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Providing Clarity, Promoting Intelligence

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Issue #236

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Yes, you are hearing from me again. That's what happens some times.

Do you want some tips about building wealth? Go to the **Self-Development** column.

Want to get a good glimpse into the life of one of our prominent and consequential Founding Fathers? The **Elephant in the Room** column will deliver.

Curious about the elusive nature of integrity? March straight to the **From Ara's Journal** column for some thoughts on that.

And I know you want to sound intelligent, which you can do easily by consulting **The World of Words** column, which will provide you with yet another word to add to your expanding vocabulary.

OK, let's get started.

Ara Norwood



Self-Development

Critical Thinking

Having had some modest experience with money, debt, wealth, and understanding how they work and don't work, here is a very brief bit of advice that I myself have followed and you can as well.

First, save some of what you earn. Always. I care less about how much you save; I care more that you habitually and reflexively save. But if you want a benchmark, then 10% is a reasonably good number.

Second, never forget to give. Don't love your money so much that you become obsessed with it. Giving some of your money to charitable causes is noble. As for me, I tithe, giving

a strict 10% of my income to The Church of Jesus Christ of Latter-day Saints. You can give to a church or other religious institution, to a good cause, or to people you encounter who are destitute. But the main thing is to give.

Third, if you are struggling with the question of reducing debt vs. getting into investments (or saving large amounts of money for investment purposes) focus on debt reduction first. Go to war with your debt. That means you have to stop – immediately – contributing to more debt (something our current Administration seems to not understand) while at the same time pouring every available financial resource possible into lowering debt, and perhaps even eliminating debt. And credit cards, with a high APR, should be your primary target.



Fourth, once your debt is under control, it's time to start saving more and start investing. I will give you two quick tips on how to get into that game. First, read the book [*Money: Master the Game*](#) by Tony Robbins. Read it twice. The first time, read it rather quickly. The second time, read it carefully, slowly, with yellow highlighter in hand, marking key passages you want to remember. Second, get help from a Fiduciary, also known as a Registered Investment Advisor. Such a person, unlike a Broker, is there to meet your needs, not their own. If you need a referral, go to Mike Sears of Sears Wealth Management (www.searswealth.com) whom I deem to be a unique mix of know-how and unmatched integrity.

Finally, don't lose hope. Your financial situation can change, no matter how challenging it has been. Trust in that. And keep going.

The Elephant in the Room

Thomas Jefferson

There are six great men who were the principal Founders of this great experiment in liberty known as the United States: Benjamin Franklin, George Washington, John Adams, Thomas Jefferson, James Madison, and Alexander Hamilton. If I had to choose one to have dinner with, it would be a very tough decision, but when push came to shove, I would probably land on Thomas Jefferson. Allow me to give you a glimpse into the life of this fascinating Founding Father.



In Jefferson's formative years, his father, Peter Jefferson, who died when young Thomas was 14, actually taught his son self-sufficiency by having him go out into the wilderness alone – at age 10 – with only a gun, to overcome the elements and return with evidence that he could survive on his own in the wild. This became a portent for Thomas Jefferson's ability to take on daunting challenges with courage and fortitude.

He married Martha Wayles Skelton, a young widow who had lost a daughter from that first union. They were married on New Years Day of 1772, when she was 23 and he was 28. They had their first child 9 months later. She was attractive, opinionated, intelligent,

well-read, and loved music – a good match for Thomas who matched her in all of those qualities. She played the pianoforte and she and Thomas often performed together, he on the violin. They talked about everything. She was a careful housekeeper and was also intent on strict discipline with the children. Once Thomas gently rebuked her for reprimanding their eldest daughter, Patsy, of an old childhood infraction: "My dear, a fault in so young a child once punished should be forgotten." (Patsy recalled feeling a "warm gush of gratitude" for her father's support.)

Jefferson was what I would describe as quietly tenacious. He was an intellectual of the first order who also appreciated the finer things of life. He was well-read but a poor public speaker. He was charming, somewhat subtle, serene, always polite and diplomatic, if somewhat remote. He was never rude. He was always rather soft-spoken. His was a very gracious personality. Thus, he was not blunt or assertive as was John Adams and Alexander Hamilton. He kept his emotions in check, maintaining a placid exterior no matter how much turmoil lurked beneath the surface.

