

Work

How to Attain Your Goals

Life

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NAVIGATOR

To get what you want out of life you need a strong motive, a plan, and action.

The New Age idea that you can get results just by thinking is, I'm afraid, baloney. Focusing and believing merely create the internal climate that creates persistent action toward what you focus on.

I suggest writing out a statement of your goal, with a time limit, and also with what you intend to give in return for its realization (this is very important), plus a plan for its attainment. Then you must back the goal with a strong and compelling motive for its attainment. Why do you want it? What will it do for you and others you love, for the world, etc.? What benefits will you gain? What problems will it solve for you? What is the penalty if you don't do it? You must attach great pleasure to its attainment, and, in some cases, attach pain to the idea of not getting it. List all the reasons why its attainment will be good for you, and list what you will lose (or not gain) if you do not attain it. This helps to motivate you to act. The statement might look something like this:

By November 1, 2004, I will have established and be operating a successful business creating and selling greeting cards, with sales of at least \$250,000 per year, enabling me to earn a personal income of \$85,000 per year. Sales in this business will increase by at least \$50,000 each year, with a commensurate increase in my pay. I will attract to myself the resources and people necessary to accomplish this. [What you want, very specific, and with a time limit.]

In return for making this a reality, I will learn everything I can about the greeting card business, by reading, consulting with experts, and any other means that may present themselves. I also will learn everything I can about marketing, and about how others have been successful in business. I also will take action each day in pursuit of this goal. I will invest an initial \$10,000 in this business, with additional investments if needed. [The price you are willing to pay—which might include, but very often has nothing to do with, money.]

My motive for doing this is to achieve financial security and personal comfort for me and my family, to achieve the greatest amount of personal freedom of choice and action in my life, and to provide myself with a challenge that will cause me to draw on and discover internal resources I may not yet know I have. I will use resources I accumulate beyond my own needs to help others. Since not achieving this goal will cause me to have less freedom, less material comforts, less ability to help others, and less respect for myself, I will not stop until I have reached my goal, at which point I will set a new and more challenging goal. [Description of your motivation.]

I commit myself to the achievement of this goal and will keep taking action and learning until I have achieved it. I will see all setbacks as merely additional information to help me refine my plans.

Read this statement aloud in the morning and before bed, and possibly at other times

during the day, and begin immediately taking whatever action presents itself, acting on whatever ideas come your way. You spend time each day thinking about the goal and figuring out how you are going to achieve it. Those who are really successful at this eat, drink, and sleep their goal and think about it all the time, because their MOTIVE for achieving it is strong. It is the motive that causes you to emotionalize the goal with a burning desire. If you really want the goal, and want it strongly, the emotional feeling just happens. You don't have to force it.

This method can be used for material goals or for goals about emotional healing, spiritual progress you want to make, or anything else.

(Source: Bill Harris, Director, Centerpointe Research Institute and the creator of Hologync Technology, has helped thousands of people attain peace of mind.)

WEB SITE PICKS

Shop for auto insurance at <http://www.fedweek.com/Services/default.asp>. This is a FREE service that allows readers to compare auto insurance quotes from trusted name-brand insurance companies. In just a few minutes, you'll receive instant online quotes from many of the Nation's leading insurance companies, giving you the best rates available that suit your individual needs—all without having to talk to anyone at any time.

(Source: *Retirement & Financial Planning Report*. Published by FEDWeek.)

"Vision without action is a daydream. Action without vision is a nightmare."—Japanese Proverb

LEADERSHIP

Repositioning People

One of the traits of outstanding leaders is that they properly place people within a team. Good leaders have the ability to see their people, sense where they are, and put them in the right place. So why do so many leaders place so many people in so many wrong places?

I've identified five reasons.

1. Failure to know the requirements needed to make a job successful.

I'm not talking about the job description, and I'm not talking about how you do a job. I'm talking about what a particular person has to do to be successful. Make a list of those qualities. Whatever those things are, you have to go out and find people who match those qualities so that you put the right people in the right place.

