

# Uncommon Sense

Providing Clarity, Promoting Intelligence

[Quick Links](#)

[Ara's Web Site](#)  
[Facebook Page](#)

[Join Our Mailing List!](#)

[Click Here to Join!](#)

Issue #225

October 16, 2020

You have before you the latest issue of *Uncommon Sense*. Seize the day!

The **Self-Development** column will help you do something you've been putting off for far too long.

The **Elephant in the Room** column lays out the pros and cons of the two presidential candidates.

The **From Ara's Journal** column reminds you of something you need to be reminded of.

And the **The World of Words** column, as always, boosts your power of expression.

What more could you want?

OK, let's get started.

Ara Norwood



## Self-Development

### Go To War With Debt

Let me begin by reminding you of something that we often overlook.

Life on this planet is very dynamic and things are always topsy-turvy. What that means is there are lots of potentialities all around us, for good or ill. But what is clear is that if we put ourselves out there and strive for movement, strive for good outcomes, chances are high the fates will reward us. Doors will open. Ideas will surface. Opportunities will present themselves.

I know a young lady who has been dependent on others for her livelihood for quite some time. In terms of her personal living situation, she was living off the kindness of a close friend, camping out in her apartment, and just trying to survive day to day without applying herself. No job. No income. No car. Not much of a life. Just the other day,

that friend informed this young lady she had landed a new job back east and would be moving out of her apartment at the end of the month (which is now two weeks away.) This young lady phoned me and said, "I don't know what to do! I have nowhere to go! What am I going to do?" I asked her, "Would you like to be among the homeless?" She replied she would not like that one bit. I told her, "Then make a list of everyone you know. Contact them now! Tell them of your circumstances. See if any of them can point you in the direction of a job. Perhaps someone can point you in the direction of a job that involves you living on the premises of that job, so you are not only earning money but also have a roof over your head." A week later, she told me she found several different job leads that involve living at the place of employment. This happened because she got out there and hustled; she sought results.



Let's shift this conversation to our money.

One of the things that keeps us poor is debt. Yet we often go through our lives, month after month, tolerating this albatross that prevents us from building wealth. I suggest we, individually, declare all-out war on debt.

Debt comes in many types. For most of us, our home can represent a debt if we are paying a mortgage. A car loan can be a significant source of debt, as can student loans or business loans. I wish to focus on consumer debt here. Credit cards that get maxed out are a serious source of debt. I know. I've been there. It's painful. Credit cards are so insidious because they open the door to instant acquisition of "stuff," both tangible (think electronics, toys, etc) and intangible (think vacation). But while the acquisition of such things satisfies our short-term urges for consumption, it also destroys our long-term desires for financial freedom. If a given credit card has an Annual Percentage Rate of, say, over 9%, we are likely to face many years of difficulty.

But, as the young lady in the story above discovered, if we possess steely determination to solve a serious problem, and we are absolutely committed to doing so, our minds will be active and we will be looking for opportunities to find a way out of the debt mess. If we are bound and determined to eradicate our credit card debt, our minds will conjure up ideas to do so. Our habits and behaviors will change. Extra money we acquire will be funneled towards paying off our debts. The rate and frequency of our debt payments will accelerate. We won't add to our debt in any way. Perhaps we will close some credit card accounts to make it impossible to further the madness. If we can maintain a sustained commitment to the cause of debt reduction, doors will open, solutions will manifest themselves, and the outcomes will eventually mean our debt gets under control or even eradicated altogether.

For help with this (as well as for preparing for retirement, investments, etc) get a fiduciary – a Registered Investment Advisor. I use Mike Sears from [Sears Wealth Management](#). I consider him the very best in the business, both for his fiduciary acumen, but also for his unmatched integrity and decency. (And no, I have no financial interest in his business; I'm just lucky to be a client and friend).

