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# Uncommon Sense

Providing Clarity, Promoting Intelligence

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Issue: # 011

September 19, 2011

## Greetings!

I'm just over one week late getting this 11th edition out. I wanted to get it out on 9/11 but didn't want to distract from the solemnity and significance of that day. So I went on to other things.

But there are some important things to write to you about, including some reflections on 9/11. Jump into this issue of Uncommon Sense and see where it takes you.

OK, let's get started!

Warm regards,

Ara Norwood



## Reducing Debt

How much debt do you have? And how much of that is credit card debt? Whatever the amount of debt you now carry, it is both wise and prudent to reduce it.

Think of debt as analogous to unwanted fat; too much fat limits your physical options. People who are grossly overweight put undue stress on their skeletal system, look



unattractive, can't bend over and touch their toes, and can't do much in the way of physical activity such as vigorous exercise or participate in sports. Likewise, people who are drowning in debt have much economic fallout to deal with: they tend to worry; they can't pay their bills; they can't take a well-earned vacation because they can't afford to purchase the things that provide such a vacation, their credit rating often suffers. Debt paints you in a corner.

But debt is somewhat fluid, by which I mean that debt can rise or fall based on the decisions we make. Just as reducing fat demands of us a change in habits, likewise, reducing debt also demands of us some new habits.

The first thing one must do in this regard is take a good long look in the mirror. Just as a morbidly obese person should be appalled at what he/she sees when looking in the mirror, a person whose debt is out of control should allow the shock of reality to set in as he examines his debts - all of them. Getting a clear and realistic picture should cause one to make a firm commitment to work on reducing debt. And one must be prepared for the long haul - as it is not a quick fix.

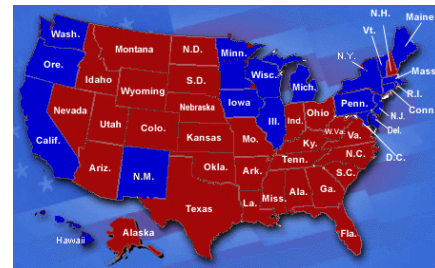
Another thing that must happen - and this is very difficult for most people - is that you must cut spending at least a little. This requires an enormous amount of self-awareness. You see, we develop spending habits, and these become ingrained. Some people routinely spend money on "impulse purchases" at the grocery store. These are purchases that are made on items displayed right near the checkout stand. They may include magazines, candy, or other odds-and-ends that are stationed there for that express purpose - to tap into one's impulse for grabbing such items right before checking out. To cite a different scenario, others routinely spend money on fast food when making their own lunch at home and bringing it with them would be far less costly. Still others routinely spend money on lottery tickets, or routinely stop in at a trendy coffee shop, or throw their earnings at any number of other sources - all of them bringing temporary pleasure, but none of them helping reduce debt. What has to happen - and fast - is a willingness

to break such habits. If you go out to dinner with your spouse twice a week, cut it back to once every other week. If you routinely buy Girl Scout cookies every year when the Girl Scouts come knocking, politely decline this year. Making cuts in spending, whatever withdrawal pangs they cause in your psyche, will go a long way to changing your financial picture over time.

And all of this is sound doctrine regardless of your income for the simple reason that it's not how much you earn, it's how much you are able to keep that builds wealth.

## Dialoguing With The Left: An Exercise In Futility

One of the more fascinating characteristics of those Left of center is their unwillingness or inability to dialogue with, let alone befriend, a person whose political posture is Right of center. While the stories I am about to share are merely anecdotal, I believe them to represent a tendency if not an absolute.



I recently lost a subscriber to *Uncommon Sense*. The subscriber in question, LE, a man in his mid-70s, had been a warm colleague of mine for something close to a decade. We seemed to have a mutual respect for one another and he occasionally sent me articles on the subject of leadership, since he knows that is an area of interest to me. Soon after *Uncommon Sense* was launched, he began challenging some of the things I wrote in this very column, expressing his differences with how I saw things (something I encourage.) I welcomed this and enjoyed our brief exchanges. But soon after I published Issue #9 of *Uncommon Sense* (which contained an article about California textbooks being changed to reflect a bias in favor of the GLBT crowd) he wrote me a letter claiming he would no longer be willing to entertain any further communication from me. And with that, what had been

a warm and cordial relationship evaporated.

In a hauntingly similar fashion, 3 years ago I taught a college course in Entrepreneurship. Of the dozen or so students I had, a small handful really bonded with me and sought me out with some frequency for assistance with their business plans and other related matters. One of these was KW, a bright young lady in her late-20s who had very strong aspirations to make it in business. We met several times outside of class and she was always very appreciative of the insights I had to share with her. She seemed to deeply admire my business acumen and seemed to hang on every word I uttered during my lectures - as she was always in rapt attention. That is, until one day when I made a passing comment in class about my having participated in an event supporting Proposition 8, which sought to pass a state constitutional amendment defining marriage the way it has always been defined - as between a man and a woman. Upon hearing this comment, KW looked as if she had been struck across the side of the face with a two by four. Her countenance fell, she no longer looked at me during the ensuing lecture, but instead looked down at her desk with a sullen expression that betrayed betrayal. A few days after class I received a text message from her telling me that she wished not to communicate further with me, her professor. Once the semester ended a few weeks later, I never heard from her again.

