Uncommon Sense

Providing Clarity, Promoting Intelligence

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Greetings!

Today is supposed to be a day to dread -- Friday the 13th.

Quick Links

Ara's Web Site Facebook Page Superstitions are a funny thing -- someone long ago gets an idea based on who knows what, and the idea somehow goes viral -- even in a pre-internet age.

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Most of us smirk at the notion of things like Friday the 13th, although some behave as though there might be something to it, and point to whatever calamities occur on this day as evidence of the very real ominous portent that accompanies this fateful day -- unaware that calamities occur every day, and so do many wonderful things.

This issue of *Uncommon Sense* will provide you with some wonderful things, as well as news of some calamitous ones. That's the nature of life, right?

OK, let's get started!



Warm regards,

Ara Norwood

Wealth and Personal Economics

It seems that economics touches all of our lives in some degree. Some of us are among the rich, some of us are among the poor, and most of us find ourselves in the large middle of a Bell-Shaped Curve struggling (but making it) as middle-class families or individuals.

Although I have much to learn about wealth and the economy, I can make a few observations that some of you may find helpful. Here are three that you can take to the bank:

No matter how much you struggle to make ends meet,

there is little doubt that it could be worse much worse - and thus in some very real sense, you aren't doing too badly in the larger scheme of things. And the opposite is also true: you could do better economically if you found a way to lower costs (i.e., spending)

even slightly, and



also found a way to increase income even slightly. None of this is revolutionary knowledge, but it's amazing how often we forget these simple truths.

- In an economic sense, most of us behave irrationally. To clarify: most of us allow our spending to go up as our income goes up, thus maintaining the same level of money earmarked for savings or investment that we did when we were poorer - which is often little or nothing. The man or woman who earns \$5,000 more in 2012 than in 2011 usually allow themselves to spend that \$5,000 on lifestyle enhancements (i.e., vacations, dinner at finer restaurants, a newer car, etc) rather than use that additional \$5,000 to pay off debt, buy stock, or put away into a CD somewhere. Yet by making different decisions and not succumbing to the temptation to spend the extra money, a person's financial station could be greatly strengthened.
- 3) Perhaps the first step that needs to be taken in order to position oneself to build wealth is to "know thy numbers." Most people who are poor and even most who are middle class fail to set up a system to monitor their income or their expenditures. One has to know how much money one brings in and how much goes out in a systematic way in order to have any chance of making the necessary changes to improve their financial situation. (For a ridiculously small fee, I will be offering just such a tool for sale - details are in the Shameless Plug column.)

Some of the best advice out there may be the simplest. Pay yourself some small portion of your income on a consistent basis. Stash it somewhere and don't touch it, and you'll find, with the passage of time, that you'll have a pile of cash you'd never have otherwise. Trust me on this: doing

so will get you through some tough times down the road. Failing to do this will leave you very, very vulnerable.

Pen-Pals for a Predator: Tolerance In Action

Last issue I wrote about the big scam known as tolerance, which is idealized by the Left as one of their few supreme virtues. Here we look at how the Left sometimes uses tolerance in ways that have noble intentions and disastrous consequences.

An elementary school teacher in Houston who values tolerance over common sense, decided that a man who is languishing in a Texas county jail should be spared the loneliness that accompanies imprisonment. She decided he needed to have a pen-pal. In fact, she decided he needed to have a lot of pen-pals. So she recruited her entire class of 4th grade students for the task.

There's just one problem, though. The man is serving a 50 year sentence as convicted child rapist, having raped a girl under the age of 14 over a 3-year period (2008-11.) Oh, and perhaps it is noteworthy

that the child in question is his own granddaughter. These rapes began when the girl was just six years old.

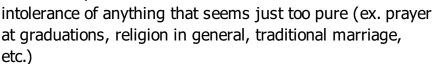
This piece of human sewage goes by the name of Rickey Rea Rowlett, age 55 (seen to the right.) The students who wrote the letters shared personal information with Rowlett including their full names, what they look like, and their favorite things to do.



Of course, the parents of the students were not informed that this was going on and the

letters only came to light when they were discovered in Rowlett's cell. The teacher, Laura Peery (shown to the right with her husband, Blake Perry, who has been accused himself of possessing and promoting child pornography) was summarily terminated, as she should have been.

Again, note that the Left's insistence on tolerance is very animated when it comes to evil but instantly switches over to

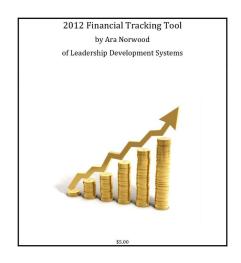


Shameless Plug

Let's say you called an expert in spreadsheets who you wanted to come over and set up a financial tool so that you could track your income and expenses in an intelligent and comprehensive way.

And let's say your friend said he'd be happy to do it, but you'd need to pay him \$5.00 for his gas and his time. Would you do it?

Well, consider me that friend. But I won't come over. It's even faster if I just have you download this fantastic financial tracking tool. It is now up at my website. You



can <u>click here</u> to learn more or purchase and begin using it today.

Price: \$5.00

From Ara's Journal

I recently took a close friend who is struggling with an unhealthy addition to prescription pain-killers to a detox clinic for help. While there, I became acquainted with a man named Duane.

Duane's story is sobering (no pun intended, I promise) and chilling. When Duane came in the door, he walked very slowly and unsteadily. He used a cane to help maintain his balance. But what was more eye-opening was that I honestly believed Duane was a woman. In fact, I thought he must be a very old woman. He's 33.

May I be perfectly blunt? I would say that Duane's appearance actually resembles an old, dead woman. I am not saying that to be cruel, and I am not saying that to be dramatic. That is precisely how Duane's appearance seemed to both myself and my friend.

It turns out that Duane has consumed large quantities of cocaine, crystal meth, and heroin for a number of years, and the consumption of such harmful substances has literally crippled him and altered his very countenance. He looks like walking death.

While he was in the lobby of the clinic, some of the nurses and office staff chatted with him, as he appears to be "a regular" there. I learned by listening to the chit-chat that he was in a great amount of physical pain. That got me thinking of the irony of narcotics abuse.

People who take illegal drugs are sold the ultimate bill of goods. The drugs are said to make them feel [fill in the blank: cool, good, smart, invincible, euphoric]. And perhaps they do. But such temporary "high" comes with a terrible price: the loss of one's health, friends, job, intellect, self-respect, family, home, and even one's own agency - the power to choose to exercise self-control. Duane has lost all of those things.

Duane took drugs to feel "high". Today he looks more like a walking corpse, and is rapidly moving towards becoming a literal corpse. Illegal drugs disrupt and destroy everyone they touch, and those who traffic in such destructive elements are terrorists against humanity.

The World of Words

Building Your Power of Expression

Modernity, n.

Pronunciation: mä'dərnitē



Meaning: The quality of being modern;

Usage:

- He was impatient, blunt, and hostile to much of what passes for modernity.
- You may surmise that secular modernity is innately hostile to a religious world-view.
- I detect elements of modernity in this sample of British art.

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