

LEAVING AN IMPRESSION

*Recognizing our Teachers
and
Reducing their Burdens*

*Isn't It Time
We Delivered?*

Allan Wich

First Edition, January 2012

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This book is an accumulation of professional experience, work product, stories, situational awareness, personal growth and development, team building, client and team recruiting, business start ups experience, private seed funding acquisition and the development of human potential from the 30 years of business experience from Allan Wich.

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Section One

The Beginning

Before we get into the meat of this book I want to take a minute and establish some of my guide points as you navigate these pages. These first three chapters help define me the author, my vision for this book and the material it holds, how I came about writing it and some of my basic yet personal positions regarding public core curriculum.

At the beginning of each section you will find a description similar to this one that outlines the purpose and benefits of that particular section and the vision for the combined chapters.

Chapter 32, "Programs to Aid in Developing & Harvesting Potential" offer a diverse selection of tools for the educator, and tools for those in other industries.

Chapter 1

Author & Synopsis

“The future of our country is nesting within the imagination of our children. Are we, their caretakers, fulfilling our hatching obligations?”

This statement coupled with other life affirming wisdom gathered while I was serving my educator clients financial needs, and spending many years around the education industry and many years in the architectural field describes my passion and recognition for those employed within education.

Enjoy this nurturing book and its applauding of our public educators, their efforts and collective results. I am writing with the educator in mind but you will find that my underlining message about harvesting the potential of our youth becomes the responsibility of our collective society.

With admiration and esteem I offer some intrinsic insight and ask some tough questions regarding the backbone and structure of our education system.

I write in the first person, conversational style with transparent positioning. I offer several points of view coupled with self help along with personal and professional development toolsets. Blended into my writings I discuss some of the biggest challenges facing the successful development of our youth including: peer pressure, family cohesion, curriculum structure, delivery and testing, “the classroom”, societal integration, faith based guidance, committed community involvement, development of mental character, continual harvesting of the imagination, as-well-as the development of attitude and habit based choices.

However, I promise to not leave you hanging; in my offerings are recommendations, challenges and calls for action for all who define public policy and defend the family unit.

We all leave impressions upon those lives we have the opportunity to touch. For teachers it's almost an unspoken obligation, a protocol required but not listed in any printing of core curriculum. They live up to it, not because of the understood obligation but because it's their choice, part of their moral compass and we are all the benefactors.

For you the educator, I hope you recognize my gratitude.

This book is not a sequential chapter book nor is it a mere collection of personal perspectives or editorials. Each one of the entries is a stand alone idea. They may or may not play off each other but each is designed to spark and ignite any one or a number of the following: interest, connection, conflict, compassion, gratitude, agreement, and cohesiveness, debate, question, and maybe even a bit of action on your part.

If you are a teacher, then maybe some of these words will ring in confidence that you are not alone and that the greater community is and should be behind you and all of your efforts in the harvesting of our youngest creative class, our students. Our system is challenged, we all know it; maybe with common ground we can all fight for system change and maybe some of the ideas included herein will spark that effort.

Chapter 2

Introduction

Before I started writing this book, my mentors and literary agent suggested that I determine exactly what I wanted this book to do, the primary objective if you will. I was very sure what I wanted it to do, as I was very clear about my professional path. But as I started documenting my thoughts, stories and research, this book became something quite different. It was not going to be about how to create a client base by offering some good professional guidance, as was my original vision. The stories, questions, services, recommendations, and suggestions within this binding became much more than just a memorialization of my own opinions, guidance, and reflections of my professional services; they became the canvas for which to say one simple phraseí

THANK YOU.

Throughout this book I make many references to teachers, but my feelings and positioning extends to all of you employed within the education industry. I look at all of you as a team; each one of you with your given role and responsibility in the successful development of our children. Regardless of your title, be it Sanitation or Grounds Maintenance Engineer, Teacherø Aid, Secretary, Educator, DOSA or Superintendent, you are all part of a collective team that nurtures the development of our kids, thank you all.

To the leaders of the classroom; it is in your creative playgrounds that our kids can see beyond their own understanding to a world of õwhatø possibleö.

Thank you to all of the teachers that helped me become the person I am, the teachers that decided to not let a physical challenge such as mine keep me from the benefits of a good solid

education and knowing all the while their job with me would require extended time. Teachers that decided to say yes to wear the many hats required in the education market; teachers, whose primary objective wasn't about them at all but about me, their student. How do you go about saying thank you for that?

Well, I am going to try.

The words of this book I hope will not only do justice in recognizing the efforts and environments our teachers assemble in, but edify their commitments. To be a guiding light, a beacon that reminds us of our position as parents, guardians and participants of the present and the developers of the future, is a true definition of the results teachers have in our lives. We become what we think about, and we teach what we know; please let me teach you about the role of a teacher as seen through my eyes, so that you may understand my *thank you*.

Chapter 3

Core Curriculum Defined

Several places throughout this book I will talk about core curriculum. Let me take a minute to define curriculum per my intent. When illustrating core curriculum, expectation guidelines, testing and such, as the tools and road map for teachers to run on, I am NOT talking about individual classroom characteristics, teacher nuances, themes that make their learning environments unique, memorable, impressionable and accountable; those are areas best left to the individual teacher. I am referencing the local, state and national bodies charged with the creation of competency guidelines, benchmark parameters and the verification/accountability formats for their achievement.

From the following definitions I based my position and offerings about curriculum discussed throughout this book.

Public education in the United States is mainly provided by the public sector, with control and funding coming from three levels: federal, state and local. Child education in the United States is compulsory by design. Compulsory education refers to a period of education that is required of all persons.

School curricula, funding, teaching, employment, and other policies are set through locally elected school boards with jurisdiction over school districts with many directives from state legislatures. School districts are usually separate from other local jurisdictions, with independent officials and budgets. Education proficiency standards and standardized testing decisions are usually made by state governments.

The ages for compulsory education vary by state. It begins from ages five to eight and ends from ages fourteen to eighteen, generally. Education requirements can generally be satisfied by educating children in public schools, state certified private

schools, or an approved home school program. In most public and private schools, education is divided into three levels: elementary school, middle school and high school.

It is my opinion that teachers need and deserve some wide birth as they design and implement their curriculums. They need the latitude to interject their teaching styles coupled with resources and tool sets that enhance their class curriculums in order to meet a wide range of learning needs or abilities from those identified as having special needs to those that are cognitively, athletically or artistically gifted.

To couple that with the intent to reach and teach each of their students equally and to leave impressions that will support their students' future journeys is what education and teacher influence is all about.

Now let's get to some of the meat.

.

Section Two

Food for the Students

This section is focused specifically on the growth and development of our students. These chapters were written in such a fashion as: to create curiosity, to expose and implement new tool sets, to expand creative levels, to introduce student personal development techniques and how to create a positive sense of accomplishment and attitude.

This material is for the educators use in support of their offerings to their students. Students will benefit from reading this material directly, yes. However, with teacher influence this material might help to better serve the development of our youth by helping them harvest more of their potential and provide stronger more stable tracks for their future development outside of the classroom.

Chapter 4

Unselfish Development

un•self•ish: *not selfish: GENEROUS*

de•vel•op•ment: *the act, process, or result of developing*

Overview:

Here is a look at some of the major core curriculum challenges facing public education identified as road blocks and the stagnation of their removal; the development and adoption of new operational platforms and best practices; eye-opening look at how our society can benefit from seamlessly integrating business with education and family; coupled with some of the reasons we resist change regardless of the potential collateral benefits that might ensue.

JAMA, Journal of American Medical Association is a weekly international peer-reviewed general medical journal published 48 times a year by the American Medical Association and is the most widely circulated medical journal in the world. It publishes original research, reviews, case studies, editorials, essays, medical news, correspondence, and ancillary content. It memorializes a case usually from beginning to end, defines the problem and the course correction along with accompanied results.

This publication is routinely read by hundreds of thousands and is revered amongst the top medical publications available. It is definitely not kept under lock and key for a select group of readers, it is not designed to only assist a handful of medical professionals but rather a learning instrument used to develop and advance medical knowledge and mindsets amongst the greater medical communities.

This publication memorializes breakthroughs in new technology, effects on the greater good, challenges materialized as a result of trial and error; all there for the reader to digest and learn from. It does not keep its contents captive with past mindsets, rather it challenges what's known in order to move forward, grow and produce new and innovative benefits.

The medical community constantly pushes the envelope on new and invented processes, materials, and procedures; it tests and retests materials and processes to understand their strengths and expose their weaknesses and then recalibrates in order to move forward and apply what's been learned.

This process is remarkably similar from one first-world continent to another. In fact part of the processes strength is that it welcomes intercultural and generational input, evaluation and application. Learning itself is a living and growing organism in the medical arena.

This process is revered not only by the larger medical communities but appreciated and almost expected by the greater good.

So, why isn't a similar process, philosophy, application, mindset and expectation part of our culture when it comes to our larger public education systems?

It appears our law making legislative bodies and the caretakers of core curriculum have settled upon reacting to a lower set of results and circumstances when defining benchmarks and required levels of development and validation. Instead of promotion towards the more creative side and providing an environment that would catapult learning well beyond current expectation, they have settled for the road most traveled.

Is it because our minds are less worthy than our bodies? Is it because there is a larger contingent of ignorance within the general population? Is it easier to work towards a lesser set of expectations than foster more advanced ones? Do we default to the less resistant when setting parameters? If these questions were the norm for other venues of public development, our

country as well as neighboring ones would never have advanced enough to reach current levels.

So, if we are truly a land of possibility, a playground for what's possible as opposed to one of what's probable, then why can't we seem to develop a unilateral system in our country that works for every child regardless of ethnicity, gender or economic status?

Healthcare services and medical products work equally well regardless of these factors. As a whole and generally speaking their results and effectiveness are not challenged by ethnicity, age, gender or economic status (access to them however is often effected by these environmental factors— another book may be necessary to discuss that topic further) so why can't our learning vessels and institutions follow the same set of guidelines and expectations we tether to our medical realms?

If we cannot answer these questions effectively then to me any excuse will do. We can put a man on the moon, determine the age of an object from age one to several million years in existence, but we cannot seem to agree on a non-discriminatory learning process that will allow ALL kids the same opportunity with verifiable result. Sounds to me like defining a reliable process ranks low on a list of priorities. Maybe it's too politically charged; maybe too much posturing dedicated towards individual agendas creates road blocks and restricts agreement. We have the ability, but apparently we choose not to apply it.

My guess is right about now, depending upon your professional heritage along with your station in life coupled with your responsibility level in the community; you either hate me or love me.

If you hate me I gladly take that bullet. Make me the target of your aggression, frustration and maybe even your ignorance and indifference— whatever, I don't care as long as it moves us forward and exposes the best we can collectively develop. Our cache of young minds (for the most part at a young age they are all equal in ability) are entitled to our best efforts; they are ready vessels to absorb whatever we give them; let's give them the best that our collective minds can come up with. They deserve that,

heck, we deserve that. Their future will become our reality very quickly, so the better we arm them in their ever-changing environment the better off we all will be.

Cultural differences aside, learning is learning, process for the most part is process; let's all learn from each other and apply what's best. We can worry about who gets credit later. Eventually we are all going to be accountable anyway; because I believe it really does take a village to raise a child; or at least the child should be exposed to all the good, the bruises and collective scrapes and scars and rewards that the village has to offer. I call this village input the "Gap Coverage" more on that in a minute.

Our teacher groups should not be the only ones to develop our new and advanced techniques, guidelines, expectations and validations; they should however be part of the brain trust that is charged with the development, application and testing of curriculum and delivery. Teachers should not be the only ones held accountable to the equal development and advancement of our kids as a whole. After all, won't the village benefit from what the student has learned? If that be the case, why shouldn't the village be involved along the journey? if not directly, then at least as a side car.

Maybe the greater education system/community can take a lesson from the greater medical system/community. I know we can do it, I have faith that we all want what's best, and that we all want to witness the best attainable results. I am NOT part of either the medical or education professions, but I have benefited greatly from each of their efforts. Greater minds than mine have visited these topics; and I want to deliver some of their findings to you here in these pages.

Hang with me for a bit as we look at the village, maybe with a new pair of glasses.

A village is comprised of all ages, all understandings, all experiences and both genders. Many perspectives on life and challenges as well as successes are available for the tapping. At any point in time villagers are returning from efforts abroad. They bring back with them new understandings and experiences

from those outside of their community; in essence a village's book of knowledge grows with each returning villager.

Almost all communities within our country work the same; and I would suspect this be true regardless of your country of origin. I would even speculate that other countries not only memorialize the new teachings of these returning villagers but adopt much of the new founded material; even more so than our country might. Maybe they are less tethered with political agendas and protocols. If that be the case, maybe there is a silver lining lesson in learning here for us, should we choose to accept it.

Unselfish development should be the default mechanism I believe in all cases of education. How about we look at this through a medical pair of glasses? Let's say a patient arrives via ambulance to the emergency room of a local area community hospital where there happens to be two triage physicians on call. The gurney patient is just minutes away from death unless a diagnosis and course of treatment is established and applied immediately. So here's the question to ponder: Do the two equally qualified triage physicians that come from varied backgrounds sit and posture about who has the best stethoscope, or do they pool their collective knowledge base to best serve the interests of the patient?

Okay, so I set you up on that question, but you get the idea. The collective knowledge of the village outweighs that of any of its individual residents.

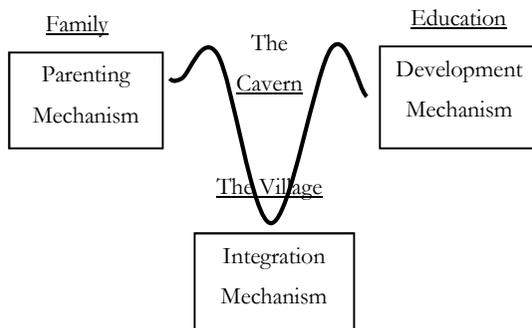
Here is where I believe "Gap Coverage" has the most benefit. Let's spend a few minutes defining "Gap Coverage". We are all familiar with gap coverage within the insurance industry; in fact, there are companies that only offer gap coverage, and as a result has become a niche product. Traditional business incorporates similar coverage programs however these might just be titled support services, vendor services or umbrella services.

Gap coverage within the insurance industry provides coverage where other in-place plans leave off and in situations that in-place plans deem as exempt. Their reasoning behind the exemption could be any one of dozens of reasons from too high of risk tolerances, unfamiliar territory or re-insurance guideline

limitations, not to mention a plethora of others. The coverage, however it be titled, is a necessity and should be recognized as such. For without it our programs might be exposed to environmental factors which could damage their integrity or offerings and leave in their wake irrevocable effects.

Our kids are no different. In their life there are two major components that reside on either side of a present cavern (the gap). On one side resides the family, the parents and family members that provide the nurturing and life guidance piece of childhood development, the parenting mechanism. On the other side is the education system proper, whether it is public or private, this being the development mechanism.

The remaining piece of influence upon our kids can be found in the cavern or better defined as the village. This becomes the integration mechanism. This is where real life application occurs; where trial and error becomes the playground. Where influence from other villagers can paint a canvas that before was blank.



Gap Coverage Diagram

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This is where our kids develop and hone their defense mechanisms, their navigational tools and where they can validate and express their opinions, expectations and creativities. This in essence is a playground for them to apply and test what they have been taught from either side of the cavern.

We as parents and educators can only validate life from the experiences we have amassed. However the amassed experiences from the cavern can open up a much wider cone of view, expectation and opportunity to our kids than we could have ever developed ourselves.

Establishing some continuous occupancy within this cavern will reduce the amount of gap loss our society experiences with the drop out/fall out rate within our school systems. The better we are at keeping our kids engaged in education, the better the chance they will integrate into adult society successfully.

These three mechanisms are charged with the development, guidance, support and upkeep of our future generations, and in part will define who and what these generations become. If we want to develop a reprint of past generations then all we need apply as a team is past efforts and past blueprints. However, if we want to develop a more current version that can compete in our current global economy then we are forced to apply new material to the mix. Here is where the village or -integrationø mechanism adds weight.

Until recently the village or -integrationø mechanism has been an add-on, an after thought and has not taken a rightful place as a key component in childhood development and core curriculum and testing at least not within the United States. Other countries seem to have adopted these three mechanisms as key cultural ingredients regardless of their economic global standing; I think this puts us a bit behind the eight ball.

I feel fortunate and grateful that I live in the Pacific Northwest. We have the countries fastest-growing, young and creative class. We are accustomed to thinking and developing outside the traditional grid in just about every avenue of technology and industry. We find it easier to entertain and integrate change into our mainstream processes. Not all cities think like this however.

Embracing change can be a tough bedfellow and can be met with a mountain of opposition. No one likes to be preached to; but often times when change is implemented, it is activated by the minority but affects the majority.

Make no mistake though, we are in a changing economy; and leaving our “cocoon” (the term coined in the 1990s by author Faith Popcorn defining a commercially significant trend that would lead to stay-at-home shopping and even individual/family activity life-styling) and opening our arms to what the greater good can influence, might just be the best medicine.

Our Portland Public School system, in Portland, Oregon, has been entertaining the idea of community integration within our learning environments. Questioning the effectiveness of traditional brick and mortar learning institutions and their tenured curriculums based upon 40, 50 and 60 year old concepts and mindsets led to the school districts launch of the city wide Summit entitled “Reshape Schools Space + Place” in May of 2007 in partnership with the Portland Chapter of the American Institute of Architects. I was fortunate to be in attendance.

Attendees included city officials, educators, directors of public instruction, and directors of student achievement, district superintendent, developers, architects, engineers, local business owners, city service representatives, students and social organization representatives. Combined with the speaker panel our goal was to rethink how we educate, the tools we use to do so and our learning environments in order to better serve our growing and ever changing student populations.

Keynote speaker Sir Ken Robinson, International Author and educator, made a very profound opening statement as he addressed our large contingent; his statement in part was: “*2070 is the retirement date for those that start life today, their future to us is unknown*”. It would be impossible for us to use current tools and current understandings to determine or describe the future economy they will retire in or even the shape and direction of the path they will take. We currently are not in possession of those tools.

Sir Ken Robinson went on to say “*we are engulfed in a revolution and that most truths as we know them are changing and that to adapt we need to think differently*”. I believe we need to broaden our portfolio of exposure and begin to think globally not just locally when it comes to our cultural identity. Whether

we like it or not we now have global influence on our culture and we need to retool a bit to accommodate that integration without losing our identity.

We need to teach our kids how to become economically independent; help expose and enhance each child's individual identity, abilities and talents so that they do not become lost in this new global Mecca. Are we teaching the right material in order to bring about these results? I think not so much.

Our current education structure if shaped into a pyramid would list mathematics and science and language as the top tier, (this is where we seem to put the most importance in our culture); social interaction and integrity would inhabit tier two; and the bottom, the foundation of the pyramid, would accommodate the arts and creativity; by its position it receives the least attention and the least priority even though it carries upon it the weight of all that rests above.

Let's question this balance; might it better serve our kids if the levels of the pyramid were inverted? Are we teaching the correct information with the appropriate percentage of value and priority attached?

We teach our kids from an early age the mindset of "college entry". Because of this expectation of college entrance, thoughts and alignment start in kindergarten, with flickering thoughts on resume development. If we think about our culture, preparing for a collegiate experience washes back along way into childhood using a predetermined set of entry criteria to navigate with. In doing so we educated kids from the knees up, under-harvesting the potential creative juices of those beginning years.

Maybe if we think a bit more holistically with balanced curriculum in mind, it might serve to better equip them to capture future opportunities. Collegiate thinking is a great direction to point our kids in, we should foster those thoughts as our kids grow, but is the hunt for college getting in the way of the benefits and experience that lead up to it?

In order to attain one's place in higher education, are we handicapping ourselves? Is our advanced education system

basically just looking for certain talents, those round pegs that fit the round holes, where the other shapes seem to have little to no value? I am not asking this of our pool of teachers, I am asking it of the caretakers of core curriculum, validation and resource allocation.

Creativity, (inventive, imaginative, the ability to truly create something which has no prior presence) is the highest form of intelligence; yet it takes up residency on the bottom of our priority pyramid. In reality we place the ability to memorize at the highest level; maybe we need to rethink our priorities.

Sir Ken Robinson brought up the point that “*there is a decline in Genius*”. Let’s look at his decline of genius scale statistics, (assume the same pool of kids as they grow and develop through each of the four categories).

<u>Age Group</u>	<u>% of Genius Demonstrated</u>
<i>The uneducated</i>	
3-5 yr. olds	98% of kids demonstrate genius abilities
8-10 yr. olds	32% of kids demonstrate genius abilities
13-15 yr. olds	10% of kids demonstrate genius abilities
<i>The educated</i>	
25 + yr. olds	2% demonstrate genius abilities

At the time in our lives when we are the most effective and can have the most impact on the environment around us and have the best shot at implementing our tool sets, we have the least creative genius and as a result our potential is extremely under harvested.

It is quite apparent that as we grow our creative abilities are less and less exercised which results in a reduced harvest; in correlation we take on a more compliance mindset and approach to life and opportunity. Our individual and creative genius genes are being diluted by our society’s process and development within our higher education and business systems. We are losing more value potential of our creative edge as it dilutes with our age, we don’t have mechanisms in place to foster change to recapture that lost creative edge.

To lead us even farther away from that edge, the more affluent we become the less children we have which reduces the national creative potential. In order to survive the river of competition and compliance in our ever changing world markets we spend more and more time on following our competitor and doing damage control in business which leaves less and less time for child rearing. It is a perpetual problem and our kids are the benefactors of our ignorance.

Here is a question to consider: what can we take away from our current education system and still maintain the heart and talent of it in order to make room for an increasing creative process?

Some of our current educational tools are *dinosauric* when compared to today's market place. For the most part they were designed 40 to 50 years ago. Teaching resources like books are in themselves outdated. Electronic teaching devices are the order of the day. Many will say that the barrier of entry for these tools is too high for many school districts to participate in and for individual families to afford. Maybe so, maybe we should challenge our developers of electronic intelligence to change their profit philosophy and learn to fish with a net rather than a hook.

Would they rather have a large profit from a small contingent of users or a small profit from the masses? From a P & L standpoint the later choice might be the target worth shooting at.

In no way am I suggesting we eliminate the printed word; it is paramount that we still teach from the paper page and respect the words penned upon them. However, we need to integrate new technologies to keep ourselves current with global development.

Connectivity: learning no longer stops at the school house doors. It is 100 percent present at all places at all times; we live in a liquid environment where everything is immediate and attainable.

Social networking has helped to usher in our new economy. DK, Founder of Media Snackers defines this new way of distribution as "*immediate connection between parties using multiple technologies and platforms*". His guest speaker role at

the Summit was one of provocation, his aim was to open the digital door and allow the attendees to understand how young people are using new media and technology. He further stipulated that “*technology is like money, it makes you more of who you already are*”, and in using it we might be better served implementing some form of filter system.

This type of connectivity allows for our learning environments to be ever present any place, any where and at any time. DK further stipulated that “*for kids the nature of information has changed. Platforms and hardware are easier to connect to. There are fewer sharing rules and boundaries to overcome. The mere nature of involvement has morphed expectations in the market place and the global learning environments have risen.*”

DK posed this question: “*do our schools reflect that change?*”

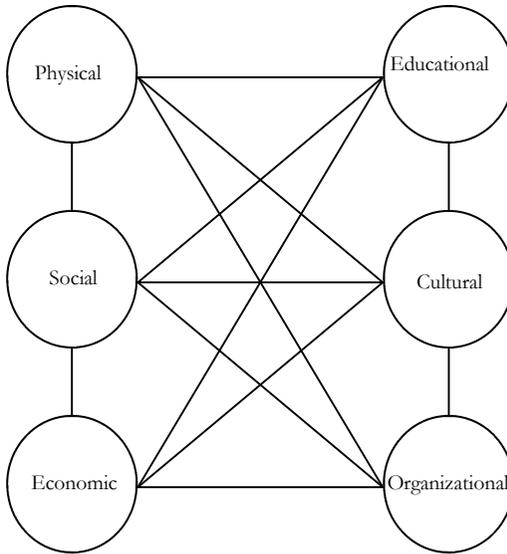
Are our traditional brick and mortar learning environments still the best playground for our kidsø young and impressionable minds as they currently exist, or is there a better and more effective alternative?

Steven Bingler, AIA, Concordia Architects (a research and planning firm) promotes the development of 24/7 learning environments. In his 1998 presentation to the National Symposium on School Design in Washington DC, he defined the new school concept as Schools as Center of Community. I had the chance to chat with him after his presentation at the Reshape Schools Space + Place Summit and I am excited about Stevensø program design. He said it was recently put to the test in Louisiana during the aftermath of Hurricane Katrina.

Stevens Community Infrastructure bubble diagram is comprised of 6 equal parts; 2 vertical rows of 3 bubbles each with the rows positioned side by side and adequate space separating the two rows. The bubbles are titled as follows: Starting atop the left column the first bubble is titled *Physical*, the second *Social* and the bottom *Economic*; starting atop the right side is *Educational*, the second *Cultural* and the bottom *Organizational*.

Each bubble is connected to all of the other bubbles with a straight line so that a spider-like web develops between the two

vertical rows of bubbles. This diagram reflects complete integration of, and allows equal value placed upon, each of the 6 categories. By design this means that no category has more impact on the strength of the design than another, each section builds upon the strength of the others. Remove one piece, weakness occurs and the model fails.



Community Infrastructure Bubble Diagram

(Steven Bingle)

The design principal is that all of these 6 category functions work seamlessly as a team to design the Center and operate in it. The design of the brick and mortar facility itself is equally important to the functions and adjacencies of the services that it houses. All six categories are represented equally and their exposure to our kids is equally important in order to create and express a balanced community environment. These centers allow for local neighborhood influence and they also eliminate the isolated remote learning sites we have today. Our Reshape Schools Space + Place Summit exercised this model with the summit participants. We divided ourselves into groups representing these six categories and exercised all program

requirements using all program guidelines. (More later on the outcome of that community exercise).

It is paramount that these 6 key categories be present in order for this model to work. All 6 categories must be workable and operate efficiently within each learning community and most of all they must be designed along a platform of transparency in order to be an open and fluid part of their structured environment.

Students will spend time in classroom like venues but will also spend time integrating and experiencing real life and real time in and amongst the other 5 categories. Students will learn first hand life and business as they become entrenched in the day to day activities of each category discipline. Age appropriate experiences and opportunities await each student as they learn through each year of their education process including exposure and integration into higher learning environments with each new years experiences building upon the ones prior.

Each Center of Community or each nexus would ideally be located every ½ mile until all surrounding neighborhoods are served. There are two main reasons for the ½ mile arrangement.

First is so that each community is not over burdened by trying to support too large of a geographical area in order to maintain reduced and manageable class sizes; secondly so that each community can be reached by foot from neighboring one(s) strengthening intra-community ties. This model works very well as an integrated model set into a current major or minor metropolis, small community or your home-town USA. If a newly formed community is the design of the day then integration of this model could be seamless. This model can work in a new purpose-built platform of community development or as a retrofit into a community riddled with developmental challenges.

A major focus of this model is to remove institutional barriers, provide a playground type learning environment with practical applications and real life experiences. Many students today either because of economic challenges or geographic isolation often times miss out on community integration and exposure to real business and cultural diversity; this model provides for both.

School does not always take up residency within the typical brick and mortar class rooms of yesterdays design; learning occurs all around us, at all places, at all times. The major question is whether or not we have the where-with-all to capture those learning opportunities and implement them into our core curriculums. Sometimes we miss out on great snippets of learning that can't be demonstrated or reproduced within the four walls of our classrooms, but might be better captured from a guy named Edg on a beach in California; just ask Steve Farber of Extreme Leadership Incorporated and author of the book "The Radical Leap" (one of my favorite books on leadership compassion, respect and gratitude).

A major focus in developing these Centers of Community is to answer the following question: How do we reside in concert with the planet?

These Centers of Community have low environmental impact; they are designed with Green practices. They incorporate environmentally conscious materials and systems. They are efficient but not at the cost of their learning effectiveness.

There is an environmental movement in construction now, locally and globally to reduce our carbon footprints. To be prudent of our environment with our best practices is surely becoming the rule rather than the exception. We are implementing new technologies at near record breaking speed within the built community. New and better ways of developing products are producing new and better products which deliver multiple benefits. This too becomes a great learning platform for our kids and cannot be taught in a classroom; rather it must be experienced first hand.

A great process for learning is self-actualization. If our students learn by first hand experiences then planting them in the middle of the development of one of these newly formed Centers of Community will provide multiple compounded benefits. To insure centers longevity, let our younger generations help craft the solutions we are searching for.

In order to achieve a seamless integration for these new Centers of Community, we will need to change some of our

building guidelines. We will need to co-op with city planning organizations and local designers, planners and architects to develop a seamless and equally beneficial process where each member category is served. We need to make sure that we design and build with the future in mind; design with glasses that can see the year 2050 rather than 1950. How do we bring about that change? Just ask Vicki Phillips, former Superintendent of Portland Public Schools, as she stated in the Summit of Reshape Schools Space + Place, “*gentle pressure relentlessly applied.*”

How do we go about integrating these new Centers of Community in an already depleted economy? That is a tough question to pin an answer to. The 2007 National Summit on Education summary stated that nationally we spend 50 billion building new schools annually. A good chunk of that money is allocated through voter preference. Part of capturing some of that money for new Centers of Community might come through illustrating to the local communities how these Centers of Community will help the community achieve goals. Other monies may come from partnerships within the business and community core services sectors.

I mentioned earlier those of us in attendance at the Portland Public Schools Reshape Schools Space + Place Summit participated in the Center of Community design process.

At the end of the two day Summit a plethora of material had been presented, digested and fed back to the group in 5 general guiding principals. These principles will help guide PPS in future decisions on the intersection of instruction and facilities; they are:

(1) Community: True Partnership

We must create facilities that serve the community and that enlist the community in service to children and youth. This means engaging the community in a genuine dialog about schools as learning places and as community places. It means partnerships at all levels: government, business and neighborhood to create better school facilities and to provide the services students and families need. It means working

together to develop community assets that support life-long learning and wellness and that help to knit our community together. And it means honoring diversity and ensuring equity.

(2) Teaching and Learning: Creative Forever

We must create learning environments that nurture, inspire and challenge our students: places that allow learning to flow beyond the walls into the community and around the globe and at the same time provide students with something unique and irreplaceable within those walls. This means creating places where students can discover and develop their unique talents and learn to value learning and to expect to go on learning all of their lives. And it means graduating students who are as creative as their kindergarten selves.

(3) Sustainability: Think Green, Build Green, Teach Green

We must invest in sustainable facilities not only because they are better for our planet, but also because they are better for our children and youth. This means green buildings that are healthier places to be and that serve as engaging and effective learning tools. It means that the schools actively teach both students and the community at large about environmental responsibility and model what they teach.

(4) Adapting to Change: Continuously

We must create learning environments that will serve our students well in the future which is now. This means ubiquitous technology in school. It means understanding our students' other learning media and networks, so we can teach them more effectively and help them to be safe and responsible out there. It means creating a level playing field by ensuring equitable access to technology. And it means flexible and adaptable spaces and a nimble technology infrastructure.

(5) Making This Happen: Together

We can create the kinds of learning environments we want for our children. Places that reflect community needs, interests and values and community engagement. This means looking ahead and all around; master planning; connecting the development of schools to community development; and rethinking what school buildings do and when they do it. It means being collaborative and creative. It means involving all the right leaders and each of our school communities. It means involving students in meaningful ways, and making that a learning experience. It means engaging a dynamic and ongoing dialog. And it means working together to establish stable, sustainable funding for school facilities.

