

Uncommon Sense

Providing Clarity, Promoting Intelligence

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Dear David,

The days seem to be getting a bit cooler, and that is especially true for the nights. With the changing weather, I was struggling with a cold that never really got the best of me, but did manage to rob me of my voice for one day this week. But my voice will not be thwarted when it comes to bringing you important content!

The **Self-Development** column gives you some very basic fundamentals about investing. (For those of you who are in need of something more robust, don't worry. More depth is planned for the future.)



The **Elephant in the Room** column addresses the recent Kavanaugh hearings, which frankly leave me somewhat stumped. Nevertheless, I give you my take as things stand at the moment.

In the **From Ara's Journal** column, I ruminate over the issue of noise (and silence.)

And, of course, you'll get yet another gem of a word in the **World of Words** column to add to your ever-expanding vocabulary.

OK, let's get started.

Ara Norwood

Self-Development

Investing

You are one of two people. You are either a saver or a spender.

If you are a spender, you live for today, and you set yourself up for possible financial catastrophe. Let's face it: bad things happen. The Air Conditioning unit in your home stops working (on the hottest day of the summer, of course.) Your car needs immediate and expensive repairs. Someone gets sick and you need money to pay for medical services. Spenders are painted into a corner when those things occur. Even if nothing like that ever happens (which is doubtful), when spenders get to a point where they are ready to retire, they can't. They have to keep working well past their 70s, and they may be relegated to being a greeter at Wal-Mart. They end up having to depend on others for their sustenance, and the closing years of their life are fraught with heartache.

If you are a saver, you increase the likelihood of avoiding those miseries. While being a saver is not a guarantee of smooth sailing during your sunset years, as unexpected mishaps can wipe out the fortunes of any of us, being a saver bends the odds in your favor that you'll have a good life in your later years.

Being a saver is something that must be habitual, not occasional. Savers are feverishly looking for opportunities to take any leftover cash sitting in their checking account and relocating it to their savings account. This should happen multiple times per month. In fact, right after I typed the previous sentence, I stopped writing and moved some cash over to my savings account. We savers are obsessed with saving.



Saving is an eternal principle tied to the gospel notion of sacrifice. Just as the ancient Israelites participated in various ritual sacrifices in order to secure God's blessing in the future, modern-day savers choose to "do without" today in order to "do well" tomorrow.

Here are some suggestions you may wish to adopt to move from being a spender to being a saver:

- If you are employed and have direct deposit set up for your paycheck, go and talk to your payroll people and have them automatically transfer a small portion of your paycheck directly to a savings account, with the balance going to your checking account as usual.
- Every time you earn a pay increase, have your payroll people increase the amount of money that gets automatically transferred to your savings account commensurate with your increase in salary. You will still see the same amount of net income going into your checking account, but you made it work before, and you can continue to make it work going forward.
- Set a goal to have a 3-day supply of cash that you keep somewhere safe in your home. That money is not to be touched except in the case of emergencies. It is there for the purpose of getting you through 3 days of spending on bare essentials (food, medicine, transportation, etc.) in the event that there is a natural disaster, or a personal crisis. Whether your 72-hour needs come to \$68 or \$282, determine how much you would need to stay afloat for 3 days, then stash that amount of money somewhere.
- Set a goal to have a 30-day supply of money in a savings account. We are not talking about the figure you actually spend each month. We are talking about how much you would have to spend if you were living in an austerity situation, where you are not going to the movie theater or restaurants, or coffee houses. You are just trying to pay your minimal, basic living expenses. So how much would that come to for you? \$2200? \$3800? \$4900? Whatever that number is, make that a firm goal that you are committed to. Then sock away every penny that you can in a savings account until you reach that goal. (Then you can go out and celebrate.)

- After you have a one-month supply of cash for your basic living expenses, consider setting a goal to pay off some debt. Perhaps you have a credit card with a high interest rate. If you have a lot of debt, this could be a very worthy goal. You would be investing in eradicating debt, debt that saps you of your financial vitality every month. So make one of your debt sources a target that you are going to focus on and eradicate. If we are talking about a credit card, you avoid using that card, and you pay much more than the monthly minimum payment. You probably make multiple payments a month. When that card is paid off, you go out and celebrate (but do not pay for your celebration with that card!)
- Finally, set a goal to have a 3-month supply of cash in the bank. This is not in addition to your one-month supply of cash. You are basically taking your one-month supply of cash and you are increasing it to a 3-month supply. This, understandably, is daunting. If your one-month supply comes to \$3,300, then your 3-month supply is \$9,900. But with focus, consistency, and discipline, you can get there in time. And imagine the peace of mind you will have knowing you have invested in yourself, you are no longer a spender, but a saver, and that you have some cushion to protect yourself when those rainy days show up.