2. Failure to know the skills and the natural talents of the person.

Sometimes we know what gifts and skills are required for success in a particular job, but we do a poor job evaluating the natural talents of the person we place in that position. Maybe we know a particular job needs someone who is detail-oriented, but we fail to recognize that the person we're putting in that position breaks out in hives when overwhelmed with details.

3. Failure to move people when either the job or the person is changing.

While it's common for people to get promoted out of a job that really fits their skills, it's also possible for them to stay in a position so long that they no longer do it well. As a leader, you might place someone in a position that is a great match with that person's uniqueness and natural talents, only to look up later and realize that the person's productivity has fallen sharply.

What happened?

Something changed. Maybe the job changed. Maybe the organization changed. Maybe the person changed. Maybe you changed. Maybe everything changed. I have found many people end up in the wrong place only because they stayed in the right place too long. They were in the right place in the beginning, but the right place becomes the wrong place if the job changes or if the person changes. So the right place can become the wrong place over a matter of time.

4. Failure to be patient.

Sometimes the person is in the right place, but they have to grow into it. And not only do

they have to grow into it, but they also have to be trained and developed into it. You know they have the talent, they have the ability, they have the passion; but they need time and someone to help them.

In "The 17 Indisputable Laws of Teamwork" I write about the "Law of Dividends," which is, "investing in the team compounds over time." As you invest in your team, the team is going to compound in a very positive way for you. Of course, if you don't have the right players in the right place, time isn't going to do it.

5. Failure to prepare.

Many times we haven't done enough front-end homework as leaders, so we aren't prepared to place people where they can grow and blossom.

When we consistently fail to place people in the right place within the team, several things inevitably infect our team like an angry parasite. Morale suffers, people lose their willingness to play as a team, and confidence erodes. As a result, potential goes unrealized, progress is hindered, and our competitors benefit.

On the other hand, organizations do best when the people within them are carefully put in the right places. People are encouraged and fulfilled, growth is ensured, teamwork is increased, and victories are secured. And, for leaders, there is a huge reward in seeing your players in the right place, doing the right thing for the right reasons.

(Source: Dr. John C. Maxwell, leader of leaders and mentor to thousands. His books, audios, and videos include *Living the 21 Irrefutable Laws of Leadership*, *Failing Forward—Audio and Video Application Series*, and *The Maxwell Leadership Bible*.)

HUMOR

A Food Valentine

Cabbage always has a heart;
Green beans string along.
You're such a tomato,
Will you peas to me belong?

You've been the apple of my eye,
You know how much I care;
So lettuce get together,
We'd make a perfect pear.

Now, something's sure to turnip,
To prove you can't be beet;
So, if you carrot all for me,
Let's let our tulips meet.

Don't squash my hopes and dreams now,
Bee my honey, dear;
Or tears will fill potato's eyes,
While sweet corn lends an ear.

I'll cauliflower shop and say
Your dreams are parsley mine.
I'll work and share my celery,
So be my valentine.

"Every time you are tempted to react in the same old way, ask if you want to be a prisoner of the past or a pioneer of the future."
—Deepak Chopra, East Indian American M.D., New Age Author, Lecturer

BOOK SUMMARY

How to Work with Just About Anyone

(This article is based on the following book: *How to Work with Just About Anyone: A Three-Step Solution for Getting Difficult People to Change*, by Lucy Gill. Published by Fireside/Simon and Schuster 1999, ISBN 0-684-85527-5, 206 pages.)

"I just can't seem to get along with this person!"

Every office has that one difficult person to work with, who affects productivity due to a terrible attitude, chronic tardiness, or simply drives everyone else up the wall. Here is the answer to common problems in conflict management.

Dealing with negative behavior, whether at work or at home, can be solved with three steps:

1. Get to the heart of the matter.
2. Determine what problem-solving methods to avoid so you don't perpetuate the conflict.
3. Choose a different, surprising approach to solve the problem and keep it solved.

Finally, here is your key to some peace and sanity in the workplace, drawn from 40 years of research and professional experience in consulting on the prevention and management of nonproductive behavior.