End of the 5 principles

A final thought for your consideration:

We have an opportunity as we move forward to infuse into our core curriculums the benefits gathered from integrating gap coverage. This will mean a shift in those curriculums and even a shift in how we see and build our future Centers of Community. This can only happen though if we check our egos at the door and take ownership of our responsibility to nurture our kids as a team. Later on we can divvy up the platitudes if we deem it necessary in establishing who was in greater service, or we can use this as a platform and example to express our humility and gratitude for a job well done.

Either way our kids will be watching how we handle ourselves.

It is my sincere hope that those who bear the weight of curriculum development, its rollout, coupled with its application, validation and its physical residency, adopt this mindset when defining their protocols, expectations and future results.

It is at the precipice that we change, and make no mistake we have arrived. Let us not require our kids to retake the journey for us.

Chapter 5

The Outer Shell

Self Expression vs. Intervention

Overview:

Our inner person helps hone our character which can be put on display for the exterior world to see. Does the individuality and appearance of our outer skins help or hinder? You be the judge.

Would a little conformity when it comes to the format and choice of clothing apparel of our youth in school these days, be it public or private, lend a positive note on the favorable side of academic achievement?

It is hard enough these days to eat and digest all that is necessary, especially at a young age as it applies to the national "No Child Left Behind Rule" regardless of age, skill level or grade. Domestic barriers are hard enough for our kids not to mention the pressure of matching the quality of education and results that other countries are churning out with their youth, and diluting the graduating pool here on our own soil.

Now, I am not saying that we should have barriers of entry for graduates from other countries that are insurmountable just to reduce competition; however, we need to find added ways as a nation to raise the quality of our educating tool box in order to compete with current education levels of other countries, especially in the Orient.

If we can eliminate just one more educational barrier we might be able to help pave the way for a new and better platform for our education system to thrive upon. Idealistically, this would in turn remove yet another obstacle for our terrific pool of educators.

Okay, I guess about now you are asking yourself just what makes me qualified to speak about this topic as it relates to our youth and on behalf of the education system. Well, not much in the way of recognized accreditation really, just some sweat equity and raising two children alongside my wife and years of studying human behavior. No, I do not carry certified or classified credentials, nor have I ever taught inside a class room; most of my *teaching history* can be traced back to either church affiliations or the athletic field.

However, I have children within the public and higher education system, ages 22 and 18, a mother that has worked in public education for over 20 years, I have personal friendships and client relationships with many District Superintendents, Directors of Student Achievement, Professors, Principals, Certified Instructors, Classified Personnel, Special Ed Instructors, Athletic Directors, Sanitation Engineers and Grounds Maintenance Staff.

These relationships in themselves don't really give me much more credibility as to the effect of dress code on our youth, but they do give insight and non-diluted perspectives from those within the education system and how they perceive dress code benefits and drawbacks.

Please know that I am not speaking for any of them or any of you, these thoughts are mine alone. I hope that you find merit with some of them, but in no way do I expect anyone to digest and accept everything that I mention (well, yes I do, but that is just a little piece of brass I harbor, and a probable topic for my therapist), but I hope that some of what I say is validated by many of you.

Maybe a good way to tackle this topic is by some real life examples. You will find throughout this book that I often refer to myself growing up and my life experiences as they pertain to the words of these chapters. After all, within the extents of my

knowledge base I know me best, and wellí the storiesí if not educational, I hope are at least entertaining!

We recognize our sports teams, regardless of age in part by their matching apparel. Many say, and I agree, that there is great unity in a sports team on and off the field and it relates in part to their matching apparel.

For this illustration uniforms are not about creating a level playing field, not about suppressing affluent genealogy or even about providing opportunity where little might have been present before. Life isn't about creating even playing-fields, it's about traversing successfully through uneven landscapes. Conformity of apparel here is more about what can be created as a team. We never lose our identity because of matching apparel, quite the opposite; what can be gained by like stitching is something never attainable by independence alone. Teamwork is successful when each participant brings the best they have to give; here differences are not only welcomed but sought after.

Athletes who comprise a professional team may come from many different cultures, ages, backgrounds, coaching, parenting, nationalities, etc. However, once they arrive on the field they are as one; like the legs of a centipede, they each have their place and they work together in unison.

The American Heritage Dictionary defines team as: *any group organized to work together*. Is that not what a sports team is?

That definition applies to our education system as well.

Team objectives are as varied as there are teams, but a requirement of every team is *unison*. It is such an important topic that it is part of all aspects of that sport, from scrimmage options to developing plays to business objectives of the ownership, as well as identifying those personal goals and ambitions of the individual players.

Finding the common denominator is key for a successful team; so anything which can create unity is often adopted. Uniforms harbor added benefit.

When an individual player on the team receives acknowledgement and recognition so does the team. The team is recognized not by one player but by the whole of its members. This concept of family becomes so strong that many athletes that participate in team sports will often acknowledge that their most fond memories are of when the team was triumphant and not when they themselves were in the spotlight. Honor, pride and gratitude also adorn the uniform.

How about our military? They carry and wear the American flag and guard not only our borders but those of our neighboring brothers, and protect against all enemies foreign and domestic. Proudly they wear one of the many military uniforms representing the legs of our armed forces. There is power in one. You ask any retired or active military person if they are proud to wear that uniform (keeping in mind a military service mindset and not a political one) and I will bet you the answer will always be yes. Everything is of less importance and checked at the door once you adorn a uniform.

Somehow by magic, those pieces of colored cloth seem to find within us that special gene that makes us stand proud and unified in recognition of the united commitment and sacrifice that is required of all that bear it.

I was never to be accepted into our armed forces due to congenital heart conditions, but from an early age I admired the uniforms that my father wore while serving in the United States Air Force and Navy. I often pictured myself in them, as if they would cloak me in an invisible shield of armor and honor to stand and fight for my country. I still get goose bumps when I look at them in the closet of my house. Dad is gone now, but just knowing that he wore those uniforms, standing up and willing to fight for the freedom that it represented, makes me proud of not only him but of the country in which we live.

I am proud to be an American and prouder yet of those that defend it by standing on that wall. Thank you Dad, Uncle Butch, Grandpa Harold, Nephew Charles, Cousin Brian and my friend Stu, and to those names on numerous walls and memorials in our

land and on foreign soils upon which their commitment is memorialized. To all of you I say thank you as well.

A uniform does mean conformity, yes, but it also equally means unity. A uniform knows no gender, no race, no personal persuasion, no age, no height or girth, no lineage, no economic status and no opinions or prejudice; it knows only one voice. Not bad for a piece of cloth.

As a global family, each country represents a smaller part of the larger whole. Except for being an important ingredient that makes up this planet, unity amongst our individual countries remains virtually non-existent except for the commerce that passes back and forth. I am not saying that individual continental identity isn't important, it is, and tremendously so; it gives diversity and that alone is what makes us unique. I'm talking about coming together for the greater good. To my knowledge, there is only one venue where we, as a global family, seem to check our credentials, armor and arrogance at the door and that venue is athletics, the highest of which is the Olympics.

We seem to be able to play together on the field and even root for the other, but we seem unable to continue to do so once we leave the pitch. Athletics seems to be the glue. Perhaps our charge is to develop that glue.

Ford's largest automobile plant is located in Brazil, and within their walls they display a wide variety of Bellwether Company cultures, and amongst them is the image and practice of team as one of their major operating platforms. All employees, from management to the rank and file are encouraged to commiserate amongst each other on all aspects of the company's product design and protocols, not to mention that they all wear the exact same uniform. They surely see unity as a benefit to company culture.

Some kids lack discipline, maybe due to the lack of that particular resource at home, and maybe a dress code would provide them with boundaries that they have been unconsciously craving but not getting. For most, it is much easier to operate within a predetermined and structured environment than it is on an open range, and when we hit benchmarks we like to be

recognized for them, and even recognized when we don't hit them; it's all part of what makes our actions worthwhile.

I know, exercising discipline just puts additional weight on the already collapsing shoulders of our teaching force, but I think if structured correctly is worth its weight. After all, discipline is a major ingredient within both the education and work environments and can lead to much success throughout one's life as we learn to operate within these boundaries. Discipline at current in our schools of education is all but extinct, left only to the family unit for activation, monitoring and validation. Our system has been plagued with and fearful of rampant litigation around every corner and every topic known to mankind, we are in essence a litigious society. We are gun shy I get it, but sometimes we need a firm discipline platform for the betterment of the student; yet another tool we need to rediscover.

Impressions, as discussed in another chapter, can be left upon our youth the minute they enter the classroom. Their understanding of the displayed environment within the four walls of this learning studio will also give them tools for later use in wading their way through life's maze of challenges as well as opportunities.

One by-product of the dress code philosophy is the tempered level of self expression that occurs when conformance is set into play, like it would be if a dress code were to be implemented.

Our kids need to have their individuality, their own self identity and an environment for which to define and grow it, this is paramount. Clothing is a valid form for which to help achieve this, and it is carried through most of our adult life. Let's face it, like it or not our society reacts to the way we dress, good or bad.

Nonetheless, it is a real and tangible cost to corporate entry and if we want to traverse through the corporate world or other defined environments, we need to understand it and participate within it, appropriately, and our outer shell helps to place us.

So yes, elimination of self-expression through the use of a dress code during school hours could cause some collateral

damage to the individual student psyche but I believe that damage is minimal and outweighed by the offset benefits.

Let's not forget that individual self expression can also be achieved in many other ways and is not limited to our apparel but rather through other actions like performance, friendship and leadership all of which can be done without any particular clothing tag. So the bigger question here might be how can we harvest the collateral benefit that a dress code could spawn rather than posturing over the perceived negative it might introduce?

It would also level the playing field a little around the clichéd hallways. Growing up and trying to understand the change in one's body is hard enough, keeping up with the Joneses just adds weight. We're not talking eradication of freedom of choice here, just postponed selection until after the bell rings.

Your dress, your outer shell seems to carry with it a predetermined road map of whom you are and where you roam, at least in the brief eye of the onlooker. If one were to look deeper, peeling back the underbrush, they would probably find a cache of life experiences and possibilities that would make the acquaintance worthwhile.

Some additional food for thought:

A group of alumni, highly established in their careers, got together to visit their old university professor. Conversation soon turned into complaints about stress in work and life. Offering his guests coffee, the professor went to the kitchen and returned with a large pot of coffee and an assortment of cups - porcelain, plastic, glass, crystal, some plain looking, some expensive, some exquisite - telling them to help themselves to the coffee.

When all the students had a cup of coffee in hand, the professor said:

"If you noticed, all the nice looking expensive cups were taken up, leaving behind the plain and cheap ones. While it is normal

for you to want only the best for yourselves, that is the source of your problems and stress.

Be assured that the cup itself adds no quality to the coffee. In most cases it is just more expensive and in some cases even hides what we drink.

What all of you really wanted was coffee, not the cup, but you consciously went for the best cups... And then you began eyeing each other's cups. Now consider this: Life is the coffee; the jobs, money and position in society are the cups. They are just tools to hold and contain Life, and the type of cup we have does not define, nor change the quality of Life we live.

Sometimes, by concentrating only on the cup, we fail to enjoy the coffee God has provided us."

God brews the coffee, not the cups...Enjoy your coffee!

"The happiest people don't have the best of everything. They just make the best of everything they have."

Author Unknown.

Having the best things in life has nothing to do with fabric and stitching; it has everything to do with how enriched our lives are when we are in service of others and by our circle of friends and family and those we influence.

Our outer shell may become the bait, but it is our inner person that sets the hook and retrieves the rewards.

Chapter 6

Mastermind

“The thoughts of the many can outweigh the thoughts of the few”

Overview: Bringing together a diverse group of peers can spawn enormous creativities when tackling a challenge or opportunity, regardless of ethnicity, gender or social status. This can even work at young ages, if we as adults deem it merit-able and support it.

Webster’s New Collegiate Dictionary defines **‘mas-ter-mind** \-ˈmas-t r-m nd\ *n* : a person who supplies the directing or creative intelligence for a project.

Masterminds are all around us all the time, they play a role in just about every industry, every project and are a definite benefit for achieving just about any goal.

Let’s face it, not everybody’s a *MacGyver*, *braver than most - smarter than the rest*. Usually it takes the collective brain trust of a group to weed through all scenarios when contemplating a challenge.

Not every mastermind though works as effectively as another. Rules and guidelines must be followed; if not then you can’t guarantee the bake. A Guideline of principals must be in place and, once everyone agrees on the game rules, then open up the mastermind for free ideas sharing.

The selection of members of the mastermind is very important. You want to achieve diversity in thinking and perspective but you also want the level of thought to be similar. Take for instance business CEO masterminds. The number one rule of these groups is that all members must be at the CEO level of

responsibility and accountability. Diversity of thinking comes from ethnicity, professional background, gender, age, business environments, industry delineation, etc. These masterminds usually tackle situations and challenges that might be present in many of the members businesses and they look towards each other for best practices and solutions to problems and opportunities. Masterminds can provide a company with damage control just as well as developing and expanding business and shareholder value.

Do not mistake focus groups with masterminds. Focus groups by design are assembled with the selection of individuals from target market demographics determined by a particular company to study, validate or confirm the validity of an idea or a product; they are not normally designed to fix a challenge or develop an opportunity. They give comments and make decisions based upon a very defined window of information and material presented to them. They are not instructed to think outside the box and offer up new information to tackle a compelling challenge, unless that is specifically part of their instruction.

Masterminding is simple; take one person's idea and build upon it through the combined energies, ideas and opinions of a collective body. Individually we approach challenges with a limited tool box, but bring in a few others (appropriately selected) and all of the sudden our tool box grows in compounded proportions.

Tool boxes have in them a plethora of tools, some are generic and some are extremely specific, depending of course on the environment of their user, and the challenges they tackle. With a mastermind tool box the playing field changes.

As individuals we approach challenge in a linear form, in other words a track to run on, and usually the track is singular in design. The track length will vary but its design requires constant progression in a forward manner to get the most benefit from the track.

However, a mastermind does not work in that same fashion. Masterminds are, by design, wagon wheel shaped. Each person in the mastermind takes up residency on the outside of the wheel

next to one of the wheel spokes. Once each spokes is represented the mastermind is complete. The quantity of spokes in each mastermind can differ depending upon the original group design and the type of challenges tackled by the group.

Once a challenge is offered up to the mastermind all participants use their own cache of tools to come up with ideas and solutions to present to the group. Each member presents their idea and it is sent to the center of the wheel for consideration; unlike an individual approach where it takes distance on a singular thought to come up with ideas and suggestions.

These ideas are concentrated at the core and can then be evaluated, contemplated, enhanced and selected by the combined ability of all group members. The best ideas and solutions come from combining individual benefits from several offerings into one cohesive and stronger solution. This format provides funnel type focus and limits wasted time and energy. Masterminds comprised of CEO's are usually limited in time duration per meeting so they MUST get as much out of each assembly as possible. Other masterminds by design may not have this regimented format.

Another side car benefit is that the final solution is not slaved over by just one member rather the responsibility is spread out on a creative platform evenly over a collective body, that way no individual member has to shoulder the lions share of the burden; this allows the group to handle multiple challenges even simultaneously without reaching burnout.

Masterminds are apparent in all forms of industry and state. An executive board by design is a corporation's mastermind just like the executive cabinet for the President of the United States is a mastermind.

Teach our kids specifically to build a mastermind. I am not talking about stumbling upon the makeup and benefits of a mastermind by chance but by deliberate design and calculated intent. Having said that, teachers develop masterminds with their student classes all of the time, by paring them in groups to tackle a challenge all the while teaching them the benefits of

recognizing different traits in others. Unfortunately, our caretakers of core curriculums do not address the strength and assembly of masterminds specifically, just that they offer a cache of benefits. One of these benefits is teaching kids how to work in groups and share ideas and accept interpretation and different ideas from the other studentø participating.

It is my humble opinion that our larger education system needs to inject design standards and core curriculum specifically directed towards masterminds from grade school on. Mastermind curriculums need to be sequential and detail studentø progress through each grade.

The better equipped our students are upon graduation and beginning their immersion into a global melting pot of opportunity and responsibility, the better equipped they will be to offer benefit to an employer or to strike out on their own to pursue their own individual goals and aspirations.

Chapter 7

We Become What We Think About

“We become what we think about.”

Earl Nightingale

Overview:

We are all creatures of habit whether those habits be good or bad. If we want to change any of these habits first we must change our thoughts. This story is an exercise in defining and strengthening our mental tools, (conscious and subconscious) and the positive results that will follow.

We spend thousands of dollars a year on the grooming and upkeep of the outside of our head but little to no maintenance and growth on the inside! definitely a crop opportunity left un-harvested!

What a powerful statement that is. Our subconscious thoughts control almost our entire way of life. They control what we do what we say how we act and how we respond to the environment around us; it's our programming. They even have influence over how we dream. Our mind and our thoughts impact the environment around us as well. Our conscious thoughts (those things we choose to think about) work like a magnet; they attract life that supports them. However, whatever takes up residency in our early years of subconscious thought, (programming from our parents and others of influence) be they good or bad, at least what's implanted from fetal development through age 6, are for

the most part beyond our control. Our body can only respond to the programming set in our subconscious. After age six we begin to select and filter the programming a bit, but we still have heavy influence from our environment.

I know you are thinking, *what does he know about this, does he hold a master in psychology, sociology, or biology or is he just a free spirit offering up a wild and uneducated point of view to sell his book?* None of the above. I have studied and practiced this topic for 15 years. I can easily say that the above is true as I am not the author of any of it. I do however stand behind others who have proved its validity.

Our subconscious mind works a lot like a car engine; good gas in equals good performance out, assuming of course that the engine as a whole is tuned and running efficiently. The car cannot determine if the gas is good or bad, it can only work with what it's given. Our subconscious thought process works in similar fashion. Our subconscious mind has no ability to decipher between right or wrong, that's the job of our conscious mind. Our subconscious mind, remember, is nothing more than a tool, a recording device if you will; its efforts and results are only as good as our experience in using it.

If we want good and consistent results with a tool we must first learn how to use it. Putting the ignition key in a Ferrari, turning over the engine and setting out for the Autobahn would most likely prove hazardous and possibly fatal if the driver has not had at least a brief tutorial on how to operate it. Not only would this effect the driver but the results would most likely play an important role on the other drivers on the road as well and the surrounding environment.

Just as our actions behind a wheel are not limited to just our car, neither are our thoughts. Yes, our thoughts are generated from within, but their exterior application effects the environment around us in a very profound way. If we are not careful with the power ability of our own thoughts, we could wind up in the same scenario as the driver of that Ferrari on the Autobahn for the first time.

Our moods are a direct outwardly expression of our thoughts. Remember, what goes in must come out. I am not talking just about a few stray good or bad thoughts here. I am talking about a strategically practiced process that will generate a specific desired result. I know that I sound redundant here but that in itself helps to define my point.

In order to achieve a predetermined or desired result we have to put in the right fuel. It becomes difficult to teach this though unless we, as parents, teachers, friends and mentors first practice what we preach.

Our thoughts play an important role in the ignition of our actions, and they need to occur in the proper order if we want to achieve a desired result. If we want to teach, we need to practice what we preach. Our teaching has a profound effect on the recipient showing them what to expect as a result of a committed decision to achieve. I know, not much new in this statement but it does have merit.

Some say actively integrating a thought into our subconscious mind intentionally (in a subliminal process), may or may not have a profound result effecting our environment, I disagree. I believe they always have a result on our environment, our job is to see if we can recognize it. Subliminal messages can have a very profound result on us as well as the environment they target.

Here is an example of that involuntary affect. A number of years ago, during advertisement time on the movie screen prior to the playing of the feature movie, there were commercials advertising food that you were encouraged to purchase in the lobby of the theatre. The movie theatre was not the sole promoter here, the food companies participated as well. These food companies were so jazzed about this potentially tremendous revenue stream serving a captive audience, they injected subliminal messages into the advertisements that played before the movie and even at times into the body of the movies themselves.

These messages were in the form of printed leading words or support images imbedded in the movie that would subconsciously get you to crave a particular food item and then want to frequent

the lobby concession stand and purchase it, and possibly create a habit in you that would extend outside of the movie theatre experience. This form of involuntary marketing was so effective that movie companies and food companies would work in tandem during the making of the movie and put these subliminal messages in strategic places within the motion picture to sell more products.

Well the government thought this was too misleading and eventually banned the use of subliminal messaging for selling consumables in the theatre, because in most cases the patrons were not aware of these leading messages before attending the movie. It all boils down to this: putting information in generates results out, the only thing we truly have conscious control over is what we put in, be it good or bad, and how frequently we make a deposit.

Here is another example. Let's look at it from the concept of buying a tool to help us achieve a desired result.

Tools come in three categories, physical, verbal and emotional. Tools are great things and are designed in part to help one reach a desired objective. When you purchase tools over a period of time and for particular reasons, usually a particular need at the time of the purchase, you effectively end up with a collection of the most needed tools for a well-rounded tool box.

Life has a way of telling us when to acquire any particular tool, trying to guess in advance seems almost futile. A complete tool box comes with some baggage (life experiences), making the tools inside all the more valuable. It would be nice though to have the inside scoop on what isle you could purchase that pre-assembled tool box custom-made just for you so that you could avoid much pain and agony. I will let you know if I ever run across a store with such an isle.

Assuming we understand our tool box, do we use these tools to their full potential?

Often times we use a pre-existing tool to help us complete a job; however, in haste we may have found ourselves making an improper selection. Sometimes our selection is due, in part, to

our previous knowledge of the tools abilities either through education or personal experimentation and application. Sometimes we select a tool because we are directed to do so by a higher authority having experience. On other occasions we select a particular tool to initiate and support the creative process; either way, a recommended tool for our use.

Usually when applying a tool to a particular situation, we use it to the limits of *our* physical or mental ability and experience. Rarely though do we use a tool to the extent of the tools ability. Yes, perhaps the tool was designed under a predetermined plan to achieve a predetermined objective but its benefits may be multi-fold.

Let's look at the hammer as another example. Wikipedia defines a hammer as this: *A hammer is a tool meant to deliver blows to an object. The most common uses are for driving nails, fitting parts, and breaking up objects. Hammers are often designed for a specific purpose, and vary widely in their shape and structure. Usual features are a handle and a head, with most of the weight in the head. The basic design is hand-operated, but there are also many mechanically operated models for heavier uses.*

The hammer is a basic tool of many professions, and can also be used as a weapon. It is perhaps one of the oldest of human tools.

It has many other uses besides the ones for which it was designed. So again, I feel it safe to say that sometimes we select a tool based upon familiarity with the tool or a particular outcome rather than just its designed intent.

Verbal tools as well can have many characteristics. These tools are as plentiful as the air we breathe, but even though they are present at all places at all times, we still need some basic education from time to time on how to use them. They create immediate responses at times depending on their delivery as well as their intent. Of the three types of tools available, verbal tools seem to have an uncanny way of getting us in trouble if we select the wrong one.

I believe it would be good to have a tutorial that would stipulate the best of scenarios and circumstances and the recommended state of one's mind when selecting one of these tools for a particular occasion. I also believe that as our emotions rise in concentration and as our patience diminish to opposing limits; these tools should become less available and possess a few barriers of entry; if for no other reason than to save ourselves from ourselves; not to mention the collateral damage we might need to attend to afterwards.

Emotional tools, the unseen/unheard tools. These tools resonate from within. They come from the deepest parts of our brain, our thought patterns both conscious and subconscious. Since they are like any other tools, we can hone our ability to use them should we choose to. This process at times can be harder to train to as it requires discipline and cognitive choice. These tools, using trained thoughts to determine a particular outcome, are a little harder to define but every bit as effective. We all know that a positive attitude helps in almost every situation, if for no other reason that it is more pleasant to be around someone with a pleasant disposition than one with an ugly one. Well, there is more scientific proof that this definition exists other than its application through proper etiquette.

In 1939, Semyon Kirlian a young Russian electrician discovered, by accident, that if a person or object is subject to a particular level of electrical charge, an image or aura surrounding that individual or object can be captured on film during the taking of its photograph. The image looks like a colored halo or coronal discharge around the object. The image is said to be a physical manifestation of a spiritual aura or Life Force which allegedly surrounds each living thing.

Scientists have discovered that this type of photography could be used for the fast, inexpensive and relatively non-invasive means for the diagnostic evaluation of physiological and psychological states. There is evidence that Kirlian photographs give indications of health and emotional changes in humans by changes in the brightness, color, and patterns of light captured in the photograph.

This early edition of photography, capturing the energy that a person gives off, is a scientific way of measuring an intangible tool; the conscious and subconscious mind because the source of this energy is the mind. By photographing a person during a wide array of situations that would emit a wide variety of outwardly different emotions; one could create a pattern and show that the surrounding environment would be exposed to a different array of factors based upon someone's mood.

If we can document our changing emotions and if our thoughts during these emotions create a different documentable result, then isn't it fair to say that we can change our environment when we change our emotions and we can change our emotions when we change our thoughts?

Did I completely lose you? Hopefully not, please bear with me. See, there are things we know, things we know we don't know and things we don't know we don't know; most of the time we operate within the first two categories. Rarely do we have the opportunity to operate in the third since we have no road map to get there and no history or experience for which to pull from for the selection.

Changing our thoughts fall somewhere between the first two. However, most of us do not know how to do this nor do we have much experience documenting and applying the results. This does lead to my next thought which is *"we become what we think about."* If our thought patterns play a distinctive role in the outwardly appearance of our emotions and mood then by design and some education, we can change our environment and change our results.

Ok, maybe right now you think less of my opinion than when you started reading this book, and if that is the case you probably won't like what I am going to say next, because I am going to ask you to grow a little here. Let's practice and train ourselves, through active repetitive thought, to be in the moods and emotional place that best suits and supports the objective(s) we want to accomplish, and teach our kids to be able to do the same. Are you still with me?

Ask any professional athlete about their thought processes and how they train and condition their attitude (their conscious and subconscious mind.) They not only put a whole repetitive cache of correct and supportive thoughts in, but they also guard their thoughts against those things that may harm, damage and are not in direct harmony with their predetermined objective. Guess what, we all have the ability to control our thoughts, and it can be done at any time. Remember earlier when I said that most of our tools are 100% present at all places at all times? Well, this one surely is.

Imagine if our thoughts were in harmony with a mindset that our cup is half full rather than half empty. Imagine the impact that would have on our daily lives? Now multiply that small result over a large cache of people worldwide and try to grasp the benefit that would occur if we did so for just one day, not to mention if we actually taught that philosophy and practiced it all throughout our learning and developing years while at the same time developing and challenging those young creative mindsets.

Other cultures teach their young children several languages simultaneously. Why? Because their society sees the potential benefits of being multilingual and because a young child doesn't know that it might be hard to do, they just don't have any internal history to tell them otherwise. Their ears after all are mere humble repositories for anything and everything audible. They are like a sponge when born. They have no history, no predisposition to outside influences or scars to pull from to use as guides. The subconscious mind has no ability to determine if what it is being fed in the form of information is either right or wrong; it is just raw information which becomes outwardly expressed.

So, if we captured that process effectively then there should be a higher limit to our children's abilities as they grow. Could you imagine the possibilities the human race could achieve if we did our best? Imagine what would happen if that became the rule instead of the exception? We might just find a way to eliminate or eradicate the diseases we fight today in our society. If we halted the corrosive environments that we create as a byproduct of our efforts in business and industry, (physical and financial)

then would we not also see a reduction in the amount of illness, disease, famine and poverty?

By comparison it takes no more mental energy to figure out a way to create income than it does to find a way to scam the system. So why not stack the odds in our favor by starting early on with a positive foundation for our thought process and how we look at challenges and opportunities. If we as parents adopt this philosophy prior to having children then we will automatically surround ourselves with mental, emotional and physical tools as well as like-minded people to support our objectives.

Let's take it to the next step, let's go outside the home environment and into a more judged climate, that of both public and private school systems. Imagine a platform of learning that would start in the home and then transfer rather smoothly and possibly seamlessly into the school system where it could be honed and developed. This author believes that all of the other tools we acquire as students would be that much more effective and would create much better results if we had a better platform that started in the home and was adopted within the education system. Is this idealistic? Yes. Probable? Absolutely!

Adopting this philosophy requires no more education than we all currently possess, requires no more money to validate, it only requires an open mind and a desire for a better way of living. I believe that is what the Lord had in mind when he gave us these tools; to hone our understanding of them, to predetermine our results with them, and to use them as often as possible.

We should teach our kids to do big things, because in their big thinking will come visions of what is possible rather than what is probable. It's those visions, those images that support a creative mindset.

Science hasn't fully explained how or why visualization works. But the fact that it does is enough for most major air forces in the world to invest hundreds of millions of dollars in flight simulators.

Frankly, who cares if we know how or why visualization or correct thinking works - just that it does!

Ok, I know it would be easy to cannibalize these thoughts and venues for creativity, but I encourage you not to, but rather to adopt and embrace them, if not for your own growth than for those of the next generation.

If we adopt this mindset, how do we change our results and become comfortable educating to it? The harmonious operation of the mind and body working and creating as one is a start.

Everything we know and feel, every aspect of our environment whether it be physical or emotional is in constant motion or vibration. The strongest and by association the densest materials on earth, if viewed under a microscope would reveal that they are in motion; particles moving around at lightening speed, unnoticeable to the naked eye.

Take for instance the human body. While alive we are in motion, that's fairly obvious, but in death most would say we are no longer a living, changing life force; however, the body remains in motion even after death. The molecules that make up our body remain in rapid change after we pass for that is how our body disintegrates. This continual movement or constant state of change is called the Law of Vibration.

Keeping our minds active and in some form of trained thought will effect our emotions and our emotions effect the vibration of our body. The changing of our emotions changes our vibrations, be they positive or negative changes, but they will most definitely attract from the universe that which they are. Stay with me here. Perpetual habits will create predictable vibrations and the results that follow will be in harmony with the energy used to fuel them.

Many people fall prey to this without fully understanding why. Here is what I mean; they do the same thing over and over again expecting different results. With a little tweaking of this paradigm they would see the fruits that they labor for by just changing some of their thoughts; for without this little tweak, all that will be delivered is a reminder of past experiences coupled with a stronger sense of frustration and anguish.

So why do we keep possession of things we do not like or want, and why do we keep doing certain things and hoping for

better results? If you ask that question to most people they won't be able to tell you why, because they don't know the formula for their habits.

I am going to tell you the secret for the change they long for; the secret is simple; they must take quality time and energy to think. Most of us don't think most of the time, that's why change, if it comes at all, comes in small quantities. I have spent the larger part of fifteen years studying and thinking just a few hours a week and my life has changed profoundly for the positive.

So again, I will ask you these questions: do you have anything in your life that you do not like or want, if so why? Secondly, why don't you do the things that you really want to do?

I would bet that most adults no longer spend time with thoughts of imagination, using and honing their creative mental building blocks. I would also bet they would say most of their mental time is committed to addressing their circumstances, their habits, and their obligations.

Because of our habits (most of them formed by our parents and our early childhood development), we do not embrace change, so we stay mired to our results, because for some reason it seems easier to put up with things we do not like than switching our thoughts, which in turn, switch our habits to attract the things that we do. These habits start from a very young age. School has taught us to read, remember the book and recite the book; and if we could do that effectively we were labeled as successful, and become the recipient of accolades and rewards; an oversimplification I know, but you get the idea. In effect, this is one of the places aside from the home, where we start to create our habits and where we become expectant of particular results.

