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Uncommon Sense

Providing Clarity, Promoting Intelligence

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Issue: # 062

October 30, 2013

Greetings!

The weather is getting a tad bit cooler at night, the sun is coming up a bit later, and time is marching on.

Yet the quest for continued wisdom and development never ceases. Thus, another issue of *Uncommon Sense*.

I am really pleased with this issue and I hope you are as well. In addition to explaining the recent debt crisis, I bring you a few tips on using LinkedIn effectively.



I have been enjoying the emails I have received from so many of you! Thank you for your continued support of *Uncommon Sense*. If your organization, or one you are aware of, could use a speaker to discuss these sorts of topics, by all means, reach out to me.

OK, let's get started.

Warm regards,

Ara Norwood

Self-Development

Tapping into the Power of LinkedIn

One of the so-called "social media" platforms that has proved quite useful in a business setting is LinkedIn. I suspect that most of my readers have a LinkedIn account

already set up. If you are reading this and you do not yet have such an account, I invite you - I urge you - to get with the program and [click here](#) to set up your account today! From the standpoint of career and work-related matters, LinkedIn is more potent than even Facebook.

Even if you have some familiarity with LinkedIn, you may be wondering some of the best ways to utilize this platform. Here are a couple of ideas for you to consider.

Building Your Network:

LinkedIn provides a wonderful way to connect with strangers. If you come across the name of someone you'd like to meet, key their name into LinkedIn and see if you can locate their profile. At the very top of any LinkedIn page there is a field that reads "Search for people, jobs, companies, and more..." Type in the name of the person you wish to connect with in that window.



Let's imagine I wish to connect with an individual named Maureen McTeague (a fictitious name.) I type in her name and hit **enter**. Her profile pops up. What I notice right away is that just to the right of her name is a little gray box that reads "2nd". What that is telling me is that she is a second-degree contact. She is not an immediate contact of mine but is a contact of at least one of my immediate contacts. (Had the gray box read "3rd" it would have indicated she is a third-degree contact, meaning she is 3 levels away from me.) But being a second-degree contact means that she knows someone I know; we have a mutual contact between us. This is really good news.

When I pull up the LinkedIn Profile of Maureen McTeague, I see some basic information such as her name, her title, her general location, her current and previous employers, and her education. Right below all that, I see two buttons, one labeled **Connect** and another labeled **Contact Maureen** and immediately to the right of the **Contact Maureen** button is a little drop-down arrow. When I click on that drop-down arrow, a series of options is revealed, the first of which is labeled **Get Introduced**. When I click on that a new window will pop up showing the profiles of

one or more of my own contacts who are also contacts of Maureen McTeague. Bingo! I now know who to reach out to in order to see if those contacts of mine are willing and/or able to make an introduction that will connect me and Maureen. I click on one of the names of our shared contact and this opens up a message box similar to email that enables me to key in a subject header and a message which will be sent to our shared contact (and may even be shared to the target contact, in this case Maureen McTeague.) After typing my request, I hit the **Send Request** button and wait for the results to play out.

Getting Answers to Business-Related Questions:

Let's imagine you have a question you wish to pose to LinkedIn members. If you are on your Home Page within LinkedIn, you will see your photo at the top of the page and a box to the right of your photo with the words **Share an update**. . . in the box. Type your question in that box. (Note that you are limited to 600 characters max.) After you have typed in your question, you will see a new box appear right below your question. This box enables you to decide to share your question with "the public" which will show the question with everyone in your extended network (which includes your first degree contacts, plus your second-degree and third-degree contacts), or "the Public plus Twitter", or your "Connections" (meaning just your own immediate, first-degree contacts.) Once you click on the blue **Share** button, your question will be posted accordingly, and you will very likely receive answers in short order.

There are plenty of other great ideas about how to maximize your use of LinkedIn and I will be sharing additional ideas in future issues of *Uncommon Sense*.

The Elephant In The Room The Debt Crisis: Kicking The Can Down The Road

At the risk of causing the eyes of some of you to glaze over, I wish to draw your attention to two seemingly unrelated economic metrics: the Debt Ceiling, and the Debt-to-GDP Ratio. Let's start with the debt ceiling.

