

Uncommon Sense

Providing Clarity, Promoting Intelligence

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Dear David,

Welcome back to another dose of my thoughts on the issues of the day. Lots of activity happening with me: new clients seem to be coming in from all directions, with a major workshop being conducted in Utah next month, and some important content design work coming down the pike with another new client. I am grateful for the opportunities to make an impact.

In this issue, the **Self-Development** column addresses the issue of debt. And I share an incredibly important insight from one of the wisest minds of the last century, but who remains largely unknown: J. Ruben Clark. Read it.



The **Elephant in the Room** column focuses on an astonishing statement made by one of the more stable and experienced presidential candidates within the Democrat Party. Take a look.

A lot of people engage in posturing for the sake of posturing. The **From Ara's Journal** column takes a closer look.

The **World of Words** column comes through again with a splendid word pulled from our massive English lexicon. Check it out and use it.

OK, let's get started.

Ara Norwood

Self-Development

Debt

The principles of debt are the same, whether we are speaking of the National Debt of the United States (which, if you're curious, currently stands at \$22 Trillion), or one's own personal debt (the average American household carries something in the neighborhood of \$16,061 in credit card debt -- and \$132,529 of total household debt -- that includes mortgages, student loans, autos, and credit cards).

Not all debt is bad. But there is a worrisome element to debt -- interest. That is how creditors who extend credit generate revenues. Here are some wise words from J. Reuben Clark re. interest:

"Interest never sleeps nor sickens nor dies; it never goes to the hospital; it works on Sundays and holidays; it never takes a vacation; it never visits nor travels . . . it has no love, no sympathy; it is as hard and soulless as a granite cliff. Once in debt, interest is your companion every minute of the day and night; you cannot shun it or slip away from it; you cannot dismiss it; it yields neither to entreaties, demands, nor orders; and whenever you get in its way or cross its course or fail to meet its demands, it crushes you."



Thus, debt (with its accompanying interest) is something that one should embrace only after careful, sober reflection. One

should not be impulsive or impetuous when it comes to debt. Buying a car provides a great example. When you purchase a car, you usually finance it rather than pay the total price at the time of the sale. You end up with the car (and all of the obligations that maintaining that car will entail -- insurance, fuel, regular oil changes, annual registration fees, new tires every year or two, other repair and maintenance costs) plus you end up with a monthly payment you have to make, which is comprised of two parts: a base price plus an interest rate. Let's imagine the car sells for \$28,000. And let's imagine you are going to finance the car for 4 years. That's 48 months. If you divide the \$28,000 by the 48 months, you would think your payments are about \$583 each month. But in actuality, your payments would be more. This is because in addition to that base price, you would have an interest rate to contend with. If that interest rate was 4%, you would actually have to make a monthly payment of about \$606.

If you earn enough money at a stable job, and if you don't have a lot of other expenses, you might not have a problem with that \$606 monthly payment for the car. But what if you lose your job through a layoff? What if the next job you get doesn't pay as much? What if you suddenly find yourself with new expenses for which you were ill-prepared? That car, which represents a debt, could prove arduous. Perhaps a less-expensive model, or perhaps a pre-owned model, would have been a wiser choice.

The key thing to remember about debt is that the more debt you have, the harder it is to get out of debt. Debt has a gnawing effect on your financial health. It saps you of financial vitality. It limits your options much of the time. And it has led to financial ruin for a great many people.

Be mindful of how much debt you carry. Do not assume more debt than you can manage. And live your life in a manner that enables you to pay off your debts on a regular and ongoing basis.

The Elephant in the Room

What is meant by the "Lawless Left"?

I often refer to a salient characteristic of the "Progressive Left" as lawless. And whenever I use the term "Lawless Left," people on the Left get a little hysterical. They don't care for such descriptives (and yes, I know "descriptives" is not yet a word, but I'm sure it will be one day.) And I can't blame them. Who wants to be thought of as lawless? Just as a person who talks too loud doesn't want to be labeled a loud talker, or a person who is shallow doesn't want that characteristic to be pointed out, people who innately devalue the very notion of law do not like to be outed as lawless. But since truth is more important to me than worrying about what Leftists think, I use the term.

In the last issue of *Uncommon Sense*, I gave a number of examples of the Leftist tendency towards lawlessness. Another powerful indicator of Leftist Lawlessness came out during the third Democratic Presidential debate, held on September 12th, just 4 days ago. In that debate, Joe Biden said the following: "Nobody should be in jail for a non-violent crime."



That incredible, sweeping statement was very telling. It wasn't hyperbole. It wasn't exaggeration. It wasn't a misquote. And it wasn't one of Joe Biden's famous gaffes. Mr. Biden truly believes, bone-deep, that if you didn't commit a "violent" crime, you should not be in jail. You should be free to go about your business, doing what you do.

