

# Personal Excellence

The Magazine of Personal Leadership

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October 2006

Edward M. Liddy  
Chairman, President and CEO  
The Allstate Corporation

Make the  
Shift to  
**Savings  
Mode**

Dig Deep and  
You'll Find  
**Nothing  
Is Missing**

**Self-Trust**  
Boost Your  
Confidence

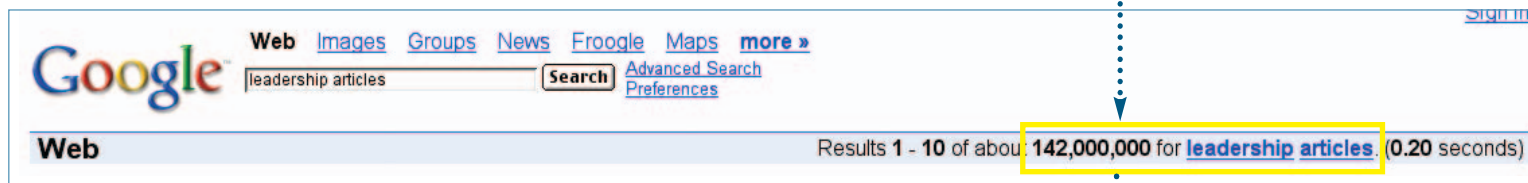
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**Spiritual  
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October 2006

The Magazine of Life Leadership

# From Pigging Out to Piggy Banks

Shift to a savings mode to build a better future.

by Edward M. Liddy

TODAY, THE AMERICAN DREAM OF A BETTER life and a brighter future is in trouble because we don't save enough. We save an amazingly low 2 percent of our disposable income! In Norway, the savings rate is three times higher. In Japan, it's four times higher. In Germany and Ireland and Italy, it's five times higher. The failure to save shrinks the pool of available investment capital. It affects all of us. It puts retirement at risk for millions of people. Half of baby boomers express concern about not having enough money for retirement. Yet we're not doing much about it.

The voices of reason have been trying to reach us, but we see the word *saving* and say, "We're too busy right now. We'll get to that later." But we never do. For all of us, it's time to take responsibility and answer the call.

Two developments have helped raise awareness about our savings shortfall. One is the impending retirement of the baby boom generation. That age wave is about to break. Except now it looks more like a tsunami. The other development is the current debate about Social Security reform. You can no longer ignore your savings shortfall.

How can you make headway? By using common sense and by finding common ground. Let's consider both.

**First, common sense.** We are living longer. Life expectancy of a 65-year-old today is close to 83 years, up more than four years in the last

four decades. Americans also are retiring earlier. The average retirement age is 62. As a result, today's typical retiree can expect to spend 20 years—one-fourth of a lifetime—in retirement.

Two other trends affect the equation. One is the aging of the baby boomers. More than 77 million will retire over the next decade. The other is the rising cost of medical care. Out-of-pocket medical

expenses for people 65 and older rose 50 percent in the last 10 years. It's easy to see why we should be concerned about retirement. Yet many of us are not. Six out of 10 people reaching retirement age today haven't even estimated what they need. Worse, many don't know enough about investing to plan intelligently for retirement.

**Second, common ground.** The only way to change the facts is by finding common

ground. We'll need government and the private sector, individuals and institutions, working together—because solving the problem has no single answer.

### Three Legs of the Triangle

For most of us, the retirement triangle has three legs: Social Security, employment-based plans, and personal savings. Social Security represents about 38 percent of household income for Americans 65 and older. Pensions and savings each account for about 18 percent. The rest comes mostly from work-related income that declines as retirees get older. All three legs of the retirement triangle need strengthening.

**1. Social Security.** If Social Security were a



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car, we'd be thinking about trading it in for a new model. It ran great at one time. Thanks in large part to Social Security, poverty among the elderly has dropped dramatically. Social Security remains important to most Americans over 65. Almost two out of three rely on it for more than half their incomes. For one in five, it is the only source of income.

Yet the system today, just like our old car, is sputtering, leaking oil, and showing signs of age. We're headed for a breakdown. Like owners of much-used cars, we must ask, "Do we repair it or replace it?" Our top priority should be returning Social Security to solvency by either raising revenues or reducing benefits—a difficult choice we must make.

The good news is that there are lots of ways to raise revenue—increase payroll taxes, tax Social Security benefits like private pensions, raise the earnings ceilings, let the system invest in stocks and bonds. The bad news is that most of them involve raising taxes—and that's always difficult politically. There are also alternatives for reducing benefits. An across-the-board cut would ensure all retirees share the pain. Or we could reduce benefits only for the most affluent. We could tie future benefit increase to rises in consumer prices rather than wages or we could increase the official retirement age.

Deciding how to restore solvency is a thorny issue, but the most controversial one belongs to the president's proposal to include personal retirement accounts as part of Social Security. This argument is about how much risk retirees should accept. And as the CEO of a company that manages risk, I know that coin always has two sides.

So what do I think should be done about Social Security? We need a bipartisan commission of fact-based thinkers to find common ground. The ground rules should state that solvency is essential, that nothing is sacrosanct, and that we must act now. That means everything is on the table, including personal accounts. We can't be sure we will get the best solution if we declare certain ideas out of bounds from the beginning. The ultimate answer will undoubtedly include some tax increases and some benefit reductions or changes. That's the best way to ensure a fair and successful solution. Even if we reform Social Security and restore it to solvency, we still must address the other two legs of our retirement triangle.

**2. Employer-based plans.** Many of us have seen a seismic shift in employer-based plans in our lifetime. Over the past 30 years, the share of workers covered by defined benefit company pensions has fallen from 40 percent to 21 percent. Instead, almost half of all workers today are covered



by defined contribution plans like 401(k)s.

As business leaders, if we want to improve retirement prospects for our employees, we should increase worker participation in such plans through options like company matches—perhaps based on profitability—or automatic enrollment.

As leaders, we must also push to change outdated ERISA laws that keep us from making outside investment advice available to our employees on site. And as leaders, we can offer our employees an annuity payout option to 401(k) participants. The number of employers that provide such an option has fallen from 31 to 17 percent since 1999. Yet we all know that saving for retirement is only part of the job. The other part is making sure those savings last a lifetime. Almost half of all workers say outliving their money is their greatest retirement fear.

Giving workers an annuity option that delivers a guaranteed monthly check would help allay some of that fear and in some cases allow wealth transfer to heirs. Government could offer incentives and reduce administrative expenses for small businesses that want to offer retirement plans to employees.

**3. Personal savings.** When it comes to personal savings, we also need to encourage more participation. Offering tax credits to make retirement savings more attractive is one good idea. Why tax credits? Because deductions don't give much help to workers in low- and zero-tax brackets, who often need to save most for retirement. Another suggestion—tax incentives. Three things most affect the well-being of retirees: whether they retire voluntarily, whether they're in good health, and whether they have a defined benefit plan that provides income for life. Tax incentives that encourage long-term care insurance and annuities address two of these important issues. Outliving their savings is the retiree's biggest retirement fear.

Each of us is responsible for our own retirements. But public education and public policy that encourage saving can help. We shouldn't consume so much that we put ourselves and our society in jeopardy. Today, foreigners hold 43 percent of U.S. Treasury bills, notes, and bonds. That overseas money is financing overconsumption, both by government and by individuals. We must turn that trend around by saving more.

As leaders, we can make that happen. By using common sense and finding common ground, we can help build a better future. PE



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**ACTION: Start planning and saving.**



## Volume 11 Issue 10

*Personal Excellence* (USPS 017-853) (ISSN 1078-6287) is published monthly by Executive Excellence Publishing, 1806 North 1120 West, Provo, UT 84604. Periodicals postage paid at Provo, UT.

**POSTMASTER:** Send address changes to Executive Excellence Publishing, Circulation Dept., P.O. Box 50360, Provo, UT 84605-0360.

**Basic Annual Rate \$99** (12 issues)  
\$169 two years  
\$219 three years  
Canadian & foreign add \$40 U.S. postage per year.

**Volume Discount Rates** (same address)  
\$69 each for 2 to 5  
\$59 each for 6 to 25  
\$55 each for 26 to 99  
\$49 each for 100 to 249

\*Ask about custom editions and foreign volume rates.

**Back Issues** \$5 each

**Article Reprints:** For reprints of 100 or more, please contact the Managing Editor at 1-801-375-4060.

**Customer Service/Circulation:**  
phone: 1-877-250-1983  
email: [custserv@eep.com](mailto:custserv@eep.com)

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

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

**Editorial:** All correspondence, articles, letters, and requests to reprint articles should be sent to Editorial Department, Personal Excellence.

### Marketing Offices:

**EEP**  
1806 North 1120 West  
Provo, UT 84604  
1-877-250-1983  
1-801-375-4060

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# The Jackrabbit Factor

Your rabbit is your goal.



by Leslie Householder

HOW OFTEN DO WE imitate people with fabulous success stories in order to achieve *their* same results? We listen to their tapes, read their books, attend their seminars, and then do our best to follow what they say. While we may learn a great deal from people who have what we want, we are not always on the same highway that they were on when they began their journey to success. We also must not be surprised when we end up with different results after duplicating their actions.

So how can we know if a get-wealthy, get-skinny, or get-happy program is going to deliver in our life? If we want the same results, we shouldn't just do what they did, but rather learn how to *think* like they do. What they *did* may well be what is required to achieve the same success; but we bring with us different life experiences and different baggage, and these things make a difference.

I have learned that before I make certain decisions, I must first have a clear picture in mind and on paper of the destination I would like to reach. Only then do I look for the inspiration to guide me. That is when I am the student who's ready for the teacher to appear.