These are very fundamental principles of investing, and I will be sharing quite a few more principles of investing in future issues of *Uncommon Sense*.

The Elephant in the Room

Processing the Kavanaugh Hearings

This has been a tough nut to crack, but for what it's worth, here is my own assessment of the controversy surrounding Brett Kavanaugh.

Dr. Christine Blasey Ford (known during her high school years as simply Christine Blasey) gave a rather credible testimony this past week. She seemed a bit on the fragile side, but she struck me as both earnest and certain of her account.

Having said that, Dr. Ford's testimony is completely void of corroborating evidence -- from anyone. That may change with the upcoming FBI investigation.



- It is problematic that Dr. Ford cannot recall key details of when this alleged assault took place, where it took place, how she got to the party, or how she got home from the party.
- It is problematic that Dr. Ford never told a soul about this harrowing incident for over 30 years after it is alleged to have occurred, an incident that seems to have damaged her psychologically, has affected her marriage, and has caused her to seek professional help. Even when she finally told a therapist about it, she never mentioned Brett Kavanaugh by name.

- It is problematic that Christine Blasey's lifelong friend, Lisa Keyser, was said to be in attendance at the party when the assault was alleged to have taken place, yet Ms. Keyser insists she does not know Brett Kavanaugh, nor does she have any memory of the party in question and was never informed by Christine Blasey, either at the party, or any time afterwards, of the alleged sexual assault.
- It is problematic that the therapist to whom she reported the incident more than three decades later recorded Dr. Ford as claiming there were four assailants, not two as Dr. Ford claims today. Is it possible the therapist made a mistake? Certainly. But is it also possible that Dr. Ford contradicted herself? Equally true.
- It is somewhat problematic that Dr. Ford openly stands in opposition to President Trump, having participated in several formal protests against the president.
- And it is quite problematic that Dr. Ford's attorney, Debra Katz, is a fiercely anti-Trump partisan, having stated last year in an interview with the National Women's Law Center, "This administration's explicit agenda is to wage an assault on our most basic rights -- from reproductive rights to our rights to fair pay. . . We are determined to resist -- fiercely and strategically."

Brett Kavanaugh has had a stellar and distinguished legal career, graduating *Cum Laude* in American History at Yale University, then graduating at or near the top of his class at Yale Law School, arguably the most prestigious law school in the United States. He has served as a U.S Circuit Judge of the United States Court of Appeals for the District of Columbia Circuit. By all accounts, Mr. Kavanaugh has led an honorable and exemplary life as an adult.

Frankly, there is an aspect of Judge Kavanaugh's alleged behavior back in high school involving Christine Blasey that I find to be a non-issue, and then there's a separate aspect of that same alleged behavior I find to be a huge issue: the behavior at the party itself, if true, would bother me for the time period in which it happened, but it would not negate my support of Brett Kavanaugh as a Supreme Court Justice today. High school kids sometimes do foolish, mean, reckless, and immoral things. That doesn't excuse it. But I would only be interested in punishing Mr. Kavanaugh at the time that he was guilty of such things, even if his buffoonish behavior left permanent scars on Christine Blasey Ford. Conversely, the part about the allegation I find troubling involves Mr. Kavanaugh's unequivocal denials. In my considered judgment, unless he was simply too inebriated to remember the incident, denying something while under oath to tell the truth would disqualify Mr. Kavanaugh from further public service. Yet Mr. Kavanaugh's denials were as stark and unequivocal as were Dr. Ford's assertions.

Now, let's face up to something: there is no question that the Democrats will do everything in their power to prevent Mr. Kavanaugh from serving on the Supreme Court. This is obvious from the fact that a Democratic Senator, Dianne Feinstein, made public a letter from Dr. Christine Blasey Ford that Ms. Feinstein had been keeping under wraps for weeks before springing it on the Senate Judiciary Committee shortly before the committee was to vote on Mr. Kavanaugh's nomination. This was a transparent attempt to delay the vote.

Why would the Democrats wish to delay the vote? I will explain.

The Democratic Party, which has been taken over by the Secular Left, understands that they cannot successfully impose their Leftist ideology on the American people through normative elections because they just won't secure enough votes. Most Americans find Leftist ideology abhorrent. Therefore, their only hope in ramming their radical agenda down the throats of the American people is to have the courts side with them -- courts that are often overseen by activist judges. The Supreme Court has, for the most part, leaned Left for the past several decades. If Brett Kavanaugh is confirmed to the Supreme Court, that august body will lean Conservative for the first time in a long time, and Leftists will be largely powerless to foist their agenda on the rest of the populace. This puts the fear of God into them (to the degree that they believe in God) and that is why they will do anything they can to undermine the nomination process, hoping that they might possibly take control of the Senate in the November mid-term elections, which, if they did, they would have the leverage they would need to prevent any conservative nominee from becoming a Supreme Court Justice.

