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Uncommon Sense

Providing Clarity, Promoting Intelligence

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Issue: # 012

September 26, 2011

Greetings!

While this issue is close on the heels of the last one, which came out one week ago, it has some very important content that I am certain will impact you for good. Please read it. And let me know your impressions. You can write to me at ara@aranorwood.com whenever the spirit moves you.

OK, let's get started!

Warm regards,

Ara Norwood



Linear Expectations in a Non-Linear World

I discussed reducing debt in our last issue. I wish to dig a bit deeper on that theme with some additional thoughts I will share at this time.

Most people have a perception of reality that is deeply flawed. (This is not a criticism so much as a description.) By that I mean most of us have a deeply held perception, call it a paradigm or world-view, that life operates in a linear fashion. Far too many people perceive the life's rhythms as something akin to a series of straight lines that pulsate in a systematic, predictable, sequential stream. The reality is that the world is non-linear. Things may move for

a time in a train of normalcy, lulling us into trance-like assumption that we can count on the future to be a logical extension of the past, but then all of a sudden, there is a sharp discontinuity, a radical and abrupt departure from familiar shores.



Some would argue that the attacks September 11th by Islamic radicals were examples of a discontinuity. Some might suggest that the invention of various technologies (such as the stirrup, gunpowder, the stethoscope, the microprocessor, or Gutenberg's printing press with moveable type) opened new doors in radical ways for all of civilization. Some might perceive the crash of the housing market in late 2008 and the ensuing legion of foreclosures as an example. Some might even cite the transcendence of a profound religious experience, or the act of falling in love, as singular occurrences that may well shift the world-view for those involved and render their past an ancient relic by comparison.

Now what does all this have to do with debt?

Very simply this: if you hold to assumptions about the future that you will always have the same paycheck, or a steadily growing paycheck, or healthy returns on your investments, or that certain fortunes are likely to come your way, or that the people who owe you money will surely reimburse you according to plan, . . . bear in mind that such assumptions are based on a linear expectation, that that such linear expectations are often a mirage. They often fail to materialize. I am not saying that none of your expectations will occur as predicted. But I am saying that it is dangerous and unwise to presume that your financial future - say, 20 years from now - will be as you imagine it will be. It could be significantly better (that's the good news.) And it could also be much worse.

So what's a person to do with such unpredictability?

There are some general things, such as stay informed, keep alert, read more books and watch less television.

There are also some things somewhat less general, such as get in the habit of building up a reserve of cash by saving a portion of everything you earn from here on out.

Also, if you are employed, do not assume your job will always be there. Companies (including big businesses) are amoral. They are neither favorable to Republicans nor to Democrats, to theists or atheists, to hard workers or slackers, to loyal team players or opportunists who will jump ship at the next offer. Thus, you would be wise to regularly scour the job market no matter how indispensable you think you are to your current employer. Get your resume out there every week as new opportunities manifest themselves. (A great website in this effort is www.indeed.com but there are plenty of others; networking with people you know is even more effective - by a large margin.) Wise indeed is the breadwinner who has a number of potentially interested employers leaving the door open for him/her.

Finally, avoid credit. If you don't have the cash, don't buy it. I personally know a number of individuals - good people, all - who, in anticipation of an income that they assumed would be there long term, went ahead and remodeled their homes, purchased expensive cars they didn't really need, went on extravagant trips, and then got in over their heads when the extra cash that was coming in regularly, stopped coming in abruptly and without warning. Some of these people have lost their homes. And all of them are drowning in debt to one degree or another.

Life seems predictable, linear. But it isn't.

It's non-linear.

Readers respond to last week's column on Dialoguing With The Left

BG of Corona, California simply wrote: "Loved your newsletter this month!"

CL of Valencia, California had more to say: "In reading your latest issue of *Uncommon Sense*, it is unfortunate (and seemingly common) for people to become defensive and irate when a differing viewpoint is expressed and advocated. I hope you will keep in mind that while some will come against you, challenge you, and perhaps cut ties with you, there are still a greater number of those who agree with you and respect everything you have to say -- including myself!"