## Write Your Objective

So what are we doing when we take action before committing our objective to paper? Let me illustrate with a story from my book, "The Jackrabbit Factor." Richard is a father who struggles to provide for his family. We enter the story in his dream:

\* \* \* \* \*

Immediately, Richard heard the warning growl of an angry, agitated dog. *Oh, please, no...* Sickened by the rush of adrenaline, he froze. The dog snarled and leaped up out of the grass and landed again, out of sight. After a tense moment of silence it appeared again, growled, and darted one way and then the other. Richard relaxed as he realized the dog hadn't seen him after all, but decided to move cautiously away.

Carrying on, the dog hopped from

place to place in frenzy. *The dog's insane.* Richard tiptoed along with a quicker pace and kept one eye on the dog for safety. The dog continued growling, foaming, and snarling, dashing back and forth. *Poor dog. I wish someone would put it out of my misery.* He chuckled at his wit, then proceeded cautiously down the path.

His moment of peace, however, was interrupted by the appearance of the dog, which had stumbled out into the road in front of him. It re-established its footing, and with a rabbit in its mouth, glanced placidly at Richard and walked peacefully away.

Richard cocked his head to one side. *A rabbit? It was chasing a rabbit this whole time!?* He chuckled out loud. Suddenly it all made sense. Richard laughed at himself for his initial misjudgement.



"Ooooooh, I'd like to have a rabbit, too..." Someone spoke from behind. Richard turned around, taken aback by the sudden company.

"Yeah, a rabbit would be nice. Much better than all the peanut butter sandwiches, eh? My name's Richard. What's yours?" Richard extended his hand to the small, round man now standing next to him with a receding hairline and disheveled comb-over.

The man didn't break the stare he had fixed on the dog as it sauntered away, but politely replied, "Harold. Harold Ashway." He exhaled slowly, sighing, "I want one of those rabbits." Harold's face lacked expression. He seemed to be awestruck by the sheer memory of the prize.

Without another word, the man stepped off the road into the sheaves of grass and jogged ahead about 40 feet. Then with a wave of his hand and a smile in Richard's direction, he turned and began to jump up and down.

Richard squinted. *What in the chickens is he doing...?*

The man paused, got down on his

hands and knees, and started leaping around like an animal! Then he started barking! Snarling and jolting all over the place, the man carried on and Richard's mouth dropped open. *Oh... my... word. You've got to be kidding.* Richard tried to make sense out of the man's odd behavior. It was as though he was imitating the dog without seeing a rabbit at all. *Does the fool think that copying a dog will somehow PRODUCE a rabbit? Even if there was one out there somewhere, he'd scare it away!* "Harold Ashway, if you carry on like that..."

Richard suddenly saw four frightened jackrabbits. The man never heard them scamper away, nor did he pay attention to Richard. Richard attempted to hold back the laughter he felt rising in his chest but failed to hold back the one massive grunt that escaped through his nose. Rubbing the back of his neck, he turned away to leave the man to his business.

Just then his father's voice returned to his mind, "Know what you want, and when you find it, chase it. You'll know what to do."

Then he thought about his brother, Victor. He remembered all the things people had said about him, how crazy he was, how he'd burn the candle at both ends... and how doing the same things had never produced the same results for Richard.

Richard stopped dead in his tracks. That last thought sunk deeply into his soul, and he clapped his hand to his mouth. *I was always trying to do what Victor did in order to get what he got. I've always tried to do what someone else did to get what they got, but it doesn't work that way, does it, Dad? I was actually scaring away any success that might have been nearby! Just doing what someone else has done is like copying the crazy dog, isn't it?*

\* \* \* \* \*

## The Rabbit Is Your Goal

Your rabbit is your goal, your dream. See it before you chase it. Be grateful for it before it is yours. Describe it in writing, as though it is already yours, and express the gratitude you expect to feel. Then put the date at the top of when you want it to be true. That's how to fix your eyes on your rabbit, and how to prepare yourself to receive the necessary inspiration. Do this, and trust that you will be guided to success. You can be certain the inspiration that comes will be tailored just for you. PE

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**ACTION:** Fix your eyes on your rabbit.

# Nothing Is Missing

You gain what you lose.



by Daniel F. Lavanga

ON A RECENT FLIGHT, I MET a lovely woman named Sarah. I learned that she travels often in her role as mortgage loan auditor and that she loves, loves to work with numbers. We discussed her assignment in Philadelphia, and I gave her a few restaurant suggestions. I explained to her what I do as a change agent, my deep interest in the dynamics of human behavior, and then turned the conversation to her story.

She was born in Louisiana, although she had lived in Houston for more than 20 years. Her two grown daughters had blessed her with four grandchildren. She bravely left Louisiana with her young girls because her first husband had been abusive and she was determined not to end up like her mother. Her second husband, Leon, was unlike anyone she had ever met. He loved her children and insisted she go to school to pursue a career, so she could become self-sufficient. Her eyes welled up with tears as she told me that he had tragically died three years ago and she still missed him terribly.

I asked Sarah if she would be interested in a method I use in my work that helps people realize that nothing is missing. I told Sarah that I could show her how Leon was still with her, just in another form. She agreed, and so I asked her to describe the traits she missed most about Leon. She cited his kindness, his care, his love of travel, and his guidance of her career. Then I asked her who took over those roles after Leon passed.

She said her sister had become extremely kind to her since his passing and that was not their history together. She recounted how her grandson, who was four at the time, came to her at the funeral and said, "Don't cry grandma, I'll take care of you." I asked her when she started traveling for work and she said, "Right after Leon passed, I told the company that I was willing to travel now." When I asked her who was guiding her career now, she responded that Leon was still there in her head telling her what to do.

I explained to her the four principles of transformation:

**Principle 1: Conservation.** Nothing is missing, just transformed.

**Principle 2: Reflection.** What you see in others is in you.

**Principle 3: Equilibration.** Whatever trait you perceive was lost or taken away is right in front of you in another person or persons to the same degree.

**Principle 4: The Great Discovery.** You will never have a gain without a loss, a praise with out a reprimand, or be put down without being supported to the same degree simultaneously.

These same four principles apply to economics, the housing and stock market, ecology, and even the revolution of the planets. Every cause sets into motion an equal and opposite effect not separated in time, but perfectly synchronous and simultaneous.

Our challenge lies simply in digging deeply enough to see it and then to use the tools of transformational thinking to rise to the new levels in business and life. The skills necessary to think out of the box are essential in this world of rapid transformation.

You now have a method for transcending the blocks of the intellect and the emotions allowing an understanding of events in the past, equilibration of the strategies constructed in the present, and an acute predictability of the dynamics of the near and far future in human behavior and business. PE

*Dan Lavanga is the CEO of Wisdom At Work, a personal and professional management training company. Visit [www.drlavanga.com](http://www.drlavanga.com) or call 1-888-LAVANGA.*

**ACTION:** Realize that nothing is missing.

## SPIRITUAL • NATURE

# Spiritual Roots

Learn lessons from nature.



by Grant M. Bright

MANY LESSONS CAN BE learned from the natural world. Take, for example, trees. Trees are vital to much of the life on Earth. Forests cover almost one-third of the land area. They help protect, sustain and improve our supplies of fresh water. They purify the air and convert carbon dioxide, water, minerals, and sunlight into nutrients and oxygen. Many plants, insects, and other organisms depend on the shade, moisture, and leaf debris provided by trees. The environment provided by trees supports a wide variety of reptiles, birds, and mammals.

What life lessons can we learn from trees? Here are seven:

**1. Be flexible.** The trees that bend a little to the harmless breeze will later grow to withstand the wild wind. Similarly, if we maintain a degree of flexibility in our attitudes and viewpoints, we will not be broken in any storm of criticism or opposition.

**2. Value the little things.** Leaves, though small, are vital to the life of a tree. Similarly, expressions of encouragement and appreciation, whether it be by spoken word or in the form of a simple "Thank You" card can go a long way to build the spirits of the receiver. If they are restrained, the motivation of others to work with us and support common goals may die at the roots.



**3. Do not be intimidated by small beginnings.** Mighty oaks do indeed grow from little acorns. Efforts, when enriched with strong motivation and determination, will grow to fruition. Remember that the mighty oak tree was once a little nut that held its ground.

**4. Don't be afraid of change.** An acorn is unafraid to destroy itself in growing into a tree. Invigorate your life by letting go of the past and pressing forward to something new.

**5. Practice teamwork.** In forests, individual trees support one another. Whereas even a giant sequoia growing by itself could be blown over, by interlocking its roots with other trees around it, sequoias are able to stand as a grove against any wind. How much support do you share with those around you? Teamwork achieves much.

**6. Grow leadership.** Trees provide an environment that supports the growth of other life forms, including saplings, small replicas of themselves. One leadership characteristic is to provide an environment that empowers and enables others to take on greater responsibility so that they, too, can develop into full-grown leaders.

**7. Develop a value system.** Trees have extensive root systems. Some trees, such as mesquites, grow tap-roots that are often larger than the trunk and extend down into the ground hundreds of feet to reach vital sources of water. How extensive is your root system? Is it solidly embedded in guiding principles? PE

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**ACTION:** Learn from nature.

# Self-Trust

*It builds confidence.*



by Stephen M.R. Covey

**T**RUST MEANS CONFIDENCE. The opposite of trust—distrust—is *suspicion*. When

you trust people, you have confidence in them, in their integrity (character), and in their abilities (competence). When you distrust people, you are suspicious of them—of their integrity, agenda, capabilities, or track record. You have likely had experiences that validate the dramatic difference between relationships built on trust those built on distrust.

Think of a person with whom you have a high-trust relationship—perhaps a boss, co-worker, customer, spouse, parent, child, or friend. Describe this relationship. What's it like? How does it feel? How well do you communicate? How quickly can you get things done? How much do you enjoy this relationship?

