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Providing Clarity, Promoting Intelligence

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Issue #217

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Great to have you back for another round of *Uncommon Sense*. I think you are going to find this issue eye-opening.

In the **Self-Development** column, I discuss the important matter of building wealth. If you are already wealthy, you can skip it.

In the **Elephant in the Room** column, I take up the very emotionally-charged matter of the Black Lives Matter. Read it at your own risk.

In the **From Ara's Journal** column I offer some musings about pet-peeves.

The **World of Words** column presents another winner of a word I think you will put to good use right away.

Today happens to be my birthday. I guess sending out this issue of *Uncommon Sense* is, in some ways, my birthday gift to you!

OK, let's get started.

Ara Norwood



Self-Development

Building Wealth

Most of us won't ever be in the 1% occupied by the "super rich." Conversely, most of us are far more wealthy than our forebears. The question, however, is What can we do to build real wealth? For middle class America, it generally means setting up a series of investment vehicles, the earlier the better, and funneling a portion of our income into those vehicles, so that when we are ready to retire we have a steady stream



of income to last us the reminder of our lives.

And here is the interesting thing: while you normally would spend all of your income and live a certain lifestyle doing so, by socking away a certain percentage of your income into various investment vehicles, you quickly come to realize that the lifestyle adjustments you now have to make with less disposal income become something you adapt to quite easily. Socking away money becomes a habit, and that habit, extended out over a long time-horizon, brings real wealth.

Two other issues have to be addressed. The first concerns debt, particularly consumer debt. If you have a lot of credit card debt, that means only one thing: you have had a period of time in which you have lived beyond your means. You must pay the piper. You must turn that ship around, and quickly. Paying down that debt will require real austerity and discipline. It will mean that when extra money comes in, you won't be able to enjoy that extra money to purchase luxuries. That money will have to go toward eradicating your debts. The good news is that there is a finite amount of debt you have, and you will eventually dig yourself out from that hole you have fallen into.

The second issue is that you could benefit from the assistance of a fiduciary. A fiduciary is a financial advisor who, unlike a broker, is not trying to sell you something. A true fiduciary, that is, a Registered Investment Advisor, is there to help you make intelligent decisions. And having one can be indispensable to you. I happen to be very lucky in that my fiduciary is Mike Sears of [Sears Wealth Management](#). Mike is not only uber-intelligent when it comes to setting up the financial structures to have a great retirement, but he is a man of unmatched integrity. I've never met anybody quite like him. He is a rare breed. If you don't already have a fiduciary, and if you live in the Southern California area, you would do well to seek out Mike Sears for investment and retirement advice.

Finally, let me say that building wealth is a fluid thing. No matter how bad your past performance has been with your finances, a few small tweaks can generate enormous changes for the better. Never assume the past has to be the future. Even small changes in behavior can rapidly improve your fortunes, and move you from a life of struggle to a life of abundance.

The Elephant in the Room

Left-Wing Kabuki Theater: The Black Lives Matter Interview

For the very few of you unfamiliar with the Japanese art form known as Kabuki Theater, the term has a rich history going back to the 17th century, but the term has come to mean an act of illusion, of subterfuge, of sleight-of-hand, of showmanship that is lacking in substance. That would adequately explain what is going on today with the American Left. Their various movements, particularly the movement known as Black Lives Matter, represent a deceptive and dangerous brand of Kabuki Theater.



With that in mind, I will share the transcript of my answers given to a series of questions, with the hope to share more light than heat.

Is Black Lives Matter a legitimate, above-board organization?

No. While their early leaders may have had noble intentions, the organization has been hijacked by some individuals with bad and dishonest motives.

What, specifically, do you find objectionable with the Black Lives Matter movement?

Black Lives Matter does not believe that black lives matter. Thus, it is a farcical organization, akin to the funhouse mirrors at a carnival that project distorted images of reality. Perhaps the organization should change their name to Some Black Lives Matter. If BLM wants to be taken seriously, they should put their energies into trying to fix the tsunami of black-on-black murder that takes place with stunning regularity in Chicago and in other big cities such as Baltimore. Instead, BLM has become more and more militant, more and more anti-White, and more and more prone to perpetuating a myth.

