



GOALS FOR *Extraordinary* LIVING

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*Goals for
Extraordinary
Living*

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GOALS FOR EXTRAORDINARY LIVING

Introduction

Do you think people of influence – leaders – those who impact others in positive, meaningful ways – do you think they open their eyes in the morning and think, “I want live a very ordinary, mediocre life!”

Of course not.

They reach for the stars and dream big dreams, then make those dreams come true.

Since you are reading about “extraordinary living” I think YOU are like those influencers, and I applaud you for wanting to live an extraordinary life!

What does an extraordinary life look like? Let’s first review some definitions...

The definition of **ordinary**: common; usual; predictable.

The definition of **mediocre**: neither good nor bad; medium; not excellent.

The definition of **extraordinary**: **exceeding the ordinary; remarkable; exceptional.**

What a wonderful goal – to work towards being an extraordinary person, living an extraordinary life!

Why would you want that? Because you can improve the lives of many more people – including your own - doing remarkable, exceptional, positive things that help make our world a better place.

I wrote this book because through the years people worldwide have shared their frustrations with me about setting “the same old goals year after year”. They say, “I feel like I’m in a rut! Every New Year’s Day I realize that I still haven’t achieved the goals I set for myself the year before! And I’ve been working on some of my goals for decades!”

So, I wrote ***Goals for Extraordinary Living*** for you, if you’d like to have:

- Lists of many goals to consider achieving, in all areas of your life.
- Information on HOW to achieve those goals.

- Ideas for “Positive Crises” to help you with goal achievement.

In each section of the book you’ll find goals, how to achieve them, and ideas for a “positive crisis” that may help you.

What’s a positive crisis? Here’s the explanation from my book *Believe It! Become It!*...

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Positive Crisis is a part of healthy, enabling stress. It is defined as a compelling situation where time is critical and action is crucial.

Positive Crisis propels you to action with an intense sense of urgency. It is a powerful technique that insures breakthrough achievement of your goals.

Intentionally introducing crisis into your life is positive and good when it gets you over the hurdles of inertia, doubt or laziness and serves as a catalyst for goal achievement!

The Positive Crisis “I ACT!” Success Formula

I ACT!

Identify the Unacceptable Behavior (behavior that is no longer acceptable to you; must change)

Action that Guarantees Success (an action with only one acceptable result: success)

Create a Compelling Consequence (consequence that makes failure abhorrent) **Time Frame** (your action has a time limitation)

Identify

Action

Consequence

Time

Examples applying the Positive Crisis I ACT! Success Formula:

- Business person who procrastinates
 - Identify unacceptable behavior: procrastination
 - Action: called three clients to meet with him
 - Consequence: told boss that he could join the meeting
 - Time: scheduled the meeting at 10am on Friday morning
- Disorganized woman
 - Identify unacceptable behavior: disorganization
 - Action: called and invited a friend to visit
 - Consequence: told friend she’d see “the cleanest house in the city!”

Time: invited the friend to come in two weeks

- Soldier in the Air Force fearful of skydiving
 - Identify unacceptable behavior: fear of jumping out of airplanes
 - Action: joined a skydiving club (not required by the military)
 - Consequence: he paid good money to join; he jumped on his own time
 - Time: a club requirement was two dives a week for three months
- Singer with stage fright
 - Identify unacceptable behavior: stage fright
 - Action: scheduled herself to sing the national anthem for 1,000 people
 - Consequence: invited family, friends and music agent to attend
 - Time: she had three weeks to prepare
- Woman afraid to host a social gathering
 - Identify unacceptable behavior: fear of failure
 - Action: invited 40 guests to her home
 - Consequence: she mailed the invitations and told her friends
 - Time: she invited guests to a Christmas party and dated the invitations
- Overweight man
 - Identify unacceptable behavior: being overweight
 - Action: created an exercise and diet routine that included others
 - Consequence: he gave his best friend \$500. If he lost the weight he'd get his money back, and if he didn't, his friend could keep it.
 - Time: he committed to lose 60 pounds in 10 months

Melinda, age 23, from New York, explained her positive crisis ‘secret’ to significant weight loss: “Put yourself in a situation that forces you to change your habits, where you have to learn to work your life differently.”

Jacob, age 24, from North Carolina, shared how he intentionally created a positive crisis in his life:

When I was younger, I was extremely shy. I didn't interact much with anyone. I didn't take kindly to new people or new situations. Most of the time my parents would have to speak for me - I couldn't even order for myself at restaurants. I created a way to ease and release my shy tendencies. I joined a choir and learned to play the guitar so I would have to perform in front of many people. I learned that I could share so much of myself and my talents to help and bless others. My advice is to know that you are special and what you have is worth sharing, so find an outlet, something that you enjoy, and share it.

Perhaps you could take a moment now to contemplate creating a positive crisis in your life. Do you have a behavior you'd like to change? What personal mannerism or conduct is no

longer acceptable to you? After you've chosen one: develop an action plan; decide on a consequence; determine a time frame. Try it – you'll be pleased to discover that sometimes relief is just a crisis away!

"There are risks and costs to a program of action. But they are far less than the long-range risks and costs of comfortable inaction."

John F. Kennedy

My friend, very ordinary people like me... like most of us... CAN achieve extraordinary things, one goal at a time.

Here are the 7 Steps that *really* work...

1. **SET** a goal.
2. **WRITE** it down.
3. Give yourself a **TIME LIMIT** in which to achieve the goal.
4. **BELIEVE** sincerely that you can achieve it.
5. **IMAGINE**, in great detail, what it will look like - and *feel* like - when the goal is achieved.
6. **REWARD** yourself as you achieve each "baby step" towards your goal.
7. **CELEBRATE** when you achieve your goal!!

... Then rinse and repeat. ☺

I thoroughly enjoyed writing this book. I hope you enjoy using it to create YOUR extraordinary life!

With so much love,

Paula Noble Fellingham
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Work goals

1. To be more appreciated
2. To be more influential
3. To be more competent
4. To be more creative
5. To be more efficient
6. To get promoted

Physical goals:

1. To be more attractive
2. To be healthier
3. To weigh less or more
4. To be more physically fit
5. To have more energy
6. To be stronger

Mental goals:

1. To be smarter
2. To have a better memory
3. To be more motivated
4. To improve my concentration skills
5. To be more educated
6. To have more self-discipline

Social goals:

1. To have better self esteem
2. To have more friends
3. To talk to people easily
4. To be more relaxed in social settings
5. To be more witty
6. To be more selfless

Emotional Goals:

1. To be happier
2. To control my anger better

3. To be more content with my life
4. To have the courage to follow my dreams
5. To be more charitable (or to give more unselfishly)
6. To have more tolerance for the differences of others

Financial goals:

1. To have more money
2. To have less debt
3. To acquire (obtain) future security
4. To budget more efficiently (acquire better money management skills)
5. To save money better
6. To learn how to invest wisely

Relationship goals:

To be a better:

1. Wife/husband
2. Friend
3. Sister/brother
4. Daughter/Son
5. Mother/Father
6. Co-worker

Parenting goals:

1. To have more patience
2. To communicate better
3. To discipline more effectively
4. To feel more joy and optimism
5. To be a better example and teacher for my children
6. To better prevent problems

Family/Home goals:

1. To have a peaceful, loving atmosphere in my home
2. To be more patient
3. To be more organized
4. To have an uncluttered, cleaner home
5. To have more unity in our family
6. To enjoy more laughter and happiness in our family

Life Skill goals:

1. To be more enthusiastic
2. To be kinder, more loving
3. To be more assertive
4. To be more flexible/adaptable
5. To have more self-discipline
6. To have a better sense of humor

Life Skill goals continued:

To have more:

1. Enthusiasm
2. Gratitude
3. Compassion
4. Courage
5. Integrity
6. Forgiveness

Spiritual goals:

1. To come to a belief in God
2. To know if God loves me
3. To know how to worship God
4. To have more faith
5. To share my beliefs with others more easily
6. To feel/sustain peace

Work Goals:

Happy home= happy work

Anthropologists at Rutgers University are finding that one of the most significant determinants of people's enjoyment of work is their feelings about their home life. Many people are finding their work more tolerable because their family situations have become more stressful.

TO BE MORE INFLUENTIAL

“If your actions inspire others to dream more, learn more, do more and become more, you are a leader.”
~John Quincy Adams~

Positive Crisis:

Schedule to present a new idea you have for your company to your co-workers or employer in two weeks.

There are six ways to be more influential.

1. Respect Yourself

•Have high expectations; expect to be respected
Increasing your influence begins in your mind.

Your beliefs about who you *are* and who you *can be* *always* determine who you *will be*. You must believe, in your heart of hearts, that you are of great value...that your contributions to the “team” you work with are of indispensable worth.

•Care for yourself/look your best/dress for success
We all respect ourselves more when we take care of ourselves physically. Do whatever is necessary to look your best. Dress for success; wear nice-fitting clothes that help you feel your best.

•Radiate good feelings of self-worth/use lifting self-talk
Imagine yourself walking in the office. As you picture yourself, what is your body language saying? Does your body (facial expressions/posture) send a message that you feel good about yourself...that you have great value?

Improving your body language is one of the easiest ways to improve your image and your influence.

Additionally, saying things like, “I’m so stupid!” is counterproductive to wanting people to respect you. Don’t ever put yourself down.

•Recognize your value/allow others to recognize your value
For example, when your boss or a co-worker says, “Good job!” don’t say, “It was nothing...” Don’t point out your mistakes, or how long it took you. Accept the compliment graciously and say, “Thanks! I think it turned out pretty well, too.”

At home, teach your children to appreciate what you do for them. From when they're tiny, you can say (as you give them a sandwich), "Thanks! Thanks for being a great Mom!" Point out your efforts and teach them gratitude.

2.Respect Others

- Acknowledge and praise the strengths, talents, skills of others
- Everyone loves to be appreciated and have their talents and skills recognized!
- Be a loving, trustworthy confidant
- Perhaps no single thing is more devastating to a relationship than breaking a trust – sharing confidential information. This will ruin your reputation at work and devastate your relationships at home. Dorothy Nevill said, "The real art of conversation is not only to say the right thing in the right place, but to leave UNSAID the wrong thing at the tempting moment."
- Respect those who come to you with questions and answer them kindly and patiently

3.Be competent

I could have started with this, because your influence is incredibly minimized if you're incompetent. You must consistently do quality work. A foundational piece:

- Be organized and in control of your life

It seems like we all have an ongoing goal of maintaining organization and control in our lives, doesn't it? If you feel out of control, eliminate things in your life. Look at your life like the man who has an orchard of fruit trees. He prunes each year to produce better trees. This has to be done at work and at home. We can't do it all...so choose what's most important to you and say "no" to things which will keep you from reaching your goals." Have "to do" lists each day at work and at home.

- Keep improving your skills/take advantage of training opportunities (work/parenting)

Go to training seminars. Read, and take every opportunity to improve the skills which will help you progress with confidence.

- Update skills/research new techniques
Research NEW techniques, new ways to improve what you do at work.
- Ask questions/learn from mentors
Learn from people who are already successful in your field. It will shorten your learning curve.

4.Develop Great Listening Skills

Six listening skills:

- Show you're listening

- Be interested – Concentrate on their words
- Never interrupt
- Watch body language
- Actively listen
- Respond kindly – in a way that will help

5. Communicate Positively

Good communication is understanding and being understood. In our families, and at work, we should be able to talk to one another easily. We should know that we can share our feelings in confidence, know that we won't be laughed at, and feel understood.

Trying to understand *before* being understood means that we're more interested in others than in ourselves. It means we really want to communicate, not just tell how we feel.

Learn communication skills that will help you create peaceful, healthy relationships.

6. Live the Values You Believe

Napolean Hill: “No man can afford to express, through words or acts, that which is *not* in harmony with his own beliefs, and if he does so, he must pay by the loss of his influence.”

TO BE MORE COMPETENT ON THE COMPUTER/INTERNET

“If money is your hope for independence you will never have it. The only real security that a man will have in this world is a reserve of knowledge, experience, and ability.”
~Henry Ford~

Positive Crisis: Enroll in a computer class and pay tuition.

To be more competent on the computer, one needs to understand six technological applications: desktop management, word processing, databases and spreadsheets, electronic mail, the Internet and electronic presentations.

- Desktop Management: This is the basic skill necessary to use and manage computer applications. It includes opening and closing programs, creating file folder systems, retrieving file folders, renaming an established file system and creating file shortcuts.
- Word processing: This application is probably most widely used. Very little information is being processed through traditional methods, e.g. dictation and typewriters.
- Databases and Spreadsheets: These have very specific functions and increase your productivity and effectiveness. Skills in this area include: creating a spreadsheet, setting columns, entering and editing data, moving from record to record, inserting rows and columns, and basic understanding of how to create mathematical formulas.
- Electronic mail: (e-mail) The communication whereby one may send and retrieve messages, create address books and distribution lists, and attach documents to an e-mail message.
- Internet: Navigating the World Wide Web is a skill that has become a requirement for computer users. To become more proficient the following skills are recommended:
 - Being able to locate a specific website
 - Becoming familiar with terms, i.e. homepage, link, URL, http, surfing, html
 - Bookmarking and categorizing specific websites

- Awareness of different search engines and typical information provided, e.g. Yahoo, Excite and Netscape.
- Electronic Presentations: With the recent advances in presentation software, there is greater expectation for more dynamic and spectacular presentations.

Work Goals

TO BE MORE CREATIVE

“Creativity is...seeing something that doesn’t exist already. You need to find out how you can bring it into being and that way be a playmate with God.”

~Michele Shea~

Positive Crisis:

Think of a new, more effective way to do your job.

Example: Teacher – tell your students you are going to teach problem-solving in an exiting and different way. Then, take the students on a field trip to a factory where the students learn how to problem solve in practical ways.

Enhancing your creativity can and should be a lifelong process.

Suggestions to kickstart your creativity:

- Keep a Journal

Use a journal to record your thoughts, ideas, and observations during the day. Write in a creative quotation, affirmation or a newly-learned skills/perspective at least once a week. Make the journal your constant companion.

- Regular Fresh Input

Do something new each day. Listen to different radio stations, read or borrow different magazines, take a stroll through a shopping center. Keep your eyes and ears open, and taste, touch and smell things.

The mind needs stimulation. Your sensory input gets stored in memory. By giving your mind fresh inputs each day, your memories get triggered and combined with the new input. Sometimes you will get ideas or gain new perspectives.

- Learn to Draw

I suggest you use Betty Edwards' book *Drawing on the Right Side of the Brain* to teach yourself to draw. You will learn skills applicable to problem solving and enhancing your perception of the world. Drawing expands your creativity.

- Associational Thinking

To demonstrate associational thinking, write the word *Happiness* in the middle of a sheet of paper, and draw lines radiating out from the word. Write down your thoughts on what the concept of “happiness” means to you. Ask other people to do the same exercise and compare.

The mind stores information by association – a concept underlying the compilation of a thesaurus. Associational thinking will help you generate creative ideas.

- Relax!

Listen to music on headphones while lying on the floor. Sit outside in the sunshine and do nothing. Take a stroll, ride your bike or go for a swim. It’s important to give yourself time to unwind and let your subconscious mind do its work. Getting ideas in the shower or while you are driving has almost become a cliché, but it is true because creativity is most often present when you are relaxed.

- Be Challenged!

Take a new challenge each week. Work on a new problem, exploring something new with the purpose of solving it or generating new ideas.

- Adopt a Role Model

You can benefit by learning from the lives, ideas, and actions of the great people in history. Adopt a role model – maybe someone you admire in your field of expertise.

- Continue Learning and Asking Questions

Who are the most creative people? Children. Why? Because they are constantly learning and asking questions. Also, children explore and discover new ways to do things, and they’re not afraid, or embarrassed, by failure. So let’s learn from those masters of creativity and continue asking, learning and trying new things.

Work Goals

TO BE MORE EFFICIENT

“Efficiency is doing better what is already being done.”

~Peter F. Drucker~

Positive Crisis:

Set a time limit for yourself of when a certain task must be completed.

Example: Stay-at-home mother – Tell someone to call you at 10:00 a.m. to make sure all of your housework is done for the day.

1. Start each day with a plan. Spend 10 minutes each morning writing a to-do list.
2. Delegate. Scan for items that can be delegated appropriately. By identifying these early in the day, you can get team members started on them right away.
3. Control interruptions. Don't let unexpected e-mails, phone calls or meetings interrupt your progress.
4. Get to work earlier. Force yourself to get to your desk earlier than usual. Getting started earlier in the day usually makes your workday more productive.
5. Avoid personal tasks at work. While it is hard to avoid these completely during work, bill paying, thank-you card writing, etc, should be done at home.
6. Let the phone ring after 5 pm. This will help you stay focused on the priorities you identified for today.
7. Rely on e-mail. Many daily communications can be accomplished faster with by email than by telephone.
8. Review your work technology. Updates to computer and office equipment will help make your work more efficient. Automate. Look for word tasks that can be automated with new technology.
9. Let the day end. Resist the temptation to work late hours. Giving into it can actually make you less productive due to burnout.

Work Goals

TO BE PROMOTED

“Prepare for the future relentlessly. You’ll never know how many of those educational and practical experiences in your life will somehow come together to make you the person you are or create the joy you need”

~Dr. Richard Carmona, US Surgeon General~

Positive Crisis:

Set up a time to meet with your boss and ask, “What can I do to earn a promotion?”

Start preparing for your promotion the day you start working at your current job. If you wait until the promotion opportunity is announced, you’re often too late.

Tips for job promotion:

1. As soon as you’re hired, check with your supervisor or the Personnel organization to identify your promotional opportunities.
2. Review the job descriptions or prior job announcements for potential promotional opportunities. Underline the major duties or responsibilities of those jobs. These major duties and responsibilities are the skills, knowledges, and abilities that you need to be developing.
3. For each major duty or responsibility, set a goal. Promotional opportunities typically occur every two to four years. Set your goals with the intent of being ready to be promoted in two years.
4. Sharpen your skills. If you’re strong in just a few things, focus on how you can improve and expand your abilities. Place a high priority on sharpening your skills for increased marketability.
5. Periodically practice the tasks that will be required in the job to which you may be promoted.
6. Talk to people who have the job you want. Find out what they do to succeed and what they would do differently. Discuss how they see the job evolving, and, if ethical and appropriate, ask them what steps you should take to promote.
7. Watch the people in the job you want. Analyze what they do and how executive management reacts to their success and failures. Learn from their successes and failures.
8. Network.

- Volunteer for more difficult and responsible assignments, particularly if those assignments are similar to those required in your promotional opportunities.
- Do your job well. Consistency and effective work performance are valued by all supervisors. In addition, even if the assignments aren't directly related to your promotional opportunities, volunteer and build your management's trust and confidence in you.

9. Manage other people's perception of you. When you do a good job, make sure you don't minimize your role or effort. Take credit when you've earned the credit. If you make a mistake, take responsibility for it.

- Learn from your mistakes and successes. Regardless of what you do and where you work, you'll make mistakes. Learn from them. You'll also succeed more often as you evaluate your mistakes and your successes.

Tips for Successful Job Interviews:

- Do give specific answers to demonstrate your skills
- Do not generalize
- Do give full explanations

Your interviewer is trying to determine how well you will be able to do the job. Your resume has already indicated that your capabilities are a possible match. During the interview you must fill the gaps that resumes don't cover by sharing stories about your skills and past experiences and relating them to the job for which you are applying.

When answering, relate your previous experience to the job you're seeking. This does not always mean talking about your current or last job; it must encompass your breadth of experiences to date.

Talk about goals and where you want to go in the future. Discuss your previous leadership successes, including projects at work and in social or community service settings.

When communicating your job experience, don't just list employers. Expand your explanation to include:

- I have experience in...
- The job involved the following...
- These are the skills or insights I have gained as a result...
- This is how I can apply these to great benefit in your job...

Exhibit precise understanding of what is involved in the job:

- I understand what is involved...
- I know what will be expected...

- Based on my experience/education and understanding of this work I can do...

When faced with a difficult question, be honest. If you do not know the answer to a question say, "I don't know." It will be apparent anyway. A willingness to acknowledge what you need to learn or what skills you wish to develop is better than bluffing.

As far as vocabulary is concerned, use empowering verbs: "I can, I will, I believe, I know."

TO ENJOY MY JOB MORE

“A man who enjoys his job, never does a day’s work.”
~Confucius~

Positive Crisis:

Tell one joke to a co-worker each day for a month.

Since our attitudes are our choice – we should understand that enjoying our job is, in large part, up to us! We can either dread going to work each day and complain while we’re there, or we can decide to do something about less-than ideal conditions at work. The following are suggestions of how to enjoy work more:

1. Speak positively to yourself! For example, don’t make statements like, “I can’t get ahead because I’m not smart enough, I’m too inexperienced or I’m not good enough.” Instead, say things like, “Every day I’m getting better and better!” “I love this job!” If you have trouble doing this, re-read the sections in the book that teach you how.
2. Be cheerful. Be upbeat and positive, always complimenting others.
3. Take time to “nourish” your mind, body and spirit. There is always room for self-improvement and this will pay huge dividends towards improving your happiness level at work.
4. Don’t dwell on past problems and mistakes. If you’ve made a mistake, the key is to learn from it, and move forward.
5. Don’t wear the labels others try to give you. If you feel ridiculed or belittled by someone at work, recognize this is not a failure on your part, but a weakness on their part.
6. Find successful role models. Stay clear of negative behavior and gripe sessions. A positive attitude is contagious!
7. View your work as a service that blesses other people’s lives. See your work as helpful and as a significant contribution to your fellow man.
8. Keep a sense of humor. Be the one at work who always has a clever word or “light touch” at the right moment. Look on the bright side of things and you’ll be loved and appreciated by your co-workers.

Physical Goals

Research on physical activity finds that exercise increases self-confidence, which in turn strengthens self-evaluations. Regular exercise, including brisk walks, directly increases happiness 12 percent, and can indirectly make a dramatic contribution to improving self-image.

-Fontane 1996 (p. 62)17

Television changes our view of the world, and can encourage us to develop highly unrealistic and often damaging conclusions that serve to reduce our life satisfaction by up to 50 percent.

-Jeffres and Dobos 1995 (p. 137)31

Physical Goals

TO BE MORE ATTRACTIVE

“Though we travel the world over to find the beautiful, we must carry it with us or we find it not.”

~Ralph Waldo Emerson~

Positive Crisis:

Set up an appointment to improve whatever feature of your body you are dissatisfied with.

Example: Set up a hair appointment to get your hair cut and dyed; set up a dentist appointment to get your teeth whitened, etc.

The most attractive people aren't always the most beautiful, but they always have a presence about them. Usually we're attracted to loving, joyful, confident people who take good care of themselves and reach out to others. *Inner beauty becomes outer beauty.* You may have heard of “body confidence.” Body confidence is having healthy, good feelings about your body. It means focusing on how your body feels and not on how it looks. You believe you look good because you feel good. Many criticize their bodies for not being good enough. Body confidence means responding to your body's needs and giving it the proper food, exercise, rest and most importantly, love that it requires for maximum health and vitality.

Positive body image and a healthy mental attitude play an important role. Professionals recommend that individuals take the time to do something nice for themselves at least once a day, everyday.

Skin:

Drink water as often as possible to hydrate skin. Water keeps your skin soft and supple and helps reduce drying which leads to wrinkling. Drinking water benefits your skin in three ways:

- Helps flush out toxins that build up inside your body.
- Plumps the skin's cells creating a healthier, glowing complexion.
- Prevents skin from dryness, stimulating the natural skin rejuvenation process.

Hydrate your skin with moisturizers. All skin types need moisture and there are a wide variety of moisturizers available to suit any skin type. A moisturizer acts as a protective layer from the elements such as dirt, grime and the sun.

Exfoliate regularly. To exfoliate is to clean by removing the layers of dead skin. Over-scrubbing can lead to serious, sometimes permanent skin damage, especially on sensitive skin areas such as the face. Skin on the face is extremely sensitive, especially around the eye area where it is thinner.

Hands and Feet:

No matter what your size, age, shape or skin color, you can always have great looking, well groomed hands and feet.

- choose a nail polish that is appropriate.
- keep your cuticles in shape
- keep your nails even in length

During winter months give yourself an overnight hand-conditioning treatment. Apply heavy cream to hand and then put on gloves. Sleep in gloves letting the cream soak into dry hands. This treatment provides overnight relief from dry, cracked hands.

Give yourself a pedicure. Soak your feet in warm, sudsy water and use a pumice stone to smooth calluses and remove dead skin. Then use a soft nail brush to scrub toes. Remove feet from water and gently push back cuticles. Next, trim toenails as needed. Finally, use rich cream to massage feet.

Hair:

Unlike other body parts this can be an asset for most women with the correct attention and care. Attractive hair means keeping your head and scalp in healthy condition, and choosing a hair style (and perhaps color) that is flattering and well suited for your lifestyle.

Eyes:

Seek a professional makeup consultation if you feel you could learn how to better highlight your eyes with makeup. Keep it natural. Beauty is not only in the eye of the beholder; it's also in the eyes themselves.

Lips/mouth:

No matter what shape your mouth is, there are ways to accentuate and highlight the beauty. Every woman can have a beautiful mouth if she remembers to use her mouth to say kind things about herself and others and if she smiles often. Smiling releases face muscles and creates a more relaxed and attractive expression.

Shoulders:

Hold your shoulders strong, tall and in line with your back. Shoulders help keep your body erect and aligned. Stand up straight.

Arms:

Normal day-to-day tasks help create and maintain muscle tone in your biceps and triceps. Additionally, consider a regular weight-lifting routine.

Back:

Your back supports you with strength, power, and grace. Use your back to stand tall; have strong, confident posture.

Waist:

Four body types: barrel, pear, box, and rectangular-B shapes. Acknowledge, accept, and celebrate your own natural waist and dress stylishly and comfortably.

Legs/calves:

Daily walking is what keeps our calves in shape more than anything else. Again, regular weight-lifting routines and exercise can be beneficial.

Tips on how to dress well in any size:

- Learn the importance of a few good neutrals (versatility and flexibility in clothing with blacks, browns, navy blues, grays and tans. Less always looks like more and you can mix with many colors or add a trendier piece to get a totally different look).
- Keep complete outfits together for ease of dressing
- Be a creative shopper
- Clothes should be the stage for your personality. Clothing should be well-fitting, stylish and appropriate.

Dont's when dressing:

- Having too many things going on at once (i.e. elaborate buttons, beading, trim, etc.).
- Clothes that are too tight or too big.
- Creating a line in the wrong spot. Any horizontal line such as a skirt hem or the bottom of a jacket will attract attention to that area. Take note of what you want to accentuate or minimize, then make sure the line crossing your body is at the most flattering point.
- Unflattering necklines.

Try and test different fashion accessories including jewelry, scarves, belts, hats, shoes and purses as you're finding the look that's right for you.

Reassess your existing fashion accessories. Keep only the ones that you use, that fit and are the correct proportion for your body. Give the rest away.

Physical Goals

TO BE HEALTHIER

“He who has health has hope; and he who has hope has everything.”
~Arabian Proverb~

Positive Crisis: Set up an appointment for a thorough clinical examination.

The Food and Drug Administration gave new dietary guidelines that give practical advice for healthier living. These are the ABCs for good health.

- *Aim for Fitness
- *Build a healthy base
- *Choose sensibly

The new guidelines place more emphasis on being physically active and maintaining a healthy weight. More than fifty-five percent of all adults and ten percent of all children in America are overweight. Being overweight increases a person's risk for many chronic conditions and diseases.

The current guidelines contain a Body Mass Index (BMI) chart that is a calculation based on weight and height. BMI is used by health professionals to help determine if a patient is overweight, obese, or at a healthy weight. See the website www.health.gov/dietaryguidelines.
[MAKE SURE THIS WEBSITE WORKS]

They also recommend eating whole grains, fruits and vegetables, and choosing a diet low in saturated fat, cholesterol and salt. In addition, they advise moderating sugar and total fat intake.

Nutrition and your Health: Dietary Guidelines for Americans published by US Departments of Health and Human Services (www.health.gov/dietaryguidelines)

1. AIM FOR FITNESS

- aim for a healthy weight
- Be physically active each day

2. BUILD A HEALTHY BASE

- Let the Pyramid guide your food choices.
- choose a variety of grains daily, especially whole grains.
- choose a variety of fruits and vegetables daily.

-keep food safe to eat. (www.foodsafety.gov)

3. CHOOSE SENSIBLY

- choose a diet that is low in saturated fat and cholesterol and moderate in total fat.
- choose beverages and foods to moderate your intake of sugars
- choose and prepare foods ..with less salt
- if you drink alcoholic beverages, do so in moderation

Make healthful changes that will last a lifetime:

- Practice moderation, balance and variety.
- Read food labels and menus carefully
- Think of vegetables and grains as the main course of your dinner meal.
- Think of meat as a garnish or side dish. Select lean meats or fish or poultry.
- Eat slowly and deliberately. chew your food well, and eat with friends or family.
- Include a wide variety of fruits and vegetables in your daily diet.
- Limit your intake of fat, butter, and sauces and dressing.

Suggestions for healthful living:

- Keep fruits and veggies in house both to snack on and for meals. Keep cut-up vegetables with low-fat dressing to use as a dip. Plan your meals carefully. Healthier diets often result from being organized.
- Put produce front and center. Restructure your meal planning by focusing on what vegetables or fruit you would like for dinner instead of what kind of meat or carbohydrate. You can still have beef, chicken or fish-but think about vegetables and fruit first.
- Control portion size, as well as the fat and salt content of dishes.
- Make small changes that will have a big impact over time. To begin creating healthier habits, try eating a piece of fruit after lunch every other day or cook just once or twice a week.
- Change your restaurant habits. When choosing your entree, order baked or broiled dishes. For starters choose a green salad instead of bread, chips or high calorie appetizer. Watch portion size and plan in advance to take home at least half the meal. You are saving money and getting the next day's dinner!
- Eat breakfast. Eating a nutritious and healthful breakfast helps people make good choices later in the day.
- Build in treats. Depriving yourself too often can backfire. If you build small amounts of your favorite foods into your diet, eating them can also become part of your success in sticking to your overall plan, not proof of your lack of will. Be flexible.

- Monitor your progress. Take measurements before starting an exercise program and every 2 to 6 months thereafter. It will help motivate you to continue eating healthfully.

- Take pleasure in eating. Take time to enjoy your food. Don't eat on the run or hurriedly or in the car if you can help it. Sit down and savor every bite.

Keep a daily food and activity journal. This can help you keep on track with your goals to create a healthier you. While you're developing new habits, try to record everything you eat and drink, and the activity you do each day. It will help you stay focused and pinpoint strengths and weaknesses.

Eating late at night doesn't mean you'll pack on the pounds. It is the foods that people tend to go for in front of the TV after dinner-chips, ice cream, chocolate treats, etc-are usually high in fat and calories. The type of food you're eating is the concern, not the clock.

Cutting out meat doesn't ensure you'll lose weight or be healthier. Many vegetarian foods like cheese and nuts are high in fat and calories.

Fat-free foods are not calorie-free foods; check the nutrition facts on the food label. Many have just as many calories as the original version because lots of sugar is needed to replace how fat tastes and feels in your mouth. Check the total number of calories in foods.

Water is the best choice for hydration and health and it is naturally calorie free. Drink at least eight glasses a day. Flavor with lemon or oranges for other healthy options.