How difficult behavior is reinforced:

People use the same solution that never brings new results. The answer is to try something radically different. Employ a totally new approach and choose your response carefully.

Why we fail to change negative behavior:

1. We are caught in the web of our own logic.
2. We don't realize we are doing the same things over and over.
3. We can't think of anything better to try.

This three-question formula can lead you to a new strategy:

1. What is the primary problem? Be specific. How exactly does it affect productivity?
2. What have you been doing about your problem so far? Identify the logic of your favorite solution.
3. What do you need to do instead? You need to undo what your ineffective solution did. Attack with a brand-new set of weapons.

Focus on the facts. Figure out what the heart of the matter is:

1. List all the issues affecting you.
2. Decide which issue or who in particular is bothering you the most.

3. Encircle the issue or person's name on your list.
4. Focus on what you circled. List all the things that bother you about this person.
5. Now pick the problem to work on. If you could only fix one item on the list, and had to live with all the others, what would you choose?
6. Then with the particular problem chosen, spell out specifically: Who is doing what that presents a problem, to whom, and how is this behavior a problem?

The four ways to get bogged down in "whys" and therefore confused by superfluous issues:

1. Focusing on possible reasons for someone's behavior,
2. Speculating about what the person is up to,
3. Labeling behavior instead of describing it, and
4. Worrying about who is right or wrong.

Use reverse psychology!

1. Do something unexpected. Sometimes shock tactics or being brutally honest works.
2. Encourage the person to keep doing what it is that is irritating behavior. It is strange, but encouraging people to continue their irritating behavior gets them to stop it.
3. Have fun experimenting with your new approaches!
4. Tell someone not to change what he is doing.
5. Create consequences or let the natural consequences of his negative behavior occur.
6. Urge someone to do the annoying actions even more.

New Conflict Management Techniques:

1. Do not offer a long list of reasons why someone should change. Simply tell them what needs to be done. The more you rationalize or argue, the more they will resist. You will be wasting time and energy.
2. In the face of constant criticism, silently take note of what is being said, then read the notes back—instead of actively defending each point.
3. Make statements ("Unless it creates a problem for you, I'm going to do X").
4. Give a specific compliment to the other party in a conflict. ("I like the way you presented your report—your lineup of facts made it easy to follow"). It catches them off-guard and makes him/her less defensive.
5. Excuse yourself for a minute in the midst of a heated discussion to go to the toilet instead of escalating the argument.
6. Hold back for 30 minutes instead of rushing to fix a problem for someone else.

Other "happy workplace" tips:

1. Keep an open mind about why the person behaves in such a manner.
2. See both sides of the situation, not just yours.
3. Be very specific when analyzing the problem. Make a mental videotape of the behavior.
4. Notice when it isn't happening.

Understand why. You may have overlooked something you did that didn't result in the other person's annoying behavior.

5. Find someone with immunity and see how he/she successfully handles the troublesome behavior that you're struggling with.

(Source: Regine P. Azurin, President of *BusinessSummaries.com*, a Web site that provides business book summaries for busy executives and entrepreneurs, and Yvette Pantilla.)

"There is no scarcity of opportunity to make a living at what you love. There's only a scarcity of resolve to make it happen."
—Dr. Wayne Dyer

HEALTH

Active Girls, Cola, and Bone Fractures

Drinking any type of carbonated beverage is linked to an increased likelihood of having a bone fracture, but the greatest increase occurs in those who drink cola and whose physical activity is high-level or vigorous.

There is a strong relationship between consumption of carbonated beverages and bone fractures in physically active people. In fact, active girls who drink cola drinks are five times more likely to have bone fractures than girls who don't drink soda pop.

Walking, jumping, and hopping will increase bone mass, but this benefit does not occur in the presence of cola consumption.

One reason may be that cola drinks contain phosphoric acid, which has been shown to affect calcium metabolism and bone mass. Parents and healthcare providers need to recognize soft drinks for what they are—liquid candy.