How bad is it in Chicago?

This is very much on my mind, since I used to live there and will be back there in a few days. Very recently, on Memorial Day weekend, 10 blacks were murdered – by other blacks. And that was a tame weekend for Chicago. The very next weekend, 80 were shot, 21 fatally – almost all of them black. Just this past weekend saw 18 blacks murdered in a single day! Does BLM as an organization have anything to say about that? Do BLM leaders send people into Chicago to try to defuse the situation? Why not? I will answer: Because BLM is not about black lives. It is about militant activism. It is about anarchy. It is about destruction of society. It is about being anti-White. The movement is pure Kabuki Theater.

But doesn't BLM have a valid point when one considers the recent murder of a black man at the hands of a white cop in Minneapolis?

Certainly they do, but not exclusively. Every American should be outraged at the death of George Floyd. Officer Derek Chauvin had no business putting his knee on Mr. Floyd's neck, and there were plenty of other ways to restrain Mr. Floyd if he needed restraining. Officer Chauvin comes across as a sort of bully, and I say that based on various past complaints I have read about. Chauvin needs to be incarcerated, and thankfully, he is. But I fear that in upgrading the original charge from 3rd Degree Murder to 2nd Degree Murder, Chauvin may not get convicted of that charge, and the cynic in me wonders whether the DA deliberately changed the charge to something Chauvin is less likely to be convicted of so that additional rioting and looting can take place if he is acquitted. 3rd Degree Murder would have been a slam dunk.

What other problems do you have with BLM?

On a recent [Tucker Carlson Tonight episode](#), a video was shown of a black man representing Black Lives Matter accosting a white woman on the street at night. (This occurs at about 5:29 in the video). The man didn't touch the woman. But he demanded she get on her knees in front of him right there on the sidewalk and apologize publicly for having white privilege. The woman was terrified, and she complied. She actually offered what sounded to my ears like a sincere apology for having white skin. I found that appalling that a Black Lives Matter foot soldier could do such a thing. It made me think they should change their name to White Lives Don't Matter. This was probably the most contemptable thing I have seen in the last 4 or 5 years. Black Lives Matter, as an

organization, sunk to a new low. Yet in another, more recent [Tucker Carlson Tonight episode](#), Mr. Carlson shows how completely off the rails the Black Lives Matter movement has gone, and it's shocking! Here is the bottom line: to say the words "All Lives Matter" can get you fired from your job, which is what recently [happened to Grant Napear](#), an play-by-play announcer for the Sacramento Kings NBA club. That's problematic to say the least.

Isn't it true, though, that there is systemic racism within our law enforcement agencies?

There are individual racists in all walks of life. But racism is so stigmatized at this point, thankfully, that all you have to do is publicly declare your racist views and you will be shut down instantly. You will be savagely attacked. The very small number of white supremacists that are out there have no credibility and are not taken seriously by anyone in the body politic. They are ostracized. They have no clout in the public square. So, to answer your question, while there may be individual racism among a tiny segment of the population as a whole, and that includes law enforcement, there is no systemic racism without our country as a whole, and that also includes law enforcement. I know a lot of cops. I'm convinced that not a one of them is racist against blacks or against any ethnic group. And as I speak with them frankly on the topic, none of them know of anyone in law enforcement who is racist.

But what about the fact that blacks are killed by police shootings at a rate much higher than whites, many of them unarmed when they were shot?

Pure mythology. Blatantly untrue. In fact, the opposite is true.

Perhaps the issue is with unarmed blacks being shot by the police. How many unarmed blacks were killed in, say, 2019, by police?

This may surprise you. In the U.S., a total of 9 unarmed blacks were killed in police shootings in 2019. And the *Washington Post*, which keeps track of these statistics, include as "unarmed" a person that has a loaded gun within arms reach. Also, bear in mind that just because a person is unarmed does not mean they don't pose a threat. To use an extreme example, Mike Tyson's fists, even without a gun, are very dangerous weapons. By the way, police killed 19 unarmed whites the same year. Shall we conclude that there is systemic racism against whites within law enforcement?