The inherent flaw here is that this practice rarely forces anyone to truly think in the education system but rather it becomes a twelve-year academic exercise in memorization. It is in this exercise of applying just those prepared curriculums that much potential is lost accompanied with a large cache of unharvested results.

Our education curriculums and their delivery systems need some fine tuning. We have amazing teachers, individuals with hearts and commitment sized well beyond their spheres of gravity, but we are handicapping their potential by not providing them with additional tools that will aid in the effectiveness of basic practices.

Because we teach and practice a particular way of doing things the results we receive become our support system and translate into our cache of operating paradigms. If our paradigm says go a particular way, we will go in that direction, because we are programmed to do so, it is the only way we know.

If we were able to look back at videos of our parents we would see a multitude of little habits that we inherited.

Our habits carry within them inherent characteristics which usually lean us mentally towards protection and surety. During our formidable years it is probable that a *lack of abundance* mentality was portrayed more often than not by our family members, rather than a positive one of abundance. Accompanied with that was a built-in safety mechanism that idealistically protected us from danger and risk. As much as we operate individually on this wave length we simultaneously transmit this to the environment around us and it becomes affected in the same way.

Having said that, changing ones habits and paradigms is not easy. It takes courage and decision accompanied with a game plan.

When making decisions as to how we spend our time, we should apply a filter that asks us if these new opportunities are worthy of our time and energy and not whether or not we are worthy of them. We were designed to live and operate in a world of abundance; but historically our upbringing and societies opinion of our worth tells us that we are in fact much of the time less than worthy, so we choose to drop back and remain in our comfortable environment in a lifestyle of familiarity, never attaining the levels we were designed to reach.

Being aware of our behaviors and actions becomes paramount, especially if we are in a position of responsibility in teaching kids. Remember that our actions teach abundantly more than our collective curriculums.

To truly unlock and ignite our potential, most of us will need to make significant internal changes which may seem daunting at first glance. For others, these changes will be as simple as flipping a light switch due in part to their education, but maybe more so because of an open mind that embraces change and was fostered from a young age.

True change requires open-mindedness and belief.

To capitalize on our opportunities we will most likely need to change some of our habits. Our changed habits will change our results, and this experience will transfer once again to the environment around us. Our belief systems are based upon an evaluation of something. In that event, it is fair to say that if we re-evaluate that ~~thing~~ that ~~something~~ it is possible that our belief in it might change instantly and become harmonious.

If we do not change our habits and work towards fixing the things that we do not like about ourselves and our results, then our kids will become the beneficiaries of our lack of courage.

On the flip side however, if we teach this philosophy in our school systems, imagine the 12 years of harvesting results, in lieu of the 12 years of just memorization; and if we do this correctly there will be nothing standing in our kids way of creating a great tool box of skills and developing creative paradigms; including the elimination of the negative ~~stuff~~ they learn from us.

Why would leaving an impression be important? Can one person really spark change? The answer to these two questions is yes; all it takes is the open mind of one young person to correct years of neglect and apathy.

Let's look at some less than flattering global conditions:

First, we should research the unacceptable death counts in second and third world countries due to neglect, disease, famine, and violence against its residents, genocidal environments and an unforgiving martial law.

Secondly, here on our own native soils we have disease and malnutrition sharing property with gluttony and advanced healthcare. We display evidence of 3rd, 4th and 5th generation welfare recipients through our Media to the rest of the world because that is what we know. Shouldn't we be fighting aggressively to defeat those numbers?

So where does this leave the kids? In our care is where! With their eyes gazing upon our next move; and it leaves us, the curators of our country, with a global epidemic, the unharvested possibilities of our youth. Where will our future global leaders of industry and state, developers of health, nutrition and technology be in 15-20 years after a young life of adversity, challenge and in many cases despair after the burdens they have been charged to shoulder at their young age because of us? What will come from their tainted outlook on life and their desperate experiences? Where will their inherent mindsets take them and in turn where will they lead us?

Many say that our mainstream youth in the U.S. are currently in possession of or have access to these philosophies. Access probably, but the delivery systems appear to be non-existent. Secondly, what about the large global cache without access and opportunity? These, I believe, make up the global majority.

Imagine the good our world would experience if the fields of opportunity were available for all to participate in. Imagine the advances in technology, connectivity, communication, compassion and gratitude that would ensue.

We as parents, teachers, friends, community and global leaders have done the lions share of the ground work already, we just need to add a few missing ingredients to the recipe.

Is this far fetched? Maybe to some, but as for this author, I believe that this spark and ignition is only a thought away.

I believe there to be copious amounts of wealth and resources along with the knowledge to create what is missing, but it will require significant change to overcome an entrenched generational mindset of greed and self absorption.

I finish this chapter with this thought: an excerpt from my Zondervan NIV Wide Margin Bible:

“Finally, brothers, whatever is true, whatever is noble, whatever is right, whatever is pure, whatever is lovely, whatever is admirable-if anything is excellent or praiseworthy-think about such things. Whatever you have learned or received or heard from me, or seen in me put it into practice. And the God of peace will be with you.”

Remember, we become what we think about.

Chapter 8

PMA: Positive Mental Attitude

*Fact or fiction? Be your own judge;
For me, it's gravy for every meal.*

Overview:

Mental toughness and preparedness are valiant tools for your tool box. Bob Proctor, thank you for your copious patience, and commitment to my internal education.

Webster's Collegiate Dictionary defines these three words:

- **Positive:** *fully assured: CONFIDENT: REAL: logically affirmative: not speculative.*
- **Mental:** *IDEOLOGICAL: relating to spirit or idea as opposed to matter.*
- **Attitude:** *an organismic state of readiness to respond in a characteristic way to a stimulus.*

In another section of this book I talk specifically about affirmations, their benefits, applications, and how they are developed. I specifically separated these two topics because I wanted to hit you with these similar thoughts twice, but from different angles and at two different times. Repetition is one of the best mechanisms for bringing about change and solidifying a thought, an idea, or an action.

Attitude, affirmations and best practices are all ingredients in each of our DNA, how we live our lives and how we relate and operate within the world around us. In another story I talk about the fact that we become what we think about; well, here is some

food in support of those thoughts. Some are mine and some are from minds much greater and better recognized than mine.

I certainly define *PMA* as the way I navigate through my day, regardless of my efforts and obligations at hand. Think of your *PMA* as your platform, your foundation for everything you do or intend to do in the present and in the future. The habits you create now to deal with the world around you will greatly affect the outcome of not only your efforts but the positive impact they will continuously have on those around you.

Some of you may be laughing right now; that's okay; if you find this silly, I understand. I found it silly when I first heard of it. My first real life business expression of a positive mental attitude came in the form of a question from one of my mentors Bob Proctor (the Personal Development Coach featured in *The Secret*). He wasn't one of my mentors at the time, rather a guest speaker at a business development conference I was attending. I was 34 when this opportunity presented itself, I am now 50; so you could say that I have had 15+ years to adopt the practice and embrace its positive affects.

I truly wish though that I had access to this at a much earlier age; it would have been so much easier to navigate some of life's challenges with it. However, it was never a piece of any core curriculum in any class at any school I attended, and it was not applied strategically and deliberately at home because my parents were not active members of *PMA* development; although they instilled a positive attitude as much as they knew how.

Bob Proctor's discussion of a positive mental attitude coupled with sidecar affirmations made me chuckle as I sat in the audience that day. Here was a very stately and distinguished silver/white haired gentleman wearing a black suit with a white shirt and black opal cuff links. I had a bad stereotype developing; but I listened because I greatly respected the person that invited me to the conference.

At the conclusion of the business conference I was personally introduced to Bob Proctor (little did I know at the time that my relationship with him would have begun that very day.) Bob is not a fan of surface level chit chat, but would rather spend his

breathing hours offering up some advantage to those that are ready to learn.

I extended my hand as he did the same. I was introduced to him, we shook hands, and I releasedí but he did not. He held my hand firmly until I looked at his face. He asked me a question made up of only 5 words, “Allan, what do you want?” I was waiting for a smile and easy *hi how are you, have you enjoyed the conference?* But no, I wasn’t going to get off that easy. He was still holding our handshake firmly, he only released as I answered his question. I thought for a brief second if he was asking me what I wanted from him, but after having listened to his keynote address I immediately decided that what he meant was what did I want from life and my efforts and/or what I wanted to ultimately give. I answered “I want to feel what it’s like to have a normal operating heart.”

I saw a twinge in his eye, an ever so slight upturn of the right side of his upper lip, then a brief smile. Others around him who had been asked the same question by him earlier geared their inquiries more to business specific topics or opportunities; guess maybe I wasn’t fast enough for the right business question so I went with my gut; I think it made an impression with him.

We chatted briefly about what that meant to me and why I had answered the way that I did. Never once during our entire conversation did he lose focus or look in anyone else’s direction; I thought that to be very professional of him. He said that the journey to a healthier result with my heart condition would start with my mental toughness and conditioning.

That conversation is where I was first introduced to the concept of we become what we think about.

He recommended that I purchase and listen to a tape by Earl Nightingale entitled “*The Strangest Secret*”, and I did.

Throughout much of my life I had thought about my heart condition as a problem, a detriment and as an affliction; it was none of these things, it was simply a physical trait. I had given it too much power over my daily activities and thoughts. My heart condition is physically restrictive yes, but the power I had given

the definition of my ðdefectö did more damage to my daily existence than the birth condition itself.

Bob briefly explained the benefit of keeping a positive mental attitude and how that positive attitude could be conditioned to bring about a physical change.

From that conference forward I decided to become a student of the topic and sponge off of those wiser than me on the topic. Bob, I found, was at the time and still is one of the bellwether experts on the topic along with Earl Nightingale and Vic Conant. There are others aplenty, but these three have had the most impact on my life.

The person that invited me to that original business event knew that Bob could help with my challenge and cache of questions. I started to follow Bob's teachings and his material. I read the material he referenced and his partners he applauded; I became a student of the topic. It had been quite some time since I had put on my student hat, it was a tight fit but I still made it work.

The more I learned the more eager I was to learn more. A positive mental attitude as a topic of curriculum began to develop teeth with me. It was not merely a mental trick or an emotional suggestion to change ones view of current circumstances or to reflect the environment, it was however a means to bring about positive change and results and eliminate negative baggage.

My life was riddled with challenge but I have learned and adopted mental concepts that not only carry me through rough patches but that can turn anguish into opportunity. I now look at challenges as opportunities and not negative circumstances.

I hope your mental toughness will carry you through life's ebbs and flows with as little resistance as possible.

Goal Setting Affirmations

Overview:

I added this because I believe we do not implement this enough into mainstream education. Like anything else worthwhile, if we want to achieve specific results we must own the mental strength to achieve it. Goal setting is a very prominent part of adult mainstream activity; it resides in every board room and every family unit, yet we rarely teach it—why not?

Yes, I believe that goals, especially those written, are a necessary part of each of our lives regardless of age, gender, race, religious preference or one's position in life. If however, you are in a position that directly affects the life and development of our youth, then I believe this should rank as high priority in your life and one you transfer to those you are responsible to.

There are several ways of setting and memorializing goals; some say a goal card is best, with a few very clear and distinct goals on it, and kept with you at all times so that it can be read from frequently. Others say that goals should range in number somewhere near 101 and incorporate all areas of your life that you deem important. I would recommend a combination of the above. If there are too many goals listed, it's hard to work diligently on anything; and if you're carefully crafted written goals are never on your person where you can visit and read them often, well, good luck achieving them. Repetitively reading one's goals aloud is a key ingredient to achieving them.

I recommend you spend time developing goals that will enhance each area of your life. These goals need to be specific in

nature with very clear direction, focus and destination. They need to be in the first person and about you specifically. They need to have a date attached to them; open-ended goals are of no value. You may not always hit your goal date, but you need the date in order to craft plans for their attainment.

Keep in mind that you must not become a walking contradiction to your goals. In other words, if you want to lose a few pounds by a given date, don't give in to actions that are in direct violation of the intended goal. Goals are not always easy to obtain, they require work on a set plan, executed daily in order to reach them, so steer clear of hazardous conditions; if weight loss is the goal, then stay out of the donut shop. If financial security is the goal, tether your impulse purchases.

Keeping your mind right and aligned with the attainment of your goal is paramount. Actions are only as effective as the thought process that developed them. In contrast, opposing thoughts will manifest into opposing actions, so guard your thoughts accordingly. Part of goal setting is a commitment to ðstep-outð into the unknown, to a place you probably have not been before. For many people that becomes paralyzing, for others it's liberating. When we are young we ðstep-outð all the time, it is how we learn. Learning to walk, a very formidable goal, is often times messy, riddled with bumps, scrapes, bruises and usually lots of tears. Non-the-less we prevail not just because we want the freedom of mobility and the independence, but mostly because we don't have any preset conditioning that tells us we can't. In reality, we are relentlessly encouraged to ðstep-outð. All of those *'firsts'* are memorialized by our loved ones in copious pictures in numerous photo albums. At that point in our lives we lived in a very genius and creative place with constant support and accolades for not just reaching goals and milestones but often just for the effort exerted.

Somewhere along our journey however the environment around us begins to compartmentalize and restrict our genius and creative habits and activities to a more formidable adversary called conformance, which by definition restricts free thinking and creativity.

This often takes up residency in our attitude and within our expectations and follows us into adulthood where it begins to set like concrete leaving little room for change without executing copious demolition.

Stepping-out is a big part of goal setting; be not afraid of what your future holds. Attack your goals with reckless abandon. Allow no real estate for fear to reside. Remember, fear can only control you when you let it.

Do not become fearful because the universe will reciprocate; rather keep your mind positive and your attitude in abundance and you will be rewarded. Part of goal setting is using our creative genius to express the feeling, emotions, wants, desires and alike that are worthy of our time and talent.

The older we get the more real estate that seems to appear between our daily realities and our creative selves. Fear not, there are steps that can be implemented to help recapture our creativities and our genius.

Take a minute and review these 6 practices that can help reverse the decline in genius in your life and increase your overall creativity.

1. Psychological Distance:

Definition: Anything we do not experience at present, in the here and now. Increasing this distance so that a problem or opportunity seems farther into the future actually increases our creativity.

2. Clearly define your goal, challenge or opportunity.

Definition: Clearly define your objective, be concise, include all the requirements, trappings and opportunities. The more detailed the definition the more appropriate of a plan that can be crafted.

3. Become a student, be a sponge.

Definition: The most creative minds are those that are exercised. Idle minds are the devils workshop. Read, always be learning regardless of the environment you are in, knowledge is empowering.

4. Surround yourself with people in harmony to your cause.

Definition: It is much easier to associate with like minded people and with those that have achieved that which you seek; this practice will catapult your time and productive efforts exponentially as less time will be spent on non-harmonious energies.

5. Foods identified that help promote good brain health.

Definition: There are some 100 billion neurons available to us each and every second within our brain to support thought. On the average the brain requires 20% of our bodies oxygen supply and 50% of the bodies glucose or available sugar to operate efficiently. Our job is to keep it fed properly.

6. Be a source of creation in someone else's endeavor.

Definition: When learning about a topic or process, one of the best ways to approach the effort is with a teacher mindset. Research the material as if you were to teach it. In your case become a creative source for someone else's endeavor; offer your tool sets. As a result you will be absent from bondage and fear.

Goals can be philanthropic as well, they don't all have to be about you personally or even about financial gain (though society gauges success by the size of your wallet.)

People often say money is not important; I quite disagree. It ranks right up there with oxygen if you don't have any.

I believe the best way to begin to help the homeless is not to become one; added burden on an already strained infrastructure is not an epitaph worth mentioning.

I suggest a person is not measured by the weight of their wallet, rather by the weight of their character and what they do with it.

Take a minute here for an internal audit; be honest in your evaluation.

Are you confident about the weight of your Character?

YES

NO

MAYBE

To help clarify your perspective on this question, how do you think your family, friends and co-workers would answer this on your behalf? If you are not confident in checking YES, take some time and find out why not and commit to some corrective surgery or revise some priorities in order to raise your character equity.

Our character is the skeleton upon which all else is built; the decision mechanism for all things that reside in the grey; the default picture we leave on the minds of those we touch; it guides our moral virtues, integrity, courage, our loyalties and our habits; and is the single most productive tool we can bestow upon the minds we have the privilege to connect with.

Goals by their mere definition have the ability to take us from where we are to where we want to be. They lead us from less attractive environments to more promising ones; in essence they lead us away from the things in our life that are uncomfortable or undesirable.

Most of the things in life that provide comfort-ability were at one time non-existent. Someone had to be dissatisfied with a situation or environment and was willing to make changes to bring about more favorable outcomes.

In essence one could say that out of

“irritation & need”

came

“satisfaction & fulfillment”

What things in your life would you like more satisfaction in?

I mentioned earlier that keeping your written goals near or on your person is a very critical part of goal achievement. Your goals must, and I repeat, *must* be read aloud by you, and they must be read aloud often. Note: it is not important that anyone else hear you read your goals aloud, so don't hesitate thinking you might be embarrassed; no need. Repetition is a key factor in obtaining ones goals for it creates the mindsets that will catapult the work effort and maintain accountability.

Ok, now you give it a shot. Work with me on the following 4 step exercise, and together we will craft some amazing goals specifically for you. To walk you through this process; I have given an example at the beginning of each step. This is a fast track goal-setting exercise. For a more in-depth understanding and approach, see the Goal Setting Action Plan referenced in chapter 32.

Step 1

On the following lines list those areas in your life that you would like to improve.

1. *health/weight, reduce tv addiction, increase income, more time with family.)*
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

Step 2

On these lines organize the above areas in order of importance to you starting with the most important first. (It is necessary that you list or have 10 at least.)

1. *(health/weight)*
2. _____

3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

Step 3

On these lines write down words, phrases and dates that relate specifically to each of the areas on the above lines. Maintain your orientation with the most important goals first. Here you will see your goals start to develop. (Sorry guys, I am catering to the women in my examples.)

1. *(By 12-25-2011, size 8, book-cut jeans, two piece bikini, comfortable, energy, happy, confident, rewarded, pleased, no more turtle neck sweaters, I love mirrors.)*
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

Step 4

On these lines organize and craft the above thoughts into a present time already achieved goal.

1. *(I am so happy and grateful to be a size 8 on this 25th day of December 2011. I am comfortable in all the clothes I wear and proud to be a role model for others. My energy is high and I find it easy to execute and complete all of my daily tasks.)*

2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

Put these written goals on a card and keep them with you.

Read from them several times a day, 10-20-30 times; this will create habits that will generate steps that can be executed daily or in other intervals that will help aid you in ultimately achieving your goals. It will be impossible to read these multiple times a day and do nothing about them. The repetitive reading will set up in you revised conditioning that will ultimately direct you to change your habits and institute activities that will bring your goals to fruition. Basically, you will become emotionally connected to your goals and will want to see the fruits of your labors realized.

This process works well for all goals, regardless. Keep it in mind and apply it as often as you feel it necessary. It is my hope that this exercise becomes a part of your daily ritual and that you teach it to others.

Note: For your free goal card template, please visit my site:

www.allanwich.com

If you would like to inquire about my Goal Setting Action Plan, see: Chapter 32 - *Programs to aid in Developing and Harvesting Potential.*

Section Three

Food for the Educator and the System

These chapters were written with the individual educator in mind. The tools and offerings included are to assist in the development and professional growth of the educator both inside and outside the classroom. Some of the material is a call for combined united action, and some is for internal contemplation.

Other chapters are designed to specifically aid the educator in the area of personal finance by discussing and comparing tools currently offered within many public employee benefit programs.

Other points cover the plethora of industry obstacles that can plague the public educator including navigating public expectation, internal and external accountability, a fluid and ever-changing economy, student/family/classroom dynamics, a strained education system due in part to open borders, as-well-as some ethical and moral questions regarding the obligations of the public education system and the widely diverse expectations of student achievement.

Chapter 10

Plausible

As defined by Webster's New Collegiate Dictionary:

Plausible: *“appearing worthy of belief and outwardly acceptable as true or genuine”*

Overview:

A look at how to increase the harvested potential from our students by hyper-injecting more of the practical world around them and dropping it into the classroom along with associated tracks to run on. Couple this with the reallocation of federal funding and sweat equity contributions from the private sector, and a new game emerges.

Our national education system from K thru 12 and the monetary accompaniment has long fueled controversy and provided debate fodder for both partisan parties. How is public curriculum developed, budgets established, modified, ratified, voted upon, accounted for and who should receive accolades for the success or reap the fallout for the failure? These are just a few of the questions and situations our nation faces as we look at how to provide for and achieve adequate and competitive results within our public education system.

We face these dichotomies at each election. It seems that they have progressively less and less to do with our kids and more and more to do with political posturing.

Let's look for a moment at the parameters a student and teacher operate with on a daily basis. Note that numbers and

objectives may differ between districts, cities and states and may not reflect protocols from every geographical region. These parameters however define the playgrounds upon which we deliver our combined messages to the cache of students. Whatever seeds we choose to plant, whatever messages we want to instill, whatever types of fuel we want to administer for the launching and maintenance of their imaginations we must deposit within these statistics.

- Required schooling: 12 years of public education.
- Grades 1-6 = 1 teacher each week & 5 hours of school per day, 26 students/class
- Grades 7-8 = 5 teachers each week & 6 hours of school per day, 29 students/class
- Grades 9-12 = 6 teachers each week & 5.5 hours of school per day, 31 students/class
- Average annual school days = 165
- Class size increases with age.

For most practical purposes there is very little one-on-one time between student and teacher in any public education classroom; curriculums on average are not set up for individual learning, rather standardized learning using standardized principles. As it stands right now that process is fueled by a very finite and pre-regulated cache of curriculum and validated through years-of-old testing. It is similar from year to year, rarely re-evaluated on a larger scale and is typical for every student. There is little accommodation to implement anything that might deviate from this rigid Performa, regardless of the possible positive impact it may have upon each student. With class sizes on the increase standardization seems to be the tool of choice.

Supposedly this equal valued and rigid core curriculum provides an environment of equality for each student to learn and thrive in; however, we all know that no two students learn in the same fashion. I am not suggesting that we abolish standardized principles; there needs to be some conformity to streamlined bulk curriculums. However, there should be room for deviation to

accommodate for each student's individual and unique learning aptitudes, amplitudes and style. However, with limited teacher/student one-on-one time there is no support system in place in the classrooms to implement these deviations. Herein lays an opportunity.

A teacher's individual time with each student will always be limited; otherwise there would be one teacher for each student. As positive a concept that is, it more than borders on impracticality. Currently our curriculums only support a solo teacher environment. Lessons are packaged in a way so that their delivery to each student be similar, pre-planned and provide a predetermined result; it is really the only way to address mass or standardized education of a large cache of people. I do not ever see us getting away from a process that focuses on the majority rather than the minority. However, maybe the delivery system can be redesigned in a way to accommodate ongoing influence from outside sources.

One source of current deviation comes from individual tutors; specialized one-on-one time with a student as needed. In many cases this is accommodated under current curriculums but only on a limited basis and is not part of the standard process. By default we require all students to learn in only one fashion, we require that they conform to pre-tested protocols and judge their abilities and intelligence by categorizing them against mass testing and results. This is not a very scientific way to determine if a student is learning or if a topic is being digested as designed. Unless we can identify and address each student's learning style, our tutor system may not offer any added benefit.

Let's look at curriculum delivery from a pedagogy perspective. Pedagogy is not a new term and is currently adopted by many school districts and teachers as the right formula for helping to produce high student achievement.

The pedagogical style is teacher-centered: the teacher decides what is taught and how it is taught. As a result, the learner is dependant on the teacher for everything, direction and content. The focus of learning is to build a foundation of knowledge that may be useful later.

Asking questions is the usual way to measure a learner's knowledge. The mode and manner of questioning may reflect four different teaching styles. The teacher centered Assertive approach is characterized by direct questions and answers which relay direct information. Closely related is the Suggestive style, where the teacher offers opinion, practical experience and suggests alternatives often by relating personal experiences. The Collaborative method moves toward being learner-centered with acceptance and exploration of the learner's ideas and empathetic sharing of experience. The mode most learners follow is the Facilitative, where the exchange extends beyond the clinical content to the feelings of student and preceptor.

Some students are more visual learners, they learn better through visual cues, body language, facial expressions, and sit close to the front row. They think more in pictures and early on they get more from illustrated text books and they often take detailed notes in order to paint the picture of the topic discussed as their form of retention. Some are more auditory learners, verbal lectures, discussions, talking with others regarding their perceptions and understandings.

They understand meaning better by listening to tone of voice, pitch, speed and other nuances; they learn better when the lesson is auditory. Still others are tactile or kinesthetic learners who learn better through motion, touching, doing, and implementing practical application. They physically implant themselves into the process and rarely sit still for long periods of time, and often become distracted searching for physical activity and exploration through the lesson or material. All in all, there are various ways for students to process and internalize material in order to regurgitate it at a later date for either testing or practical application.

When I was a student in the public education system, there was a great deal of conformity between teachers and their curriculum within each category topic of study. Regardless of who was teaching the class, all category classes were taught with the same material; the only real differences were slight nuances each individual teacher brought to their classroom. Answers to tests were copied by less than scrupulous students and distributed.

Pedagogy philosophy, approach and implementation was absent in several of my classes now that I look back to my younger years . However, during my public school reign, class sizes were smaller (around 25 kids) and opportunity for one-on-one time with the teacher, if needed, was much more a reality.

Given the class sizes of today, I cannot imagine much one-on-one time with a teacher if any. Teaching with a pedagogy approach would have helped me a great deal during school, especially because of my lengthy and frequent absences from school due to illness and surgeries. Anything to have given me a leg-up on study and reduce the amount I fell behind would have been greatly appreciated. Reducing public school class sizes now in my opinion is imperative, and a more pedagogy approach to material delivery would prove bountiful.

So about now you are probably asking yourself, just how I suggest we define and implement such deviations if they do not currently exist. Is it a tough question? I guess it depends on who you ask. There are large contingents of educators who are currently engaged in pedagogy. For those who have chosen to not use these kinds of curriculum redirections, I suggest they start. Either way implementation cannot be left up to just the teacher and their classroom to accommodate, they need caretaker support. Support that provides resources and latitude on behalf of the individual teacher; not to mention peer and public recognition of teachers' efforts coupled with appropriate compensation.

Our national core curriculum should be packaged in a way to accommodate the different learning styles. Here is what I mean: Evaluation systems should be applied early on in a child's development to determine their learning style defined by parent, teacher and physician. Once a student's learning genetics are identified then that student can be put on a curriculum path that better supports their learning style. Their learning style could be re-evaluated at the beginning of each year to see if new styling has been identified along with student maturity. Then redirection might need to occur to keep time with the student's progression. This action would definitely fall into the category of needing

additional resources from caretaker supporters. This might be a far-fetched approach, but all I ask is that it be considered.

I know I just introduced a whole new cache of platforms, delivery systems, support mediums and team members to make this happen. The next two questions in your mind might be, *how are we going to pay for them and who will implement them?*

Let's tackle the latter first. Who implements them? That's easy, the current platform of educators is more than qualified; they possess superman traits and passion, but can only implement and apply them with the right system on board and correct direction and support from the caretakers of national curriculum.

There will need to be retooling both in curriculum and training.

Again there must be caretaker support. To answer the first question regarding the cost implications, that too is easy. We have a great national cache of educated and respected professionals throughout many fields of study in position to tackle these changes and make budget accommodations accordingly. There will need to be full partisan support and participation, however, if there is to be success.

Some will say this is entirely impossible. At first glance I agree. Using our current platform to implement these changes will be futile; there is too much posturing and political positioning to implement such a selfless platform for our kids to learn on; currently our nation's leaders lack the accountability.

The lack of resources and talent are not the first obstacles standing in the way of implementing these redirected changes.

The simple fact is that no political governing entity wants to step up and make a difference, none want to be accountable to these kids, it's easier to ride the wave of mediocrity than it is to retool; many in office just don't want the headache and forward much of the legislature that addresses it onto the next successful presidential party. Not all party participants feel this way, but I fear they are in the minority and find themselves drowned out by the voice of conformance.

Some may say this sounds a bit mean and cold-hearted towards those in charge of curriculum and benchmark development. My

answer to that is *õtoo badõ*. All areas of industry, commerce, business, science, health & medicine, research and such retool on an ongoing basis, its part of their operating protocols; they don't have excuses they have built-in tools to accommodate change and deviation. Maybe our caretakers of core curriculum/testing need to take a lesson from private industry on how to accommodate change and provide resources for deviations and growth. If we take the politics out of the equation and institute a P&L statement approach to help accommodate these redirections, maybe the system can become more accountable to why it was designed in the first place; to develop our students.

Listen, for all the nay-sayers out there who feel this type of implementation bucks an already challenged and strained system, I must say I wholly agree. The current system will not accommodate it. That's why a new one must be developed and implemented. I refuse to believe we are incapable of such a small task, we already know what has to be done, we possess the end objective. All we have to do now is make the decision to retool.

So again, how is this paid for one might ask? Simple! if we can develop a telescope that can see over 9 billion light years away; create computer chips that are so small that they can be implanted into a human eyeball, or inside of a failing organ; develop computer systems and programs so advanced that they can detect a consumer's late credit payment at the very instant that it occurs and implement fees; genetically develop a disease resistant food source, and clone a part of the human anatomy! surely we can figure this out.

The federal government has budgeted 140.9 billion dollars for general public education for ages K-12 in 2011 (www.usgovernmentspending.com/education_budget_2011_2.html.) Let's see how creative we can be at allocating changes within this budget; maybe we should welcome input from private industry and welcome any resources and sweat equity they might be willing to offer.

The bigger question is do we want to? And if we don't, what are we going to tell our kids?

There is an unending supply of new and emerging intellectual properties into the work force on a daily basis from various peoples from all walks of life. Let's tap into them and drop the political and position posturing for just a minute to do what's best for our kids. Let's give our large contingent of teachers a better chance to make a difference in the lives of these kids on an ongoing basis and to a much larger population of students. Maybe if we do, then no child will be left behind.

We cannot expect our teachers to deviate too much from outlined protocols as they have a given set of criteria each day to traverse through; and spending varied time offering up the information in multiple ways without program guidelines to accommodate those deviations is impractical. However, parental and community participation during school hours could prove very beneficial. Most schools already allow parents and even local business people the opportunity to visit and participate on a part-time and limited basis. What if their participation were pre-calculated and required?

If we agree that students learn as detailed earlier, then why not design a system that can assist in helping to capture more potential from each student's learning abilities? So how do we achieve this? Well as defined in another chapter, I recommend village influence.

Teachers can only do so much within their limited time with our kids: they must teach specifics as well as teach learning tools that will carry a student into adulthood, a formidable task. If we interject efforts through village members, our teaching efforts can be multiplied to astronomical levels as long as we implement an appropriate platform to do so.

Along with core curriculums and core competencies we need to instill a sense of anticipation, hyper-prime their learning attributes and creative juices to help carry them through this 12 year learning environment with not just successful completion but with an instilled desire for learning and creative development. This will help to perpetually fuel their learning tools once they leave their structured learned environments.

Starting with grade school and progressing forward, we need to develop an in-depth explanation and application of these tools so that our students can take and apply them once they leave the influence of the learned environment.

By infusing technologies of all kinds into core curriculums as side car studies, electives if you will from an early age, we can enhance a student's creative juices by making them a part of their own individual learning path. Student participation at every level is paramount if we ever hope to develop self-sustaining individuals that will blend into many of the global business, commerce and other environments, not to mention injecting their leadership qualities, directives and learning aptitudes.

Every geographical global region has in it various companies and technologies unique to that locale. Why not expose that region's cache of students to those companies and technologies that reside in their own backyard? They may be limited by geographical region, but that by definition is what makes each region unique.

