it’s also *up-down*—the whole brain.

The *right hemisphere* has more neural connections within itself and throughout the brain. It has strong connections to emotional centers like the amygdala and to subcortical regions. The *left side* has far fewer connections within itself and beyond to the rest of the brain. The *left hemisphere* is made of neatly stacked vertical columns, which enables clear differentiation of separate mental functions, but less integration of functions. The *right hemisphere* is more of a mix.

The creative brain is not just right-brain—it involves the whole-brain, left-right-top-bottom, as the creative brain state accesses a web of connections. The *right hemisphere* has longer branches that make more connections to other parts of the brain; during a flash of creative insight a new circuit of connectivity arises.

The dominant thinking about creativity is still the classic model of the four stages of creativity: 1) *find, define and frame the problem* or creative challenge—you see problems and challenges and ask questions that no one else sees or asks; 2) *immerse yourself,*

dig deep, gather ideas, data, and information that might help you with a creative breakthrough; 3) *relax,* let it all go—the best ideas come while you’re taking a long hot shower, going for a walk, or on vacation (self-mastery comes in knowing when to let go, and knowing that you need to let go); and 4) *execution*—many brilliant ideas fail here, because they aren’t implemented well.

This model is accurate to a point, but life is not that simple. I find that people whose professions demand a stream of creative insights have a more complicated relationship to creativity.

Director **George Lucas** says that when he has to write or review a script, he goes to a cottage behind his house, and just writes. Does he ever just let go into a reverie and see what comes to

him? “No,” he says, “I have to keep working.” That’s how one creative genius works (but I suspect he has uniquely fluent creative circuitry).

Composer **Phil Glass** said that he gets creative ideas “between 11 a.m. and 3 p.m.” because “that’s when I work on my new compositions.”

Branding expert **Adrienne Weiss** had an assignment to help rebrand the global ice cream shop chain Baskin-Robbins, and come up with a fresh logo. She asked herself, “Baskin-Robbins is famous for its 31 flavors—so how can we make that into something new and distinctive?” After getting nowhere just by thinking about this, one night she woke up from a dream in which she saw the name “Baskin-Robbins”. Highlighted in the loop of the “B” in Baskin was a “3,” and in the stem of the “R” was a “1.” That’s “31,” the number of their flavors. In the new logo of Baskin-Robbins, you see that 31 pop out of the B and the R. It came to her in a dream.

Studies on creativity reveal what goes on at that “Aha!” moment, when we get a sudden insight. If you measure EEG brain waves during a creative moment, you see very high gamma activity that spikes 300 milliseconds before the answer comes. Gamma activity indicates the binding together of neurons, as far-flung brain cells connect in a

new neural network—as when a new association emerges. Immediately after that gamma spike, the new idea enters your consciousness.

This heightened activity focuses on the temporal area, a center on the side of the right neocortex—the same brain area that interprets metaphor and gets jokes. It understands *the language of the unconscious*, what Freud called *the primary process*: the language of poems, art, myth. It’s the logic of dreams: *anything goes*, and *the impossible is possible*.

That high gamma spike signals that the brain has a new insight. *Right hemisphere* cells are using these connections to other parts of the brain. They’ve collected more information and put it together in a novel fashion.

The best way to mobilize this brain

ability is first to concentrate intently on the goal or problem, and then relax and let go. The converse of letting go—trying to force an insight—can stifle creative breakthrough. If you’re thinking and thinking about it, you may just be getting more tense and not coming up with fresh ways of seeing things, let alone a truly creative insight.

To get to the next stage, just let go. Unlike the intense focus of grappling with a problem head-on, this stage is characterized by a high alpha rhythm, which signals mental relaxation, a state of openness, daydreaming and drifting, where you are more receptive to new ideas. This sets the stage for novel connections. Moments of *out-of-the-blue, spontaneous creative insights* may seem to come out of nowhere. But you can assume that the same process has gone on, where there was some degree of engagement in a creative problem; and then during down time neural circuits make novel associations and connections. Even when creative insights seem to arise on their own, the brain may be going through the same classical stages.

I suggest that the *four classical stages of creativity* are useful fiction—but the creative spirit is more freewheeling. The main neural action is between *intense focus on the problem* then *relaxing about it*. And when the creative idea arrives, it’s likely that the brain has gone through a heightened pitch of gamma activity.

Can you create the conditions whereby the gamma spike is more likely to occur? Gamma spikes normally come at random—they can’t be forced. But the mental stage can be set. The pre-work for the gamma spike includes defining the problem, then immersing yourself in it. And then you let it all go. It’s during the let-go period that that gamma spike is most likely to arise, along with that “Aha!” moment. There’s a *physical marker* you may feel during a gamma spike: pleasure. With the “Aha!” comes joy.

Then there’s the implementation stage, where good ideas either sink or swim. Once the director of a research lab told me, “We have a rule about creative insight: if somebody offers a novel idea, instead of shooting it down, the next person who speaks must be an *angel advocate*, someone who says, ‘that’s a good idea, and here is why.’” Creative ideas are like fragile buds—they need to be nurtured so they can blossom. And then be implemented with disciplined practice and performance. PE

Daniel Goleman is author of *The Brain and Emotional Intelligence: New Insights*. Visit www.morethansound.net.

ACTION: Engage in whole-brain creative thinking.

Overcoming Fear

Achieve zone performance.



by Srinivasan Pillay

IF YOU'VE SEEN MICHAEL Jordan shoot baskets, Michael Jackson dance, or Tony Bennett sing, you know of the *zone*. You may believe that the *zone* just happens, but you can achieve *zone performance* with practice, if you learn to overcome fear.

Living a life of *personal excellence* relies on your ability to overcome fear to access this *zone*. Fear activates the amygdala (the brain's emotion processor) and thus inhibits *zone performance*.

High-achievers experience both *fear of failure* and *fear of success*—anxiety about sustaining excellence or being found out as a fraud. Those who get past these fears don't necessarily fail less—they recover faster from failure and tend to see *failure* as a *learning opportunity*.

Fear of failure often occurs when you confuse *excellence* with *perfection*.

Perfection is an abstract ideal that does not actually exist, and yet the brain is confused by the desire for perfection—it sputters, stops and starts again repeatedly because it wants to avoid mistakes. In severe cases, you may even become obsessive, resulting in *procrastination* rather than *productivity*. Your basal ganglia (a decision-making center) can be impacted, and your success in life limited, by this overly cautious attitude. Giving up *perfection* releases you to find your most creative self. To do this, you first have to overcome the *fear of failure*.

To overcome *fear of failure*, distinguish between *perfection* and *excellence*, and set achievable goals. Abandon all judgment about exploratory actions and instead focus non-judgmentally on where you feel the fear in your body or on your breath. Such *emotional introspection* can decrease amygdala activation.

Another exercise is to connect with the *unconscious* amygdala through your conscious thinking brain—the prefrontal cortex—to reframe things. Rather than trembling at the thought of failure, reframe how you think about failure. Rather than hesitating when you are not sure if you'll succeed at a task or deal, tell yourself that you can't predict failure or success. By thinking this way, you venture into the unknown focusing on *what you can do*. You engage the thinking brain.

Fear of success also limits zone performance. One-hit-wonders never sustain *performance excellence* because the

taste of success incites fears that they can't manage. Fame, while wonderful, also threatens privacy. Success, while intoxicating, also requires continuous expectation. Being ahead of the pack also means that there is nobody to follow anymore—a daunting thought. Hence, many avoid the *zone*, choosing to live in *relative anonymity* or *mediocrity*.

If you seek to prevent all disappointment, you may never enjoy life's peak experiences. You make up excuses: *My life is just fine*. In this state, the brain is a slave to *unconscious fears of success*—and amygdala activation—and must do what it can to dispel the fear. Rather than move through this fear, you choose to not confront it (and *success slips away*).