Taking a contrarian posture, MJ of Clackamas, Oregon wrote: "I read your current newsletter. One thing that I find disturbing is that you bring up some very sensitive issues that often contain the seeds of criticism. I believe in the possibility that you actually invite negative reactions from others. [It seems] that your newsletter is used as a format to express your personal political and religious beliefs, and in doing so, you are setting yourself up for antagonistic responses from those who may have different beliefs. While you suggest that you are innocently attempting to create an open, sharing forum, the 'feel' of your messages does not support this explanation. The 'feel' of your messages is often felt as an intensely critical appraisal of an opposing view or belief, i.e., 'the Right v. the Left' in politics. . . You make it more than clear which side of the political fence you are on, and in doing so, set up an environment that invites a debate or argument. Perhaps this comes naturally to you as a result of years in the teaching profession, . . . I don't know, but I do know HOW it makes people feel. It does not open the door for everyone to express their ideas, thoughts, or feelings."

The Latest from the City By The Bay

San Francisco has outdone itself once again. After striving to legally ban circumcision (but not abortion, suggesting that the foreskin is seen as of more worth than the unborn), they are now striving to make the abnormal normal. A rally dubbed "Nude is not Lewd" was held the other day in San Francisco at the Castro and 17th Street Plaza. Roughly 50 naked persons, almost all of them gay men, showed up and strutted their stuff for all to see, including children. Saturday September 24th featured a second nude rally where 13 blocks were dedicated to featuring people who opted to leave their clothes at home. And we're not talking nude beaches here -- this is out-in-the-open public nudity.

I'm unclear as to why the 13 blocks were singled out for nudity, because San Francisco law turns a blind eye on public nudity -- something I wish I could do. Everyone in the city, if they chose, could walk around nude 24/7 and not get arrested. Far from being an "emperor-has-no-clothes" scenario, we are seeing aberrant behavior not just from a few, but from a growing population of individuals who see indecency as virtue, and virtue as indecent.

I have just one question: Of the nudists, how many of them do you think vote Republican?

My point should be obvious: Leftist religiosity leads to many foolish things, and this is one of them.

Shamless Plug: New Academic Publication Acknowledges Norwood

Hot off the press is a new business ethics textbook, *The Business Ethics Workshop* by Professor James Brusseau of Pace University. The book is extremely well written and does not read like a typical textbook (translation: it's not boring.)

Ara Norwood had a small role in editing and providing critiques of early drafts of the book, and receives recognition on the Acknowledgements page. The book is published by Flat World Press and the online version is free. For more information about the book, [click here](#).

From Ara's Journal

Myths don't bother me. I mean it. While *truth* is my highest governing value, I'm not necessarily opposed to myth.

For instance, I have heard many a professional speaker claim that Winston Churchill once spoke to the graduating class of Oxford University, and that his speech, one of the shortest in his history, consisted of the charge "Never give up!" uttered three times. (In fact, I confess I myself have shared this anecdote in speeches with great dramatic effect.)

However, as I am a serious student of Sir Winston, and have read extensively, devouring thousands of pages of scholarship by the likes of Martin Gilbert, Roy Jenkins, William Manchester, David Stafford, Arthur Herman, and others, which chronicle every aspect of Churchill's illustrious life, I have never once come across such a reference about his alleged Oxford speech.

His "Never give up" speech is probably a myth.

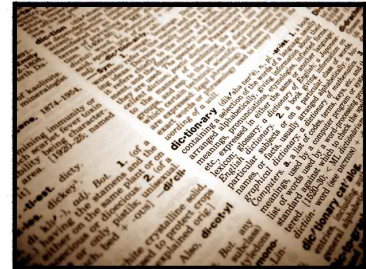
And yet, I don't care. The power inherent in the story is palpable. It does cause people to be inspired. It causes others, and myself, to pick ourselves up when we get knocked down and try again.



Yes, truth is my highest value. But there are times that myths have their place.

The World of Words

Building Your Power of Expression



Copacetic, adj.

Pronunciation: ,kōpə'setik

Meaning: In excellent order; completely satisfactory; very good.

Usage:

- *I've checked on your order and everything is copacetic; you'll have the order delivered right on time.*
- *My job is to make sure that you are satisfied with our service, that there are no problems, and that everything is copacetic.*
- *If that happens it will be disastrous; it would definitely not be copacetic.*

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

Sincerely,

Ara Norwood
Leadership Development Systems