Now think of a person with whom you have a low-trust relationship. Again, this person could be anyone at work or at home. Describe this relationship. What's it like? How does it feel? How is the communication—does it flow quickly and freely, or do you feel like you're constantly walking on land mines and being misunderstood? Do you work together to get things done quickly, or does it take disproportionate time and energy to reach agreement and execution? Do you find this relationship tedious, cumbersome, and draining?

Here's a simple formula that will enable you to make trust an indispensable factor that is both tangible and quantifiable. The formula is based on this critical insight: Trust always affects two outcomes—speed and cost. When trust goes down, speed will also go down and costs will go up. Whether it's high or low, trust is the hidden variable in the formula for success. The traditional formula says that strategy times execution equals results:  $S \times E = R$ .

But the hidden variable, trust, is either the low-trust tax that discounts the output, or the high-trust dividend that multiplies it:  $(S \times E) T = R$ .

You could have good strategy and execution, but still get derailed by low trust. Or high trust could serve as a performance multiplier, creating synergy.

## Five Waves of Trust

The key is in learning how to navigate in the *Five Waves of Trust*.

**1. Self-trust:** This deals with the confidence you have in yourself—in your ability to set and achieve goals, to keep commitments, to walk your talk, and also with your ability to inspire trust in others. The idea is to become, both to yourself and to others, a person who is worthy of trust. The key principle underlying this wave is *credibility*, which comes from the Latin root *credere*—to believe. The end result of high character and competence is credibility, judgment, and influence.

Self-trust is about developing the integrity, intent, capabilities, and results that make you believable to yourself and others. It boils down to two simple questions: 1) Do I trust myself? 2) Am I someone others can trust? Many of us don't follow through on the goals we set. Repeated failure to make and keep promises to ourselves hacks away at our self-confidence. Not only do we



lose trust in our ability to make and keep commitments; we fail to project the personal strength of character that inspires trust. We may try to borrow strength from position or association. But it's not ours—and people know it.

The lack of self-trust also undermines our ability to trust others. In the words of Cardinal de Retz, "A man who doesn't trust himself can never really trust anyone else."

The good news is that every time we make and keep a commitment to ourselves or set and achieve a meaningful goal, we become more credible. The more we do it, the more confidence we have that we can do it and will do it—the more we trust ourselves.

**2. Relationship trust:** This is about how to establish and increase the trust accounts we have with others. The key principle underlying this wave is *consistent behavior*. The net result is a significantly increased ability to generate trust with all involved in order to enhance relationships and achieve better results.

**3. Organizational trust:** This deals with how you as a leader can generate trust in your family, team, or organization. If you've ever worked with people you trusted—but in an organization you didn't—or in a situation where the organization's systems and structures promote distrust, you recognize the critical nature of the third wave. The key principle, *alignment*, helps you create structures, systems, and symbols of trust that decrease costly trust taxes and create huge trust dividends.

**4. Market trust.** The principle behind this wave is *reputation*. It's about your brand, which reflects the trust customers, investors, and others have in you. Brands powerfully affect customer behavior and loyalty. When there is a high-trust brand, customers buy more, refer more, give the benefit of the doubt, and stay with you longer.

**5. Societal trust.** This is about creating value for others and for society. The principle is *contribution*. By contributing or giving back, you counteract the suspicion, cynicism, and low trust within society. You also inspire others to create value and contribute as well.

Depending on your roles and responsibilities, you may have more or less influence as you move through each wave. However, you can always have extraordinary influence on the first two waves, and this is where you need to begin. As you move through each wave, you see that trust at the organizational level can be traced back to the individual level. This puts a premium on always starting at the first wave.

You inspire trust by learning how to extend *smart trust*—how to avoid gullibility (blind trust) on one hand and suspicion (distrust) on the other, in order to find that sweet spot where extending trust creates big dividends for everyone. It also involves restoring trust and increasing your propensity to trust. While you risk in trusting other people, you run a far greater risk in not trusting them. Knowing when and how to extend smart trust enables you to create incredible leverage, so that you get things done with greater speed and lower cost.

You can not only build trust, you can also restore it. There are some circumstances in which trust has truly been damaged beyond repair, or where others may not give you a chance to restore it. But these circumstances are few. Your ability to build and restore trust is greater than you think. PE

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**ACTION:** *Develop self-trust.*

# Behavior Change

People change when they're ready.



by Don Ardell

**H**OW CAN YOU GET SOMEONE you love to change unhealthy behaviors?

Recently I received a note from a friend, a person I know to be a genuine wellness enthusiast: "Don, I love a person who still smokes. He knows it's wrong and that he should quit, but he doesn't. I want to help him, without nagging him. What can I do?"

I wrote this woman: "Other than to make your wishes known to your husband in a supportive fashion (without unpleasantries), there is little else to be done to bring about changes in him that he does not desire. Substitute a wide range of offenses against your sensibilities and assess what you would do if these behaviors were practiced. At what point would you make changes, as opposed to hoping for changes in someone else? For example, what if he were an alcoholic? How much of that would you endure before leaving the situation? How bad would it have to get? Ask the same question for all manner of habits and pay attention to your responses. Forget about changing someone else."

This is not to argue that such attempts do not occasionally succeed (they do) or that it's not a good thing for health educators, doctors, and counselors to promote change, especially when others are interested in changing. However, on a personal level (spouse, friend), the price in resentment and recidivism is high. Most attempts to change someone before he or she is ready to make changes are doomed. The energy and other costs required are out of proportion to the success rate.

Health educators and academics promote popular constructs for change, such as Prochaska's "Stages of Change" model. This concept views change as a gradual process, progressing from disinterest ("I like to smoke!") to an unwillingness to change ("Back off, woman!") to precontemplation ("I might consider it later.") to a genuine period of contemplation of change ("The house would smell better!") to deciding and preparing to make a change ("You know, honey, you may right about this—it would improve my life, too!").

The final steps are the action ("I've smoked my last cigarette—that's it!") and the maintenance or relapse-

prevention stages ("Yes, I'm a backslider, but I mean it this time, really!").

Those who quit smoking for good do so on their 17th attempt to quit. So, it seems that previous failures are not really failures at all, but rather necessary stages to gaining the self-knowledge and resolve to quit for good. In any event, Prochaska believes people recycle through the stages of change several times, often "relapsing" before success is finally achieved.

So, don't play health educator with a spouse, close friend, or family member whose good will and love you wish to maintain. People will change when they are ready, and there may yet be stages to undergo before that time will come.

If changing others were so easy, would 20 percent of adult Americans still be smoking? Would 64 percent of us be overweight

or obese, out of shape, overstressed, and looking for every opportunity to elude self-responsibility by finding cures in alcohol, prescription drugs, and other medications?

I asked my friend Bob Ludlow, former editor of a major health magazine, what he thought of my advice to the lady who loves a smoker.

*If this were my spouse, I would be sure he knew how important the issue was to me and ask if he would think about seeking assistance from a qualified professional.*

Aldous Huxley said, "I wanted to change the world. But I have found that the only thing one can be sure of changing is oneself." **PE**

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**ACTION:** Start by changing yourself.

## SOCIAL • BEHAVIOR

# Break a Habit

Reinforce a new behavior.



by John J. Scherer

**S**OME YEARS AGO, A client asked me how he could break an old habit and

reinforce a new behavior. In response, I told him how I broke a habit of mine in about 30 days. If you have a habit you want to break, I invite you to do as I did.

This method involves applying a powerful principle of rewarding yourself when you do something you want: "Feed what you want to change."

The habit I identified—with the help of friends and colleagues—was finishing people's sentences. In wanting to show people that I was listening to them, I often completed their thoughts. You can imagine the effect that has on the people speaking. Here I am trying to show them how empathic I am, and they are thinking, "That guy isn't listening to me at all! He's interrupting me!"

The awareness of that habit troubled to me; in fact, I was having exactly the opposite impact from what I intended. So here's what I did:

Each morning I put 20 \$1 bills in my left pants pocket. During the day, every time I caught myself finishing someone's sentence, quietly—and unobtrusively—I moved a dollar over to my right pants pocket and said to myself, "That's 1 . . ." Or whatever the number was. (The first day, I had 50 catches and had to recycle the bills a

couple of times!) Then, at the end of the week, I used the money for something that felt good to my soul. I bought a pair of running shoes or treated the family to dinner.

One Friday afternoon, as I was leaving the building after work, I ran into Don, a Viet Nam veteran with one leg and a crutch. We had had a couple of exchanges over the years and I usually gave him a buck or two. This time, when he saw me, he said, "Got anything for me today,

John?" I said, "Don, today is your lucky day!" and handed him the wad of bills (about \$50). He shouted, "Thank you, sir! A lot of people are gonna eat well tonight!" It was a happy moment.

### Seven-Step Process

I invite you to give the move-a-dollar method a try by taking these seven steps: 1) Select a habit you want to break; 2) Figure out the "correction" (what you want to do instead); 3) Load 20 \$1 bills where you can get at them easily; 4) Every time you catch yourself doing what you don't want to do—or even thinking about doing it—forgive yourself and move a dollar somewhere, saying, "That's five" (or whatever); 5) At the end of the day, count your dollars moved and put them in a safe place; 6) Start again the next day with 20 fresh bills; 7) At the end of the week, spend or use the money on something that makes your heart sing.

Just catch yourself in the act, bring yourself back to center—without blame—and put the new behavior into action. **PE**

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**Action:** Take these seven steps.

# Elite Performance

Learn the secret to success.



by Bob Davies

**T**HE ALARM RINGS AT 4:50 a.m. You press the snooze button and roll over without opening your eyes. Settling back into your warm bed, you notice how sweet it is to continue to sleep. The alarm rings again at 5 a.m. and you repeat the process. This goes on until 6 a.m. when you decide that this will be a non-workout day.