How do you overcome a fear of success? Reframe *disappointment* as something that you can change through your

attitude. Also, refocus on the goal (don't be distracted by small slips. Focus on and move in the direction of your goals. See *not knowing as a chance to create*. Think of yourself as *fluid* (open to change and learning) rather than *static* (distracted by change and frightened or paralyzed). Give yourself time to overcome fears that prevent you from being in the *zone*. If you practice and take the chances you need to take, that disruptive amygdala can become your friend. The more you practice *being in the zone*, the more you'll come to see life as a series of opportunities that can help you achieve your most ambitious goals. PE

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ACTION: Achieve zone performance.

Mental Assessment

Do IQ tests predict performance?



by Dennis Garlick

YOU MAY LOVE OR LOATHE IQ tests, but they're still part of assessment. Performing well on an IQ test can mean getting hired or promoted. But how much value should be placed on an IQ test?

Intelligence tests measure the ability to understand. Take word analogy problems like *Kitten is to Cat as Puppy is to ____*. Solving this problem involves understanding the relationship between *Kitten* and *Cat*, and *Puppy* and *Dog*. Solving number series like 3, 6, 9, 12, ____ involves understanding the pattern of the numbers. Performing well on such tests involve understanding principles that can be applied across different situations.

A bright or smart person will understand most ideas or concepts that you explain to them. Often, they need little training. They can generalize their knowledge from one situation to another—and employ different actions in different situations to flexibly attain goals.

People who do well on Assessment tests also tend to perform well in job situations that involve understanding. This makes IQ tests useful.

When you hear that someone has a high IQ, you might think that their brain has some magical ability to understand or solve any problem. However, understanding is due to the connections

between the neurons—not simply having more neural connections. In fact, people with higher IQs have fewer connections! Hence, irrelevant information can be filtered out, enabling commonalities to be seen across situations.

The ability to understand is due to a learning process. The brain gets fewer connections beyond childhood experience. Connections are pruned in response to experience. Experience with relevant abstractions in childhood leads to the ability to understand those abstractions in adulthood. Some people's brains are better at this process than others, and this leads to them having a higher IQ.

IQ vs. Experience

If a high-IQ person lacks relevant experience in a domain, they may score high on an IQ test, but lacking connections to understand the domain, they'll need to memorize steps. If someone with a lower IQ has relevant experience in a domain, they are more likely to excel in that domain.

Inexperience prevents intelligence from turning potential into ability. In these cases, the IQ test does not help to identify the best performers. IQ is not a direct measure of the ability to understand. Using assessments that mirror on-the-job tasks are likely to be the most accurate for gauging specific job requirements and future potential. So, while IQ tests can be effective, only in some situations are they helpful. PE

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ACTION: Gain relevant experience in your domain.

Inner Space

Expand it to create.



by Jeffrey Rubin

YOU MAY BE SUFFERING FROM a strange funk, an elusive malaise, characterized by fatigue and fogginess, sadness and self-doubt, hopelessness and helplessness. In return, you might respond in two ways that only make things worse: You fall into a paralyzing pessimism or a relentless naive optimism; or you take poor care of yourself.

I see a better alternative: *flourishing*, wherein you have *realistic hope* and practice *genuine self-care*. You engage life whole heartedly, cultivating inner emotional awareness, insight, and transformation and building better relationships. You realize *the best within yourself* and enrich the lives of people you're close to.

Problem: Sidetracked, derailed

When you're having a hard day, you can't think about flourishing. Take my recent Monday. It was 9 p.m., and I'd been bombarded by emails, phone calls, and text messages for 12 hours. I felt drained and edgy.

There was a message from a lawyer informing me that he needed a report and letter about a patient of mine *yesterday*. As I listened, the phone rang—it was a man whose father was headed toward jail for embezzlement. He asked if I could see him at lunchtime, so I had to fit in lunch between sessions. During my hasty lunch, a teenager's mother called asking if I could see her daughter immediately because she intentionally cut herself in school after an actress she idolized was hospitalized for similar behavior. Later, after I packed up to leave work, the phone rang and a patient told me she had just discovered that her husband was having a cybersex affair and wanted me to see them first thing in the morning.

As I left my office, my mind raced and was so cluttered that I had no perspective. I felt overwhelmed and disoriented, unable to get any traction. I had so much to do and think about that I had no idea where to begin.

On the way home, I was impatient with everything: the slow elevator, the friendly and sports-loving doorman who wanted to chat about the misfortunes of the New York Knicks, and the

heavy rain that meant I would probably not get a cab. Having forgotten an umbrella, I was soaked by the time I reached the subway. I got off at Grand Central Station, wet and chilled, and had to run for my train. It was packed.

I found a seat between a large man who spread his legs into my space without hesitation, and a young woman listening to an iPod. I squeezed into the middle seat, apologizing for my dampness. There was tinny music coming from the woman's ear buds. I wondered if it would eventually make her deaf, since I could hear it clearly. I reached into my briefcase for a journal, which contained an article I wanted to read for a class I was teaching the next day. As I flipped through the pages, the train emerged from a tunnel into the rainy night. The man next to me pulled



out his cellphone, punched in a number, and began a loud conversation about how he was excited about making a killing buying foreclosed homes. I tapped him on the shoulder and asked if he could lower his voice a bit. I was surprised by the hostility in the look he gave me. He raised his voice.

I had fantasies of yanking the guy's phone out of his hands and breaking it.

Solution: Shift Focus

Desperate, I closed my eyes and mouth and began breathing through my nose. I tried to breathe slowly and quietly. After I realized that I had lost track of how many breaths I took, I breathed 12 more times. The desire to crush the cellphone still had not disappeared. So, I shifted focus and concentrated on the sounds of rap music and loud, obnoxious conversation. At first I heard them more clearly and became more agitated. I continued to focus on noise around me. Eventually the irrita-

tion faded and all I heard were sounds that no longer disturbed me.

When we pulled into my station, an hour later, I felt renewed and centered, ready to begin my evening. I walked up the steps from the train platform, and my head was clear for the first time in hours. I was not thinking about all I had to do. I was thinking that I was happy to be home; I was at peace. In this relaxed state of mind, I could get perspective on what was pressuring me during the day. I was able to stop lugging the enormous weight of too much to do. *Yogic breathing* and *Buddhist meditation* helped me let go of the stress of the day, center me for the evening, and live my life again on my own terms, without getting sidetracked by the demands and snares of the world.

Access and Enlarge Inner Space

What I had created on my train ride was *inner space*—the part of us that is independent from our surroundings and not affected by external noises, intrusions, and pressures. It's not a physical place, but the capacity you have to sit with and reflect on thoughts and feelings at your own pace. In this personal quiet zone, you can examine and empathize with different points of view, access creativity, and play with new ways of doing things.

Have you ever been gripped by a problem whose answer not only eluded you but disturbed you, consumed you, kept you awake? The more you tried to solve it, the more the solution slipped out of reach. Then, suddenly, seemingly out of nowhere, while your mind was taking a rest from the problem—as you were walking, showering, working out—you saw the answer clearly. Where did clarification come from? From within you, when there was inner space. The *creative source within you* is more accessible and powerful than you realize.

Expanding your inner space is your capacity to enlarge your perspective in the present and become more clear-headed, centered and open. Inner space is the birthplace of empathy and intuition, creativity and love. You can expand *inner space* in many ways—listening to music, walking in nature, writing in a journal speaking with a friend. Un-clutter your desk, yogic breathing and meditation, and laughing also enlarge inner space. Quiet and focus the mind and be more present. Be more flexible and empathic and creative. **PE**

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ACTION: *Expand your inner space and perspective.*

Overcoming Tragedy

You owe it to those you love.



by Christine M. Whitehead

RECOVERING FROM PERSONAL tragedy is a process. So, how do you get through the darkness of despair into the light of recovery?

My parents died within five months of each other from unrelated causes when I was seven. I had to adjust so fast that reflecting on the tragic events and seeking help to cope was not an option. A custody trial between my paternal aunts and maternal grandparents ensued, followed by a court decision, which led to a move. I then needed to accept a new school, new rules, and life with my aunts.

Outwardly, I weathered the deaths of my parents beautifully. I became an *honor student*, graduated from Smith College, and then, from law school. Inwardly, I remained in denial. Signs began to show up in my mid-teens. I stopped eating (anorexia). For seven years, my days revolved around food. I weighed myself *five times a day*, and *my self-esteem was ruled by the scale*. Weight was the one thing I could control. In my twenties, I had problems sustaining relationships. I had admirers, but I never felt a true connection. I married; I divorced. My life lacked balance; I craved serenity.