Only about one-fourth of US adults eat the recommended five or more servings of fruits and vegetables each day.

*Healthful substitutions:

www.campbellseatssmart.com

REPLACE:

whole milk
whipped cream
sour cream

heavy cream

mayonnaise

whole egg

one egg yolk

one egg (to thicken)

full-fat cheese

ricotta cheese

Health Substitutions:

Skim, 1 percent or 2 percent milk
chilled, whipped evaporated skim milk
Plain low-fat yogurt, or ½ cup cottage cheese blended with

1 tsp. lemon juice

Evaporated milk

Low or nonfat mayo or low-fat yogurt comb. with low-fat Cottage cheese

Two egg whites or 1/4 cup egg product

One egg white

One tablespoon flour

Low fat or skim milk cheese

Low-fat cottage cheese

shortening

Polyunsaturated margarine

*Simple tips for healthier eating:

- Spice it up. Learn to use herbs and spices to flavor foods in place of high calorie sauces, dressings and other ingredients.

- Eat more vegetables. Make vegetables visible in the refrigerator for simple snacking. Enjoy a salad before dinner meals to help fill you before the higher fat and calorie foods are served. Keep frozen vegetables on hand, they are easy to prepare. Include more vegetables on a sandwich instead of extra meat or sauces. Enjoy vegetable juice.

- Eat more fruit. Add slices of fruit to cereal. Mix fruit with yogurt or use as topping on low-calorie frozen yogurt. Freeze grapes or sliced melon for cool treat. Add slices to salads. Grill fruit on skewers for a yummy dessert.

Learning what “one serving” is, is an important part of healthier eating. The information on labels is for one serving of the product. Note the total number of servings the product provides and adjust the nutrition –very often what the label states is one serving may be quite different from your own definition.

Physical Goals

TO WEIGH LESS OR MORE

“We cannot become what we need to be by remaining what we are.”

~Max De Pree~

Positive Crisis:

Put money in an envelope (make it hurt...whatever amount would be a crisis for you to lose). Write the desired weight and the date by which you must lose it on the envelope. Give the envelope to a friend. Say to your fiend, “I will be at your house on this date to weight myself on your scale. If, on this date, I don’t weigh my ideal weight, you keep the money. If I do make it, I get the money back.

1. DRINK WATER (people often mistake thirst for hunger. Drinking helps you feel full. Sip water just before you sit down to a meal and then continue drinking as you eat to add volume and weight to your meal.)
2. SET REALISTIC GOALS (one or two pounds a week maximum is doable. Top weight-loss programs advocate stopping after the first 10 pounds and maintaining that loss for about six months before trying to lose any more.)
3. BUILD IN SPLURGES (if you allow yourself to eat whatever you want for 2 meals out of 21, you won’t inflict enough damage to subvert your weight loss and you’ll feel less deprived).
4. COUNT TO 10. (The average craving lasts only about 10 minutes. So before caving into your urge, set a mental 10-minute time out. Use the time to tackle an item on your to-do list; choose one that gives you a sense of accomplishment—and get you out of the kitchen.)
5. EAT MORE OFTEN (Eat an average of five times a day. Light, frequent meals curb your appetite, boost your energy, improve your mood and even speed your metabolism.)
6. MAKE WEEKLY RESOLUTIONS. (Don’t make too many changes at once. Make one change such as eating at least one piece of fruit daily, every week).
7. START WITH 10%. (Focus on achieving just 10% of your long-term range weight loss goal.)
8. SPIKE YOUR MEALS WITH SALSA (this condiment can stand in for mayo to deliver flavor without the fat).

9. TAKE ONE-THIRD OFF (when you eat dinner out, reduce the temptation to clean your plate by setting aside one-third of your meal. Ask for a doggie bag, and take it home for lunch the next day. Try serving yourself one-third less at home too. This simple tactic could subtract more than 500 calories a day.)
10. GO EASY ON ALCOHOL. (If you are trying to lose weight, stick with water).
11. WRITE NOTES TO YOURSELF (post notes to yourself on the fridge and the pantry. Put up a little stop sign or make tags with questions like “do you want this food enough to wear it?” and “Are the calories worth the consequences?)
12. STAY AWAY FROM SODA. (Soft drinks are a major source of empty calories in the American diet. We drink twice as much soda as milk and nearly six time more soda than fruit juice. A study from Purdue University found when people were fed 450 calories as jelly beans or soda, the soda drinkers gained a significant amount of weight, but the jelly-bean eaters compensated for the extra calories by cutting back on other food. So if you crave something sweet, you are better off chewing it than gulping it. If you are truly thirsty, reach for water.)
13. DON”T JUST EAT–DINE. (Eating on the run or in front of the tube invites mindless munching. Instead, set the table each time you eat. Make a conscious choice to sit down and savor every bite.
14. UP YOUR PROTEIN(a little.) Research suggests that protein prolongs the feeling of fullness better than carbohydrates or fats. Studies in Scotland, Denmark, Sweden and England found that people who ate a high-protein breakfast or lunch were less hungry at their next meal. Protein also requires a few more calories to digest. DON”T GO OVERBOARD. Stick to low-fat sources like low-fat yogurt or cottage cheese, low-fat snacks or thinly sliced turkey breast.
15. LEARN HOW TO MEASURE. (It is easy to misjudge portion sizes. Pull out measuring spoons and cups, especially for full-fat salad dressing, dairy foods and mayo.)
16. MAKE SMART SUBSTITUTIONS. (Look for nutritious low-calorie alternatives to high sugary treats. Try frozen grapes instead of candy. Use air-popped popcorn instead of oil-popped. Dip fresh strawberries in fat-free fudge sauce).
17. HAVE A “PARTY PLAN” (When attending a party offer to bring a plate. Arrive with fresh veggies and low-fat dip. You have something to snack on without feeling guilty.)
18. THINK POSITIVELY (Low self-esteem is a major cause of overeating. Train yourself to focus on your best points rather than your weak spots. Buy clothes that fit and flatter you at your current weight. Update your hairstyle and get a makeup consultation so you feel attractive TODAY.
19. GIVE YOURSELF A BREAK (No one says you have to reach your goal without making mistakes. You can succeed in losing weight by taking things one step at a time and starting fresh whenever you slip up.

20. RELAX. (Yale University study found that women who secreted the most cortisol (hormone released during stress) ate the most high-fat food after stress, this causing the body to store fat in preparation for possible starvation. If stress has a stronghold on your life, try learning yoga, meditation or simple breathing exercises.

Set your sights on making several small dietary and lifestyle changes and you will lose weight without really missing out. Shedding pounds does not mean you have to enroll in weight-loss boot camp. Instead think realistically and make sustainable changes like:

- Trim back. For example. Sauté broccoli with one teaspoon oil instead of two.
- Choose wisely. Opt for low-fat cream cheese instead of regular.
- Kick it up. Become more physically fit.

Seven simple get-that-excess weight off ideas:

1. A spoonful of sugar. Cut out one less teaspoon of sugar each day and you will lose 3 pounds per year.
2. Slim down that bowl of cereal. Switch your milk to 1% or skim every day and you will lose more than 5 pounds in a year.
3. Take the scenic route. park your car far away and walk. Ten minutes of daily walking can take off four plus pounds a year.
4. Get your vitamin c boost. eat a whole orange instead of a cup of juice. your 12 month savings; 5 pounds.
5. Go calorie-free. Switch from regular to diet soda. If you can drink one can per day that is nearly 16 pounds lost in a year.
6. Flavor up your sandwiches. use mustard and vinegar instead of calorie packed butter or mayo. you will lose close to 10 $\frac{1}{2}$ pounds a year.
7. Down-size, don't super-size fast food meals. opt for small fries instead of the large order. 3 $\frac{1}{2}$ pounds lost.

Eight ways not to cheat on a diet:

1. Plan for treats. make sure you enjoy your favorite treats every once in a while and it will help you from feeling deprived.
2. Put your pantry on a diet. make sure the food that enter your house are diet friendly. If you must have tempting foods around, store them out of sight or buy them last minute.
3. Count the cost as well as the calories. Allocate so many dollars per pound you plan to lose and save the money in a separate account. Treat yourself to something fabulous when you've met your goals.

4. Picture yourself. Find some not-so-flattering photos of yourself and place them strategically at prime temptation spots-the fridge, the cookie jar, etc.
5. Surround yourself with witnesses. tell everyone you are changing your eating habits. Give them permission to remind you of your dedication to better health.
6. Check up on yourself. keep a food journal where you write down every single thing that passes your lips each day.
7. Keep a sense of proportion. We will all slip up from time to time and tend to bend the rules. Don't give in and say "forget it."

Trimming your meals can mean more than just cutting calories from them.

Although calorie counting works, there are other ways to streamline your diet.

- Add more fiber. Study in the Journal of the AMA, people who ate a high-fiber diet over a 10-year period gained the least weight, regardless of how much fat they consumed. Fiber helps curb insulin production after a meal. The National Cancer Institute recommends eating 20 to 35 grams of fiber a day. Most Americans get roughly 15 grams.

By contrast, studies conducted in rural Africa where obesity is rare, found that the Africans consumed about 80 grams of fiber daily. Lean adults average 19 grams of fiber daily while obese adults averaged only 13.

Fiber may also help you feel fuller longer. So stock-up on high-fiber foods and try to turn your thinking upside down; make fresh and cooked vegetables and fruits, as well as whole grains and beans the center of your meals. Relegate meat and poultry to a supporting role as often as possible.

- Fool your eye and your stomach. Experts believe that people tend to eat the same amount of food in weight every day, regardless of the food's fat or calorie content. Concentrate on eating bulky foods that are high in nutrition relative to their weight.

- Downsize your portions. We live in an era of "super sizing" Burgers are whoppers and movie popcorn is in jumbo size tubs. Studies show that people will eat more when presented with a bigger portion. To combat negative effects of this bigger-is-better sell, we have to retrain our brains. Americans underestimate their caloric intake by as much as 25 to 50%.

- Cook it smart. Lean cooking methods (BEST WAYS): baking, broiling, grilling, microwaving, poaching, pressure cooking, roasting, sauteing, steaming and stewing. (GOOD WAYS): boiling and stir-frying. (WORST WAYS): deep-frying, pan-frying and overgrilling.

TEN HIGH ENERGY SNACKS:

- big bowl of fruit

- baby carrots (10)
- baked corn chips (1oz) with low-fat bean dip and salsa
- non-fat vanilla yogurt (8 oz) and strawberries (1/4 cup)
- sliced turkey (2 oz) with tomato and lettuce in ½ whole wheat pita
- almonds (1/4 cup) and dried fruit (1/4 cup)
- Apple (medium) with peanut butter (1 tbs.)
- brown rice cake with peanut butter (1 tbs.) and touch of jam
- hard boiled egg and an orange
- baked sweet potato (½) with ½ cup low-fat cottage cheese
- whole grain cereal (3/4 cup) with skim milk
- lentil or bean soup (1 ½ cup)

Physical Goals

TO BE MORE PHYSICALLY FIT

“Both tears and sweat are salty, but they render a different results. Tears will get you sympathy, sweat will get you change.”
~Jesse Jackson~

Positive Crisis:

Buy a gym membership with a friend and commit to certain days each week that you'll meet at the gym.

Taking exercise to the next level. Just think **F.I.T**

- Frequency (how often)-increase the number of times you exercise each week.
- Intensity (how hard)-do your exercises at a faster pace or with more resistance.
- Time (how long)-increase the duration of your exercise routine.

Physical activity plays a crucial role in good health. It makes you feel better, increases your energy, decreases stress and anxiety, helps you relax, and improves your sleep. It also contributes to weight loss and weight maintenance, reduced risk of heart disease, lower blood pressure, increased levels of good cholesterol, stronger bones, muscles and joints and improved diabetes control.

Aerobic exercise is any activity that uses large muscle groups, is rhythmic in nature and ideally can be done continuously. It is the best way to improve cardiovascular fitness....the functioning of your heart, lungs, and circulatory system. Other benefits include: reduced risk of cardiovascular disease, reduced body fat, increased circulation to all areas of the body, reduced stress, increased good cholesterol, increased self esteem and improved blood sugar levels.

To ensure that you are getting a beneficial workout, but not overdoing it, you should exercise within your target heart rate zone, which is 50 to 75% of your maximum heart rate.

Popular aerobic exercises include: brisk walking, running/jogging, swimming, bicycling, rowing.

-brisk walking is simple and is a convenient way to incorporate physical activity into your daily life. You should aim for 3-6 sessions per week with 30-60 minute sessions. Each session should consist of warm up, a brisk walk, and a cool down period.

Make sure to record the days, amount of time and distance to track progress. Drink plenty of water before physical activity and involve friend or loved one to help keep you motivated.

While everyone's metabolic rate is different, people who are physically active and exercise usually have a higher metabolic rate. Increasing your physical activity increases your metabolism and the calories burned, enabling your body to work more efficiently.

To improve your health you need to have some type of physical activity for 30 minutes most days of the week. This does not have to be an activity for 30 minutes in a row. You can be active for 10 minutes at a time, three times a day. If your goal is to lose weight, you might have to increase your activity more. It is best to talk with your health care provider before you start an exercise program or if you want to lose weight.

Aerobic activity is an important addition to moderate exercise. It is any extended activity that makes you breathe hard while using large muscle groups at a regular, even pace. They use more calories than other activities. Some include: brisk walking, jogging, bicycling, swimming, aerobic dancing, racket sports, rowing, ice or roller skating, cross-country or downhill skiing, using aerobic equipment like treadmill, stationary bike, etc.

To get most health benefits from aerobic activity, you should exercise at a level strenuous enough to raise your heart rate to your target zone.

Tips for exercise success include: see your doctor for a medical evaluation before beginning a physical activity program, choose activities that are fun and add variety...that way exercise will never seem boring or routine. Wear comfortable footwear and clothing. Find a convenient time and place to do activities. Try to make it a habit, but be flexible. Use music to keep you entertained. Surround yourself with supportive people. Don't overdo it. Do low-to moderate level activities. You can slowly increase the duration and intensity as you become more fit. Over time, work up to exercising three or four times per week for 30-60 minutes. Keep a record of your activities. Reward yourself at special milestones.

Regular physical activity can improve mental health by giving everyday energy, reducing feelings of stress and depression, improve your sleep, clear your head so that you can concentrate, boost self-confidence by improving strength, stamina, flexibility, appearance and sense of control.

Regular physical activity can improve physical health by helping to shed extra pounds and maintain a healthy weight, reduce risk of heart disease, increase good cholesterol (HDL), reduce risk of colon cancer, lower high blood pressure, control blood sugar and improve bone density.

Develop a 4-8 week or longer plan with your health care professional. Use the AHA exercise diary to keep track of your efforts.

Having an active lifestyle is more than visiting a gym or jumping around your house to an aerobics tape. Be creative and find ways to incorporate movement into almost everything you do.

- Walk as much as possible by parking the car a few blocks away. Whenever you are walking try to focus on long strides and a quicker than normal pace.
- Take the stairs instead of the elevator. For a little variation, try slowing down and taking two stairs at a time to strengthen legs further.

- During breaks at work walk the halls, stairs, etc. Find any type of activity that keeps you moving.
- Whenever you are walking somewhere, take the “long” way.
- Don’t use drive-thru windows. Park and get out of your car to do your banking, grab a bite to eat, or pick up the dry cleaning.
- Whenever possible, stand instead of sitting.
- Loose the remote. When was the last time you actually got up from your seat and changed the channel?
- Always opt for answering the telephone that is furthest from you. It’s estimated that Americans save walking approx. 70 miles per year with the advent of cordless telephones.
- Plant a garden and work in it during the spring and summer.
- Whenever possible with home improvement or fix ups do them yourself. You can tackle jobs like painting and landscaping and as an added bonus, you’ll save money too.
- If you have children or grandchildren, spend some quality time playing with them. Play catch, jump rope, push them on the swing or play tag.
- Make a date with your partner to do something physically fit at least once a month (ie. Play golf, tennis, go dancing, hiking, etc.)

It does not matter what type of physical activity you perform-sports, planned exercise, household chores, yard work or work-related tasks-all are beneficial. Studies show that even the most inactive people can gain significant health benefits if they accumulate 30 minutes or more of physical activity per day.

TIPS TO EXERCISE PROGRAM:

- Follow a gradual approach to exercise to get the most benefits with the fewest risks.
- Choose activities that you enjoy and that fit your personality. Also, plan your activities for a time of day that suits your personality. You will be more likely to stick to a physical activity program if it is convenient and enjoyable.
- To gain the most health benefits it is important to exercise as regularly as possible.
- Exercise at a comfortable pace. For example, while jogging or walking briskly you should be able to hold a conversation. If you do not feel normal within 10 minutes following the exercise or have difficulty breathing or feel faint and weak you are exercising too hard.
- Maximize your safety and comfort. Wear shoes that fit and clothes that move with you and always exercise in a safe location.
- Vary your activities. Choose a variety of activities so you don’t get bored with any one thing.
- Encourage family or friends to support you and join you in your activity. If you have children, it is best to build healthy habits when they are young. When parents are active, children are more likely to be active and stay active for the rest of their lives.

- Challenge yourself. Set short-term as well as long-term goals and celebrate every success, no matter how small.

Physical Goals

TO BE STRONGER

“Good timber does not grow with ease. The stronger the wind the stronger the trees.”

~Williard Marriot~

Positive Crisis:

Find a friend who also wants to get stronger. Set a goal of an amount you want to be able to lift or how many inches you want to lose by a certain date. Create a prize that you both put money into. Whoever reaches their goal on the agreed date wins the prize.

Weight training has many benefits to your physical health:

- **Aids in weight loss.** When you work your muscles by lifting weights, in simplified terms, what you are doing is tearing your muscles (the burn you get when working-out). It takes energy to rebuild (that's why you hurt the next day) those muscles, causing you to burn calories.
- **Increased metabolism.** When your body is rebuilding your muscles, this causes your metabolism to go up.
- **Strengthens bones.** Weight training can slow and sometimes even reverse the loss of bone mass that comes with age.
- **Gives you energy.** When you are stronger, the simple things in life are made easier.
- **Look better!** Weightlifting can change your appearance drastically, toning up those flabby arms or eliminating your love handles.

Muscle will only strengthen when forced to operate beyond its customary intensity. There are four ways to get stronger:

- Resistance (increasing the amount of weight you lift)
- Number of repetitions with a particular weight
- Number of sets of the exercise
- Intensity, i.e. reducing the recovery period.

Tips to effective weight training:

1. **Consistency.** Consistency is the most important factor in any workout program. Lifting

weights is nothing more than tricking the body into thinking it has to adapt to moving heavy items. If this is done consistently, the body will create new muscle so it won't have to work so hard the next time you work it out. So the more consistent the weight lifter is with their workout routine, the greater the gains.

- **Nutrition.** The proper food is needed to go along with any workout program to sustain and build muscle.
- **Concentration and Form.** The best way to get a great workout is to concentrate on every rep with flawless form. Included with form is how fast you do each rep. Good concentration isolates the muscles(s) you are working and eliminates as much help from your other (secondary) muscle(s) possible, hence fatiguing your muscles faster. Form is extremely important in this weight gain program not only to assist you in getting a great workout, but also keep you from getting injured.
- **Change your routine.** Muscles get accustomed to the same workout day after day. Alternate the number of sets and reps you do in each workout session to give your muscles variety. For example, week 1 do 2 sets at high repetitions for all of your workouts. Then, the following week do 3 sets at lower repetition.
- **Rest between sets.** Rest 1-2 minutes between each set in order to give your muscles a chance to recuperate.
- **Start off easy and build up.** Start with lighter weights and increase the weight as you continue with your program.
- **Strive for one to three sets of eight to twelve repetitions.**

Physical Goals

TO HAVE MORE ENERGY

“Do not let what you cannot do interfere with what you can do.”
~John Wooden~

“Some people dream of worthy accomplishments, while others stay awake and do them.”
~Anonymous~

Positive Crisis:

**Set a goal with your spouse of what time you will both go to bed each night.
Whoever is not in bed at that time has dishes duty the next day.**

Many people complain we need more energy during the day. Experts say we are most sluggish right after lunch. Quick fixes to help you get an instant energy lift:

- Drink Orange juice instead of coffee. Orange juice is packed with vitamin C while coffee can actually make you more sluggish by overworking your adrenal glands and causing dehydration.
- Have a conversation. Conversations increase alertness and mental focus.
- Yawn. Although it is associated with tiredness, yawning actually gives your brain and lungs a quick dose of extra oxygen which leads to a surge of energy in seconds.
- Nibble a bagel. Studies have shown that a plain bagel actually provides a longer lasting supply of pep. Bagels are packed with complex carbohydrates which are absorbed into the bloodstream more quickly than other compounds like sugar to provide a fast, sustained energy boost.
- Listen to music. Research shows that listening to classical music reduces muscle tension and revs up your heartbeat, breathing and pulse.

Women experiencing fatigue may need more iron. Iron is essential for speeding up oxygen to body tissues. Women of child bearing age are most likely to develop an iron deficiency

Six steps to a supercharged new you:

- Choose “low-glycemic” foods because they trigger the least fluctuation in blood sugar levels—and steady blood sugar boosts energy. All proteins and fats are included in this group and most are nonstarchy vegetables, low-sugar fruits and whole grains. These foods move slowly through our systems creating the longest lasting feeling of fullness

and providing the steadiest supply of energy. Don't reach for higher glycemic foods-such as those made with white flour or sugar-then you can prevent cravings and tiredness.

- Get more vitamin C. For the 90 million of us whose fatigue is rooted in a vitamin c deficiency getting more can help. After just two weeks of getting 500 mg of vitamin c a day tests suggest dramatic relief from chronic tiredness. Chose high c options like citrus fruit and juices, cantaloupe and broccoli, etc. You can boost your c intake with supplements too.
- Forget coffee, chose water. When water passes through our cell membranes, it creates energy independent of food. If you are drinking enough water, you will feel more energized and less hungry.
- Eat breakfast. Instead of skipping breakfast, eating a skimpy lunch and pigging out at dinner, try eating five small meals a day. It will double your energy and help control your weight.
- Eat too much and you'll gain weight, too little and you'll run out of energy. High fat meals bring on fatigue by interfering with the brain's main energy supply. If you eat a moderate amount of fat-somewhere around 30% of your total calories or 3 grams of fat for every 100 calories-you'll gain energy without gaining any weight.
- Add exercise to your daily routine. The more you walk, the more energy you will have. The key is just to get started moving. No matter how bad ou feel to begin with you will get so much energy by exercising.

FOODS RICHEST IN NATURE”S ENERGIZER: red bell peppers, guava, orange juice, high C juice blends, papaya, cranberry juice, strawberries, kiwis and oranges.

Energy Breakthroughs

Handy list of “low glycemic foods that ensure you’ll feel full longer and have a steady supply of energy: all meat, poultry and fish, eggs, cheese, milk, yogurt, all pure fats , nuts, all fresh leafy vegetables, oatmeal, rye bread, soy beans, kidney beans, tomatoes, apples, cherries, grapefruit, grapes, melon, peaches, pears, pineapple and strawberries.

Energy solutions that wipe out fatigue:

- More people go to their doctors for help with fatigue than for any other reason.
 1. Surveys show we spend more than 90% of our time indoors and the indoor environment tends to be warmer. Temperatures about 72 degrees make people feel sluggish and can increase the release of stress hormones making you feel exhausted all the time.

INSTANT ENERGIZER: set indoor thermostats no higher than 72 degrees and get outdoors and breathe fresh air as often as you can. People who get natural sun light at least 30minutes a day are less likely to feel fatigued.

2. Millions of Americans take pain relievers every day and many end up making one tired. Nonsteroidal and anti-inflammatories like Ibuprofen cause sleepiness and lethargy for a significant amount of people.

INSTANT ENERGIZER: Consider switching to acetaminophen. Antihistamines, decongestants and cough suppressants can also make you feel drowsy or sluggish. Antianxiety prescription medications and high blood pressure drugs can too. There are non sedating alternatives for these too.

3. 50% of us are walking around in a state of mild dehydration-a condition that reduces circulation to the brain and forces the heart to work much harder and saps your strength. Dehydration is one of the most common causes of fatigue. You lose two cups of water a day through the skin-even if you are not active and if your body is half a cup short your energy level will plummet.

INSTANT ENERGIZER: Drink at least nine cups of water a day, 12 if you are active. Don't wait until you are thirsty-by then you are already dehydrated.

4. Atypical depression is the most common and underdiagnosed form of depression. Sufferers may feel more tired and listless than depressed and may be temporarily cheered up by positive events.

INSTANT ENERGIZER: Behavior therapy and mood-lifting medication can relieve the fatigue caused by atypical depression. You may also notice a difference just by eating two or more servings a week of fish like tuna or salmon.

Stress is the number one cause of fatigue in this country. Your body's response to stressed muscles, increased heart rate and shallow breathing overtaxes your adrenal system and raises your blood pressure taking away your energy stores. One of the best ways to help prevent chronic energy slumps is to breathe deeply. Take regular slow, deep breaths and you'll get up to 10 times more oxygen into your bloodstream and feel less stress and more energized throughout the day.

Mental Goals

TO BE SMARTER; MORE EDUCATED

“You see, real ongoing, lifelong education doesn’t answer questions; it provokes them.”

~Lucy Swindoll~

Positive Crisis:

Enroll in a class at a community college in an area you would like to be more competent in/know more about.

Ways to become smarter/more educated and wise:

- Be self aware. Be aware of your strengths, weaknesses, values, and goals.
- Make decisions intuitively. Smart people listen to and follow their intuition. People who are tuned-in internally usually make wise decisions based on their values and goals.
- 3. Have an open-mind. Be open to different perspectives and see potential where others don't. Acquire the ability to consider many sides of an issue or opinion.
- 4. Think out-of-the-box. Entertain new ideas, thoughts, and ways of doing things. Seek progressive and forward-thinking information, concepts and people.
- 5. Be responsive. Recognize and respond to new opportunities. Act quickly when necessary and take care of what needs to be done ahead of schedule whenever possible.
- 6. Be resourceful. Smart people don't have to know it all, but they do know where to go to get whatever information, resources, training and education they might need. They know how to delegate, and they're well-networked with people to call on for resource referrals.
- 7. Be a lifelong learner. Continuously learn new things, and stay current with your skills.
- 8. Use active reflection. Reflect on and learn from past experiences. Evaluate what works and what does not and then adjust your course of action as needed.
- 9. Have a sense of humor. Don't take yourself or life too seriously. Recognize the importance of finding the fun in the irony and the comedy of everyday life.
- 10. Take risks. Be willing to try out new things, knowing that if it does not work out as intended,

failure is often disguised as a learning opportunity.

11. Be a goals and list maker. Have a well-developed life strategy that includes a written mission, purpose, and goal statement. Make lists and daily “To Do’s.”
12. Be productive. Get things done, through whatever organizational/time management system works for you. Make the most of each day and take action on important life tasks every day.
13. Use discernment. Discern other people’s reasons and motives, choosing with whom and what you align yourself.
14. Read. Tap into the collective brain power of others by reading books, magazines, articles, and anything that is helpful for your development. Filter out the information you need and let the rest go.
15. Teach others. Share your knowledge with other people. Put yourself out there so everyone can benefit. In exchange, your own learning grows and develops because you’re actively talking about researching, and understanding your subject.

TO HAVE A BETTER MEMORY

“The advantage of a bad memory is that one enjoys several times the same good things for the first time.”

~Friedrich Wilhelm Nietzsche~

Positive Crisis:

At a professional conference, tell a co-worker, “By the end of the evening I’ll introduce you to 10 people.”

Tips on improving your memory:

- Positive expectation. Believe that you have a good memory. It is better to think that your memory is basically good because we usually become what we believe we are.
- Pay attention. If you want to recall something, pay close attention to it at the time. The problem may not be memory, but rather attention. The level of interest and importance we assign to a person or an event determines how much attention we give it.
- Interest and importance. We remember so much more about people, places and topics that fascinate us.
- Memory is an active process. The more active attention you pay, the more details you observe, the more you think, retain, and are able to recall.
- A relaxed mind helps memory. Learn and recall with a relaxed mind. If you get too agitated with yourself trying to recall something, you are in for frustration. If you relax your body and mind, you are more likely to remember.
- Reduce anxiety. While mild anxiety can increase interest and attention, high anxiety can impair attention and concentration and limit the recall of learned material.
- Use your favorite sensory channel. Some remember better by what they see and some remember better by what they hear.
- Use your brain. Research shows that after age 25, our ability to remember declines with each passing year. The key to remembering things is to keep those parts of the brain involved in recall operating at high speed.
- Monitor depression. Depression can impair interest and as a result leave little energy to recall anything. Once depression is treated, memory returns to normal.

10. Be organized. When your life is well-organized, memory improves.
11. Healthy lifestyle – People who make wise lifestyle choices usually have better memories. Eat healthful foods, get enough sleep, don't abuse your body in any way.
12. Avoid the artificial sweetener aspartame. It may keep off the pounds but drinking more than one or two diet sodas each day has shown to impair long-term memory – the kind that helps you remember tasks you've done many times or a regular routine. The negative effects aren't permanent, and you can easily fix your memory by cutting back on the sweetener.
13. Pamper yourself. Indulging in your favorite treat and doing things that make you happy increases the level of the feel-good hormone dopamine in your body. Dopamine has a positive neurological effect on the part of the brain responsible for memory. So, buy a new pair of shoes or take a bubble bath.
14. Exercise. People who exercise regularly are less likely to experience memory loss. Activity has been shown to develop more brain connections in the area of the mind responsible for memory. *The most important step to boosting mental fitness is to boost your physical fitness.* Regular exercise keeps blood, oxygen and nutrients flowing smoothly to your brain. Just 20 minutes a day of physical activity like aerobics, raking leaves, gardening or biking can boost mental speed and thinking skills by 5%. You also cut your risk of future memory problems 50% or more.
15. Get to bed early. A well-rested brain will remember more information than a sleepy one.
16. Don't "extreme diet." Studies have found that very low-calorie diets not only process information more slowly and take longer to react, but they also remember less than non-dieting individuals.
17. Take plenty of iron. Iron is necessary for proper memory function.
18. Eat bananas. "B" may well stand for Brain when it comes to vitamins. So many B vitamins are essential to good brain health and memory. Include such B-rich foods in your diet including bananas, peace, orange juice and seafood.
19. Eat more grains. Carbohydrates are the brain's preferred energy source. Research shows that individuals who cut their consumption of white flour and sugar and started eating more oatmeal, whole wheat, and other whole grains boosted their intelligence scores.
20. Increase omega-3 fats. The brain is almost 60% fat-and its key building blocs are the omega-3 fats found in fish, walnuts and wheat germ. A diet rich in these fats boosts mental sharpness, memory and mood. They are essential for keeping brain cells healthy and helping them communicate with one another. According to the American Heart Association (AHA), just two servings of fish weekly will give you all the omega-3s you need or try sprinkling one tablespoon of crushed walnuts or wheat germ on your morning cereal.
21. Eat a good breakfast. It is important to have a good breakfast to boost your brain power and

memory after the long overnight fast.

22. Breathing is our most vital activity. Learn proper breathing, deep through the nose so that the breath goes right down into the abdomen rather than staying in the upper part of the chest as in light and swallow breathing.