If you are debt free, then share this column with someone who isn't. If you are not debt free, allow the urgency I have tried to communicate here to jar you to take decisive action. Make debt reduction a top priority. You will be so glad you did once your debts are reduced or eradicated.

And you can take that to the bank!

# The Elephant in the Room

## The Pros and Cons of Trump and Biden

As the presidential election is just around the corner, and as it may well be the most consequential election in our lifetimes, I humbly offer my assessment of both candidates. I will attempt to be as fair and balanced as I can possibly be. And I will attempt to focus my comments on who the two men are at this stage of their lives, not so much on their past, meaning, if Joe Biden was guilty of plagiarism in the past, I am not going to focus on that, nor will I focus on any alleged sexual improprieties either candidate may have engaged in during an earlier phase of their life, even if they are currently denying it. I want to focus more on the here and now.

### Joe Biden's Pros:

- Joe Biden has many years of experience in Washington DC and understands the ins and outs of how Washington traditionally works. He knows a lot of people. He has a lot of contacts. If elected, he may well be able to use them to his advantage.
- Joe Biden is somewhat on the soft-spoken side. He is not a man that carries a lot of rage, nor is he bombastic as a general rule.
- Joe Biden is married to a woman who appears to come across as decent, classy, protective of her husband, and devoted to their marriage. If Mr. Biden is elected, she would probably be a respectable First Lady.
- Joe Biden, on a good day, speaks reasonably well. Again, I emphasize on a good day.
- Joe Biden was a loyal Vice President to Barack Obama.

### Donald Trump's Cons:

- President Trump is thin-skinned. While he has seemingly gotten better at this, far too often he has felt the need to throw counter-punches at everyone and anyone who has been critical of him. He seemed, much of the time, to be incapable of ignoring the insults of his many nay-sayers. In short, the President has often – though not always – been unnecessarily combative.
- President Trump comes across as insecure at times. He seems to have an insatiable need to engage in self-promotion at every turn, claiming he is the best, and biggest, and most successful, and finest, and most outstanding of whatever it is he is talking about. His ego seems quite bloated at times.
- President Trump does not speak with precision about the facts of most matters. Instead, he speaks in terms of superlatives. He seems to “round off upward” all the time, never downward. Thus, he is given to exaggeration, half-truths, and often-times downright untruths (however, most of his untruths involve matters that are insignificant, and mostly pertain to his own need for glory). In addition, there are times he makes statements that he sincerely believes are factual, but are not factual, and are the result of sloppy or careless research by some of his aids.
- President Trump often fails to come across as what we traditionally think of as “presidential.” He is not a sophisticated man. While he dresses in an elegant

manner, and understands the trappings of sophisticated appearances, he often speaks in a rash, boorish, fly-by-the-seat-of-his-pants manner. There is a lot of “rah-rah” and hyperbole in his public rallies. There is not a lot of erudition or depth of thought in his public statements, whether via a speech or a Twitter posting or a press briefing, even if there is some depth in his private, behind-the-scenes work.

- President Trump does not seem to be loyal to others, but he does demand loyalty from others.
- While President Trump has been quite decisive and successful on many fronts, there are key areas where he seems to have failed to deliver what he promised. The wall along our southern border has seen some success, but remains unfinished, and Mexico does not appear to have been forced to pay for the wall (at least not directly) as President Trump rashly assured us would be the case. Furthermore, the optics do not look favorable to President Trump when it comes to the massive amount of violent protests and looting that break out in many places in the country. Even though it is Left-wing mayors and governors who seem to allow the madness to continue unabated, it strikes me as odd that President Trump hasn't responded to the anarchy with the necessary decisiveness to quash the radicals.