Now, 20 years later, I'm happy, working, active, and in love. **Three things** helped me move through impasse:

1. Mourn the loss. Life whizzed by so fast after my parents' deaths that I couldn't mourn. At age 36, the same age as my mother when she died, I held a private vigil. My father, a Presbyterian minister, had loved Fifth Avenue Presbyterian Church in New York City. One Sunday, I sat in a pew of that church and silently hoped that I was not a disappointment to my parents. I told them in prayer that *I missed them and that my aunts had done a good job raising my sister and me*. After that, I relished a dinner alone, and, took a train from Grand Central Station back to New Haven. I gained closure and peace from my 10-hour round-trip pilgrimage.

Before you can heal from a calamity, you need to acknowledge the horror. Be angry, feel the grief, scream at the outrage of unfairness. Even if the tragedy was your fault, you still can mourn a loss that can't be undone. Mourning is accepting *what is* and you have to absorb *what is* to heal.

2. Honor a tragedy. Mourning is about you and your needs. *Honor* is about others. My parents were all about giving

back to the community. As a lawyer, I began to represent children whose parents were in the midst of divorce and custody battles. I knew what it was like to be torn, to not know the endgame. How you honor your loss is personal. You might volunteer at a soup kitchen, plant a garden, carry out a project that a loved one can't do herself, or fight for change based on your loss. If you don't honor your tragedy, bitterness, rage, and, regret seep into your bones and overtake your character. Recovery requires a soul free of toxic bile, which stealthily invades space meant for joy and opportunity. Honoring your grief transforms it from something terrible and random to something worthy with value in its wake.

3. Replace bad vibrations and memories with first-hand, positive ones. For example, for decades after my parents'

deaths, I could only remember our *old Christmas traditions*—our tree, turkey, and caroling. Then one year, I rallied for change—roast beef and Yorkshire pudding, with a few gifts opened at the dinner table on Christmas Eve. *The atmosphere felt newly minted and charged with energy.* Instead of the old memories being *replaced*, they became more *accessible*. That year, my sister and I *laughed* as we recalled the undercooked turkey of yore, the tree falling over when the cat climbed it, and Daddy singing carols off-key and loudly. By changing the context, you create a pause for reinvention and celebrating *your course*.

Tragedies can go from being barriers to stepping stones. You owe that effort to those who still love you. **PE**

Christine M. Whitehead is author of *Tell Me When It Hurts*. Email chris@whiteheadlegal.com.

ACTION: Recover from loss/tragedy in your life.

FINANCIAL • GOALS

Support Your Goals

It all starts with mindfulness.



by Jennifer Lee

WHETHER YOU'RE RUNNING a business, following your big dream, or simply navigating your daily life, it can be tough *going it alone*. Having partners and allies can help lighten your load. But it can be hard to ask for help. How can you create a solid support structure in your life? Take eight steps:

- **Start with mindfulness.** Be aware of what you want and need. *When you're present to yourself, you can be present to other people.* Mindfulness facilitates healthier relationships and creates more *ease* and *flow* as you progress your goals. If you've ever felt burnt out or stuck, you've likely been *doing things for other people without thinking whether it's what you really want to do*, or if it even fits with your vision of your life. Practice *mindfulness* to get support for your dreams.

- **Reflect on what you want in life.** *What's most important to you? What would bring you joy and contentment? What do you want more of in your life?* You might create a collage to help you connect with that vision. Ask what you need to do to make your vision real. Identify what you can do on your own and where you could use someone else's assistance.

- **Identify the perfect person to help you** with things you can't do on your own. Ask yourself: *what qualities and experience*

does this person possess? What is her working style? What are her values? How do they align with mine? Write about this person as if you're already working with her. Describe what you enjoy most about your relationship. Ask family, coworkers, friends, and mentors for help.

- **Once you identify what help you need and who to ask, make a clear, direct request.** *The more specific you are, the more likely you'll get the support you need*, since people will know how best to help you.

- **Know what you bring to the table.** *What can you offer in return? How can you be of service? What resources, skills, experience or connections can you share?* Relationships are give and take. Be generous,

but not *over-accommodating*.

- **Keep lines of communication open** and give specific feedback to the person helping you. Pay attention to what's working in the relationship.

- **Have tough conversations.** When your relationship hits a bump, address issues early. Letting tension build makes

things more *uncomfortable*. *If you can't resolve things, move on.* You'll be happier when you find the right person to help you.

- **Check in with yourself regularly.** Take three deep breaths and ask yourself, "How am I right now? What do I need?" Your goals and needs may shift, so make adjustments accordingly.

By taking these steps, you clarify *where you are now* and *where you want to go*, and you foster healthy relationships. A solid support structure will keep you moving toward your *dreams* and *goals*. **PE**

Jennifer Lee is founder of Artizen Coaching and author of *The Right-Brain Business Plan* (New World Library). Visit www.artizencoaching.com.

ACTION: Create a support team.

How Are You Perceived?

Increase potential by improving perception.



by Jill Wade
and
Kelly Martin

JOHN WAS ACCUSTOMED TO HAVING *Superhero* status with his family, friends, and colleagues. He was handsome, strong, witty and had been a motivated executive in his company for years. Recently, as he was leaving a long day at work, he caught a glimpse of his reflection and was shocked at what he saw—the *defeated, unhappy, overweight, and tired* version of *Superhero John*. He felt the burdens of the world on his back but was unmotivated to do anything about it. He wondered: Is *perception* the reflection of what's going on inside me?

Are you aware of how others perceive you? Are you reflecting health, vitality, strength, and mental sharpness? The message you send to the world may not be the one you would like. Your mind, body and spirit are intricately connected; and when well balanced, you are at your best. Today so many productive people are feeling the effects of long-term stress: weight gain, lack of motivation, less energy, more irritation, less loving, and less tolerance. Remember you only have one chance to make a great impression; sometimes perception is everything. You are your best asset, and you may need to take time to focus on the *Superhero* in you.

Are You a Superhero?

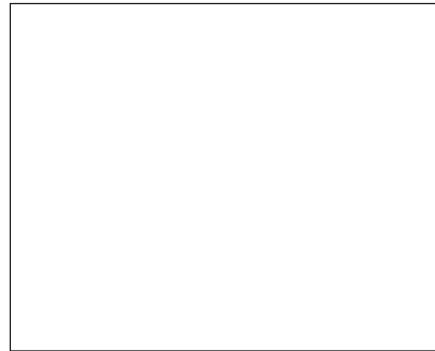
Which *Superhero* are you reflecting?

Super Man. The *ultimate hero* is sharp, clear thinking, loving, energetic, fit and ready to help others. Success seems to come easy in his career and home-life. His stress and hormones are in balance; he exercises regularly and has great nutritional habits. Superman sleeps deep and sound, waking up refreshed and ready to save the world. He is able to balance his drive and motivation with kindness and patience to his employees. Those who work with him admire and respect him. He makes sound decisions and facilitates growth.

The Hulk. You won't like this hero when he is angry. He experiences rage at the smallest things, flying off the handle at work and home. He struggles

with weight gain around the middle, due to elevated cortisol because of high stress. He tries to make it to the gym consistently to work off steam and weight, but nothing seems to help. His stress glands are taking a beating by having to stay in *fight-or-flight* mode most of the time, putting him at risk for decreased immunity and increased recovery time after illness. Sometimes sleeping is a challenge if he is wired and his mind is racing, so often he relies on caffeine and other stimulants to keep him alert during the day. People learn to read his mood before approaching him with problems.

Homer Simpson. As lovable as Homer can be, he is definitely lacking *Superhero* qualities. He is overweight, a



heavy drinker, makes poor nutritional choices, is a couch potato, and unmotivated to set the world on fire at work. He has a potbelly, abrasive personality, and is losing his hair! Good thing Marge loves him. At mid-life, Homer's sex hormones are starting to decline, decreasing his libido, contributing to weight gain, making him grumpy, and unmotivated to get off the couch. His stress glands (adrenals) are fatigued due to poor nutrition, drinking, and lack of exercise. His co-workers are fond of him, but often will circumvent him when trying to finish a product due to his lack of motivation.