Thus, we've seen additional allegations of other opportunists who are jumping on the bandwagon. One Deborah Ramirez managed to have her allegations published in *The New Yorker* magazine, but the hit job was so obviously idiotic and unverifiable, that even the Leftist Bible known as the *New York Times* passed on an earlier invitation to publish her story. Then it got even sleazier, with Stormy Daniels attorney Michael Avenatti, a true opportunist hungry for media attention, claiming he has a client named Julie Swetnick who insists that Brett Kavanaugh, while in high school, was part of a Gang Rape Squad that drugged high school girls at parties and then had them raped by multiple individuals. While this absurd allegation is unseemly, that makes no difference to people like Michael Avenatti, whose swill-like personal standards are both ugly and reprehensible.

And the saga gets even stranger. Two men have come forward to the Senate Judiciary Committee and have both claimed that they might be the individuals that Dr. Ford was accosted by so many years ago. But evidentially their credibility is in question.

In the end, barring any new revelations by the impending FBI investigation, this is a classic "He Said-She Said," and it is both sad and tragic that so many people have been hurt by this -- Dr. Ford and her family, Judge Kavanaugh and his family, and undoubtedly others. (Senator Ted Cruz and his wife, Heidi, were badgered and harassed by a small cadre of anti-Kavanaugh protestors while they were at a restaurant recently trying to enjoy a nice dinner. Senator Cruz and his wife left the restaurant when it was clear that restaurant personnel were going to do nothing to put a stop to the harassment, so they departed while the Leftist radicals cheered.)

But I think Senator Lindsey Graham summarized the spectacle well when he stated, at the recent hearing, as he spoke to Brett Kavanaugh: "You've got nothing to apologize for. . . This is the most unethical sham since I've been in politics. . . I cannot imagine what you and your family have gone through. . . You [Democrats] all want power. God, I hope you never get it. I hope the American people can see through this sham. . . This is going to destroy the ability of good people to come forward. . . . I hope you're on the Supreme Court. That's exactly where you

should be. And I hope that the American people will see through this charade. And I wish you well. . . And I intend to vote for you, and I hope everybody who's fair-minded will."

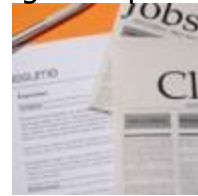
And that, my friends, is the latest elephant in the room.

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taken seriously in the workforce. I had been given tips from my professors in Health Science and other professionals but your advice was just what I needed. It took weeks of frustration waiting for interview calls when I happened to stumble across your website and discovered that I needed help. Your publication enlightened me with your knowledge on the wording and format needed to attract an employer. Furthermore, your booklet helped me recognize certain skills and work experience that I would have never considered important until you got me thinking about it. Thanks for a great product!" -- R. Espana, Valencia, California

From Ara's Journal

The Elusive Sound of Silence

One of my favorite guitarists is the Dutch legend, Jan Akkerman. I own a number of his recordings, and one of the albums of his that I purchased many years ago is titled "Can't Stand Noise." I've never forgotten the name of that album and over the years, that album's title has reminded me that we are surrounded by noise. Doors closing. Wind blowing. People talking. Radios playing. Cars or motorcycles driving by, gunning their engines. Even sitting here in the quiet solitude of my office as I type this, I can hear the keyboard clicking, the hum of my computer, my own breathing, the air conditioning that is blowing cool air into the office, the effervescent sound of bubbles churning in my can of carbonated water, and if I really concentrate, I can hear a strange, hissing-like sound in my ears, as if molecules are crashing into my auditory nerves at rapid speed.



I have learned to enjoy quiet. I have learned to believe that I do not have to have the car radio on every time I drive. Sometimes I have it on, but often I make the decision to drive in relative quietude. Other times I drive with the windows down, hearing more of the other cars, and much more of the wind. The sound becomes the new baseline for me.

Still, there are times I need a break from the noise. Paul Simon, one of the truly prolific songwriters of the modern era, once recorded a contemplative song titled "The Sound of Silence." (My music partner and I happen to perform that tune in our performing duo, Dawn of Ascension.) It's an interesting concept to contemplate -- absolute silence. For the few people on this earth who have experienced true silence, the experience has been rather [disquieting](#). But I still find that punctuating the routine noise with periods of relative quiet has been refreshing, renewing, and rejuvenating.

Florid

Building Your Power of Expression

Florid, adj.

Pronunciation: flôrid, flärid



Meaning: Anything that is elaborate or excessively intricate or complicated could be said to be florid.

Usage:

- *The florid Rococo style of music that followed the Baroque period was somewhat short-lived.*
- *Your mode of expression is so unnecessarily florid that one would think you arrived here in a time machine from the 19th century!*
- *Her own account of her escape is, as usual, so florid that it provokes the question of whether she was really in any danger.*

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).

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