

Unc ommon Sense

Providing Clarity, Promoting Intelligence

In This Issue

[Personal Economics](#)
[US Supreme Court and Same-Sex Marriage](#)
[Questioning Oneself](#)
[Add Lackadaisical to your Vocabulary](#)

Quick Links

[Ara's Web Site](#)
[Facebook Page](#)

Join Our List

[Join Our Mailing List!](#)

Issue: # 048

March 28, 2013

Greetings!

We live in times of great consequence. Our days involve history-in-the-making. Battles rage around us, not only in military theaters, but in our towns, our classrooms, our churches, and our courtrooms.

We are seeing tried-and-true institutions being challenged in myriad ways, which many worry may unravel civilization as we know it. I am one of those who entertain such worries.

But I am doing something about it. I am busy reminding people about our foundations. And I do this by acquainting people with who our Founding Fathers are, what they stood for, what they believed, and what they valued. I find people are hungry for such reminders. And thus, I have been invited recently by many organizations to share my understandings of our Founding Fathers. It's some of the most exciting work in the field of leadership studies I've ever done. I'll keep you posted on my future engagements.

In this issue, I bring you some reminders, and some observations about traditions that are being challenged -- perhaps successfully -- by the Left in this great country of ours. I hope you find value in what I have to say, and I hope it gets you thinking -- and talking.

OK, let's get started.

Warm regards,

Ara Norwood



Personal Economics: Commitment to Debt Eradication

I am excited! I have learned that debt, although it can be debilitating and quash your options, can also be eradicated systematically.

Do I have your attention?

Debt comes in many stripes: student loans; personal loans; taking out a 2nd mortgage; credit card debt; major purchases that get financed, such as a car, etc. I am going to focus on credit cards in this column.

If you want to make a big impact on reducing credit card debt, there are several approaches.

One involves stopping the financial hemorrhaging. To do this, one must exercise discipline, which takes some real commitment. You have to decide to discontinue adding to the debt.

Consider the bold step of cutting up your credit cards so you can begin the process of turning that



Titanic around. And you may have to change your spending habits, and go without some purchases that have become habitual. . . but utterly unnecessary.

Next: take a look at how much you are charged in interest each month.

Then, on the assumption that you are no longer using a given credit card for future purchases, make a calculation of how much you would have to pay each month to pay it off completely in a certain amount of time. The time horizon is up to you and should be based on a realistic assessment of how much you can afford. (You have to remember to add in the estimated interest each month to the balance after you subtract out your monthly payments; and remember, the interest is somewhat lower each month as the balance goes down.)

Depending on your income and your other financial

obligations, you might find that with some planning, some discipline and sacrifice, and some consistency, you may be able to pay off a credit card in 12 months if you stay focused. I've done it. It took courage to make those predetermined payments when it was very tempting to send that money elsewhere. But I did it and am freer because of it.

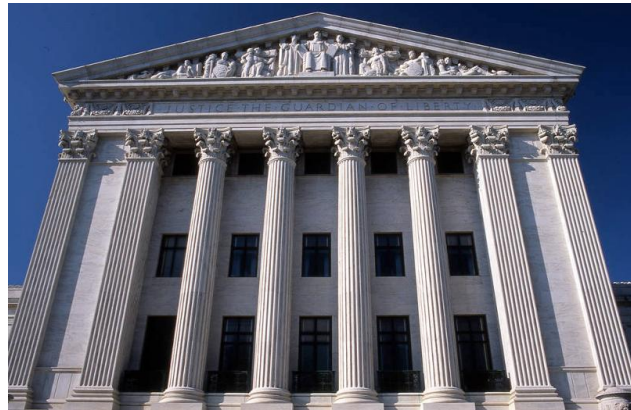
If you have multiple credit cards, consider one of two approaches: choose the one with the highest interest rate, or choose the one with the lowest balance which will give you the "small win" when you get it paid off. Such a win can spur you on to tackle another credit card and you'll be motivated to repeat the process.

We all would do well to lower any debt we have. Make it a priority and make it a formal project. You won't be sorry.

The Elephant in the Room U.S. Supreme Court Eyes Prop 8 and DoMA

This week the United States Supreme Court took up cases involving same-sex marriage. The first case, heard on Tuesday, was about Proposition 8, involving a California ballot initiative which was passed by the California voters in 2008. Essentially the ballot measure was a state

constitutional amendment which defined marriage the way marriage has always been understood from time immemorial: a



union between a man and a woman. The second case, heard on Wednesday, involves the Defense of Marriage Act (DoMA), which was signed by President Clinton in 1996, but which President Obama refused to defend even though it is the law.