Austin Powers. He is a shagadelic example of someone who has it going on internally, but his outer appearance is misleading. He may be overlooked initially for career opportunities because of his unprofessional appearance; but if given time, he can usually prove his worth. He is sharp, witty, and brave, has a healthy libido, and is physically fit. His hormones are bal-

anced, and he manages the stress in his life with flair. He makes decent food choices and doesn't over-indulge in alcohol. He sleeps well, with whomever. The only thing Austin needs is a power smile, haircut, and a stylist! Others would perceive him as healthy and successful that much sooner with a few surface improvements.

Your Circle of Health

Balancing your *Circle of Health* consists of **four key components**: *hormones, nutrition, nervous system, and purification*.

- **Hormones.** As men age, hormones like testosterone and growth hormone start to decline. If these imbalances are corrected, men may have an increased libido, maintain leanness and muscle mass, stay sharp and focused, and maintain their edge at work.

- **Nutrition.** Since cellular activity in the body requires the proper nutrients, you need to feed yourself healthy food and quality supplements. You need the right fuel, to operate as a superhero. For example, B vitamins are important for energy and the production of hormones; whereas, vitamin D3 is important for immunity and fighting cancer.

- **Nervous system.** Proper levels of neurotransmitters, like serotonin and dopamine, will keep moods even, tempers in check, creativity alive, and those around you happy. Proper amount of amino acids are essential for neurotransmitter production. Supplements such as 5-HTP and amino acids, along with moderate exercise, can improve your neurotransmitter levels.

- **Purification.** A superhero's world is full of toxicities. Preservatives in foods, pollution in air, lead in paint, and aluminum in deodorant are examples. Alcohol and prescription/non-prescription drugs can also be considered toxins. To perform at the highest level, purification of cleansing organs like the liver and kidneys is very beneficial.

So, how are you being perceived? Are you reflecting *health* or *weakness*? You can control your reflection for a while, until age or poor health take over. You need to put your best foot forward. Perception is critical in a job hire, promotion, sale or deal. You can still be the *Superhero* you were destined to be by taking a few steps toward health. Bring the superhero back; he is inside you, waiting to burst out. Who knows, someone may mistake you for Clark Kent! **PE**

Jill Wade, DDS, MAGD and Kelly Martin, DC, seek a natural approach to wellness. They are co-founders of Relevance Health. Visit www.relevancehealth.com.

ACTION: Be aware of how you are perceived.

I Don't Have Time

It's a lie—because yes, you do.



by Jim Bain

YOU HAVE LIKELY SAID, “I don't have time.” But you have the same number of hours each day as everyone else, and you choose what to do with those hours. You choose whether to stay in bed, get up, go to work, exercise, write your mother, take out the trash, or paint the house. You choose what work you want to do, where you want to live, who you want to live with, what hobbies you pursue. Your life is a collection of your choices.

Ben Franklin said, “Time is the stuff of which life is made.” So, *time management is self-management*. Today, fewer people are doing more work, facing more competition. You are likely overwhelmed by all you are expected to do. Since you can't do it all, you need to find some ways to make better choices.

While you might develop many good habits to better manage your time, *start with one or two*. Exercise self-discipline, master those, and then move on.

Consider these five *simple* (but not *easy*) ideas to improve your life:

1. Develop a set of goals and write them down. Consider short-term goals and long-term goals. Consider setting goals that will help you balance these eight areas of your life: *Professional, Social, Spiritual, Financial, Recreational, Family, Intellectual and Physical*. Or, use the YMCA model of *Mind, Body and Spirit* to balance your life.

2. Analyze where you spend your time now. Develop a *time log* where you record *what you are doing* over two weeks. You can use the same categories from step one or create some others. Get an accurate picture of how you spend your time now. Where you spend your time is a direct reflection of your priorities. Are you spending time on the things that will help you achieve your goals?

3. Plan your day and schedule your day, in writing. *Planning is deciding, in advance, what you will do in a given day, week, or month. Scheduling is determining when you will do it.* Don't begin your day or week with no idea of what you want to accomplish and when. Writing it has two big benefits. First, it creates a sense of urgency. When you write it down, you believe that you need to get it done. Second, it gives you a chance to pat yourself on the back when you cross it

off the list. Are the things you put in your plan and schedule contributing to reaching your goals? If so, great. If not, eliminate them from your list.

4. Make the most of slow time (when not at your *peak performance level*). Schedule easier tasks for these times. Respond to e-mails, sort through your mail, and return phone calls. *Schedule tough projects when you are at your peak.* Slow time also includes waiting time. Always have something to do; get done all the *little, but important, things*.

5. Create and maintain a controlled sense of urgency. Orchestra leaders, quarterbacks, and pilots aren't in a hurry, but they are committed to every-

one starting and stopping at the right time. Everyone must buy in to the sense of urgency that you create and take their lead from you. You are someone in control of your time and your life.

Doing more with less is required today. As you *make better choices with your time*, you achieve more control over your life. You can better balance your life, relieve pressure and stress, and maybe even leave work on time. You have time to do all the things you choose to do! **PE**

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ACTION: Plan and schedule your day.

PHYSICAL • WINNING

Cookie Flow

You always control it.



by Andy Andrews

IT WAS OPENING DAY FOR THE *Orange Beach Little League team*, and our eight-year-old, Adam, was playing second base. Once into the game, I became distracted, but a roar from the crowd returned my focus. As I looked, a runner slid across home plate, the catcher applied the tag, and the umpire called, “He's out!”

Then the ball dribbled away. “The catcher dropped it,” we yelled and pointed. “The catcher dropped the ball! The runner's safe!”

But the ump held up his fist. With that decision, the runner trotted to the dugout; and our coach, who had questioned the call, was now clapping his hands for the next batter. His body language told the team, *Let's move on.*

The crowd of *mostly parents* grumbled then settled to watch the rest of the game.

“Hey!” A loud cry came from our side of the fence. All eyes turned to an angry man who screamed, recited rules, and used vulgar language to berate the ump who had volunteered to call the game.

Adam asked me, “Dad, was he safe?” “Yes,” I answered, “he was safe because the catcher dropped the ball.”

“But the umpire called him out!”

“Yes, he did,” I confirmed.

“But that's not fair,” Adam said a bit louder. “If he was safe and the umpire said he's out, then that's not fair.”

“Adam, the runner was safe, but the umpire called him out. You are correct—it is not fair. *Life is not always fair—but it is how you react when bad things*

happen or when things don't go your way that largely determines how far you go in life.” I could see Adam was confused, so I tried a different tack.

“Adam, do you know why mom and I insist that you say ‘yes sir’ and ‘no sir’ and shake hands and look people in the eye and smile when you talk?”

“Because you want people to think we're good?” he said.

“No, we want people to think you are *great*. People decide what they will or not do with you every day. You might someday get a great job because

of how you act on the field today. *You attract or repel opportunity simply by the way you act every day.* Do you get it?” I asked.

“Yes sir,” Adam said. “This is like when you told me and Austin that if we argue about who gets the biggest cookie, it takes Mama's joy away

from making cookies. And if she doesn't *enjoy* making them, she won't make them. Which means *we control the cookie flow by how we act.* Right?”

“Adam,” I said, “that's it. You remember that for the rest of your life: *You control the cookie flow by how you act.*”

I invite you to ask yourself: How much does *how you act* cause people to move you up or down on their list of folks to hire or share opportunity with? *How are the cookies flowing in your life?* How might you project calm, self-control, and a sense of humor? What behaviors can you practice to become a person to whom everyone trusts?

Remember: *You control the cookie flow by how you act.* **PE**

Andy Andrews is a popular speaker and best-selling author of The Noticer, The Traveler's Gift, and The Final Summit. Visit www.AndyAndrews.com, email Robert@AndyAndrews.com, or call 615-791-5500.

ACTION: Act in a way that keeps cookies flowing.