Three Memory Exercises:

- Rehearse and Repeat. Information must be rehearsed to be placed properly in long-term memory. Repeat things to yourself. (Example: getting an idea in the shower that you wish to discuss with your spouse – rehearse and repeat.)
- Chunk. This is a rehearsal strategy. Most people have the ability to remember short lists, such as a phone number, if they group-or CHUNK, the list items (example: a ten digit phone number).
- Use cues. Two strategies. Visual elaboration is simply creating a mental snapshot to help enhance a memory. The other option is verbal elaboration, which is a simple and effective memory exercise for conceptual and abstract information. Some verbal elaborations include: acronyms, word associations and rhymes.

Mental Goals

TO COMPLETE TASKS

“Even the woodpecker owes his success to the fact that he uses his head and keeps pecking away until he finishes the job he starts.”

~Coleman Cox~

Positive Crisis:

Promise your neighbors who you went on a vacation with that in one month you'll give them a completed photo album of their children.

5 Ways to Stay on Task:

- Take time to get organized. Every item within range of your eyes or ears impacts you and splits your focus. Eliminate everything extraneous and have an assigned place for everything.
- Begin each week with a plan. Monday morning decide what you are going to do for the week. Then detail out your “To Do” list for the day.
- Prioritize your plan. Rate your projects on a scale of 1 to 5. If the task does not rate at least a 3, then it doesn't make today's list.
- Honor your personal work styles. Each person has an ideal way he can be more effective.
- Determine what is right for you and solicit your co-workers/loved ones help in staying on task.
- Make the first touch the deciding one. Your first task with respect to new materials coming in is to decide what to do about them. Determine which category tasks fall into: delegate, do, defer or drop.
- Make sure you understand the steps of a task. Try to plan enough time to finish a task.
- Break down a large task and work on it over days or weeks. When breaking down projects into steps, estimate how long each task will take. Once you can see the scope of a project, you can plan when to do the steps. Have a daily planner and write down what to do each day to keep you on schedule.
- Have a place for everything. Think of something you would like to have organized, then think “a place for everything and everything in its place.” Create different sorts of organizers and once you establish a system make sure it stays that way.
- Keep a daily planner. Daily planners should be used to write anything you have to do; the times and places of meetings, your child's activities, and any traveling you'll be doing.
- Write down when projects or reports are due and when you plan to complete various parts of the projects.

- Keep a routine. Have a consistent schedule that helps you organize day to day activities, weekly and monthly events.
10. Avoid postponing important tasks. Things rarely get more pleasant by being postponed. Allow plenty of time for big, important jobs and break them down into smaller, more manageable task.

TO IMPROVE MY CONCENTRATION SKILLS

“Be like a postage stamp. Stick to something until you get there.”
~Josh Billings~

Positive Crisis:

Find a study buddy. Tell your friend, “In 45 minutes, I will teach you everything in this chapter.”

A wonderful system that works well for me is to prioritize my tasks into three categories: A, B, C.

- A tasks are urgent – then must be done immediately
- B tasks are important but they can wait briefly
- C tasks can wait until A and B are accomplished

Decide each morning, which A tasks you'll work on, and set a time limit for each one. As you work through your list, focus like a laser beam on your tasks and refuse to be distracted. Five valuable tips to help you focus:

- Take time to get organized. Every item within range of your eyes or ears impacts you and splits your focus. Get rid of everything that is extraneous and have an assigned place for everything. File away all material not relevant to the job in hand, making it easier to concentrate on one thing at a time.
 - Make the first touch the deciding one. Your first task with respect to new materials coming in is to decide what to do about them. Determine which category tasks fall into: delegate, do, defer or drop.
3. Get the timing right. Some people work best early in the morning when they feel fresh and others will work late. Work out when you are most effective and do the things that require maximum brain concentration while you are at your best.
4. Don't exhaust your attention span. If your mind begins to wander, your brain needs a break. Try to reset your brain by varying the activity, i.e. an hour on one project and then an hour on another. Alternatively, take a five minute break every hour or so. This will help you concentrate on the job at hand.
5. Avoid interruptions. For example: don't always answer the phone or the door; tell your family to call in the evenings; schedule appointments at the beginning or end of days; don't allow people to take you off-course.

6. Delegate all you can.

Mental Goals

TO READ FASTER

The man who doesn't read good books has no advantage over the man who can't read them.

Mark Twain

Positive Crisis:

Sign up for a speed reading class.

There are three main factors involved in improving reading speed: (1) the desire to improve, (2) the willingness to try new techniques and (3) the motivation to practice.

Learning to read rapidly and well presupposes that you have the necessary vocabulary and comprehension skills. When you have advanced on the reading comprehension materials to a level at which you can understand college-level materials, you will be ready to begin speed reading in earnest.

Some of the things that reduce reading rate: (1) limited perceptual span i.e., word-by-word reading; (2) slow perceptual reaction time, i.e., slowness of recognition and response to the material; (3) vocalization, including the need to vocalize in order to achieve comprehension; (4) faulty eye movements, including inaccuracy in placement of the page, in return sweep, in rhythm and regularity of movement, etc.; (5) regression, both habitual and as associated with habits of concentration; (6) faulty habits of attention and concentration, beginning with simple inattention during reading and fault processes of retention; (7) lack of fear of losing comprehension; (8) habitual slow reading; (9) poor evaluation of what is important and what is unimportant; (10) the effort to remember everything rather than to remember selectively.

Basic Conditions for Increased Reading Rate:

A well-planned program prepares for maximum increase in rate by creating the necessary conditions.

- Have your eyes checked. Before starting a speed reading program, make sure that any correctable eye defects you may have are corrected. Often, very slow reading is related to uncorrected eye defects.
- Eliminate the habit of pronouncing words as you read. If you sound out words in your throat or whisper them, you can only read slightly faster than you can read aloud. You should be able to read most materials at least two or three times faster silently than orally. If you are aware of sounding or "hearing" words as you read, try to concentrate on key words and meaningful ideas as you force yourself to read faster.

- Avoid regressing (rereading). The average student reading at 250 words per minute regresses or rereads about 20 times per page. Rereading words and phrases is a habit which will slow your reading speed down to a snail's pace. Usually, it is unnecessary to reread words, for the ideas you want are explained and elaborated more fully in later contexts. Furthermore, the slowest reader usually regresses most frequently. Because he reads slowly, his mind has time to wander and his rereading reflects both his inability to concentrate and his lack of confidence in his comprehension skills.
- Develop a wider eye-span. This will help you read more than one word at a glance. Since written material is less meaningful if read word by word, this will help you learn to read phrases or thought units.

Speed Reading Info:

Your eyes have phenomenal photographic (eidetic) powers and range of scope. Your brain is a computer operating at very high speeds. Although you might be clearly focused on one thing, your peripheral vision can still absorb the neighboring information and store it for later recall. Training yourself to expand your peripheral vision will expand your ability to take in several words simultaneously. You'll divide your reading speed quickly.

When learning speed reading your brain processes date rapidly, similarly to when you are flying down the highway at 75 mph and you spot a road sign on an overpass. You do not read it word-by-word; you glance and immediately know! You read it in one chuck using batch processing.

Even when reading books you can process batches of words and pictures or input chunks of data. You already have the capability for high speed reading. But first you must learn the technique, and then you can make a simple adaptation to do it on demand.

Tips for Increasing Reading Speed:

As our eyes move across the page they make a series of jerky movements. Whenever they come to rest on a word that is called a fixation. Most people fixate once on each word across a line of print.

In order to make our speed increase we must take in more words with each fixation, rather than make our eyes move faster.

- Try to avoid focusing on every word, but rather look at groups of 2 to 3 words. For instance, this sentence could be grouped in this manner:

for instance / this sentence / could be grouped / in this manner.

- Work on vocabulary improvement. Familiarize yourself with new words so you don't get stuck on them when you read them again.

- If you find yourself moving your lips when reading, force yourself to read faster by (1.) above so that you can no longer move your lips.
- Read more! 15 minutes a day of reading an average size novel equals 18 books a year at an average reading speed!
- Determine your purpose before reading. If you only need main ideas, then allow yourself to skim the material. Don't feel you must read every word.
- Spend a few minutes a day reading at a faster than comfortable rate (about 2 to 3 times faster than your normal speed). Use your hand or an index card to guide your eyes down the page. Then time yourself reading a few pages at your normal speed. You'll find that often your normal reading speed will increase after your skimming practice.
- If you have poor concentration when reading, practice reading for only 5 – 10 minutes at a time and gradually increase this time.
- There are several books on increasing reading speed available in most bookstores. If you are serious about increasing your rate you may want to work systematically through one of these books.

TO HAVE MORE SELF-DISCIPLINE

“Big shots are only little shots who keep shooting.”
~Christopher Morley~

Positive Crisis:

Tell a friend, “I’m going to meet you on my corner every morning at 6:00 am to go running. If I’m not there, I owe you \$5.

The definition of self-discipline:

“Training and control of oneself and one’s conduct usually for personal improvement.”

As with many values, a prerequisite for good self-discipline is having good self-esteem. Those with healthy feelings of self-worth. Those with healthy feelings of self-wroth find it is easier to exercise the willpower and won’t-power necessary for self-discipline.

Why? Because those with good self-esteem are confident in their ability to create positive change in their lives and it is for that purpose we exercise self-discipline.

People who feel good about themselves see positive change as beneficial and “do-able,” whereas people with low self-esteem see most change as overwhelming and threatening, because change means taking them out of their comfort zone.

Returning to our definition, how do we train and control ourselves and our conduct for personal improvement? Just a few of the many ways:

- Positive Reinforcement. Every time you progress, no matter how slightly, reward yourself! Rewards can be as small as a compliment you think in your mind or as big as an elaborate vacation. Positive reinforcement is absolutely the best way to learn.
- Confidence Concept Cards with self-fulfilling prophesies placed where you’ll see them, such as, “I always get out of bed the moment I hear the alarm because I have great self-discipline.”
- Partnering with someone to whom you must be accountable.
- Watch and emulate self-disciplined people.
- Write your tasks in small do-able steps and force yourself to focus and complete them.

Social Goals

TO HAVE INCREASED FEELINGS OF SELF-WORTH

“The greatest single determinant of what you will be or do with your creative abilities is your perception of who you are. Self-esteem is central to the whole problem of securing any type of success in any endeavor.”

~Michael LeBoeuf, Ph.D.~

Positive Crisis:

Do an anonymous, selfless deed for another person.

Good feelings of self-worth begin with self-acceptance. Without self-acceptance, self-esteem is impossible. Those who become locked in patterns of self-rejection discover personal growth is difficult. It begins with acknowledging and embracing your strengths and talents. Everyone has gifts they can develop to become their ideal selves and to strengthen others. When we feel competent, our self-esteem increases. Additionally, when we use our talents to help others, we enjoy increased feelings of self-worth because all that we send into the lives of others comes back into our own.

You can do many things to improve your self worth. You can:

- Replace negative thoughts and words with positive ones. Affirm yourself and others positively.
- Don't engage in self put-downs or criticism.
- Expand the range of your knowledge and expertise.
- Be self assertive in healthy ways by honoring your wants, needs, values, and beliefs. Willingly stand up for them and don't misrepresent your beliefs to gain temporary approval.
- Take time to do something nice for yourself.
- Set goals and achieve them in a timely manner.
- Be open to the suggestions of others.

- Honor your commitments.
- Deal with people and yourself honestly.
- Live with integrity: your actions are in alliance with your beliefs of right and wrong.
- Show love and compassion to others.
- Be generous.

Social Goals

TO HAVE MORE FRIENDS

“Friendship makes prosperity more shining and lessens adversity by dividing and sharing it.”
~Cicero~

Positive Crisis:

Plan and host a dinner party with neighbors you haven’t met.

We are nurtured by our friends on many levels. Blessed is the person with a plethora of loving friends! Ways to have more true friends:

- Show interest, arouse interest. Be sincerely interested in others, and *be* an interesting person.
- Build trust and memories. Trust is a foundational piece of strong friendships formed by sharing confidences and memorable experiences. Friendships deepen through meaningful discussions and time spent together.
- Meet needs. Friendships are strengthened when people help one another, especially during times of need.
- Maintain contact. Regular get togethers, phone calls, emails, letters, all help develop lasting friendships.

Qualities to develop to become a great friend:

- Listening well
- Speak carefully
- Be non-judgmental
- Share your time and heart
- Encourage and praise
- Have compassion, understanding

- Have a sense of humor
- Be self-sacrificing
- Never criticize unkindly
- Always show loving kindness

TO TALK TO PEOPLE EASILY

“You can make more friends in two months by becoming interested in other people than you can in two years by trying to get other people interested in you.”

~Dale Carnegie~

Positive Crisis:

Commit to talk to 5 people at a social gathering.

Having good conversational skills will help you in nearly every social situation. Tips to help you talk to people easily:

- Ask questions and focus on others rather than yourself. Make an effort to learn about their interests and expertise.
- Introduce yourself early in the conversation.
- Call people by name.
- Look for shared topics of interest.
- Know the major issues in the news.
- Listen carefully and briefly respond to what is said.
- Elaborate your answers. A “yes” or “no” leave little room to develop a topic.
- Disclose something about yourself; be personal and they’ll reciprocate.
- When in doubt, ask a question. This lets the partner know you’re interested in him and looking for common ground.
- Don’t interrupt.
- Control your emotions.
- Don’t jump to conclusions.
- Don’t talk too long.
- Give your complete attention to the person speaking. Focus on him; don’t let your eyes wander.
- Keep your body language open. Arms to sides, shoulders back, face and body relaxed.
- Lighten up. Be clever and use your sense of humor.
- Practice. Make small talk when there’s little risk. Try striking up conversation while waiting in lines. Practice will help you become more comfortable with conversation; small talk becomes easier and more natural the more you do it.

TO BE MORE RELAXED IN SOCIAL SETTINGS

“The making of friends, who are real friends, is the best token we have of a man’s success in life.”

~Edward Everett Hale~

Positive Crisis:

Role-play with a friend who is comfortable in social settings. Have them ask you questions you might hear in a social situation.

People who experience social anxiety have unrealistic expectations. They’re concerned that they’ll embarrass themselves by committing a social blunder or that others will ridicule them. Many of these people suffered through a past of highly embarrassing social experiences. Their emotional scars need healing and their fear needs to be replaced with confidence. The first step is to change your distorted expectations for perfection and your fears of social rejection. Practice replacing your self-critical thoughts with more supportive ones.

Tips on how to be more relaxed in social settings:

- Start small, in safe places. Smile, nod, say hello to the people you meet. Make brief comments to those sitting nearby. Consider joining a special interest group/service organization. Nothing helps people get to know each other better than working on a common goal together.
- Speak up. Talk in a moderately louder voice, and don’t be afraid of your voice. Frequent eye contact is essential. Relax. A relaxed, but alert position is more approachable than a rigid one.
- Have something to say. Become knowledgeable about current events.
- Be a curious listener. Ask questions that are open ended; not answered with a simple yes or no. Give compliments when appropriate. Reach out. Take the risk to approach another person who also looks shy.
- Practice. Take every opportunity that comes along to improve your skills.
- Focus on the task at hand, not on those who may be watching you. People tend to be preoccupied with themselves. Allow yourself to be freer in what you say and do; feel secure in the knowledge that others are not scrutinizing you.

- Avoid over planning for social activities. Fight the tendency to plan so that nothing can go wrong. Don't spend all of your time worrying about saying the right thing. Try to "go with the flow."
- Be comfortable with your appearance. Give yourself plenty of time to get ready so you won't arrive at the event frazzled.
- Be sure to wear comfortable shoes and clothes that fit well so you're not uncomfortable or self-concerned.
- Make an extra effort to remember people's names. "The sweetest sound to a person is their name."
- Listen, listen, listen. You not only become more likeable, but you really start to understand others' wants, needs, and desires.
- Display your sense of humor.
- Speak in their language. Talk in terms of their communication style.
- Have positive body language. Use the SOFTEN technique
 - S=Smile
 - O=Open
 - F=Forward Lean
 - T=Stay out of their territory
 - E=Eye Contact
 - N=Nod to show understanding
- Compliment others about what they are wearing, doing or saying, but be sincere.
- Be yourself!

- **Social Goals**

TO HAVE A BETTER SENSE OF HUMOR

“A person without a sense of humor is like a wagon without springs. It’s jolted by every pebble on the road.”
~Henry Ward Beecher~

Positive Crisis:

Volunteer to MC at a company Christmas party.

Did you know that humor reduces stress, contributes to health, and boosts job performance?

- The first step is to evaluate your present sense of humor. Describe it in any terms that make sense to you. What makes you laugh? What are the strong and weak points of your sense of humor? Ask friends, colleagues, and family members to help describe your sense of humor. Under what conditions does it show up the most/least? Tell others that you want to lighten up, and ask for their support. Encourage them to lighten up around you.
- Be determined to let the playful side of yourself come out at least once every day. If you have forgotten how, think about what you were like as a child, or watch young children playing. Remember what it was like to play; the basic foundation for your sense of humor lies in playing with ideas. Be careful, of course, to be sensitive and know when using humor is and is not appropriate.
- Observe friends and co-workers who have a good sense of humor. Spend more time with them (and less time with people who are often negative, irritable, or complaining). Put up reminders – cartoons, a funny prop, or the words “Lighten Up!” – at work, at home, and in your car.
- Actively look for humor every day. Share it with others, and ask them to share funny incidents of their own. Be sure to do this in a way that does not detract from the time spent on your job. It’s easy to share a funny experience or remark while waiting for a meeting to start, walking down the hall, at lunch, etc.
- Spend more time learning to play with language. Memorizing and telling jokes is less important than creating your own verbal humor, but jokes can certainly get you started in the right direction. Finally, practice poking fun at yourself. This is one of the most difficult humor skills to learn, but it’s a powerful stress reducer when you make a blunder on a high-stress day. Once you develop some skills in these areas

when you're in a good mood, you can then try applying the same skills when under stress.

- Start a humor library. Clip funny cartoons, collect calendars, mugs, pictures, funny greeting cards, books, or anything else that makes you laugh. Collect some humorous audio and videotapes. Post those cartoons and calendars on your wall, so you can look at them often for a good laugh.
- Make fun of your fears. When you make fun of what frightens you, you get a mastery over it and gain control.
- You can bring a sense of humor to your job, and still retain your competence and professionalism. The key is to take your work seriously, but take yourself lightly. As you master this, you'll learn to manage conflicts more effectively, speak more persuasively, think more creatively (especially when under stress), and work more effectively. The result is that you'll become more effective on the job, and derive more enjoyment from life in the process.

Laughter: It Does More Than Improve Your Mood

University of Iowa Health Science Relations

(From: <http://www.vh.org/adult/patient/psychiatry/prose/laughter.html>)

Humor therapists suggest adopting an attitude of playfulness and uncensored thoughts, practicing exaggeration – a traditional form of American humor – listening to tapes of funny jokes and stories, taking a humor-mediation break during a tense part of the day, and sharing laughter.

Other physical and mental exercises to create humor and reduce tension in daily life include making funny facial expressions, looking at funny photos of yourself, and making lists of what makes you especially happy.

Whatever the method of creating humor, it's an important part of our lives and helps us change and adapt to situations with creativity and imagination.

TO LIVE PEACEFULLY WITH TOXIC PERSONALITIES

“People are like stained glass windows. They sparkle and shine when the sun is out; but when the darkness sets in their true beauty is revealed only if there is a light within.”

~Elizabeth Kubler-Ross~

Positive Crisis:

Invite your “toxic” acquaintance out to lunch next Friday.

I sometimes call toxic personalities “human porcupines.” One of the solutions I teach is how to unplug the power of the difficult-to-love people in your family. These folks have several characteristics. Check and see if you have a toxic personality in your life:

Toxic personalities:

- Are critical, judgmental
- Have high, unrealistic expectations; perfectionists
- Manipulate others by guilt, ridicule
- Are easily offended
- Send the message to others that, “I am unhappy. If you would do this ‘certain thing’ or behave in this ‘certain way’ then I won’t be unhappy.”

The truth is, though, *you can’t totally please a toxic person*. They may seem pleased for a little while, but soon they’ll find another way to emotionally wound you.

You must understand that all the solutions are of no value until you are willing to stand up for yourself. You must not accept abuse...you must assert your right to be treated with respect. Once you’re firm on that, you learn the tools which will unlock the key to your peace of mind. Once you know these tools you can expect immediate results in your happiness – not in the happiness of the toxic one...remember...they can’t ever be totally happy. You just have to understand that and live with that sad fact.

I’m going to suggest just three of the many things you can do to unplug the power of toxic people:

- Let go of the expectation to please them. Pleasing yourself must replace trying to please them. Always remember that it isn’t possible to change toxic people, they can

only change themselves. Your primary goal should be to develop a healthy self-concept; to become your best self. Focus on that – not on the toxic one.

- When you're spoken to rudely, say: "I won't tolerate disrespect. If you can talk to me kindly, I'll listen. Otherwise, write down your concerns and I'll read them...or we'll wait until you're in control. Until then I'm leaving the room...I'll return when I'm ready."
 - It is very important to excuse yourself the moment the behavior becomes unacceptable to you. This is one way you can teach toxic people that you will not be controlled or manipulated.
- Decide what is "enough" to give to the relationship...and explain it clearly to the human porcupine in your life. This includes how much time, money, and energy you're willing to give. It won't be enough for the toxic person, but it doesn't matter. It'll be enough for you. Living with your definition of "enough" is a key to coping with the unreasonable demands of toxic people.

Emotional Goals

Emotional Goals

TO BE HAPPIER

“Happiness is like jam. You can’t spread even a little without getting some on yourself.”
~Anonymous~

Positive Crisis:

Report to a partner in 3 months explaining what you’ve done to be happier.

Happiness does not depend on how many bad things happen to an individual. What is more important is whether an individual tends to make negative conclusions about him-or herself when negative events occur. Individuals who think of themselves as the cause of negative events are 43 percent less likely to be satisfied than individuals who do not.
-Panos 1997 (p. 93)25

12 Keys to Happiness:

1. Decide to be a happy person. Most people, most of the time, can choose how stressed or happy, how troubled or relaxed they want to be. Choose to be happy.
2. Practice an Attitude of Gratitude. We all have so much to be grateful for. Just thanking the many people who assist us, encourage us, teach us and open doors for us could take all day.
3. Take time. Notice sights, sounds and smells. Be relaxed and play. Spend quality time with family and friends.
4. Laugh everyday. There are very few medicines as powerful as laughter. Hear a joke, tell a joke, laugh at yourself, laugh with your friends and family and co-workers.
5. Love well. Express your affection, appreciation, friendship and warmth to those around you and family and friends will almost always respond in the most amazing way.
6. Work hard. There is a tremendous satisfaction in being competent and joy in completing our assigned tasks. One of the great sources of happiness is to do work that is worthy of you and to do it well.

7. Learning something new everyday. To be happy, most of us must also be growing, expanding, learning and challenging ourselves. Read, listen, adapt and stretch to accommodate new ideas and new information.
8. Use your body as it was designed. You have a body and it can be either a source of joy or a source of aches and pains. Exercise!
9. Avoid toxins. There are bad chemicals, stressful noises and unsafe places. Don't go there.
10. Give. Share yourself with friends and community without expecting anything in return.
11. Be honest. Be truthful and honest with yourself and others. Let ethics and values be your guide. Don't violate your internal contract of integrity.
12. Awaken spirituality. Asses the spiritual merit in your life, and seek the strength spirituality will bring.

TO BETTER CONTROL MY ANGER

“Drag your thoughts away from your troubles...by the ears, by the heels, or any other way you can manage it.”

~Mark Twain~

Positive Crisis:

Put yourself in a position that has made you angry in the past.

Example: Thanksgiving dinner with in-laws.

Three steps to anger mismanagement:

1. Label it.

As soon as you feel the anger begin to “well up” inside (and we know how this feels), verbalize it. Label it with something like, “I’m starting to get angry.” Or, “I can feel myself getting angry.” Or even, “I’m giving you warning: Mary Poppins is gonna leave and the Wicked Witch of the West will come and take her place!” Anything you want to say is fine, but let yourself and everyone within ear shot know that your anger is beginning to flare. This is an incredibly important first step; this alone can prevent huge problems.

2. Remove yourself.

This means to physically remove yourself, if possible, from the problem/person/people. For example, if you are in a discussion that becomes heated, just label it – “I’m getting angry. I’m going to cool off outside for a minute” – and walk outside. People usually are back in control within just two to five minutes, but inertia is huge and we often don’t have enough self-control to just remove ourselves. If you can’t go outside, go to a bathroom or another room, breathe deeply and think, “It’s not like me to lose control because I don’t usually lose my temper. I can work this out...I’ll think of a solution and stay in control.” Think whatever thoughts work to calm you down. Some people sing (at the top of their lungs), and some people count. Do whatever works for you.

Even if you’re in the car, you can pull over and get out or you can ask the driver to pull over so you can get out for a minute to gain control of your emotions. This step is very important. You’ll be absolutely amazed at how quickly you can regain composure when you remove yourself and use positive self-talk.

3. Be solution-focused.

Don't go backwards asking, "Why..." or blaming others in any way. Just move forward and focus on how you can be part of the solution. Offer ideas and LISTEN to suggestions with an open mind and heart. Only if you care more about solving the problem than about your own ego will you be able to do this. The choice is yours. Ask, "How badly do I want peace and loving relationships?"

Don't try to resolve a conflict when either person is upset because negative feelings usually escalate into anger and counter-productivity.

Additionally, strategies that will help you reach this goal:

1. Care about peaceful relationships:

C – Commit to change. Make a decision and commitment to control your anger.
A – Awareness of early warning signs. Be sensitive to the very beginnings of anger.
R – Remove. Remove yourself from the problem.
E – Exercise self control. Do whatever it takes to keep control. Ideas: Count, sing, talk to yourself (e.g. I'm in control and I'll find a solution.)"

2. Choose to relinquish your cravings for control in exchange for peace.
3. Keep your lifestyle habits consistent with emotional composure.
4. Live in humility rather than self-preoccupied pride.
5. Relate to others as equals, neither elevating yourself above them nor accepting a position of inferiority.
6. Share insights about overcoming anger, and continue learning.
7. Avoid temptation to rationalize anger: assume full responsibility for your thoughts, words and actions.
8. Be open about anger management.
9. Forgive easily.
10. Relax. Deep breathing and other simple relaxation tools can help calm down angry feelings. There are books and courses that can teach you relaxation techniques.
11. Change the way you think. When you are angry your thinking can get very exaggerated and overly dramatic. Try replacing these thoughts with more rational ones. Be careful of words like "never" or "always" when talking about yourself or someone else.
12. Slow down and think through your responses. Don't say the first thing that comes into your head, but slow down and think carefully about what you want to say. Listen carefully to what

the other person is saying and take your time before answering.

13. Sometimes humor can help diffuse anger. It can help you get a more balanced perspective. Humor can always be relied on to help unknot a tense situation. There are cautions in using humor. Don't try to laugh off problems; rather use it to help yourself face them more constructively. Don't give in to harsh, sarcastic humor. That is just another form of unhealthy anger expression.
14. Sometimes it is our immediate surroundings that give us cause for irritation and fury. Give yourself a break. Make sure you have some personal time schedule for times of the day that you know are particularly stressful.
15. If you are tired, distracted, etc., try changing the time when you talk about important matters so talks don't turn into arguments.
16. Remember that a partner also angry is only trying to have his or her needs met. Ask what needs are and take turns writing down "needs and wants" on paper.
17. Don't jump to conclusions about what the other person's motives are. Ask questions.
18. Stick to the topic or problem at hand. Don't drag up old issues; set aside another time for resolving old conflicts.
19. Discuss small problems before they become large, overwhelming conflicts. During a calm time if you discuss your needs logically, you are more likely to have positive interaction and good results.
20. Take good care of your health. Exercise, eat a balanced diet and avoid excess alcohol and caffeine. If your physical health is at its best, you are likely to feel your best emotionally too.
 - If you feel your anger is out of control, or if you feel overly guilty about it, consider professional counseling.

TO CONFRONT AND RESOLVE CONFLICT IN POSITIVE WAYS

“If you find a path with no obstacles, it probably doesn’t lead anywhere.”
~Frank A. Clark~

Positive Crisis:

Set up a time to talk with someone who you are having conflict with to discuss the problem.

Being human means that we continually face problems in our lives. Thus, all people will inevitably encounter challenges, large and small, on an ongoing basis. Throughout the entire course of life, all people will continue to face their own sets of challenges and must deal with their own unique blend of tough stuff.

When marriage counseling, occasionally I hear something like, “Why we’ve been married for thirty years, and we’ve never had a difference of opinion!” If that’s literally the case, then one of the partners is overly dominated by the other or they’re simply not telling the truth. Any intelligent couple will have differences of opinion. Our challenge is to be sure that we know how to resolve them. That’s part of the process of making a good marriage. To effectively confront and work through challenges are critical skills to learn.

Henry Kaiser said, “Problems are only opportunities in work clothes.” Conflicts can strengthen an individual when confronting them leads you to reexamine your assumptions, beliefs, and behavior patterns, stretch your imagination, and explore new ways to handle challenges.

There are several things to consider when dealing with conflict:

1 and 2 Acknowledge there’s a problem and deal with emotions constructively.

Those who deny or “stuff” their feelings inevitably realize there’s no more room to “stuff” and all the emotions they’ve denied over the years come back to overwhelm them. Emotions need to be recognized and dealt with, without anger.

Let’s quickly review anger management. There are three things to do when you start getting angry:

1. When you first “feel” it, label the anger – verbalize it (“I’m getting angry”).
2. Separate yourself until in control (Get out of the room, go outside...)
3. Discuss the problem in ways that focus on the solution (Don’t go backwards, pointing fingers or talking about why it happened. That won’t move you forward!)

Instead, say,

“What can I do to be part of the solution for our problem?”

The third idea when we confront conflict is that we need to be sensitive to timing, and request permission to discuss challenges. Say, “I need to discuss something I’m feeling upset about. Is now a good time for us to talk?”

Do you always HAVE to talk about the problem immediately...just because your spouse is ready? I don’t think so. Companions need to be able to say things like, “It’s been a really hard day at work...can I have a few minutes to unwind and regroup? Then I’ll be happy to discuss it.”

The fourth idea is to use tact, prudence and wisdom when confronting conflict.

Instead of:

“You make me so angry when you...”

Say:

“You know, I’ve had this same problem before, and I’ve noticed that sometimes you...”

Instead of:

“You always” or, “You never...” (Absolutes are troublemakers)

Say:

“Help me understand what you’re thinking...”

Fifth, always give positive feedback before giving a suggestion. For example, if you were trying to resolve a conflict with your spouse you could say, “Sweetheart, I’ve noticed how kind and sensitive you are when you talk to our neighbors; you have such compassion for others. But when you talk to me, I rarely feel a sense of kindness. It would mean a lot if you spoke to me with a kind tone of voice.”

Sixth, be specific about your concern. Identify the specific issue you’d like to resolve and label it a “concern” rather than a “big problem.” A problem well-stated is a problem half-solved.

Seventh, attack the problem, not each other. Very few people change for the better as a result of constant criticism or nagging. If we’re not careful, some of what we offer as “constructive” criticism is actually destructive.

However, if criticism is carefully given, try to receive it well. We talked about ways to confront issues. Equally important is learning how to receive a confrontational message from

your mate. Even when they do all the right things, it can be tough to listen and learn from criticism that's aimed at us.

We should:

- Take comments at face value, avoid reading more into it than what was said, and remember, the intent is to foster improvement.
- Ask clarifying questions. Ask for specific suggestions for improvement.
- Learn from criticism. Correct the weakness as soon as possible.
- Apologize and forgive quickly.