We recently experienced a temporary government shutdown which was, predictably, blamed solely on the

Republicans. But prior to, and largely the cause of, the shutdown was an issue that has yet to be resolved. That issue is the debt ceiling, which is an attempt to institute checks and balances on the maximum amount of money the U.S. government can borrow at any given time. In other words, if we exceed the debt ceiling, we put ourselves in a position where we can no longer repay our obligations. The debt ceiling doesn't authorize new spending per se; instead, what it does is provide the necessary funding which enables the government to pay for spending commitments that Congress has previously authorized.

I think it instructive to reflect on how the Left (i.e., Democratic leaders) approaches the issue of the national debt differently than conservatives (i.e., some Republican leaders - as not all Republicans are conservative.)

Just as is the case for all of us as individual citizens, our national government has a certain amount of money. That amount of money is not unlimited. In fact, to simplify the issues, I will talk in terms that most of us can relate to - the economics of an individual family.

Let's say that our American Family in question earns \$144,000 in total annual income. Let us also say that this family has determined that it can only take on a certain amount of debt and still be fiscally responsible. The family decides that 25% debt is the maximum they can allow. So given that they bring in \$144,000 annually, they do a quick calculation and realize that 25% of \$144,000 equates to \$36,000. They run up their debt to \$36,000 in short order, and then they wish to purchase new furniture. But doing so would increase their debt-to-income ratio by more than 25%. So they revise their policy: no longer will they cap their debt at 25%; they will raise their debt limit to 35% which will allow them to now have up to \$50,400 worth of debt against their \$144,000 annual income. This pattern of raising the debt limit continues while they keep borrowing or buying on credit and find that eventually they allow themselves a massive debt limit of \$108,000, which is 75% of their annual income of \$144,000. If the pattern of raising the debt limit continues, eventually the family will be bankrupt as the weight of the debt will be unsustainable; the family will no longer be in a position to pay it back.

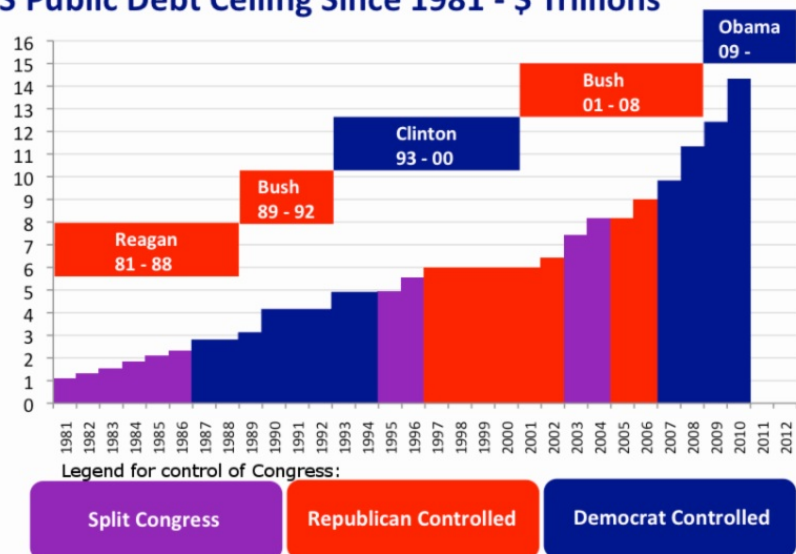
What happened recently in the battle between Congress (which is currently controlled by Republicans) and the

White House and Senate (both of which are currently controlled by Democrats) was that the Dems wanted to raise the debt ceiling. (By the way, lest you wonder what the actual percentage is of debt-to-GDP, according to the Congressional Budget Office, our national debt stood at 73% of GDP as of last September - twice what it was at the end of 2007. However, today, as I write, we now have a debt-to-GDP ratio of 106.8%! The amount the federal government owes to its creditors now exceeds its GDP!)

Republicans were basically saying, "Let's not raise the debt ceiling without lowering our costs somewhere." The Affordable Care Act (also known as "ObamaCare") seemed like a valid place to start, as that program would add significant amounts of new debt. The Dems (led by the President) said, in effect, "No, let's not cut any spending or any costs. Let's simply raise the debt ceiling. It will be fine. We can worry about the consequences later." Republicans, as is often the case, folded. However, some time in February 2014, we are going to face the same problem, and will probably see the same outcome: raising the debt ceiling yet again, while failing to address the issue of cutting costs.