Financial Planning

Beware the top three myths.



by Kris Miller

MOST PEOPLE WHO HAVE A 401K or an IRA have little idea of where their money is invested. When you ask them, “Where’s your retirement money?” they reply, “At the bank” or “With my broker.” No wonder so many people are financially unprepared for retirement.

If you want to be financially secure in your Golden Years, you must take control of your investments today! Handing over your money to a broker and hoping someone else will look out for you is a recipe for disaster. Imagine saving and investing for 40+ plus years, only to find out at age 65 or 70 that you don’t have enough money to retire. It happens every day.

With so much financial planning available, why are so many people still financially unprepared for retirement? Because certain myths simply won’t go away. The more you believe the myths, the more of a struggle your retirement will be. Let’s clear up these myths so you can take charge of your financial future and be prepared for retirement.

Myth 1: You have to put your money at risk in order to make a decent return.

Most 401Ks and IRAs are invested in the stock market. But the stock market is the riskiest place to put your money. You’ve likely heard “market experts” say that now is a good time to invest in the stock market. Really? A broken watch tells the right time twice a day, but that’s no reason to wear one. According to the experts, stocks, on average provide about ten percent return annually. But this assumption goes back to the 1800s and no longer applies in the 21st century. Today, your typical annual return from investing in the stock market is closer to *five percent*.

Likewise, you’ve likely heard people say, “Our economists are forecasting . . .” Ask your broker if the firm’s economists predicted the most recent recession, and if so, when? Warren Buffett once said that forecasters make fortunetellers look good. If you want to earn higher returns, most brokers tell you that you have to take more risk. This must come as a surprise to Mr. Buffett, who prefers investing in boring blue chip industries.

Here’s the truth: There’s no reason

for your money to be at risk. You can make money with safer investments, such as fixed index annuities, which are like a savings account with an insurance company. In fact, even during the Great Depression, not one person lost money with a fixed index annuity. They’re safe, they have liquidity, and they offer better rates than most other products. So why hasn’t your broker told you about these less risky options? See Myth 2.

Myth 2: Your broker only makes money when you do. It’s nice to think that your broker only cares about you and your financial future, but that’s not 100 percent true. While your broker likely does want the best for you, here’s what usually happens when you let him or her invest your money. Your broker buys shares of stocks and mutu-

al funds. The market can then go in one of three directions: up, down, or stagnant. Wall Street can’t control the market, and neither can your broker. Brokers don’t make money when you do. Sure, they’d like you to make money, but they actually make their money by *managing* your money. They make money when the market goes down; they make money when the market goes up; they make money when the market is flat. In other words, they always win. Their clients, however (and that would be you), only win in one of those three directions. Brokers win in all three directions. That’s why even though you always hope for the best, all too often you end up with a cooked goose instead of the fatted calf.

Since your broker makes money by managing your money (by moving your money from fund to fund and by buying and selling shares of stocks), why would he or she want to have you invest in something boring, like the fixed index annuity mentioned

before—especially since the less risky products typically offer brokers a one-time commission and nothing more? In contrast, there are big commissions in stock marketing investing. Every time your broker buys or sells stocks for you, not only do they charge you a fee (see Myth #3), but they also get a commission. Knowing this, who do you think most brokers are really looking out for?

Myth 3: Maintaining a stock portfolio is very inexpensive. Even though you may be putting money into your retirement account on a regular basis, hidden fees may be *slowly draining your account*. The disclosed fees are simple to find; look at the expense ratio, which is found in the prospectus. These fees are often referred to as “management fees.”

Administration fees are in addition to the management fees and are much harder to find. At first, you may think that a small fee here and a nominal fee there is no big deal. After all, how much could these administration fees possibly be? Well consider this: According to the U.S. Department of Labor 401K fee website, “Assume you are an employee with 35 years until retirement and a current 401K account balance of \$25,000. If ROI in your account over the next 35 years average 7 percent and fees and expenses reduce your average returns by 0.5 percent, your account balance will grow to \$227,000 at retirement, even if there are no further contributions to your account. If fees and expenses are 1.5 percent, your account balance will grow to only \$163,000. The 1 percent difference in fees and expenses would reduce account balance at retirement by 28 percent.

That’s a huge fee! So, look for and ask your broker about the following fees: Plan Administration Fees, Investment Fees, Individual Service Fees. Knowing the truth about hidden fees and taking action to avoid them can add thousands of dollars to your retirement savings.

Plan your future today. Whether you plan to retire today or in 30 years, you need to take control of your retirement accounts now. Understanding how your money is invested and making sure it’s working for you in the most efficient way will give you both peace of mind and future security. By dispelling the key myths of financial planning and investing a little time and energy creating your future financial plan, you can rest assured that your retirement years will be pleasurable and prosperous. **PE**

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ACTION: Plan your financial future today.

Save Your Way Out

10 steps toward financial freedom.



by Karen McCall

IMAGINE HOW IT WOULD FEEL to have *no worries about debt*. There is a simple but powerful way to get out, and stay out, of debt—*saving your way out*.

People get out of debt all the time. As with *yo-yo dieting*—when weight is lost, then regained—people often pay off debt, then old habits resume, and soon they're carrying a heavier debt load. The real challenge is staying out of debt. You likely *spend your way into debt*. Now it's time to *save your way out of debt*.

Step 1. Avoid deprivation mode. Don't assume that you must *cut everything that is fun or pleasurable* until the debt is paid off. Not meeting *essential emotional and physical needs* sends you into *deprivation mode* and often leads to overspending (more debt). To eliminate debt, identify your *essential needs* and build a spending plan that meets them (even in ways that don't involve spending money).

Step 2. Stop the leaks by stabilizing debt. Prematurely paying down debt while still using credit cards keeps you stuck in *the debt cycle*. To free yourself, you need to *stabilize debt*—stop adding to it (stop using credit cards).

Step 3. Build periodic savings. Begin saving *before you're debt-free* to free you from the *yo-yo of the debt cycle*. Build *periodic savings*—money available to meet periodic, non-monthly expenses, such as car insurance, taxes, and vacations (obligations and fun stuff). Life happens. Surprises crop up. Without savings, you resort to using credit cards (back in the debt cycle). To save when money is tight, *make minimum payments on all but one targeted debt*. Reduce optional spending. Look for creative ways to *bring in more money*. Eliminating debt will pay for itself *a thousand times over*.

Step 4. Use periodic savings guilt-free! Don't feel that savings are not to be touched. Periodic savings are meant to be used, guilt-free, to pay for periodic expenses rather than charging them.

Step 5. Reduce debt with a proven strategy. Once debt is stabilized and you're building periodic savings, you can start reducing debt. Designate an amount above the minimum that you can pay toward the targeted debt. When that's paid off, roll the payment amount to the next debt target, until you're debt-free. *The higher your debt, the slower the*

process of debt reduction will be. But going slowly in the right direction beats going in the wrong direction at any speed.

Step 6. Build your safety net. Have a plan for an interruption of income—a *Safety-Net Savings* account designed to cover your living expenses. Once you're no longer paying off debt, you can roll that money into savings. Having a safety net (*freedom fund*) affords you protection, confidence, and the freedom to create new career possibilities.

Step 7. Celebrate being debt-free! Celebrate your last debt payment. Celebrate living debt-free. Dance and sing—you deserve to celebrate your achievement.

Step 8. Plan for the future with long-term and investment savings. *Periodic and Safety-Net Savings* keep you out of debt and protect your investment and retirement accounts. With these savings

in place, *your long-term savings are secure*.

Step 9. Resist the seduction of a zero balance on cards. Use your periodic savings to pay for non-monthly expenses. Learn to delay optional purchases until your savings grow enough to make them. Enjoying a special purchase, made without incurring debt, doubles the pleasure.

Step 10. Enjoy real financial freedom. By leveraging the power of savings, you can free yourself from debt and experience financial serenity. Imagine not being confined by the cage of debt and stone walls of worry. By saving your way out of debt, *you can secure a healthy relationship with money at any income level*. PE

Karen McCall is founder of Financial Recovery Institute, financial counseling training, and author of Financial Recovery (New World Library). www.financialrecovery.com

ACTION: Take these 10 steps to freedom.

