

# Uncommon Sense

Providing Clarity, Promoting Intelligence

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**Dear David,**

Welcome to our latest issue of *Uncommon Sense!*

Opening with the **Self-Development** column, you will find some useful tips about credit card debt. If you follow my advice, you can get out of credit card debt once and for all.

Check out the **Elephant in the Room** column to get some high-grade candor on how the Dems did and how the Republican Defense Team has performed thus far.

The **From Ara's Journal** column offers some rumination about perception. Be sure to check it out.

And you'll get a useful new word in the **World of Words** column that I hope you will use.

OK, let's get started.

Ara Norwood



## **Self-Development**

### On Credit Cards

Some things in life are seductive, habit forming, and ultimately destructive.

Take gambling. Some people find that intoxicating. They feel euphoric while playing, they don't know when to stop, and they end up going broke. Or take another activity that truly is intoxicating: drinking. Whether one prefers white wine, gin and tonic, or scotch, a person who consumes too much alcohol can soon find they are addicted, and their life begins to spiral out of control. Gaming is another interesting case study. Certain people - often younger people - get hooked on gaming and find that they are still living in their parent's basement in their 30s, with undeveloped social skills and little to show for their lives.

I am going to suggest that a similar thing can happen with our use (or misuse) of credit cards.

Credit cards certainly have their place. They can be tools that help us boost our credit scores, enabling us to make major purchases using credit. There is nothing

innately wrong with this. However, credit cards do make it far too easy to obtain things in such quick succession, that before we notice, we have racked up a bounteous amount of credit card debt. Eventually we have to pay the piper. And when we have maxed out our credit limit, we find ourselves shackled with a heavy burden, paying the bare minimum each month, and accumulating more and more debt due to this lovely thing called APR (Annual Percentage Rate).

I'll let you in on a little secret. Financial institutions simply love being in the credit card business. It's a big money-maker for them. Why? Because they are well aware of human nature. And human nature is such that most of us tend to max out our credit cards, accumulate a huge amount of debt, make the minimum payments, and the banks and credit unions profit off of our insatiable appetite to spend due to the interest rates we are paying each month. Without discipline, self-control, and personal responsibility, credit cards will be an albatross around our neck, and will make it very difficult to be financially stable.



If you have a lot of credit card debt, and you find it is keeping you poor, take drastic action. You need credit card triage! First, cut up the credit cards and close the accounts. Do that today. You've got to stop the financial hemorrhaging!

Now that you've put yourself in a place where you cannot continue the cycle of irresponsibility, you must start making payments that are more than the minimum. This means a period of austerity. This demands a phase of life where you are sacrificing a bit. You do this by taking the credit card with the highest APR (i.e., the highest interest rate) and you attack that one first. Pay as much as you can on that card each month. You'll soon find that the amount they list as the monthly minimum payment will start to go down. Keep paying on that card as much as you possibly can until the card is paid off. Then repeat the same process for the card with the next highest APR. Do this until you have eradicated the balance on all of your cards. It will take time - perhaps several years. But once you have achieved total eradication of all credit card debt, you will truly be free!

One more thing: at that point, it's fine to have, perhaps one credit card. But you must be its master, never its slave. You must use it wisely and judiciously. It's best to pay it off each month, or at the very least, keep the balance at a reasonable level. Not everyone can do this, and if you find you do not have the skills or the self-discipline to manage your credit card debt, then you are better off just sticking with debit cards.

## **The Elephant in the Room**

### **The Case Against Trump An Utter, Total Failure**

Let's imagine that John Doe has been accused of car theft.

With that proposition before us, we have two possibilities:

- John Doe is guilty of car theft. Or,
- John Doe is not guilty of car theft.

A trial is held in a court of law. Prosecuting attorneys put together a case to try to show that John Doe is guilty. Defense attorneys put together a case to try to show John Doe is innocent.

Let us further imagine that the prosecuting attorneys offer the following key points in their presentation:

- John Doe is a low-life.
- John Doe is reckless.
- John Doe is a liar.
- John Doe is dishonest.
- John Doe is a jerk
- Therefore, you must find John Doe guilty as charged.