### **Joe Biden's cons:**

- Mr. Biden has been a fixture in Washington for almost 50 years, and in that time he has not accomplished much, if anything, of significance. It seems that his great purpose in life has been to stay in politics, and little else.
- Mr. Biden's age is very likely a factor in his effectiveness (he would be 78 if he moved into the White House in January 2021), much more so than President Trump's 74 years of age seems to be a factor. There are many [recent examples](#), all caught on tape, showing Mr. Biden's cognitive skills are no longer sharp. He comes across as [confused, inarticulate, disoriented](#), and not in control of his mental faculties much of the time. If he is elected, the demands of the job, and its complexity, are very likely going to exacerbate his bewilderment, resulting in his Vice President, Kamala Harris, employing the 25<sup>th</sup> Amendment to force Mr. Biden out of office, making her the President. It should be noted that Ms. Harris would very likely govern like a radical and do things that would undermine the integrity of the U.S. Constitution. Further, it is far from clear that she has the competence to lead a country like Senegal, much less the United States.
- Mr. Biden claims to be transparent, but it is clear that he is not. He recently refused to answer the question on where he stands with respect to packing the Supreme Court if elected. When a reporter asked him if the voters deserve to know where he stands, he brazenly (and foolishly) replied that the voters [do not deserve to know](#) his position. That does not bode well for Mr. Biden's forthrightness.
- Mr. Biden is famous for his many gaffes. Worse, some of his gaffes suggest he has latent racism among his views. While I don't believe Mr. Biden is a seething racist who despises black people, he has given us enough clues to suggest that he may well have [questionable perceptions of black people](#). This is interesting and ironic, since many people claim President Trump is a racist, while the evidence suggests President Trump couldn't care less about race.
- Mr. Biden was put in a tough spot to secure the Democratic nomination. He had to show that he was beholden to the Bernie Sanders wing of the Democratic Party. This wing is a far-Left radicalized collection of people with strong socialist and communist leanings. These are the people of George Soros. These are the

people of Antifa and of the more radical elements of Black Lives Matter. This is the wing that is comprised of the so-called Squad, Ilhan Omar of Minnesota, Ayanna Pressley of Massachusetts, Rashida Tlaib of Michigan, and Alexandria Ocasio-Cortez of New York, four Democratic congresswomen who are about as opposed to the founding principles of America as anyone could be. This unholy alliance could compromise Mr. Biden's integrity and force him to do things that are not in the best interests of the country.

- While the jury is still out, there is reason to suspect Mr. Biden may have been involved in corruption surrounding matters on Ukraine, his son Hunter, and the [firing of a Ukrainian prosecutor](#) who was about to launch an investigation of Burisma, the Ukrainian firm where Hunter Biden was employed and earning \$80,000 a month even though he had absolutely no experience in the energy industry that Burisma's interests were in. Mr. Biden is actually on a widely viewed video bragging about threatening to withhold \$1B in aid to Ukraine unless they fired the prosecutor, suggesting he engaged in *quid pro quo*.
- Finally, Joe Biden is uninspiring. He doesn't stand for anything. He isn't governed by any clear moral or political philosophy. He seems incapable of rallying people to noble causes. In terms of personality, he's a dud.

### **Donald Trump's Pros:**

- Mr. Trump knows how to inspire his base. He is an expert at showmanship and has an uncanny knack for being able to rally people to embrace his vision for America, a vision that is at once patriotic and inspirational, linking America to the notion of greatness, reminiscent of President Reagan's earlier image of America as a "shining city on a hill."
- Because Mr. Trump is a highly successful businessman who understands how things work, how to get around inefficiencies, and how to grind out positive outcomes, he is not beholden to bureaucracies and is not stymied by red tape. Most career politicians do not possess such skills. Trump has a bias for action and for results, and he is fiercely intolerant of lackluster performance from those who work for him. Consequently, Trump is apt to accomplish a great deal.
- Donald Trump is a man of enormous energy. Even with minimal sleep, he moves at a pace that causes much younger men and women to pray for mercy. This translates into a long train of accomplishments in a faster time-horizon than other presidents have been able to churn out.
- Donald Trump has been enormously successful with the economy and understands how market forces work. By intelligently turning the dials of economic growth away from what the Obama Administration did, President Trump was able to jump start an economy that professional economics like Paul Krugman of the *New York Times* said could not be jump-started. Krugman was wrong, and Trump was right. This resulted in a positive bump in the prosperity of millions of Americans (not just the wealthy, as his critics falsely claim), and lowered the unemployment rate for everybody, especially among minorities. The stock market, another important indicator, saw record growth under Donald Trump, and was only disrupted due to the Coronavirus (although it has bounced back admirably, with the Dow Jones standing at 28,498.02 as I type this). There is reason to believe the economy will bounce back to even greater heights under a second Trump term.
- Donald Trump has done wonders in the Middle East. He courageously and wisely negated the utterly flawed Iran deal, moved our embassy to the capital of Israel,