FINANCIAL • MAGIC

Magic of You

Know what you want.



by Saly A. Glassman

IMAGINE YOU COULD SPRINKLE *fairly dust* and achieve all your financial goals. You may wish for a *magic formula*, but a financial strategy, properly designed and implemented, works like magic.

You may wish things were different, but you can't change *what is*—only how you prepare for and respond to what's in front of you. The key is transitioning from *wishing to acting*, and discovering *the magic of you*. So, *see change as positive*. Also, *accept your role in your financial decisions and accept responsibility for your results*—knowing what's out of your control, and taking responsibility for what's in your control. There's a fine line between *what happens and what you make happen*. Recognize what is in your power to act on and change. When you stop making excuses and blaming others, your actions *look like magic!* **Take four steps to make your own magic.**

1: Know what you want, set goals, and rank them. Ask yourself: "What do I want?" Think about it: How can you get ahead when you don't know where you're going? You're going fast, but not in any particular direction? Only when you consider your long-term goals can you come to grips with the *why* of what you do with your life and money. With your life partner, set goals. Review pri-

orities—security, health, hobbies, career, philanthropy—and rank them. Integrate your investment strategy with your goals.

2: Strategize what is necessary to achieve your goals, based on priorities and variables, such as time frame, resources (how much you can earn and save), risk tolerance, investment goal (your *ending balance*), and external factors—such as interest rates, stock market trends, home improvement needs, or caring for a needy family member. Before you engage a financial advisor, educate yourself about investments, investment strategy, and the choices that help you achieve your goals.

3: Seek the advice of a professional who can help you execute your plan. When considering a financial advisor, seek someone who fits your needs and knows your variables—and has the intellect, experience, and commitment to see you to your financial destination.

4: Monitor and evaluate your performance and make adjustments. Maybe you made a wrong risk assessment, weren't *patient* enough, had unrealistic expectations, or something came up. If so, you need to revise your plan. So, monitor, evaluate, and act. It's your show. When you are actively engaged in financial planning, you create your own magic—your own destiny. You think less about that *magic force* that might bail you out. You say "I'm glad I had a strategy, and proud of what I achieved! It feels magical!" PE

Saly A. Glassman is managing director with Merrill Lynch Wealth Management and author of It's About More than the Money, and a EBook series Fairy Tales and Finance, available on Amazon. 1-800-937-7259.

ACTION: Take these four steps to make magic.

Give a Little More

This catapults you to winning.



by Barry Eisen

GIVING JUST A LITTLE MORE can be all it takes to catapult you to real winning. You can give a little more in four ways:

1. Giving effort: Allowing resilience. Have you ever felt like *giving up* when everything you do seems to come to nothing? Remember: *Horses can win just by a nose, and that nose is all it takes to make history.* And so it is with all things worthwhile. Successful people are often no smarter, but they ask one more question, pick up one more time. *Big winners* aren't necessarily those who haven't lost or been disappointed. They learn the lesson when they lose in an event. They chose to learn one more thing, apply one more effort, give one more service, keep on keeping-on, develop resilience. They give just little more.

2. Giving your ear: Allowing hearing. Have you ever felt that your words to a special person or in a special situation fell on deaf ears? You need to be heard, but *no one cares what you know until that one knows that you care.* Often what it takes to be heard is to listen so well that the other feels heard. To have someone *want to listen* to you, give your listening just a little more. It's out there today: "Be the change you want in the world." Giving is this idea in living action. To be better understood, ask a better question. Be proactive and patient as you listen to the response. Replace *prejudgments* with *openness* and *curiosity* to go beyond just listening to true hearing. Respond with graciousness and kindness. If you dread confrontation, *your willing ear can defuse the other's desire for combat* as they feel understood. And if you seek confrontation, *your willing ear can reward you with long-range success* that can build trust. *Win-win is the only real win.* Giving just a little more is the path.

3. Giving time/money/self: Creating power. Have you ever been touched by some event and felt *powerless* to help? It's one thing to send compassionate emails and *sympathy* to those in distress. It's another to send money, give time, and appropriate resources. Making a difference when you can and slightly beyond what you can, *will empower you* and make an even bigger difference to those in need. At our friend's memorial,

his daughter eulogized him saying, "He gave to everyone who asked and taught me that although he knew that some might be frauds, he'd rather give a little more to all than to miss *those who really need.*" Imagine what you could do if you gave *just one extra hour* more than last year of charitable service. Your one hour is part of the fabric of change, possibility, and power. *You experience your power as you just give a little more.*

4. Giving self-love: Prompting your best. Ever find that your goals or resolutions return after the promises to self have been forgotten? They then often serve only to inspire either justification or guilt. *Be gentle in your self-assessment.* It's easy to joke about your flaws and failings. It's far better, while you still



recognize them, to turn your attention to where you want to go and, with resilience, focus forward. You go where you look. Celebrate your awareness and willingness to pick up and continue toward key goals. Be resilient and kind to yourself. This is *self-love*. Give a little more to your long-range vision to allow your own excellence to shine.

Giving a little more is paying attention in the moment and investing positively in your growth and development to strengthen *responsible habits and attitudes that form character.* When you falter, pick yourself up and cheer yourself on (*fail forward into success*). Give to those who may have done the best they knew and still sent you limiting messages, and give to yourself by *being the best cheerleader imaginable for yourself.*

Master Six Areas of Giving

Work on one or two skills at a time.

1. Give more to grow your business. Growth is about getting your word out to the right people. Sometimes you have to go through many *not right people* to find those who are wanting, even

waiting, for what you have. Give more.

2. Give more to grow your relationships. Get excited in every conversation, and let people find in you what they seek: enthusiasm, confidence, and leadership. Don't just talk to people—move them with your energy. Be a storyteller. Tell the story with your best energy. Give more to your life partner, business partner, student, child, or stranger.

3. Give without expectation of the moment. Give *value* without having *money* or *payback* as the motive. Volunteers are needed in many civic, religious and service areas. You say *you don't have the time?* Organize your life according to values and principles, and *you'll make the time* you never would have found for everything you need. It's amazing how much time and satisfaction you get when you give. And the return always comes. It's just not always from the source you might expect. So trust that good comes of your giving. Give more.

4. Give your listening and listen with your heart. With family and friends, listen more intently and openly. Ask questions. Be open and curious to responses. Let people finish their thought before you add yours. Be a little kinder, more supportive, more caring. Give more.

5. Give more to yourself mentally and emotionally. Spend more time in personal development. Your business and relationships will never grow more than you do. Read good books, listen to positive reinforcement, and take interesting seminars. Replace *limiting words*, "I know that" with better questions, "How do I?" and "How else could I?" Learn with the mindset of seeing and hearing all information for the first time. Stay open. Stay fresh. Give more.

6. Give more to yourself physically. Health is the cornerstone of life. *Bad health = limitations; good health = freedom.* Most of your health is based on *nurture*, not *nature*. Neglect can look like poor food, eating, and exercise habits. Excellent health and fitness looks like consistently great choices. You already know what you need to do to enjoy better health. Sadly, what's *easy to do* is also *easy not to do*. A small change in eating, supplementation, or exercise will spawn big results.

As you read this, *mental images* and *life options* will come to you. Record, commit, and act on the best ones. You can't build a healthy life on intentions alone—so start now. Start today. *Give yourself the gift of health and energy.* PE

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ACTION: Give a little more.

Be Honest, Like Ike

With yourself and with others.



by Geoff Loftus

WHEN TIMES ARE TOUGH, you may find it easy to put a spin on things to make unpleasant realities go down easier. In *Mary Poppins*, Julie Andrews sings, “a spoonful of sugar makes the medicine go down.” The problem is that it’s easy to gorge on sugar and skip the medicine.

When Gen. Dwight D. Eisenhower was planning and executing *Operation Overlord*, the D-Day invasion of Nazi-held France, he faced the toughest of times. Imagine pulling off the largest invasion in history when your well-entrenched opposition knows you’re coming—and the penalty for failure is death. Talk about pressure!