Be quick to say, "I'm sorry." As hard as it is to form the words, be swift to say, "I apologize, and please forgive me," even though you are not the one who is totally at fault. True love is developed by those who are willing to readily admit personal mistakes and offenses.

When differences do arise, being able to discuss and resolve them is important, but there are instances when it is best to take a time-out. Biting your tongue and counting to ten, or even a hundred, is important. And occasionally, even letting the sun go down on your anger can help bring you back to the problem in the morning more rested, calm, and with a better chance for resolution.

Emotional Goals

TO HAVE THE COURAGE TO FOLLOW MY DREAMS

“Go confidently in the direction of your dreams! Live the life you’ve imagined.”
~Henry David Thoreau

Positive Crisis:

Enroll in school to attain the education necessary to change to your dream career.

- Know that you are worthy of your dreams and you deserve to live your dreams. So dream big!
 - Understand that your dreams are important. The only way to live your dreams is to make them a priority in your life. Without this focus, they cannot become reality.
 - Remember to write them down. Put them in small do-able steps with a deadline.
4. Push past fear. Everyone feels fear, it is what you do when you are afraid that matters. Every time you move past fear you make yourself stronger for the next obstacle.
 5. Remember that you cannot live your dreams alone. People want to contribute and help you. Ask for support and let them in.
 6. Take at least one action step each day.
 7. Don’t give up. Perseverance always wins out in the end. Hanging tough through the difficult times will get you to your goal.
 8. Be yourself; don’t try to copy others. You have unique gifts and talents to share.
 9. Create a vision of who you want to be and then live as if it were already true. By doing this your confidence will soar and it will be easier to pursue your goals. And others will see and treat you as successful.
 10. Focus on winning, rather than worrying about losing. Henry Ford used to say there was no task that couldn’t be handled if you broke it down into pieces.
 11. Get a mentor. Your advisor can be anyone whose judgment you trust. The more questions you ask about things, the more you will learn, and the better you will be at whatever you do.

12. Write in a journal. Keep track of your progress in achieving your dreams.
13. Document and define dream. Look back and reflect on your progress. Identify where you have wandered off track in addition to the changes to your dream as you grow.
14. Team up with a partner. Work independently and yet support and encourage each other. Communicate your successes and learning. Support and empower each other.
15. Learn, research, explore, discover, and welcome every opportunity to grow and change. Read valuable books, listen to motivational and inspiring tapes, etc.
16. Choose healthy payoffs and reinforce yourself every step of the way.

Emotional Goals

TO BE MORE CHARITABLE; SELFLESS

“It is one of the beautiful compensations of life that no man can sincerely try to help another without helping himself.”

~Ralph Waldo Emerson~

Positive Crisis:

Buy groceries for a needy family and leave it on their doorstep.

The definition of charity is living lovingly and unselfishly and overlooking people's faults. When you have charity you look at people—all people—with kindness and love in your heart. You think kind thoughts. Even when someone is unkind to you, if you have charity, you think good thoughts about him, or her.

Charity also means speaking kindly. The sainted nun, Mother Teresa, once said, “Kind words are short and easy to speak, but their echoes are truly endless.” This means that when you speak to others kindly, it makes both of you happy and your kind words are remembered long after you say them.

Using a loving, gentle tone of voice when you speak is also part of charity. It's not always *what* you say, but *how* you say it that makes people happy or unhappy. When you speak angrily and loudly, people don't want to be around you, and they sometimes get upset. When you speak kindly, people want to be with you, and you make them happy.

When you have charity you do kind things for other people without expecting a reward. Kind actions always bring joy to both the giver and the receiver. The great scientist Albert Einstein understood the supreme importance of this value. He believed that “only a life lived for others is worth living.” This means that success in life is not about what you do for yourself, it's all about with what you do for others.

A good way to learn how to be charitable is to ask yourself this question: “What can I do to make someone happy?” Imagine what it would be like to BE the other people in your life...then think about what you can do to make their lives easier.

Selfishness is like looking in a mirror — only seeing your own needs. Unselfishness is like looking through windows — seeing the needs of others. You'll be a much happier person if you can learn to look through windows instead of mirrors.

President George Bush, Sr. said, “We all have something to give. So if you know how to read, find someone who can’t. If you’ve got a hammer, find a nail. If you’re not hungry, not lonely, not in trouble — seek out someone who is.”

To show charity:

- Look at all people with kindness and love in your heart.
- Think good thoughts, even when people are unkind to you.
- Speak kindly.
- Use a gentle tone of voice when you speak.
- Make people happy.
- Do kind things without expecting a reward.

Emotional Goals

TO HAVE MORE TOLERANCE FOR THE DIFFERENCES OF OTHERS

“No act of kindness, no matter how small, is ever wasted.”

~Aesop~

Positive Crisis:

Ask a co-worker who is quite different from you to work on a project together.

History shows us that intolerance only causes harm. Some of our country's darkest moments have resulted from prejudice and intolerance. Groups of people should not be judged by the actions of few. It is wrong to condemn an entire group of people by association of religion, race, homeland, etc. America is strong because of our diversity. American democracy is founded on respect for individual differences. Those differences in culture, religion, ideas and ethnicity have contributed to the strength and richness of our country. All people deserve to be treated with fairness, respect and dignity. We need to work for peace in our communities and around the world by uniting behind principles that make us strong. Reach out to friends and neighbors of all ethnicities in the following ways:

- Model tolerance and compassion. Avoid making negative statements about any racial, ethnic or religious group. Reach out to neighbors and colleagues. Be an example of loving kindness to all people.
- Avoid stereotyping people or countries. Make sure you develop opinions based upon accurate information about the people and events.
- Emphasize positive, familiar images of diverse ethnic groups. Identify people of diverse ethnicities so that children learn the many characteristics, values, and experiences we have in common with other people.
- Identify “heroes” of varying backgrounds to children.
- Learn about the diverse communities and faiths represented in your area
- Never tease or reject anyone because of differences.
- Look for opportunities to interact with racial, cultural, physical or mentally challenged individuals.

Tips for tolerance in the workplace:

- Invite co-workers to discuss their cultural heritage.
- Partner with local schools and encourage your colleagues to serve as tutors or mentors.
- Examine the degree of diversity at all levels of your workplace.

- Cast a wide net when recruiting new employees.
- Give everyone a chance for that promotion. Post all job openings.
- Value the input of every employee
- Vary your lunch partners. Seek out co-workers of different backgrounds, from different departments and at different levels in the company.
- Tips for tolerance in your home:
 - Invite someone of a different background to join your family for a meal or holiday.
 - Assess the cultural diversity reflected in your home's artwork, music and literature. Add something new.
 - Establish a high "comfort level" for open dialogue about social issues.
 - Point out stereotypes and cultural misinformation depicted in movies, TV shows and other media.
 - Gather information about local volunteer opportunities and let your children select projects for family participation.
 - Affirm your children's curiosity about race and ethnicity. Point out that people come in many shades.
 - Expand your circle of friends by examining your "diversity profile" and helping each other develop new relationships.
- Tips for tolerance for yourself:
 - Attend a play, listen to music or go to a dance performance by artists whose race or ethnicity is different from your own.
 - Volunteer at a local social service organization.
 - Attend services at a variety of churches, synagogues and temples to learn about different faiths.
 - Participate in a diversity program.
 - Ask a person of another cultural heritage to teach you how to perform a traditional dance or traditional meal.
 - Take a conversation course in another language that is spoken in your community.
 - Imagine what your life might be like if you were a person of another race or gender.
 - Research your family history. Share information about your heritage in talks with others.
 - List all the stereotypes you can – positive and negative – about a particular group. Are these stereotypes reflected in your actions?
 - Think about how you appear to others. List personality traits that are compatible with tolerance (compassion, curiosity, openness). List those that are incompatible with tolerance (jealousy, bossiness, perfectionism).
 - Create a diversity profile of your friends, co-workers and acquaintances. Set the goal to expand it by next year.
 - Read a book or watch a movie about another culture.

Financial Goals

TO HAVE MORE MONEY

“I started out with nothing. I still have most of it.”
~Michael Davis~

Positive Crisis:

Short-term: Get a second job to earn enough money to buy your dream boat.

Long-term: Go back to school (taking night classes) to earn a higher degree.

HOW TO HAVE MORE MONEY

1. Get Paid What You’re Worth and Spend Less Than You Earn

- Make sure you know what your job is worth in the marketplace by conducting an evaluation of your skills, productivity, job tasks, your contribution to the company, and the going rate both inside and outside the company.
- No matter how much or how little you’re paid, you’ll never get ahead if you spend more than you earn. A little cost cutting effort in a number of areas can result in big savings.

2. Pay Off Credit Card Debt

- Credit card debt is the number reason people don’t get ahead financially. Despite our good resolves to pay the balance off at the end of the month, the reality is that we often don’t, and we buy more things than we would have if we’d used cash.

3. Stick to a Budget

- You need a budget whether you make thousands or hundreds of thousands of dollars a year.

4. Contribute to a Retirement Plan

- Ask your employer if they have a 401(k) plan and sign up today. If you are already contributing, try to increase your contribution. If your employer doesn’t offer a retirement plan, consider an IRA.

5. Save

- Pay yourself first. Have money automatically deducted from your paycheck and deposited into a separate account or set aside between 5 to 10% of your salary for savings

before you start paying bills.

6. Create an Investment Strategy

- After contributing to a retirement plan and a savings account, put money into other investments.
- Put all you can into your company's retirement plan, whether it is a 401(k) or 403(b), or if you are self employed, a Keogh plan.
- Additionally, once you have started to invest you can track your funds online with investment tracking tools. (It makes the investing game more fun as you watch your money grow)

7. Maximize Your Employment Benefits

- Employment benefits like a 401(k) plan, flexible spending accounts, medical and dental insurance, etc. are worth big money. Make sure you are maximizing yours and taking advantage of ones that can save you money by reducing taxes or out-of-pocket expenses.

8. Review Your Insurance Coverage

- Many people are talked into paying too much for life and disability insurance. Simply make sure that you have enough insurance to protect your dependents and your income in the case of death or disability.

9. Update Your Will

- No matter how little or how much you own you need a will if you have dependents. If your situation is uncomplicated you can easily create your own will with computer software.

10. Keep Good Records

- Keep good records so you'll be able to claim all your allowable income tax deductions and credits. Set up a system and use it all year.

- Use a computer to get organized. Using your personal computer and online banking is one of the best ways to track your spending. You can buy a personal finance software package, use the one that probably came pre-installed on your machine or download a free trial version.

11. Maximize Your Employment Benefits

- Don't take your money with you. Although it may be tempting to cash out your 401(k) when leaving a job, you'll lose at least 10% of that money to penalties and taxes. Rollover your savings into IRAs or another employer sponsored account.

- Employment benefits like a 401(k) plan, flexible spending accounts, medical and dental insurance, etc. are worth big money. Make sure you are maximizing yours and taking advantage of the ones that can save you money by reducing taxes or out-of-pocket expenses.

12. Review Your Insurance Coverage

- Too many people are talked into paying too much for life and disability insurance. Simply make sure that you have enough insurance to protect your dependents and your income in the case of death or disability. You may also consider raising your deductible. Even raising your deductible on your homeowners insurance from \$250 to \$500 will slash your premiums.

13. Lower insurance bills

- Compare costs of dental, health, life, homeowners and auto insurance.

14. Save on your mortgage

- By adding just one extra payment a year or 1/12th to your monthly payment, you'll pay off your mortgage considerably sooner.

15. Save on “money magnets”

- Cutting out small expenses like vending machine snacks, lunches out at work, etc. will save you money.

16. Watch the checkout screen for errors

- Frequently items ring up at the wrong price in the supermarket.

17. Get a group discount

- When you need home improvements, join in with neighbors who need the same work done.

16. Visit farmers' markets

- Fruits and vegetables are often less expensive there than at the supermarket.

Financial Goals

TO HAVE LESS DEBT

“Money doesn’t buy happiness, but that’s not the reason so many people are poor.”

~Laurence J. Peters~

Positive Crisis: Cut up your credit cards.

How To Have Less Debt

1. Eliminate credit card debt/manage card(s) wisely
 - Cut up credit cards, keeping only one in a drawer to use for emergencies, travel, online purchases, etc. Find a card with no annual fee regardless of the interest rate since you won’t be susceptible to interest rate payments.
 - Pay off your balance every month. If you can’t pay off your balance every month, be sure you get a low-rate card. Choose a rewards card only if you intend to pay off the balance, since the interest charges on these enticing offers often overshadow any potential rewards.
 - If you already have balances on several cards, consider transferring all your card debt to one low-rate card. But be careful of a low teaser rate that balloons into a high-rate card after a few months. You’ll need to read the fine print to understand the terms, but you want to avoid this costly mistake. Also check out the fine print to see if there is a cost for transferring balances.
 - Ignore your shrinking minimums. Minimum payments decrease as your balance goes down, but still continue to pay the same amount-your original minimum-each month.
 - Cut your payments in half. Instead of sending in your payment each month, send half of the amount every other week. Your balance will get smaller twice a month instead of just once and your interest is then calculated on a lower amount-so you pay less in interest overall.
2. Track your spending
 - Record every penny you spend for a month or two. You will find at least 15% that can be cut from your spending.

3. Drive the best car deal

- The bigger your down payment, the smaller your debt. Credit unions and banks often have lower rates than dealers, but consider any low interest promotions dealers offer. Don't own a car that you don't need or can't afford.
- Debt proof your marriage/family
- Talk to each other about your money for 15 minutes a week. Discuss bills, expenses and both short and long term goals.
- Allow children to be active participants in the family financial goals of spending and saving wisely.

5. Create A Debt Elimination plan

The Fold-Down Plan

The fold-down plan of debt elimination entails paying off one debt and then applying (folding down) that payment to another debt in a cumulative progression.

Formulate your plan. Make a list of credit card bills and their minimum monthly payments, as well as the interest rate and the total amount owed on each card. Decide in how many months you would like to pay it all back. Divide the total amount you owe by the number of months from now in which you plan to be debtless.

Identify the credit card/loan that you can pay off the fastest. Put all your efforts toward paying down that card/loan, perhaps by using your tax refund, reallocating money budgeted for entertainment, riding the bus, cutting cable, giving up the cell phone, eating out less often, etc.

When the first debt is paid off, the money that had been allocated to making those payments is now applied to paying off a second debt. All other payments remain the same.

When the second debt is paid off, the amount for payments on that debt *and* the first debt are folded down into paying off a third debt, and so on until all of the debts are paid off. During this process, monthly expenses remain constant, but debt payments progressively focus on fewer and fewer debts.

The following table gives an example of a fold-down repayment plan. On the left side of the table are listed creditors and the dollar amounts owed to each. To the right of the creditors are the monthly payments. In this example, \$50 each month goes to Visa, \$100 to MasterCard, \$25 to Sears, and so on—a total of \$1,075 per month is distributed in loan payments.

By using the fold-down method, you save a great deal in interest charges (the sooner you pay off a debt, the sooner you stop paying interest on that debt). However, for this method to be

successful, *it is absolutely necessary that you curtail all nonessential consumption*. People have a tendency to pay off one thing and then turn around and buy something else with the extra cash, or believe that they can now afford the payments if they buy something else on credit. If you do this, you will perpetually remain in debt.

For Love & Money by Bernard E. Poduska, pg.141-143

TO CREATE FUTURE SECURITY

“Wealth is enjoying what we already have, not getting more of what we think will make us happy.”

~John Rogers~

Positive Crisis:

Schedule an appointment with a financial planner.

Financial Security-it's never too late or too early to begin saving for your future! But it does take commitment. It is important to save for your future. Savings allows you to obtain the items you need and want without sacrificing or borrowing. With accurate goal setting and a specific action plan, you can be on your way to financial security for the future. Did you know that:

1. 55% of Americans are somewhat worried about having enough savings for retirement.
2. Fifty two million American households have concerns about making ends meet. Of those, 78% usually cut entertainment and travel costs when trying to save money.
 - 3. By saving \$50 a month for 20 years, you could have over \$21, 000 by retirement.
 - 4. Experts estimate you will need about 70-80% of your pre-retirement income to maintain your present standard of living when you retire.
 - 5. Most people under 25 years of age have a negative savings rate, spending 20% more than they earn.
 - 6. Households headed by people between 31 and 49 years of age on the average save only five percent of their disposable income and 4 in 10 save less than \$1,000 a year.
 - 7. In many other countries people maintain a savings rate between 9 to 16 percent.
 - 8. Most people who say they will save what is left over never have anything left to save.
9. Develop an emergency fund
 - Create an emergency fund by keeping reserves equal to three months or more of your monthly expenses. Take no risks with this money that you'll need in the event of an emergency.
10. Save
 - Design a savings strategy that will enable you to save beyond your emergency fund. Shop for interest rates, reliability, methods of computing interest and insured funds for safety.
 - Don't attempt to save by having extra taxes held from your paycheck for a larger refund at tax time. This costs you because the government pays no interest on your money and you don't have access to it when you need it.
 - Don't double up on house or insurance payments unless you have savings equal to at least three months of expenses.
 - Don't use US Savings Bonds for short term savings. Bonds don't pay the face value full amount until the time expires.

- See goal “To Save Money Better”
11. Invest
- Whatever vehicle you choose, there is no reason to limit yourself to just one investment option. Here are some ideas:
- *Savings account
- These have the most flexibility. You may pay into them or withdraw. Emergency funds should be kept in a savings account.
- *Money Market Mutual Funds
- In these accounts, shares are purchased from the company by an agent or investment company. The cash is pooled together and diversified through an investment earning a higher interest rate. This is good for long and short term goals.
- *Individual Retirement Accounts (IRA)
- They allow you to set aside a percentage of your salary to make tax-deductible payments to your own financial institution. You do not pay taxes until you withdraw this money. This type of savings is only good for long term goals.
- *Certificates of Deposit
- These are fixed time deposits that are payable when your money matures at the end of a specified term ranging from one month to 10 years. Generally, the higher the term, the higher the interest rate. CDs are beneficial for short and long term goals.

Retirement Info:

1. Know your retirement needs. Retirement can be expensive. Understand your financial future by reading, researching and talking to experts and retirees.
2. Learn about your Social Security benefits. Social Security pays about 40% of pre-retirement earning. Call the Social Security Administration at 1-800-772-1213 for a free Personal Earnings and Benefit Estimate.
3. Learn about your employer's pension or profit sharing plan. If your employer offers a plan, check to see what your benefit is worth. Before you change jobs, find out about your pension.
4. Contribute to a tax-sheltered savings plan. If your employer offers a tax sheltered savings plan, such as a 401(k) sign up and contribute all you can. Your taxes will be lower, your company may match your dollars, and automatic deductions make it easy to save.
5. Ask your employer to start a plan. If your employer does not offer a retirement plan, suggest they start one.
6. Put money into a Individual Retirement Account. You can put money into an IRA and delay paying taxes on investment earnings until retirement age.
7. Don't touch your savings. Don't dip into your retirement savings. You will lose principal and interest and possible tax benefits.
8. Start now, set goals and persevere. Start now, whatever your age. The sooner you start saving, the longer your money has to grow. Make retirement saving a high priority. Devise a plan, stick to it and set goals for yourself.

9. Consider basic investment principles. How you save can be as important as how much you save. Know how your pension or savings plan is invested. Financial security and knowledge go hand in hand.

10. Ask questions. Talk to your employer, bank, union, or financial advisor. Ask questions and make sure you understand the answers. Get practical advice and act now.

TO BUDGET MORE EFFICIENTLY

“One of the weaknesses of our age is our apparent inability to distinguish our needs from our greeds.”

~Dan Robinson~

Positive Crisis:

Make an appointment with a mentor (employee at bank, family member who is financially astute) to set up a budget for yourself. Make a follow-up appointment two months later to evaluate your progress.

The Benefits of an Effective Budget

You can:

- Work towards your financial goals
- Control your money rather than having it control you
- Replace impulse buying with logical, planned spending
- Predict both expenses and spending
- Buy carefully so you aren't sorry afterwards
- Create realistic expectations and plans for the future

If the word budget makes you cringe, think of the process as summarizing how you spend your income and creating guidelines for your spending. A budget is simply a tool to increase your consciousness of how and where you spend your money and a guideline to help you spend your money on the things that are most important to you.

Step 1: Set up Categories-The first step is setting up income and expense categories to track. A successful budget will include categories that reflect the way you *actually spend money*. The idea is to become more aware of where your money goes so you can make conscious decisions about spending.

Step 2: Calculate budget Amounts: Collect as many of your pay stubs, bills and receipts as possible. Calculate your average monthly gross pay. Now do the same for any miscellaneous income. Go through your bills for at least the last three months and list monthly expenses on a budget worksheet. Make your categories detailed to provide you with useful information about your spending habits.

Tips:

- Write down goals that you wish to meet with the family revenue.
- Complete a family cash flow report indicating how much you are bringing home and what you are spending it on right now.
- Complete a budget based upon your lifestyle.
- Plan according to actual income, not what you expect it to be.
- Review budget regularly; make adjustments when needed.
- Make living the budget the focus of your day-to-day financial management.
- Estimate your yearly income
- Estimate all your withholdings (taxes)
- Estimate your fixed expenses (housing, insurance, debts, savings, etc.)
- Estimate your flexible living expenses (utilities, food, transportation, clothing, etc.)
- Balance your income with your outgo.
- Cut back. Look over flexible expenses to see how you can save.
- Cut back on consumer debt. Pay on present debts and don't charge more. Set a date by which to have debts paid.
- Set goals. Plan how to save and spend money, short and long term. Take time to set goals, prioritize and review.
- Evaluate. Keep records and see if you're staying on budget.

Additional Tips:

- Review budget categories in which you spend the most money. Prime categories to trim are groceries, entertainment, meals out and clothing.
- Use a checking account. Checks give you a written record of all your expenses. Keeping it balanced will help you to keep within your budget and avoid costly overdraft fees.
- Record debit card transactions in your check register. Record all purchases and ATM withdrawals and deduct them from your checking account balance.
- Try to steer clear of ATMs. It is easy to get money out of them, often so easy that you don't realize how much money you have gone through. Plan ahead. Many have fees for withdrawing funds which can add up if you are not careful.
- Use cash. Don't use your credit card when purchasing disposable items such as eating out, entertainment, etc.
- Carry less cash with you. You won't be tempted to buy things. Take more time to think about buying something instead of acting on impulse. Ask yourself if it is something you really need or if you just want it and can wait until you have the money.
- Keep track of your cash. Keep a slip of paper and a pencil stub in your wallet with which you record each cash expenditure for a few weeks. Jot down the amount you spent and what you bought. This will reveal any budget leaks that can be stemmed without drastically affecting your lifestyle.

8. Review your habits.

- *Do you take several trips a day that could be combined?
- *Do you spend money at the convenience store that could be purchased less expensively on your weekly supermarket trip?
- *Do you watch all the cable channels to which you subscribe?
- *Is calling waiting really necessary on your telephone?

*Could you place long distance calls through a less expensive service?
*Would recycling earn you money while you save the environment?

Financial Goals

TO SAVE MONEY

“If you would be wealthy, think of saving as well as getting.”
Benjamin Franklin

Positive Crisis:

Set up a direct deposit from your paycheck into a CD.

1. Create a spending plan; a budget. Knowing what you spend helps you set spending priorities. Carefully evaluate your spending plan and decide where you can cut expenses so you can save. Take an inventory of your needs to see where you can shave the dollars. Begin with the biggest items first, where the most potential for savings is and move to the less expensive items. Talk about which items are needs and which are wants. With some things you can try before you buy. Consider renting or try it out before you put down the cash. You may decide the item isn't something you want to buy.
2. Pay yourself first. Direct deposit from your paycheck into a bank savings account or a mutual fund account. Nearly every major financial institution can help you set up a direct deposit plan.
3. Fund your retirement accounts. Enroll in your company's 401k plan and contribute to an IRA if you qualify. Tax-deferred growth in these accounts is tough to beat.
4. Pay down your debt. The best way to free up some extra cash for savings is to lower your debt costs.
5. Reduce your borrowing costs. Lower rates allow you to pay off debt sooner, with less money thrown away in interest payments.
6. Squirrel away that raise. Pretend your standard of living didn't budge a penny and simply stash away all the new incoming money in a savings account.
7. Getting the best deal with your house mortgage is of ultimate importance. Compare costs and check into refinancing.
8. Take a look at the vehicle you presently own. Could you downsize, saving money not only in monthly payments but also in maintenance, insurance and operating expenses?
9. There can be big variances in banking costs. Shop around to see if you aren't overpaying for your banking.

10. Many people pay automobile and homeowners insurance premiums without doing enough research. Insurance savings ideas:

Home

*Be sure to shop around. It may take little time, but saving on home owners insurance can save big money.

*Raise your deductible. By increasing your deductible, you can save.

*Beef up your home security. You can usually get discounts of at least 5% for a smoke detector, burglar alarm or dead-bolt locks.

Auto

* Prices for the same coverage can vary by hundreds of dollars from company to company so it pays to shop around. Surf the net, ask your friends or your state insurance department for ideas about companies and agents.

*Ask for higher deductibles. By requesting higher deductibles on collision and comprehensive coverage, you can lower your costs substantially.

*Take advantage of low mileage discounts. Some companies offer discounts to motorists who drive relatively few miles.

Food money-saving ideas:

- Make your own whenever possible. Offer alternatives to items that are more costly like cereals and soda pop.
- Eliminate convenience foods. You can easily save if you stop buying prepackaged foods like precut veggies, frozen meals, prepackaged mixes, frozen pizzas, etc.
- Cut back on meats. Substitute meat with other products like beans as the main course in your meal a couple of times a week and see dramatic savings.
- Waste nothing. Recycle wisely. Use ends of bread for stuffing, too-ripe fruit can be made into smoothies, etc.
- Start a soup and bread night. Do it once a week and you will save. Soups are cheap and nutritious and you can make them ahead of time.
- Cook more than you need and freeze the leftovers. Start slowly. Double or triple tonight's meal and freeze the extra and pretty soon you will have a week's worth of meals and be less tempted to order takeout.
- Don't buy everything at the same store. Shopping at several stores is the biggest time expenditure but it provides the biggest payoff. It can save you up to 50% off your grocery bill.
- Whenever possible, use coupons for items you buy. Use Sunday papers and online too to locate coupons; visit valuepage.com to download printable coupons.
- Buy in bulk whenever possible. Calculate what you will use during one month and buy that amount.
- Plan in advance. By knowing what you need you can buy in larger quantities and cut down on convenience food purchases.
- Buy store brands or generic brand products.
- When it's on sale, stock up.

- There is sometimes as much as a 10-15% difference on identical grocery orders at two different stores in the same area. Shop at the stores that are having big sales.

Clothing money-saving ideas:

- Buy separates that coordinate. You can make numerous combinations with a few well matched items.
- Buy a season ahead. For example, buy next year's winter clothes at the end of this season and save.
- Stay away from trendy fashions. Stick with the basics.

Easy Ways to Save:

1. Use the library. You can borrow not only books but also videos, audiotapes and CDs.
2. Use cash.
3. Ask your credit card company to waive your annual fee, or change your credit card to one that doesn't charge an annual fee. If you're paying high interest charges for credit cards, auto and personal loans and other debt, you are wasting money. Many take advantage of home equity loans and lines of credit to consolidate their debt into a single, smaller payment loan with less interest charges and one that may be tax deductible.
4. Find a credit card with the lowest interest rate through Bank Rate Monitor (See bankrate.com)
5. Pay your entire credit card balance monthly.
6. If you use a cellular phone, shop around and get the best plan. Don't pay for unneeded time and features.
7. Ask your telephone long-distance carrier to give you its best rate change carriers. If you get a six-month introductory rate, call after six months and ask to have it continued.
8. Use the ATM machine at your own bank to avoid paying a service charge.
9. Buy generic brands at the supermarket and clip coupons.
10. Don't buy a higher grade of gasoline than your car's manufacturer recommends, and rotate your tires as recommended.
11. Use public transportation.
12. Turn the heat down in your home during the day when you're out of the house, and turn down the heat in your water heaters.
13. Don't pay for cable TV if you can rent movies for less than your monthly cable bill.

14. Wait 48 hours before making any big buying decision.

15. Reward yourself each month when you stay on budget.

TO LEARN HOW TO INVEST WISELY

“The safest way to double your money is to fold it over and put it in your pocket.”
~Kin Hubbard~

Positive Crisis: Buy a book about investing.

Facts About Investing

1. You are making a choice and a commitment so understand the underlying fundamentals of companies with whom you invest.
2. It's a market of stocks, not a stock market. All stocks react to the same outside influences, such as economic growth, interest rates, etc., but each stock reflects the valuation of the individual company and each company has its own unique risks and opportunities.
3. The Big Three
 - Stocks offer better potential returns than bonds or cash if you buy them for the long term.
 - Time can be your greatest ally if the companies you own have predictable growth.
 - Predictable long term growth is rare but attainable if your companies have sustainable competitive advantage.
 - Find a company that has a competitive advantage and determine if the advantage is sustainable.
 - One type of competitive advantage is *cost advantage* – a company that operates more efficiently than its competitors.
 - The other is *quality advantage* – if a product is better, or even thought to be superior, consumers will pay more for it.
6. Find stocks that are out of favor. To help identify a good investment, look up a stock quote and look for stocks where the “strong buys” are fewer than the “holds.”
7. Have the courage of your convictions. Focus on great companies. Decide how much of your savings you want to invest in stocks and how much you are comfortable adding each year. Buy good quality stocks and hold them.

If you want to see your money grow and guarantee you won't lose a penny of it, savings bonds, CDs and money market accounts are almost as safe as savings account but can earn you double the interest on your money and in some cases even more. The investments that currently offer the highest rates:

1. U.S. Savings Bonds. EE savings bonds can be purchased for half of their face value and can be cashed in within 10 to 17 years. Since they are meant to be long term investments, cashing one within the first five years of owning it means you will have to pay a three month earnings penalty.
2. Certificates of deposit (CDs). As with savings bonds, once you put your money in a CD, you can't cash it in before it matures (anywhere from three to 10 years) without a penalty.
3. Money market accounts. (MMA). These accounts make your money more liquid than CDs or savings bonds; you can write checks, use a debit card or deposit more money into the account, but you are not allowed unlimited transactions. Your money is insured and is just as safe as in a savings account, but you get a higher rate of interest.

Choosing the right investments at the right time can help your savings grow even bigger. Here is where to put your money and when to get the biggest growth:

1. More than 10 years until you cash it in? Go for an 80/20 mix. About 80% of your money should be in funds that invest almost all in stock and the rest in bonds or cash. In the long run you will earn more money.
2. Five to 10 years? Spread the wealth to some safer investments. You can still afford to keep some cash in stocks, but about 60% should be in bonds or safer investments. Try a balanced fund.
3. Three to five years? Get guaranteed returns. You should be moving about 80% of your investment into bonds, cash investments like a CD or a combination of both.
4. Two year or less until you need cash? Shift to something accessible. If you want to have access to your cash, move it to either a money market mutual fund with check-writing privileges or a money market account.

Investing just a few dollars a month could earn you thousands in a couple of years. Try these investment tips:

1. Let Uncle Sam make you money guaranteed. You can buy a U.S. Series EE savings bond each month with as little as \$25 and the government guarantees you will never lose money. You do have to wait at least five years to cash it in or you will pay a penalty. There are no fees and you will earn about 4% on each bond.