Are there not an inordinate amount of shootings of blacks by police, whether the civilians are armed or not?

Let's look at numbers. Each year the police have about 375 million contacts with civilians. Last year, police shot and killed 1,004 people. 235 of them, or about 23%, were black.

But if 23% are black, and if blacks are less than 23% of the population, isn't that excessive?

It depends how you parse the data. Blacks are about 13% of the population, yet they commit 53% of the homicides and 60% of the robberies each year. That's more than quadruple their percentage of the population. It's quite fortunate that they are not killed in higher numbers by police given how much crime comes from that demographic. But look at it from another angle: I said a moment ago that 235 blacks were shot and killed by police last year, and that is a typical year. But if we look at total black homicides for 2018 (as we don't have the 2019 numbers), 7,407 blacks were killed -- not by cops, but total. What that means, in essence, is that blacks are far more likely to be shot by other

blacks than by cops. Of all black homicides, only 0.1% of them are killed by a police officer. By contrast, a police officer is 18.5 times more likely to be killed by a black male than an unarmed black male is to be killed by a police officer. Police shootings are not the reason that blacks die of homicide at 8 times the rate of whites and Hispanics combined; criminal violence is.

I saw a headline recently that claimed black Americans are 2½ times more likely than whites to be killed by police.

I saw the same headline. It came from a website called Statista. And the headline was a complete and total lie. We know this because if you read the data that accompanied the headline, all you could do is scratch your head and wonder how they got away with writing a headline that contradicted their own data. For instance, they showed a list that compared white shootings by police vs. black shootings by police. For 2017, there were 457 white shootings, and 223 black shootings. For 2018, it was 399 white and 209 black. For 2019 it was 370 white and 235 black. For 2020, at the time I saw the numbers, they had it at 42 white deaths and 31 black deaths. So their own data contradicted their headline. Go figure. If we were to go back to, say, 2016, 2,570 blacks were killed by other blacks that year. Police shootings are a drop in the bucket by comparison. Yet BLM ignores that and tries to defund the police, which is the latest fad.

Many people claim that all whites are racist, even if only on an unconscious level. Do you agree?

Of course not. The very notion is absurd! Andrew McCarthy over at *National Review* said it best: **"The notion that they would tolerate racism in their institutions would be laughable if sensible people were encouraged to think about it rather than mindlessly accept it. Nor could we conceivably be 'unconsciously' racist. Let's put aside that to discriminate is to choose, and that, where it exists, racial discrimination is a conscious state of mind. The reality is that our institutions of opinion are so obsessively racist, no one in America has the luxury of being unconscious about racism."**

Have you been successful in persuading others with this data?

It depends on the person. When I encounter people who have not already made up their minds, such statistical data seems to really surprise them. They find it compelling. But others are not so easily moved if they have already decided in advance that America is a racist cesspool. For instance, in speaking with a fellow, GC, who is a San Diego-based Psychologist with 35 years of experience, such data falls on deaf ears. Such a person insisted I simply did not understand the motives and intent of the Colin Kaepernicks of the world, but GC resolutely refused to interact with the data. People like GC are quite uncomfortable with facts that do not support their jaundiced views of our country. So they simply pretend the facts do not exist, and they obfuscate or claim you are a meanie for bringing them up. They are not serious thinkers.

What do you believe is the biggest problem facing black America today?

Children that grow up in fatherless homes. I believe it was the late Daniel Patrick Moynihan who said:

"There is one unmistakable lesson in American history: A community that allows a large number of men to grow up in broken families, dominated by women, never acquiring any stable relationship to male authority, never

acquiring any set of rational expectations about the future -- that community asks for, and gets, chaos."