There are a number of problems with this thinking. I will share two obvious ones.

First: Do Leftist Democrats agree on what constitutes a violent crime? First Degree murder? Sure. Second Degree Murder? Probably. Voluntary Manslaughter? Hmm. . . What about Involuntary Manslaughter? What about Simple Assault? Aggravated Assault? Is all Sexual Assault considered violent by all Leftists -- from rape to grabbing someone's buttocks to extremely lewd speech? What about Verbal Assault that is so severe, it causes the victim to take their own life afterwards? I am reasonably certain not all people on the Left would reach a consensus on what constitutes a violent crime. What then? They would compromise. If Leftists like Joe Biden were in power, reasonable Americans would see people who have committed what normal people deem to be violent crime walking among them, free to commit more violent crime -- simply because Leftists would claim such crimes are not, technically violent.

Second: What about White Collar Crime? Bernie Madoff pleaded guilty to crimes that bilked 4,800 clients of some \$64.8 Billion. Bernie was sentenced to 150 years in prison. But Joe Biden is telling us Bernie would still be free if he (Biden) were president. After all, it wasn't violent.

I could go on with many more examples of how the Left demonstrate they have a propensity to disdain the very notion of law. But I think this should suffice.

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

Check out [my website](#) for tools to help you with your career, your presentations, and other matters.

Shameless Plug

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So you have trouble with job interviews? You get nervous? You feel unprepared? You get psyched out? I understand. And that is why I am pleased to alert you to my eBook: ***Your Interview Roadmap***. At over 12,000 words and with six appendices, this guide book will open your eyes to what really goes on in the world of interviewing from both sides of the table, and will prepare job seekers to hit it out of the park 80% of the time. (OK, more like 90%, but I prefer to be understated.)



If you are interested in purchasing the product, you can [click here](#) to make your purchase. The advice you will glean from this eBook is golden! I would charge you six times the price of the eBook to give you the same advice in person.

If you've done poorly in job interviews in the past, you can turn it around. The answers are there. Take action!

From Ara's Journal

The Great Pretenders

A few months ago, I attended a private dinner consisting of about 40 people. It was held at a Jewish Synagogue in Los Angeles, and we were there to dine with Dennis Prager, a significant voice in national affairs. Prager has written a number of best-selling books, including [The Rational Bible](#), [Still The Best Hope](#), [Why the Jews?](#), [Think a Second Time](#), and [Happiness is a Serious Problem](#). He is also a radio talk show host, professional speaker, and deeply wise and ethical

man. Prager was going to be speaking that evening at the Synagogue to a much larger audience, but the 40 of us who attended that private dinner beforehand were privileged to be able to interact with him in a more intimate setting.

After I sat down, an older man sat down to my left. I would guess he was in his early 70s. I

asked him how he knew Dennis Prager. He replied that he had known Dennis for over 40 years, and the way he said it left the unmistakable impression that he was close personal friends with Dennis. It would not have surprised me in the least if this man had gone bowling with Dennis, or had held barbecues in his backyard with Dennis, or had co-authored a book with Dennis. He made it sound as if they were very close personal friends.



Dennis had all of us introduce ourselves in round-robin fashion. When the man to my left introduced himself, he said something like, "Hello Dennis, hello everyone. Dennis, I first discovered you and your work many years ago when you were working with Joseph Telushkin. I have always been such an admirer of yours," to which Dennis replied, "Well thank you for being here tonight."

Clearly, this man put forth an impression of himself and his relationship to Dennis that was misleading. I wonder how often this happens. I wonder how much posturing takes place in our daily interactions.

Of course, posturing and giving false impressions is not praiseworthy. It's rather deceptive. And its purpose is to feed one's ego, an attempt to elevate one's esteem in ways that are unearned. The fascinating thing is that most of the time, people who have done great things don't have to talk about those accomplishments to burnish their reputations or bolster their egos. People who are perceptive usually gain a sense of who they are dealing with, whether we have integrity, or expertise, or a good track record, or credibility, etc. I think every time we say something in an effort to augment our status strictly for purposes of ego, we end up looking bad.

The World of Words

Resonate

Building Your Power of Expression

Resonate, v.

Pronunciation: réznăt



Meaning: This word can be used in different ways (for instance, I own a guitar that has something called a resonator on it; it is meant to provide a deeper, more reverberating sound). In this instance, when something resonates with you, it evokes images, or meanings, or emotions that sit well with you. You can relate to such things. They seem to "fit" the way you see things. You feel a sense of commonality or agreement with such things.

Usage:

- *The judge's ruling resonated with many of the women.*
- *None of your pronouncements resonate with me.*
- *No matter what you decide to do to make graduation sentimental, when it comes to music, use a memorable and positive choice that will resonate with every person in your class.*

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,

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