Under pressure many people resort to spin. General Douglas MacArthur was a true artiste in this regard, and Field Marshall Bernard Montgomery, Ike’s senior British field commander, seemed to treat truth as malleable clay.

Ike believed that honesty—straight-forward, direct, no-spin, no-fluff stuff—was the best policy. This made him a great man and great leader: He was honest and honorable. When he disagreed with Roosevelt and Churchill, he was respectful; when decisions went against his wishes, he was dutiful in executing them. In 1943, at the end stages of the North Africa and Sicily campaigns, he told one of his confidantes exactly what he had done wrong, realizing that he hadn’t been aggressive enough (he never lacked for aggression again).

Ike was honorable in taking blame. In September 1944, the Allies launched the largest airborne invasion of the war in *Operation Market-Garden*. The attack by land and air through Holland was a daring attempt to penetrate German defenses. *Market-Garden* failed—it was the worst setback of Eisenhower’s military career. Montgomery, who had planned and commanded the operation, blamed the weather and insufficient air force capacity. Ike, who could have ducked the blame, said it was *his fault*, since he had approved the operation.

Ike was honest in assessing the people who worked for him. Despite the Army’s seniority system, Ike promoted Omar Bradley over more senior generals because Bradley was the most capable officer in the European theater. Eventually, Bradley was second only to

Eisenhower in rank and responsibility.

Ike stayed focused on his mission—to beat the German army, not to capture Berlin. He planned, but famously said that while *plans are worthless, planning is everything*—in planning people learn how to cope with almost anything. He assessed and managed risk properly, saving many lives, and committed resources where they were needed to ensure his forces could reach vital goals. He communicated directly and honestly to everyone. He managed people well, recognizing and rewarding talent. He motivated people by speaking directly to them, relating to them man-to-man.

Ike was a great leader, because he was a great man. On June 5, with the fate of

D-Day and millions of lives at stake, Eisenhower proved his greatness by writing the “just in case” note—accepting the blame if *Overlord* failed: “Our landings have failed, and I have withdrawn the troops. My decision to attack at this time and place was based upon the best information available. The troops, the air and the Navy did all that bravery and devotion to duty could do. If any blame or fault attaches to the attempt, it is mine alone.” To succeed today, you need to face brutal realities and accept responsibility. You simply need to be like Ike. PE

Geoff Loftus is the author of *Lead Like Ike*. Visit www.geoffloftus.com.

ACTION: Serve yourself and others with honesty.

SERVICE • GIVING

Is Your Life Disposable?

Give gifts that cost no money.



by Litsa Bolontzakis

WE’RE ALL LIVING disposable lives, and our children deserve better. In 2004, young people spent an average of 6.5 hours a day with media—including TV, radio and the Internet. Today, that figure is up to 10.75 hours per day! Moreover, 50 million people in the U.S. rely on fast food each year. *These stats worry me.*

We are a media-saturated, drive-through society, and it worries me that some kids never know what it is to go to a park, experience nature, or spend time with parents that doesn’t involve being shuttled between school and soccer practice. Time and money are the two resources most busy parents don’t have in abundance, but they operate on the mistaken belief that those elements are necessary to spend quality time with their children. It’s just not so.

The best things in life we can offer our kids take little time, and cost nothing. I am blessed, because I had a near perfect childhood, despite the lack of perfect circumstances. My parent’s were simple people with limited means and life was hard, like it is today for many families. My parents did their best to make my life happy with simple things. They focused on the seasons of the year, and used their imagination to make every season count by showing me how nature’s cycles relate to the lives we live. They didn’t need to take me to Disney World or fly me around the world to do it. If they could do it, any parent can. It’s free.

My world as a child wasn’t cluttered with technology or the fast pace of life today. Instead, it was filled with lessons about how our lives are intertwined with nature. Nature has its cycles, just as people’s lives have theirs. In nature, there is a time for the bringing of new life, as in the spring, and there is an autumn that sees it fade. There is a time for rest and renewal as taught to us by the animals that hibernate in the winter, as there is a time for abundance and growth in the summer. Our lives are tied directly to our planet, and each of the seasons we experience help teach us lessons of love, generosity, patience and even forgiveness. We just need to be open to those lessons, and open our children’s minds to them.

My message is to turn off the TV, shut down the computer, leave the cell phones turned off and open your children’s eyes to nature.

You don’t have to travel the world to get away from it all. Even in the most urban of areas, there are parks and

zoos and bike trails that are all off the beaten path. Sometimes it’s enough just to get outside, away from the video games and the computer, and feel the warmth of the sun on your skin as you read a book under a shady tree. When I think about my childhood, I get a warm amazing feeling that includes joy, contentment and freedom, and I want all children to have the same. Children don’t need more things, bigger things or better things. They need love and attention. They need to slow down and see the more important things that are all around. PE

Litsa Bolontzakis is the author of the children’s book *Summer: The Magic Blanket*. Visit www.hummingbird-publications.com.

ACTION: Give gifts of nature to children.



GOAL GETTERS



You achieve *Total Life Leadership* by defining and achieving your goals in key areas of your life, managing your time and energy, and attaining a sense of fulfillment.

Assess: Provides profile of current success and challenges. **The first step is self-assessment.** You must first understand: who you are; how satisfied you are with your life; and how well you manage work and life.

Plan: A well-defined plan and road map to success. To increase your quality of life, you need to *plan for the things that are important to you*, set goals, and find resources. Our *Total Life* assessment and action-planning guide evaluate **eight key areas of work and life:** physical health, emotional intelligence, work/family balance, life-long learning, social wellbeing, career navigation, and financial wellbeing.

Act: Action to milestones and results. See yourself as the *Chief Life Officer* of these eight departments. Identify your personal values, goals and strategic direction—and create alignment with work and life dimensions. In the eight departments of You, Inc., ask yourself which of these areas are most important to you—and how you are performing in each area.

You need a clear vision of your aims and purpose—and a clear statement of mission—a concise expression of your philosophy, beliefs, and vision of what you want your life to be about. A clear mission statement helps you focus on—what you want to be and do. Begin to understand your purpose—what drives you and guides your choices.

Identify high-value goals, and then leverage them for improved performance and increased quality of life. Identify resources and support for overcoming obstacles and achieving SMART Goals.

Keys For Total Life Leadership

1. Periodically step back and review the departments of “You Inc”. See again how each depart-

ment relates to all the others.

2. Monitor the condition of your *body, mind* and *spirit*, and your areas of choice, challenge, and responsibility (*Life-long learning, Family, Social, Career* and *Financial*)—and your efforts to build and maintain balance among them.

3. Give yourself credit for the areas in which you are doing well, making improvements, and maintaining high performance. Positive feedback—even from you—is a powerful motivator.

4. Be on the lookout for areas that could become weaknesses—areas that are: neglected, in need of improvement, sources of dissatisfaction, where you discover symptoms or causes of stress, in need of work, according to your *gut feelings*.

5. Examine your weaknesses for their causes.

6. Focus your efforts on transforming your weaknesses into strengths. This will help you achieve the most significant gains by turning liabilities into assets.

7. Use your imagination! Go with your instincts! This is for your benefit—not someone else’s. If you can develop a technique or strategy that works for you—if it produces the results you want, in enhanced performance and increased satisfaction—use it!

8. Seek support from others. Put together a personal “board of advisors”—people who are doing well, who have learned some useful lessons they can share with you, who will encourage you in your ongoing efforts.

9. Perhaps your greatest power is the power of choice—in thoughts, words and actions. As much as you can, choose to think, speak and act in ways that improve your performance, take you closer to your goals, and promote your personal growth.

10. Life is not a product, but a process, a journey. The aim of the journey is—to go on the journey! So, always keep looking for new resources, and refining the plan—re-creating the “map” for your journey.

—Marc Michaelson and John Anderson, janderson@glowan.com

PersonalCOACH



How to ‘Fake’ Charisma Practice two acting methods. by Carol Kinsey Goman

CHARISMA IS PERSONAL MAGNETISM OR CHARM. To me, charisma is all about your infectious positive attitude and personal energy, as projected through your body language.