2. Take a calculated risk for bigger returns. Growth funds invest in companies expected to grow, so although you could lose money if the market falls, that is also where you will get some of the highest returns.
3. Count on bond funds to grow your money safely. Bond funds are IOUs from big companies or the government, so they are usually a safe investment.
4. Get a huge return with companies you know. Now is a great time to buy individual stocks. A lot of well-known companies allow you to buy stock from them directly.
5. Select your stock broker very carefully. Before making an investment and deciding which brokerage and sales representative to use you should:

- Think through your financial objectives and prepare a personal financial profile.
- Talk to several firms. Meet them face to face. Ask each representative about his or her investment experience, professional background and education.
- Learn how the sales representative is paid; ask for a copy of the commission schedule. Ask what “fees” or “charges” you will be required to pay when opening, maintaining and closing an account.
- Determine whether you need the services of a full service or a discount firm. A full service firm provides execution services, recommendations, investment advice and research support. A discount firm provides execution services and does not make recommendations.
- Ask if the firm is a member of SIPC. This provides limited customer protection if a firm becomes insolvent.

6. Do not sign an investment contract unless you understand it and agree with the terms. You will need to decide:

- Who will control decision-making in your account. You will control the decisions unless you decide to give authority to your sales representative.
- How will you pay for your investment? Most investors maintain a cash account that requires payment in full for each purchase.
- How much risk should you assume? Be certain that the risk level you choose accurately reflects your investment goals.

7. Never invest in a product you don’t fully understand. Consult information sources such as business and financial publications. You may also want to check with another firm, accountant or trusted business adviser to get a second opinion. Keep good records of all information you receive. Investments always entail risk.

Be aware that:

- The higher expected rate of return, the greater risk.

- Some investments cannot easily be sold or converted to cash.
- Investments issued by a company with little or no operating history may involve greater risk.
- Securities investments, including mutual funds, are NOT federally insured against a loss in market value.
- Public announcements and information sent to you about mergers, reorganizations, or third party actions need to be read carefully.
- Past success of an investment is no guarantee of future performance.

8. Be suspicious of anyone who tells you to invest quickly or you will miss out on a once-in-a-lifetime opportunity.

- Never send money to purchase an investment
- Never make a check out to a sales representative.
- Never send checks to an address different than the business address of the firm.
- Never allow your transactions and statements to be delivered or mailed to your sales representative as a substitute for receiving them yourself.

9. Begin investing as soon as you can, be patient, and let time shower your investments with compound growth.

10. Each month, invest as much as you can afford and increase your monthly investments whenever you can.

11. Invest the money you will need soon in very liquid investments, but when investing for the long term, invest as much in stocks and equity mutual funds as you can.

12. Invest as much as you can in tax-deferred retirement plans, such as 401(k). Your money will grow faster and you can afford to invest more now because you won't have to pay taxes on the money until you retire.

13. Let the market run its course, which history tells us is likely to be short. Don't let it get you down.

14. Once you have decided how much to invest in each type of asset, rebalance often to your original percentages, particularly after a large market shift, upward or downward.

15. Your investment decisions won't be right all the time, and some of your funds will under-perform your expectations. However, as you rebalance and weed out consistent under performers over the years, you will generally achieve a reasonable investment return.

16. Don't change mutual funds every year to acquire last year's hot performer because you may be dumping a good long term investment.

17. Seek professional help if you need it. Professional advice is no longer expensive. Consider a periodic checkup with a financial adviser to hone your portfolio's performance.

*Alternative Investing Ideas:

1. Invest in an online money market account (MMA). Enroll in these savings account alternatives at banks like ING Direct or Bank of Internet USA. They currently pay about twice what you get from most bank savings accounts. Just arrange to transfer money over from your checking account.
2. Give an asset allocation fund a look. Looking for one that invests about 65% of assets in stocks and 35% in bonds will balance your risk and offer a higher potential return.
3. Consider an index fund. These funds invest in stocks only instead of stocks and bonds which means they carry a higher risk than asset allocation funds. They are more diversified and may be less risky than other types of stock funds.

Ten Reminders:

1. Saving is a prerequisite to investing.
2. Risk and reward go hand in hand.
3. Be realistic about expected returns-10% per year.
4. Think long term (minimum of 5 years) when investing.
5. Match time invested with investment.
6. Diversify. Hold a variety of investments.
7. Allocate assets.
 - Look at the big picture first. Understand your financial situation and understand how investments work. Before investing examine your debt, insurance, retirement, taxes, etc.
8. Minimize trading. More trading equals more mistakes.
9. Educate yourself and hire advisers carefully.

Relationship Goals

TO BE A BETTER WIFE/HUSBAND

“She is a wife who is the soul of her husband.”

~Hitopadesa~

Positive Crisis:

Plan a romantic night out together. Schedule time in advance; buy the tickets; make the reservations.

Although each marriage is unique, there are three types of relationships. Which one describes yours?

Marriage partners who operate on the lowest level (the “Self-centered Level”) ask, “How can I get more of what I deserve?” They are self-centered and selfish...always thinking of themselves first. When they do think about others, they think in terms of what that person can do for them...to make them happy. It’s all about “me.”

Middle-level marriage partners (the “That’s not fair! Level”) ask, “How can we set this up so it’s fair? Maybe I can do this for you, then you can do this for me. They insist on fairness. “I washed the dishes last night, so you have to wash them tonight.” When they quarrel you hear, “He did this to me, so I’m really going to show him! I can get back at him by doing this!”

On the other hand, marriage partners who function on the highest level (the “Others-centered level”) ask, “What can I do to help her be happy?” Or, “How can I better understand him? What can I do to make his life easier?” It’s about service without expecting a reward. It’s caring about your companion with a true and selfless love.

There is absolutely no way I can possibly do justice to this topic within the space constraints of these goals. I’ll highlight a few key principles that will help readers become better spouses.

I believe that kindness is the single most important ingredient in a happy home.

In his book, *Don’t Sweat The Small Stuff*, Dr. Richard Carlson suggests that we should choose being kind over being right. As it relates to marriage relationships, we have many opportunities to choose between being kind and being right. We have chances often to point out mistakes...things our husband or wife could or should have done differently...ways they can improve. We have chances to “correct” them in private and in front of others. What all these opportunities amount to are chances to make them feel bad, and ourselves feel bad in the process. The reason we are tempted to put anyone down, correct them, or show them how we’re right and they’re wrong, is that our ego mistakenly believes that if we point out how they are wrong, we

must be right, and therefore we will feel better. In actuality, however, if you pay attention to the way you feel after you put some one down, you'll notice that you feel worse than before the put-down. Your heart, the compassionate part of you, knows that it's impossible to feel better at the expense of someone else.

Luckily, the opposite is also true - when your goal is to build people up, to make them feel better, to share in their joy, you too reap the rewards of their positive feelings. The next time you have the chance to correct your husband or wife, even if their facts are a little off, resist the temptation. Instead, ask yourself, 'What do I really want out of this interaction?' Chances are, what you want is a peaceful interaction where you both feel good. Each time you resist 'being right' and instead choose kindness, you'll notice a peaceful feeling within."

And do you know what? The romance part of our marriages will be greatly enhanced when all day we've been the recipient of kind acts of love. Women especially understand that the intimate part of our marriage relationship is often a natural consequence of the love we feel because of small, thoughtful acts of kindness.

One last thought on kindness: How often have you said to yourself, after the fact, "I knew I should have done that?" How often do you intuitively know something, but allow yourself to "think yourself out of it?" In our marriages we need to trust our intuitive heart...that quiet inner voice that knows what it is you need to do, what actions need to be taken, or changes need to be made in your relationship. When we really listen to our heart it tells us what to do to have the highest level marriage – the "Others-centered Level" marriage. If we evaluate our lives carefully and honestly, we usually know what loving, unselfish actions we need to take to get on the path we know we should walk.

Love is the sister virtue to kindness.

In marriage the central core of the relationship is that knowledge that our husband or wife really loves us....they deeply care about everything we think and do. Showing our love - our caring - for our companion is foundational for a healthy relationship. Not just caring, but caring unconditionally. That means that our spouse needs to know that even when we dislike something he or she does, we still love him or her. Our companion needs to know, without a single doubt, that we love him/her...that there is nothing they can ever do that will make us stop loving. That is unconditional love. One of my favorite country tunes is by Randy Travis. He sings about how he doesn't love her for her hair, or her figure, that he'll love her forever....forever and ever....no matter what

How can we do this? We all change over time. How can we love one another as much after weight gain, hair loss, stupid mistakes and temper tantrums? Jesus Christ said, a new commandment I give unto you...that ye love one another, even as I have loved you. Doesn't God know our weaknesses? He loves us. We need to love one another.

In Tes and Susan Tanner's book "Enjoy the Journey Along Your Marriage Highway" they wrote, "Husbands and wives need to truly accept their mates just as they are, and not condition their acceptance on their spouses becoming as they would like them to be. One

problem plaguing many marriages occurs when one spouse tries to change or improve his or her mate. Even if the intention in doing this is positive, the outcome is almost always disastrous.”

If there is something that consistently bothers you, there are two options: First, be an example of the behavior you want your spouse to model. Say the things you want them to say; act the way you want them to act. Show your spouse through your example before you expect them to change. Second, wait until the time is right, then carefully and kindly discuss it.

One final thought on this goal. I have a friend in Oregon named Barbara Winkel. She and her husband Bryce wrote the book “Isn’t it about Time for your Marriage?” They have wonderful thoughts about commitment that I’d like to share with you: “A major problem in many marriages today is overcommitment to interests and activities outside of marriage. This is a form of marital suicide. If you are too tired to do anything together - because of overinvolvement in so many activities that you’re exhausted - you have no advantage over couples who don’t *want* to do anything together.”

I lived for many years in California, then Washington...where fruit trees grow easily. I loved the beautiful trees laden with blossoms and then fruit. I remember the first time I saw an orchard being pruned. I was horrified! What in the world were those men doing cutting the branches of the trees to stubs? In a similar way, The Winkels wrote, “In a similar way, life offers many opportunities for our talents and interests to branch out. The wise person prioritizes his life and prunes some of his lower-priority interests. This might mean pruning some interests that are worthwhile and enjoyable. But since we can’t do everything, we must learn, as marriage partners, to “just say no” to some lower-priority requests for our time. Remember to smile when saying “no” because in reality, you’re saying “yes” to something of higher priority...a healthy marriage.

TO BE A BETTER FRIEND

“Friends in your life are like pillars on your porch. Sometimes they hold you up, and sometimes they lean on you. Sometimes it’s just enough to know they’re standing by.”
~Anonymous~

Positive Crisis: Book an airplane ticket to go visit friend.

To be a good friend you must be ‘others-centered.’ This means that you’re focused on your friend’s needs instead of your own. For example, if your friend is a musician and requires time to rehearse and perform, you are respectful of the time that takes. You don’t say or do anything that would cause your friend to think he/she has to choose between you and his/her music. Moreover, you support your friend’s rehearsals and performances every chance you get.

Additionally, when you’re ‘others-centered’ you think about how you can be an example of goodness and love rather than what people are thinking about you. We worry far too much about what people think of us and not nearly enough about what we can do for others. And how about going beyond our thoughts to others-centered actions? A phone call, a note, an email – any messages of kindness brighten days and strengthen relationships.

All relationships are either strengthened or weakened in proportion to time spent together. That is true for any relationship. Friends who rarely see one another simply cannot share day-to-day heart feelings...the ups and downs of life...in the same way as friends who see each other daily. The amount of time spent together makes all the difference in relationships, so if you value your friendships make it a high priority in your life to spend time with your friends.

Learning to say “I’m sorry” and “please forgive me” is critical in friendships. People who understand that healthy relationships are more important than egos quickly apologize and move forward. They understand that life is too short for blame, resentment and grudges. When conflicts arise say “I’m sorry” quickly...even if you didn’t cause the problem. What have you got to lose?

Share your heart-feelings and your life. Conversations of close friends go way beyond weather and politics. True friends aren’t afraid to explain how they *really* feel because that’s the nature of friendship. George Eliot wrote, “Friendship is the inexpressible comfort of feeling safe with a person, having neither to weigh thoughts nor measure words.” Real friends

know they can share their feelings without ridicule or judgment. Since being non-judgmental and kind are the roots of such behavior, it behooves us to integrate those values into our lives.

As with all relationships, true friendship requires time and heart.

Time

- Be there when your friend needs you, even if it's inconvenient. Your presence, especially during times of crisis, gives your friend strength and helps him deal with the challenge better.
- Although we can't make problems go away, we can free up our friends' time so they can deal with their crisis. Vague offers such as "Let me know if there's anything I can do..." put the ball back in your friend's court. Instead, spell out what you're willing to do. Offer to clean her house, take her kids to school or do her grocery shopping.
- Organize the collective efforts to help your friend. It's not pushy to set up a phone tree or hospital visitation schedule. Someone needs to make sure that your friend is covered at all times and that everyone doesn't show up at once and then disappear into the woodwork.

Heart

- As a true friend, your job is to let your friend know that she can express her deepest, heartfelt feelings to you and you'll understand. Jennifer, a 35-year-old mother of a son with autism, is frustrated by many friends' reactions to her challenge. "People ignore the situation or try to point out the upside," she says. "I love my son, but there are some days I'm just frustrated. The last thing I need is someone with perfect children telling me to cheer up. Why can't people just admit that I have a right to be sad about it sometimes?" A good friend commiserates and just listens.
- Depressed or upset people aren't a whole lot of fun to be around. But true friends are not fair-weather friends. You've had plenty of good times together but life is such that some bad spells are inevitable. Don't add to a friend's plight by making her feel as if she's a burden or a loser – make an extra effort to reach out and stay connected. For 45-year-old Michelle, the worst aspect of her divorce was being dropped by several buddies. "They just quit including me in their parties," she laments. "I thought we were friends, but now that I'm not part of a fun couple, they don't have time for me."
- Don't shower your friend with anecdotes about how so-and-so dealt with the problem and eventually thrived. "If one more person reminds me that J.F.K. Jr. took the bar three times before he passed, I'll scream," laments Kristina, a 24-year-old law school graduate who flunked the bar a second time. A good friend listens and dispenses practical advice, not empty platitudes.
- Don't let the fear of doing the wrong thing keep you from being there for your friend. Bringing store-brought food is as good as a homemade casserole, and a hug speaks volumes. True friends understand the importance of just being there for one another, no matter what.

Relationship Goals

TO BE A BETTER SISTER/BROTHER

“A life without people, without the same people day after day, people who belong to us, people who will be there for us, people who need us and whom we need in return, may be very rich in other things, but in human terms, it is no life at all.”

~Harold Kushner~

Positive Crisis:

On brother's birthday, call his wife and ask what would be a special gift for him. Buy the gift.

10 Ways to be a better sibling:

1. Understand that there is plenty of love for everyone in the family; it's not necessary to be rivals with your siblings.
2. Be others-centered instead of self-centered by focusing on the needs of your brothers/sisters before your own.
3. Genuinely care about your siblings' well-being; their interests and hobbies.
4. Support and encourage your siblings; actively help them reach their goals.
5. Listen to them when they need you and give them kind suggestions that will help them.
6. Share your heartfelt feelings with them.
7. Be loyal. Never lose their trust by sharing confidential stories with others.
8. Don't try to “get even” if you've been wronged.
9. Praise them privately and build them up publicly.
10. Tell your siblings you love them and *show* your love every day.

TO BE A BETTER DAUGHTER/SON

“The birth of every new baby is God's vote of confidence in the future of man.”
~Imogene Fey~

Positive Crisis: Take a special trip with your parents.

Three steps (and there are many!) to be a better daughter/son:

The first step to becoming a better son/daughter is to understand that new parents aren't given instruction for raising children! Although most parents do their best, they make many mistakes, and appreciate their children's understanding hearts.

The second step to reaching this goal is simply to live the Golden rule: Treat your parents the way you'd like to be treated. If you want affection, kindness, respect – show it to them. Such a profoundly simple, effective principle. Living this way requires that you understand and incorporate some of the Pillar Principles taught in this book. Is this way of living more difficult than blaming, resenting, and trying to “get even?” Absolutely! But the rewards are infinitely more desirable.

Third, be sincerely interested in your parent's lives. If possible, be involved in the hobbies and interests. At the least, support and encourage them. For example, if your father golfs, ask him if you can accompany him around the course. If your mother likes to paint, ask to see her latest artwork and praise her efforts.

What if you have negative feelings toward your parents because of past issues? I always suggest first that you forgive them...that you get past the past and focus on the future.

Only when you stop asking “Why?” and move forward can you progress. Take the best and discard the rest from your past. Celebrate the good and refuse to allow past negatives to control your present behavior. If you sincerely tired and the past continues to profoundly affect you, solicit the help of a professional therapist.

Relationship Goals

TO BE A BETTER MOTHER/FATHER

“All I am, or can be, I owe to my angel mother.”
~Abraham Lincoln~

“It is a wise father that knows his own child.”
~William Shakespeare~

Positive Crisis:

Young mother/father – Schedule a trip to the bookstore and purchase a parenting book. Get together with other young mothers/fathers and share ideas.

In my book *Solutions For Families*, I give chapters of parenting advice. Additionally, I produced a 55 minute parenting video called *Creating a Successful Family*, for the purposes of this goal. I will discuss just the first of the Ten Characteristics of a Happy Successful Child from my *Parent's Guide*.

The first characteristic is that happy, successful children feel loved and appreciated, and they who love and appreciate to others.

- **BOND WITH YOUR BABY**
- Stay physically close to your infants, especially during the first 8 to 10 weeks of life. Hold them a lot and wear them in a carrier when possible.
- Respond quickly to baby's cries. Babies cry to communicate, not to manipulate. There is no such thing as “spoiling” infants. They're learning to trust, and that you love them enough to meet their needs.
- Breastfeed if at all possible. Breast milk gives babies superior nutrition and protects against disease, and contains brain-developing nutrients that can't be manufactured. Also, breastfeeding mothers produce hormones that help them feel calm.
- Beware of parenting advice that tells you to watch a clock or a schedule instead of your baby. Bonding to your baby by reasonably responding to her signals connects you to your child; baby training focuses on controlling your child.
- Create balance in your life. Although you'll be lop-sided while your baby is an infant (an extraordinary amount of time devoted to your baby and to your birth recovery), after about 10 weeks you should be able to get back into a more normal routine...more effectively meeting your own personal needs and the needs of your spouse.

- This is important: You can give love better when your own cup is filled. (Don't neglect yourself or your sweetheart...find a balance)
- CONNECT WITH YOUR KIDS
- Connect by hugging, kissing, holding, smiling, winking – the list is endless. Tell your children – OFTEN – that you love them. Tell them you're so happy to be their mom or dad. Tell them that of all the children in the world, they are the perfect one for you and your family. Talk about how strong they are – tell them how kind they are – praise them and love them with all of your heart.
- Spend TIME with your children. There is no substitute for unhurried time with our loved ones. Give them quality AND quantity time. Be there when they fall down; be there when they need you...and be kind. Be interested in what they're interested in, and show them by helping with their projects and hobbies. Children don't thrive on left-over time, they thrive on prime time. What are you giving your life to that's more important than your children?

3. ALWAYS APPRECIATE

- Tell your children – and show them – how much you appreciate them. Shower them with praise; exclaim over their smallest accomplishment. They will learn to show appreciation to others exactly the way you show appreciation to them. Example is the best teacher.
- Talk to them about the many things we should appreciate in life: our loving families, good teachers, good health, beautiful weather, etc. As you notice things to appreciate, they will do the same.

4. LET THEM FEEL NEEDED

- Give them household responsibilities. Even the youngest child can put his clothes away or stand on a chair and empty the silverware into the drawer. Who cares if the spoons get mixed up with the forks? You're raising children who will feel competent and confident if you give them opportunities to help, show them how to do it right, and then praise their efforts. Provide your children with many opportunities to serve and to excel.

5. DISCIPLINE WITH LOVE

- Disciplining with kindness, firmness and consistency is highly important. You must be loving and kind – speaking with a gentle tone of voice and responding to their needs kindly. But setting firm, simple-to-understand rules is of paramount importance. What children learn when they're young – beginning during their toddler years - creates a pattern for either obedience and respect or disobedience and disrespect throughout their lives. When you are connected with your kids, they'll more likely accept your limits and trust your guidance.
- TODDLERS: Try to minimize the discipline by baby-proofing your house. Also, use distraction when they get upset - this is so effective during the toddler years. When they're upset offer them another toy, or a treat, or take them outside, or tell them a

- story with excitement in your voice. They can be swayed easily if the distraction is a good one.
- TODDLERS: A discipline technique that really works with toddlers: Count. For example, if your child is banging on the table and won't stop, you say, (with a firm tone of voice and with the 'look' on) "Fred, stop banging on the table." He doesn't stop...he's just looking at you with a smile on his face...testing you. Say, "Fred, stop banging on the table right NOW. 1.....2....." and if he doesn't stop you say "3." Then you take the banging tool out of his hand, stand him up (he's standing on the floor) and kneel right in front of him so you're eye-to-eye. Then say (firmly), "You *always* obey Mama. What did I tell you to do?" He mumbles, "Stop banging." Say, "Did you stop banging?" Your son, "No..." You: "What happens when you don't obey Mama or Daddy?" Your son, (he answers whatever consequence you and your husband decided on). In my house my son would've said, "Spank." And I'd say, "That's right. I'm sorry YOU chose the wrong." Then I'd turn him around and give him one firm pop on the bottom. ONLY SPANK IF YOU ARE IN TOTAL CONTROL, AND WHEN YOUR CHILDREN DEFIANTLY DISOBEY YOU. I only had to spank my children (very sparingly) until they were about 5 years old. Then they didn't need it because they had learned to obey, and obedience was their comfort zone. Also, they really disliked seeing me in my "Wicked Witch of the West" mode...their "comfort zone" was living with Mary Poppins.

- YOUNG CHILDREN: Minimize the number of "no's" in their lives.

I did a short piece on the radio (when I had my radio show) on this issue. I'd like to share with you now:

Parents, does this sound familiar?
 "Can I have some ice cream?"
 "Can I go to the park – for just a *little* while – with my friends?"
 "Can I have a scooter?"
 "Can I have a sleep-over?"

It seems like there are so MANY 'no's' in a child's life, doesn't it? We, as parents, don't WANT to always be disappointing our children with constant no's. Some children interpret a 'no' as a direct attack on their autonomy. They immediately try to counter attack! They have tantrums, call names or get sullen. Almost immediately we hear, "Why NOT?"

It's exhausting for even the most patient of parents. So what can we do? I would like to suggest that the solution is to say 'yes' to children as much as possible. Now, stay with me on this! It's something I learned after many years of saying, "No, you can't do this – no, you can't do that."

When your child says, one hour before dinner, "Can I have some ice cream?" You say "Yes! Right after dinner – after you've eaten all of your vegetables, and everything on your plate, you can have some ice cream."

When your child says, “Can I go over to my friend’s house?” You say, “Yes! Right after you’ve finished your homework and your room is clean, you may go to your friend’s house until 15 minutes before dinner.”

Sometimes ‘no’ is so easy – we just say it automatically. I’d like to suggest that parents say ‘yes’ as often as possible – just be sure you’re saying ‘yes’ on your own terms.

Oh, by the way – I’m so against teenage sleep-overs that when my children ask, “Can I have a sleep-over?” I say, “Yes! Just as soon as you’re an adult and married...you can have all the sleep-overs you want!” Funny, how that question never comes up anymore...

When you need to discipline, be firm. Think about this: Most of the time you’re pleasant and cheerful. You praise and encourage with kindness. But when children disobey, you are no longer “Mary Poppins.” Your face gets stern and you look at them right in the eyes, speaking firmly...not angrily. Your children see, *and feel*, a change in you. They don’t like it. They want Cheerful Mama back. When they apologize and “fix” the wrong, she returns...you’re back to your cheerful self and you show an increase of love to your children at that moment...right after the conflict is resolved. Their “comfort zone” will become obedience. They’ll always want to return to their comfort zone; they’ll want to please you...IF you are a loving, kind parent.

YOUNG AND OLDER CHILDREN: Give them choices. Children want to feel like they are an important part of the family team. Let them participate in creating the family rules and consequences for disobeying the rules. Then, when they disobey, you can say, “Gee, I’m sure sorry you chose to disobey your own rule. And now you have to (the consequence)....I’m sorry. I’m sure that next time you’ll make a better choice.” You see, this way parents aren’t imposing punishment on the child. These are decisions the child made, and he must abide by the consequences he devised. (I talk lots more about this and other disciplining techniques in your video **“Creating A Successful Family.”**)

TO BE A BETTER CO-WORKER

“Those who distort the golden rule to say “those who have the gold, rule” eventually find that the only place they rule is in the kingdom of self.”

~John R. Noe~

Positive Crisis:

Get a calendar and write down everyone’s birthday. Do something special for each co-worker on their birthday.

Most of the qualities needed to be a good co-worker are the same ones necessary for getting along with friends and family.

Three key skills:

- Be others-centered. Those who focus on others’ needs before their own will always be well-liked. For example, willingly share your knowledge and expertise. Patiently answer questions and be genuinely helpful. Go the extra mile every chance you get, and be accepting and tolerant of individual difference.
- Communicate well. Those who see the bright side of things and speak positively (instead of complaining) are so appreciated in the workplace! Stating your message succinctly and with clarity is also important. Never blame others, gossip, or treat superiors respectfully. Voice your opinion constructively and speak honestly, but kindly...always being sensitive of co-worker’s feelings. Listen well and accept constructive criticism gracefully.
- Continue developing skills. Emphasize who takes initiative and continue developing their skills become more and more valuable. Giving 100% effort requires that workers enlarge and expand their knowledge and expertise to best serve the company. Take classes, attend seminars and read books that will help you improve your skills.

Parenting Goals:

TO HAVE MORE PATIENCE

“Our patience will achieve more than our force.”
~Edmund Burke~

“Patience is the companion of wisdom.”
~St. Augustine~

Positive Crisis:

Let each of your children choose a friend and take them all to the zoo.

The three keys to patience are: Balance; Good self-esteem; Self control.

Balance

When we create a balance in our lives – so our persona, family, and business responsibilities are manageable, we are usually calm and less likely to be impatient.

Balancing our lives is easier when you do the following three things:

- Recognize your limits and say “no” to things of lesser priority. Have the courage to give your time to only those things of most importance in your life.
- Organize your life; delegate all you can; teach your children to help; be a goal-setter and list-maker.
- Make time to do things for yourself that fill your cup. You can give love better from your overflow!

Good Self-Esteem

Those who enjoy good feelings of self-worth are less likely to be impatient. Because of their healthy feelings about themselves, they don’t get upset as easily. Three tips:

- Take care of your body physically, mentally, emotionally, and socially...continue learning.
- Develop a skill that you can use to improve your life and the lives of others.

- Look through windows to see the needs of others instead of through mirrors, focusing only on yourself. People with the best self-esteem are others-centered.

Self Control

Patience is a natural by-product of self-control. Those with self control understand how to take responsibility for their thoughts, words, and actions. They aren't impatient and angry because they understand that exercising self-control is a better way to live. Three steps to anger management:

- Label. The moment you feel your anger rising, let everyone within ear shot know how you're feeling. Say something like, "I'm getting angry."
- Separate yourself from the problem. Get out of the room or go outside for a few minutes. You'll be amazed at how quickly your anger will diffuse.
- Discuss it. Talk about the problem in ways that focus on the solution. Don't go backwards, blaming or asking "Why?" Instead ask, "What can I do to be part of the solution for our problem?"

Additionally, this is a good goal for a Confidence Concept Card that reads:

"I am becoming more patient every day."

Parenting Goals

TO COMMUNICATE BETTER

“There may be no single thing more important in our efforts to achieve meaningful work and fulfilling relationships than to learn to practice the art of communication.”

~Max De Pree~

Positive Crisis:

Put a tape recorder in the kitchen. Have your spouse tape record you on occasion when you aren't noticing.

A construction worker approached the reception desk in a doctor's office. The receptionist asked him why he was there. “I have shingles,” he said. She took down his name, address, medical insurance number, and told him to have a seat.

Fifteen minutes later a nurse came out and asked him what he had. “Shingles,” he replied. She took down his height, weight, and a complete medical history and told him to wait in the examining room.

A half hour later, a nurse came in and asked him what he had. “Shingles,” he replied again. She took his blood pressure and temperature, then told him to take off his clothes and wait for the doctor.

An hour later, the doctor came in and asked him what he had. He said, “Shingles.” The doctor asked, “Where?”

He said, “Outside in the truck. Where do you want me to put ‘em?”

Let's talk about communicating positively. In the book *Secrets of a Strong Families*, it says: “Good communication isn't something that just happens among strong families. They MAKE it happen.”

Family members who communicate well also know how to laugh together. They enjoy a sense of humor. They're able to openly express their feelings, differences, similarities and hopes for the future. When family members listen carefully to each other they communicate an unspoken but powerful message: “I care about you enough to listen to what you have to say.”

Learning and strengthening communication skills doesn't mean an END to all problems; it doesn't mean that strong families don't have conflict. They do. Family members get angry with

each other, misunderstand one another and sometimes just disagree. But when they communicate they're able to get their differences out in the open where they can talk about them, discuss the problem and come to a satisfactory solution which is agreeable for everyone. That doesn't mean that the solution will give all involved exactly what they want, it just means they've reached a common ground upon which they can agree.

Here are **Five Keys To Great Communication**:

- **Use Good Self-talk and Positive Self-fulfilling Prophecies.**

Usually when we think about communicating, we think about how we talk to others. How about the way we talk to ourselves?

How we're spoken to often determines how we feel about ourselves. Those feelings, either good or bad, help determine our self-talk. An example of negative self-talk is, "I'm so stupid!" An example of good self-talk is to think, "That's not like me...I usually don't make mistakes like that!"

Children who are spoken to kindly, hearing praise and positive comments usually have good self-talk. Conversely, children who speak to themselves negatively, many times have been spoken to unkindly. The good news is that children can adapt and change fairly quickly. It's been my experience that when parents learn how to speak kindly and communicate positively with their children, those kids quickly respond to the new words of love, and their self talk improves dramatically.

Self-fulfilling prophecies are things people say to us that sometimes affect the way we act. For example, if a child is told, "You'll never be a good athlete!" he may believe it and never improve his athletic skills. On the other hand, positive comments work wonders. Example: "You are a very obedient boy!" This type of comment encourages obedience by helping the child believe he always obeys. It is so important to speak positively, because people usually become what they are told they are.

Listen to some negative and positive comments which can help determine behavior and character: I'll give the wrong way first each time.

"You'll probably fight over this new toy."

"I know you're going to share this new toy because you are such sharing children."

"You never obey me!"

"I'm sure you'll obey right away next time because you usually obey me."

"You kids are always quarreling!"

"It's not like you to quarrel. You usually get along so well."

From their earliest years, children can be cautioned when they begin to use negative self-talk. When they speak negatively, we can teach them how to think and talk positively. Here are a few examples:

When your child says, "I can't do this."

You would teach them to re-state their feelings to say, "I'm having trouble with this. I'll try it again."

Or when they say: "I'm ugly." You can teach them an alternative:

"I want to look better. How about if I...change my hairdo?" Teach them to try and focus on possible solutions to their problems rather than just defining the problem.

Here's another one: "Our family just can't do math."