By co-op of influence between schools and neighboring companies and their emerging technologies, students get to peer into the development and practical application of those technologies side by side with their core curriculums. This co-op is not limited to just industry and technology, it should incorporate opportunity and exposure in every aspect of human development.

To inspire is a core competency of our education system, but there seems to be a lack of tools to support that thought. If we cannot harness these tools with federal and mandated resources, then why not turn to our titans of imagination and industry to aid in their delivery to our students? I am suggesting more influence and presence than what is achieved on career day or bring your parent to class day; I am talking about permanent and progressive integration, with core deliverables for this process that focus on the fueling of the imagination. This currently exists, but it is rare.

Examples of topics, courses, technologies, applications and concepts of sidecar education through these companies could include: Gesture Recognition Technology, Micro Processor

Application, Warfare Robotics like full-body exoskeletons, Perpetual Avionics, Pain Mitigation, Precutaneous Aortic Valve Replacement, DNA Nanotechnology, Pulse-less Constant Flow Artificial Heart, Graphene, Space Habitation, MEMS, Solar Cell Clothing, Rapid Cell Regeneration, Green Fuels, Innovative Textiles, Driver-less Automation Systems, Zero Carbon Housing, Floating Cities, Perpetual Energy Sources, Bioengineered Plants, Microbial Genetics, Simulated Reality Systems, NanoSolar, Green Chemistry and Zero Energy Life styling, just to name a few.

Some will say these topics are too intellectual for a young and growing mind, but I say hog wash! Students can grasp the material if they can become either emotionally or intellectually connected to it. If they like it they will digest it. However, age specific material and resources are needed to support at every age level.

These categories could be in direct support of the companies they represent. Coupled with these future opportunities we need to support them by providing for advanced competencies in digital literacy, complex system evaluation, multi-genre integration, understanding and applying continuous learning concepts, critical thinking and real world situational understanding within the education system proper, and within the home environment if at all possible. The delivery system and platform for these will need to be age appropriate and sequential to accommodate maturity and experience.

Contributing companies could even think and operate as advocate and champion (providing specific age appropriate media and tools to clearly define and explain technology development and implemented processes) and do so on a perpetual basis. These programs could become progressive from year to year as students rise in grade and understanding, and would/could become the backbone of combining school district, teachers and company.

A company's representation and financial support on campus could aid in a school district's ability to offer these state of the art materials to their student populations, while helping to alleviate

the financial burdens of a strained public education system. This would generate a win-win scenario for student, school, company and resident households. This however could prove to be politically motivating to companies skewing objectives to benefit company rather than student/school. Watchdog toolsets and custodial intervention might need to be implemented.

The extent and depth of the technology and how it is delivered to our students in a learning application has to be age-specific yes, but there is no reason good enough in my opinion to wait until college before this exposure occurs. Longevity of understanding and interest on behalf of our students is best captured the younger we approach them with these new and imagination fueled endeavors. As students develop in grade and understanding, contributing companies could host extended company campus and jobsite visitation to illustrate practical applications, not to mention on campus satellite facilities supported by said companies.

A student's practical application and understanding of these new and emerging ideas, concepts and technologies first hand can help to develop their own imagination with real-time application which should result in the formulation of strong habits, commitment, dedication and an increase in the harvesting of their potential.

Our current marginal education system is not good enough; we all know that the results we seek are not what are being delivered upon graduation, if students graduate at all. The reality is we need change and we need to be more accountable to our students by implementing these types of changes as needed. They are counting on us to do so. The question to answer is, are we up to the task?

Maybe these suggestions and redirections need to be beta tested through some sort of charter school program or sibling environment to a larger campus; whatever, it does not matter. What does matter is that we agree to do so and actively make the decision to act upon it, and then go do the work.

If our caretakers of core curriculum cannot achieve this alone then maybe the development of a mastermind incorporating

representation from all of the industries discussed earlier and others not mentioned including law enforcement and other public service sectors, could be the solution.

You might ask why a police officer would be important as a member of this mastermind. Simple; law enforcement officers are trained to quickly evaluate a situation, severity of risk, gather a lay of their surrounding, identify all the different personality types present, be cognizant of erratic behavior and are trained to subdue the situation from any further escalation in anger, aggressiveness, panic and risk to life or limb while simultaneously administering poise, compassion, respect and comfort. These are great traits to teach our kids as they develop and mature, which will assist them in the multitude of environments they will surely encounter.

This is another example of using a *ōtoolō* for more opportunities than for which it was designed. Thank you all who wear Local, County or State colors here in Oregon. My respect goes out to all states, but especially to those who defend and serve Oregon.

Other mastermind participants should include behavior analysts; makers of law; those of military and protection mindset; astrophysicists; space exploration specialists; scientists of emerging technologies; medical experts; nutrition experts; former students; Professors of education; representation from social organizations; creative industries like music, art, dance; small and large business owners from many industries; and the list could be extensive.

Why so much interjection from so many different perspectives?

The answer lies in the question. Solutions to problems and opportunities most of the time can best be served from multiple views and experiences; in other words, a mastermind. In such a dynamic group, some will focus on identifying the problem, others focused on possible applicable solutions, others focus on future challenges/hurdles, and still others focus on the rollout platform, funding and packaging of the material.

Within these platforms there must be guidelines in place to ensure equality amongst the participants, elimination of ego, a balance between theory and application be maintained while a progressive focus on the task is adhered to; because too many cooks in the kitchen can spoil the recipe.

However, if each brings their "game" then the best they have to offer becomes part of the recipe and part of the solution.

Chapter 11

The Foundation

—Build on sand and it won't stand

Overview:

Retirement and life planning basics for the educator featured herein. Putting in the right effort up-front and building the right foundation using the correct tools, their correct order and committed decisions will help to create and protect your retirement. Understanding and accepting ones current conditions before making or honing retirement plans is paramount; this story will help to do both.

One of the most common mistakes made today when planning for our retirement, is planning for retirement. I promise to do my best and not make this a redundant piece of literature that has been over-harvested by present and past medias. I have a former background in insurance and financial planning/asset protection for public employees; so in respect of those years of service, I want to offer up to you some good eats.

This topic can be a bit dry; I will do my best in wetting it a bit for you. This pertains to the American workforce, but other countries may have the same type of benefits available for implementation.

It is not the planning that causes the challenge; it's the order which it falls amongst our priorities that creates an environment that could be in conflict with our desires.

Financial protection and growth require a correct order of actions to achieve the optimal results. If we had some miraculous access to a tree that produced an unending supply of greenbacks,

then maybe this philosophy would warrant a lesser position on the food chain of responsibilities, but most of us are not in possession of a tool with that amplitude.

We usually find ourselves acting upon the obvious, hoping that with obvious and reasonable actions come desired results. This thinking cannot work, correct order is paramount. The correct order must be followed in order to capture a particular result, but only if it is coupled with a decision and commitment to it.

Let me help create a clearer picture in your mind to better illustrate this *correct order*.

1930 was a great and troubling year for our country, just coming off of a depression, yet with unlimited possibilities all around us. It was also the year of completion. Completion of what I believe to be the best testament to man's ability to reach the sky with an impressive creative flair of this early century, the completion of the Chrysler Building in New York City.

The Chrysler Building is a testament to man's ingenuity as well as a permanent reminder of our ability to dream, create and realize.

A seventy-seven-story Art Deco structure clad in brick and stainless steel panels standing an impressive 1,046 feet tall, a major feat of that era, and by many standards this one as well. 20,921 tons of structural steel frames and supports this glorious building and all of its residents.

At one time this was no more realized than some lines on a piece of paper dripping from the creative mind of its designer, William Van Alen. It started in the dream of this one man and his ability to see the end result; it was however to become a process, and there was most certainly a need for correct order.

391,881 metal rivets hold together the steel backbone of this mighty giant, all lay in place one by one with the hands of iron workers. Each rivet was carefully fit into place, pounded together until the metal would form its final shape. Each rivet had to be positioned in a particular sequence; this was paramount since the structure being built to support the end product was also

the support structure used by the iron workers to support them as they continued to build.

There were very few measuring devices in construction back then like there are now. We now have support tools to gauge and measure if a particular tool is being used to its maximum benefit or when it has reached its designed threshold. These tools monitor other tools.

Iron worker tools were only as affective as the touch and experience of the iron worker himself. Even in that era of less scientific accuracy, there was always order.

The assembly of that structure was a daunting task, to say the least. There were many factors that would find themselves in the way of its success, some physical, some environmental, some ethical and some psychological; but they all became part of its history and were memorialized as such.

Hundreds of men working together, in some cases against the odds, including a wet, cold and dangerous climate during much of the structural erection, defined the conditions of the build. There were countless obstacles that appeared out of nowhere and at the most inopportune time, but the construction schedule was to be kept. The plan was set, the time-line developed, materials ordered, men hired, money spent and investors watching with scrupulous glasses. Everything had its place; order must be kept if the goal was to be achieved as envisioned.

In order for the massive structure to rise from the ground, a foundation needed to be set, a plan if you will. This step was probably the most important step, as everything that was to follow would be built upon it. Each system that lay atop of it would rely on its design and ability in order to supply the correct environment for their planned growth.

This step however took time, special materials and strict adherence to the schedule. The schedule included time for the materials to cure after their setting; this proved critical as well, since what was to come next could only occur if all before it was completed correctly.

Once the form work was set and all of the steel reinforcement was in place, the concrete was ordered, poured and worked.

Concrete reaches its strength over time, through the curing process brought on by chemical changes between the ingredients and drying conditions, including humidity. These conditions required a particular predetermined environment in order to attain the optimum structural result. Patience and waiting were the order of the day; the process could not be rushed, as much responsibility lay upon its success.

Soon the structural steel components would arrive on the job site and the skeleton of this mammoth building would rise above the opaque street barricades that would line its perimeter. Once the shell was in place, the building seemed to almost assemble itself with visible progress being achieved daily.

Upon its completion, this building was the most majestic structure built, and a testament to man's ingenuity and vision; but it was only achieved through the efforts of a carefully crafted plan.

I know, this is an elementary example, but one that clearly displays the importance of a good foundation. If we trust the safety of our lives everyday by working in structures similar to this one, regardless of their height, then does it not make sense to apply similar principles to the design, collection and rollout of resources and a plan that will provide us a lifestyle in future years similar to what we are accustomed to now, and with as much guarantees as possible? After all, haven't we earned it?

Our society today is filled with the need and requirement for immediacy, we want it now, express it, real-time, yesterday was too late, and we have come to expect this way of thinking as the rule rather than the exception. This rule, in fact, has created an environment, that at times, can require our services to be devalued, and for our image to become almost prostitute-like; this, I believe, can be applied across the board in today's age of commerce.

If we are constantly put in the position of doing things at unrealistic expectations, we might find ourselves no different

than a cheap prostitute regardless of the economic environment. We must stand up for and support our particular industry's standards, and schedules, and processes. They were designed for a reason and are also there to help protect and insure longevity.

Much of the time though we still find ourselves in the race of competition or unrealistic timelines. Sometimes waiting and following a schedule is the best remedy, but might be the hardest to sell.

Often times, we as a consumable society fail to plan or we do the planning, but skip a critical step along the way for the sake of saving time or lack of discipline. However, if we consume more than we plan for or do not replenish the coffers, we might find ourselves in over our heads.

Our financial portfolios and their planned growth are no different and are held accountable to the same requirements, restrictions, and environmental factors. We often skip crucial steps, especially if they might seem to be insignificant; or we fail to put them in correct order; either can create havoc.

First, we must plan and lay a correct foundation if we expect to be able to build upon it. But more often than not, we rush out, purchase the building supplies and go to work before we even have a plan that will support our needs, goals and expectations, not to mention the ability to stand up to environmental factors.

Often times like a hurried hunter we find ourselves in a *ready, shoot, aim* mindset. That's ok if you are Christopher Columbus; if he had an advisory board he never would have left the dock! But in fulfilling our financial expectations and obligations we need to make sure we aim at and hit the correct target.

Here is where I want you to look at your retirement planning process with a new pair of glasses. Before you run out and purchase more stuff for your retirement portfolio, I recommend implementing a few housekeeping rules.

The routine contributions made consciously to our retirement portfolios, regardless of the tools which we use to do so, can often become low priority when compared to current individual and family needs, wants, and obligations.

We need to stop the hemorrhaging, yes, you heard me correctly, hemorrhaging. Like a wound, this can occur in plain sight on the surface of the skin or deep below within a vital organ, and we might not know of its existence unless we are in tune to the apparent symptoms. Our finances can experience hemorrhaging in similar ways, be they from bad or insufficient planning or impatient choices; and in some cases through cannibalism from other financial tools in our portfolio.

In previous professional days as an insurance and planning agent, I would constantly hear this ugly word from clients when defining how to fund a financial move, and that word was *expense*. Please, please, please stop thinking about retirement funding as a monthly *expense*, but rather, an opportunity!

No, there will be no tools or sales pitch here, but I do intend to lend some educated advice.

We think *expense* and automatically a negative connotation stirs within our minds, and this feeling often keeps us from participating as needed, simply due to the preconceived image we have in our mental rolodex. This image creates a wall or blockade within us that acts almost like a built-in retardant.

An *expense* is not a bad thing; it is merely the equal, but opposite, energy form that can occur simultaneously when activating a choice. Want a new car? Write a check. Want an espresso machine? Write a check. The check is nothing more (in these two cases) than a response to fulfilling an emotional need. We tend to qualify this *expense* as acceptable since it generates a positive emotional experience; an experience that was our choice to initiate. In addition, the risk associated with it is minimal since the financial outlay is minimal, making the overall decision more palatable.

The other type of experience is one that comes as a result of a decision that was beyond our control, or one that was coupled with a less than positive set of circumstances. For example: A rise in interest rates either on a credit card or a long term loan; this illustrates a negative situation and a potentially negative emotional impact.

Unfortunately, negative connotations seem to rise like cream to the top of set circumstances that cannot be immediately categorized or remedied to the positive, so we default to our defense mode for self-preservation.

To bring this idealism down to earth and apply it to you, here is something I would like you to digest and think on for the next few minutes; your income earning potential and how it is generated.

Generally speaking, as an educator, (using educators for this example) you will earn a fixed amount of paychecks on your way to retirement, which results in a predetermined amount of earnings; barring, of course, any outside investment strategies.

To get a mental picture of the size of your financial portfolio at retirement using your main source of income to calculate with, let's work the following equations; grab a sheet of paper and a pencil.

STEP #1

As a rule of thumb, multiply your 12 monthly checks per year by the amount of years you have left until retirement. Do the math; I'll waití .

Got a number? Good. That number represents the amount of paychecks you can assume you will receive between now and retirement.

As I mentioned, that number is basically fixed. Yes, there will be cost of living adjustments and increases included along your journey, but rarely will that number increase dramatically on a practical basis, unless there are major changes in your level of employment or advancement.

STEP #2

Now, multiply the total number of monthly paychecks you just calculated, by your monthly income. Once again, do the math, I'll waití .

Got a number? Great! This number represents the overall income you can hope to acquire while in the educational field without any major changes occurring.

Let's let this number represent the fixed and forecast-able amount of income you will generate in your working years, and the number we will use going forward to calculate potential retirement income.

This number does not reflect the amount of money you can put towards retirement; it only reflects the cache of income you have access to when making plans in building retirement income.

If you are like most people, you have monthly debts and obligations as well as spontaneous spending habits that will erode away a large portion of this amount; leaving little left for retirement planning.

STEP #3

Now write down the number you currently put away each month towards retirement; the money you will NOT touch. Define also if it is pre-tax or post-tax money. (pre taxed is defined as auto deduction (contribution) from your check.)

Got a number? Good. This number represents your retirement income fuel.

Answer this next question in step #4 as honestly as possible.

STEP #4

Using the figure you just wrote down, do you think you have, or will have accumulated, adequate dedicated monies that will allow you to live a continuous life style in retirement similar to the level of the one you enjoy currently? (I say similar because no one would choose to take a reduced lifestyle in retirement, but often times we are told we must expect that to be the case). This number is not flying solo, there of course will be other contributions from investments that will increase the size of your pot, but at best they might only mirror the amount of your

contribution. Remember this rule of thumb: a small contribution equals a small payout, even if it is matched; so plan accordingly.

If you answered yes, then congratulations, you just avoided the purchase of copious amounts of antacids over your working years; but, if your answer is no, then you are not alone, most of the educators I spoke with did not have adequate resources allocated to provide for them later on in a manner they were accustomed to living; nor did many of them have a well-defined plan to help create it. In my travels, I found that many of the educators that did not have a well defined plan, often times relied solely upon their financial advisor at the time to assemble the proper program based upon a predetermined set of needs and circumstances. These written programs were often skewed towards benefiting the advisor and their limited set of tools and/or services. To a certain degree, that is okay, after all that's why you hired an advisor in the first place. An advisor by definition though, in my professional opinion, is not enough.

I recommend a planner that not only provides you with a plan but does so with the intent to educate you on its operation so that you can service and maintain your retirement account, your vehicle, should you ever find yourself as the sole driver. A good planner will build a custom plan for you, that allows for updates and re-evaluation when life circumstances arise or when needs change, regardless of whether or not they themselves can offer any or all of the tools/services that comprise your custom plan.

It is my recommendation that you, as an educator, have at least a basic understanding and working knowledge of your money making machine, how it works, why it works, when it works and who makes it work. In order to do that you need to know, recognize and accept where you are at this point in time. Until you recognize and accept your current financial condition, you cannot make course corrections or add tools to your portfolio to reach your destination.

The younger you are when making this conscious decision, the better off you will be. No, it doesn't mean you need to be a kill joy and a stick-in-the-mud through the eyes of your friends when

planning weekend activities. It just means you need some calculated discipline and a commitment to some reoccurring monthly habits.

As mentioned earlier, the sequencing of events is every bit as important as the events themselves, and we must have this understanding as we move forward. This process will provide us a track to run on, and keep us accountable to our goals.

I prefer to name this process financial engineering. In many cases it even reflects the process used by steel erectors, as well as physicians and surgeons.

Let me explain. I will use my own health history as an example:

I have had four heart surgeries over the past fifty years, three of which were open-heart surgeries. (No, don't get scared, I'm not talking about performing open-heart surgery on your finances, just the concept of event sequencing).

There is a process that needs to be followed when diagnosing an illness or a defect. Coupled with this is a sister format for evaluating the best course for correction or treatment.

My point is that you cannot put the cart ahead of the horse.

When my cardiologists (*makes it sound like I have them on payroll doesn't it?*) review my congenital heart condition they have benchmarks that they use in tracking and monitoring my health. Certain habits or actions on my behalf will determine, in part, if surgery or some other course of invasive or non-invasive procedures are necessary for either short-term or long-term results. (A side note, just because a short term result to a long term condition may look enticing at the time and may provide an attractive focused result, it does not mean that one should jump on it. Further evaluation may be warranted.)

If it is determined that surgery is the best course of action, (as it has been several times in connection with my overall health,) then there is a most definite process that needs to occur before surgery. There may be subtle changes or revisions in the order of particular events, but the general concept will most likely be the same regardless of the hospital one chooses to frequent.

Surgery is a fairly radical procedure; it may or may not require a great deal of time in recovery or rehabilitation; but it is most certain that our bodies are not surgery deficient, there is healing time needed; the Lord did not put in zippers. Not all surgeries require great time or resources, sometimes they are quick, fairly painless and recovery time may be very short. On the other hand, there are those that require much more resources and recovery time, as was true in my case: none-the-less, a particular time tested protocol must be followed.

Evaluation of the landscape needs to occur. A surgeon needs to know the state of things, where the patient is, if you will, before he/she knows where to go or what source of action needs to take place. For me this sparked a list of evaluations and tests, only a few of them required the use of needles, most of them were non-invasive.

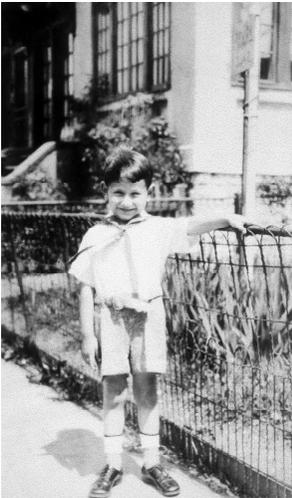
However, ordering this FULL evaluation of the landscape did not allow me the luxury of escaping the rubber glove test from the urologist. I still don't see how a thorough walk-through of the waste treatment plant and the neighboring recreation center has any thing to do with my heart surgery; but I guess the surgeon was just getting a lay of the land, so to speak.

Usually the professional knows best. Part of the reason we engage their services is because they are able to see beyond our limited understanding and focus on what is required.

This mechanical device alone does not save or extend life; only in its partnership with the many healthcare professionals coupled with their commitment of time and talent that activates its attributes. This device is an artificial mechanical heart valve used to replace failing human heart valves; more specifically, it is a Starr-Edwards 21 mm Aortic Stalastic Ball Valve replacement.



This device is glorious, yes, but inefficient and ineffective and of little value if it sits alone in a drawer. It must be united with a team, sized appropriately and installed under the supervision of a very qualified team; only then can its true value be realized.



The young man on the left, an aspiring young lad reaching out to meet the world just waiting for his chance to shine; and shine he did. He grew up and became a world renowned cardiac surgeon and inventor. He co-developed the aortic ball valve

pictured earlier; his name is Albert Starr, MD. As one of the fortunate recipients of Dr. Starr's talents and invention, the boy on the right grew up and wrote this book. Yes, the little boy on the right is me. I am here because Dr. Starr applied science in the correct order. It was on my fourth open-heart surgery that he implanted the valve; the surgeries that fell before laid the foundation for its success.

My early diagnosis in 1961 was not the most promising, none-the-less there were measures that needed to be taken that would continue to put me in better health positioning as I grew. The only real variable here was that most everything was beyond my control, it was in God's hands whether or not I made it to my next birthday, but if I did, the medical arena might be able to better my condition and extend my chances.

Once the medical community had a handle on the scenario, the condition of things, and had a firm grasp of the vision of the desired results, it was only a matter of process to bring about change that would eventually reach the goal.

Several surgeries were in store for me, many steps if you will, along the journey to achieving the desired results. The primary objective here was for me to reach my next birthday. These surgeries for me were definitely sequenced. Each surgery built upon the benefit of the surgery that came before it.

Each individual surgery was not strong enough to stand alone on its own merits to be the complete and final step. Sequencing of the surgeries over some 25 years was the only path available to achieve an almost complete correction of my conditions which ended with the valve replacement pictured earlier.

I was very fortunate as I was extended a great package that included a great medical facility, a great team of cardiologists and caregivers, as well as the right tools and products for the job.

We were not wealthy, we did not purchase the full medical meal deal, rather we were offered it through our local medical university, the Oregon Health Sciences University where Dr. Starr led a team of cardiologists and scientists. We were fortunate, my congenital condition coupled with the universities

teaching environment and available insurance allowed me the opportunity for care as I was to become a life long case study and patient.

Well, that's all we are talking about here as well. First you need to know where you are before you can chart a course to reach your destination. A ship loaded with supplies without a destination and a game plan never leaves the dock! You must first know from where you stand. The same should be said in relationship to your personal and household finances. Accept the definition of where you are currently, your diagnosis if you will, of the current state of things, and then move on. Some will have a better handle on this than others, some current results are more favorable than others, but that is not the point. We must first have a complete picture of our current standings regardless of ethnicity, pedigree, gender, age or experience level.

The directive here for you (or someone qualified) is to perform a diagnosis on your financial portfolio. Not just to look at your tool box periodically to check inventory, to see if the tools you own are of good standing, but an evaluation on your overall *performa*.

The following questions must be asked and answered.

- Do you recognize all of your tools, and can you explain their attributes/benefits?
- Do you have tools that create wealth?
- Do you have tools that protect wealth?
- Do you know how and when all of your tools work?
- Are your tools actually working, and in the fashion they were designed to?
- Are they working at peak performance, if not, why not?
- Do all of your tools get along together?
- Are any tools cannibalizing the benefits or effectiveness of other tools?

One of the most detrimental factors in evaluation of one's health and their finances is looking at the interaction of one's tools or habits. In the case of one's health, tools can take the shape of best practices, habits, drugs, nutrition and procedures we use in

our daily lives. In terms of finances, tools can take the form of products, services and habits that either create or protect wealth.

Do any of your tools have a negative or counter-productive reaction on any other tool? In other words: do you work out at the gym for an hour and then order a banana split or a blended coffee drink as a reward for your good intentions?

Do any of your financial practices/tools operate with similar characteristics?

You could own a wealth creating tool on steroids, it might look good on one side of the P&L sheet, but if it is the wrong tool in the wrong environment operating in opposition to the benefits of other tools, you could be doing much more harm than good. In our case here, harm can be defined as negatively altering a products DNA or hampering the good that could be generated by it.

Keep in mind too, that we also want tools that provide protection. If our overall tool box or any of its contents are exposed to environmental factors that could erode their ability to protect, then our entire portfolio could be in jeopardy. No matter how you cut it, if this type of cancer exists in your portfolio, you lose.

This is why the evaluation part is so critical. We must know the state of things before we can move forward. Look at this step as a snap shot in time, it's the foundation.

Laying a foundation though rarely reaches its cured state without some scrapes, bumps and bruises along the way; lessons learned form the correct recipe and order of things to come. Once we figure those things out, we document them in an attempt not to repeat bad history and, also, as a launching mechanism for the next project in line.

Laying a foundation also calls for accuracy, completeness, forethought and accountability. Being accountable means to understand and accept the role our choices play in our environment. They become crucial signs or identifying traits of emotional and moral purity; this is why responsibility is one of the main pillars of good character.

Responsibility asks us to carry our own weight, prepare and set our goals, initiate and exercise our discipline to reach those goals and personal aspirations. This is a formidable task to say the least, which is probably why we as a society fail a good portion of the time, as we do not make it enough of a priority during our formidable years.

Teachers, however, do.

Teachers, responsible people, not only depend on themselves, but show others that they can be depended upon. This, in turn, breeds trust and trust becomes a key to unlocking possibilities, opportunities and team work.

Are we really as accountable for our actions as we should be?

Oh, we say we are, and it is surely memorialized within the work place by being part of our employment packages and line items on yearly evaluations, but sometimes we don't practice what we preach. Maybe this is due at least in part to the fact that we don't teach it as core curriculum from an early age. There seems to be a reduction of importance in our country regarding accountability from an early age. Accountability is a habit, not unlike any other good or bad habit, but it does affect our thought processes and actions; therefore should be part of our core teachings. Being responsible does not always mean we are in the right frame of mind though to support our goals and aspirations, it just means we have the where-with-all for which to accomplish them.

Many of us are anxious to change our circumstances but are unwilling to improve ourselves as the means for growth and by result, remain bound. Our thoughts play just as much of a role in our circumstances as our world around us. We cannot always change the world around us, but we can change how we interact with it as we change ourselves, and we change ourselves by changing our thoughts. Our results today are not a reflection necessarily of where our thoughts are today, but rather where they were 30, 60 or 90 days earlier. Furthermore, our current circumstances do not necessarily define our results 30-60-90 days from now. Only our thoughts have the ability to do that.

Thoughts in repetition rapidly crystallize into habit, and habit solidifies into results. A person cannot always directly choose his or her own environmental factors, but he/she can choose their thoughts, and so indirectly will most surely shape their circumstances.

Yes, here we go again, we become what we think about. I play on this topic throughout the book and you may find me in contempt as I mention it often, but it is the most singular thing we can do to perpetuate a life of opportunity from the time we first start to learn; and my goal is to have the masses educated on the power of their thoughts and to bring into realization, their goals.

I believe we must put more emphasis on our thoughts from an early age. Our education system does so to a degree, but the home environment does not always welcome the right ingredients to provide a feeding ground for the perspective of one's cup half-full. We are so bombarded by societal advertising today telling us the bad things, i.e. our debt, our over weight, etc., that we think negatively and not from a perspective of opportunity, but rather from one of reaction and self-preservation.

If we choose to visualize a future goal, its attainment lies with these next few words:

We should steadily focus on our thoughts and set before us the item or goal(s) we cherish most. We should make this our supreme duty to achieve and should devote ourselves to its attainment, not allowing our thoughts to wander away into any area which is not in complete harmony with attaining them. Keep the picture of our desires if you will, in our thoughts at all times, and refrain from those thoughts and images which might be in opposition or lead us astray with enticement. This too becomes part of our foundation.

This type of effort requires discipline and leads to a road of self-control and mastering the true concentration of thought. Even if we fail again and again with our best practices, the strength of character gained will be the true measure of our success and this will form new starting points for future power and victories.

A successful foundation can result in a successful project if those practices are maintained in their entirety throughout the process. Success, however defined or measured, surely comes with it a spent cache of sacrifices, possible misfortunes and list-able errors; in learning though the correct practice makes perfect.

When our society looks upon a successfully completed goal or a successful person, (measurable yards sticks here vary greatly depending on your own station in life), they often seem to see just the result and disregard the process. They often do not see the failures and struggles which most definitely occurred in order to have gained the experience. They have no knowledge of the sacrifices that were made, (their commitment) of the undaunted efforts that were put forth; the faith that was exercised in hopes of overcoming what might have seemed like insurmountable odds.

They do not know the darkness of heartache and see only the light parts; they see the joy or the fruits and they call it luck; they do not see the journey, but call it just good fortune; they know not the processes used but rather perceive only the results and then call it chance. Practice makes perfect and it helps to keep us from this type of ignorance.

James Allen said it best when he stated: *“the vision that you glorify in your mind, the ideal that you enthrone in your heart – this you will build your life by, this you will become.”*

Laying the right foundation becomes a reality not with just the correct physical tools but most importantly with the correct thoughts which attract the correct tools and make a road to that end goal.

Now, how does one go about building that foundation?

First, I suggest you invest time with a financial planner or financial agent (some are free some are fee based) either way someone specializing in financial management. If you have someone already that you confide in, that monitors your portfolio and makes corrections and alterations from time to time and generally has your best interest at heart, then great! But, if I were you, I would still run some of the aforementioned ideas by them, if for no other reason they will know that you are truly vested in

your own future. If you do not have someone to do this work for you, keep in mind the diagnosis questions mentioned earlier, as you might want to consider some or all when selecting your planner or planning company.

I rarely recommend actual products any more, and here is the main reason why: since I am no longer a licensed agent, I am not current on all of the industry rules and regulations. Nor am I up on all of the new products and the interactive nuances that reside within these pools of wealth creating and wealth protecting services. At the back of this book under the title of "Recommendations", you will find some limited resources for not only financial management, but several other categories as well.

There are copious amount of tools that I know little about that could benefit you greatly. I leave that up to greater minds of market to you. I would rather get you on track and in the race than fine tune your engine. I am not a mechanic, and I know I am not. My job is to get you to the shop; it's their job and their tool sets that will help you capture peak performance.

Chapter 12

Leaving An Impression

Thank you Ms. Waits

Overview:

Teachers leave an indelible impression on their students, some by design some by circumstance and some by added commitment, as was true for me. My second grade teacher made an impression on me that has lasted over 40 years. Ms. Waits is the focus behind this story and the inspiration for this book, enjoy.

Second grade class, about 9am and I think it was Tuesday. Ms. Waits was walking down the aisles handing out a pop quiz, (at least that was what we called it in what my kids sometimes refer to as the ice age.) Those hard heeled shoes every teacher wore, man they were loud, especially when the last thing you wanted to hear was their approach to your desk.