I think that is what we are seeing in many black communities. If fathers would merely stay with their families and be good role models, raising boys to become men, there would be no need for organizations like Black Lives Matter. It's far too easy and convenient to blame their plight on racism or on "white privilege." But I think you'll find that the breakdown of the family is the root cause of their problem. And their problem impacts all of us. It's really our problem.

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

Shameless Plug

Norwood to Speak on the Founding Fathers

Coming off a recent speech on the Founding Fathers a few weeks ago, word travels fast, and I have been booked to speak on the same subject in two weeks. My speech, titled Six Great Men, will give an overview of the lives of these six:

- Benjamin Franklin
- George Washington
- John Adams
- Thomas Jefferson
- James Madison
- Alexander Hamilton



Casting a wide net on their lives, I will discuss their family life, appearance, temperament, education, vocation, political philosophy, and a host of other topics. I am especially looking forward to the Q&A segment, which is always engaging.

If your organization could benefit from a stirring speech on our Founding Fathers, drop me a line: ara@aranorwood.com

From Ara's Journal

The Problem with Pet Peeves

I am thinking about my own Pet Peeves. These are the irritating and irksome characteristics displayed by others that get under our skin. And they are problematic.

For instance, I have a colleague whom I greatly admire and respect. She is classy, funny, engaging, smart, and kind. She is a great mom, a hard working provider, and a nice compliment to her boyfriend whom she adores. I consider myself fortunate to have worked with her. However, I have, over the years, been in many circumstances where I have watched this great lady order food. And it's always the same routine: whether it's a fast-food establishment, or a sit-down restaurant, she has never once been able to simply place her order. Instead, she engages the order taker in a lengthy conversation rife with questions about every conceivable aspect of the food, the



menu, the portions, the ingredients, the quantity of each item, the calories, how each item is prepared, and a litany of substitution options. It's truly maddening. Over the years I have watched in amazement on, perhaps a dozen or so occasions, where we were part of the same team going out to eat, and I have been simply stunned at the nature of the questions she poses to whomever is taking our order. It's never the same exact questions, but it's always a lengthy, headache-inducing experience. I can often see the consternation in the eyes of the order taker who is saddled with such a dialogue, wondering if other people's food is getting cold at a nearby table, as this soliloquy drones on and on. I wonder what others in our party are thinking. I have had to try to see it as humorous or as fascinating, but my feelings often scream out to me: "No! This is not funny! This is insane! Just place the blasted order!" So I remain internally conflicted lest I go mad. . .

It's a big pet-peeve of mine.

However, in pondering it further, I realize that this strange phenomenon is one of the things that makes this professional woman unique. I also am mindful that there is a certain sort of charm to it all. I rarely see her these days, as our work responsibilities have moved us into different circles, but I reflect fondly on the totality of this unique soul, a person with feelings, desires, fears, aspirations, joys, and hopes (just like I have those things). She may be unaware of this unusual, quirky habit of being seemingly incapable of placing a food order without an inquisition, but if that is the largest liability she has, she is really lucky. As are the rest of us for knowing her.

I'll try to keep my exasperation in check and enjoy people for who they are. . .

The World of Words

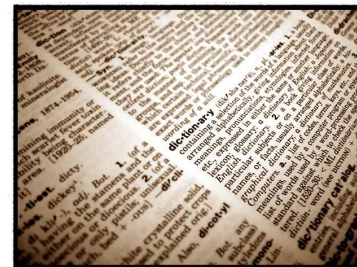
Aficionado

Building Your Power of Expression

Aficionado n.

Pronunciations: əˌfɪʃhəˈnādō, əˌfɪsyəˈnādō

Meaning: An aficionado is a person who is very knowledgeable and enthusiastic about an activity, subject, or pastime.



Usage:

- *I would describe Victoria this way: she is an aficionado of the tango.*
- *Although I found him reading the magazine, Cigar Aficionado, I would say that when it comes to cigars, he is anything but an aficionado.*
- *After many years of studying jazz, particularly the music of Miles Davis, you could probably say I am indeed an expert, an authority, even, perhaps, an aficionado of that style of music.*

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