"Math isn't what we're best at, but look at all the problems I did right!"

2. Try To Understand Before You Try To Be Understood.

Trying to understand BEFORE being understood means that we're more interested in others than in ourselves.

We can understand in 3 ways:

1. Think about being that person for a moment...with their life experiences, their needs and desires.
2. Watch their body language for clues which tell how they're feeling.
3. Listen very carefully - focus on their words - not on what you'll say next.

Sometimes the root of our problem is that we speak in a way that isn't clearly understood, or we say things in a way that puts people on the defense.

3. Use "I MESSAGES." This is how it works:

Start with the word "I"

"I..."

Add what you're thinking, feeling or needing. ...need some help
getting these dishes done...

Explain why

...because I have to leave for
work."

Here's another example: "I'm feeling upset when you're late, because we all agreed to be home for dinner at 6:30 each night."

"I feel sad when you disobey, because you helped make our family rules, and you know better."

You know, it's not always WHAT is said, but HOW it's said that creates happiness or unhappiness. Before we speak it would do us well to remember the Golden Rule and speak in a way that we'd like to be spoken to.

Here's the right way:

“I've noticed that sometimes you...”

“I feel upset when you....”

“Help me understand what you're thinking...”

And the wrong way:

“You always or you never...” (Absolutes are trouble)

“You make me angry when you...”

“WHY do you...”

HOW we say things makes such a huge difference. At first, using these ideas - speaking in a way that doesn't always come naturally, will be challenging. My children were little when I started saying things like, “It's just like you to obey the first time, because you always do!” But many people make a change to speak more positively when their children are older - and it IS awkward at first - for everyone! But as you continue speaking that way it WILL become natural, and everyone will enjoy the rewards.

We could say that communication is a two-way street with lots of traffic signs and billboards. To really communicate we have to be able to read the signs as we drive and watch for oncoming traffic. Let's view those two sentences from three angles. First, “Communication is a two-way street.” Two or more people need to participate for real communication to exist. If we, as parents, are the only ones talking, and our children aren't listening, we're not communicating. There's a saying, “I don't care how much you know until I know how much you care.” We need to be sure our children know without a doubt that we love them, and that we truly care about their well-being. Then, with confidence in our love and concern for them, usually our children will more readily listen to us.

Second, I believe that as we communicate with our children they give us “lots of signs and billboards” to both direct us and distract us. What our children say doesn't always reflect their honest, heart-felt feelings. As parents we need to be constantly “reading the signs” of our children's body language, the expressions on their faces and their tones of voice.

Sometimes we need to listen “between the lines” and try to hear what they're really saying, try to understand how they're honestly feeling. Parenting expert Peter Drucker once said, “The most important thing in communication is to hear what isn't being said.”

Third, “We will have to watch for oncoming traffic” could mean that as we talk to our children we should expect occasional negative or hurtful words (oncoming traffic) which they don't really mean, or which they unintentionally communicate badly. Again, we have choices. Three wrong ways we could react to unkind words are to be offended, to “get even” by retaliating, or to stop talking. As parents we have the responsibility to teach our children productive behavior by our example. When the oncoming traffic is heavy and harmful, we should choose to use a communication skill that will prevent a collision, and steer the conversation onto smooth roads.

A key to communicating well with our children is to try to remember what it was like to be a child or young adult. Whether the one you're talking to is 3, 13 or 23 years old, try to be that age in your imagination while you're communicating. Try to “walk a mile in their

shoes” and think about being them, with their life experiences, their needs and desires. Then you’ll be able to use the understanding from that perspective, and add it to the wisdom of your adulthood. The result will be a wonderful place from which you can communicate with empathy and discernment.

- **Listen**

Another key to communicating well with our children, and to teaching them how to communicate well, is to learn how to listen.

Listening is more than just hearing words. It’s trying to understand people’s message and feelings. Teach your children that to listen well they (and we parents) need to do six things:

- Show you’re listening. Face the person, maintain eye contact, and have an interested facial expression.
- Be interested in what the person is saying and concentrate on the words.
- Never interrupt.
- Watch the speaker’s body language. We all communicate much through our facial expressions, posture, etc.
- Actively listen. We should check if we understand by occasionally paraphrasing or repeating what the speaker says. This lets the person know we’re listening and interested.
- Respond kindly. When the time is right, we should use empathy as we share our feelings about what has been said, in a way that will help the person.
- Listening well is a virtue that both children and adults should seek to develop. As we listen with open hearts and minds we learn much, and we discover how to best contribute to the happiness of others.

- **Communicate Openly, Frequently and Honestly**

One characteristic of a strong family is communication that is kind, open, frequent and honest. Sometimes we expect others to know exactly what we want, or need, even when we say little or nothing at all. Perhaps unkind remarks by others keep us from being open and honest – we’re afraid of being hurt or embarrassed. It’s very important that family members say only kind, supportive things when someone is sharing their feelings. We should never laugh, or criticize in any way. Instead we should try to understand how the person is feeling, and listen with the intent to help.

When we can say what we really think to supportive family members, good things usually happen:

- We know our family cares about us.
- We believe our opinions and concerns are important.
- Problems are prevented because they are discussed in advance.
- Several people can help find solutions to problems.
- Families are closer and stronger because they help one another.

In our efforts to be open and honest, we should always remember to be kind. In the name of “honesty” sometimes we can easily hurt feelings, and weaken relationships. In the Disney movie “Bambi,” the rabbit Thumper gives wonderful advice: “If you can’t say somethin’ nice, don’t say nothin’ at all.”

Parenting Goals

TO DISCIPLINE MORE EFFECTIVELY

“Mistakes are part of the dues one pays for a full life.”
~Sophia Loren~

Positive Crisis:

**Ask your spouse or a good friend how you can become a better disciplinarian.
Take their suggestions. Reevaluate with them in a month.**

Ideally, discipline is what we do to encourage good behavior.

The root of the word discipline is “disciple” – a follower, supporter, willing student. That’s what we want our children to do: follow us because they love us and want to obey because it’s the right thing to do. We don’t want them to fear us.

Correct discipline is not punishment...it should be a teaching experience. Think about it: what is your ultimate goal when you discipline? For your child to learn better behavior. So, if you discipline - and your child learns nothing – you’ve failed.

Real learning comes from the inside out. Parents can’t “make” their children learn good behavior. Children learn by discovering that behaving well is a better way to live. And how do we help them learn this? One wonderfully effective way is by asking questions which really help children think. This requires that parents don’t lose their tempers....it is mandatory that they stay in control as they talk. Here are three ways to make discipline a positive experience:

- **PREVENT MISBEHAVIOR** by catching your child being good. This is the very best way to teach children to behave well, because all of us (all animals) learn best with positive reinforcement. You frequently say things like,
- “I know that when you play together you’ll share your toys, because you’re such sharing children!”
- “I like the way you’re playing so nicely...you don’t quarrel...that must make you so happy. It sure makes me happy!”
- “It’s just like you to put away your things so your room stays clean. Boy, that helps our family, honey....thanks!”
- “I’m sure that as soon as you’ve finished your after-school snack you’ll start practicing your piano, because you have such good self-discipline and you know that this is piano time.”
- “I like the way you’re always so kind....everyone likes to be around children who are kind.”
- “Thanks for doing such a good job with that – you always do things so well!”

In addition to verbally reinforcing good behavior, take every opportunity to give your children a hug, a pat, a wink, and lots of smiles and “I love you” messages. These deposits into their emotional bank accounts will reap rich dividends of good behavior.

2. ASK QUESTIONS THAT HELP THEM CHANGE FROM THE INSIDE OUT

Instead of yelling at a child who just took a toy away from a friend, kneel down in front of the child, looking him right in the eyes, and say, “John, you just made Alex sad. We don’t want to make our friends sad, do we? (He’ll say “No...”) You: “That’s right, honey...we’re always kind in our family. Now, can you think of a better way to get the toy that wouldn’t have made Alex sad?” Chances are very, very good that your child will then ask his friend nicely for the car. If your son is uncooperative, then say, “I’m sorry you chose the wrong, but we are always kind. I’m going to stand here until you ask Alex nicely for the car.” And Mom, you stand there – even if you’re late for an appointment...you take the time to teach your son – in kindness, but firmly. Just remember: the less confrontational you are, the more cooperative and compliant your child will be.

Here are some more questions that might be helpful to you:

- “I see you’re having a problem here. Let’s stop and talk about what we can do to fix it. Jared, what do you think should be done so that you two can get along better?” If Jared blames the other guy, you say, “OK, that’s one idea...but what is something YOU can do. I’ll ask Peter in just a minute what he can do.”
- “Nancy, let’s think about what’s going on here. I see that you’re having troubles. Now, without blaming anyone, and without explaining what happened....tell me what you think you can do to help fix the problem.”

3. ASSURE CHILDREN THAT MISBEHAVING IS “OUT OF CHARACTER” FOR THEM, AND YOU’RE CONFIDENT THEY’LL MAKE BETTER CHOICES NEXT TIME

We want our children to have obedience as their comfort zone, don’t we? Because whatever is a child’s comfort zone....what he believes in his heart he is....that’s where he’ll return. For example, if he gets lots of attention when he misbehaves (and all children crave attention) then that becomes his comfort zone – how he defines himself – as a misbehaving child....and he’ll continue misbehaving.

On the other hand, we can help our children embrace good behavior as their comfort zone. We want them to know that we believe in their ability to make good choices; that misbehaving is just not the way they are – that when they misbehave they’re acting ‘out of character,’ and they’ll quickly return to the good behavior that is ‘really them.’ Remember, our children become what they’re told they are.

I've addressed this, but I want to be sure that you're clear on this critical piece: In addition to preventing misbehavior, positively reinforcing, staying calm, and asking good questions, there is one more piece. It is this: after you have dealt with your child's misbehavior, the last thing that you say is something positive, like this:

- "I'm sure that next time you'll make a better choice, because you're usually so obedient (honest, kind, etc).
- "Honey, that just wasn't like you to act like that. I'm sure next time you'll choose the right."
- "I know that next time you won't do that...because you're a _____(truthful, unselfish, etc) boy/girl."
- Expressing your confidence in children's ability to behave well is a huge deposit into their emotional bank account, and it takes them giant leaps toward the comfort zone of good behavior.

These sentences are to be used when the children who are quarreling are very angry and the quarrel is heated and intense. Use these sentences when name-calling and hitting is mean and hurtful...way past the playful teasing stage.

Go quickly to your child and look at him/her directly in the eyes and speak very firmly but not angrily:

1. " (**His/her name(s)**, this is **absolutely unacceptable behavior in our home!**)
To watch a similar scene in action, see your "Creating A Successful Family" video, Step Six: Discipline Effectively.

2. "**You chose to break our rule, and now you'll pay the consequence of _____.**"

(Clearly explain the consequence for breaking the rule. Your family already decided on rules, and the consequences for breaking rules, in your Family Meeting. See pages 24-29 in the Solutions For Families Manual)

3. "**I'm sorry you made a bad choice; I'm sure next time you'll obey the rules that you created; now go to your room...you can come out in minutes.**"

Parents, do you see how this teaches children the seriousness of their actions? You should not allow name-calling, hitting and quarreling. Do you see how this teaches children that when they misbehave they're breaking family rules that they helped create? By talking like this and disciplining this way, you're teaching children that they own the rules...and they own the consequences. Be sure to make the consequences serious enough that they really feel disciplined, not just inconvenienced. We're talking no TV or telephone or Internet privileges for a week. And follow through! Children need to know that you are serious about the family rules.

Your children WILL CHANGE THEIR BEHAVIOR QUICKLY IF:

- they participated in creating the rule and its consequence (so they have ownership and prior agreement)
- if the consequence is a serious one to them
- if you are firm but stay in total control and consistently follow through

TO BE CLOSE TO MY TEENAGERS

“Take time to be a real friend to your children... Talk with them; laugh and joke with them; sing with them; play with them; cry with them; hug them; honestly praise them. Yes, regularly spend unrushed one-on-one time with each child.”

~Ezra T. Benson~

Positive Crisis:

Set up a time to go out to eat each week with your teenager.

• **Try and remember what it was like to BE a teenager...**with their life experiences, needs and desires. Many times when parents take themselves back (in their minds) to their teenage years, it helps them re-gain that youthful perspective, and it helps them be more empathetic. What's that well-known advice? “If you want to really understand a person, walk a mile in his shoes.”

• **Be interested in what they're interested in.** Kids know when we're faking it. Take the time to learn about your teenager's hobbies, activities and interests. Go to his games, his concerts and his special school events. Make sure that you give him ‘prime time’ instead of ‘leftover time.’ Teenagers will be impressed that you gave them your prime time...and they'll love you for it.

• **Share your heart with them.** How do we have a close relationship with anyone? We share our heart-felt feelings with them. We ask their opinion about things in our lives. So do the same with your teenagers if you want to be close: share your concerns, your joys and sorrows. When you do this, your teenagers will likely reciprocate and tell you the feelings of their hearts. Priceless moments communicating deeply with your teenager will bond you to them. And LISTEN, LISTEN, LISTEN. With your whole heart listen and try to understand what they're not saying sometimes. Read between the lines and don't expect them to explain everything perfectly...they're still maturing and often they don't know how to express their inner feelings. Help them out by asking appropriate, gently questions...but mostly just listen and be there.

• Frequently the analogy is made about deposits and withdrawals when talking about raising children. It's a good analogy and applies well in our discussion about teenagers. The advice is this: **Make lots and lots of deposits into your children's emotional bank account.** In other words, give them love, praise, appreciation, your time, your help, respect, empathy, etc. Show them with countless acts of love and service that you care about them deeply and you want them to be happy and live a good life. Then,

when you require a deposit – like when you discipline them or you expect them to obey even when they don't want to – they will be FAR more likely to accept that deposit and comply. Keep the bank account with your teenagers in the black...with more deposits than withdrawals. This will contribute significantly to a close, healthy relationship.

- **Don't sweat the small stuff** – adjust to their age-related needs and don't expect way too much from them. **And have a sense of humor!** Be a fun parent – one that your teenager and their friends like to be around. Laugh and joke with them – they love it! And invite their friends over to your fun-filled (and refrigerator filled) home. In short, have a good time with your kids during their teenage years!

TO BE A BETTER TEACHER FOR MY CHILDREN

“We must view young people not as empty bottles to be filled but as candles to be lit.”

~Robert Shaffer~

Positive Crisis: Volunteer at your child’s school.

Teach Your Child to Have A Joyful, Positive Attitude

- The absolute best way to teach your children to be joyful is to be joyful. It's true! Humanitarian Albert Schweitzer said, “There are only three ways to teach a child. The first is by example, the second is by example, and the third is by example.”
- Recognize and talk about the many things you have to be thankful for. Point out (to your children) the blessings of health, sight, hearing, etc. Talk about how grateful we are to the farmers who milk the cows so we can have milk on our cereal, or the mailman who delivers the mail even in the rain and snow. By doing this you teach your children to be aware of the good things in their lives and to have a positive attitude.
- Play uplifting music in the home.
- Sing or hum while you work.
- Keep a (fairly) clean home. (Mess and clutter drag on people's optimism)
- Speak with a kind tone of voice.
- Don't be sarcastic or critical.
- Turn negatives into positives. For example, if your child complains that he's too short, you talk to him about all the things short people can do that tall people can't (airplane and helicopter pilots have a height limitation, for example). If he complains that he's too tall, you site the advantages of tall people. If someone complains about the winter weather, you talk about the fun things to do in winter that can't be done during the summer. When your children hear you do this, they'll do the same thing. They'll look on the bright side of things, seeing the glass half full instead of half empty, and the blossom on the rose instead of the thorn.

Teach Kindness, Obedience, and Respect

The best way we can teach these values is by living them. Our children will emulate us, for good or for bad. It's our stewardship as parents to teach them well.

1. **Kindness:** There are four parts to kindness: kind thoughts, kind words, kind tone of voice and kind actions. These are the first four lessons in your Manual **Solutions For Families: 24 Lessons To Strengthen Relationships At Home**. For a detailed explanation, see that resource. For this **Parent's Guide** I'll summarize:

Kind Thoughts: If we want to become kinder people, the first step is to recognize that kindness, and unkindness, begin in our own minds. We can choose to think good thoughts, no matter what is happening around us. If we're aware of our thoughts, we can better control our words and actions. We *need* to be aware of what we're thinking, and try to catch ourselves in the act of thinking unkind thoughts. When we notice that our thoughts are unkind, we can say to ourselves, "That wasn't kind." Then replace it with a positive one. If unkind thoughts about other people creep into our minds, we can try to *imagine what it would be like to be him, with his life, his needs and desires.* We should then think about that person in the same kind way we'd want him to think about us.

We can teach our children this (above). And one way to teach them about kind thoughts is by doing this: Instead of merely asking your child about what he did at school, or with his friends, ask him about his *thoughts* – like this: "Honey, today after recess, what did you do?" Child: "Our class listened to the teacher read a story...but the boy behind me was really sweaty and he smelled...it was gross." You: "When you smelled him, what did you think about?" Child: "I thought how stinky and gross he was." You: "Do you think the boy behind you can do anything about sweating and smelling?" Child: "I don't know...I guess not...it was really hot outside." You: "We always want to think kind thoughts about other people, honey. If you were sweaty and smelly wouldn't you want the person in front of you to have kind thought about you?" Child: "Yeah." You: "I appreciate how kind you are, (name), and I love you with all of my heart."

Kind Words: Kind words have the power to heal and to lift. An unkind remark to another person can range from seemingly harmless to truly hurtful. The truth is, however, whether we're being simply sarcastic or intently cruel, the effects are similar. Both types of remarks leave the giver and the receiver feeling negative and critical. The reverse is also true. When we speak kindly of others it focuses our attention on their goodness. When we speak kindly of our circumstances it turns our thoughts toward gratitude for what we have. Mother Teresa said, "Kind words can be short and easy to speak, but their echoes are truly endless."

Kind Tone of Voice: Many times it isn't what is said, but rather how it's said that makes people happy or unhappy. Our voices carry a great deal of power and send messages to those around us. When we speak loudly and harshly, people around us often feel upset. On the other hand, when we speak kindly it encourages feelings of love, calmness and respect. As parents speak with gentle tones, they'll discover improved feelings in the family, and they'll be helping to create the loving atmosphere we all want in our homes. Additionally, when our voice is controlled, we feel better about ourselves than when we lose control. Because we teach best through our example, those who speak with kind

tones of voice will be pleased to hear others speak that way, too. Calm voices contribute to good behavior.

Kind Actions: Kind actions show concern and caring. When we show kindness to our children we're helping them feel loved. When children feel loved, they can more easily show kindness to others. At the end of each day parents should think, "How closely did my actions today match my good intentions to be kind?" Being aware of our actions will help us improve them.

2. Obedience: I talked a little about teaching our children obedience (above) when I discussed discipline. From the time children are tiny, they need boundaries. I'm sure you know that limits are good for children. They feel secure and cared for when they are kindly and firmly disciplined for misbehavior. It is highly important that you know this: Children need to learn obedience. They need to know, from when they are toddlers, that disobedience is unacceptable. There are five keys to teaching obedience:

- Example: Parents must keep the laws of the land, and respect those in authority. They must obey rules which apply to them. Children are watching.

- Kindness, firmness and consistency: Teach the rules with kindness, but be firm when rules are broken (examples above). Be consistent and follow through. Broken promises are a lie to children, and they're confused when sometimes misbehavior is OK and other times they're punished.

- Reasonable expectations: Know what to expect during each stage in your child's life. Don't have unrealistic expectations for your children. For example, don't give your 5 year old the job of taking out the heavy garbage. And don't expect your 17 year old to be home at 10 pm on Saturday night.

- Participation/Ownership: Allow children to participate in creating the family rules and consequences for breaking the rules. Then they are "his/her" rules and it isn't you, the parents, imposing punishment upon them...they choose to obey or disobey their own rules.

- Positive Reinforcement: How do all animals learn best? That's right, through positive reinforcement. Watch any animal trainer and you'll learn this is true. The same goes for kids. Whatever behavior we reinforce, they will learn. This means that if they only get our attention when they're misbehaving, that's what they'll do. Misbehaving will become their "comfort zone" and they'll return to it again and again. On the other hand, the reverse is also true. If good behavior is reinforced (if they get our attention when they're being good) then good behavior is what they'll continue...it will be what they're comfortable doing. *This is huge*. Parents, TAKE EVERY OPPORTUNITY TO "CATCH" YOUR CHILDREN MAKING GOOD CHOICES! I know that we have to be creative at times: "Honey, you're breathing so well!" Just kidding. But do you get it? Whenever children are doing something right, mention it – pay attention to them with your praise and words of appreciation. "Janet and Steve, I like the way you're playing so nicely together...it's just like you to share your toys because you're such sharing

children!" Or, "Thanks for being so patient while Mom finishes this, Jared. I sure appreciate it!" Or, "Kathy, you're doing such a good job cleaning your room – and without Mom even asking! Wow! I'm gonna to tell the whole family about this!"

• **Respect:** Teaching respect should begin very early in children's lives. For example, when you're playing pat-a-cake with your toddler and she reaches up and hits you on the face, you stop smiling. Look her right in the eyes and say (seriously but not angrily) "No. We never hit. Hands are for loving." Then you put her little hands around your neck and hug, then go on playing. If she tries it again (and toddlers probably will because they 'test' us) then do the exact same thing - except after you say "hands are for loving" you say, "I'm sorry you chose to hit Mama again. Our game is over. We'll play again when you're kind." And get up.

Do not ever allow your children to treat you disrespectfully. When they speak to you rudely THE FIRST TIME (this is when they're very young) teach them RIGHT THEN how to use a kind tone of voice and speak to you nicely. If you didn't do this when children were very young, it's certainly not too late to start. Again, don't beat your self up – start teaching today! Here's how:

If your child is older and he speaks disrespectfully, talk to him privately WHEN THE TIME IS RIGHT. You know that some times are better than others to talk to our older children...there are times when their hearts are more open and soft than at other times.

When the time is right, say something like: "Honey, I've learned some ways to parent that I didn't know before. I understand that I've made some parenting mistakes, and I've let you do things that I shouldn't have... things that are unacceptable to me now.

I've decided that I need to make some changes in our family so we can have more harmony and peace in our home....more good times. Would you like that? ("Yeah...") So would I. And you know, one of the things I learned about is tone of voice. I really think I haven't taught you how to respect me very well, because I've let you get into the habit of sometimes speaking to me unkindly...with a rude tone of voice. So, to help you break the habit, from now on whenever you speak rudely I'm going to have you repeat it in a nicer way. That's all...it's easy. I learned that when we repeat things the right way - immediately after doing it the wrong way - we can break our bad habits...and I'll be a happier Mom when you speak to me kindly. That's all I wanted to say – I just wanted to let you know what's up. I love you, honey!"

Another thought on teaching boys respect for women: From the time they can first open a door, allow them to open doors for Mom. They learn respect and courtesy.

One last important thought: Your children will respect you in the same way you respect them. Show your children respect. Listen to them; help them; apologize when you're wrong; forgive their mistakes. Show them the same kind of respect you show your friends. And teach them to respect their elders. Tell them, in detail, of the sacrifices made for them. Explain why they should respect their elders. Don't allow your children to watch television sitcoms that teach them to disrespect their elders and other authority figures (teachers, policemen, etc). Unfortunately, we have a generation of children who

are subtly being taught disrespect for authority figures, and it is evidenced in classrooms and homes across the nation.

TO BETTER PREVENT PROBLEMS

“Problems are not stop signs, they are guideposts.”
~Robert Schuller~

Positive Crisis:

Form a new habit and be consistent.

Example: Bedtime - Read the book *Health Sleep Habits, Happy Child* (by Dr. Marc Weissbluth). Start using one of the sleeping patterns.

To avoid conflicts, families should do all they can to prevent problems before they occur. Rather than wait until a conflict arises, it is always better to anticipate it and avoid it.

There are several ways we can help prevent problems:

- Use a kind tone of voice when speaking.
 - Communicate our feelings and let people know how they can help us.
 - Avoid sarcastic humor and eliminate criticism.
- Try to sense how a family member is feeling and carefully speak or act in a way that will help him.
- Keep an open mind and consider the ideas and suggestions of others. Don't be defensive.
- Give one another high, positive expectations for behavior.

Example: Parent to child: “I know that as soon as you're finished eating, you'll start doing your homework.”

Example: Child to parent: “I'm sure you'll try to understand what I have to say.”

- Think through and discuss possible problem situations before they happen.

Example: What if a stranger asked to take you home?

Example: What if you were at school and an older student pushed you?

Talking about things that might occur helps us make decisions in advance. Hopefully, when the time comes to make a similar decision, we will have thought it through and will choose wisely.

Preventing a problem is usually easier, and more desirable, than trying to solve the problem.

Play the “What If?” game. We can use the questions in the lesson, or we can make up our own. Questions asked should be ones which can help us prevent possible problems. (*Everyone should participate in answering the questions.*)

- 1.What if a fire started in the home while you were alone?
- 2.What if you were at a party when people started doing things you think are wrong?
- 3.What if you were tending someone’s child when he cut himself badly?
- 4.What if you were taking a test at school when the student behind you asked for an answer?
- 5.What if you were at a friend’s house, and when it was time to go home, the movie you were watching wasn’t finished?

CHOICES WHICH PREVENT AND SOLVE PROBLEMS

• **Simplify Your Life.** It’s easy to get too busy. Whenever possible, eliminate activities that complicate your life. Choose the most important things and concentrate on them. Simplify your life.

• **Keep Things in Perspective.** Problems are a normal part of life. Remember that everyone has problems. Occasionally ask yourself, “Will this really matter in ten years?” Keep a long-term perspective on life and your problems.

• **Rid Yourself of Worries.** Worry weakens your energy. It reduces your ability to function well. Do something about the things which worry you. If you can’t do anything about a problem, worrying won’t make it better. When you wake up each morning, set goals you can reach that day. Do your best, then don’t worry about things you can’t do.

• **Live Outside of Yourself.** Helping others and providing support for others is a good way to forget your own problems. Develop friendships and positive relationships outside of your family. Love and care for people, animals and the environment. Living out-side of yourself will bring you great joy.

• **Enjoy Nature as a Family.** Many families find outdoor activities refreshing. There is something special and rejuvenating about being out in nature. Try walks, picnics, camping, zoos, fishing, outdoor sports. Exercise is very beneficial to your well-being. Develop exercise habits you can enjoy as a family.

• **Develop a Sense of Humor.** Humor can drive away stress and worry. Humor can prevent problems in almost magical ways. Being able to laugh at some of the things that happen to us keeps life in perspective. Humor lightens loads and helps people relax. Laugh at yourself and laugh with others. Find the humor in your life.

Family/Home Goals:

Family/Home Goals

TO HAVE A PEACEFUL, LOVING ATMOSPHERE AT HOME

“Share small things with great love and begin that love at home. Because all trouble begins at home. IF we can bring peace, unity, joy and love into the family – the whole world will change. Love begins at home.”

~Mother Teresa~

Positive Crisis:

Use a token of some sort (jellybeans, ping-pong balls, pennies) to mark a certain level in a jar. Every time someone does something that contributes to a peaceful, loving atmosphere in the home, place a token in the jar. When the jar is filled to the line, one of the children (perhaps from oldest to youngest) chooses the fun activity the family participates in together.

The atmosphere in the home determines to a great extent the happiness or unhappiness of family members.

What *is* a loving atmosphere? It’s a feeling in the home which is felt by all who enter. It is the concern, genuine caring and love family members have for one another...demonstrated in many different ways. We should say, “I love you,” often. Show affection. Hug and kiss. Everyone grows best when they’re showered with love and praise.

But we are all different. Each family is unique...with different strengths and weaknesses. And within each family every person is unique – with special talents and failings.

But we all want to be loved and appreciated. We all want to be understood and feel like we’re important. Those feelings should be nurtured in the home. But because of the different ways we were raised, many people didn’t ever learn how to freely give love – because it wasn’t shown to them. If that’s the case, creating a loving atmosphere may be more difficult, but it is very possible.

Begin with small steps of occasionally complimenting family members, and work up to expressing love openly.

I promise you that your efforts to show love and affection will be rewarded by increased love and kindness in your home.

Another contribution to a good home atmosphere is cleanliness. We all know that having a clean home affects how we feel.

Although this has already been discussed, speaking with a kind tone of voice is perhaps the single most important thing families can do to create a loving atmosphere in the home.

Also, nothing destroys the good feelings in a home faster than criticism and put-downs. As humorous as it may sometimes be, when we put another person down, it hurts them and weakens the relationship.

Still, another contribution to a loving atmosphere is creating a family-centered environment. There are many ways we can do this:

- Create a family-centered environment by putting pictures on the wall
- Celebrate accomplishments with a red plate
- Create a family song and flag
- Take pictures, show family movies
- Make common experiences special events
- Enjoy traditions. A family is like a powerful chain—connected one link at a time. The stronger the links, the more powerfully family members are bound to one another. Traditions strengthen relationships by giving families common, shared activities which, when repeated over and over, become events which are treasured memories for families...memories which are uniquely theirs.

TO ELIMINATE WHINING, NEGATIVE TALK, CRITICISM, AND SARCASM

“The way we communicate with others and with ourselves ultimately determines the quality of our lives.”
~Anthony Robins~

Positive Crisis:

Every time someone whines, criticizes, or is sarcastic, they have to give a dollar to the one who hears it.

Every time I give a parenting speech I teach my audience how to do this strategy. If I'm lucky enough to have a child in the audience, I bring him/her onstage and demonstrate how parents can immediately eliminate whining and negative talk in their homes. It works like magic because of the way children learn. How do they learn? By imitation. That's right, children are master imitators. This is how it works:

Child: (Yelling rudely) “Mama! Tie my shoe!!!”

You: (Go right to them and look directly into their eyes. Speak kindly but firmly)
“Honey, tone of voice. Say, (you speak with the exact tone you want him to use) “Mama, please tie my shoe. Now say it just like that...Mama, please tie my shoe.”

Child: (Mimicking you exactly) “Mama, please tie my shoe.” *It's amazing how they copy you exactly!*

You “That's right, honey...that's the way we talk in our family!” (Hug him)

Now, this works perfectly with young children. You'll see this scene acted out in your video **Creating A Successful Family** in Step 1 – “Create a Loving Atmosphere.”

So, what about children who are older, whose habits of speaking rudely are well-ingrained? This is what you do:

You talk to them either during the Family Meeting or at another time – when the timing is right. You know what I mean...there are good times to talk to an older child and there are bad times. Be sure you choose a time when his/her heart is soft...like at night when they're in bed. They are usually more mellow then. Say this:

You: “Honey, you know...this parenting thing is sometimes hard. I mean, this is the first time I've done it, and even though I'm trying my best I still make mistakes.”

Child: "Yeah...."

You: "There's something that I learned recently that I think will help me be a better Dad/Mom. Is it OK if I share it with you?"

Child: "Yeah."

You: "Well, I should really have started to do this when you were little, but I didn't and now I'm sorry. I should have taught you from when you were young that it really bothers me when I allow you to speak unkindly...rudely. It's always bothered me, but I never knew what to do about it until now...I just learned."

Child: "What?"