My hands were poised on the front edge of the desk, on the lip right where you could lift and open it up; you remember, those light brown tub type pedestal desks with a lift-up lid and a swivel pedestal seat all attached as one unit. The top edge of my desk was a little sticky. I guess I never took time to wash it; the writing surface was relatively clean, at least by my standards in second grade. The only time I ever touched the lower end of the desktop was when I reverted automatically to panic-mode. At that point I would forget all about the sugar babies and the residue of the chewed bubble gum that was placed there in a hurry by a prior student, plucked, if you will from their mouth abruptly due to the authoritative voice of the teacher in the class before mine.

All I could think about during this panic stricken pre-test mode was how fast I could lift that lid, crawl in and disappear before anyone was the wiser. My clothes, when I left home, were clean and without sweat stains, a practice my mom took pride in; my body, however, was showing signs in opposition to that practice. My plaid shirt was untucked, my tan pants were bit tight and a bit too high-water for my liking at this particular point, because I wanted them a bit baggy allowing me to sink down inside them and disappear.

The test occurred right before lunch; I was hungry and more than a bit nervous and wanted nothing more than to disappear from sight underneath that desk top. I was afraid though, that my growling stomach would betray my hiding spot.

I could feel my heart pound ever louder and stronger, so much so that I could actually feel the blood moving up into my head through the gorged vein on the side of my neck. The only other time I ever felt similar was while lying on my back on a cold, hard narrow steel table under a bright set of lights with a Swan-Ganz catheter in my neck as they prepped me for open heart surgery; an uneasy feeling to say the least. So you could imagine the feeling and the rise in temperature and blood flow as all of this appeared on the picture of my mind simultaneously as Ms. Waits reached my desk and handed to me my copy of the test.

Even the sweet smell of her faint perfume, (the scent I could tell anywhere, no matter where, as I am sure all young men do at one time or another as they experience their first teacher crush) could stop the pounding I felt in my chest and in my neck as the single sheet of paper left the space between her thumb and forefinger and landed on my desk. The single sheet of paper was the worst test of all. It usually meant only one thing, a handful of questions with large areas of white real estate between each question designed to neatly display your written reconciliation of the material covered a few days earlier. In some cases, there was only one question and a sea of white to accommodate your collection of verbs, nouns, and adjectives as you tried to express your knowledge of the course material. This sparked only one thing to this second grader, FEAR, it was to be an essay questions. Man, I hated those.

I missed school from time to time as my health was not great as mentioned earlier. My health circumstances at times would take me away from school, in some cases for weeks at a time. Recuperation time at home was extensive and this made it hard to keep up with the pace of the class.

My mom and dad were troopers though. Reading with me on my bed while I cried because I knew I should be able to read and understand the daily lessons, but the practice I had missed, and was not able to recapture, kept me from reaching some of the benchmarks I new I had to hit. In the end, I usually made the grade but with some short term emotional scars. Mom had a great remedy though for these days, chocolate milkshakes. I could never have endured though without the power of faith from my parents and the kind of love and support only a mother and father could bring. Only now, as Mary and I have children (daughter 22 and a son 18, but neither with health conditions that were inherent in me) do I slightly understand the weight they bared. Hopefully, you can start to understand my state of mind as I learned that a test was about to become eminent, which back then seemed almost daily.

Don't worry was all I heard, as Ms. Waits would lean down and whisper that in my ear at a level I knew no one else could hear, (I believe she did so in such confidence to relieve me of any embarrassment). She would continue in that soft voice and say, *öDo your best. You have been practicing, just do your best.ö*

My best came because of help, help in the form of a supportive hand at home and one-on-one time with the Ms. Waits. Back then one-on-one time with a teacher meant just that, special time with concentrated and focused efforts on a particular thought or topic. For me, it was either something I was having trouble grasping or it was something that I had great concern for or interest in. Nonetheless, it was teacher and pupil time.

Ms. Waits always seemed to find some time to spend just with me, right in the middle of the class, with all of the activity of my other classmates, as if there was instantly a bubble around me and for a minute, I was the only kid in class; and she did so without bringing attention to ití I was eight then, and itø been forty-two

years since those days, but the memory is as clear as if it were yesterday. That's why Ms. Waits is my favorite teacher! The one I remember above all others, and the one I truly wish all second graders could have a chance to experience.

Today's agendas don't always allow for those moments as frequently as they occurred in years past. I believe that proctor benefit resides in all teachers, a special code, or gene if you will, implanted with them at birth. It takes a special person to be "parent-like" to children born from others. We often forget that when we look upon our teachers. Times change and so must our education system. Meeting preset benchmarks, criteria's that seem to pop up every time we turn around. I guess that is to be expected in part though. Our society today is so fast paced; more is being required of our kids as they rise in grade and in responsibility than in any combination of past generations. At times, I think that maybe all we are doing is holding on tight as the merry-go-round speeds up with no end in sight.

As the second grade year progressed, I found myself less and less in the need of the safety that the inside of that desk would provide. That does not mean I checked my fear at the door, rather I became more and more a believer in myself. I started to see my life through the eyes of my teacher. How proud she must have been to see me come out of that shell, as were my parents.

I must say thank you to the Lord above for giving me the best 2nd grade teacher and the best mother and father a child could ask for. Without their support, belief and guidance, I would never have been able to put to work all of those things that I learned while in school; Thanks mom, dad and Ms. Waits.

We have all heard people say that teachers are overpaid, they have it well off, they get their summers off, paid, they have it easy as all they do is babysit all day! well, let's just have an eye opener as to what teachers do and what type of impact they have on our future.

It is my opinion that they help create the future of our society. Everything must start with an egg, a seed or even a thought, but it must start with something. Our children are no different especially as they enter school and start to learn outside of the

home. Now I am not saying that learning in the home is second to school, quite the contrary. I believe that learning is a gift from God, but how we come to understand it and use it as a tool is most definitively directly related to our parents and extended family. We learn from watching them and mimicking them and wanting to be like them. Learning does indeed start at home. As we enter school we are given some new learning tools, tools from others than our parents and extended family. We learn how to look at things differently. Maybe with just as much emotion as we have learned from our families, but with a new pair of glasses, a pair of glasses only issued through our teachers; and for good reason, as they helped to design them.

Let's spend a few minutes just absorbing some of the results that teachers have achieved for societies to benefit and some of the landscapes they must traverse. I would challenge anyone that is not in education to say that teaching does not rank right up there with the need for oxygen. Some of the following are my own analogies and some are researched statistics. However, the exact numbers are not as important as the overall impact of the topic.

- On the average an American student spends 6.5 hours at school each day, 180 days per year for a total of 1,170 hours under the influence of the teacher(s).
- On any given day, a student might be influenced by 4-10 different positive role models while at school. The combined professional and ethnic backgrounds of these educator role models, coupled with their heritages and best practices, become part of their influential teaching tool box.
- In the school year 2007-2008, there were 49.3 million public school student enrollments nationally.
- In 2007 the U.S. Government spent 555 billion on education for our national cache of K-12 students.
- The average freshman graduating rate (AFGR), which provides an estimate of the percentage of public high school students who graduate with a regular diploma 4 years after starting the ninth grade, was 74.7% for the class of 2005

(nationally). That means approximately 12,472,900 students fell through the cracks, and we as a nation were unsuccessful at harvesting their potential, for them and for the collective society. Our collective global society would never witness their talents; that's almost a 25% drop out rate, is that acceptable? Imagine if 25% of your family dropped out after a 4 year stint. Maybe that's how we need to look at this attrition problem. These seemingly insurmountable odds are what our teachers face each day; that's a pretty heavy load they bear.

- There are tens of thousands of new professionals that receive their credentials each year. Physicians, lawyers (okay, this one I know brings with it a possible chuckle, but we need those versed in the law just as we do other professions) teachers, astronauts, inventors, scientists, business owners, designers of many kinds, those employed within the financial industry, those employed within the political arenas and leadership of our country. Without a diploma from high school, many of these professions would be out of reach for most people.

Glance back at the above, now try to grasp the collateral benefit the world will ingest as a result of the efforts of those that bear these titles, all because a teacher showed up in class each day and hoped to reach and teach every student. Imagine now the added benefit if we fixed the cracks between the boards and were able to increase the harvest by 25% without accruing any added cost or need for increase curriculums just by reducing the fall-out rate. I am not saying that livelihoods other than these carry less weight. I am saying that without proper education, the aforementioned positions would be all but impossible to secure.

The next time someone says that teachers are over-compensated in any way for anything they do, just show them this page. By the way, our certified populations in association with our classified population are in my opinion, very UNDER-compensated for their efforts. To tweak a familiar phrase from Tom Hanks's character in *Castaway*; *Look, at what we have done!*

Teachers, as a collective body have and are developing the future of our nation; their compensation should mirror the weight they bare.

I am going to challenge the patience of a few of you here, but bare with me just a bit longer, I really want this to resonate with everyone. If all of the above is true for just one generation of educators, imagine the collateral benefit that would occur from multiple sequential generations of similar thought and teaching practices.

How fast do you think our society would embrace the good ideas and the beneficial actions needed to grow commerce, or stop disease or create new and improved processes for economical fuel sources or to alleviate hunger. I would imagine the progressive speed these actions and results would occur in are beyond any results or expectations we have today. We are losing these valued teachers within the public school system nationwide to the tune of approximately one million a year just to attrition, going to other means of employment or to the private teaching sector that offers more financial benefits. How do we keep this genesis resource from withering and depleting over time? By taking care of them now and by giving the profession the recognition it deserves, intrinsically, professionally and financially.

Ms. Waits, I have been waiting over 40 years to say this to you! THANK YOU for developing in me the ability to believe in myself. Without your attention and guidance it would have been much harder to achieve. Your commitment helped build the platform that Mary and I have applied as parents with our kids over the last 26 years! I will forever be grateful, and you will always have residency in my heart.

Chapter 13

Rogue Erosion

Rogue: “being vicious and destructive”

Erosion: “to diminish or destroy by degrees, to eat away”

Overview:

Violation of our person, family and property is one of the biggest fears we as parents shoulder on behalf of ourselves and our kids.

The following is a look at the topic, identity theft specifically, and its effects within our families and community.

In other parts of this book I talk about my relationships with educators and why this book was developed originally. In addition to those reasons, I also want to talk about protection. As a former insurance agent focusing on financial development for public employees, educators specifically, my efforts reinforced the hunting and gathering of information for not only wealth creating tools, but protection tools as well.

Lots of circumstances can erode away at our nest eggs, some of them due to poor choices made; others might reflect less than positive habits and even impulse decisions. Some of the most lethal, however, come upon us wearing unfamiliar clothing, shrouded in deception and manipulation; I call these stealth mode predators, rogue agents. They usually work alone and strike without notice. They approach without warning and attack you by taking bites from your personal, family and even financial portfolios. As a result of having been violated, you begin to notice the eroding of not only your financial strength but your

emotional strength and identity as well; I am talking about identity thieves.

I learned first-hand the power and destructive force of this cancer-like adversary. The Postmaster General notified us after the fact, but listed the date and location the violation occurred on a written warning notice; after the fact mind you, this was not very comforting. We, however, were more on the fortunate side of the spectrum from the majority of victims. The average numbers of months between the date ID thefts occur and the date noticed is approximately 12-1/2 months (per the Federal Trade Commission). That is why I call it cancer-like; it can remain unnoticed for long periods of time eroding away at your life before you even knew it was present. Think you are exempt? Identity thieves strike every 79 seconds, 26,000 new victims per DAY (per the Federal Trade Commission), think again!

The violation to our family occurred when our neighborhood community mailbox was broken into. Our mail box was a standard stand-alone heavy gauge steel grouped lockbox found in most new neighborhoods. These are heavy, tamper resistant and are bolted to a concrete pad usually right in front of a neighborhood home. Ours was located out of sight from our house, but located just around the corner and positioned just off the sidewalk directly in front of our neighborhood front door. It can't get much more conspicuous than *that*.

Our mailman realized the intrusion on a Tuesday afternoon when making his neighborhood delivery. Sometime within the prior 24 hours thieves broke into our mail box and 5 others along the perimeter of our neighborhood, stealing countless personal and business materials as well as legal correspondence, not to mention a plethora of advertisements (okay, I admit, I did not miss the advertisements).

The Postmaster sent out an official sealed packet to all neighbors whose mailboxes were violated and in the packet of material were directions and information on what we could expect to happen, things to watch out for and limited action we could take. This was generic information, good nonetheless; however, I had no idea what was about to unveil itself and the

impact it would have on our family. At the time I was fairly ignorant to identity theft. I had known about it for a while but never really researched the topic or any of the preventative tips and programs available on the market – my bad.

Here is what I was about to learn. Identity theft was not confined to my credit history; there are a total of five major forms of identity theft: DMV Identity Theft, SSA Identity Theft, Medical Bureau Identity Theft, Credit Identity Theft and Character or Criminal Identity Theft. Think some of these may not be important enough to learn about, or maybe you think they won't find you? Let's have a quick look at each; I was hit by 3 of these.

- DMV Identity Theft: What if someone gets one or several DUI's, or commits vehicular manslaughter in your name?
- SSA Identity Theft: What if someone gets a job in your name, then the IRS comes after you for the Taxes?
- Medical Bureau Identity Theft: What if someone gets an HIV test in your name, and it's positive?
- Credit Identity Theft: Only 28% of all reported Identity Theft is contributed to Credit Fraud.
- Character or Criminal Identity Theft: What if someone commits a Felony in your name? 12% of all victims end up with a felony record; felony records are very hard to get expunged. Try to take a plane trip with your family with a felony record. Expunging a felony from your record is near impossible. At best, you may be required to carry an affidavit of innocence with you at all times; try to land a job.

Our theft occurred as a result of theft from a mailbox; however, there are a plethora of illegal ways to attain your information as well as a number of legal ways to attain the same information.

My goal is to scare you a bit and to educate you at the same time. At the time we were violated I knew none of this, I/we learned the hard way.

The major common attribute with all forms of Identity Theft is that you may never know they have occurred in your name, but you will most likely be left with the collateral fallout and financial responsibility for their immediate and long term financial and identity loss. Without proper understanding, education, monitoring and in-place restoration services, reclaiming and restoring your life may become a long-term battle if it is ever achieved.

We were hit with DMV, SSA and Credit Identity theft. Since we learned about the theft early on (thanks to our diligent mail carrier) we had an upper hand at notifying all of the major financial institutions, organizations and free watch dog services.

This, however, did not keep us exempt from financial loss and identity violations.

The thieves used my identity to make a driver's license so that they could purchase a car, and apply for a home loan, in Wyoming. I live in Oregon. (The DMV identity theft here scared me the most as I was afraid of possible felonies the thieves could commit since those felonies would have been attached to my driver's license and social security number.)

I had never been to Wyoming, and I am sure the thieves were counting on that. We were able to stop most of the illegal activities before they were fully launched, but it took several weeks and countless hours on our part as well as some \$275 in postage alone for certified document delivery.

They used my wife's identity in several local credit card purchases under \$200 and a few over \$1,000. The money they stole was limited, but it has had the longest effect on our family.

The theft occurred over 5 years ago and it is still affecting our credit score in a very negative fashion.

But as I stated earlier, we are very fortunate that our exposures were limited in scale and severity; I cannot imagine how we would have fared had we been attacked with one of the

remaining types of theft. We are not out of the woods however, not all of the thieves were caught. They sold our identity package multiple times to multiple offenders, and not all have been recovered or prosecuted. In essence, we still find ourselves looking over our shoulder from time to time when things just don't seem right; we are always on the look out for irregularities.

This in itself can be exhausting if you let it.

At the time I was an insurance agent and did not want any of the thefts that I had experienced to befall our clientele, so I began researching along with our company partners to find services that we could offer or refer to our combined cache of clientele. We were not sure what services we needed, but we knew some of the umbrella coverages that had to be included. We wanted to make sure that if a client was attacked by any of these five thefts that they would not be alone in trying to navigate through unfamiliar waters. Early on, we helped by making sure that any service we referred had at least 10 years of experience in the industry, as we were not qualified to offer much assistance ourselves.

We also wanted to make sure that any company we referred had strong and immediate launching capability regarding their services. In addition to immediate action we decided, through some research, that ongoing or monitoring services should be included as standard; a watch-dog approach that some of the free services offered although we knew that adequate monitoring should be more in-depth than the free services. With these requirements in hand, we found a few companies that said they could meet our requirements, but only one challenged me to think outside our current level of understanding about identity theft.

One of their representatives had asked about my Identity Theft experiences, and asked how I fared in the category of restoration.

Okay, I was all ears. I was unaware of any company that would actually assist in restoration services. I came to find out that his did.

Here is a brief listing of some of the services they provide, ones I wish I had when our identity was violated: Legal name

and credit restoration; reduction in out-of-pocket expenses and time away from work to diligently pursue offenders and fraudulent activities; licensed investigators working on your behalf to correct theft issues with affected agencies and institutions including all three credit repositories, credit card companies, financial institutions, Federal Trade Commission, Social Security Administration, Department of Motor Vehicles, U.S. Postal Services, Law Enforcement agencies, possibly even the partial restoration of lost monetary assets, Fraud Alert Notifications sent on your behalf to all 3 credit repositories, affected credit card companies and financial institutions; along with proactive searches of applicable local and national databases will be made aware on your behalf to look for information you might not be aware of including: criminal activity in your name in your country's records and certain federal watch-lists, Department of Motor Vehicles records in your state, unknown addresses affiliated with your name, and banking activity in your name reported as fraudulent.

Maybe this sounds like a run-on advertisement to you, but if that be the case, you probably have not been a victim of identity theft yet. For those of us that have, and growing at outstanding rates of approx. 26,000 new victims per day, we need this kind of aid.

I liked what I heard but I also knew there would be an accompanied price tag; the question I had was whether or not it could be made affordable to the general public? I was surprised to find out that the coverage was a month to month fee similar to a health club membership, but much less in cost.

The company whose product I have been describing is Pre-Paid Legal. I am happy to say that once we, as an agency, understood the severity of identity theft, ramifications of doing nothing, challenges with doing something individually compared to the small barrier of entry for custodial protection, monitoring and restoration services, we decided to not only incorporate this service into our limited cache of financial tools, but to incorporate their marketing/education platform into our agenda at all of our speaking engagements and discussions with all of our clientele, present and past.

I am a promoter of their services, similar in fashion to how a pleased patient refers to his/her physician. My case is a bit different though, I am promoting them, not because of personal experience with their remarkable service (remember I learned of their services after I had been violated and knowing that their monthly services are not retroactive), but because I have something that I can stand behind, know works, have seen in action, and can refer on another's behalf without fear of incompetence. As a follow-up to my education on identity theft, I too became a member.

Something that I have yet to mention; they were founded on the premise of offering affordable legal services to the general public, and have been doing so very successfully for over 40 years. They made the *Forbes* list of the best 200 small companies in America for 5 years running and have over a million subscribers. I encourage you to become educated yourself and to talk with a representative from Pre-Paid Legal at: www.prepaidlegal.com.

This is not a paid endorsement for their services. I value this company and its services; my goal here is to introduce them to you.

One of the best tools in your arsenal for developing and protecting not only your financial portfolio but your personal and family integrity is to strengthen your Identity.

Get the right armor and limit your erosion exposure.

A Financial Tool for the Public Employee

Overview:

Public employees are not offered as many wealth creating financial tools and sidecar opportunities as private industry might provide through their industry employment, so certain federal tools were made available to them solely, all in hopes of providing additional attraction to the field and helping to increase career longevity. The following is an illustration of such a tool.

You and only you should be the one to make the decision as to what is right for you and your portfolio, the fuel that will produce the energy needed to create the *results* you want. It is not the decision of your financial planner, it is yours. Their job is to educate not decide. A tall order, maybe.

If this is your current reality, then congrats, you have just entered the most important step and that is acknowledging where you are at this point in your life; (remember the previous pages?)

With these simple tidbits and a different perspective, you might be amazed as to how you will fair from here on out if you apply some of this information.

In previous pages, I mentioned that I would not define particular tools, but rather offer up information on planning processes and mindsetsí accompanying tools and such were the responsibility of the licensed professionals. I am sticking to that.

What is discussed next is material, some specifically, to educate you and guide you toward that professional advice.

I cannot give you a definite answer that will set in motion the needed processes to help develop and grow your individual retirement, because I don't know you and your circumstances well enough. What I hope you get from this is some education on what's possible and available. I leave to smarter minds the customizing and crafting of plans for your individual needs.

By no means are the tools defined here the extent of tools available to you; others are ready and waiting for your activation and reward. Some will require assistance in accessing, some require a licensed third party; all require you to have an open mind. I encourage you to learn about some of these tools and then, along with your planner, develop a portfolio and a game plan to execute.

Now, I say *results*, because we think in pictures and achieved goals by first being able to visualize images. By contrast, we rarely think in process, unless you are of analytical drive and even then visual aids are helpful.

So, if we don't think in process or "tools", how can we make decisions using this process especially if we have limited experience with it? After all, if we were having brain surgery, wouldn't we want to enlist the services of the physician that had the most successful experience with that particular circumstance?

Of course we would.

Secondly, how do we get the experience and the special knowledge needed to acquire the correct tools to achieve the results we have been working our whole life to achieve?

Our financial industry leaders might say to hire them as they are the expert, and they will tell you what you want.

That is all well and good, but many of those companies offering some form of financial planning benefits can only offer "captive" products, products from their approved product lists offered by the companies they have "appointment" through. The draw back here for you is that each of those companies are limited to offering only those products that they represent, which

might result in a biased plan that may not meet your specific needs, even though their proposal to you is sold as a custom one.

Now, before I receive death threats from captive agents, let me make note: many of these captive agents have great products/tools and will serve you well; but because I don't know your needs, wants, limitations and expectations, I recommend getting a larger view of the available product landscape to help you in developing your custom game plan.

Herein lies an inherent challenge with a captive agent; it is possible that their recommended plan will be biased as their resource pool and offerings are limited to their own tools and products. Yes, their recommendations will usually benefit you, but remember generally speaking, their plan benefits *them* 100%, as they may recommend instituting a particular plan that uses solely their products or tools. Couple their limited tool-base with your commitment to the success of your game plan, and what results is a win-win scenario for them; but you might come out on the short end of the stick. If they do in fact make recommendations for other tools outside of their portfolio of offered products and services, they may only be able make general recommendations as their corporate by-laws most likely will not allow them to represent a program not covered under their umbrella of services.

So, where does that leave you? Maybe frustrated, maybe even more confused than before. Here are some things to chew on.

My goal for you here is to learn a little about process and evaluation of the landscape, as well as understanding some of the tools specifically designed with you, the teacher in mind, and other tools available for your portfolio.

Also, to understand where your portfolio is at this point in time, how to maximize what you already have, and how new tools might interlace with your current ones.

We want to make sure that we build a portfolio with as strong a tool-set as possible, without having to get yet another degree just to understand its contents. Few possess that much time or that much desire. The tools we have in our current tool box (and

by the way, we all have a current tool box regardless of the extent of its ingredients, so acknowledge yours and accept that it has gotten you thus far, good job), needs to have flexibility to do as many different actions as are needed to support our end goal which in most cases is a solid fluid retirement plan and enough resources to outlive us as opposed to the inverse.

Here is an objective we would like our tools to achieve:

Picture the tools of your portfolio as if you were building a team, a team of tools that individually were experts in their fields. Tools that could stand alone, but when combined to form a team, their combined power creates a seamless environment to tackle any challenge they face. Is this a tall order, maybe, but one that is achievable.

Here are a few generic tools that could help build your team. It's very possible that securing multiples of these tools would best serve your game plan and available resources; again, confer with your planner when selecting tools for your team.

Note: The term "fuel" represents money in some form.

Money can take on multiple forms and values based upon the tool it purchases and how it interacts with the other tools. The better the tools play together, the better the outcome for you.

It is recommended that you have tools in each one of the following categories: asset generation; asset protection; asset transfer; asset guarantees. Here are some attributes to look for.

(Note: none of the tools with attributes listed here have been identified by name. I am no longer a licensed professional and no longer able to offer you specific tools. Please check with your planner or professional for tools that fit your needs).

1. A tool that does nothing more than create or generate raw money, has no security or longevity or shield against environmental factors, but can crank out the green backs; in some cases requiring a constant uninterrupted stream of fuel to make it run. Beware: an interruption in the fueling though, might render it immobile.
2. A tool that can create several times its value; be careful

though as this tool can be exposed to environmental factors that could erode its value.

3. A security tool that creates cash but not at such a high rate as the tools that fall into the above two examples, has the ability to put a safety net around not only itself but the entire portfolio in case of emergency. Some asset money needs to go here to protect your portfolio. The safety net in this case is built simultaneously as the product grows so that any interruption in the fuel-line will not render it immobile, and will still allow the other tools to operate freely.
4. A tool that will allow non-taxable transfer of your cache of assets and revenue engine, without losing value. This tool lets you think about how to protect and provide for others in your life (in many cases by transferring your estate, without a taxable event) once you are gone.
5. A tool that will maintain or pick up the slack and cover or insure your portfolio value currently, as well as future possible earning accumulations. It will continue to provide and guarantee protection even if, for some reason, you cannot maintain your ongoing fuel injection.
6. If you are a business owner, acquire a tool that protects against loss of life of a key individual in your company; someone that if met with an untimely exit would create hardship on the company.
7. Tools that protect your health now and into your senior years.
8. Tools that protect your other assets.
9. A tool that pays for ongoing monthly obligations and for some or all of your other tools and provides some ongoing monthly liquidity for you; in both cases, if you should be rendered unable to work or generate income.

These are not necessarily the extent of tools and/or services you should search for, but they are a good cross-section. Again,

confer with your planner. Without getting myself in trouble, here are a few examples of the tools mentioned above.

Most asset generating tools do not have attributes that will continue paying their monthly fuel stipend (monthly premium) should you find yourself out of work or unable to meet monthly obligations. For example:

- If you cannot work for long periods of time, will your IRA vendor pick up the slack and make your monthly contributions for you in order to keep your IRA portfolio in the positive and growth mode without accruing charges and violations? Well if not, part of your tools need to provide that service.
- If you have a PERS account and for some reason the PERS system fails or is unable to fulfill its obligations or does not have adequate insurance against loss, you want to make sure that you are able to capture ðas earnedö values, since you have already paid for them and any future potential values at retirement. You earned it; you should be able to capitalize on the benefits of your labors. To accommodate this, provide your own second layer safety net that acts as a mirror service to your IRA (or any other like-type tool) so that if a major event should occur rendering that tool inoperable, your mirror tool would pay you a similar amount instead.

Making sense? I hope so.

Now let's discuss a tool that many say has caused the current economic plunder, the credit card, or revolving credit.

By design, literally, credit cards are pretty cool. Thin, sleek, prestigious, comforting, validating and opportunistic might describe them best. They really do serve their purpose extremely well. If not used correctly though, they are like candy to a child, they provide instant gratification, but without moderation can really raise havoc and decay.

Credit cards are tools only, but much of the time we associate them with emotional gratification. By the by, that's also the way they are marketed. Rarely are they marketed as part of a set, together with other tools operating your financial engine, rather a rogue providing instant reward.

They are marketed to seduce your emotion, the food - if you will - which is used to satisfy our cravings. It is an independent piece of plastic that has the power to provide you with instant gratification. It is my opinion, that it is the largest supporter for impulse buying. If it is not tethered, like rust on metal, this could be cancer to your finances, and could slowly eat away at all of your best intentions.

On the flip side, in order to create a credit history we first have to have credit. A revolving charge card is a great way to create a good credit history fairly quickly. Use it on a monthly basis to purchase something (make sure you stay way under your credit limit doing this) and most importantly pay it off each month.

In the beginning, do not charge more on it than you have resources to pay it off with each month. This way, you do not accrue any finance charges, and you show current and potential future creditors that you can sustain good spending habits and reduce potential risk to them. By the way, creditors rank you based upon likelihood of risk and not your likelihood to make large or frequent purchases.

They make their money on finance charges, so the more they can get you to spend on the card, the more likelihood they have of obtaining these charges; make no mistake, they want you in debt, even perpetual debt, but not so much that you can no longer make your monthly minimum payments.

Another quick side note: credit card companies only require you to make the minimum monthly payment on your balance, this way they can continue to charge you interest (your monthly minimum payment only slightly chisels away the principal, and may only apply towards accrued interest depending, of course, on your balance). This is by design and will take you the longest duration of time allowed by law to pay off. This is how they make their money, by keeping you in debt.

I mentioned this basic concept to a business professional during my time as an agent and his immediate response was "I don't use credit, I stay away from being indebted to anyone or anything. How can you possibly recommend putting someone in a position of losing control?" I paused for a minute to fully digest the scope of his conviction. In some ways he is correct, but maybe a position to consider would be not to get in over one's head; credit only becomes bad when it's no longer manageable.

I answered him with a question. I simply asked him where he lived. He paused for a minute, and for all you dog lovers out there, he tilted his head briefly to one side out of total puzzlement, and then answered "In an apartment downtown, why?" He did not even see it coming. I asked him if he had ever thought about owning a home. Still unsure of where I was going with this line of questioning, he answered "Yes, but I did not qualify." I answered "Did any of the mortgage companies you approached give you a reason for your denial?" He immediately answered, "Yes, they said that I did not have a long enough track record of proving a good credit history." You guessed it, the light bulb went off and he got it.

A simple credit card being used effectively for some six months or so would prove, at least in part, good credit habits.

If the individual in this story resembles you or someone you know, step back and look at the benefits on a larger scale; he did and immediately saw a vehicle by which to attain a goal he had for over a year, which was to own his own home. He thought the only way to get a good mortgage was to make more money and prove by work habits and perceived personal value that he was worthy of being on the receiving end of a lender.

May sound funny, but this syndrome may apply to more people than you think.

We need to teach this elementary concept from an early age, in our homes and then reinforce it in our schools. Understanding how credit works along with its accompanied benefits, pitfalls and discipline in its usage is really the only way to make sure we do not become slaves to it.

The credit card allows us to purchase something now and pay for it little by little over time. In other words, it feeds our appetite for immediacy. Okayí yes, there are those times when we use it correctly, and pay it off each month without accruing any fees, but much of the time we fall back to the benefits of òimmediacyö, and overuse it. We close ourselves off to the drawbacks, fees, accruing interest, entanglement, liability, uncontrollable environmental factors like interest and government increases, visa company öchanges without noticeö, all the while becoming a slave to it.

Well, what if there was an alternate item out there that did somewhat the same thing as a credit card? Provided the same emotional and physical attributes but did not have excessive service charges or accruing interest against the balance and little to no eroding environmental factors. What if it had other beneficial attributes that would add to your portfolio and not put it at risk? Would you be inclined to want to know what it is?

As a public employee you are eligible to access a government developed tool over 40 years old, probably available right there within your own district as a proctored benefit, or at least an allowable one, yet my guess is not to many of your peers even know it exists. It is close to a credit card and it only requires a little disciplineí it is your very own 403b, TSA, Tax Sheltered Annuity.

Disclaimer: Most, but not all, school districts have approved this tool. Of those that approve its use, not all participate in it as part of your benefits package. Not all TSAø allow easy and frequent access. Not all TSAø have loan provisions. Not all TSAø are created equal. TSAø by design though have some pretty cool allowable features. Oh, by the way, I no longer market these and am no longer an agent licensed to do so. My goal again is just to educate and create some curiosity. Check with your planner and see what tools are available through your employer.

The 403(b) tax sheltered annuity was developed over 40 years ago by the federal government and made available to all public employees including Certified and Classified within the

education system. (It is available to other public employees as well, but for our discussion I am limiting it to those in the field of education.)