I often wonder about Jefferson's personal feelings about a host of issues, but such wondering will be in vain. As to his personal feelings, Jefferson once told his family that he vowed "to keep what I feel to myself." However, in a letter to Abigail Adams, who was then living in London while Jefferson was in Paris, he did share some personal thoughts he held about the continued vilification of her husband, John Adams, which were being printed in the London press: "It would have ill-suited me. I do not love difficulties. I am fond of quiet, willing to do my duty, but [made] irritable by slander and apt to be forced by it to abandon my post. These are weaknesses from which reason and your counsels will preserve Mr. Adams." This passage remains one of those rare moments of personal disclosure, as he almost never revealed his inner feelings and kept no private diary.

One final comment about Jefferson as our third President: he was vigorous, decisive, and often unilateral in action. It is not a stretch to say that Jefferson used Hamiltonian means to pursue Jeffersonian ends. He clearly embraced power, subtly but surely.

* * * * *

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

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.

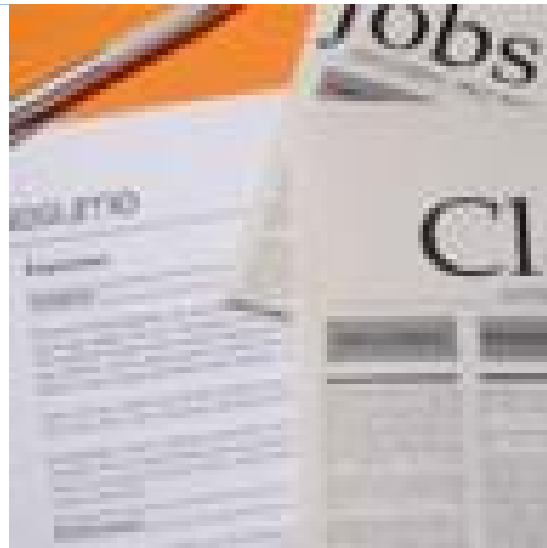
Don't wait for the crisis. Get ahead of the game by whipping your résumé into shape now!

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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

On Integrity

*"What you are shouts so loudly,
I cannot hear what you say."
Ralph Waldo Emerson*



The human condition is such that it seems almost all of us have no problem proclaiming our lofty ideals, our values, our standards. But if we could watch a movie that documented every moment of our lives, we may well be shocked and embarrassed at how often we violate our own values.

I watched a recent rerun of a reality TV show called *The Profit*, starring a billionaire turnaround artist named Marcus Lemonis. The episode I watched was titled "West End Coffee." The television series features Mr. Lemonis going into a business that is struggling, figures out which aspects of the People, the Products, and the Process can be improved, and then offers to infuse cash into the business for an equity stake in the business. Usually, Mr. Lemonis is successful in turning the business around. But he failed to turn West End Coffee around. The co-owners, a male and a female, who had once been in a romantic relationship, had fallen out of love and had actually grown to hate each other. This caused the business to be dysfunctional because they were always fighting. But more to the point, I was struck by how unhappy the two of them were. I suspect that in their more thoughtful moments, they would have laid claim to various high ideals, like decency, respect, fairness, kindness, and the like. Yet they lived none of those ideals when dealing with each other. And because the core of who they had become as people clashed with such high ideals, they were not congruent.

When you are congruent, that is to say, when your character is aligned with your stated values, you have something called integrity.

And while many people toss that term around frequently, very few people understand integrity and fewer still possess it consistently.

I guess that means most all of us have a lifetime of work to do to gain alignment between our stated values and our actual character.

Let the work begin!

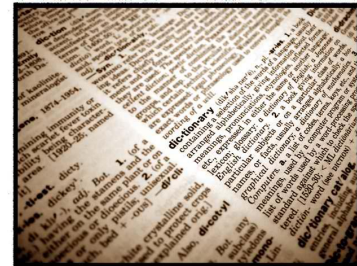
The World of Words

Snarky

Building Your Power of Expression

Snarky, adj.

Pronunciation: snärkē



Meaning: When someone is behaving in a snarky manner, either through their writings, their speech, or their behavior, they are engaging in criticism or mockery, often in an indirect way. Think of it as behaving in a rather sarcastic manner. It can also denote being ill-tempered or moody.

Usage:

- *To be frank, I found your response rather snarky.*
- *Ted tends to get a bit snarky before his nap.*
- *Speak to me with respect, please; lose the snarky, cocky attitude.*

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