You: "Well, this is something that we're going to start tomorrow, because it just isn't acceptable any more when you talk to me with a rude tone of voice. So, starting tomorrow - if you talk unkindly to me or to anyone in the family, I'm going to try and help you change your habit...and that's all it is...it's a habit that I allowed you to develop. So this is what we'll do: When you talk unkindly I'm going to ask you to say it again using a better tone of voice. Like this: Let's pretend you told your sister, "Get out of here!" I'll say, "Jared, tone of voice. "Please get out of here Jessica" and then I'll expect you to say it the right way. That way you'll be able to change the habit, and we'll all be happier."

Child: "This is stupid Mom, that's treating me like a kid..."

You: "Can you think of a better way to stop talking unkindly in our home?"

Child: "I'll just stop."

You: "If you can, that's great – it would be wonderful. And if you can think of a better way than mine, I'm all ears. But if you can't then we'll start tomorrow with this. And, Jared...if you don't cooperate and change your tone in our home, then you'll have to experience the consequence of disobedience. (You don't talk about the details of future discipline now, but the consequence for disobedience is usually loss of privileges - something the teenager really likes to do). I love you, honey, and I'm sure we'll be able to work on this together until our habits are broken...I have some work to do on this, too!"

Now, what if the next day you repeat what your child rudely said and he didn't repeat it back to you with your kind tone? You say, "No, like this: "Mama, please tie my shoe." You say it kindly, and you stay there *until your child does it right*. My children know that I will stand beside them 'till the sun goes down and the sun comes up again, but I will continue insisting that they get it right until they get it right. If you do this strategy correctly, they'll learn...I promise.

The key is kindness, firmness and consistency. You *must* follow through and *not allow* disrespectful and unkind tones of voice in your home. Once the habit is changed, the entire family will live more peaceably. Of course, this means *you* need to set the example by speaking kindly.

How to eliminate criticism and sarcasm:

Gather your family together and have a talk. Tell everyone ahead of time that you're going to have an important Family Meeting.

When everyone is together:

- First tell your family how much you love and appreciate them.
- Second, talk about each strength your family has. For example, if your family is especially compassionate and does frequent service for others...praise those efforts. If your family supports one another well in their different sports and interests, then compliment that.
- Third, say something like this:
 - “Although our family does some things well, the reason for this Family Meeting is because I’m concerned about the criticism and sarcasm I hear in our family. Whether you believe it or not, criticism and sarcasm damage relationships. They don’t ever strengthen love – they weaken it. For example, If you did something poorly and your brother laughs and says, ‘You’re so stupid!’ how does it make you feel? That’s right, you feel sad...and we don’t want to make each other sad.
 - Our family is the most important thing we have in this world, and we need to treat each other kindly. If I feel so strongly about this that – starting tomorrow morning – all criticism, sarcasm and put-downs will no longer be acceptable in our home.
 - I know that I’m not perfect in this area – I admit that I’ve been guilty of criticism and sarcastic remarks...so I’m going to have to work as hard as any of you to change my bad habits. But I want you all to know that I will do my very, very best to never be critical or sarcastic. I’d like each person’s commitment that you’ll do your best to be kind to one another and stop all criticism and sarcasm in our home.
 - _____(name of youngest child) Can you do your very best to speak kindly to your family?
 - _____(name of the next oldest) Can you do your very best to speak kindly to your family?(Ask each child, from youngest to oldest for their commitment to try and improve)
 - That’s wonderful! Thank you everyone...I love you all so much, and I appreciate the commitments you just made. I know that as a family, working together, we can eliminate negative talk and put-downs. This will make our family better, and we’ll all enjoy a more loving atmosphere in our home.”
- Fourth, say something like this:
 - “Now, I don’t expect instant perfection with this. Talking critically and sarcastically gets to be a habit, and habits are hard to break. So the first couple of times that you talk unkindly I’ll remind you. The third time you’re critical or sarcastic there needs to be a consequence...so you’ll learn. Let’s talk about what we think the consequence should be for criticism and sarcasm.” Discuss as a family and decide. Examples: The critical one has to apologize and then:
 - Do an extra chore
 - Do the chore of the person he criticized
 - Stay home from an activity
 - Stay off the computer or not watch TV for 2 days

- Lose a privilege the child currently enjoys
- Fifth, (and this is highly important) Be a good example, be consistent and follow through with this. Each time a family member is critical or sarcastic he needs to experience the consequence you decided on as a family.
- Sixth, when discipline is necessary, say something like: “I’m sorry that you chose to _____ (criticize your sister, or whatever they did). Do you remember the consequence we decided on, as a family? I’m sorry – no TV for you for 2 days.” Then kindly but firmly follow through.

Note to readers: Although this looks long as I’ve explained it, once the initial Family Meeting is over, and everyone in the family understands the new rule and its consequence, then it doesn’t take long to change behavior – especially when parents make the improvements too. You simply say three things:

- It’s unacceptable to talk like that in our family.
- _____ is the consequence.
- I’m sure that next time you’ll choose to be kind.

Family/Home Goals

TO BE MORE ORGANIZED

“The art of progress is to preserve order amid change and to preserve change amid order.”

~Alfred North Whitehead~

Positive Crisis:

Set up a weekly family meeting where you plan everyone's activities for the week.

Think of your family as a team – a powerful unit working together toward common goals. Just as the military uses troops to accomplish goals, your family ‘troops’ should have a daily routine that’s part of a strategy to win the battle over clutter and disorganization. First, you need a plan that clearly defines your family goals and values. You need a Family Goals Statement.

A Family Goals Statement is like a family constitution. It is a statement of your beliefs and your goals as a family. It is the definition of the course you want your family to take. Once you have that sense of direction, you can set your long and short-term goals. You have the vision and values that direct your lives.

Like all families, your family needs to have a clear understanding of where you are going. When you follow a plan, each day will be in harmony with the vision you have of your lives. The steps you take will be in the right direction--toward your personal and family goals.

Define your goals. As a family decide together what you really want to accomplish. If you don’t define your goals, you can get caught up in the “busyness” of life and forget the things which really matter most to you. A great way to start is to create a Family Goals Statement.

Activity

Create a Family Goals Statement. It is important that all family members participate. Everyone should think of things they would like to include.

Example only:

“The _____ Family goal is to have each family member be happy. We will do this by being kind, obeying family rules, supporting one another and serving one another.

In all of our thoughts, words, and actions, we will try to be kind.

We will obey our family rules. Our rules are: _____

Our family will support each other in our interests and talents by attending one another's activities. We will give service to one another and our neighbors. And we will always love each other."

Someone in your family might say, "Let's be cheerful" or , "Let's treat each other the way we want to be treated." Anything which the family agrees is a good goal or belief can be added.

Once everyone agrees on the behaviors that are important to your family, write them down. It is your Goals Statement. Put it up somewhere in your home where it can be easily seen.

Second, continue our analogy of family 'troops,' here are five suggestions for organization:

- **Enlist Help** – Delegate jobs to family members. Have a chores chart and rotate responsibilities
- **Double Duty** – Do two or more things at once: fold clothes while talking on the phone, fine bills or papers while watching TV, etc.
- **Beat the Clock** – Set a timer for 5 to 10 minutes and have everyone clean up, working as fast as they can.
- **Clear the Decks** – Leave a clean house. Make beds and wash dishes before you leave for the day. This keeps you from being overwhelmed when you return.
- **Divide and Conquer** – Make a "to do list" at the end of each day for the following day with A, B, C beside each task.

TO TEACH CHILDREN THE IMPORTANCE OF WORK

“Don’t think of cleaning as a chore. Instead, think of it as a ‘feel good’ exercise – one that will really help you to feel good about yourself and your clean and organized environment.”

~Maria Gracia~

Positive Crisis:

Create a cleaning chart. Have your children put a sticker on the chart for each day that they do their assigned chores. When the chart is full, you all go out to eat.

WORK IN THE HOME: BUILDING ENDURING RELATIONSHIPS

Contributed by Dr. Kathleen Slaugh Bahr

Today we worry a great deal about what will foster a child’s feelings of worth. My research supports the idea that participation in family work is one of the best ways to do this. In family work, children learn skills, they see the results of their work, and they develop a keen sense of being needed, valued, that they belong, and are important contributing members of the family.

Today we see too many signs that children are growing up undisciplined, self-centered, self-indulgent, seemingly unable to notice or respond to the real needs of others, especially the needs of members of their own families. How have we tried to solve this problem? It has been through “values” curriculum in the school. That means talking about values and doing written exercises about values and playing little games about values. What do the children learn? They learn to talk and write about values. There is little evidence that such exercises teach them to live moral lives. The quality of morality they need is learned in the process of serving others, and typically such learning takes place in family settings or not at all. A child learns to be helpful by helping his father and mother and brothers and sisters. A child learns to see need by being encouraged to respond to the real needs of other family members. If young people do not develop these moral strengths at home, they may learn some through hard experience later in life, but it is surely more difficult. How much better to learn them at home, serving and caring for those nearest to them.

Family work is the essential labor of life, the activity which makes all other social life possible. I believe that family work is the most important work we do in this life. I believe that

no success can compensate for failure in the home. Working alongside parents and grandparents, children learn to know their parents, to love, respect and care for their elders. And as parents and grandparents work with their children, their love for them grows.

As fathers and mothers work together in this important work of nurturing family, boundaries disappear. Family work provides a common ground that brings husband, wife, children, the very old and the very young together. And families that learn to work together and care for each other are more likely to extend a helping hand to others in need, extending their good works beyond their home into their community and beyond.

Today, people who see the value of family work only in terms of the economic value of processes that yield measurable products--washed dishes, baked bread, swept floors, clothed children--miss what some call the “invisible household production” that occurs at the same time, but which is, in fact, more important to family-building and character development than the economic products.

The results of this oversight are serious. Many are now convinced that a mother is wasting her time and talents by being a mother. If she is doing nothing more than staying at home and caring for her family, she must be lazy, lacking in intelligence and ambition, or she is oppressed. Nothing could be farther from the truth. Our work as mothers and fathers is indeed the most important work we do in this life.

For the past several years I have had an interest in the transmission of culture through family work. I have interviewed Navaho and Apache grandmothers, daughters, sons, and grandchildren. I ask grandmothers to recall experiences with their grandmothers, what they did with her and what she taught them, what they learned. I have asked them to compare their experiences as children with the experiences they have with their own grandchildren today. The comparisons are dramatic.

An Apache man recalled his relationship with his grandmother. She was old, and as a young child he was sent to help take care of her. He said, “They (your parents) always want you to respect the older people. You never walk over them and you never talk back to them. You always listen and then they cook for you and you learn lot of things from them.”

In the traditional way of the Apache, adults were expected to live lives worthy of imitation, and children living and working side by side, doing as their parents and grandparents had done, learned their culture--what it meant to be a good Apache.

Theirs was a rich culture, a proud heritage. What has happened today? What do today’s grandmothers do with their grandchildren? Very few have gardens any more; they buy their food at the store. They wash their clothes at the laundromat or in a washing machine. The children go to school all day, play in the streets, and when they are at home they watch television. The grandmothers report they have difficulty competing with the television for the attention of the grandchildren. Only a few of today’s Apache children spend much time cooking or cleaning. And the grandmothers seldom tell stories anymore; no one has time to listen.

How does ordinary, family-centered work like feeding, clothing, and nurturing a family... work that often seems endless and mundane - actually bless our lives? Family work links people. On a daily basis, the tasks we do to stay alive provide us with endless opportunities to recognize and fill the needs of others. Family work is a call to enact love, and it is a call that is universal. Throughout history, in every culture, whether in poverty or prosperity, there has been the ever-present need to shelter, clothe, feed, and care for each other.

Family work, by its very nature, can bind us to one another. Ironically, it is the very things commonly disliked about family work that offer the greatest possibilities for nurturing close relationships and forging family ties. Some people dislike family work because they say it is mindless. Yet, chores that can be done with a minimum of concentration leave our minds free to focus on one another as we work together. We can talk, sing, or tell stories as we work. Working side by side tends to dissolve feelings of hierarchy, making it easier for children to discuss topics of concern with their parents. We also tend to think of house hold work as menial, and much of it is. Yet, because it's menial, even the smallest child can contribute.

Perhaps foremost, family work binds us together because it requires sacrifice. It demands that we put aside our own self-centered aims, to see more clearly the needs of others.

Some people insist that family work is demeaning because it involves cleaning up after others in the most personal manner. Yet, in so doing, we observe their vulnerability and weaknesses and we are reminded of our own dependence on others who have done, and will do, such work for us. We're reminded that when we are fed, we could be hungry. When we're clean, we could be dirty; and when we are healthy and strong, we could be feeble and dependent. Family work is thus humbling work....helping us acknowledge our interdependence; requiring us to sacrifice "self" for the good of the whole.

A frequent temptation in our busy lives today is to do work by ourselves. We've learned that it's usually more efficient to work alone. And we make our child responsible only for his own mess, to put away his own toys, to clean his own room, to do his own laundry and then to consider this enough family work to require of a child. When we do this, we shortchange ourselves...we miss the growing together that comes from working together.

There was a study done with children from six cultures. African children showed the highest degree of helpfulness. They do family-care tasks like fetching wood or water, tending siblings and running family errands. Children in the United States whose primary task is to clean their own room scored the lowest of the six cultures tested.

Today's media-sustained popular climate seems hostile not only to family work, but to family life generally. As family work has become devalued, activities of television and computers and market-oriented work and recreation have crowded out many of the opportunities for teaching service, sacrifice, love, caring, respect and mutual nurturance that were provided by shared participation in family work.

In America the activities of television, computer games and recreation have made life so crowded that the virtues learned from family work are often neglected: service, sacrifice, love, respect and mutual nurturing. I'll close with Wendell Berry's words:

"In the face of prevailing fashion and opinion, my father showed remarkable insight and foresight. He insisted that I learn to do the hard labor that the land required, knowing - and saying again and again - that the ability to do such work is the source of a confidence and an independence of character that can come in no other way....not by money, not by education."

TO IMPROVE OUR PROBLEM-SOLVING SKILLS

“Each problem has hidden in it an opportunity so powerful that it literally dwarfs the problem. The greatest success stories were created by people who recognized a problem and turned it into an opportunity.”

~Joseph Sugarman~

Positive Crisis:

Schedule an appointment for a contract session with the family member you are having a problem with.

Every family has problems. How we handle our problems makes all the difference. These are some ideas on how to solve problems:

1. **Focus on the present, and be positive.** Look toward a solution by asking, “How can we solve this problem?” instead of asking, “Why did this happen to us?” Try to see problems as challenges that you can overcome, and as possible opportunities to learn and grow.
3. **Seek solutions in small steps.** Most problems don’t have an “easy fix.” Tackle problems one step at a time.
4. **Draw on spiritual resources.** God will sustain and strengthen families in time of need when families turn to Him.

It will help families solve problems if they develop “We can do it together!” attitudes. Most problems can be solved when families talk about it as soon as the problem arises, discuss all possible solutions, then decide how they will “tackle it” together. Even huge conflicts can be resolved more easily when several people work together finding solutions.

Helping, supporting, and encouraging one another are keys to problem solving. Working through problems together strengthens relationships and helps bond family members to one another.

FAMILY CONTRACTS

Creativity can often solve conflicts between family members. Those involved must be willing to talk about the problem, decide what needs to be done, and agree to try new ways of acting towards one another. Sometimes it helps to “see” the problem and proposed solution by putting it into writing. Written contracts can help family members work together on agreeable solutions for everyone.

Activity

- 1.Family members with a problem choose a time to get together for a contract session.
- 2.Make sure everyone understands that the reason for getting together is not to argue or fight about the problem, but to think about ways to solve it.
- 3.Use the steps of negotiation briefly outlined here to discuss the problem and possible solutions.
- 4.Be specific about defining the problem and then brainstorm possible solutions.
- 5.Decide on a mutually agreeable solution.
- 6.Clearly define what each person agrees to do in order to make the solution work
.
- 7.Discuss the consequences if either person fails to comply.
- 8.Put the agreement into writing by using the following contract, or design your own.

Family/Home Goals

TO SPEND MORE TIME TOGETHER

“The most important work you will ever do will be within the walls of your own home.”

~David O. McKay~

Problem Solving:

Schedule a weekly family activity. Buy the tickets to the theme park; make the reservations to the restaurant, etc.

A garden grows well when someone spends time watering and cultivating it. Just like a garden, our family needs us to give our time and effort for it to be successful.

Although our jobs, school, and hobbies are important, our family should be the first priority in our lives. We should be willing to give our family both quality and quantity time.

Quality time means that when we are with one another we are 100% “there,” focused on family members’ needs and happiness. Quantity time means that we are with our families as often as we can be. This is a challenge sometimes, but when family relationships are truly our highest priority, time needs to be given to those relationships. There is no substitute for unhurried time with our loved ones.

Families are like teams--they work together to reach the same goals. Both parents and children have very important positions on the team and everyone is needed to make it work well. What happens to an athletic team when they don’t work together? Usually they don’t win. On the other hand, individual players on winning teams are committed to the success of the whole team. They give of themselves, they support and help one another, and they usually do it enthusiastically. Those are good ingredients for a family, also. As we commit our time and hearts to our family, we can reach our goals and “win” in the game of life.

When a person comes to the end of his life, would he reflect on his life saying, “I wish I would’ve spent more time in the office.” Relationships are built on time spent together. Time is precious. It is what lives are made of. Giving our time and hearts to our family shows our love for them.

Ideas for maximizing time together:

- Eat at least one meal together, as a family, every day.
- Take up an exercise that can be shared with children.

- Work together on household chores rather than assigning separate tasks to each family member.
- Make community service something that will involve several family members, such as coaching a team or being a club leader.
- Turn off the television and play a game. If watching television, discuss the program together.
- Sit by children while they eat breakfast, even if parent skips breakfast.
- Develop the habit of chatting with one another while preparing or cleaning up meals.

Family vacations can be special times that secure family relationships, especially if everyone is involved in the planning and preparation. From planning the vacation to reliving it with pictures and mementos, a family vacation can be an opportunity to reinforce relationships with family members.

A few years from now as we reflect back on the good times with our families, the time we spent together will probably mean more than the remodeled room or new furniture we worked two jobs to be able to afford. Spending time with your family isn't a luxury; it's a necessity

Life Skill Goals

TO DEVELOP MY TALENTS

“To be granted some kind of usable talent and to be able to use it to the fullest extent of which you are capable—this, to me, is a kind of joy that is almost unequaled.”

~Lawrence Welk~

Positive Crisis:

Enroll in an art class; sign up for music lessons.

Benjamin Franklin wrote, “The real tragedy of life is not that each of us doesn’t have enough strengths, it’s that we fail to use the ones we have.”

There are five steps to developing our talents.

First, to discover our talents we should evaluate our lives. Socrates made the statement, “The unexamined life is not worth living.” Through self examination we can determine the talent on which we should focus.

Second, we must be willing to spend the time and effort to develop the talent. All things worthwhile require time and effort. Many famous people have had to overcome handicaps before they have succeeded in developing their talents. Shelly Mann was such an example. “At the age of five she had polio...Her parents took her daily to a swimming pool where they hoped the water would help hold her arms up as she tired to use them again. When she could lift her arm out of the water with her own power, she cried for joy. Then her goal was to swim the width of the pool, then the length, then several lengths. She kept on trying, swimming, enduring, day after day after day, until she won the gold medal for the butterfly stroke—one of the most difficult of all swimming strokes.”

Third, we must learn the skills necessary to develop our talents. We might do this by taking a class, etc.

Fourth, we must practice using our talent. The mastery of a talent must be earned.

Fifth, we must share our talent with others. By using our talents they will grow, and we can use them to bless lives.

How to help children develop talents:

- Set high academic goals for your children. Help them develop a sense of pride in their identity, both personal and cultural.
- Teach your children. Discuss current events, school, and neighborhood news, and what you all did during the day.
- As you go through your daily routine, explain what you are doing and why. Encourage your children to ask questions.
- Make up stories together. Read to them, play games, and do puzzles together.
- Ask your children to pay attention to the way people speak on the radio and TV. Talk about why learning to use good English speech patterns will help them in school and later in life.
- Be interested in your children's hobbies and support their interests.
- Take your children to places where they can learn: libraries; bookstores; museums; community centers. Check out free books, tapes, and games at the library. Attend community enrichment programs.
- Find a mentor in your family or community who can help your children develop their talents and serve as a role model for academic achievement.

TO BE KINDER, MORE LOVING

“We are made kind by being kind.”
~Eric Hoffer~

Positive Crisis:

Call the florist and order flowers to be sent to an elderly neighbor.

I believe loving kindness is the underscoring value for true success on any level. Because of space constraints, we'll look at only three ways we can be kind: using kind words; kind tone of voice; kind actions.

Kinds Words:

The sainted Catholic nun, Mother Teresa, said, “Kind words can be short and easy to speak, but their echoes are truly endless.” Kind words have the power to heal and to lift. Speaking kindly shows that we care about the person we’re talking to. We all feel good when we say kind things to others and when kind things are said to us. On the other hand, when we’re spoken to harshly, it is easy to lash back defensively and speak unkindly. Along with harsh words come unpleasant feelings such as anger, sadness, and regret.

When we speak negatively it focuses our attention on what is wrong with our world and our circumstances. It doesn’t help improve things, it makes our life worse.

An unkind remark to another person can range from truly hurtful to seemingly harmless. The truth is, however, whether we’re being cruel or simply sarcastic, the effects are similar. Both types of remarks leave the giver and the receiver feeling negative and critical. The reverse is also true. When we speak kindly of others it focuses our attention on their goodness. When we speak kindly of our circumstances it turns our thoughts toward gratitude for what we have.

Kind Tone of Voice:

Many times it isn’t *what* is said, but rather *how* it’s said that makes people happy or unhappy. One way to show kindness is to use a gentle tone of voice when we speak. It takes great effort at times, but speaking kindly can become a habit.

Our voices carry a great deal of power and send messages to those around us. When we speak loudly and harshly, people around us often feel upset. On the other hand, when we speak kindly it encourages feelings of love, calmness and respect.

As we speak with gentle tones, we'll discover improved feelings in our home, and we'll help create a loving atmosphere. Additionally, when our voice is controlled, we feel better about ourselves than when we lose control. Because we teach best through our example, those who speak with gentle voices will be pleased to hear others speak that way too.

Another benefit is that calm voices lead to good behavior. If we want our family to behave with love towards one another, one of the best things we can do is to speak gently. It makes sense that the opposite is also true. If we want others to behave well, one of the worst things we can do is speak harshly.

Using a kind tone of voice will help us prevent family problems, make our home a nice place to be, and will deepen the love we feel for one another.

Kind Actions:

Kind actions are anything we do to make a person's life easier or happier without expecting a reward. Kind actions show concern and caring. When we show kindness in our family, we're helping one another feel loved. When people feel loved, they can more easily show kindness to others.

Mother Teresa encouraged everyone to be kind when she said, "Spread love wherever you go: first of all in your own house. Give love to your children, to your wife or husband, to a next door neighbor...let no one ever come to you without leaving better and happier. Be the living expression of God's kindness; kindness in your face, kindness in your eyes, kindness in your smile, kindness in your warm greeting."

Kind actions can be very simple--a smile, a pat on the back, helping with a chore, listening with interest when someone needs you, or doing a job that needs to be done without being told. When family members ask themselves the question, "What can I do to make another person's life easier?" or, "What can I do to help someone I love?" there are usually countless answers. Being in a family gives us many opportunities to show kindness every day.

Our kind actions come from our thoughts--the desires we have to be good and loving. At the end of each day we should think, "How closely did my actions today match my good intentions to be kind?" Being aware of our actions will help us improve them day by day, until we become truly kind in thought, word, and deed.

TO BETTER PROBLEM SOLVE

“Everybody has a problem, is a problem, or has to live with a problem.”
~Sam Shoemaker~

Everyone has problems. How you handle your problems makes all the difference. These are some ideas on how to solve problems:

1. **Focus on the present, and be positive.** Look toward a solution by asking, “How can I solve this problem?” instead of asking, “Why did this happen to me?” Try to see problems as challenges that you can overcome, and as possible opportunities to learn and grow.
2. **Keep the channels of communication open.** Expressing feelings is an important part of surviving a crisis. Everyone needs to know they are listened to and that their concerns are considered.
3. **Seek solutions in small steps.** Most problems don’t have an “easy fix.” Tackle problems one step at a time.
4. **Draw on spiritual resources.** God will sustain and strengthen you in time of need when you turn to Him.

Helping, supporting, and encouraging one another are keys to problem solving. Even huge conflicts can be resolved more easily when several people work together finding solutions.

Additional ways to prevent and solve problems:

- **Simplify Your Life.** It’s easy to get too busy. Whenever possible, eliminate activities that complicate your life. Choose the most important things and concentrate on them. Simplify your life.
- **Keep Things in Perspective.** Problems are a normal part of life. Remember that everyone has problems. Occasionally ask yourself, “Will this really matter in ten years?” Keep a long-term perspective on life and your problems.
- **Rid Yourself of Worries.** Worry weakens your energy. It reduces your ability to function well. Do something about the things which worry you. If you can’t do anything about a problem, worrying won’t make it better. When you wake up each morning, set goals you can reach that day. Do your best, then don’t worry about things you can’t do.

- **Live Outside of Yourself.** Helping others and providing support for others is a good way to forget your own problems. Develop friendships and positive relationships outside of your family. Love and care for people, animals and the environment. Living out-side of yourself will bring you great joy.
- **Enjoy Nature.** There is something special and rejuvenating about being out in nature. Try walks, picnics, camping, zoos, fishing, outdoor sports. Exercise is very beneficial to your well-being. Develop exercise habits you can enjoy as a family.
- **Develop a Sense of Humor.** Humor can drive away stress and worry. Humor can prevent problems in almost magical ways. Being able to laugh at some of the things that happen to us keeps life in perspective. Humor lightens loads and helps people relax. Laugh at yourself and laugh with others. Find the humor in your life.

TO BE MORE FLEXIBLE/ADAPTIVE

“I am a man of fixed and unbending principles, the first of which is to be flexible at all times.”

Everett McKinley Dirksen

Positive Crisis:

Buy some tapes or CDs to play in your car the next time you are in a traffic jam under pressure.

To easily adapt to unexpected changes or events.

Ways to be more flexible:

- Accept the change without complaint and with a positive attitude (assuming the change isn't harmful or ____)
- Be open-minded and carefully consider the reasons for change.
- Be sensitive to the moods/needs of the person requesting change.
- Realize that other people's ways are different and may be better than yours.
- Observe rather than criticize.
- Be willing to accept challenges/assignments that are out of your comfort zone.
- Be mentally ready for unexpected changes to your schedule.
- Don't sweat the small stuff?

Throughout our lives we're frequently called upon to adapt to change. Some changes are unexpected and disappointing, such as a death or accident. Other events requiring change are anticipated and joyful, such as a new baby or a wedding.

Those who adapt well, who understand the importance of flexibility, can more easily maintain healthy relationships. On the other hand, inflexibility usually damages relationships.

While learning to be more flexible, ask yourself this questions, “What’s more important – doing things exactly as I planned them, or sometimes just going with the flow?”

It’s also helpful to *expect* that a certain percentage of plans will change. When you expect some inevitable obstacles and detours, it’s easier to adapt.

TO HANDLE STRESS BETTER

“Most stress is caused by people who overestimate the importance of their problems.”

~Michael LeBoeuf, Ph.D.~

Positive Crisis:

Buy a funny movie or a comic book. Read or watch it the next time you are feeling stressed out.

We have heard much in recent years about how stress affects individuals. It can lead to health problems, emotional problems, and decreased productivity. However, people can learn ways to cope with stress so they don't feel overwhelmed. A key to successfully dealing with stress is to develop an attitude of confidence in your ability to productively deal with life's challenges.

Keys to coping with stress successfully:

- 1. See something good in the stress.** People who cope well are able to find something positive in the stress and crises they face. For example, they ask healthy questions like, “What can I learn from this?” Or, “How can this make me a better person?” And sometimes, “How can I avoid this in the future.”
- 2. Pull together as a family.** Members of healthy families unite when problems occur. No individual feels as though he must face his problems alone. Family members support and help one another.
- 3. Call on others for help.** Seek out support from your church or synagogue, friends, neighbors, and your extended family. Family friends may help with childcare or meals during illness. A church group may take up a special collection. An important resource is your ability to talk about the problem with others.
- 4. Spiritual resources.** Most people have spiritual convictions that help them cope with crises. Such convictions can be a source of stability to individuals who rely on them for a philosophy of life, perspective on the situation, and for hope and comfort.
- 5. Keep Communicating.** Another resource healthy people have is their ability to talk with each other during the crisis. For example, if one family member is struggling with grief or guilt over a mistake or a loss, the other family members are able to talk with him and help.

6. Go with the flow. Finally, strong individuals have learned that sometimes it is necessary to just stop fighting a problem and adapt to it. That may mean changing jobs, redefining who does what around the house, or cutting back on expenses. Successful people find a happy balance between stability and adaptability.

We usually think of stress as something to be avoided. That is not possible, nor is it necessarily desirable. While stress that reaches unmanageable levels is destructive, some stress is good. It motivates us to do more, keeps life interesting, and it forces us to keep growing and learning.

A few additional thoughts on how to cope with stress:

- Keep things in perspective. Everybody has stress.
- Keep a sense of humor. Find something humorous in the situation.
- Take things one step, one day at a time.
- Stop worrying about things you can not control.
- Do not let little things diminish your happiness. Clear them up or forget them.
- Share your problems with others.
- If possible, change your routine. Get variety in your life.
- Take time for a favorite activity.
- Meditate; pray.
- Learn to relax and take a fresh look at the problem.
- Get outside.
- Exercise.
- Learn to say no; cut back on demands and commitments.

Other ideas to handle stress better:

- Listen to your body. When a person is tense, the head starts aching, the heart beats faster, the stomach gets queasy, muscles get tight, etc. Pay attention to the signs of stress and slow down when your body is signaling that you're pushing too hard.
- Get plenty of sleep. Sleep improves one's ability to deal with stressful situations.
- Exercise it off. When feeling blue, angry, hurt or upset, physical exercise and activity works wonders toward relaxing the body and helping one to deal with mental stress.
- Talk it over. When things build up, talking with someone who listen and is compassionate and understanding can go a long way toward reducing the pressure.
- Take a break. No matter how difficult something may appear, a change of pace, no matter how short, can do wonders toward opening up new ways of looking at the problem.

- Notice more things to appreciate. The more one focuses on the stresses of life the more stresses one finds to focus on. It's more difficult to feel bad when you're thinking about things you appreciate and love.
- Find a different way to perceive the situation. For every situation that we encounter, we strive to make meaning of it – who did what to whom, why it happened, what it meant, how I was affected by it, etc. However, our perspective is often one-sided and limited, so that what we think happened is often not the entire story or sometimes even a distorted version. Step back to see if there is another side of the story that you have not seen, which can help you have better understanding of the situation.

TO BE LESS CRITICAL

“The longer you dwell on another’s weaknesses, the more you infect your own mind with unhappiness.”

~Hugh Prather~

Positive Crisis:

Do a random act of kindness for a stranger on the way home from work.

The root of the solution to this problem, and the answer to achieving this goal, lies in your ability to love your fellowman. Being less critical is a natural consequence of becoming others-centered – focusing on others’ needs rather than your own.

When we judge or criticize others it reflects a low level of self-esteem and an inability to love.

We need to understand that criticism doesn’t help or strengthen relationships – it hinders and weakens.

Criticism – even though we THINK it is “constructive,” usually it does absolutely no good whatsoever.