Before we start talking about this particular tool, here are a few thoughts to ponder. Growing up in the Pacific Northwest, I have been exposed to what I believe to be the best provider of natural foods anywhere in the country. Here we have access to a bounty of grains, fruits, vegetables. We have also been pounded with advertising regarding these foods and the benefit to our bodies when consumed in their *natural state*: With the skin on.

Now, I am not recommending that you fold up a brand new crisp dollar bill (or a Benjamin, if your pocketbook allows) pop it in your mouth trying to extract its benefits; but in a way money, in its rawest form, its *natural state* (pre-taxed) does have collateral benefits and characteristics just like ripe-picked food.

Our national currency comes off the presses in one of two currency printing locations: the Bureau of Engraving and Imprinting in Washington, D.C. or its satellite office in Fort Worth, Texas. Between the two locations, they printed \$629 million in bills each day during 2008. Many people say that money is not important; well, it ranks right up there with oxygen if you don't have any.

This newly printed and packaged currency is distributed throughout the country and put into many holding facilities until such a time as it is needed. Common uses include collateral for our nation's borrowing habits; scaled down, we use it personally to relieve debts, or even to make purchases. However, until it is activated (put into circulation), it has not yet revealed and delivered its raw value, its *natural state* or exposed us to the power of its capability. Only when it is put into play does it show its true colors and the many hats it can wear.

Now, money in its *natural state*, like an apple just before plucking, (before taxes and w/o protection from eroding factors that set in immediately), its power to create is much higher than that of a used dollar. A spent dollar has lost some of its benefits unless it can be converted or resurrected to brandish some of its original benefits as were available just after its printing. We may

never be able to completely recapture its original potential, but we can surely pick it up, wipe it off, clean the peanut butter and jelly from its corners and reintroduce it once again back into circulation where it can create any number of benefits. Money is at its best when it is cycling, when it is in motion creating benefits. It provides limited benefit when it remains motionless.

Okay, back to the Tax Sheltered Annuity, (a tool that allows money to generate benefit in its *natural state*). It is designed to give pre-tax income growth opportunity while deferring taxable events; this allows the potential for money to grow much faster because the value is higher and there is more of it. At the time of withdrawal (spending), only the money that is used is taxed, all remaining money continues to grow tax-deferred.

What a great concept and legal. The federal government speculated that through general public elections, cost-of-living and performance raises for public employees would not increase in tandem with those opportunities awarded in the private sector; so this tool was developed to help allow public employees the opportunity to participate in a vehicle that could provide some good interest accrument in a tax-deferred environment.

It would be nice to think that the government had only our best interests at heart when designing financial tools, but unfortunately, we all know that is not the case. They think and design with multiple objectives knowing all along that to get, first they need to give.

A tax-sheltered product would provide the federal government with a calculated and identified means of gathering future tax from income. The tax would, of course, come at a later date but come it would none-the-less. They knew that by offering a tool to increase individual wealth, it would by design spawn conversion through the act of individual spending, thus creating a verifiable and calculated government payoff. This tool, among many others is considered as an optional benefit offered within many public employee systems.

Meeting challenges is a major benefit of the 403(b). Most retirement/tax-deferred growth vehicles by nature give only a single benefit, one of tax-deferred growth. This, in itself, is a

great tool, however, there is a large amount of lost opportunity with that cache of money, if all it does is sit there and grow tax deferred, at a relatively small interest rate. This provides only a single benefit.

We want our money in vehicles that produce as many financially beneficial events as possible, compounded benefits if available.

As an example of how a TSA is a multi-beneficial tool, consider this; what if one could access tax-deferred money prematurely without penalty and without accruing a taxable event and use that pretax value of money to pay off accumulated debts?

In Oregon a post-taxed dollar (a dollar from your paycheck) is only worth about 69 cents (depending of course on your tax bracket); a pre-tax Oregon dollar is worth about \$1.33 (depending, of course, on your tax bracket).

One of your financial goals should be to pay off debts as fast as possible. In executing that, what if you had the choice to use either post-tax dollars where each dollar is worth only about \$.69 cents or pre tax dollars where each dollar is worth about \$1.33; which vehicle would you presume would pay off the debt the quickest?

So how do we get enough money into this pre-taxed 403(b) account to do any good? There are two simple ways:

1. In this scenario monthly contributions (pre-taxed value) come right from your paycheck before you see it. The amount can be anywhere from \$50.00 (which is usually the minimum) to a thousand or more depending on your income level, tax bracket, contribution habits and employer guidelines. A side-benefit arises here; as contributions are made into the account, your overall taxable income lowers and depending on the amount you select, this may drop you into a completely lower tax bracket. For those individuals that feel they can contribute heavily each month into this vehicle without it affecting their spendable income and/or their income slated for debts and obligations, can do so and accumulate

a serious amount of money in a rather short period of time.

This money can be accessed through a loan provision within the 403(b), (note that not all TSA's have a loan provision) that allows that money to be used tax-deferred and without penalty. I suggest, if you access this money do so to pay off a debt, do not use it for impulse purchasing. Generally speaking, the collateral benefit of paying off a debt will out-weigh any potential shallow interest you might have earned if you would have left it alone in the TSA and earned interest. What a fantastic tool!

In most cases, you have five years to pay that loan back. Get this; you pay that loan back to *yourself*. Remember ,it was your money to begin with.

Side-car benefit: some of the interest that comprises your loan payment goes back to you as well; (note: a piece of the interest goes to the company you have the annuity with as their fee for service). This TSA can be accessed like this over and over again well into retirement years. Think of it kind of like your own visa, free of high fees for the most part. This money just keeps cycling doing good things. You can stop contributions anytime you want. Use the money, pay it back, and so on and so on. Again, each TSA has its own guidelines, contribution limits and loan provisions, so check with your planner on the tools available through your employer.

2. In this scenario you can fund the TSA with other qualified money outside of, or in tandem with, contributions from your pre-taxed paycheck. Let's say that you have money working for you in other vehicles, a Roth IRA, Mutual Fund, or other Annuity, etc. These vehicles work very similar to the TSA. They, however, rarely allow premature access or withdrawal. If immediate access to your long term money is a need for you, then rolling it over into a TSA account may be an advantageous exercise

for you.

Remember, if we have the choice, we want our financial tools to do as many financially beneficial things for us as possible. Most of these tools have allowances for accessing some of the balance in emergency situations without creating a taxable event; for instance, a hardship loan. Hardship loans may, however, trigger a temporary stop in accruing interest until such time as the full loan amount is paid back. These vehicles by nature were designed for the money in them to be left alone. However, with your 403(b) TSA account you can roll the balances in these other accounts directly into your TSA without accruing any penalty from the TSA itself; (keep in mind, your other tools may have applicable withdrawal or surrender charges).

Once that money arrives into your 403(b) account you now have liquidity with it, almost like magic you can have tax-free access to a percentage of it to pay off debts, purchase a car, etc., allowed under the *loan provision*. Only a select few TSA's will allow this loan provision, and there are loan restrictions. Only certain licensed agents with the appropriate appointments are qualified to offer them. Again, check with your planner and your employer's benefits representative.

Throughout our income-earning years, there are a variety of financial decisions and financial products available for our choosing.

Some are custodial and come with the services of a representative and some are ala carte and cater more to the do-it-yourselfer. It is very possible that your selection of products and financial decisions were made individually, isolated and possibly without the benefit of integrating them into a skillfully coordinated plan.

In doing this, you might have inhibited their combined ability to achieve their full financial potential.

Instead of making financial decisions one at a time in an isolated manner, I advocate financial decisions based on an organized, coordinated and integrated plan.

By having a plan (and accompanying model) to follow, your assets and financial decisions will be organized and based upon model facts, designed beyond just your current needs, designed beyond your current goals, more easily implemented and more accessible. By design, you will be in greater control of your money and assets. This model helps eliminate impulse purchases with retirement assets.

If you have a modeled plan to follow, you can compare the benefits and the draw backs of a newly available product with your model.

If the new product is in harmony with your model and does not create any collateral damage while providing complimentary benefits, then it's worthy of your consideration. But if you find that any of its attributes violate the plan you set in motion, then maybe its attributes are not worth the risk. If you use your model as your guide, you will most likely err on the side of caution and reward as opposed to risk and error.

We need to pay off or at least pay down our debts as soon as possible, in general, in order to free up more resources to create and secure financial benefits for present and future use.

When defining your overall primary objective(s) with your assets, be open to adding in other tools. Seek to keep the same or similar risk tolerances. Provide more protection against factors that can erode wealth, including: increased taxes, inflation, market risk, death, disability, creditor claims and lawsuits.

If you can, introduce products that provide multiple benefits like; reduced risk tolerances, immediate access without needing permission, loan provision without penalty, tax sheltering or deferral, pre-taxed growth value and the recapture of lost opportunity.

Check them against your plan, and if necessary with your planner.

Good luck!

Sustainable Learning

Overview:

An illustration and discussion of how changing one's habits can bring about desired results, and the associated tools that make the change possible. If we ever hope to operate effectively in our ever-evolving global society, we may find that changing our habits and operating protocols maybe be necessary; and we may need to visit this practice more than once.

Glancing at my watch it read 7:20. I looked up into the rearview mirror to make my lane change, and noticed the electronic thermostat read 94 degrees. For crying out loud, this was the 5th consecutive day for this heat wave! At this point I really didn't care about the temp inside or outside the car, all I was concerned about was getting to the doctor's office by 7:30, they closed at 8. I don't have to tell you about the state of an urgent care at 7:30 during a week night when the temp outside has been over 90 degrees all day for some five consecutive days...

I parked the car and went to check in. *Great*, I thought, *only 7:35, still have time; they have to see me...after all, I made it in the door.* I signed in and found a seat. My wait would not be as long as some of the misfortunate ones; I was only there for a routine blood draw, and was not required to see the doctor.

They called my name and I went right back. I was pretty happy about now, since my time in the waiting room was record short. However, I was not greeted with matching enthusiasm from the phlebotomist Lisa; not the best of attitudes I could have hoped for from the person about to draw my blood with a fairly

large needle. I asked Lisa, "Why so glum?" She politely answered me as she set the needle (which by the way, was, for the most part, painless.) With a long face, she answered that she was dreading her arrival at home that night; not the hot car ride, she had air conditioning, it was her house that brought on this wrinkled up face, tattered with worry lines and a bit of frustration.

Her face clearly revealed this thought, "How much more of this can I endure?"

Lisa went on to tell me that during this heat-wave her house remained consistently hot in the evening, obviously a condition she had not ordered, nor one that she was accustomed to; after all, she worked in a new medical office building with state of the art air conditioning, ventilation and air quality control and didn't have to worry about trudging through the day in unbearable heat; so yes, a hot house was not on the preferred menu.

So I asked Lisa to tell me roughly the age of her home. She quickly replied, "It's over 60 years old." One thought stood out in my mind over the rest, so I crafted a question and asked, "Is your roof and attic space vented?" I might as well have asked her to divide 3 million by 37,198 based upon the blank stare she gave me. "What?" she asked. So, I went for it again, "Is your roof and attic vented?" Once again *deer in headlights* so, I decided to go about this a bit different.

By now she had finished drawing my blood, which meant the end of my lab work, but I found myself still anchored to the chair. I could not leave without passing on what I thought would be some words of wisdom.

Knowing how homes were built in the 1940s, I asked her if she had ever had the roof replaced or any major remodeling done on her home; to which she replied no.

I briefly described how important venting was to a house in order to get rid of unwanted temperature fluctuations that occur in both hot and cold environments. One of the best ways to accomplish this, and to reduce the build-up of heat in the summer and make it more bearable, (similar to her long appreciated

working environment), was first to have the attic space vented with soffit vents if her home design allowed, and second, would be to have either active or passive roof-ridge ventilation installed.

This type of system design creates cross-ventilation by drawing cooler air in from the eave or soffit vents, up and out through a ridge vent; effectively eliminating stale heated air.

Lisa was living with 60 year old rigid technology while being used to operating her daily life within a current òchange on demandö system.

Her house was built using technology and environmental tools available at the time. Years ago, the major goal was to keep cold out and heat in, so *button it up and insulate* became the measuring tools for the well-engineered home. In addition, this same positioning also became its selling point. A home's ability to breathe and adapt its systems to a changing environment, was not used in marketing for many years.

Air conditioning was invented in 1902 by Willis Haviland Carrier, but was not readily available and affordable for residential use until well into the 1950's, well over a decade after the construction of her home. Her house was never designed to breath like a current structure; it did, however, act according to its some 60 year old design; unfortunately her home was not in possession of the correct tools needed to modify its results.

Continually, it would produce the same result when faced with similar environments; it had no ability to learn. It was not capable of immediate connectivity to a motherboard that would update it's mainframe to current operating protocols. If Lisa wanted a different result she must and I stress **MUST** change her own conditioning or physically modify her home to accommodate new technologies that would provide and maintain an environment for her that she had been accustomed to; similar to her place of business, the medical office building.

Almost immediately it struck me; in retrospect, could this be at least one reason why our education system seems to be losing the attention span of our students and not able to provide the results that other countries seem to be capable of doing? No, our kids

don't need ventilation; however, our education system is running on a 60 year old platform, accompanied by matching dated tools and operating protocols; not to mention old paradigms of those that administer the systems.

Think about it! Open any book recommended by our larger education system, check the date of original and subsequent publishing...the light bulb just went on, didn't it? So why is this so significant...? Well, we are still using a printed book for one. We are behind other countries in the ability of our general educational tools to adapt to changing needs and requirements.

Other countries have learned that in order to reach and teach, one must make a connection that is more than just the relationship between teacher and student, (by the way, I am not underplaying the importance of this step, it is crucial for an environment that fosters growth) they must grab and hold their attention span, which by the way, is used to being fed immediately and by multiple outside stimulus on an ongoing basis. That environment alone is a lot to live up to, just ask any of our leading technology super companies. Installing updated tools is key, and doing so on an as needed basis is required. This type of activity will mean that time and talent will need to be injected at the government level, along with adopting new paradigms; a formidable task, to say the least - especially for an institution that makes change at a snail's pace.

Kids today can multitask like nobody's business. They learn faster than traditional means can teach. Many of their daily life's lessons may be imprinted before breakfast. The world to them is immediate. They sit in a classroom and, while the teacher is quoting historical scripture and verse, they are validating the information via the World Wide Web on their iPhone, Blackberry, their Chocolate, or any other electronic device and are ready to challenge the teacher on the results, if they find a discrepancy. I don't think that it's a lack of respect that has led to this type of challenging. I just think that our current societal tools allow for the use of multiple layers of connectivity and confirmation and provide them economically at lightning-fast speed. This is not an environment that I was ever privy to at their age, so my tool sets do not cover how to effectively capture the

potential benefits.

We teach our kids to be flexible, to develop the right tools to be adaptable and forward-thinking and to be at the ready should their environment change or require them to do so...but on the flip-side, we are using sixty-year-old tools to teach them with...we are the ones handicapped, not them.

Communication acceleration: *bridging the gap of time needed to achieve adequate education on a particular topic using technology.*

No longer does it take a day or week of textbook study for collaboration of topics and reports; technology has allowed the education industry, the communication chain between kids, the ability to instantly communicate, direct and validate info, concepts, history and relationships. Kids are becoming smarter faster, because the time to saturation of a topic is becoming shorter and shorter; ushering in the age of social networking.

This learning curve is not reserved for our kids, (the curve in reality pertains to us; the kids of today have mastered connectivity. After all, they grew up in it) and it resides in all aspects of business as well. In today's economy, speed and time juristic value, growth, expansion and profit as much as the product or service itself. Perception of value and time plays just as big a role as fact and delivery.

The value put on speed is everywhere; it applies to almost every aspect of our lives, both personal and professional. We could probably count on one hand the things that require, and are best served with a slow hand, a low gear, let the others pass us by mentality; but these items I fear are few and far between. So what do we do? Well, many things. First, we cannot alter change or interrupt speed and immediacy especially in traditional business as they relate directly to expectation and delivery of results.

So, you ask, what is the next step or an alternate but parallel route? Okay, here it is: Build the right car and get in the game! If the world is truly our oyster and the global platform is our curriculum, then we need to merge along that highway like we

know what we are doing and offer like-type benefits so that the players will enter our game, the game of education.

This will, however, require some DNA change in our current tool-sets. This step alone, the one where conscious thought is needed to make a paradigm shift away from traditional and decades old education platforms, may require yet another generation of persistence to actually bring about continuity and change.

Ouch! Yes! sometimes change, even for the best, may be painful and require us to operate outside the environment we are used to and the one we signed up for in the beginning. No one likes their environment changed without their permission, but in this case, our comfort in what we know to be true and tested is not changing, but has changed and we are now in the aftermath of the pendulum swing, we are now charged to deal with a new economy.

Our education system and platform nationally needs to adopt this philosophy, at least in part if we are at all optimistic of competing in a global economy, because our kids are surely thinking it, if not by conscious design and intention than at least by accident. Their social networking abilities and habits are becoming the base by which many companies are choosing to get their product to market or to educate the public, whichever is their goal.

Our education system cannot afford to miss this bus, it must play in the same game, otherwise we will no longer be leading and teaching our youth, they will be teaching us; for me, that's already a reality.

We are using 1940's-1950's technology and education practices in an economy that is growing so much faster than our current platforms were ever designed to run. The speed at which technology is developed, tested and brought to market, is at a record-breaking rate.

The type of information that we teach our kids in K-12 has an important role in preserving our past and learning from our efforts, but it would be a mistake to ignore the new economy of

education by maintaining our current platform for the next generation, we need to implement change now.

Even the hospitality industry has recognized the necessity for integrating IT or information technology into their recipe to support customer-care and as an integral part of their business plan; after all that industry is in the business of creating an “experience” for its guests; isn’t part of our job to do the same thing for our national cache of students?

Bear with me a minute, as I paraphrase a news brief from a hospitality publication.

Within the hotel industry, technology plays a major role.

However, the general understanding of the systems operation and upgrades used fall short of capturing their targeted traffic and securing the membership mindset when these systems are implemented; complete education in the systems operation in many cases is non-existent, resulting in lost opportunity.

Those companies that see technology as an intimate part of how they do business have significantly better financial performance, superior revenue growth and higher net margins than others in their industries.

These companies grew at a faster pace and had greater returns than their peers, with 6 percent higher margins, 4 percent average higher return on equity, 8 percent average higher return on assets, and 14 percent higher return on investments.

They have applied a learned process to their advanced tool box and harvested more crop potential.

The report states that by taking this approach, “*an organization creates an environment for strategic exploration and business agility with a clear understanding of technology’s ability to accelerate both the development of strategic positioning and innovative business models.*” In a nutshell, creativity fosters desired results.

The three key lessons learned from the study were:

1. Top corporate executives should realize the financial impact that a unified business technology organization

can have.

2. Being a converged business technology company does require a different level of management thinking. "You cannot separate IT from the business. [Business technology] has to be institutionalized."
3. You have to be able to measure how these business technology management capabilities are guiding organizational maturity and how that connects back to the financial results.

Summation: In order for these companies to retain their increasing cache of results, their business technology, and the modified mindsets that accompany them must exist in tandem with each other.

Current available electronic tools in use within our nations united educational system may not have the ability to "think" (at least, not yet) but they do allow for a much broader field of creativity to be fed with; and creativity has not been one of the top 3 leading topics important in our education curriculum for many years, at least not by title, but it should be. Maybe we need to add some changes into our education platform. No, not another rule to follow - we have enough challenge enforcing the rules we have now - but maybe a better way to define it is by looking at it through another pair of glasses. Here is what I mean.

We teach, at least in part, to memorize, not a bad thing, we need it for instant recall if we are a physician or some one in emergency services, or in the armed forces, where memorization and the product memorized could mean life or death to the one on the other end of the situation; we also use it for our daily rituals.

Memorization as a whole is a great tool, but what are we really asking our kids to memorize; mainly nouns, tangibles, etc.? How about to dream and to really think, to create, there's a good one. We stop teaching our kids at the age of 5 from coloring outside the lines and start to instill an err of conformance.

Our creative abilities become apparent when we design a custom plan to support our ever immediate financial desires in attaining that which we want. Our plan seems to weather through

all environmental safety factors designed to protect us and foster our longevity. Like a weed in your driveway, our desires outlast all things in opposition to them; like an addict, we can justify anything if we want it bad enough; our creative abilities insure it. Common sense and funding for the future seems to take second chair to designing a plan to fund our ever-immediate financial desires.

We accumulate debt because we have bad habits and we keep teaching those habits. We should teach our kids to have a positive mental attitude (PMA) to put others first to portray a "servant leadership mentality." We perform these acts anyway, why not do it with a more intense sense of pride and purpose? Let's teach our kids to be responsible and to have fortitude and discipline, to keep to the task and the road regardless of road conditions, be they paved or gravel.

Let's teach them to be students with a learned mentality, but at the same time let's teach them to lead and to be confident and proud of who they are and what they stand for without risking misguided results in the process, or the wrong outcome from good intentions. Let's teach them to respect our national flag not only in school but throughout their life, to memorialize it in public out of respect for those that created it.

Creativity as defined by dictionary.com: *the ability to transcend traditional ideas, rules, patterns, relationships, or the like, and to create meaningful new ideas, forms, methods, interpretations, etc.; originality, progressiveness, or imagination.*

Creativity knows no gender, nor does it recognize age, race, physical amplitude or mental aptitude, it recognizes no economical status or religious platform, it holds only one truth; that the mind is its birth place. This puts every student without question, on an even playing field regardless of race, religion, gender or age.

Creative thought gives each student a blank canvas by which to develop, design and bring to physical reality the image of their desires and dreams. It has no border and knows no limitation. It is the only tool that we will ever own that will never wear out or require licensing or upgraded additions, it will always be present

for our implementation at all places, at all times, and without any barrier of entry. Creativity is our birthright; it is the only constant in our education system aside from change itself.

We have too many kids (adults now) whose creative tools never made it out of their tool box, the one given to them at birth. The truth that we were taught, but soon into adolescence we forgot is that it is never too late to apply our creativity. Unfortunately, our caretakers of current core curriculum put these creative tools behind conformance and regulation. They should be front and center at all times. They should not be filtered through any fabricated sense of what is hypothetically correct or appropriate.

Making the change, we need to start helping our kids harvest their full potential.

Maybe we need to apply a private industry mindset to a public entity, like sayí the education system proper. Design protocols and platforms to create and harvest the potential from our kids and for our kids and integrate that process into the family unit. Creating a relationship between the education system (national curriculum advisors and makers) and parental control might result in a òblendedö family unit, stronger than either part individually.

This takes understanding and commitment from both the education system and the parental body if an optimum support environment is to ensue. Our parenting mindsets, in large proportion need some major triage in three areas; the first - getting educated on the state of the economy and how kids learn outside the class room; second - we need to choose to make things better; and third - make the commitment to initiate and actually make the change, or at the very least, start eliminating our non-supportive bad habits.

Involving our local communities might serve as an ingredient in the larger extended family. I am all for tapping into the collective brain trust of the community to teach and give life examples that maybe as parents and guardians we cannot give. A question we need to consider is whether or not we (parents, guardians and the greater community) are willing to help them

navigate the river.

When positioning new schools or relocating old ones within our communities, it would be of benefit to consider the local business pool and their collection of experience and tools they could provide as part of each schools core curriculum.

The days of high school campuses being located outside the traditional college campus may be numbered. Trends suggest that developers, investors, and architects are looking for new and more innovative ways to blend secondary schools with higher education environments. What's the purpose behind combining the high school and college campus? Experts believe that immersing secondary students into the collegiate community will "encourage them to accelerate their post-secondary studies."

Adaptation/change/shift/agility: all necessary in a world full of flux. Even in the business community almost 50% of the significant creative changes stem from exterior business environments and less than 25% of the innovative changes stem from internal research and development. Being able to effectively adapt to change, either forced or foreseen may mean the difference in becoming the bellwether in one's respective field capturing early strike advantage or just settling for collateral fallout of being amongst the masses.

Creativity in dealing with sprouting business economics and competitive environments is paramount if one hopes to play in the game with any type of competitive advantage. These circumstances are present in our schools system as well.

Turning "Challenge into Opportunity 101" might become part of core curriculum.

A fear of not implementing these types of intellectual properties might create a rise in what Charles Waddell Chesnut quoted, in *Conjure Tales and Stories of the Color Line*

"Religion was mostly superstition, science for the most part sciolism, popular education merely a means of forcing the stupid and repressing the bright, so that all the youth of the rising generation might conform to the same dull, dead level of democratic mediocrity."

Is this painful to hear? Maybe, but I believe it to be an accurate statement. This quote is no new finding; it has been around for generations; so then has opportunities for instituting adequate change in hopes of eradicating its message.

Jump-starting innovative thinking is a critical step in maintaining a competitive edge in the market place, but unless we educate to it and start at the earliest age possible, we might find ourselves giving up the driver's seat in more of the world markets than we already are.

Social networking¹ the business communities have figured out that social networking is not a new or soon-to-be-passing fad, rather a system that needs to be embraced and implemented if a company chooses to stay in the race. Being first to market means nothing without implementing the proper type(s) of connectivity to secure its longevity.

The application of social networking is already engrained in our kids, they get it, and they know little else. If we are truly to reach and hold the attention of the 21st century student mindset and expect them to participate in a world market, given the tools they get from us, then we too must participate in this new way of thinking. Not only is it our charge to implement, it is our responsibility to understand and to provide leadership in its cause.

A question for you to consider: Are we under harvesting the potential of our youth?

We under harvest our crops, leave way too much to spoil on the vine and in the field, some due to ignorance and some by higher authority. Are we not doing this to our youth as well? Without the needed resources, tools and talent, especially the committed time from seasoned individuals, then the result might be the limiting of harvest from our next generation of community families. This will limit generational growth as well, since they will only be able to pass on that which they practice and believe in.

If we only put 70-80% in, then that is the max we can expect to get in return. With some added mentoring and correct thinking

we can catapult the brain-trust of our future generations to levels far exceeding past results.

We leave too much potential on the vine. Our kids have abilities and levels that are rarely tapped because those doing the tapping, us, (the current leaders of industry and state) did not access all of our abilities, so how can we effectively ask it of them or provide a training ground for it?

The answer is that we must change our thinking and implement new tools and mindsets if we hope to achieve new and higher results.

Isn't it Time We Stepped Up?

Overview:

Recognizing and recruiting our family of educators; let's publicly recognize the process and attract to it, effectively.

In our society, providing value is one of the biggest and best ways to perpetuate longevity of a product or service. Just look at anything that's been around longer than a year regardless of its industry of origin. If it has a need and the need is being met, then value has been achieved. It's not hard to see that value is our global weight-scale that determines tenure and positioning within the market place.

Value means something, it is not a hollow definition by which to gauge or define, but rather to inspire and anticipate. If the value is high enough, we take it seriously and apply whatever resources are necessary. If, however, we devalue (either by accident or design), then by circumstance the thing is most likely to fail since resources won't be provided or applied where needed in order to insure longevity. The ending story told could be one of indifference rather than one of priority. A story told of indifference, never brought about change or revealed a golden nugget, but what it did get was swept under the rug.

A question for you to ponder: do our efforts reflect a sweeping one when it comes to recruiting for public educators?

Education should be high on the list of values given to our kids. The source of those high values, the delivery system to their inner ears, comes from the voices of our teachers. Their curriculums are delivered with reverent respect to our nation's

protocols and benchmarks, but they are taught through a teacher's passion. A passion that I believe is severely undervalued in recognition, compensation and prioritization. We don't value it, so how do we recruit to it?

We can't expect much from our kids as they graduate from our education systems, and then expect gains in industry and commerce, if first we don't publicly value the source from which our kids just emerged. If we devalue the source and platform of our education system and its delivery by not recognizing the credentials necessary to partake, and do so with inadequate praise and commensurate compensation, then what type of lessons are we passing on to our youth about becoming a teacher? What will they be learning from our actions, certainly not that we highly value an educator. If we did, we would publicly recognize their efforts and reward accordingly.

If we do not first recognize the education system proper in our circles of industry, if we do not place the earned gratitudes around the necks of our teachers, then what are we saying about the value we place on their choice of profession?

In order to foster and perpetually provide for the future, we must constantly replenish our dwindling coffers of teachers. We must place high value on their expertise in order to recruit to it.

If we don't make the road to becoming certified an attractive and rewarding one, apply adequate recognition to reflect our gratitude for their job well done, how are we ever going to expect our future generations to take a teaching profession seriously, if we ourselves don't practice what we preach?

I remember as a young boy walking downtown with my parents and seeing a commercial pilot in his uniform pass us on the sidewalk. He was never alone; there was always an entourage behind him. The pilot was like God, in charge of all caretaker responsibilities, shuttling families and business persons too and fro. Pride oozed from their faces as they served their company and country; and the communities respect mirrored their commitments. Attaining the title of Commercial Pilot was a handsome goal and a respected one; and with it came rewards both actual and intrinsic.

Do we not want that for our educators as well? Educators are the developers of young minds. They are the custodians that unlock our kids combined intellectual pools of opportunity and understanding. They are helping to carve out the future in which we will be living, as-well-as teaching our caretakers. I believe they deserve a higher position on the recognition and compensation platform, and should be offered continued incentives that mirror the values we extend in private industry.

We cannot possibly expect a champagne result from our education system based upon light beer brewing.

If we ever hope to eliminate unhealthy dilution of our educator pool, then we must institute healthy replenishment by creating an attractive road leading back to it for interested minds to follow.

Captivity vs. Open Range

Financial Opportunities Awarded to the Certified and Classified.

Overview:

I believe we inadequately compensate and recognize our education system and the teachers that make it run. We too often look past the commitments and efforts that are needed for a teacher to operate in a cracked system, and simply say they are industry crosses for them to bear. Our teachers incorporate advanced and adaptable tools and mindsets in teaching our kids that are over and above those defined within traditional curriculums. Let's recognize and thank them appropriately.

No unknown bedfellows here. The topic of many cooler side conversations as well as election year posturing. How do we compensate our educators? Is it based upon results or seniority? Which is best, which is right? Or have we selected the wrong benchmarks?

Once again, this author must go back to the basic objective of the educator: to awaken, expose and develop the future minds of our country. Results? Yes, very important, but based upon what sort of criteria, and by who's definition, and based upon what type of valued objectives?

Now, I know our society bases the recognition of success through evaluation properties; the most popular I believe is goal achievement, a well documented, trackable and definable set of guidelines. Okay, I get it. But some things are objective. Within

the mature workforce these days we base growth and profit on the efficiency at which we realize a set of predetermined results. Reach them sooner and make a profit, really? Well maybe and maybe not based upon the overall objective and its perceived success. Not rocket science, just good old fashioned results driven performance.

Well, let's look at that environment for a bit. Here we are, adults working in a predetermined environment where our performance and our thought patterns are guided by the all mighty dollar, much of the time anyway. Most of the American work force works in fact for someone or some other entity other than for themselves. The percentage of self-employed within our workforce is comparatively small and overshadowed by those that are captive by a company.

This means that much of the time we have to adopt the mindset or at least the primary objective of the company or the boss in order to fall within a set parameter and expectation designed for that particular position.

Some employers, however, want their employees to think outside the box if you will; an entrepreneurial spirit within a JOB position, (a concept many employers would love to clone if only they had the recipe). Now, if you are fortunate enough to have one of these positions, then it can be a double-edged sword. Thinking without limitations can be exhilarating as it awakens an environment, the *rains and bit* though (to coin an equestrian phrase) for the employer is that you are doing this within their structured platform.

But what if your position at work in the public sector has a well-defined corridor of objectives, with particular benchmarks as well as ongoing checks and balances? This allows little wiggle room for opportunity thinking, and the ability to gain financially from it.