And I do not appear to be alone in such reactions. On an episode that ran October 15<sup>th</sup>, 2010, some of the "ladies" on The View stormed off their own set when talking with conservative guest Bill O'Reilly. O'Reilly was discussing why it was inappropriate to have an Islamic mosque built near the 9/11 site in New York. When Whoopie Goldberg asked him why it was inappropriate, O'Reilly replied, "Because Muslims killed us on 9/11." This cause Ms. Goldberg to shout, "Oh my God!" followed by the uttering of an expletive that was bleeped out. Moments later, Joy Behar announced she would not remain on the set with Mr. O'Reilly present, and, joined by Whoopie Goldberg, she stormed off. You can [see the episode here](#).

I have written about this tendency of the Left's

inability to have meaningful dialogues with conservatives in a more extensive essay which you can access by [clicking here](#). But I fear that the sort of factions our founding fathers worried about will continue to produce fissures in the body politic unless and until the citizens of this great country can sit down and reason together.

### Shamless Plug: Résumé Guide Receives Rave Reviews!

One of my recent clients of the new résumé guide, *Crafting a Winning Résumé*, wrote me a note, which I reproduce here with her permission:

*This résumé guide is beyond valuable! Positively the clearest how-to advice on how to whip a résumé into shape quickly and decisively. I can't thank you enough! By the way, I received five offers out of five potential employers!*

**Susan Suaza**

**Santa Monica, California**

If your résumé is in need of an overhaul, do yourself a favor. Invest in yourself and let the results roll in! [Click here](#) to get started.

### From Ara's Journal

Remembering 9/11 -- A Decade Later

The horrific act of 9/11 happened a decade ago this month. All of us can remember what we were doing a decade ago when the despicable carnage took place. I remember getting ready to head to Los Angeles International Airport to catch a flight to Chicago, where the next day I was to deliver a weeklong business seminar to a corporate client. I watched in amazement and bewilderment as the flames spewed from the first tower that was hit. I wondered how a trained pilot could have let such a thing happen. The notion that it was an act of terrorism (and an act of war) had not entered my head.



And then I watched - on live television - the second

plane crash into the adjoining tower! And right away, I knew what was happening.

The world changed that day. I changed. I watched in horror and awe as human beings jumped to their deaths from the roof of the World Trade Center - a facility I

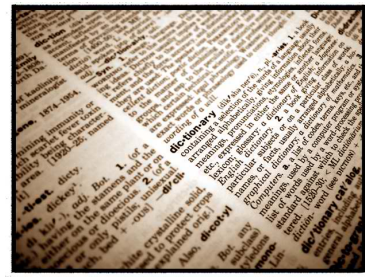
had done business inside in years past. But when I saw first one tower, and then the second tower, implode, my heart sunk. I spent the rest of that day in bed, in a deep state of depression and anguish.



And the next day I was angry - really, really angry. And very determined to stand up to all forms of terrorism, totalitarianism, and wickedness. I even followed an impulse to begin a study of the martial arts, a practice I have continued to this day.

But I wonder if we, as Americans, have really learned much from 9/11. I wonder this because it seems that many people within American culture have some strange fear of articulating who it was that attacked us. Many - especially in the news media - seem unable to say that Muslim extremists, or Islamic radicals are the ones that attacked us on 9/11. I do not pretend to understand why there is this fear or unwillingness to state the blatantly obvious: these people were Muslims. That does not in any way denigrate all Muslims. But it does justifiably denigrate certain factions within Islam. And we do a grave injustice to those who perished when we attempt to remain politically correct and refuse to identify the killers for who they are.

**The World of Words**



**Vociferous**, adj.

**Pronunciation:** 'və'sɪfərəs;  
vō-

**Meaning:** Vehement, clamorous; making a noisy outcry.

**Usage:**

- *The "ladies" were rather vociferous in their denunciations of their guest.*
- *I'd rather not do a Q&A with this audience, as my instincts tell me they might be a bit on the vociferous side.*
- *Thomas Jefferson was many things, but having a vociferous personality was not one of them.*

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Subscribers, the Special Report "11 Ways to Beat the Odds" is now complete and has been sent out. If you have not received it, please communicate that to me via email (ara@aranorwood.com).

For more information on my work, follow me on Twitter ("Ara Norwood"), or on Facebook (keyword "Leadership Development Systems") or via my website: [www.aranorwood.com](http://www.aranorwood.com)

**Sincerely,**

Ara Norwood  
Leadership Development Systems