and has brokered a series of peace deals between Israel and various Middle East countries that were previously sworn enemies of Israel. For this, he has rightfully received [several nominations](#) for the Nobel Peace Prize.

- Donald Trump has done an impeccable job with appointing judges at all levels of the judiciary, with solid, scholarly judges who are faithful to the U.S. Constitution. He has successfully seen two Supreme Court justices confirmed that are first rate, and is about to add a third, making the Supreme Court firmly comprised of a majority of serious legal thinkers who possess fidelity to our founding document.
- On the global and foreign policy front, President Trump was single-handedly responsible for getting our NATO allies to contribute much more towards their fair share obligations to NATO, causing our allies to contribute almost \$70B more on defense. In addition, President Trump replaced NAFTA, a deal that was not advantageous to U.S. interests, with USMCA, a deal that brings many advantages to the U.S., such as greater access to Canada's dairy market, and other benefits, especially in the automotive industry. And Trump's courageous (though unpopular) tariffs imposed on China have done much to remedy a longstanding chronic problem.
- Thanks to President Trump, the United States is now a net natural gas exporter for the first time since 1957, coal exports have increased by 60%, U.S. oil production has reached an all-time high, and thanks to President Trump, the Keystone XL and Dakota Access Pipelines have been opened.
- President Trump has greatly strengthened our Armed Forces with greater budget dollars, has decimated ISIS, and has taken out key terrorist leaders such as Qasem Soleimani and Abu Bakr al-Baghdadi.

What all of this points to, only you, the voter, can decide.

For me, the choice is clear. On November 3<sup>rd</sup>, I will proudly and decisively be casting my vote for President Donald Trump.

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

---

## **Shameless Plug** Want to Succeed at your Next Job Interview?

With the COVID-19 pandemic going into its 6<sup>th</sup> month, many people have become displaced in their jobs. You may have lost your job, or perhaps you may be vulnerable to losing your job in the near future.

While you will be scrambling to start interviewing with prospective employers, it may have been some time since your last interview, and you may be rusty.

You may well benefit from my Special Report, [\*\*\*Your Interview Roadmap\*\*\*](#).

Let's face it: if you hired me to coach you through the process of an effective interview, the fee would run into the hundreds of dollars. And spending hundreds of dollars when you are unemployed (or about to become unemployed) is a difficult thing to do. I wrote

this Special Report so that for less than \$100, **in fact, less than \$50**, you would have access to the golden nuggets that, if followed, would greatly put the odds in your favor that you'll perform brilliantly at your next interview. And every interview after that.

Just ask D. Smith of Santa Clarita who bought my Interview Guide and successfully landed a job soon thereafter:



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

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've done poorly in job interviews in the past, you can turn it around. The answers are there. Take action! [Click here to get started.](#) You won't regret it!

## **From Ara's Journal**

### There Is Always Hope

Years ago, an important associate of mine was causing me enormous grief. The individual in question, whom I will call Allen, went down a road that made it impossible for us to maintain any semblance of a relationship.