Private industry has the ability to reward for one's individual performance, usually with some form of financial increase or advancement. Education generally speaking does not; operating budgets are voted on and set by the majority vote, coupled with political agendas and government benchmark guidelines, and do

not have the option to ÷share-the-wealthö because there isn't any or any way to generate it. Thus, the title of *Captivity*.

Let's have a look at our education system. As I have mentioned before this is MY interpretation, right or wrong, it is MY platform for which to base MY opinion.

The ÷educatorö - a well defined position. Webster's dictionary defines a teacher in this way: *÷a person who teaches in a school.ö* Let's look closer: Webster's definition again, this time only to Teach: *1. To show or help to learn how to do something; train, 2; to give lessons, to make known or understand.* To make someone UNDERSTAND something, constantly, and to do so with a creative and open-minded heart and set of ears, all within the correct environment; formidable task, I think.

Our learning environment extends beyond the brick and mortar classroom, it has the ability to take on whatever form is needed that day or for that lesson. The lesson may start within a structured environment, but it usually transcends to the home or other learning environment in order to complete its assigned task. Teachers pull this off on a daily basis! well done, I say, to all teachers.

Now, for those of us not in the education field, we too teach or educate from time to time in our positions, regardless of our title. Eventually though we progress in our tasks and complete our objective, which is usually the act of making money in some form and usually for someone else. The better we do that, the more potential gain we might be awarded. Not a hard concept, right?

What if our primary objective was just the art of unlocking the doors to the potential of the human mind? First off, how many even know the way to the human mind, much less being in possession of a key for which to unlock it.

Let's say, for ease sake, that we all had a road map to that place and correct set of keys.

Opening a door takes no special knowledge, no continuing education or competencies; but what lies ahead requires the very

best of skills— recognizing and acknowledging that point in time where the student learns, you know, when the light bulb goes off.

Only a teacher really truly knows how to reach those places within a tutored educational system. They not only have to reach them once, they have to help unlock that door over and over and over again, with each topic, with each student and then again the very next day, and on a value-increasing basis as the student advances in their learning and understanding.

Speaking of owning key-sets, how about a teacher's possession of specialized knowledge of family law needed from time to time, helping the student through difficult domestic family challenges, ugh! In my opinion, this qualifies them for *another* layer of compensation.

Now, let's play a bit with the topic of free thought.

I know God gave us the ability to have it, but it is up to us to develop it, and with some serious elbow grease needed for some of us.

Yes, mom and dad have first crack at it, and a good job we do at finding and defining it for each of our kids. But at some point in time our offspring's young minds leave the house and travel to an environment that is designed to do just that— help them think for themselves to develop not only motor skills but the ability for free and rational thought; the classroom.

It is from these exercises that our opinions are crafted, the blueprints, if you will, on the type of personality that we will develop. All of this must be done, as defined by our education system, within a controlled environment, with predetermined objectives and supporting benchmarks that light the path along the way.

One could easily say that teachers have a very formidable task: educating and developing their students to meet predetermined benchmarks that define growth and development (a fairly structured and rigid climate) but done so in the most challenging, unpredictable, infinitely uncharted territory, that of the human mind and personality.

Try going to work tomorrow and putting a square peg in a round hole and see how effective you are at meeting your daily objectives. Now, I am not saying that our education system does not provide the correct tools and habitat to make this happen, quite the contrary; it does, there is just so much unknown while trying to reach an objective.

On one hand, the teacher for all practical purposes has a blueprint to teach from, given to them by their state's Board of Education coupled with federal *No Child Left Behind* guidelines. Finding a way to funnel this collective body of information into the mind of a young student is where the talent of putting square peg in a round hole proves beneficial. You just never know early on about a student's vessel for learning, each one is different and will develop different from their peers and within a large assortment of time frames.

Try operating a business with that set of instructions, it just won't work, too much unknown. But that is just what we ask our teachers to do everyday of the week. They help unlock the doors to the fathoms and abilities of our conscious and subconscious minds. A child's reality can only be defined by their ability to understand it.

Try putting that recipe in Webster's dictionary in 10 words or less, a formidable challenge to say the least. I must interject something personal here. I have had the benefit of knowing some terrific people in my day that spend their entire adult career in the teaching profession, and most have done so not for the financial gain, but the intrinsic value they receive from the face of their students' they do it for the light bulb effect.

They do appreciate their compensation, but it's not always the topic of the day.

We all like to be recognized for our contributions. Our society uses financial gain as the preferred tool of choice for acknowledging this and rewarding for it.

We compensate in private industry very handsomely for even the slightest capture of some of these *light bulb* effects; thus the title of *Open Range*.

As an example, light bulb effects occur every day in sales and marketing. Most of the time though it can be tracked back to just the elementary education of enlightening a client's mind to what might work better, or make or save money.

This is usually the extent of the basis for which compensation is determined, pretty low expectations in my opinion.

Try inventing the wheel each day, because many times teachers have to. Not every student's light bulb is timed with choreographed precision to go off in unison with their classmates; one time frame does not fit all, so course correction is often needed. Once you have tasted this environment, then, and only then, can you say that you spent a day in the shoes of a teacher.

If you hadn't guessed yet, I'd come out and say it, we, as a collective national community, have not even begun to deliver financial rewards and opportunities to those employed within our education system that would even make it remotely commensurate with private industry opportunity.

I say this because I know what is at stake. I rank the development of my daughter and son right up there with the importance of oxygen. It carries more weight, in my opinion, than increasing shareholder value in traditional business.

Results and growth from our student's collective minds will indeed create the tomorrow which we will live in.

Ok, let me interject some information here beyond just my limited opinion, as I believe it will aid in painting my picture.

(Note: stats are from the website www.adoptaclassroom.com).

Education Stats (Oregon specific):

- 551,273 students
- 221 school districts
- 1,239 schools

Teacher Demographics:

- There are roughly 3.8 million teachers in the United

States.

Teacher Retention:

- 50% of teachers leave the education profession within the first 5 years.
- Sixty-six percent (66%) of the public say that their public school systems have a hard time keeping good teachers.
- Each time a teacher leaves the education system, the cost is approximately \$11,500 for recruiting, hiring and providing orientation and professional development for their replacement.

Teacher Impact:

- Every teacher affects 3,000 students in their professional lifetime.
- Teacher quality accounts for more than 90% of the variation in student achievement.

Teachers need our support:

- Teachers cite a lack of support as the top reason for leaving their profession.
- Teaching currently ranks among the bottom of planned education.
- Teachers spend an average of \$1,200 each year of their own money on classroom supplies; (totaling 4 billion nationwide annually).
- Almost seven in ten college students think that teachers do not have good opportunities for advancement and leadership.
- Seventy-three percent (73%) of new teachers say too many parents treat schools and teachers as adversaries.
- Given a choice between better parental support and student behavior or a significantly higher salary, 86% of new teachers would choose better behavior and support.
- Teachers spend an average of 12 hours per week on non-compensated school-related activities.

Other alarming statistics (courtesy of Charity Navigator):

- Between 8 and 15 million children nationwide are unsupervised at the close of each school day.
- Experts say the average deaf child is not introduced to English until age 6 upon entering school.
- In the United States, school districts with the highest child poverty rates have \$1,139 fewer state and local dollars to spend per student, than the wealthiest districts.
- Among 18-24 year old Americans given maps, 70 percent cannot find New Jersey, and 11% cannot find the United States. (I attribute this to increased class size, deficiencies in core curriculum, lack of parental involvement, lack of in-class education resources, and some educator deficiencies.)

I hope this helps to better paint for you my picture of support for our pool of educators, and the landscapes they teach in.

This, I think, outweighs the value we put on a corporate profit and loss statement; therefore, I think their compensation should be commensurate.

If not for the prerequisite skills of being a teacher, I would have found myself in a completely different, and much less positive, profession and personal environment.

Teachers really must care in order to attain their objectives; private industry does not obligate that trait. A teacher though, might be held to a different standard. To care is not only a qualification, but a necessity if they ever hope to make a connection.

I have been blessed, I believe, that all of my teachers were the embodiment of this trait.

I also believe it is by the humble human act of caring that we best learn and retain.

So, if all that be true, why don't we bestow upon our educators the benefits awarded to those in private industry? Are educators not held to similar high standards based upon a set cache of defined objectives, just like private industry? Or is it simply the fact that the fruits of the harvest within the education system do

not immediately turn into the black side of the balance sheet, but rather intrinsic value that, when applied, will indeed harvest a bounty to whatever industry it is defined within?

Can it be something as simple as the timeline of return on investment that keeps our educators from the benefits of their labors? I sure hope that is not the case. If in fact, that be true, what does it say about the importance we put on future generations of young, innovative, and creative minds?

Does it simply say that they do not rank equal with whatever is required for a healthy P&L statement?

I hope that we keep ourselves tethered when placing too much value on the gestation period of our return, and on investment as the preferred measuring stick for benchmark achievement in our society.

Protective Instincts

Overview:

Teaching fiscal responsibility and good financial habits on an on-going basis with increasing intensity and definition should be part of our core curriculums; the following validates that thought.

Protective instincts: some say we are born with them, some say they are developed early on in life along with other core habits and elective instincts; maybe these are true, maybe their origins are hard to pin down, nonetheless, they are present and what we choose to do with them is up to us.

Men by nature have higher protective instincts about their core family unit than women do. Okay, don't hate me here. Women have nurturing instincts that are equally as powerful, which men do not possess; which by design creates a great balanced team. Men will stand, by nature, and take a bullet for any member of their family; women may hesitate to follow suit, as they are the only ones that can replenish and nurture the blood line; men just don't have the right plumbing. I am not devaluing the fact that women protect their young, that's not my intent. My goal here is to say that men, by design, will put themselves in harms way to defend their family; they will sacrifice their life for the security of their family, usually automatically and without thought. One is not more important than the other; both are extremely necessary. They not only help define role, but also help to provide equality regarding parental and biological imprinting, participation, and importance.

Protection, for a man, is a core action. Something that we really cannot teach, but rather something that just *is*. We can hone it, define it, and explain it to the best of our abilities, but we cannot artificially implant it if it is absent to begin with.

As parents and legal guardians, protection for our kids may take on multiple forms, and have multiple values. Some of these values are short-lived by design and some have longevity, depending, of course, on their reason for existence. Some of these types of protection are not internal or even physical, rather emotional and philosophical.

If you are a Christian, you will recognize that Jesus illustrated protective instincts by giving his life on the cross to abolish our sins.

We can hone our inherent protective traits, but others are learned by design. One of those learned protective traits is *Fiscal Responsibility*. Many may say that this does not deserve residency upon the first level of human protection, I quite disagree. Part of our responsibility as parents, teachers, and caretakers of our youth is to provide them with walking tools; tools they take with them once they leave the nest. Fiscal Responsibility is one such tool; and both genders are equally entitled.

This, of course, can take on many a different exterior, its definition might vary from young to old or one person to another since our personal values and priorities are injected as part of the recipe. For this example, let's look at fiscal responsibility and how we might illustrate it to a grade school student. The older we get the easier the illustration (the harder it might be to implement though), so for now let's keep it simple.

Before I define the parts, I want to give credit where credit is due - since I am not the author of this idea; a friend and associate of mine, Justin Chester, is its brain-child.

Justin, thank you for sharing with me your own *protective instinct* lesson, and how you implemented it with your son.

I strongly encourage the authors of public instruction to implement this strategy.

This illustration takes place at Justin's home, but it could easily be modified and implemented into a class project, or even as an individual student activity.

We all know that the earlier a positive habit is acquired and applied, the better the chance for its longevity—especially as we advance in grade. So, the earlier the better, but as a guideline this fits ages 10-12 very well. This not only teaches fiscal responsibility, but it also teaches a higher tool, and that is the *value* we place on our time, and how to value that idea and its result as well as its process of attainment.

I title this “*Gross Earned Income – Taxes = Net Spend-able Income*”; using a child's allowance as an example.

Example: Son wants an allowance in trade for doing chores. Normally, one could find this situation in just about any home in America, but here-in lays the twist: how to extract the most lessons from the experience.

Justin is more than willing to pay his son for the tasks he is about to complete, but he adds a twist of effort that his son must execute in order to launch the program. Justin wants his son to appreciate his income for effort and work ethic, but he also wants him to appreciate the value of the time, and the volume of remuneration in trade for that time. To accomplish this Justin instructs his son to do some internet research to determine the value of money, specifically the minimum wage for their state as a general guideline for determining this general value. Once his son has that information at hand, he instructs him to return to the internet and research what state taxes are applied to earned income; this represents the involuntary impact the environment has on our work efforts and income.

Side-note here: his son's income is, of course, below the minimum allowable yearly income. That makes it exempt from taxation but he runs the illustration as if it were not.

In the state of Oregon where this illustration takes place we have State and Federal taxation. Justin's son researched and found the values for each tax type. Using the minimum wage value they, together, calculate an annual income amount

accounting for the average number of hours he will spend doing chores. With that amount, they determine their tax bracket. Now that they have all of the information, the lesson continues to its application.

Justin's son wanted a Play Station with a price tag of \$200. The question Justin posed to his son was to calculate how long it would take him to earn enough money to afford the device he wanted.

In haste, his son did the quick calculation that divided the overall cost of the device by the state's minimum wage, and came up with a number of hours it would take him to earn enough money to purchase it. However, a few critical pieces of information did not make it into the calculation, namely tax amounts, the ones they just researched.

Using the tax bracket and income tables for the State of Oregon, Justin had his son look up both the Federal and State tax amount applied to the hourly earned income for a minimum wage earner. His son was at a loss for words when he found out that almost 20% of his earned income went to taxes, and that he had to say goodbye to it, never actually being able to use it. This was definitely a different result from the allowance he had received just a month before! but all was not lost.

Justin said that the two of them would go to the bank and open up two savings accounts in his son's name. In account -A they would deposit the *federal tax* amount calculated from accumulated hours worked. In account -B they would deposit similar monies derived in the same fashion only using state income tax figures. This way, his son would not only be the benefactor of the full earned-income amount, but learn how taxes are derived, when they are applied, and in what income bracket it would put him in.

His net income would be put in account -C, this account holds the monies he will use for purchasing his device. Now, with this reduced hourly number, his son re-calculated the amount of hours needed to acquire his device. This was an eye-opening experience for his son in teaching him the real value of an earned

wage, and how outside influences have a significant impact on spendable income.

Accounts A & B were to remain untouched and grow, with interest, until such age where he could access them for college expenses. As his son grew, he would treat future allowance earnings in similar fashion until such time he entered the work force.

This is a good exercise to illustrate the trading of time for money. The more money one can make based upon the time it takes to earn it, the more value one can accumulate. Please though, we must teach, in tandem, that value alone is not the only deciding factor when contemplating employment and career. Desire, likeability, qualification etc. must be applied, as well.

This is a real-life example, but there is no reason that a classroom example would not work just as effectively. Artificial banks could be set up in each classroom, dispensing savings accounts to every student. Students could research fields of interest on the internet and find wage-earner positions to support those likes and interests. Various hourly rates could be applied to each position based upon the importance of the position or the need for the product it generates, as decided upon cumulatively by the class vote. As students advance in grade, maybe investment and stock opportunities are made available.

These investments coupled with their gains and losses could be tracked cumulatively from year to year until they graduated. The results of their exercises could become the foundation for their senior thesis. These and many more factors could be implemented to make these situations consecutive where experiences of one are built upon by those that follow. Real life situations and influences could be interjected into the process along the way to mirror actual societal changes and challenges, not to mention guest appearances by parents and local business people that could interject credibility, and physical tools to help make their experiences a bit more realistic.

We currently have more than adequate minds available to develop and institute programs like these, if we determine their merit is worthy of the time expended. I believe the time doing

that would be time very well spent, but I also know that this may take generational change in order to institute. We are creatures of habit; if it's not broke don't fix it. Problem is, our core curriculums nationally are broke, and they should institute programs like these, which reflect real life situations, and teach them along side current curriculums and protocols. There *is* room for both, and a *need* for both, but current platforms do not reflect this creative way of teaching and problem solving.

Maybe if there is enough desire and generational pressure these types of programs will become *elective* protective instincts. Our graduating seniors currently enter the work-force inadequately prepared in topics such as these; that's our fault, we know better. Our national debt, and by default, our household/individual debts might reflect inadequate education on how to make and take care of our money; our results as a nation reflect that unequivocally. So how can we teach something we do not practice ourselves? The only way to effectively institute this change is by choice, and the time to do so is now.

Evaluation vs. Landscaping

Overview:

Employee evaluations bring with them a myriad of challenges and opportunities. Leading the *challenge* category could be lack of adequate time allocated on behalf of the employer, or the absence of peer participation as part of the process. *Opportunity*, like capturing increased remuneration may lie within the talents of the employee, and how they master expectations and deliver results.

Both of these require time, effort and energy on both sides of the equation for their recognition, but rarely is there adequate resources allocated within either a public or private sector's P&L statement for their attainment.

As a result those doing the evaluating are being forced to take the path of least resistance, and end up just landscaping over what could have been in order to fulfill basic benchmark requirements.

Let's stop landscaping, and start recapturing the lost potential!

We need to remove political influence from the process of teacher promotions.

A traditional employee's performance, with any luck, is evaluated at least once a year via a predetermined process designed by the individual employer. This process defines benchmarks in performance, results and personal development, as well as memorializes employee attitude, effort and future expectations, advancements and continued growth in the company and industry.

Having said that, we all know that this depth and breadth of evaluation does not exist everywhere and for everyone, but in its design it can be non-discriminatory and could apply to just about any job. For those in the private sector, these evaluations might be a bit more regular and a bit more detailed since their might be more of an opportunity for enrichment, advancement and financial gain on behalf of the employer and employee, as opposed to a rather structured and tethered environment for public employees where increased remuneration for the employee is more restrictive.

Public work environments have less leeway in offering incentives and advancements, since they might better resemble not-for-profit guidelines where resources for enticements are much leaner than sibling opportunities in the private sector.

From my public employment experiences with the Oregon Department of Fish and Wildlife, to my private experiences in the field of architecture, I have found the above statements to be true. None-the-less, employee evaluations were rarely a priority and were not always executed on a fairly regular basis, regardless of their public or private DNA.

The structures of the evaluations, however, were as varied as night and day. For instance, the public sector evaluations were very detailed and politically correct in their descriptions, expectations, guidelines, evaluation values and benchmarks. There was little room for insight into the individual employee, rather evaluation as it pertained to a predesigned protocol for the position in question, regardless of who held the position. Certain benchmarks were expected in regards to function and results, and less towards how the employee effectively executed the requirements, or obtained the desired results.

I guess I would call this more of a mechanical process resembling the development of a new product as it traversed through a factory from raw state through packaging. The largest challenge I experienced here was lack of personal injection on behalf of me, the employee or evaluator, and there was rarely any mention of peer review, or the benefits that might ensue from

them. Upon reaching the end of the evaluation, I needed a jacket as the process left me a bit cold.

The evaluator, someone in a position of responsibility over me (though rarely was it someone who had direct daily contact with me at the hatchery), was responsible for memorializing my years efforts and whether or not I measured up. After a few hours conducting my review, looking back through my file holding the previous year's miscellaneous notes, the reviewer had to determine if I met benchmarks, and whether or not I exceeded them in any way making me qualified for either advancement or an increase in pay.

I thought this process to be a bit odd. Rarely, throughout the year did I ever witness the reviewer ever participating in any work-related activity with me. Rarely, if ever, did I see them make notes about my work ethic or acumen; rarely did they ever interact with me, the person, aside from directing work efforts; rarely, if ever, did they see my interaction with the public, and the relationships I developed with them; rarely, did they acknowledge my creativity in handling challenging situations with task or fellow employees, and rarely, if ever, was there acknowledgement of job well done, or reprimand for tasks accomplished in sub-par effort. I always gave my best, but no one could say that I did everything right the first time and every time, I just was not that good.

Custodial service or mentoring was nonexistent, no one to really turn to for assistance. I was given tasks and left alone. Being left alone to complete one's work was great, but working at an Oregon fish hatchery required teamwork, not just solo efforts. Part of the individuality of the position stemmed from the definition of it. We worked in national forest areas, away from the hustle of condensed public environments, so public interaction was not deemed a high priority; but nonetheless knowing how to interact effectively with one's peers was paramount, just not recognized as holding much weight.

Many of the fellow hatchery-men I befriended had similar experiences. Don't get me wrong, I am not slamming hatchery work or public sector efforts; I had a great time in this position,

and felt I was really contributing to our gross national product as well as providing custodial care to our wildlife and natural habitats. I just felt a bit remised in how employee evaluations and advancements were entertained and executed; they seemed to resemble the monotony of spreading bark-dust while landscaping rather than detailed evaluations of service, efforts, interactions, observations and acquired results.

In contrast, my experiences within the private-built community, architecture to be specific, were as different as night and day. In order to make this clear, first I must define the role and result of an architectural firm for those that might not have had personal experience with one.

Architecture, by definition is a service-based industry. Yes, we provide plans, drawing and such, but our product is service. We work by the hour much in the same way an attorney does. Service contracts are either negotiated (a specific fee for a specific set of services and accompanied time-frames) or on a time and materials basis. In the end, however, we are paid by the hour. The faster we get work done, the more money that is made. Since most architectural firms do not participate in equity opportunities on projects, the only remuneration we receive is in direct proportion to the services we render, and the way in which we execute them. Unlike a contractor that might receive a bonus if a project is done before deadline, Architectural firms are rarely, if ever, offered those enticements.

I want to be specific though, in regards to how Architects compare to other hourly-based services like Attorneys. Architects, in general, are billed out against a contract sum, based upon an hourly fee. Up front fees for team members are estimated as the proposal for services by the architectural firm is assembled. The contract may be broken into several stages depending upon client need and project scope. Either way, the Architect is working against time. The only way we can make more money is finish the project ahead of projected schedule, therefore reducing the burning of billable hours. Architects are often billed out in fractions of an hour similar to attorneys. Architects want to minimize time burned by being more efficient;

while attorneys want to capture every fraction of time spent as it can be billed to the client.

Attorneys make more money by billing more hours. They are not always held to a not to exceed maximum, they work until the objective is achieved, generally. If an Architect exceeds their allotted time to complete a project, then whatever additional time is needed to complete the project is deemed out-of-pocket expense, and not reimbursed by the client; so efficiency and diligence make the call of the day.

Teachers work by the hour as well, and one might even say that they are working within a not to exceed maximum contract also. Their time and resources are fixed, and if extra services are deemed necessary to meet benchmarks and student development, those are often out of pocket too.

Quite a bit of detail here, I know, but needed in order for me to make my point, which is; in order to achieve an objective in a service-by-the-hour environment, communication and team work is paramount, as well as exercising an effective internal evaluation process.

Having a firm grasp of each team member's strengths and weaknesses, is important in order to execute tasks efficiently and effectively, in hopes of achieving desired results.

In architecture multi-peer input at every stage of the project provides priceless value.

Viewing a challenge or an opportunity within the design of a facility, coupled with fulfilling the client's objective, is much better achieved from getting perspectives from multiple team members. Each team member comes to the table with a different tool box of experiences and glasses they navigate with, ultimately offering up a better and well-rounded experience for the client; much in the same way a teacher(s) might approach daily efforts and student development in their classroom.

Employee evaluations occurring inside of an architectural firm are quite detailed.

They incorporate many sections and incorporate material, notes, comments, results and such from several projects that the

particular employee participated in throughout the year; they were not left to 11th hour armchair evaluations made just in time to meet benchmarks.

In the service industry interpersonal relations are a key factor in achieving success. Relationships and effective communication between client and Architect are ranked no more important than the need for effective communication between the Architects internal team members.

Because of this high continuity factor, peer review of task, project development, as well as team member participation and effectiveness, is considered as a key element in monthly reviews.

I would imagine any employee working within a service arrangement, public or private, would want and would welcome input from their peers on their performance and their understanding, delivery and satisfaction of responsibilities.

Peers share the front lines together, and as in battle, two soldiers that stand shoulder to shoulder are best equipped to evaluate each others performance and effectiveness, offer suggestions on challenges, and even make aware weaknesses or contradictions; they also help to weed out sand bagging efforts on those few that just skate by.

Yes, there are a few, and it would be irresponsible to not recognize it. I asked several of my teacher friends for their biggest concerns regarding employee evaluations, and there were two major consistencies mentioned; the first was the lack of peer review as part of their evaluation process; and the second was evaluations being executed by supervisors that were either not currently teaching in any class room any more or who infrequently visited their classrooms for observations.

In some cases, *infrequently* meant only observing a teacher's curriculum, delivery, interaction, and results in the classroom with their students a couple of hours throughout the entire school year. This reminded me of my experiences while employed as a fish hatchery technician where employee evaluations were executed in similar fashion to someone spreading barkdust during landscaping; constant, methodical, shallow and finite.

Having said that, I must offer up support for the supervisors who are entrusted with such employee evaluations as, to a certain degree, their hands are tied as well. Through this informal interview process with my teacher friends, I found that most of the people executing employee evaluations were school principals. Forgive me, but I do have a heart. I like principals and have several as friends, and I know first hand that their plates are full too. Full with copious tasks like navigating political mind/mine fields, as well as student benchmark documentation; intersperse that with input and challenges from parents, neighbors, reduced budgets, and school board meeting fodder and their cups runneth over, too.

Okay, with that said, is there any magic-wand waving that can make employee evaluation a bit more navigable? Maybe, yes. One of the biggest missing pieces I have found within the education industry through my research is the implementation of peer review. This I believe to be paramount especially when operating within the relationship and service sectors; education falls directly between the two.

Peer review can be key as it provides multiple levels of evaluation, observation, expectation and implementation from multiple views. Several sets of similar eyes gazing upon a target with team work as the fuel can provide a well-faceted approach obtaining just about any objective, or overcoming any hurdle.

In that respect, teaching is very similar to architecture. Both are smack dab in the middle of the service sector; both are viewed by the general public as credible and accountable; both have professional training required; both can provide an enormous amount of satisfaction and pride for a job well done; both have opportunity for advancement; and both are losing their appeal and strength in the eyes of the general public. Both have witnessed a severe decrease in income and/or increases in work load and expectation; almost to the degree that they possess similar traits, by default and circumstance, to the world's oldest profession.

As a nation, we must first bear the desire to place respect and gratitude upon the position of educator, something our collective

nation is deficient in; respect that those in the industry will monitor each other for the purpose of advancement and benchmark attainment; and we must all allow internal peer review as part of this evaluation process. It occurs in the private sector, so I see no reason why it shouldn't be just as affective here.

Within creative industries peer review is paramount, and should be part of every company's DNA; it is not only an internal watch-dog, but a purveyor of opportunity. Education is by definition a creative endeavor and, in my opinion, center stage to all things creative.

Couple this process and input with traditional forms of employee evaluation, and I believe we will make leaps and bounds in strengthening a weakened education system. Without internal cohesion between and amongst the certified and classified, I believe erosion in attitude, work-ethic and student achievement will continue.

Peer review is most effective when activated on a regular basis. Like anything else, the more the tool is used, the better the user at the skill of implementing it. Part of this type of strength comes from early years of practicing and honing the skill. It is my belief that student review of teachers should be a regular part of each teacher's yearly review and evaluation, even beginning at grade school. Okay, grade school students are less intuitive to the nuances of teacher effectiveness, but by having them participate at this young age it provides yet another level of interpersonal evaluation and communication, and requires them to look at their teacher a bit differently. Not a bad tool for a grade school student to have.

Student reviews at this level, of course, need to be age appropriate, and continue in that format as the student rises in grade. Somewhere around middle school, with years of review experience in their pocket, I believe we will be surprised to read the depth and breadth of comments about their teachers; both favorable and unfavorable. Either way, they become an intrinsic part of their teacher's advancement, not to mention the gratitude they will hopefully feel, knowing their input is not only

welcomed, but that it carries weight. This will help develop independent thinking and will hone skill ability to evaluate peers, as will surely become the case as they traverse throughout future work places.

Once we strengthen the tool, we can then put it to work in anticipation of providing better results for everyone involved. Let's not continue to cut off the nose in spite of the face.

Decidedly Diluted

de·cid'ed·ly: *adv.* undoubtedly; undeniably

di·lut·ed: *v.* (1) reduce the strength of (2) weaken or reduce in effect (3) to wash away

Overview:

This is probably the most controversial piece in this book, and I am sure it will bring gratitude in the eyes of some, and yet make blood boil within others. Nonetheless, it is a topic that I believe must be addressed.

We must all open our eyes to the effect that our nation's open borders are having upon our already strained education system, with over-populated classrooms. Regardless as to one's thoughts or professional positioning regarding class curriculum and development, the increase of student class sizes in early education is a major problem, and an obstacle to student development - which in turn has a dramatic result on our position in the international market place. In 2010, the OECD (Organization for Economic Co-Operation and Development) ranked the United States in 17th position, generally speaking, which puts us into the *average* category; not strong if our goal is to gain and secure influence in a global economy.

We are faced with ethical, moral, political and custodial opportunities and challenges as we develop and continue our nation's growth as the world's melting pot. My referencing of the *Melting Pot* here is a positive one; value and benefit gained from influences of other cultures and economics, not as a burden or dilution of individual ethnicity as a form of American integration.

For some of you, I know, this will raise moral questions as well as religious ones, others will find companionship and comfort behind rule and law of the land. Either way, something must give. Let's do our best to head off catastrophe by providing alternate routes to accommodate our open-arm approach to foreign nationals; the provision of resources to allow for their more seamless integration without loss of heritage; and lastly, the eyes to see that our system has been in need of mending long before the influx of our foreign visitors.

I use the definition of foreign nationals loosely here as a way to lump together everyone in the U.S. who is not a current U.S. citizen. America has been gracious at accepting peoples from all lands, providing infrastructure and opportunity; we are also benefactors of the value brought by people from outside our borders. However, in light of the saturation of our infrastructures, we are finding that not everyone is/can/should be created equal, at least not simultaneously. Resident citizens provide support of their country by vote and financial contribution; their needs should be cared for first. In a close second, let's welcome and support others that want a life here, with the contingency that they adopt the American mindset and obligations yet maintain their heritage. Thirdly, let's remove opportunity from those that choose to merely secure handouts and just sandbag, be they foreign or domestic.

If we want to remain with open-borders we must find ways to accommodate new arrivals accordingly; which might mean some form of temporary staged emersion until main streaming can actually occur. Otherwise, we are hampering those already in the system. Reducing benchmarks, curriculum and expectations in order to accommodate everyone simultaneously will continue to reduce our international standings and will increase the unharvested potential of our student populations.

For the sake of this publication I am focusing on our education system, and not other forms of governmental support. Please keep your head and mind at a higher altitude with focus on the bigger picture as you read this piece; specific details, statistics, regions and such are less important than the overall intent.

The challenge our national education system is facing has little to do with the influx of foreign nationals, their arrival, at worst, adds strain to an already challenged operating system. They are not the cause; our choice in putting education lower on the scale of priorities is. We must first decide we want change, and then implement efforts and resources towards its attainment.

From a Christian perspective, everyone is equal in the eyes of God; however, that's not the case when it comes to the integration of foreign nationals into our already strained education system. I know, some of you already hate me, but I hope you will continue to read, and be open, as I really do think we can be accommodating, but we are going to have to make changes in process and expectation, if we want better results.