(Source: Archives of Pediatric and Adolescent Medicine, June 2002; 154(6): 610–3; Adolescent Medicine 2002. Excerpted by Betty Kamen, Ph.D. and Michael Rosenbaum, M.D. <http://www.bettykamen.com>)

WORTH KNOWING

Creating Your Character Is Like an Artist Creating a Sculpture

Could creating your character be likened to an artist creating a sculpture? In my opinion, I believe that character is not something that just happens by itself, any more than a chisel can create a work of art without the hand of an artist guiding it. In both instances, a conscious decision for a specific outcome has been made. A conscious process is at work. Character is the result of hundreds and hundreds of choices you make that gradually turn who you are, at any given moment, into who you want to be. If that decisionmaking process is not present, you will still be somebody. You will still be alive, but may have a personality rather than character.

Character is not something you were born with and can't change like your fingerprint. In fact, because you weren't born with it, it is something that you must take responsibility for creating. I don't believe that adversity by itself builds character, and I certainly don't think that success erodes it. Character is built by how you respond to what happens in your life. Whether it's winning every game or losing every game. Getting rich or dealing with hard times. You build character out of certain qualities that you must create and diligently nurture within yourself. Just like you would plant and water a seed or gather wood and build a campfire. You've got to look for those things in your heart and in your gut. You've got to chisel away in order to find them. Just like chiseling away the rock in order to create the sculpture that has previously existed only in your imagination.

But do you want to know the really amazing thing about character? If you are sincerely committed to making yourself into the person you want to be, you'll not only create those qualities, but you'll continually strengthen them. And you will recreate them in abundance even as you are drawing on them every day of your life. Just like the burning bush in the biblical book of Exodus, the bush burned, but the flames did not consume it. Character sustains itself and nurtures itself even as it is being put to work, tested, and challenged. And once character is formed, it will serve as a solid, lasting foundation upon which to build the life you desire.

(Source: Jim Rohn. Excerpted from the "Cultivating an Unshakable Character" series.)

"Tell me, and I'll forget. Show me, and I'll remember. Involve me, and I'll learn."
—Marla Jones

FOOD FOR THOUGHT

The Cost of Children . . .

I have seen repeatedly the breakdown of the cost of raising a child, but this is the first time I have seen the rewards listed this way. The government recently calculated the cost of raising a child from birth to 18 and came up with \$160,140 for a middle-income family. Talk about sticker shock! That doesn't even touch college tuition.

But \$160,140 isn't so bad if you break it down. It translates into \$8,896.66 a year, \$741.38 a month, or \$171.08 a week. That's a mere \$24.24 a day! Just over a dollar an hour.

Still, you might think the best financial advice says don't have children if you want to be rich. It is just the opposite. What do you get for your \$160,140?

Naming rights? First, middle, and last!

Glimpses of God every day.

Giggles under the covers every night.

More love than your heart can hold.

Butterfly kisses and Velcro hugs.

Endless wonder over rocks, ants, clouds, and warm cookies.

A hand to hold, usually covered with jam.

A partner for blowing bubbles, flying kites, building sandcastles, and skipping down the sidewalk in the pouring rain.

Someone to laugh yourself silly with no matter what the boss said or how your stocks performed that day.

For \$160,140, you never have to grow up.

You get to fingerpaint, carve pumpkins, play hide-and-seek, catch lightning bugs, and never stop believing in Santa Claus.

You have an excuse to keep reading the *Adventures of Piglet and Pooh*, watching Saturday morning cartoons, going to Disney movies, and wishing on stars.

You get to frame rainbows, hearts, and flowers under refrigerator magnets and collect spray-painted noodle wreaths for Christmas, hand prints set in clay for Mother's Day, and cards with backward letters for Father's Day.

For \$160,140, there is no greater bang for your buck.

You get to be a hero just for retrieving a Frisbee off the garage roof, taking the training wheels off the bike, removing a splinter, filling a wading pool, coaxing a wad of gum out of bangs, and coaching a baseball team that never wins but always gets treated to ice cream regardless.

You get a front-row seat to witness the first step, first word, first bra, first date, and first time behind the wheel.

You get to be immortal.