## What's the Problem?

Why is getting up for your workout such a problem? The problem is human nature—a compelling instinct or code of life that says: All human performance is the avoidance of pain or the seeking of comfort. This is what motivates us.

We are predisposed to recognize our most dangerous and painful threats and then compelled to avoid them. This instinct does not request our compliance—it compels it. We are avoidance machines! Because we also have language, we are meaning-making machines. We give meaning to everything that happens in our lives. It is rare that we accept things or events as just being. We are constantly flipping from the past to the future and having a dialogue about what we are experiencing.

Here's how this works. You have a goal of weight loss. You intend to wake up at 4:50 a.m. and exercise. You are motivated to do this. You're committed. You set the alarm for 4:50 a.m. and go to sleep with the greatest of intentions.

When the alarm rings at 4:50 a.m., your brain goes through a search like a computer looking for any link to pain or any threat associated with the activity. Exercise is hard. You might be tired throughout the day unless you sleep in. Besides, it's cold outside and warm in bed. You have found the links to pain, and you are compelled to avoid. The trigger has already occurred. Then you have an internal dialogue that rationalizes and justifies your avoidance—and you don't even know that you're doing it.

Rationalization protects you from feeling guilty for not doing what you said you would do. The method of rationalization is to justify your avoid-

ance. You start to think that you're over-training and that an important part of physical fitness is rest. You pay attention to the pain you have in your back. You remember the last time you worked out through that pain, your back went out and you lost several days of production. You count how many days you have already worked out this week and justify that you can make it up tomorrow.

## What's the Solution?

The solution lies in understanding how the brain works, particularly the reticular activating system (RAS). The



reticular formation is a bundle of densely packed nerve cells located in the central core of the brainstem, running from the top of the spinal cord into the middle of the brain and containing nearly 70 percent of the brain's estimated 200 billion nerve cells.

The reason for this concentration of brainpower is because the RAS is your front line of defense and survival. The RAS instantly recognizes friend or foe and starts the necessary physiological and psychological response.

You already have a default program coding the RAS. That coding is the search and recognition of perceived danger and then the activation of the survival instinct that compels you to avoid all that you perceive as painful, threatening, or dangerous.

It doesn't matter if the threat is real or not. Your perception is your reality. Rejection from sales calls is not a real threat, and yet that perception keeps many sales people average as they avoid prospecting calls and then justi-

fy how busy they are. It's the same process. Your brain does not differentiate between what is real or imagined. You are an avoidance machine.

The good news is that you can influence what the RAS drives you to pay attention to. The solution lies in surrendering to the ways of human nature—through behavioral contracting.

## Formula for Excellence

Consider the following formula for excellence through a behavioral contract: **Specific Declarations + Accountability = Elite Performance.** Specifically make a decision about what you want and why. Answer the question, "Why bother?" Next ask yourself, "What are the actions I need to take to reach this goal?" Follow that question with, "What actions will I take over the next seven days?"

Now, you're almost ready to influence the RAS, but there is another major part still missing—accountability. Accountability has two parts. The first part is the check-in, "Did you do what you said you would do?" This usually must come from another person outside of you.

The check-in is not enough however. You must have the next part of accountability—an enforceable painful consequence for non-performance.

The consequence is the key. It must be more painful than the perceived pain embedded within the activity. For example, what is more painful—getting up early in the morning and exercising or paying \$100 to another person if you don't? As you're lying in bed and the alarm rings at 4:50 am, your brain searches for the highest perceived level of pain. Instantly it notices your body is warm under the covers, exercise is hard, it would be nice just to hit the snooze button and sleep in. However, the brain continues to search for the highest perceived pain. You associate of how painful it would be to pay a fine of \$100 for not getting up and you perceive that as the highest level of pain. Now, you are compelled to get up and do what you said you would do. You can't help it. Human nature is making you avoid the highest level of pain.

This intervention will predispose you to take the action that avoids the penalty. When you start using behavioral contracting, you will see immediate results. Apply this to one activity and watch yourself avoid your way to accomplishment. PE

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**ACTION:** Avoid your way to performance.

# Resilience

How hardy are you?



by Kenneth M. Nowack

**W**HY DO SOME PEOPLE IN the face of work and life stress experience job burnout, depression, and physical illness, while others remain physically and psychologically healthy? Resilient people seem to confront the demand for long hours and threats to family balance with high performance and well-being.

## Three Coping Patterns

We find three distinct coping patterns:

**1. Hot reactors: Those who get sick in the battle of stress, change, and challenge.** About 1 in 5 people are “hot reactors” on the basis of how they react to stress. Hot reactors are likely to experience physical illness, job burnout, and psychological distress during stressful and challenging projects, assignments, and heavy workloads. They tend to show impatience, irritability, frustration with incompetence, mood swings, and anger. They have a relentless drive for success as well as cynical mistrust of those around them. Hot reactors seem to be wired to react to stress with exaggerated physiological and behavioural responses. They resist changing their coping style, believing that their ability to work long hours, suppress fatigue, and feel energized by stress is a key to their success. They exhibit the classic *fight-or-flight* response, almost to the point of exhaustion and burnout. Most are high risk for long-term cardiovascular disorders, including high blood pressure, high cholesterol, and heart disease.

**2. Sustainers: Those who get sick after the letdown with the battle.** People who feel the symptoms of a cold right after a big project or after a vacation are experiencing the clinical *let-down* effect. They shift from a high state of activation to a lower state rapidly, making their immune system let down from its normal high-stress protective state, and making them vulnerable to get sick in the short term. Sustainers are used to prolonged periods of high-stress states, suppress fatigue, and get up for the battle. Their vulnerability comes after the battle. These sustainers eventually pay the price for hanging in during stressful situations.

**3. Hardy performers: Those who are resilient and experience stress and challenge free from illness and distress.** Hardy and resilient people also experience high levels

of stress, but maintain physical health and psychological well-being. They are less likely to report job burnout, absenteeism due to illness, anxiety, sleep problems, and depression. They utilize coping habits that translate stress into positive challenges that energize rather than compromise the immune system and well-being.

Resilient people experience and report less work and family stress. They maintain high physical activity and exercise, despite travel, work, and family demands. They maintain heart-healthy eating/nutrition habits, are non-smokers, and drink alcohol in moderation. They get adequate sleep and minimize hostile, impatient, and aggressive behaviours associated with the fight-or-flight response. They practice daily mental or physical activity that elicits the *relaxation response*.

Resilient people cultivate a strong social and professional support network by

spending time with friends and avoiding energy-zappers. They possess a hardy outlook on life—viewing change as a challenge, identifying and spending time on their passions, and developing an external set of attributions for failures. They express strong feelings in writing or verbally to others daily. They stop obsessive thoughts that create tension and explore action plans. They minimize the use of self-talk that uses the words *must* or *always*. They express gratitude for their life. They identify and act on their signature strengths to maximize career and life satisfaction.

Hardy people maintain a lifestyle that enables them to balance the demands at work and home while remaining productive and healthy. PE

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**ACTION:** Become a hardy performer.

## PHYSICAL • CHANGE

# Seven Steps to Personal Change



by Larry Cole and Kay Clowney

**Y**OUR EFFORTS TO IMPROVE YOURSELF can be made much easier by using a sequential seven-step personal-change process.

**1. Recognize the need.** Accept the fact that remaining as is is not an option. You tap into energy when you see that there are more disadvantages associated with the status quo than there are advantages. You want the energy associated with the disadvantages to be so intense that it pushes you to change.

**2. Accept responsibility for your behavior.** Pointing fingers to avoid responsibility seems to be the rule rather than the exception. Instead, follow Ghandi's advice: Be the change you wish to see in this world. Adopt the mantra, “I’m responsible to improve my performance—regardless of what others might be doing.”

**3. Know the desired behavior.** As you would expect, people need to have a crystal-clear picture of what is expected to improve performance. Everybody is from the “show me” state (Missouri); therefore, a behavioral blueprint allows the desired behaviors to be seen and repeated.

**4. Demonstrate willingness to change.** You create intense energy when you realize that the advantages of implementing the desired behavior far outweigh those of remaining the same. You want the advantages to be such a strong magnet that you are literally pulled to use the desired behaviors to overcome any resistance associated with the change.

**5. See yourself change.** What you do is regulated by what you see yourself doing, so you need to see yourself implementing the desired behavior. Ultimately, your behavior will tell others what you see yourself doing.

**6. Change through practice.** Seek multiple opportunities to practice change—in a classroom, through visual imagery, and realizing everyday is a practice day. The more you practice the behavior, the faster you learn.

**7. Seek feedback for continuous learning.** Monitor your performance and continually learn from your successes and setbacks. Just as the blindfolded marksman depends upon feedback to hit the target, you must take advantage of the power of immediate feedback to continuously guide your performance.

This personal-change process is an effective way to increase your personal motivation and ability to change. This tool works when you work the tool. PE

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**ACTION:** Try this personal change process.



# Success and Failure

Find greater contentment and personal balance.



by Joan Marques

WHAT IS SUCCESS AND what is failure? What you consider success, another may see as mediocre progress, or even no-progress; and what you perceive as failure, another may see as a promising trend.

In some instances, success and failure surface at the same time. You may be financially successful, for instance, and deal with failure in your private life. You may achieve success in one work-related project, but suffer failure at another level. For example, consider a pilot who saves the lives of passengers from a burning aircraft, but who suffers such bad burns during this heroic act that he can never fly again. Or, consider a man who is an inadequate administrator but an excellent professor. These examples illustrate relative success and failure at the same time in the same environment.

You can either dwell on your relative failure—and become embittered for the rest of your career or even life—or you can choose to focus on your relative success and still flourish in your career with this quality as a pillar.