Prop 8 was passed by the voters of California by a margin of more than 52%. However, a gay judge, Vaughn Walker, summarily overturned Prop 8 with a stroke of his pen. Then the most radical court in California, the Ninth Circuit,

claimed that Judge Walker did not need to disclose that he was gay when he issued his ruling, nor did he have any obligation to recuse himself from the case he so readily dismissed.

What people need to understand is that Prop 8 involved a perfectly legal election and that the people in California voted against same-sex marriage, but an activist judge decided to put his personal will over the will of the people - the voters.

Right now, the Supreme Court is hearing arguments that, from what I can tell, are presented poorly by the attorney who is supporting traditional marriage, and presented confidently by the attorney who is in favor of changing the definition of marriage to include same-sex couples. For reasons that elude me, gay rights supporters have learned how to argue their case boldly and even ferociously at times, while people with traditional values appear lame and inept by comparison, as if they simply do not know how to put forth a legal argument - or a non-legal one for that matter.

Of course, the members of the Supreme Court are aware, as is anyone who has paid attention, that the most incendiary activists today are gay-rights activists -- not all of whom are themselves gay. Such persons have no fear of bringing about a firestorm of fury against any who speak out against their agenda. Kobe Bryant was fined \$100,000 for uttering a gay slur at a straight NBA referee. I personally spoke to the NBA executive who approved the fine, and he confided that the highest fine allowable was issued only after immense and unrelenting pressure from gay rights groups. Organizations that employed individuals who donated to Prop 8 had their firms targeted by gay rights groups with the intent to shut down such businesses. Gay rights activists have no qualms about harassing opponents at their homes, or threatening the children of those they disagree with. Anything is fair game to a gay rights activist; nothing is off-limits.

Anyone who believes the Supreme Court would be spared a level of venom not seen since the late 18th century for upholding Prop 8 and DoMA are simply naïve.

My prediction: The Supreme Court, regardless of what individual members of that august body believe, will either declare Prop 8 and DoMA unconstitutional, thus making same-sex marriage normative for the first time in recorded

history, or, they will refuse to rule on the case, thus, also making same-sex marriage normative for the first time in recorded history. I will fall out of my chair if they rule in favor of Prop 8 or DoMA.

And that is the latest elephant in the room.

Shameless Plug **Financial Tracking Tool**

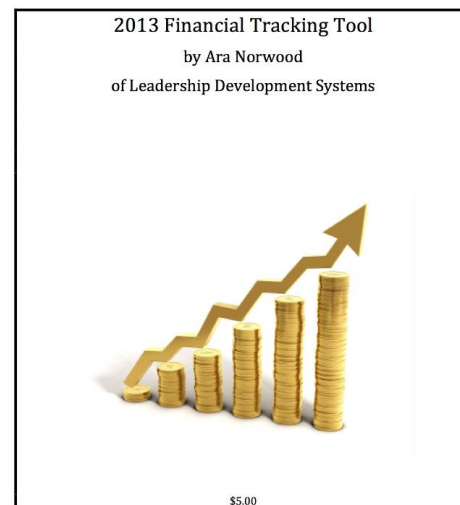
Let's say you called an expert in spreadsheets who you wanted to come over and set up a financial tool so that you could track your income and expenses in an intelligent and comprehensive way.

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.

You can customize it each year you wish to use it, and once you obtain it, you can use it for years on end.



It is now up at my website. You can [click here](#) to learn more or purchase and begin using it today.

Price:
\$5.00

From Ara's Journal

The Pros and Cons of Questioning Oneself

Sometimes it's helpful to double-check my positions, beliefs, assumptions, and plans.

Yet the questioning of oneself is a two-edged sword.



Pros:

- It keeps you aware that your insights are always incomplete
- It opens you up to new possibilities
- It strengthens weak positions
- It brings greater and deeper awareness of what you believe

Cons:

- It slows down momentum
- It can sometimes bring self-doubt
- Depending on the nature of the questioning, it can foster confusion
- Doing so can retard flow and stymie accomplishment

If I can learn to do so in a way that nullifies the cons and enhances the pros, then questioning myself can be a valuable exercise.

The World of Words

Lackadaisical



Lackadaisical, adj

Pronunciation: mə'rōs, mô-

Meaning:

When someone is feeling careless, out of it, or lazy, they could be said to be lackadaisical. Think *casual*, *lukewarm*, *half-hearted*, or *sluggish*.

Usage:

- *In order for you to attain a Personal Best, you are going to have to scrap the lackadaisical attitude.*
- *We have to be focused! We simply cannot afford to be lackadaisical about this.*
- *We lost the case for several reasons, not the least of which was that awful, lackadaisical closing argument by our lead counsel.*

New subscribers, the Special Report "11 Ways to Beat the Odds" should have been sent out to you already. 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