Allen made a lot of poor decisions. He turned to drugs. He became a bully. Through deception, he cheated me out of a lot of money. He went so far as to threaten me with extreme physical harm – something he did to others as well. He embraced radical notions. He seemed to be an enemy to all that was good and decent. He became an advocate for all that was dark and sleazy.

Seeing the path he had chosen, I eventually cut off all contact with Allen, even though I felt an enormous loss in doing so. For my own safety and sanity, however, I concluded severing ties with Allen was the most prudent thing to do.

In sharing my misgivings with KT, a very wise and decent lady whom I have long admired from afar, she replied as follows: "Just remember, his final chapter has not been written yet." Although I appreciated her wisdom, I must confess I felt she was merely trying to provide some comfort that was not based on the realities of the here and now. Oh, how wrong I was!

Quite a few years passed – a little over a decade.

And all of a sudden, I received a rather cautious note from Allen via email. There was no apology in the note, but there was an acknowledgment that with the passage of time he has concluded I had provided him counsel in the past that was invaluable to him, even though he rejected that counsel at the time.

I responded, with guarded caution, and this led to a number of email exchanges that were quite revealing. Allen had indeed gone down a difficult road and experienced a lot of unnecessary "hard knocks" in his life. But I came to discover he had done a great deal of self-reflection and had come to realize that the direction he had chosen for his life was destructive, both to himself and to everyone around him.

He did a complete about-face, changing virtually everything in his life that was destructive and counter-productive. He began to embrace goodness and correct principles. This required a change in career, as he had been a supplier of illegal narcotics. His decision to get out of that racket caused much consternation and persecution from his superiors, and he became the target of much scorn and harassment.

But his mind was resolute, and he realized it would require a wholesale rejection of his previous choices and a courageous forging of brand new, heretofore unfamiliar, paths.

I am astonished at the changes he has made in his life. I am not a betting man, but if I was, I would have bet the farm that Allen would, for the rest of his life, tread down this path of destruction and criminality. And I would have lost that bet.

Truly, as my wise friend KT told me, his final chapter was not written yet.

And neither is mine.

And neither is yours. . .

## The World of Words

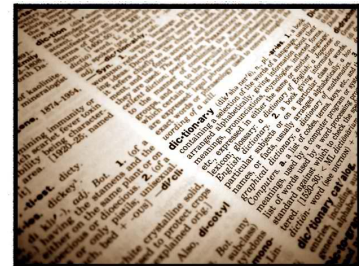
### Attenuation

#### Building Your Power of Expression

**Attenuation**, n., **Attenuate**, v.

**Pronunciation:** ə'tenyooāSH(ə)n      ə'tenyəwāt

**Meaning:** This word has to do with the reduction of something. It could refer to the reduction of the force or effect of something, such as nullifying the potency of someone's argument against your idea. It could also have reference to the reduction of the value of something, such as the value of a car, or the value of a piece of jewelry or the value of an heirloom of some kind.



#### Usage:

- *Her radical ideas were attenuated by a rather unexpected conservatism.*
- *The attenuation of the Coronavirus is welcome news indeed.*



- *The President has crushed both ISIS and Al Qaeda, severely weakening their infrastructure, resulting in the attenuation of their capabilities.*

New subscribers, the Special Report "11 Ways to Beat the Odds" should be in your In-Box within 24 hours from the time you subscribed. If you have not received it, please communicate that to me via email ([ara@aranorwood.com](mailto:ara@aranorwood.com))

For more information on my work, follow me on Facebook (keyword "Leadership Development Systems") or via my website: [www.aranorwood.com](http://www.aranorwood.com)

Sincerely,

Ara Norwood  
Leadership Development Systems

Visit our website



Leadership Development Systems | P. O. Box 801681, Santa Clarita, CA 91380-1681

[Unsubscribe {recipient's email}](#)

[Update Profile](#) | [Constant Contact Data Notice](#)

Sent by [ara@aranorwood.com](mailto:ara@aranorwood.com) powered by



Try email marketing for free today!