Both success and failure stand in relationship to your core. Success, in the sense of financial prosperity or elevated social status, tends to drive you away from your connection with your core, while failure brings you closer to your center.

If you have always experienced success, you may become arrogant and may affiliate only with people from similar or higher perceived standing, while maintaining a distance to those who you consider to be of less importance and repute. As long as things go well, you may not worry about issues such as acceptance, empathy, and compassion, because many people want to associate with you.

When, on the other hand, you are confronted with failure in an area that you consider crucial, you will likely endure times of emotional pain and self-doubt. Through these confrontations, you will contemplate issues that really matter, because failure instigates deliberation and engenders inner-research or a rethinking of your goals and values. It confronts you with your weakness. And it may force you to reconsider your self-

perception. Consequently, it may trigger a journey of self-exploration and bring about enhanced insight into your future perspectives.

So, with proper application and guidance, this process of self-inquiry, triggered by failure, may ultimately result in your renewal: the emergence of a rejuvenated you who is in closer contact with your inner source of wisdom; who has more genuine and sensible foci; and who has acquired a higher sensitivity toward everything: the living and the non-living; the human and the non-human; the nearby and the distant.

In fact, you may wonder whether failure should not also be seen in relative terms. After all, failure can serve as a mere disguise toward amplified future



success—by fine-tuning your contact with yourself; by developing your emotional intelligence, understandings, sensitivity, and empathetic abilities; and by transforming you into a greater success, whether in a financially detectible and socially acknowledged way or not. The victory at the end of this renewal process might well be greater contentment and balance in your life—two components of real success.

Who is the ultimate successful person: the one who has never encountered a loss and has always enjoyed great socially acknowledged successes, and has therefore become incapable of relating to those who are not from his or her caliber, sort, prestige, age-group, club, or neighborhood; or the person who has endured his or her share of failures, which has enabled him or her to grow and transcend beyond the mental and emotional boundaries that the *successful* one seems to be confined to?

Failure can thus be seen as a delayed form of victory. Failure can be utilized toward greater connection—

If by Rudyard Kipling

*If you can keep your head when all about you  
Are losing theirs and blaming it on you,  
If you can trust yourself when all men doubt you,  
But make allowance for their doubting too;  
If you can wait and not be tired by waiting,  
Or being lied about, don't deal in lies,  
Or being hated, don't give way to hating,  
And yet don't look too good, nor talk too wise:*

*If you can dream—and not make dreams your master;  
If you can think—and not make thoughts your aim;  
If you can meet with Triumph and Disaster  
And treat those two impostors just the same;  
If you can bear to hear the truth you've spoken  
Twisted by knaves to make a trap for fools,  
Or watch the things you gave your life to, broken,  
And stoop and build 'em up with worn-out tools:*

*If you can make one heap of all your winnings  
And risk it on one turn of pitch-and-toss,  
And lose, and start again at your beginnings  
And never breathe a word about your loss;  
If you can force your heart and nerve and sinew  
To serve your turn long after they are gone,  
And so hold on when there is nothing in you  
Except the Will which says to them: 'Hold on!'*

*If you can talk with crowds and keep your virtue,  
' Or walk with Kings—nor lose the common touch,  
if neither foes nor loving friends can hurt you,  
If all men count with you, but none too much;  
If you can fill the unforgiving minute  
With sixty seconds' worth of distance run,  
Yours is the Earth and everything that's in it,  
And—which is more—you'll be a Man, my son!*

inward and outward; a higher level of awareness (wakefulness); a higher level of understanding, cooperativeness, and amenability; and a more enriched life and greater fulfillment toward your own definition of success.

Unbridled success may lead to insensitivity toward less fortunate ones due to mental and emotional boundaries. The result may be emotional poverty and ultimate dissatisfaction due to the missing connection with your core. It often takes a failure of some kind—an emotional loss, illness, or career set-back—to get you in touch with your core, and ultimately, with greater satisfaction.

Failure leads to enhanced connection with your center, which elicits a process of self-exploration, leading to enhanced insights into future perspectives, greater emotional intelligence, and finally, renewal of such prize qualities as more genuine and sensible foci, greater sensitivity and understanding, and amplified future success. The end result of this entire journey is greater contentment and improved personal balance. PE

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**ACTION:** Connect with your center.

# Re-Engage

Fill your core needs.



by Joe Frodsham

**F**OUR OUT OF FIVE EMPLOYED adults are somewhat dissatisfied with their job and career. As someone who helps people shape their careers, I can attest that most adults are in the midst of a mediocre career—with some ups and downs.

During down times, many people start looking outside their company, often uprooting their families and moving to another job. Inevitably the issues they hope to escape in one company re-emerge in another. At one point most people feel trapped, knowing that if they leave their company they are walking away from financial security and friendships. They become reluctant to move into a new career or company.

Since most of our productive hours are spent at work, a mediocre career leads to a mediocre life. Nobody wins. People and companies need a different way to look at careers.

One powerful way to re-engage and find sustained success is to identify your passionate core and two or three unique core needs that have to be met in your job. These core needs are the source of your motivation. When these core needs are being met you have exponentially more mental and physical energy. When the core needs are not being met, you go through the motions—not really satisfied with your work, regardless of the money or recognition that come your way.

Uncovering your core needs requires some introspection. Think of the activities you are passionate about—whether it be sailing, chess, golf, movies, reading, playing with your children, swimming, or jogging. You know it is a passion if you think about the activity a lot, and you use your discretionary time and money to pursue the activity. You may even dream of making a living through your passion, but instead find yourself stuck in your job and company.

You are passionate about certain activities because they help you fulfill your unique core needs. For example, your passion for travel, fixing old cars, and skiing may fulfill core needs for challenge and experimentation. Another's passion for gardening, reading, and cooking may fulfill core needs for learning

and experiencing new tastes and textures. Once you know what your core needs are, you gain incredible insight into what makes you tick—the source of your motivation. You will know what needs must be met in your work to be fully engaged.

Uncover your unique core needs by listing the activities you are passionate about; for each one ask yourself: what does this activity do for me?

Discovering your core needs provides powerful self-awareness and greater flexibility when finding and shaping roles in your company. For example, you might shape a role that allows for self-expression and exposure to different people. You can find and shape roles that fulfill your core needs.

Looking at my own life, at times I

have been passionate about carpentry, writing, and painting. Each of these activities was fulfilling a common need to create something that lasts. Knowing this core need allowed me to choose from a variety of work options.

If you know people who have been successful in their company for years, ask them about their approach to their work. You will see that they are clear about their passionate core needs. Uncovering your unique core needs is requisite to knowing yourself and taking control of your career and life. **PE**

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**ACTION:** Discover your core needs.

## EMOTIONAL • PASSION

# Make Mistakes

Don't be a perfectionist.



by Glenn Shepard

**S**OME PEOPLE WASTE THEIR lives trying to avoid making mistakes, but cripple their careers since perfection isn't attainable. They make fewer mistakes but accomplish far less because they waste so much time trying to make things perfect. Since time is money, doing a good job today may be more profitable than doing a great job tomorrow.

Rock star Jon Bon Jovi's career might have ended before it started had he not understood this principle. He was only 21 when he won a contest with a radio station to record his first song in 1983. He quickly formed a band and released a debut album that went gold in 1984. Suddenly they were opening a concert. They were rushed to record a second album. It was released in 1985 to poor reviews. Jon was unhappy with it and wanted to do better, but timing was critical. The band released a better third album in 1986. Jon still wasn't happy with it, but it went straight to number one. This launched them into super stardom, and they went on to sell more than 100 million albums. Had they waited until the second album was perfect, they might have lost their support.

This is what happened to rock legend Tom Scholz. He's often referred to as the smartest man in rock and roll. He holds a

masters degree in mechanical engineering from MIT and is an inventor on 34 U.S. patents. The 1976 debut album by his band Boston sold over 16 million copies and remains the biggest-selling debut album. It's also one of the best-produced albums in rock history. Scholz played every instrument on every song and produced the album himself. He's brilliant and talented. He's also a consummate perfectionist who took eight years to finish the third album. CBS/Epic Records got tired of waiting for it, sued him for breach of contract, and dropped Boston from their label.

It's okay to have high standards—as long as they're realistic. It's not okay to



procrastinate until everything is exactly the way you want it to be. Your employer doesn't have time to wait around until you get things perfect—even if you are a genius inventor or legendary rock star. Deadlines must be kept, and payroll met.

Sometimes 90 percent is good enough.

Highly valued people often make more mistakes because the number of mistakes increases as productivity increases. They just know the right way to do it. Making mistakes is okay as long as they are reasonable mistakes to make. You catch and correct most of them. You accept responsibility. You don't blame others or make excuses. You don't hide your mistakes. You learn from your mistakes. You don't repeat the same mistakes. And, you apologize appropriately. **PE**

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**ACTION:** Make mistakes and learn from them.

# Future Think

*It's the key to transformation.*



by Edie Weiner and Arnold Brown

VISION IS BOTH A BLESSING AND A burden. In rapidly changing times, it becomes harder to convince others that what you see is true and to persuade them to follow you.

Faced with this tough task, what can you do to anticipate and respond effectively to change? We have devised four thinking techniques to prepare your mind and liberate you from the assumptions, fears, prejudices, prejudgments, and yearnings that prevent you from seeing as far and as clearly as you need to do.

### 1. *Looking through alien eyes.*

People who know so much about a subject that they can't see anything new about it suffer from educated incapacity. They need to shed the knowledge that renders them incapable of change. One effective tool is to look at things as if you were an alien from another planet, seeing them for the first time.

For example, in financial services men have always been seen as economically more important than women, so products were designed and marketed to both men and women from that perspective. But an alien would see that women face profoundly different sets of risks and needs and would create products based on that understanding.