At that point, the defense attorneys could simply rest their case. They wouldn't have to call witnesses. They wouldn't have to rebut anything. They wouldn't have to cross-examine anyone. They would just rest their case.

Why?

Because the prosecuting attorneys would not have presented evidence. The prosecuting attorneys in this example had simply made a series of bald assertions and character assassinations without presenting any substantiation of the charge. John Doe would be acquitted.

Now, in truth, it is possible, at least in theory, that John Doe could have actually stolen the car as he was accused of doing. However, in a court of law, unlike the Court of God, one isn't convicted for one's actions; one is convicted for what can be proved. If prosecuting attorneys fail to present a good case, that is, if they fail to marshal compelling evidence, the accused is acquitted, regardless of whether he is actually guilty.

Let's add a new twist to our story. Let's suppose that John Doe's enemies, over the last several years, have openly and brazenly claimed they are going to get John Doe one way or another. These enemies clearly hate John Doe and are committed to his destruction. They have made it clear they will stop at nothing to bring him to ruin.

Once you became aware of this detail, would you not have new skepticism about the motives and the credibility of the prosecuting attorneys?

What I have described above closely mirrors what is currently happening with the impeachment trial of President Donald Trump. Consider some of these statements by the Democrat Impeachment Managers (with my own comments in parenthesis):

Jerald Nadler: *"This presidential stonewalling of Congress is unprecedented in the 238-year history of our constitutional republic. It puts even President [Richard] Nixon to shame. Taken together, the articles and the evidence conclusively establish that President Trump has placed his own personal political interests first. He has placed them above our national security, above our free and fair elections, and above our system of checks and balances."* (This is bald assertion. He mentions the word "evidence" but he hasn't provided actual evidence, just his own opinion, as if his opinion represents evidence.)



*Jerald Nadler, catching a quick nap during the impeachment hearings.*

Silvia Garcia: *"Common sense will tell us that this allegation against Joe Biden is false. President Trump asked for the investigation into Biden, based on a made-up theory that no one agreed with -- no one."* (I don't trust Ms. Garcia's notion of common sense. I trust compelling evidence that isn't refuted. She has given us no evidence to bolster her claims.)

Jerald Nadler: *"He betrayed vital national interests; specifically, our national security, by withholding diplomatic support and military aid from Ukraine even as it faced armed Russian aggression."* (Nadler fails to explain precisely how our national security was betrayed, nor does he demonstrate that diplomatic support and military aid was withheld from Ukraine. He seems oblivious or untroubled by the fact that President Obama failed to provide military aid to Ukraine, or that President Trump eventually did provide monetary aid, not to mention that President Trump provided aid in the form of military weapons from the start, with no delay whatsoever.)

Adam Schiff: *"We have the evidence to prove President Trump ordered the aid withheld. He did so to coerce Ukraine to help his reelection campaign. We can and will prove Trump guilty of this conduct and of obstructing this investigation into his misconduct."* (Great. But when will Mr. Schiff actually prove such allegations? When will he finally present the evidence he claims he has?)

Jerald Nadler: *"Since President George Washington took office in 1789, no president has abused his power in this way. Let me say that again: No president has ever used his office to compel a foreign nation to help him cheat in our elections. Prior presidents would be shocked to the core by such conduct."* (Mr. Nadler has again made bald assertions, but he has not done any more than that.)

No evidence was presented that demonstrates unequivocally that Mr. Trump compelled a foreign nation to do anything, let alone cheat in our elections.)

Adam Schiff: *"Donald Trump chose Rudy Giuliani over his own intelligence agencies. He chose Rudy Giuliani over his own FBI Director. That makes him dangerous to us, to our country."* (Another

bald assertion. Since when is choosing Rudy Giuliani a crime? Since when is choosing Rudy Giuliani an impeachable offense? Mr. Schiff doesn't say. By the way, with all of the leaking that has come out of members of the Justice Department, I understand why President Trump would have turned to people he could trust as opposed to people he could not. And how does turning to Mr. Giuliani make Mr. Trump dangerous to our country? Adam Schiff does not say. He merely assumes.)