You are *most charismatic* when you are genuinely *enthused, confident, and upbeat*. Displaying confidence when you’re feeling uncertain, or being seen as upbeat when you’re feeling down, is tricky. Here are **two valid options**: 1) use a *Method acting* technique, or 2) work with *powerful postures*. The first requires practice. The second takes less than two minutes.

1. Become an actor—or borrow one technique. The *Method* refers to acting that draws on real but past emotions. For example, an actor preparing for a role that involves fear would remember something that had frightened her in the past, and bring that memory into the role to make it emotionally valid.

To exude *confidence* and *charisma* or project *conviction* and *credibility* in a key meeting, use *The Method*: Think of a time when you were *enthused, confident, and successful*—recall the feelings of *certainty, achievement, clarity*—and remember or imagine how you drew people to you. See yourself at the meeting exuding that positive attitude and personal charisma. The more you visualize, the more your body language is triggered by positive emotion.

2. Hold a powerful pose—the way you feel affects your body. If you’re *reluctant* or *depressed*, you tend to round your shoulders, slump, and look down. If you’re *upbeat* and *assured*, you tend to hold yourself erect and expand your chest. *Your posture has a powerful impact on your emotions and on how others perceive you.*

Holding your body in expansive, *high-power* poses (lean back with hands behind your head and your feet up on a desk, or leaning over a desk while planting your hands far apart) for even *two minutes* stimulates higher testosterone—the hormone linked to power and dominance—and lower cortisol, the *stress* hormone. And, these powerful postures lead to *feelings of power* and *risk tolerance*. People are more influenced by *how they feel about you* than by what you say!

To project *your most charismatic self*, stand up straight, pull your shoulders back, widen your stance and hold your head high. Smile and stretch your arms out wide (or place them on your hips). By holding this pose for a minute or two, you’ll begin to feel surer of yourself and project real confidence and charisma. PE

Carol Kinsey Goman, Ph.D. is an executive coach, change-management consultant, keynote speaker and author of *The Silent Language of Leaders*. Visit www.ckg.com.

ACTION: Practice these methods to build your charisma.

Life's Four Purposes

It's the better part of happiness.



by Dan Millman

WITH THE PACE OF CHANGE accelerating, you may struggle to maintain *balance* and *sense of direction*. Yet you strive to do so, since a sense of direction, toward a meaningful goal, may be the better part of happiness. In this pursuit, *the journey* may matter more than *the destination*—but without a destination to aim for, you have no journey—you only wander.

From infancy, you are a goal-seeker, drawn by the objects of your desire. But along the way, often in the dilemmas and angst of adolescence, a sense of confusion may obscure your simple desires. What you want is muddled by expectations about what you (or others) think you should do. You begin to doubt your desires, mistrust your motives, and wonder where you're going and why.

All seeking—for knowledge, achievement, power, pleasure, love, wealth, or spirituality—is driven by *the promise of happiness*. But the search only reinforces the dilemma that sent you seeking in the first place. So, replace *the search for future happiness* with *the practice of unreasonable happiness in each moment*.

When your seeking ends and practice begins, you'll see that what you need, even more than a *happy feeling*, is a *clear purpose—a meaningful goal or mission* that connects you with others. The need for *purpose/direction* is as vital to *psychological growth* as eating is to *biological survival*.

The duties of daily life leave little time to contemplate *life's larger questions*, except in the silent hours or times of transition or trauma, when you're compelled to ask: *What do I really want? How would I know if I had it? What would happen if I got it? Will getting what I want take me to where I want to be? And, What is the purpose of my life?*

Maybe you've wondered *why* you're here on Earth or *what* you're here to do—your *raison d'être*, a sense of direction that gives shape and meaning to your life. The clarity of purpose of iconic figures like Joan of Arc, Mohandas Gandhi, Nelson Mandela, and the Dalai Lama drew others to their missions.

I once believed *my purpose* was *my work*, and I searched through my 30's for a career/calling. It took another decade of *exploration* and *introspection* before I saw that *career* is one of *four primary purposes*.

You might argue that your *sole* (or *soul*) purpose is learning to *love*—that whatever

er the question, love is the answer—or that spiritual awakening or surrender to God is your ultimate aim. Or, you may believe that your primary purpose is family—bonding with a mate, and bearing and caring for children. Or you might propose more purposes. Sorting your experience into four purposes helps you to create a sense of structure to better organize your life.

Purpose 1: Learn life's lessons. Earth is a school, and daily life your classroom. Your daily challenges (in relationships, work, finances, and health) bring learning, growth, and perspective. The value of your experience resides in what you learn in the process. Difficult days may provide key lessons, helping you develop self-reflection and *higher wisdom*.

Purpose 2: Find your career and call-

ing. This underscores self-knowledge, as well as integrating logic and intuition, in making the wisest possible life decisions. The service you provide can become a path of personal and spiritual growth.

Purpose 3: Discover your life path. Addresses a *hidden calling* you're here to explore, a *personal path* that remains obscure. This sheds light on strengths you possess and challenges you face, highlighting a mission you're here to fulfill.

Purpose 4: Attend to the arising moment. This enables you to integrate the other purposes with grace, here and now.

I invite you to explore these *four key purposes* to find meaning and direction. **PE**

Dan Millman is a coach, professor, and author of The Four Purposes of Life and Way of the Peaceful Warrior (New World Library). Visit www.peacefulwarrior.com.

ACTION: Pursue these four purposes.

Renew Your Spirit

Start making these 12 choices.



by Susan Apollon

SPIRITUAL HEALING MEANS creating a shift in energy by making 12 choices:

- **Create harmony and balance through breath meditation.** Practice daily breath meditation for 15 minutes: Visualize your breath coming in from God or the Universe, merging with you (your body, thoughts, feelings), and filling you with *healing energy*. See your out breath nudging out all negative or painful thoughts or images, leaving you feeling better.

- **Become aware of your power through journaling.** Journal for 15 minutes a day about situations and incidents when you felt your power. Then note how your fears or insecurities *steal your power*. List ways you can reclaim your power (actions, self-talk, affirmations, breath meditation, taking courses).

- **Affirm your power during the day.** Write affirmations and visualize and feel the power in you as you daily affirm: *I Am . . . worthy, wise, beautiful, intelligent, compassionate, loving, forgiving, strong, lovable, protected and watched over.* Display them to remind you of *your power*.

- **Choose forgiveness.** Detach from old hurts, resentments, and betrayals. Bring to mind the person or issue that creates pain for you, then face it, embrace it, breathe it out, and say *I forgive you or I surrender you to God, because I choose to move on with my life.* Forgive another for you, not for *him* or *her*. Feel the relief.

- **Practice visualization.** Picturing what you want in *your mind's eye* helps you co-create that outcome. A *positive image* helps you feel *confidence* instead of worry/fear, and attract good things.

- **Perform an act of compassion, caring, kindness, and service daily.** Choose *any activity* in which you do something for another person or group with *authentic feelings of compassion and love*. Do a physical deed that impacts the quality of life of another person or being.

- **Choose to be inspired.** Choose to read or listen to materials that inform, soothe, entertain, and inspire you.

- **Take action on at least one intention.** Gather courage and take action toward at least one intention every day.

- **Create a sacred space for prayer**—home or office; and there pray daily—

expressing gratitude and asking for assistance. Of course, you can pray *anywhere, anytime*.

- **Remember your blessings.** Show *gratitude* when you pray. *Thank you* is a *high vibration*. During the day, *give thanks for each blessing*; and as you say it, picture it.

- **Love yourself first; then**

love others. Love yourself by *devoting at least a half-hour doing something for yourself.* Pursue your passion! You can't love others if you don't first love yourself.

- **Smile, laugh, tell a joke or story, watch a funny movie, dance your favorite dance, or listen to your favorite music.** Laughter and music are good for raising your energetic vibrations. You are here for joy. Choose what makes you feel joy, and you'll attract good things. **PE**

Susan Apollon, an intuitive psychologist, is author of Touched by the Extraordinary: Healing Stories of Love, Loss and Hope. www.TouchedByTheExtraordinary.com

ACTION: Renew your spirit in these 12 ways.