**2. *Trend/counter-trend.*** Every trend creates its opposite, or counter-trend. Counter-trends don't happen despite trends; they happen because of them. For example, some observers believe that over the past 200 years there has been a gradual decline in the sense of community. Universally, dislocation of people (forced or voluntary), regionalization, and globalization have marched relentlessly across the face of the globe. The growing percentage of singles in the world may also indicate a change in the traditional notion of community, which was built around marriage and family life. However, one striking counter-trend is the commercialization of community. To create as well as capitalize on the counter-trend, entrepreneurs, designers, professionals, and marketers are turning community into an emerging consumer

durable-goods category. New businesses, such as the Institute for Community Design Analysis, help towns and cities reformat themselves into communities that focus on lowering crime rates and reducing traffic by using walls, lighting, fencing, and shrubbery to manufacture a safe community. New towns, such as Disney's Celebration, are constructed to mimic nostalgic versions of community. For those whose need for community is not based in geography, cyberspace is creating opportunities for human relationships, status, and sexual contact.

Both trend and counter-trend present opportunities. You want to ask how your assets and competencies can be used to your advantage in either direction. Creating or riding counter-trends makes money. Ignoring them means missing the opportunity.

**3. *Entropy.*** The Second Law of Thermodynamics says that as systems become more complex, the energy in them dissipates over time, leading to a disordered state that requires more energy to control than the energy origi-



nally invested. This is entropy.

Benchmarking—identifying the best practices and the companies that embody them—is a case in point. One company does something spectacular. Other companies try to emulate the success by studying the process and grafting it onto their operations. But because it didn't spring up in the acquiring company, much energy must be expended to maintain and support the adopted practice. Eventually, the effort begins to stagger under its own weight, and it takes more energy to keep it going than it did to adopt it.

Your future will be shaped by how well you counter entropy, which can happen when you reach the point where your rules and procedures become more important to you than your customers and employees. Entrepreneurialism and competition thrive as older systems fall victim to systems harnessing new energy.

As a leader, you must give up many

sacred cows and start over, to pick your fights more wisely. The power of your opinions dissipates when you fight or complain too much. Focus on what is really important, and try to fix that. You need to lose your fear of experimenting, particularly with less significant things. And you must give up relying solely on the best practices of others. The energy required to maintain ideas that don't necessarily fit comfortably with you may eventually be more than the energy it took to copy them. Usually it is better to look to your own strengths and innovate accordingly.

**4. *Right-of-way.*** The railroads' big mistake was not realizing that they were in the right-of-way business. When the telegraph and telephone companies and mail deliverers came along and received permission to use the land alongside the tracks, the railroads missed the opportunity to own and profit from the entire communications business.

Amazon.com looks not necessarily at the customer but at the customer's shelves. What other things, the company asks itself, does the customer need on those shelves? Why shouldn't we, already having access to the customer, be the one to supply those things? This is recognition that access to the customers—right-of-way—may well be the most valuable asset you can have. Movie theater operators know that they have an opportunity to sell other things to their customers. Snacks are sold at elevated prices to a captive audience. Most movie theater profit comes from selling food and beverages.

Your potential rights-of-way include your customers, constituency, or clients—who else wants access to them? Your real estate—to whom can you sublease, or co-market products or services with on-site, as supermarkets have done with pharmacies and banks? Your suppliers—what can you do that is valuable to them in expanding their client base and that you can charge for? Your advertising—whose logo or message can you profitably share your space with, as co-branding has allowed some companies to do?

These four thinking techniques provide you with a new basis for self-motivation. Any break from the past is threatening to most people, but you can minimize that fear and see, accept, and act enthusiastically on new and exciting visions for the future. PE

*Edie Weiner is president and Arnold Brown is chairman of Weiner, Edrich, Brown, Inc., a leading futurist consultancy. They are the authors of Future Think, as well as Supermanaging and Insider's Guide to the Future. Call 212-889-7007.*

**ACTION:** Engage in future think.

# How to Change

You need four beliefs.



by Barbara Bartlein

**S**UPPOSE YOU HAVE MADE little progress in modifying your behavior in spite of feedback and coaching—what can you do?

Suppose you struggle with balancing your personal and professional life, often finding yourself overcommitted. You have a demanding job as well as family, church, and community duties. You have difficulty saying “no” and feel guilty that you are not doing enough for your children. You try to decrease your work load but seem to be busier each year. What can you do?

There is a paradox of success, making it difficult for successful people to grow and improve. When things are going well, people have little motivation to change. Yet, successful people need to change before they have to change or they will plateau or decline.

## Four Key Beliefs

Successful people have four key beliefs that drive their success and, often, limit their growth. These beliefs are:

**I choose to succeed.** Successful people believe that they are doing what they choose to do, because they choose to do it. They have a strong need for self-determination and do not like feeling controlled or manipulated. They believe that their behavior is a result of their choices and commitments. The more you believe that your behavior is a result of your own choices and commitments, the less likely you are to want to change your behavior. Your personal commitments can make it hard for you to change.

**I can succeed.** Successful people believe that they have the internal capacity to make desirable things happen. They do not see themselves as victims of fate; rather they believe that their motivation and ability has driven their success. Successful people often confuse correlation with causality. Because they get positive reinforcement for results, they may not have an accurate perception of what behaviors drove those results.

**I will succeed.** A contagious sense of optimism is an important characteristic of successful people. They not only believe that they *can* achieve, they believe that they *will* achieve. Because they are ambitious and goal-oriented, they have difficulty saying “no” to desirable opportunities. Some successful people

drown in a sea of opportunity and burn out trying to complete what they have promised. Successful people are busy and face the danger of overcommitment.

**I have succeeded.** Successful people tend to have a positive interpretation of their past performance. They consistently over-rate their performance relative to their peers. When positive outcomes occur, they believe that their efforts were instrumental to the success. They see their history of what they have done as a validation of who they are. Successful people’s positive view of their performance can make it difficult to hear negative feedback from others.

Successful people have difficulty in accepting input from others. If the feed-

back does not agree with their perceptions of themselves, they tend to deny the information for three reasons: 1) the input is from someone that they see as inferior; 2) they view the input as incorrect, and the other person as confused; 3) they agree there is truth in the feedback, but it can’t be important since they are so successful.

This is why feedback is ineffective with successful people. As Denis Diderot once said, “We swallow with one gulp the lie that flatters us, and drink drop by drop the truth that is bitter to us.” PE

*Barbara Bartlein is author of Why Did I Marry You Anyway? and president of Great Lakes Consulting Group. Call 888-747-9953, email barb@barbbartlein.com or barb@thePeoplePro.com, or visit www.ThePeoplePro.com.*

**ACTION:** Change before you have to change.

# Mental Resilience

Counterbalance abilities.



by Al Siebert

**T**HE FLEXIBILITY FOUND IN highly resilient people comes from their complex inner nature. Here is a list of counterbalanced personality qualities typically found in people who overcome adversities and setbacks to achieve solid career success.

How many of these pairs of counterbalanced qualities describe you? Creative and analytical. Serious and playful. Hard-working and lazy. Sensitive and tough. Cautious and trusting. Unselfish and selfish. Self-appreciating and self-critical. Impulsive and thorough. Stable and unpredictable. Outgoing and introspective. Optimistic and pessimistic. Counterbalanced personality qualities indicate advanced emotional intelligence. The more pairs of traits you have, the more you have the mental and emotional flexibility essential for resiliency.

Your resiliency in rapidly changing circumstances comes from having many such pairs of traits, whatever they may be. The longer the list of pairs of counterbalanced, paradoxical traits you recognize in yourself, the more emotionally complex you are, and this can increase your chances of handling any situation successfully.

Adapting to new circumstances is the key to survival in all of nature. If

you always respond one way and never in the opposite way, you will sometimes be helpless to stop yourself from automatically reacting in a self-defeating way or will do or say something that you later regret.

When someone does not handle life’s challenges well, it is often because this person always thinks, feels, or acts in only one way and would never consider doing the opposite. Many people are so taken with the idea of being self-starting, for example, they lose sight of the need for the counterbalancing skill of being self-stopping. Most people with positive attitudes have such negative attitudes about negativity specialists they end



up making big mistakes because they miss the benefits derived from being able to think in negative ways.

Thinking that personality traits should be constant in all situations is very limiting. Don’t think that you have to stick with one personality trait and never do

the opposite.

Having a variety of responses is crucial when handling unpredictable, chaotic, or changing conditions. Successful people know that it is better to have many possible responses than to be limited to a few. They often allow creative intuition to guide spontaneous action without taking designed, pre-planned action.

Well-integrated inner complexities increase your psychological stability and give you greater mental and emotional flexibility for dealing effectively with many unexpected circumstances. PE

*Al Siebert, PhD, is director of The Resiliency Center. He is author of The Resiliency Advantage: Master Change, Thrive Under Pressure, and Bounce Back from Setbacks. Email asiebert@resiliencycenter.com.*

**ACTION:** Develop your personality traits.

# Service Miracle

*One simple act changed me.*



by James Green

I DECIDED LONG AGO THAT I would not let life pass me by, that I would live my life without regret. My passion is to travel, and so I left an unfulfilling career in insurance to become a successful pilot for a large airline. I swam with reef sharks in the South Pacific, climbed mountains in Africa, ran atop the Great Wall of China, and stood in the King's Chamber of the Great Pyramid of Giza.

In my new book *If There's One Thing I've Learned*, I tell the stories of various people whom I have met in my travels. This story comes from Lori, a retired elementary school teacher, age 60:

\* \* \* \*

I've been overweight my entire life. My family never knew how to handle my weight problem or what to say to me. I carried around a negative self-image all my life. When you're heavy or considered unattractive, you're invisible. For example, years ago, I was stuck at the side of the road in a snowstorm. I stood outside my car and waited for help for a long time, but no one stopped. After a while, my friend Judy drove by and stopped to see what was wrong.