Adam Schiff

Jerald Nadler: *"[Trump] is a dictator; this must not stand. And that is why -- another reason -- he must be removed from office."* (Mr. Nadler may as well have said Mr. Trump is a meanie, and thus must be impeached, or that it's not fair that Mr. Trump won the 2016 election, and therefore he must be removed. But it is interesting that Mr. Nadler claims that being a dictator, something Mr. Nadler has asserted but not proven, is grounds for impeachment.)

I do not think I have seen a weaker case in my entire life than what I have seen presented by the Democrats. It is clear they despise Mr. Trump and it is clear they wish to overturn the 2016 election. They appear to be willfully deceitful and blatantly biased. It is for those reasons that they will fail in their pathetic attempts to remove a duly elected President from office.

Two days ago, Saturday January 25th, the Republican Defense team presented their opening arguments for a few short hours. In that time frame, they brought forth evidence that the Democrats had clearly withheld. The transcript evidence consistently shows President Trump not engaging in any sort of corruption, but instead, wanting to confront corruption. Further, it came out that holding up monetary aid is a common practice, and not something that is unique to Ukraine or unique to President Trump. The legal defense team appeared prepared and in command. The prosecution looked silly by comparison.

And those who despise President Trump started to sound unhinged. My friend, CM, whom I wrote about in the previous issue of *Uncommon Sense*, started to sound deranged, posting on Facebook Saturday morning that she now was convinced Donald Trump was the Anti-Christ spoken of in the Bible. And she said this calmly, earnestly, and with a straight-face. Trump-Derangement Syndrome is a real disease. One can only weep.

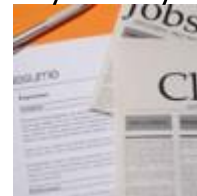
And that, my friends, is the latest elephant in the room.

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

**Shameless Plug**

## Is Your Résumé Overdue For an Overhaul?

You may be gainfully employed, you may be unemployed, or you may (knowingly or unknowingly) be heading for a layoff. Having an impressive résumé can set you apart from the competition and position you for your next job.



Don't wait for the crisis. Get ahead of the game by whipping your résumé into shape now!

If you are in need of a quantum improvement of your résumé, you will benefit from my eBook, ***Crafting a Winning Résumé***, which you can order by [clicking here](#).

Your résumé is your marketing brochure, and you do not get a second chance to make a first impression. Make an investment in yourself!

\* \* \* \* \*

"I purchased Norwood's résumé guide last month and it's amazing! He goes through the processes step-by-step and you end up with not only a résumé that will get you that interview, but the skills necessary to be confident so you succeed in your interviews resulting in you receiving job offers (yes, offers)." -- **D Smith**, Santa Clarita, California

"I could not have gotten my first job without your expertise. Thank you so much! I learned that I had to reword and improve my résumé in order to be 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

### Perceptions

A management theorist and writer from a slightly earlier era, Tom Peters, once famously said, "Perception is all there is." What he meant by that was when people maintain a perception about you, regardless of whether their perception is factual, they will act according to their perceptions. They will also treat you according to their perceptions. And they will make decisions according to their perceptions.



Perceptions are hard to manage, but it is imperative that they are.

I think it is important that we decide how we wish to be perceived and then act accordingly. Some of us want to be perceived as a serious and formidable thinker. Some wish to be perceived to be witty and hilarious. Others wish to be perceived to be fun, pleasant, and charming, as well as enjoyable to be around. Still others may wish to be perceived as people of great wisdom and spirituality.

What is challenging is when a person wishes to be perceived to be all of those things.

What about when someone's perception of you is negative, perhaps due to a negative rumor that has been spread about you? In such cases, it is best to remember what Abraham Lincoln once said: "When someone speaks ill of you, behave in such a way that no one will believe them."

## The World of Words

### Aplomb

#### Building Your Power of Expression

**Aplomb**, n.

**Pronunciation:** əpləm, əpləm





**Meaning:** Ever met a person who possesses enormous poise, self-confidence, and composure, especially when in a demanding, pressure-cooker situation? That person has aplomb.

**Usage:**

- *Diana passed the test with aplomb.*
- *His come-from-behind victory showed great courage and aplomb.*
- *This is a big challenge and will require every ounce of aplomb we can muster.*

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](mailto:ara@aranorwood.com)).

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