The chart below is instructive to see how bad things have gotten under various Presidents and various Congresses. But it only accounts for a time period ending in 2010. Things are much worse today.

US Public Debt Ceiling Since 1981 - \$ Trillions



At some point, this is all going to catch up with us, as economist Jay Prag recently wrote about in a [short column](#).

Continually raising the amount of debt we have in proportion of our GDP is simply unsustainable. I don't know why Democrats do not see this, and I do not understand why Republicans allow the madness to continue.

And that, my friends, is the latest elephant in the room.

From Ara's Journal

Understanding the Shades of Love

Love is one of those words that is rich in meaning, powerful in impact, and often misunderstood.



We use the term *love* as part of a rich continuum that ranges from the mundane to the profound.

For instance, one might say he loves filet mignon, or sushi, or key lime pie. What is meant by this kind of love? I myself have often said I love pizza, which is to say I deeply enjoy eating it. Do I have a personal emotional attachment to pizza? No. Similarly, one can say she loves Yosemite, or the beach, or the band Coldplay, or volleyball. There is something deeply gratifying about these things, as they bring fulfillment to the person who says she loves them.

One often admits to a special sort of love for one's friends. I understand this love, as it is special. Friends do come and go, but certain close friendships that endure the test of time bring a dimension of companionship that is unlike any other. I love my friends.

I think of a different kind of love reserved for children - both children in a broad sense (as all children, regardless of their biology, are precious and in need of protection) but also my own children whom I have raised. That small cadre of people I have been blessed to call my own children occupy a unique and singular spot in my heart, so much so that even the deepest of disappointments does not dampen such love. Indeed, I have often said that I cannot imagine greater emotional pain than to have to bury a child, a situation which, thankfully, I have not thus far had to face. The nature of this love is such that it does not matter the age of my children. Even should I live to see the time they reach age 60, I would consider them my children and that kind of love does not dissipate when the aging process takes its toll on them.

Then there is the very wonderful, sensational, and euphoric kind of love that is reserved for one's soul-mate. When a man finds the woman of his dreams, and, hopefully, marries her, he (and she) enters into a world unlike any other. That world is passionate, riveting, empowering, exciting, romantic, and healing. Finding one's soul-mate means you are never alone again. Granted, misunderstandings take place, selfishness may sometimes creep into the relationship and even possibly poison it. But for those who put that relationship above self, and nurture and protect it, one finds a bonding and a melding of humanness that is unspeakable in its ability to fuse two lives into one. I am never at ease when my wife is troubled in any way, and one of my main objectives in life is to keep her happy. That is a special kind of love.

Finally, I think of the love of the divine. Some would simply refer to it as the love of God. Christians the world over would look to Jesus Christ as the epitome of God's love for His children, whom they believe bought them with His blood. Other faith communities outside of Christianity would direct that love somewhat differently, but in very profound ways nonetheless. The deeper one loves God and sacred things, the effect is usually one of meekness, joy, a tendency to serve others and be less selfish, a tendency towards kindness, etc. Love of holiness inevitably causes profound changes in the character of those who place divine things above everything else. When one's love is centered, first and foremost, on God, lives are changed for the better, and the capacity to do real good in the world is enhanced. Virtue itself is given a chance to work in the lives of those who place the holy over the profane.

The World of Words

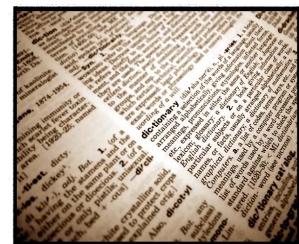
Euphemism

Building Your Power of Expression

Euphemism, n

Pronunciation: 'yūōfə,mizəm

Meaning: Any time you find yourself using a word or phrase that is meant to mask an otherwise harsh or blunt or unpleasant or embarrassing word or phrase, you are using a euphemism. Examples: saying "passed away"



rather than "died; or "Correctional Facility" rather than "jail"; or "Collateral damage" rather than "accidental deaths"; "Letting someone go" rather than "firing" someone.

Usage:

- *It seems that all the ingenuity has gone into inventing euphemisms rather than finessing them into poetry.*
- *They routinely speak of "a woman's right to choose" which is a euphemism for exterminating the life of an innocent unborn.*
- *Bonus points will be awarded for the most ridiculous euphemism -- get ready hip-hop fans.*

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
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