She saw I was stuck and realized she couldn't help push my car out. Since Judy was cute and thin, I asked her to stand where everyone could see her. Soon, more people stopped to help than we knew what to do with. *That's* the type of invisibility I'm talking about.

Recently, things changed for me. One summer day I picked my mother up from the hospital. The parking lot was full, and the only space I found was way out. It was a blazing hot day, and I wasn't looking forward to pushing her wheelchair that far. Nonetheless, when they released my mom, we headed off across the parking lot. The incredible heat and my extra weight made my car seem a million miles away.

Suddenly a man I had never met before said, "Excuse me. Do you need help pushing that wheelchair?" I was so startled that I jumped a bit. I didn't

know what to do. As politely as I could, I refused his offer. He just smiled and walked away.

As I pushed my mother towards the car, I thought about what had just happened. Why did that man's offer startle me? Why was I so surprised? Before I got to the car, I started to cry. His small act of kindness, his offer to help me, had really moved me. I was happy, but at the same time I was embarrassed. What had my life become that I would be so affected by such a simple gesture? What strange world did I live in to be shocked by the kindness of a stranger? I was crying because for the first time in a long time, I wasn't invisible. Someone had finally seen me.



***Think of it. One simple act of service performed by a perfect stranger changed this woman's life.***

That small moment was a turning point in my life. The feelings of unworthiness that I carried were shameful. I was so embarrassed by my lack of self-worth that I got angry. I got angry at myself for allowing everyone else's opinions to dictate how I felt about myself. After that, I decided that there would be no more self-loathing for me.

Have you ever seen that famous ink drawing of the beautiful young Victorian-era woman? It's one of those drawings that if you look at it long enough, it changes. Instead of seeing the beautiful young woman, you'll see a picture of an ugly old woman. The

picture doesn't change, what changes is how you choose to see it.

After that day in the hospital, I decided that ink drawing was a good metaphor for my life. I had always chosen to see whatever was bad, whatever was ugly about me. I knew my life was really great, but only if I wanted to see it that way. From then on, I chose to see the good.

It was slow going at first, but all I did was try to do a few little things to feel better about myself like joining a new club or taking walks every night after dinner. The momentum from those little victories kept me going and gave me the confidence to take on more things. Every day, in small ways, I began reshaping my life.

I started going to the gym and lost a ton of weight. When I'd pass a mirror, I'd stop to look at myself. I never used to do that before. On a recent trip with friends, we went hiking and I was in better shape than everyone else.

I also became more outgoing. When I would go out shopping, or whatever, I started talking to total strangers. I've been living with these new changes for several years now, and I can honestly say I've taken back control of my life.

Now I know what my needs are and I give myself positive reinforcement. *Cute, pretty, smart*, those are all of my fears, so I turn them around. Now I sell myself on the fact that I am all of those things. I am because I say that I am.

There's a long hallway in my house where I keep all of my family pictures. Every morning I stop and look at the picture of me taken when I was a little girl. I stand there for a moment and talk to her. I tell her she's pretty and smart. I tell her she can do or be anything she wants, and that she's loved.

When you look at your life, you can see the good or the bad. It's just as easy to see one as it is to see the other. Whenever I feel unsure of something, whenever I feel bad or think someone has slighted me, I try to see the pretty lady.

\* \* \* \*

Think of it. One simple act of service performed by a total stranger changed this woman's life. She learned the truth taught by Indian statesman and philosopher Mahatma Gandhi: You must be the change you wish to see in the world. PE

*James Green is the author of If There's One Thing I've Learned (Sound View Publishing). Visit [www.soundviewpublishing.com](http://www.soundviewpublishing.com).*

**ACTION:** Perform an act of service.

# Joy in Service

Reach out to others.



by Phil Harkins and Phil Swift

LEADERS EXPERIENCE JOY THROUGH their service. Service to others is a distinguishing feature of great leaders. Through service, these leaders experience joy and great meaning in their lives—while they achieve great success. Searching for more joy in leadership, as opposed to seeking more happiness in life, is a noble way of living.

How can you move from happiness to joy and create more personal fulfillment and meaning in your leadership? We discovered that the concept of *enough* can be an important catalyst. Leadership is a journey of growth and transformation. In the initial stages, leaders tend to set goals and define their success through achievement of specific results.

Transformation begins with the recognition that there is more to be gained beyond these initial goals.

We conclude there are two levels of leadership. One is *conditional*—based upon achieving your goals. It provides a sense of satisfaction (happiness). This achievement can be rewarding, but there is more to be attained.

The pathway to *unconditional* leadership—leadership that is no longer just about you and your goals—is leading with a higher purpose. This provides you with a sense of joy that is sustainable.

Clearly leading is never easy. People are prone to complain. Some days, it seems like nothing is right.

In many instances, leaders have a hard time saying no. The relentless demands of their roles pull leaders away from their objectives, leaving them with the feeling “Is this really worth it?” They begin to ask “Why am I doing this?” When leaders have a clearly defined higher purpose, it becomes a beacon for others to follow and provides the strength to persevere.

## Stop Wanting More

Why do so many people hit the wall with enough, or conditional leadership? Is it despair, discouragement? Just as many people overeat, even when it endangers their health, some leaders who get stuck in level-one leadership think they can achieve greater satisfac-

tion by “eating” more of the same.

To stop wanting more, you have to decide at some point that you already have enough. Paradoxically, there is no point of achievement or level of satisfaction at which you can ever conclude that you have enough. There is no absolute enough. Most people think that if only they reach their next destination or attain their next goal, then they will have enough. Yet after attaining these goals, they discover another level of desire. Still, more of the same does not seem to help them obtain what they ultimately seek.

The notion of more implies you’re incomplete. *When* you finally achieve the next goal, *then* you’ll be happy. Of course, the horizon moves out. After a certain level, enough is a choice. You choose, “I have enough right now.”

## SERVICE • GOALS

# Know Your Values

Every decision is easier.



by Bill Halamandaris

ON APRIL 4, 1975, A C5A cargo plane took off from Saigon with 243 Vietnamese orphans on board, along with escorts and Air Force personnel.

It was just two weeks before Saigon would fall. As North Vietnamese troops began to take over South Vietnam, thousands of frightened people began pouring out of the country.

The children in the C5A hoped to be among them.

A row of cardboard boxes ran down the center of the plane. Each box contained two infants. A strap stretched over the boxes to keep them in place. Toddlers and older children filled benches on each side of the aircraft.

Forty miles out of Saigon, an explosion blew off the rear door of the giant aircraft. The flight controls were crippled. Decompression filled the plane with fog and debris. Somehow, the pilots managed to turn the plane around and head back to Saigon. The plane crashed two miles from Tan Son Nhut airport. Half of the passengers on board were killed immediately, including most of the children. Many survivors were critically injured.

When Bob Macauley heard the news, he contacted the Pentagon. Many of the children on board were children he had cared for as Chairman of the Shoeshine

Foundation. He was told the military would be unable to fly the survivors to the United States for 10 days. He couldn’t bear the thought of those kids stranded. “Many would have died,” Bob said. “We could not wait.”

Determined to get those babies out, Bob began calling airlines looking for a plane he could charter. Finally, he found one. Pan Am had a Boeing 747 in Guam they could send to Saigon. The cost would be steep: \$251,000. They wanted 10 percent down, the rest when the plane landed in San Francisco. “No problem,” Bob said. He promised to put a check in the mail, even though he didn’t have the money at the time. His business was soaking up all his resources.

“This all happened on a Friday,” he explains. “By the time Pan Am got the check, it would be Monday. I figured the kids would be safe by then, and we could worry about the rest later.”

Sunday morning Pan Am called to say the plane was on its way, and they wanted the balance. Bob wrote them another check. By the time an agitated Pan Am employee called, Bob had taken out a loan against his house to cover the cost of his mercy flight.

When Bob came home his wife, Leila, was waiting on the front porch. “The reporters were here,” she said dryly.

“What did you tell them?” Bob asked.

I said, “It was a pretty good deal. Bob got the kids; the bank got our house.”

“Many people have asked me why I did it,” Bob adds. “It’s simple. If you know what your values are, every other decision is easier.”

PE

Bill Halamandaris is president of The Heart of America Foundation and author of six books, including *His Name Is Today* and *AmeriCares*.

Action: Act on your service value.



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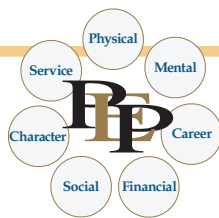
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# GOAL GETTERS



By reexamining the qualities in your life that you value but

take for granted, you can discover your hidden potential. You can live a more meaningful life by building up reserves, resilience, and meaning in 10 ways:

**1. Make time for self-reflection.**

People who know themselves are calmer and enjoy greater peace of mind. Relax your mind and body.

**2. Create a feeling of authentic happiness.**

Adopt an attitude of hope, gratitude, forgiveness, patience, tolerance, humor, and humility to develop inner strength.

**3. Cultivate the senses.** Broaden awareness and experiences beyond what is familiar. Appreciate sights, sounds, touches, tastes, and smells.

**4. Maintain a healthy mind and body.** The mind and body thrive on activity, healthy diet, satisfying relationships, rest, and relaxation. Maintain a healthy lifestyle.

**5. Prepare for financial independence.** Financial well-being comes with the security of knowing that you have enough money to do what you want. Spend money wisely and invest skillfully.

**6. Get your money's worth.** Track your spending, savings, and investments. Carefully evaluate your satisfaction with your spending habits.

**7. Build a variety of strong relationships.** Get in touch with an old friend or invite someone new to dinner. Cultivate relationships.