You get another branch added to your family tree, and, if you're lucky, a long list of limbs in your obituary called grandchildren.

You get an education in psychology, nursing, criminal justice, communications, and human sexuality that no college can match.

In the eyes of a child, you rank right up there with God. You have all the power to heal a boo-boo, scare away the monsters under the bed, patch a broken heart, police a slumber party, ground them forever, and love them without limits, so one day they will, like you, love without counting the cost.

Enjoy your kids. The best things in life are family and friends!

YOUR MONEY

Love Yourself, Love Your Money

LOVING MYSELF MEANS TAKING EXCELLENT CARE OF EVERY ASPECT OF MY LIFE

We develop our beliefs about money as early as five years old. They become "underlying beliefs," meaning that we may not even be aware of them, but they are there, in the background, having an impact on us as adults.

One Child's Perspective on Money:

"Money must be bad,
It makes big people mad.
They buy lots of stuff,
And it's never enough.
It's gone in a blink,
So, they have to drink.
They yell and scream,
No, it's not a dream.
Money must be bad,
It makes little people sad."

I did not value money. In fact, I didn't even like it much. As a child, I developed the attitude that "money makes people unhappy." Until I became aware of this attitude and changed it, I sabotaged the financial aspect of my life in many ways. I didn't love my money.

Today, I have a much different view of money. I now see money as an exchange of energy. I exchange my precious life energy for money when I do my work. I also exchange my life energy when I spend that money. This view of money has made me much more aware of what I do to make money and how I choose to spend it. It's no longer a matter of whether I can afford something; it's a matter of whether I want to spend my life energy on something.

When I waste my money, I am in effect, wasting my life energy. This view has made me much more cognizant of conserving. And, I have found that conserving is fun.

If I'm putting out more money than I'm bringing in, I'm living in a financial and energetic deficit. When I save money, I'm saving my life energy. Equating money with life energy has helped me learn to love my money—take excellent care of it.

The following are three levels of financial management. Take a look and see where your financial foundation fits.

1. Survival Level

At the Survival Level, our financial foundation is built on sand, meaning that the least little storm can blow us away. We live in constant fear, which drains our life energy and keeps us from being our best selves. Money is a big issue in our lives; we spend a lot of our precious time and life energy worrying about it. We have less money coming in than we have going out. We may dread answering the phone and picking up our mail. We cannot afford to be as generous as we would like to be.

2. Maintenance Level

At the Maintenance Level, our financial foundation is built on gravel. We have a stronger foundation than at the Survival Level, but could slide down to that level when faced with a crisis. We are able to maintain our present lifestyle, to get by, but have very little left over. We live in a constant state of unease, and experience a consistent low level of stress. We are able to be generous, but still not as generous as we might like to be. Though money is not as big an issue as it is in the Survival Mode, it still takes up a lot of our mind space.

3. Abundance Level

At the Abundance Level, our financial foundation is built on rock. We easily pay all of our lifestyle expenses and have plenty left over. We have a reserve of money in the form of savings accounts and investments. We have more than enough to ride out any crisis or emergency. Money is not an issue in our lives. Because of this absence of financial stress, we are free to be our best selves. We are able to be abundantly generous to others without depleting ourselves. We have achieved financial independence.

At what level does your financial situation most fit? If you see yourself in level one, it's likely that you have some erroneous underlying beliefs about money that are sabotaging your financial success. If you fit more into level two, and want to be in level three, taking a look at possible underlying beliefs could be helpful.

Here are some questions to reflect on:

1. What were your early learnings about money?
2. How did your caregivers handle money?
3. What is your earliest memory about money?
4. What beliefs did you adopt as a child that are impacting your relationship with money as an adult? In a positive way? In a negative way?

If your financial foundation is at a lower level than you would like it to be, know that you can change that. With the willingness to uncover and change your underlying beliefs and taking consistent steps in the right direction, you can take your money and your life to a higher level.

(Source: *Your Money or Your Life, Transforming Your Relationship with Money and Achieving Financial Independence*, by Joe Dominguez and Vicki Robin.)

Questions/Comments to:

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