Usually criticism is nothing more than a bad habit. It’s something we get used to doing. The solution is the same as breaking any negative habit. First, catch yourself in the act of criticizing, when it is still a thought in your mind. Use the steps outlined in the book to:

LABEL: Think: “That was critical”

REPLACE: “I’m sure that person has some great qualities.”

FOCUS FORWARD: “I usually don’t think critical thoughts; I’ll get better at this!”

Life Skills Goals Continued:

Life Skill Goals Cont.

TO HAVE MORE HUMILITY

“Get someone else to blow your horn and the sound will carry twice as far.”
~Will Rogers~

Positive Crisis: **Recognize and compliment at least one new person every day.**

Humility is an awareness of your limitations but not necessarily including expectations for great success. It is an unwillingness to flaunt your abilities although you may be highly skilled and talented. Those with humility sincerely recognize and appreciate the abilities of others, and they find it easy to focus on people rather than themselves.

Thomas A. Bruno remarked, “Success and humility make good partners in your life. Allow them to compliment each other.” And Senator Alan K. Simpson said, “Those who travel the high road of humility aren’t troubled by heavy traffic.”

Theodore Roosevelt tried to maintain his perspective while serving as President of the United States. This story exemplifies his humility:

Theodore Roosevelt was known by those closest to him as a nature lover. It is said that after an evening with his friend, William Beebe, the two took a walk together. As they explored the vastness of the darkened universe, each marveled at the Wilky Way, the big and little dippers and the enormity of the number of visible stars, realizing the minuteness of their stature compared to the universe. Finally, Teddy Roosevelt broke the silence and said, “Now I think we are small enough. Let’s call it a night.”

Sir Winston Churchill, always the comic, once targeted a political colleague with this remark. “He is a modest man, and he has much to be modest about.” Although intended as a slam, Churchill had a point. Is it not true that all of us have much to be modest about?

When you put yourself on a mighty pedestal and elevate yourself above the rest of the world, just keep in mind that the size of your funeral is going to depend a lot on the weather.

A baseball star, Carl Yastrzemski, was once the first baseman for the Boston Red Sox. As he approached his three-thousandth career hit, fans and reporters took special interest. As the historic number drew closer, “Yaz” was bombarded by reporters’ questions.

One reporter, seeking a comment from the Yaz, asked, “Aren’t you afraid of all this attention going to your head?”

Yastrzemski flashed a smile and said, “I look at it this way. I’ve been at bat over 10,000 times. That means I’ve failed 7,000 times at plate. That fact alone will prevent me from getting a swollen head.”

You show humility when you:

- Ask for others’ opinions
- Listen carefully
- Don’t talk about yourself
- Take time every day to recognize and compliment someone on his abilities
- Express gratitude/appreciation often to loved ones, friends and co-workers
- Quickly forgive others and say “I’m sorry”
- Take responsibility for your mistakes; don’t blame others
- Sincerely care about your fellowman and serve unselfishly

TO HAVE MORE PERSEVERANCE

“The rewards for those who persevere far exceed the pain that must precede the victory.”

~Ted Engstrom~

Positive Crisis:

Resubmit a document you wrote or a song you composed to a magazine, publisher, recording studio, etc.

John D. Rockefeller remarked, “I do not think there is any other quality so essential to success as the quality of perseverance.”

To persevere, you carry on even through the times when you feel like giving up. Nothing keeps you from working toward your goal.

Pennsylvanian David W. Hartman went blind at age eight. His dream to become a medical doctor was thwarted by Temple University Medical School, when he was told that no one without eyesight had ever completed medical school. He courageously faced the challenge of “reading” medical books by having twenty-five complete textbooks audio recorded for him. At twenty-seven, David W. Hartman became the first blind student to complete medical school.

Johnny loved football and played for St. Justin High School in Pittsburgh and then attempted to make the Notre Dame team. Judged too small, he settled for playing at a smaller college. Upon graduation his bid to play for the Pittsburgh Steelers ended when he was cut. So, Johnny worked construction and played some amateur football while staying in contact with every NFL team. All he wanted was a chance. The Baltimore Colts responded, and he soon became one of the top quarterbacks in the league, leading the Colts to a world championship. Ultimately, Johnny Unitas was inducted into the Football Hall of Fame.

One of the most successful writers of the 1970s developed his writing interests while in the Navy. For eight years he wrote a myriad of routine reports. After he returned to public life he wrote an array of stories and articles that no one would publish. Several years later he wrote a book that touched the world. Alex Haley and *Roots* made history.

William H. Holl commented, “You can do it gradually – day by day and play by play – if you want to do it, if you will to do it, and if you work to do it over a sufficiently long period of time.”

TO HAVE MORE COURAGE

“All of our dreams can come true – if we have the courage to pursue them.”
~Walt Disney~

Positive Crisis:

Put yourself in a position that you know in the past you've had a very difficult time with.

Example: call people and set up a sales presentation on a certain day.

Mark Twain reminds us, “Courage is mastery of fear – not the absence of fear.” Courage, contrary to popular belief, is not the absence of fear. Courage is the heart to act in spite of fear.

During World War II, a military official summoned General George Patton in Sicily. As he praised Patton for his courage and bravery, the General interrupted: “Sir, I am not a brave man...The truth is, I am an utter craven coward. I have never been within the sound of gunshot or in sight of battle in my whole life that I wasn’t so scared that I had sweat in the palms of my hands.”

Years later, when George Patton’s autobiography was published, it contained this significant statement by the general: “I learned very early in my life never to take counsel of my fears.”

“Courage,” said Eddie Rickenbacker, “is doing what you’re afraid to do. There can be no courage unless you’re scared.”

Eleanor Roosevelt remarked, “You gain strength, courage and confidence by every experience in which you really stop to look fear in the face. You are able to say to yourself, "I lived through this horror. I can take the next thing that comes along." You must do the thing you think you cannot do.

Courage is saying or doing something difficult, even when you’re afraid. Courage is not quitting when you feel like giving up.

Robert F. Kennedy said, “Few will have the greatness to bend history itself, but each of us can work to change a small portion of events...it is from numberless acts of courage and belief that human history is shaped.”

When you have courage, you try new things and then, if you make a mistake, you try again and again. Courage is choosing the right when you are tempted to choose the wrong.

Courage comes from knowing deep inside what is right and wrong and knowing that the people you love believe you can make good choices. Also, courage comes from knowing your friends and family are there when you need strength and assistance.

You show courage when you:

- Do what you know is right, in spite of negative consequences.
- Try new things.
- Make mistakes and then try again.
- Choose the right even when you're ridiculed.
- Don't quit when you feel like giving up.
- Ask for help from God and others.

Life Skill Goals Cont.

TO HAVE MORE INTEGRITY

“What you do speaks so loudly that I cannot hear what you say.”

~Ralph Waldo Emerson~

Positive Crisis:

For a week, report to someone at the end of each day all your words and actions for that day.

Integrity is when your words and actions match what your beliefs. When you have integrity you make good choices because it's the right thing to do.

Integrity has three steps. The first is to discern what is right and wrong. The second step is to live according to the sense of right and wrong you have discerned. The third is to be willing to say what you are doing and why you are doing it.

People with integrity know the difference between right and wrong and they are always honest no matter what. Thomas McCauley wrote, “The measure of a man’s real character is what he does when he knows no one will ever find out.”

People with integrity have peace in their hearts because they are also honest with themselves.

President Abraham Lincoln spoke about this virtue when he said, “I am not bound to win, but I am bound to be true. I am not bound to succeed but I am bound to live up to what light I have. I must stand with anybody who stands for right; stand with him while he is right and part with him when he goes wrong.”

Integrity is indeed a learned behavior. Like a muscle, our integrity atrophies when not used. The diminishing of our muscle of integrity continues until we have trouble discerning between fact and fiction. I have met people over the years who actually seem to believe their own lies. They have become so convinced of their own stories that they cannot discern the truth. There are others who once they make a promise you know not to count on it. There are some steps people can take to keep their integrity muscles strong.

First, do not promise more than you can deliver. This promise-keeping is harder than it seems. In our attempts to do good works we often take on too much. From time to time it is important to revisit your priorities and see if you are operating around them. Author Stephen Covey writes, “It is easy to say no when there is a deeper yes within.” Mismanaged priorities can be a great hindrance to maintaining healthy integrity muscles.

Secondly, surround yourself with individuals who will hold you accountable. Don't think that people who always agree with you and let you wander off course are your friends. They may be your enablers but they are not your friends. A true friend will stop you from straying from your priorities and remind you to keep your promises.

Third, look for opportunities to practice integrity. Make a point of keeping your word, first in the little things, later in the greater things. A returned phone call, forgiving a person who has wronged you, or actually having those friends over for that promised dinner are examples of integrity.

To have more integrity:

- Your words and actions are in alignment with what you believe
- You are honest in all of your dealings with your fellow man
- You have peace in your heart because of your good choices
- Your family and friends know they can count on you to make good choices
- You stand up for what you believe in even when it's difficult
- Study the lives of people with integrity (role models)
- Serve your fellow man with no thought of reward

TO BE MORE FORGIVING

To err is human; to forgive, divine.
Alexander Pope

Positive Crisis:

Pick up the phone and all or write a letter to set up a time to talk to the person privately.

Forgiveness means to have no ill feelings, blame or resentment toward someone who made a mistake. Nido Qubein said, “ ‘Eating Crow’ is never pleasant – no matter how much mustard and ketchup you put on it. But usually the sooner you eat it the less unpleasant it is to the taste!”

Forgiving others instead of nurturing retribution will help heal the conflicts that fracture our society. Significantly, when we forgive, our own wounds begin to heal. As we faithfully surrender the pain caused us by others, our wounded hearts heal, burdens of sorrow are lifted and peace returns to our neighborhoods, to our families, and to our own souls.

The Apostle Paul reminds us, “Be ye kind one to another, tenderhearted, forgiving one another, even as God for Christ’s sake hath forgiven you.” (Eph. 4:32).

Peter, wanting to be sure he understood the meaning of the teaching, asked, “Lord, how oft shall my brother sin against me, and I forgive him? till seven times?” (Matt 18:21). Peter was probably aware of the rabbinical requirement that the offender make the first move to resolve the offense and that the offended person forgive only two or three times.

Jesus answered with clarity, “I say unto thee, Until seven times: but, Until seventy times seven” (Matt 18:22). In other words, there must be no constraints, numerical or otherwise, placed on our forgiveness of others.

During World War II, there were terrible examples of man’s inhumanity to man. After the war was over and the concentration camps were opened, there was much hatred among the weak and emaciated survivors. In one camp, observers noticed a native of Poland who seemed so robust and peaceful they thought he must have only recently been imprisoned. They were surprised to learn that he had been there over six years! Then, they reasoned, he must not have suffered the terrible atrocities to his family members that most of the prisoners had. But in questioning him, they learned how soldiers had come to his city, lined up against a wall his wife, two daughters, and three small sons, then opened fire with a machine gun. Though he begged to

die with them, he had been kept alive because of his knowledge and ability in language translation.

This Polish father said: "I had to decide right then whether to let myself hate the soldiers who had done this. It was an easy decision, really. I was a lawyer. In my practice I had seen what hate could do to people's minds and bodies. Hate had just killed the six people who mattered most to me in the world. I decided then that I would spend the rest of my life – whether it was a few days or many years – loving every person I came in contact with."

To have more forgiveness:

- Pray for help.
- Read stories of how others were able to forgive.
- Start with forgiving yourself.
- Ask for forgiveness immediately after doing something wrong.
- Try to give forgiveness before being asked.
- Make it easy for others to forgive you.
- Accept all apologies.
- Don't allow others to offend you.
- Post reminders of your goal.
- Begin at home.
- Sincerely try to forget wrong-doing.
- Seek to learn lessons from mistakes.

TO BE WILLING TO TAKE RISKS

“Behold the turtle. He only makes progress when he sticks his neck out.”
~James B. Conant~

Positive Crisis:

Include in your Daily Action Plan small steps toward your goal of becoming a better risk taker.

Example: if your ultimate goal is to be a concert pianist but you suffer with stage fright, schedule many performances with small audiences and gradually work up to performing in front of large crowds.

President John F. Kennedy stated, “There are risks and costs to a program of action. But they are far less than the long-range risks and costs of comfortable inaction.”

Earl Nightingale remarked, “You can measure opportunity with the same yardstick that measures the risk involved. They go together.”

Gifford Pinchot acutely observed, “By exposing yourself to risk, you’re exposing yourself to heavy-duty learning, which gets you on all levels. It becomes a very emotional experience as well as an intellectual one. Each time you make a mistake, you’re learning from the school of hard knocks, which is the best education available.”

Although risk taking can result in losses, “nothing ventured, nothing gained.” Be willing to take calculated, well thought-out risks when you believe the results will be beneficial.

Two successful risk takers were King C. Gillette and Mary Kay Ash.

King Gillette dreamed of an invention that caused investors, metal engineers, and experts at the Massachusetts Institute of Technology to snicker. No way could a razor be made sharp enough to provide a clean shave and yet cheap enough to be thrown away when it was dull! Gillette labored four years to produce the first disposable razor and another six years to place it on store shelves. Although only fifty-one blades sold the first year, 90,844 were purchased in the second year and Gillette’s risk-taking innovation was on its way to revolutionizing the shaving industry.

Mary Kay Ash thought beauty products would sell at home beauty shows. She believed her skin care products could be sold to small groups of women looking for ways to improve their image and potential for success. Her first home show produced \$1.50 in sales. Mary Kay had risked her entire life's savings on this venture and \$1.50 in sales was not a good return on her investment. She modified her selling techniques, refined the packaging, and adjusted her attitude to succeed. She did \$34,000 in retail sales the first year. Fifteen years later, Mary Kay had 150,000 independent consultants and 3,000 directors producing gross sales of \$200 million.

To become a better risk-taker:

- Believe that your product or service will benefit others.
- Believe in the possibility that you'll succeed (rather than fail) as a result of risk-taking.
- Be willing to weather the set-backs that risk-taking might create.
- Initiate actions that will take you out of your comfort zone.
- Put a plan together that creates a positive crisis and drives you toward your goal.

Share your plan with someone whose judgment you trust but who also supports you in your plan to excel.

Spiritual Goals:

TO BELIEVE IN A SUPREME BEING

“I believe in God like I believe in the sun rise. Not because I see it, but because I can see all that it touches.”

~C.S. Lewis~

Sir Isaac Newton, the British scientist, once had a skillful mechanic make him a miniature replica of our solar system, with balls representing the planets, geared together by cogs and belts so as to move in harmony when cranked. Later, Newton was visited by a scientist friend who did not believe in God.

As Newton sat reading in his study with his mechanism on a large table near him, his friend stepped in. Scientist that he was, he recognized at a glance what was before him. Stepping up to it he slowly turned the crank, and with undisguised admiration watched the heavenly bodies all move in their relative speed in their orbits. Standing off a few feet he exclaimed, “My! What an exquisite thing this is! Who made it?” Without looking up from his book, Newton answered, “Nobody.”

Quickly turning to Newton, the man said, “Evidently you did not understand the question. I asked who made this?” Looking up now, Newton solemnly assured him that nobody made it, but that the aggregation of matter so much admired had just happened to assume the form it was in. But the astonished scientist replied with some heat, “You must think I am a fool! Of course somebody made it! He is a genius, and I’d like to know who he is!”

Laying aside his book, Newton arose and laid a hand on his friend’s shoulder. “This thing is but a puny imitation of a much grander system whose laws you know. I am not able to convince you that this mere toy is without a designer and maker; yet you profess to believe that the great original, from which the design is taken, has come into being without either designer or maker! Now tell me by what sort of reasoning do you reach such an incongruous conclusion?”

Believing in God means that we believe there is a God. We believe that he exists, even though we haven’t seen him. We agree that there is abundant evidence of a “master plan” for this world and its people.

God loves us and he wants us to be happy. Believing this gives us faith that God cares about us individually and as a family. We trust that God will help us when we turn to him.

Families can experience peace and happiness when they use the truths found in scriptures and religious readings in their everyday lives. These truths can give life meaning, and they can give families direction. Scriptural truths can give people greater understanding of God’s ways and a perspective of the “master plan.” God has set forth rules and provided a path for us to follow. If we will live by his rules and walk down his path, we can have peace and enjoy greater happiness.

Discovering what God's plan is for us is one of the life's great adventures. Living in harmony with that plan is one of life's greatest challenges.

Suggestions for increased family spirituality:

- Pray together as a family.
- Read scriptures or religious readings as a family.
- Try meditation as a form of worship.
- Each family member spend some time alone in nature thinking about
 - God and the purpose of life.
- Sing or listen to beautiful songs which tell of God and his goodness.
- Learn about a specific spiritual subject.
- Attend a church meeting as a family.
- Do an anonymous act of kindness for another family.
- Share a spiritual thought or feeling with a friend.
- Make a list of as many of your blessings as you can. Talk about how much your family has to be grateful for.

TO WORSHIP GOD

“Come, let us worship and bow down: let us kneel before the Lord our maker.”
~Psalms 95:6~

Worship is defined as the act or feeling of adoration or homage; the paying of religious reverence as in prayer, praise, etc. The word *adoration* is defined as an emotion of profound admiration, utmost love and devotion.

According to this definition, the thing we worship in life is what we adore, admire, love and show devotion to. Does that describe our feelings about God?

How do people worship?

- **Prayer:** Communicating with God.
- **Mediation:** Connecting to (divine) energy within.
- **Formal Worship Services:** Attending meetings to learn about God.
- **Music:** Listening to uplifting music to bring thoughts of divinity, gratitude, love.
- **Thoughts:** Directing thoughts toward God.

Think about the definition of worship as feelings of adoration, love and devotion. Does that describe how we feel about some of our possessions or activities in life? There are people who care so much about the accumulation of wealth or power that they neglect family relationships. Some people adore money, a large house or an expensive car. Is that what they worship? We may want to reflect on what it is that we worship. Spending time learning about God and building a strong, happy family is far more important than spending time accumulating more money than is necessary.

God is the same yesterday, today and forever. He loves us, and he wants us to love each other. God knows we can find true happiness by obeying his laws, and by loving and serving people unconditionally. Our actions show how sincerely we worship god.

William Barclay said, “The humblest and the most unseen activity in the world can be the true worship of God. Work and worship literally become one. Man’s chief end is to glorify God and to enjoy him forever; and man carries out that function when he does what God sent him into the world to do. Work well done rises like a humn of praise to God. This means that the doctor on his rounds, the scientist in his laboratory, the teacher in his classroom, the musician at his music, the artist at his canvas, the shop assistant at his counter, the typist at her typewriter, the housewife in her kitchen – all who are doing the work of the world as it should be done are joining in a great act of worship.”

TO KNOW HOW TO PRAY

One single grateful thought raised to heaven is the most perfect prayer.
~G. E. Lessing~

Prayer is the act of communicating with God. It is an act of worship that usually involves talking and listening. The unspoken yearnings of our hearts that go up in supplication to God are also prayers. The formalities of what we say (in other words, how and what we say) are not as important as the act of reaching out to God in faith that he will hear us.

God wants to help us, and he will help us in accordance with his great wisdom and love, his knowledge of our true needs, and our worthiness and desire for his help.

There seem to be no limitations as to when, where and what we should pray about.

Prayer is a powerful method of communicating our thoughts, needs and desires to One who can help us, strengthen us, and bless us in our efforts to become better people.

Four steps of prayer are suggested:

- 1. Prepare.** As we prepare to speak to God, we should try to rid our mind of worldly thoughts and focus on him. For a moment we should contemplate God's greatness and goodness and think about what we'll say in our prayer.
- 2. Express gratitude.** The second part of a prayer is to praise God and thank him for his blessings to us and to our family. We should thank God for specific things, expressing gratitude with all of our heart.
- 3. Ask for help.** We should pray for specific ways God can help us, and seek forgiveness for our wrong-doings.
- 4. Listen.** When we pray we seek God, and try to understand his will. How can we learn if we don't listen? We should keep our minds open and believing. During and after our prayers we should pause and listen, trying sincerely to receive insights – ideas that may help us. Divine impressions will come to us more readily when we're quiet and listen for them.

THE HEALING POWER OF PRAYER

This interesting discovery concerning prayer was reported by Dr. Larry Dorsey in the *Reader's Digest* in June, 1995:

It was during residency training at Parkland Memorial Hospital in Dallas, Texas, when I had my first patient with terminal cancer in both lungs. I advised him on what therapy was available and what little I thought it would do. Rightly enough, he opted for no treatment.

Yet whenever I stopped by his hospital bedside, he was surrounded by visitors from his church, singing and praying. *Good thing*, I thought, *because soon they'll be singing and praying at his funeral.*

A year later, when I was working elsewhere, a colleague at Parkland called to ask if I wanted to see my old patient. *See him?* I couldn't believe he was still alive. I studied his chest X rays and was stunned. The man's lungs were completely clear. There was no sign of cancer.

"His therapy has been remarkable," the radiologist said, looking over my shoulder.

Therapy? I thought. *There wasn't any—unless you consider prayer.*

I had long ago given up the faith of my childhood. Now, as an adult, I believed only in the power of modern medicine. Prayer seemed an arbitrary frill, and so I put the incident out of my mind.

The years passed, and I became chief of staff at a large urban hospital. I was aware that many of my patients used prayer, but I put little trust in it. Then, in the late 1980's, I began to come across studies, many conducted under stringent laboratory conditions, which showed that prayer brings about significant changes in a variety of physical conditions.

Perhaps the most convincing study, published in 1988, was by cardiologist Dr. Randolph Byrd. A computer assigned 393 patients at the coronary-care unit of the San Francisco General Hospital to one of two groups. Half were prayed for by prayer groups, and half were not remembered in prayer. No one knew to which group the patients belonged. The prayer groups were simply given the patients' first names, along with brief descriptions of their medical problems. They were asked to pray each day until the patient was discharged from the hospital, but were given no instructions on how to do it or what to say.

When the study was completed ten months later, the prayed-for patients benefited in several significant areas:

- They were 5 times *less* likely than the unremembered group to require antibiotics.
- They were 2 times *less* likely to suffer congestive heart failure.
- They were *less* likely to suffer cardiac arrest.

If the medical technique being studied had been a new drug or surgical procedure instead of prayer, it would probably have been heralded as a breakthrough. Even hard-boiled skeptics like Dr. William Nolen, who had written a book questioning the validity of faith healing, acknowledged, "If this is a valid study, we doctors ought to be writing on our order sheets, 'Pray three times a day.'" If it works, it works.

I (Dr. Larry Dorsey) have since given up practicing medicine to devote myself to researching and writing about prayer and how it affects our health. There are studies which suggest that prayer can have a beneficial effect on high blood pressure, wounds, headaches and anxiety. Here are some of the things I've found:

- **Prayer Can Take Many Forms.** In the studies I've seen, results occurred not only when people prayed for explicit outcomes but also when they prayed for nothing specific. Some studies, in fact, showed that a simple "Thy will be done" was more powerful than specific results held in the mind. In many experiments a simple attitude of prayerfulness, an all-pervading sense of holiness and a feeling of empathy, caring and compassion, seemed to set the stage for healing.
- **Love Increases the Power of Prayer.** The power of love is legendary. It is built into folklore, common sense and everyday experience. Throughout history, tender, loving care has uniformly been recognized as a valuable element in healing. In fact, a survey of 10,000 men with heart disease (published in *The Journal of American Medicine*) found close to a 50-percent reduction in frequency of angina in those who perceived their wives as supportive and loving.
- **Prayer Can Be Open-Ended.** Most people who pray are convinced that it can be used in a purposeful, goal-specific manner. But research shows that open-ended entreaties seem to work too. Invocations such as "Thy will be done," "Let it be," or "May the best thing happen" do not involve "using" prayer for specific outcomes, nor do they involve sending complicated messages.

Perhaps this is what some people mean when they advocate, "Let go and let God." Many recognize in their own prayers a spontaneous, uncontrollable quality that brings results.

- **Prayer Means You Are Not Alone.** A patient of mine was dying. The day before his death, I sat at his bedside with his wife and children. He knew he had little time left, and he chose his words carefully, speaking in a hoarse whisper. Although he was not a religious person, he revealed to us that recently he had begun to pray.

"What do you pray *for*?" I asked him.

"It isn't 'for' anything," he said thoughtfully. "It simply reminds me that I am not alone."

TO KNOW IF GOD LOVES ME

“Measure not God’s love and favour by your own feeling. The sun shines as clearly in the darkest day as it does in the brightest. The difference is not in the sun, but in some clouds which hinder the manifestation of the light thereof.”

~Richard Sibbes~

Consider doing the following, if you are searching to know that God loves you:

1. Go somewhere alone and meditate. Think deeply about God and what you know about a Supreme Being.
2. Carefully consider the creation of the world and the purpose of life.
3. Think about the love you feel for your family and friends.
4. Ask in your mind or aloud, “Is there a God who loves me?”
5. Listen to your thoughts and be acutely aware of your “heart feelings.”
6. Ask and listen again.

If you believe God exists,

- Pray frequently and ask to feel God’s love.
- Study the scriptures.
- Express your love to God. Often.
- Obey God’s commandments.
- Avoid things that distance you from God.
- Sing songs of God’s love.
- Discuss God and spirituality with others. Ask how they know God loves them.

TO SHARE MY BELIEF IN A SUPREME BEING

“The only thing necessary for the triumph of evil is for good men to do nothing.”
~Edmund Burke~

Share is an action word which means to give a portion of what we have, or who we are, to others. As it relates to spirituality, it means to share things such as:

- love
- compassion
- friendship
- knowledge
- optimism
- time
- understanding
- courage

For example, when someone has a problem, we can give of ourselves by listening to him, and discussing possible solutions. If someone needs knowledge, a helping hand, or an understanding heart, we can share ours.

We can share our optimism (good attitude) by smiling and being friendly. We can look for opportunities to share our time and compassion. We can forgive. We can love all people. There are countless ways to share.

There is a saying, “Giving (sharing) is its own reward—all that we send into the lives of others comes back into our own.” It is a true principle that when we give, we also receive. Just as a successful farmer harvests plentifully after planting, we also will reap rewards—of joy—when we share our possessions with others, or when we share our talents and strengths with a happy heart.

Just as a person in darkness appreciates another’s light, so we can share our spiritual light. How can we do this? To share a light, we must first have one. Believing, praying, learning, and worshiping are ways to increase our understanding of God, and to create that “light.” Additionally, when we obey God’s laws, show love to everyone, and tirelessly serve others, we will earn a light to share. At that point our life will be a bright beacon that can guide our fellowmen toward inner peace and true happiness.

A Prayer

Where there is hatred, let me sow love. Where there is injury, pardon. Where there is doubt, faith. Where there is despair, hope. Where there is darkness, light. Where there is sadness, joy. O divine Master, grant that I may not so much seek to be consoled as to console; to be understood, as to understand; to be loved, as to love; for it is in giving that we receive; it is in pardoning that we are pardoned, and it is in dying that we are born to Eternal Life.

~Francis of Assisi~

I Knelt to Pray

I knelt to pray as day began
And prayed, “O God, bless every man.
Lift from each weary heart some pain
And let the sick be well again.”

And then I rose to meet the day
And thoughtlessly went on my way:
I didn’t try to dry a tear
Or take the time a grief to hear.
I took no steps to ease the load
Of hard-pressed travelers on the road;
I didn’t even go to see
The sick friend who lives next door to me.

But then again when the day was done
I prayed, “O God, bless everyone.”
But as I prayed a voice rang clear
Instructing me to think and hear.

“Consult your own heart ere you pray;
What good have you performed today?
God’s choicest blessings are bestowed
On those who help him bear the load.”

And then I hid my face and cried,
“Forgive me, Lord, for I have lied.
Let me live another day
And I will live it as I pray.”

— Sterling W. Sill

Spiritual Goals

TO HAVE MORE FAITH

“All that I have seen teaches me to trust the Creator for all that I have not seen.”

~Ralph Waldo Emerson~

In 1952, Florence Chadwick set out to accomplish what no other woman had ever done before. With indomitable will-power and audacious ambition, she determined to be the first person to swim from Los Angeles to the Catalina Islands, a 26-mile expedition. Beginning her journey early one morning, she stroked, kicked, and glided her way for miles and miles. The water was bitter cold and there were several sharks who trailed her from time to time. However, she persisted despite the unpleasant and difficult conditions. As time progressed, the sky began to darken and the air above her condensed. Before long, a thick blanket of fog completely surrounded Florence. After fifteen hours of swimming, she could no longer see her destination. Discouragement and fatigue began to settle in. In desperation, she called to her coach in a nearby boat and told him she could go on no longer. She terminated her journey.

Florence Chadwick had accomplished a great feat that day. She swam farther along that channel than any woman ever swam before. However, she gave up before she reached the shoreline. Florence swam twenty-five and a half miles, just one-half mile short of reaching her destination. Only one-half mile more and she would have been able to collapse on the shore, feel the sand beneath her feet, and bask in the sweet triumph that could have been hers. The thickness of the fog and the uncertainty of what lay ahead prevented her from reaching her goal. Imagine how this story would have played out differently if Florence had the faith to keep on swimming, despite the fog that surrounded her. What would have been the effect on her life if she had exerted the faith necessary to swim the extra half-mile?

We all feel the fog at times in our lives. Having faith requires that we step into the unknown. It necessitates that we move forward with life and live our beliefs even when we don't completely understand why we are doing something, or how all the events in our life will play out in the end. Margaret Thatcher, the previous ambassador of England, in her book, *Pathway to Power*, shared a quote from the King of England in 1939. “And I said to the man who stood at the gate of the year: ‘give me a light that I may tread safely into the unknown.’ And he replied: ‘go out into the darkness and put your hand into the Hand of God. That shall be to you better than light and safer than a known way.’”

To increase your faith, you must keep on swimming, even when you cannot see the end – even when the fog is so thick that you can feel its darkness – even when you don't know if you are 10, 5, or just $\frac{1}{2}$ miles away from your destination. You keep swimming; you keep kicking;

you keep stroking until you reach the end. Faith is believing that you are being led in your journey. Even though you may not know exactly where your destination is, how you will get there, or when you will arrive, faith is believing that a Higher Power does know the end from the beginning, and will lead you there step-by-step, or stroke-by-stroke.

Faith is believing in something even when you cannot physically see it with your eyes, or grasp it with your hands, or hear it with your ears. Faith is as much a feeling deep within your heart as it is a belief in your mind. For faith entails more than just a belief; faith moves us to action.

To have more faith, you must do all that you can on your own and then trust that God will make up the difference. This principle was well demonstrated by a young child, the son of a farmer.

One day after hearing his father pray for the poor to have their needs met, the son turned to his father and said, “Dad, I sure wish I had your wheat.”

“Why?” the father curiously inquired. “What would you do with it?”

“I would answer your prayers.”

This young boy demonstrated that having faith is not sitting idly, hoping that something will happen; having faith is doing everything within your power to make it happen.

One with faith believes that with God nothing is impossible. As a wise man once said, there is nothing that two people cannot do if one of them is God. When you have faith, you trust that God will extend to you strength beyond your own; that even when all of your strength is exhausted, he will give you that extra vigor to reach the shoreline.

Steps to have more faith:

- Attend church regularly.
- Pray daily.
- Recognize the answers to your prayers; even when they don't come in the time or way you would have liked. Your faith in a Supreme Being will increase as you recognize His power and influence in your daily life.
- Be aware of the daily miracles in your life and record them.
- Begin each day by reading a passage from holy writ.