**8. Create a harmonious life.** People react favorably to others when treated with respect, kindness, and sympathy. Take the time to smile and say hello. Let people know you are thinking of them.

**9. Satisfy your curiosity.** Increase knowledge by learning something new or looking deeper into the world around you.

**10. Become an elder and share the gift of knowledge.** Help a younger person discover and enjoy new experiences. Consider sharing knowledge, skills, and time by becoming a volunteer or mentor. PE

Jack Jonathan, president of Stowers Innovations, and Sheelagh Manheim are coauthors of *Yes, You Can*. Visit [www.stowers-innovations.com](http://www.stowers-innovations.com).



When you experience resistance to a goal or change you are trying to make, try to understand

and respect the factors and the forces behind the resistance. By not taking resistance into consideration, you leave yourself and your projects open to sabotage and partial or tardy implementation.

Resistance to change serves several important purposes:

- Resistance tests your commitment to the change—are you serious about this?
- Resisters usually make valid points and grains of truth that you must hear, understand, and take into account for the change to succeed. Try to see the wisdom in the resistor's perspective and position.
- Resistance can weed out ideas that are not well thought-out or might be overly impulsive reactions to external events.
- Resistance slows down the pace of change, allowing you and others to adjust more fully.
- Resistance provides an outlet for your energy and emotion during a time of intensity.

For these reasons, even though resistance should not dictate what you do, you must take it into account. Resistance is not bad or a problem. It's just energy. In fact, it usually comes from people who care deeply. Apathy is the sign of resignation, not resistance. Resistance is a sign that people want something. Instead of finessing or steam-rolling over resistance, try working with resistance to improve the roll-out of a significant change.

If you try to dictate the changes, people may salute and get to work to carry out your orders; however, they work in compliance, not commitment. You can't succeed over time without commitment.

As you try to secure commitment from those who will have to carry out the changes, you will discover that they have a unique point of view and useful suggestions on how to improve what you have planned. PE

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# PersonalCOACH



## Find a Mentor And get a better life.

by Rahul Bhatnagar

Mentoring—Greek meaning *enduring*—is a sustained relationship wherein one person offers support, guidance, and assistance as the other person goes through a difficult period, faces new challenges, or works to correct problems. Natural mentoring occurs through friendship, collegiality, teaching, coaching, and counseling. Planned mentoring occurs through structured programs in which mentors and participants are selected and matched.

A mentor is a trusted counselor or guide—a wise, loyal advisor or coach. A mentor is a more experienced person who guides another person's development, not done for personal gain but to serve three purposes: 1) improve academic achievement; 2) develop the skills to enter or continue on a career path; 3) provide support during times of stress or decision making. Many different people can mentor you for different needs. Your short-term mentors can teach you valuable lessons and insights.

*The productivity and effectiveness of your relationships are directly determined by the quality and quantity of mutually shared information.*

How can you find a mentor and get the relationship going? Here are a few suggestions.

• **Think about your goals.** Where could you use advice or guidance? Are you considering starting a business? Are you navigating through a maze of opportunities? Or, are you trying to sort out your priorities and slow down your career? Look for a mentor who's been there. This person is likely to understand the struggles you may face, as well as the potential successes.

• **Look for someone you know or have worked with.** Past bosses can easily lead to mentors, because you already have a relationship with them. If you don't know someone already, join an association or voluntary organization where you can work side-by-side.

• **Once you find a mentor, keep the relationship going.** Look for ways to contribute by getting to know your mentor's challenges. In many mentoring relationships, the mentor gets as much from the partnership as the mentee.

• **Don't expect one mentor to provide you everything or to always have the perfect insight or suggestion.** The mentor is just a person with more experience than you. It doesn't mean that you will choose to follow the same path or advice.

If you want to develop into something more than you already are, mentors can help you. If you can find more than one, from different walks of life (and gender), that's all the better! PE

Rahul Bhatnagar is president of his own consulting and education firm. Email [heritageditn@yahoo.co.uk](mailto:heritageditn@yahoo.co.uk).

**ACTION:** Find a mentor this month.

# Adaptability

Make opportunities.



by Harvey Mackey with Michael Jordan

I WAS PLEASED TO SEE MICHAEL JORDAN'S latest book, *Driven From Within*, hit the best-seller lists. My favorite line of his is this: "I can understand failure, but I can't understand not trying." His first book, *For the Love of the Game*, was instructive, and I wondered what I could take away from his second one.

I knew the answer from the start—adaptability. While the biggest NBA star ever, Michael apprenticed himself for his next career: businessman and entrepreneur. He subordinated himself to reinvent himself. We all have to do that. We'll all have multiple careers. If pride goes before a fall, Michael proves that humility can jumpstart a rise.

He states that we all know our own story from our own perspective. He wanted to learn his story from the perspective of the people in his inner circle, so he went to them and asked. He pinned the whole book on his evolution as a businessman to the accomplishments of his company, Brand Jordan.

He takes us through his new learning curve. He praises all who helped him form his values and shape his education—his parents, his mentors, and advisors.

But here's where adaptability came into play. He had the self-assurance to let others take the lead at times of transition in his life. When he needed to learn more about product design, he listened to Tinker Hatfield, the legendary shoe designer at Nike. He listened, he learned, and he followed. But he always remembered who he was and knew how he would be represented. He retained final approval of Air Jordans. When Hatfield came up with the famous Jumpman logo, Michael embraced it but gave credit for it to his colleague and mentor: "I can't say enough about Tinker and what he has meant to the Jordan Brand. He knew exactly what I wanted in the shoes because he understood what was going on in my life. He had been a world-class athlete himself, so he knew it was about more than just looking at the numbers."

When Michael needed to learn about contract negotiations, he listened to his agent, David Falk. But again, Michael

retained final approval. Wisely, he pegged his profit participation to the sales of his shoes when he elected to stay with Nike after he retired from basketball. The brand still flourishes, the shoes sell, and his profits mount.

When he wanted to learn about decision-making, he asked Warren Buffett. "On what do you base your decision-making?" "Not much," Buffett answered. "I do whatever my gut tells me."

"I thought that was wild," Michael writes, "because up to that point no decision I made had involved analyzing statistics or weighing of pros and cons. I just asked myself, 'What do you feel?'"

"There is never any fear for me—no fear of failure," says Jordan. "If I miss a shot, so what?" His lack of fear comes from knowing he had prepared himself

for the task. "Now, if you know you haven't prepared correctly, or you know you haven't worked hard enough, that's when other thoughts and emotions creep into your mind. That's stress. That's fear. It's the same process for doing anything, anywhere in life—no matter how big or small the stage. If you are confident you have done everything possible to prepare yourself, then there is nothing to fear."

When Michael's athletic career ended, he adapted. He evolved into a full-fledged businessman and entrepreneur.

All of life is a transition game. Break fast, keep moving, and never stop learning. PE

*Harvey Mackey is author of the bestseller Swim With The Sharks Without Being Eaten Alive. Michael Jordan, former NBA all star, is the author of Driven From Within and For the Love of the Game.*

**ACTION:** Adapt to your circumstances.

## FINANCIAL • HEALTH

# Money Matters

How are you doing?



by Lewis Schiff

TAKING CARE OF YOUR financial health isn't a one-time event. It's a series of steps you make over your lifetime. Step carefully, and you'll reap the rewards.

Ever wondered how you're doing financially compared to other people?

According to one Survey, 52 percent of us have less than \$25,000 in total savings and investments; 13 percent have between \$25,000 and \$49,999; 11 percent have between \$50,000 and \$99,999; and 23 percent have \$100,000 or more.

Remember that achieving financial security is about more than how much you have saved. Instead, it's about making a series of decisions over time.

We asked members of the Armchair Millionaire community to share the best financial decisions they'd ever made.

"Our best financial decision was to pay off all debt—no house payments, no car payments, no payments of any kind. Live well below your means."

"The best decision I ever made was to leave credit cards alone while in college. Had I been saddled with a truckload of credit card debt, I would have started off on a dismal path."

"My husband and I started saving for retirement when we were young. After 11 years, we have over \$320,000."

Every stage of your life presents new

challenges and new opportunities. My checklist will help you make smart life-time money moves:

**Your 20s: Get out of debt (and stay out).** It's easy to finance your start in life with credit cards and student loans. However, this is the worst time to go into the red. Debt is savings in reverse, and if you go in debt now, it could haunt you for life.

**Your 30s: Save for retirement.** The money you stash away now will grow much more than money you save later. A \$5,000 contribution to your IRA, for example, will grow to \$73,653 in 30 years (assuming an average annual return of 9 percent).

**Your 40s: Take care of business.** Don't let some basic financial chores slide, especially if you have a family. Have adequate life insurance and disability insurance. Make a will and update it as your situation evolves.

**Your 50s: Walk the tightrope.** You may be balancing the dual demands of saving for retirement and sending kids to college. Plan carefully to achieve both. If you can only do one, focus on your retirement nest egg.

**Your 60s: Make the final push.** This is it. The kids are on their own and you're in your peak earning years. Make the most of them by rounding out your retirement funds and paying off your mortgage. Make adjustments to your portfolio to ensure that it will provide you with the income you need.

Take care of your financial health. PE

*Lewis Schiff is founder of the Armchair Millionaire and the author of The Armchair Millionaire and the report, "How to Know When You Are Rich." Visit [www.armchairmillionaire.com](http://www.armchairmillionaire.com) or call 877-833-2823.*

**ACTION:** Assess how you're doing.



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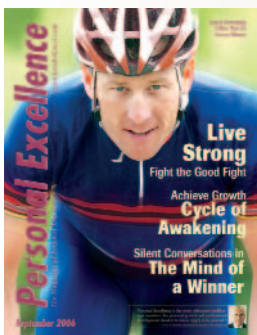
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