Our classroom sizes are not just increasing due to teacher attrition and teacher reductions, they are also increasing in size by the influx of foreign nationals. Yes, other factors contribute to increased class sizes, but for this publication I am addressing the influx of foreign nationals. Many of these foreign nationals are being inserted into our classrooms by age rather than by their education and understanding of American culture, international benchmarks, and/or societal competencies. Increased class sizes caused by copious insertions has caused partial stagnation of current American student's development potential; while at the same time, class curriculums dial back expectation, and benchmark achievements overall in order to accommodate new arrivals and larger class sizes, and maintain some form of compliance with our current No Child Left Behind guidelines. Guidelines which, I am sure, many of you would agree are all but impossible to achieve, and maybe even find as ill-guided.

Okay, so your next question might be, *By whose definition are foreign nationals not equal in their education development and placement within an American education system?* By our benchmark guidelines and our No Child left Behind Guidelines. Couple that with our ignorance and indifference to the opportunity of enriching experiences from immigrants being vital

in a society based on democracy as a way of life, and we have a veritable quandary.

Classroom size alone is not the cause of our challenge, lack of choice regarding the importance education plays in a balanced economy is the bellwether front-runner.

Our schools should be superior in both enhancing student's achievement levels and reducing the gap between high and low achieving students. This, in itself, is a large challenge to tackle. The three-yearly OECD Program for International Student Assessment (PISA) report, which compares the knowledge and skills of 15-year-olds in 70 countries around the world, ranked the United States 18th out of 36 OECD countries for reading skills, 17th for science, and a below-average 25th for mathematics.

"This is an absolute wake-up call for America," U.S. Education Secretary Arne Duncan said in an interview with The Associated Press. *"The results are extraordinarily challenging to us, and we have to deal with the brutal truth. We have to get much more serious about investing in education."*

We, as a national voice, must decide that education be placed near the top of priorities in order to receive resource, time and equity effort from infrastructure, from private business, and from the family unit, if we are ever hopeful of regaining strength upon the international playing field of opportunity. Once we have made the decision, *then* we can direct efforts on how we integrate and accept the bounty that can be harvested from influences from abroad brought by new foreign nationals.

Let's assume we made the decision to put education and integration front and center as a major national priority coupled with adequate ongoing resources. Let us also assume that we welcome the value of our *Melting Pot* border system. We must now look ahead to the future with a *what's possible* mindset as opposed to how we might be vulnerable or at risk.

How do we integrate, accommodate, and create equal the benefits of our democratic society to all of our residents as we

strive to regain higher international rankings? In my opinion, to do so we must successfully navigate several steps:

First: by making sure all inhabitants are either citizens, or are on the path to become citizens.

Second: we must reduce the drainage of our resources due to ineffective border-control.

Third: by operating with protocols and beliefs giving every citizen equal opportunity.

Fourth: having unilateral voting support for educational resources.

Fifth: by placing a high value on education as a worthwhile endeavor and profession so that we can attract to it.

Sixth: by implementing an internal education and educator review process that creates and maintains a high level of result-centered focus.

Seventh: By compensating the education industry in a way that mirrors the respect for it.

Eighth: by restructuring our curriculum and benchmark media to better harvest student potential; this may require a rework or the abandonment of the *No Child Left Behind* rule as it currently exists, to make way for new and better platforms.

We must also be cognizant of the uniqueness of the heritage and lifestyles of those from foreign waters that choose to make their home here, and become entrained in the culture of America. We must truly see through their eyes and recognize culture differences. Here is an example: We must educate not only the new student but their accompanying family unit as well. Integrating just the child creates a cavern between student and family that might be un-traversable.

Let's say a European student, enrolled in our public education system, attends school on a daily basis, returns home each day, and becomes either concerned or distracted (or both) by the contrast between what and how they learn in school and their family unit culture. If the student releases or turns away from the control the home embodies, *family unit cohesion* if you will,

because it does not represent the things that they are being taught to value in school, then it is very possible that student might be headed down a path of adversity, juvenile delinquency, and rebellious behavior - all before they have the opportunity to grow and learn to take care of their own affairs and responsibilities.

If not addressed, these situations will add to the increase in foreign national drop-out rate. Maybe we could/should ask our education system, the schools, to do more to connect these children with the best things from their past, to have them realize and appreciate the language and culture of their country of birth, their cultural history, and their traditions which their parents represent.

It is easy to cut these kids off from their parents; it requires choice and determination not to do so. An ignorant teacher or an ignorant system cuts them off because the teacher/system itself cannot understand the situation; while the cultivated teacher/system fastens them, because the teacher and system are open-minded to the charm and the beauty the old-country life has to offer. In short, one could summate that it is the responsibility and business practice of the school system to give each child the tools in connection with the understanding of a culture so wide, and deep, and universal that each student interprets their own parents and fellow countrymen by a standard which is worldwide, rather than one that is provincial. In this way, we give our student populations a unique pair of glasses for which to see the larger landscapes.

I know, these are big steps; they sound nice on paper, but what chance do they actually have at becoming realized? None really unless we chose for them to be. First, we hold *ourselves* accountable. *Then* we can hold our government accountable accordingly. One step at a time. Hopefully, the first is open discussion and acceptance of where we are today, so that we can make changes and move forward tomorrow. We have the ability, all we need now is the desire to start.

Here is some food for thought on ethnic integration, its value and process.

I do not believe we should shut our borders; it goes against too many moral and ethical rules our forefathers set for us, for the building of our country, and it's just not who we are. However, we must be diligent economically.

Some of the following are from excerpts and writings of Jane Addams, (Reference: plato.stanford.edu/entries/addams-jane/) and some are mine alone as-well-as some of the aforementioned material. I believe Jane Addams to be a leader on this topic and that her mission is still poignant today. I am not alone though in my belief; in 1931, she won the Nobel Peace Prize for her contributions in society reformation (shared with Nicholas Murray Butler).

There are copious authors, professors, professionals that could be quoted or referenced here, and I am sure those with background superior to mine can list several. However, for this *non-certified* author, I offer up the following as examples and opportunities that hopefully all of you can and will elaborate on, as we begin to make changes in our system.

Jane Addams believed in Lateral Progress among peoples of all ethnicities.

Addams describes her moral mandate to meet, know, and understand others: her approach to standpoint theory is characteristically functional. She believed recognizing alternative standpoints were important in promoting social progress through sympathetic understanding. Accordingly, if a voice is given to individuals inhabiting marginalized positions in society (regardless as to the reasons why), it fosters the possibility of better understanding between people as well as actions that can lead to improving their lot. I believe this to pertain to economic status as well as ethnicity.

Rather than defining progress by the achievements of the best and the brightest, Addams advocates the betterment of all in what she calls "lateral progress." For Addams, lateral progress meant that social advancement could not be declared through the breakthroughs or peak performances of a few, but could only authentically be found in social gains held in common. In essence, to win, *everyone* must win together, similar I suppose, to

how team sports operate. Can and/or should education through teaching be considered a team sport? I believe it is. On the flip side, we need trail-blazers, those that forge ahead of the pack that risk for the sake of advancement, bellwethers of technology and industry.

These too are necessary ingredients for a country seeking higher international placement and diversity, as-well-as an increase in individual and collective intelligence of our youth.

“Formerly, when it was believed that poverty was synonymous with vice and laziness, and that the prosperous man was the righteous man, charity was administered harshly with a good conscience; for the charitable agent really blamed the individual for his poverty, and the very fact of his own superior prosperity gave him a certain consciousness of superior morality”.

Such a judgment serves to separate the wealthy from the poor. Accordingly, the rich can make progress (and, in many cases, due to generous genealogy), intellectually, materially, technologically, etc., while the poor are thought to be left behind largely due to their own actions. Addams argues that the poor are often victims of circumstance, and that it is the responsibility of society to first understand those who are marginalized, and then develop means for their participation in lateral progress. I would add that their marginalization could be due to either limited economic capabilities or diverse/uncommon ethnicity.

Charity, although good, is not lateral progress. A temporary transfer in wealth, while noble, does not constitute real progress in alleviating economic disparity. Addams never viewed herself as a charity-worker, nor did she characterize the work of Hull House as charity: *“I am always sorry to have Hull House regarded as philanthropy.”* What Addams sought was a lateral progress that could be brought about by the collective will and manifested through social institutions. She believes there would be no need for settlements if *“society had been reconstructed to the point of offering equal opportunity for all.”* Addams is not advocating a *laissez-faire* capitalism version of equal opportunity that is abstract and rights-based. Free market economics influences modern understandings of democracy as merely

assuring the adequate opportunity to participate. Addams's approach to equal opportunity is set in a context of active democracy where citizens and social organizations look out for one another because they all have a stake in lateral progress, or what today might be termed *democratic socialism*.

Basic to the philosophy of education that Addams developed during the forty-four years she lived at Hull-House, was a vision of society in which all people, regardless of race, gender or socioeconomic status, would have a chance to develop individual talents and interests. She believed that personally enriching experiences for the immigrants were vital in a society based on democracy as a way of life. Especially true in the United States today, as we are more and more the benefactors of blended and merged cultures from foreign soils.

Somewhere along the line we Americans left that mindset and surrendered to a more gluttonous and self-centered approach to personal development and advancement, and did so at the risk of abandoning those deemed less fortunate or unworthy. Posturing, and a vein of greed, seems to have taken the place of equality and unilateral opportunity, at least in part.

Jane Addams was a vital part of the progressive-education movement that rose at the dawn of the twentieth century. She believed in self-expression, learning to play, and active engagement. In 1902, she expressed her impatience *"with the schools which lay all stress on reading and writing"*, and asked for a relevant curriculum that adds human significance to a person's life. Ten years later, in the midst of the "cult of efficiency" she asked, *"are the educators, like the rest of us, so caught in admiration of the astonishing achievements of modern industry that they forget the children themselves?"*

I believe that, 100 years later, we are still asking ourselves that same question. I believe our teachers today are different in that they are champions of harvesting student creativities, development, and potential. I do not believe that we should be asking our teachers about human significance, rather we should be asking our government to place it at a higher level. Our government develops benchmark and provides resources, so

maybe we should take the politics out of education, and instead, better educate our student populations about politics.

Authentic social advancement should be democratic, or what Addams termed “*lateral progress*,” - an inclusive advancement not just narrowly applied to the privileged. Addams argued that fostering the moral relations necessary for a robust democracy required community members to engage in “*sympathetic knowledge*,” an approach to learning about one another for the purpose of caring and acting on one another’s behalf.

The contributions of diverse ethnic groups to an American public has outstanding benefits to the larger village, however more often society chooses to treat ethnic groups as the undifferentiated underclass. In the earlier chapter on *Unselfish Development*, I discuss in finer detail the benefits of Village or Gap Coverage.

Addams believed that every person should spend part of their day under a moral obligation to seek out diverse experiences, making it a point to view life experiences while walking in others shoes. She believed that morality was a social endeavor, and not something reserved to just an individual. She also believed that democracy was a way of life rather just the collection of well written laws. She felt that if we failed at this, then both democracy and ethics would remain sterile empty concepts and would have little to no impact on society’s growth.

While we have made leaps and bounds over the last 100 years from the perspective of economic and technological development we have failed at better capturing human potential on the larger scale beginning at a young age.

As a nation we have the opportunity to show the world what we are made of, and to put human development as a priority. In doing so, we will return copious rewards that before were not only unrealized, but unimaginable. This type of result-driven development would surely make us a better people as well as foster a better international marketplace position and influence because of it.

If we welcome visitors that want domicile here, that want to partake in an open society filled with a potential for everyone regardless of age, gender, race and economic standing, then our resources and systems need to resemble and support these initiatives, rather than becoming road blocks to their attainment.

Our actions and results need to be in concert with our offerings and the words we use to market and define them.

Food for thought.

Section Four

Character

I believe that our character is the skeleton upon which all else is built; the decision mechanism for all things that reside in the grey; the default picture we leave on the minds of those we touch; it guides our moral virtues, integrity, courage, our loyalties and our habits; and is the single most productive tool we can bestow upon the young minds that we have the obligation and privilege to connect with.

At the end of the day, when we look in the mirror, all we really control IS our character. These four chapters illustrate true character at work, the challenges with lack of character, character and the servant mindset, as well as wise words from those whom have traversed similar landscapes.

Compassion & Respect

Overview:

Every now and again someone of significance can enter your life from a direction not anticipated. Sometimes this new introduction leads into an environment of compassion and sometimes it leads into one of respect. When I met Reid Nelson, I was not expecting to witness both, I was pleasantly surprised.

Teachers as we all know can appear right in front of us especially when least expected. Tethered to a school system might be the most obvious, but often they arrive from a wide array of places.

I have been fortunate to have several such teachers outside of the traditional education system. Teachers whose impact on my life represented different aspects of it including religion, charity, business, ethics, sports, parenting, recreation and mentoring to name a few. Their gifts and *lessons* are every bit as important, and carry every bit as much weight as those from the traditional classroom, because they added to my tool box. I know, I mention the tool box several times throughout this book, but an important topic that warrants repetition. The contents of our tool box are there to help guide and support our life endeavors, and to guard against challenges and adversity; so a well-rounded tool box is the call of the day. Never keep it closed to the benefits a new tool might bring.

A number of years ago, I was facing a crossroads in my professional life, and I was seriously considering leaving the field

of architecture (in part due to a low financial ceiling in the industry), in order to follow a potentially more lucrative one in direct sales ó network-marketing to be more precise - with a company called *Nikken*.

Born with two congenital heart conditions, I have amassed copious amounts of experience with cardiologists from a patient's perspective. I am the recipient of four open-heart surgeries, six cardiac catheterizations and have been electrocardioverted over a dozen times. I am a member of a lifetime study at the Oregon Health Sciences University; and a lifetime case study in the Journal of American Medical Association. So, needless to say, I am familiar with the estimated longevity for those in my condition. This insight weighed heavy as I pondered movement into this new (to me) field of network-marketing.

I was looking for venues that could provide financially for my family if I was faced with an unfortunate early exit; architecture was not proving cumulative enough, and so I was exercising my due diligence.

I was introduced to Reid through my best friend Dave Partridge (though he was not my best friend at the time, he was a co-worker whom I respected) at an *opportunity luncheon* at Portland's Multnomah Athletic Club. I was not a member of this private club, but wanted to be, so having the opportunity to check out the digs, so to speak, was as good a reason to go as any. I felt if the luncheon was a bust, I would at least have the chance to tour the facility and see the amenities first-hand and may even be on the receiving end of a few introductions and a few hand shakes. In reality (for me) - it was a hosted white-linen luncheon on Dave's nickel, so I was going anyway!

As first impressions go, this one was great. The setting was very professional as were those in attendance, both guests and those hosting the event. Every one was dressed in business attire and the guests appeared to represent several business sectors. In surveying the room I realized most of the attendees were my senior. I was not sure what to expect prior to the lunch, but I was hoping to experience a business opportunity that would cater to a

more affluent demographic, than some of the others I had considered, I was not disappointed.

Note: affluence was a sorting tool for me as I contemplated opportunities. In identifying the characteristics for an ideal move, I wanted a business that had tenure in the market, tremendous upside potential, a product or service that offered genuine value to the consumer, one that catered to the largest demographic on the planet - the *Baby Boomers*, one that attracted already successful business people, and one that could somehow provide a royalty-type income for my family. I knew I was asking for a lot, but found that this one appeared to fit the bill. It was not until much later that I realized the multiple benefits of what was presented that day.

As lunch was being served, general introductions were made, showcase products were demonstrated, and testimonies as to their effectiveness were given by both guests and hosts. Some of the presenters and guests were qualified medical professionals, which I found to be intriguing as well as validating. I thought the questions in my head about the product were pretty savvy, but found they paled in comparison to the breadth and width of those expressed by the lunch guests employed in the medical and business communities.

Their questions were answered by Independent Nikken Business owners as well as the medical professionals that assisted in the lunch presentation. I sat back, listened intently, and gleaned from those much wiser in experience than me. Needless to say, all of my product questions were answered to depths beyond my satisfaction. These products were not recognized as medical devices in the U.S., but had positive effects on those who used them ranging from subtle changes in someone's challenged condition, to tremendous and even life-changing results. Having been given the opportunity to freely try the products of my choice and having personally witnessed a profound effect reducing the frequent irregularity of my heartbeat (a condition I suffer from), I was impressed with the product capability and respected the product testimonies of others.

Okay, the products worked; I got that, but I needed to see the money! so they showed it to me. Several of the presenters had replaced their professional incomes and were working in their Nikken businesses full-time. I was impressed and a bit excited, this was a viable opportunity.

A few weeks passed and in that time I was invited by Dave to other local Nikken associated events that offered unique view ports into the company, products, and people in more casual settings. My intrigue grew as did my anticipation of presenting this opportunity and profession change to my wife. Mind you, she was aware of my concern and mindset regarding longevity, and knew that I was researching business alternatives, and knew the heavy burden I had been shouldering. I don't think network-marketing was on her radar, but she too was impressed with product and people as time went on.

Dave knew my health concerns, and knew the weight of my pending career change. He had become more than just a co-worker I trusted, he was quickly becoming my best friend. Having been part of the Nikken organization for a while, his tenured position was a great resource for me as I began to weigh my professional options. Some of the options I entertained were restaurant franchises, storage franchises, real estate sales, commercial real estate development and insurance agency ownership.

All opportunities had their cache of benefits and drawbacks. Some required relocation, while others required a large financial buy in. With respect to their barriers of entry, I still wanted to make sure the opportunity I chose incorporated some form of royalty-type income or at least had that potential. Most of the opportunities had tremendous upside, but required either my presence, or required me to be the magic all of the time in order for the model to flourish. Part of the benefit of a royalty-type income, is that eventually the model works without your complete and constant presence. That's not to say absentee ownership is allowed, quite the contrary - commitment and dedication is required if success is ever to be captured.

So, here I sat, based upon the due diligence I had executed with several opportunities, my business options to date were: shoulder the financial challenges of a lump sum buy-in, and/or be 100% present all of the time and/or develop the *magic*, knowing that without my participation, the venture might fail. This was not the opportunity environment I had hoped for.

A few days later, Dave had asked me what I thought about a Nikken distributorship, and the material and events I had the opportunity to witness. I honestly had to say that I was not looking forward to venturing into an opportunity that I knew nothing about, regardless of the small up front investment and possible large return.

Dave knew I was a bit perplexed. To help alleviate some of my distress about considering a completely new venture, he offered the opportunity to sit down and chat with Reid Nelson. Reid had attained the highest level distributor and was Dave's immediate up-line. Reaching that level in a company I knew was not easy, plus I assumed he had sustained several bumps, bruises and scars because of his efforts, so I was confident that I could get the *skinny*; so I agreed to meet. What came next was quite unexpected.

I was anticipating a hard sell. After all, Reid was a multi-millionaire, and this conversation would be taking place outside my circle of experiences so leverage was not on my side. At the time, I was not yet 40, healthy within reason, and fueled with drive and desire so, I was ready for whatever effort Reid would require of me, should I decide to engage in the opportunity.

This was the first time I had the opportunity to sit and talk with Reid in a more informal environment. Not knowing quite what to expect I met them at the restaurant for dinner wearing casual business attire; to my surprise I was over-dressed. Dave was dressed similar to me since we both came from the office, but Reid was there in jeans and nice polo shirt. I quickly ditched the sport coat and sat down. The next two hours quickly became some of the most memorable hours in my life.

Reid had a great personal demeanor, I thought to myself, because no one can fake it that well for that long. An hour and a

half went by and no sales pitch. That was fine with me, as I was having great time learning more about Reid's DNA. We talked about everything except Nikken business start up topics. Reid was genuinely interested in me - the person, me - the congenital heart patient, me - the spouse of 16 years, and me - the father of two, worried that my longevity with my family might be cut short. His true interest and compassion for my emotional and physical well-being extended well beyond any other business relationship I had ever experienced or witnessed, and I began to learn why.

To Reid, Nikken was not a business but a life style, so his questions for me were of topic and my answers were important since they described my landscape. Little did he know, but he was teaching me much more than how he developed his business successes, he was teaching me the secret behind his success; a life filled with compassion and respect. In hindsight, I am sure he did know. Sometime, I'll have to ask him that very question.

I have had my share of business endeavors, but I have never had one that mirrored the level of personal involvement that this one had, and we were just getting started. Reid was genuinely interested as to where I felt I was at that point in my life, as well as the validity of my expectations for the future. I was greatly appreciative of his investment in me thus far.

That first dinner ended with the beginning of a great friendship, but I was no closer to making a business decision than when I arrived at the restaurant earlier that night; or was I?

So far I had not looked at any P&L statement from Reid or Dave, and to a certain degree I did not need. I was becoming more and more vested in them and, as a side-car, their business was becoming every bit as attractive. I teach my kids to appreciate the people in their lives as much as the influence those people might make upon their professional paths and their character development. This time I was heeding my own words.

Personal ethics, character development, compassion and respect are key ingredients for me when entertaining someone's leadership role for any life change or major choice I might be considering.

As time went on, I became vested in Reid's ambitions and support of this highly-valued company. It attracted some pretty terrific people with varied ethnic heritage, age, gender, and economic status. Their collective backgrounds reminded me of the *experience* that Howard Schultz wanted to create in respect for his coffee experiences abroad. Howard created a "Place" where people from varied backgrounds would come together for one commonality, to experience a great cup of Joe. Similar sidecar benefits accompany a Nikken distributor's independent business, one of which is relationships with fellow business owners.

I acquired my own distributorship with Nikken and began developing it. With Dave and Reid's *leadership-by-example* style, I began to notice positive developments within my business not only financially, but personally as well. Many of the friendships I have today are in direct response to my participation with Nikken and Reid specifically.

I was exposed to a great collection of business people, coaches, authors, and inventors and alike as I traveled and indulged myself with every opportunity that Nikken and Reid's parent distributorship had to offer. Many of my current mentors came from my Nikken experiences.

Reid continually coached those who made a commitment to develop themselves in tandem with their business, whether part of his direct down-line or not. Continued growth and gratitude for what was created was a leadership quality I found not only unique in Reid's leadership style and distributorship, as well as a Nikken core value, but absent in many current business models.

Nikken teaches balance in one's life, of which finance is only an equal part, sharing space with health, mind, body, family, society contribution, and a central spiritual/religious core. No individual section has more weight than any other. This can be a risky business model in an economy riddled with gluttony, fear and litigious activity; but very much a priority in the Nikken model and with Reid personally.

My tool box is much more crowded now since my introduction to Reid, but I have found many of the new tools to be invaluable.

I have had the opportunity to hone the skill at using them for over 10 years in every aspect of my personal and family life. This is the added *teacher* benefit that I had not anticipated at the beginning of this relationship, but one that I am grateful for none-the-less.

I use daily that which I gleaned from Reid. I encourage you to find the *Reids* in your life, and let them know the impressions they made upon you.

Service

Overview:

Servant leadership.

Living a life of service and one of being served. One leads to the other, but neither can be achieved alone. Like a good recipe, they need each other in order to become whole and grow.

A life of significance is the most important accomplishment we could ever achieve. “A life of significance is a life of service to others.” Most of the significant things that we do may never be seen by others, but will shape and define our purpose.

Have you ever thought as to what might be said on your head stone? Something about who you left behind or maybe your accomplishments, maybe even documented thoughts from friends, family or even from students could form the departing message. Well, I don’t know about you, but I think about this quite often. Not so much because of what I have missed, or what could have been, but rather as a source of accountability, a track to run on if you will. I think after 50 years, I finally know what I want on my head stone: “*Allan served Gods purposes with his world mark, his wife and children, then he died.*” Everything else just falls into the “stuff” category.

To live our life in service of others is possibly the most significant thing we could aspire to do. We do so anyway, whether we realize it or not, it is how we make it through our day. So why not memorialize it by making it a conscious part of our daily actions and practices.

To teach it, is to live it, to become a product of the environment that we announce.

Here are five steps or lessons to living a life of significance:

1. **VALUE** people over things and riches.
2. **CHOOSE** integrity in every situation; establish a track record of your character.
3. **SURROUND** yourself with champions, champions to your cause and those that you respect and admire for who they are and how they live their lives. This helps in keeping you accountable and true to your life goals.
4. **EMBRACE** the difficult assignments. Don't shirk responsibility. If you are of Christian belief, maybe ask yourself this question; what difficult assignment is God calling me to do to raise the integrity quotient in my life?
5. **FINISH** well, honor people. Don't start something, then stop. What's keeping you from finishing well on a daily basis?

(I should probably write this one on a card and keep it in my pocket. Let this philosophy influence every aspect of your life.)

I would be much remiss, if I did not give credit where credit is due. None of these steps are from my repertoire, but rather from a lesson given by my Pastor, George Powell of Abundant Life Church; so I have write to brag, because none of it is mine, but I use the material often.

Having said this, I cannot think of an individual in service that epitomizes this philosophy more than that of a teacher.

Who are your champions and to whom are you a champion; spouse, kids, and students? I aspire to making my kids proud of me and, at the end of the day, I want that to be true. I borrow that from my father, who was wonderful with kids. Not just because of his mild and loving disposition, but also because he truly cared about them; all kids - not just his own.

In his retirement and at home much of the time, the neighborhood kids would play in his yard. In some cases, there were 60 years difference in age between theirs and his, but that did not seem to matter. These kids listened to him. They played their games while he watched, even asked him to play odd man out if any of them found themselves a player shy. As I watched these kids over the summer, during lunches I had with dad as often as possible, I saw a uniform change in their behavior; these neighborhood children who called my dad Mr. Wich, and sometimes even *Grandpa*, were treating each other the way he treated them. Now, I don't know if that was his goal, you know, to give a little grandpa lesson to the neighborhood kids, in hindsight, I doubt it; I think it was just the way he was; but a lesson too, what a nice sidecar.

Our kids learn by choreographed lessons, yes, but they also learn by what we do, how we teach, or how we act, or how we treat the community and environment around us. As much as I like to use the phrase, *do as I say, not as I do* my kids *do* because of what I *do*; a formidable responsibility if one stops to think about the overwhelming ramifications of just what that phrase emphasizes! maybe a platform built of humility and gratitude would be a great place to start as it might lead to better things done.

Humility is not something that we show regularly, maybe because many of us compare humility to weakness, and we all know weakness has no place in today's dog-eat-dog environment of capital dominance! or does it?

Humility, is a funny word, meaning *of being human*, to extend to others that for which you have been given abundance (sounds like a teacher to me), seems like a natural process - almost an involuntary action. Albeit that, we just don't seem to teach it to our kids (maybe intentionally) as much as we should, maybe because we don't practice it enough ourselves. This process should start at home regardless of one's level of education, race, creed, gender, or financial accumulation. It is non-discriminatory, it knows no other way of expression, and it is one hundred percent present at all places, at all times. All we have to do is reach out and grab some.

Humility is a state of mind, as well as an ingredient within our actions. It can clothe itself in our approach to strangers, the conscious direction we take towards another in a state of frustration or anger; but it can also be expressed through the sharing of our toolsets, as we teach others around us òhow-to-fishö.

Another validation of our commitment to humility can be shown in the form of our gratitude in service to others, through the offering of our prosperity in meek times, as well as in times of abundance.

Our generosity does not always need to take the form of money. A far more precious commodity would be the offering of our time (again, sounds a lot like a teacherí and a parent).

To be in service to another is an honor, it is the highest act we can extend, and to capture its full potential, it requires that we be unselfish. How do we accomplish this? Well, a great way is to experience it first hand through the generosity of another.

If you can't find an example in your life, find a teacher. But keep in mind, your teacher experience is not limited to just the classroom, as you might find their lessons in your life in the most unexpected places.

Dads and Their Brothers

Overview:

A look at the absentee father rates in our country, some tools that could be implemented to reduce that rate, and a collective mindset that would offer a positive seedbed for its growth.

With all the many hats a teacher wears; let's not burden them with being dads too. I would like to interject some thoughts and challenges to all fathers reading this and to the fathers you other readers might have influence with.

Dads...Are you there?

Years ago, fathers would return home after their days work, and did so on a very predictable time schedule, at least my father did. These days, times are much faster, the demands on the household are tremendous, and in many cases both parents work. As a result, dads are spending much more time at the office.

Our society makes it very easy to shrug our commitments, to allow for backdoor exits in relationships and contracts, should we find that the grass is greener on other pastures. Here is where many of our father figures are falling behind. They are not present! They have chosen to leave when times get tough, or when they find their wife or girl friend is pregnant, they choose to take up housekeeping elsewhere.

Looking at the makeup of today's recipe for a "family", it is clear that it differs a bit from years past - maybe not by design

but at least in results. There are many more fatherless households, not due to deaths but due to lack of commitment, neglecting of their family duties; as a result, they are not fighting for their families which means everyone loses.

I am not speaking to the male teachers as those falling into this category, I am speaking to the environment that teachers are required to operate in, as a result of this condition. Teachers often find themselves wearing many hats, including influence as a father and/or parental figure. There are also copious cases where our female teachers are put in a position to be *father-like* as well, but for this story,

I am focusing on the men out there.

Our current economic environment is less than desirable; what I mean by that is, the general impression of our economy at current in the eyes of the general public is much less than acceptable. We have challenge with the value of our dollar abroad; couple that with our military presence on foreign soils, and the process of relying too much on other countries resources to fulfill our energy needs, and problems ensue. So far, as a leading military force we seem to carry the biggest stick, but for longevity it will be the pen and not the sword that could lead to our demise. We need to be aware and diligent in the future development of our country and our global responsibilities.

I know first hand the emotional and physical tug a parent has on their heartstrings as they try to provide for their family. Everything is hunky-dory in a fat economy, a fat economy can cover up challenges and short comings because there is abundance; but fall into a lean economy and all of a sudden everything matters, cloaks become transparent, nothing can be taken for granted, and every resource has recognizable accountabilities. Abundance mindsets, in general, are non-existent. But truth be known, abundance mindsets in a lean economy is exactly what's needed to forge ahead.

The overwhelming sense of burden and lack of opportunity can leave us shallow and without much in the way of hope. But for our dads, I hold us to a higher standard. Our job is to carry that burden, be it emotional and present; we are the family protector

and our job starts with our commitment to those we care about and love. This may not change our reality or our circumstances at present, but it is the right fuel for growth and security and it starts with our internal personal commitment. Being a father has its advantages as well, it is not always a responsibility but it is a privilege always.

My dad was a young boy during the great depression, but my grandfather was head of household. I give thankful prayer each night for the fact that I did not have to witness first-hand this time in our country's history. I admire, more than words can say, those that bore this burden. Ways to earn a living then were scarce, but the desire to do so was abundant.

Over the last several decades that abundant cache of desire seems to have dwindled. There is a large increase in the number of absentee dads since that challenging time in our country. There are more and more single mothers raising families than at any other time in our country's history. In our current time where creativity, technology and commerce are available to all stations of life, we seem to have the largest absentee rate of dads choosing to opt-out of their responsibilities.

I know the strength that's needed to look past the financial challenges lurking around every corner these days, as I have faced my share (though I am sure they are nothing like those during the depression), but my attitude seems to reel me back in on the worst of days.

I chose early on to have a positive outlook on life, largely in part to surviving four open-heart surgeries over my last 50 years. It would have been easier to give in to the negative thoughts plaguing my mind as I grew up - but I was fortunate, I had a dad that was present; he taught me how to shoulder my responsibility and deal with adversity. I admit though, many days were extremely tough.

Even with that, I think I was a lucky one, I had a dad that chose to be present; and trust me - there were financial times when it would have been easier for him to turn away from the challenges of the day. But he stayed, and I am wiser because of his decision.

For those men that did not grow up with a father, or a father figure, I am truly sorry; you missed out on an important part of your support system. You have the opportunity though, and all the ingredients to be that someone to a child, be they your own or one you befriend. You were born with that character trait in tack, and a road map on which to run. If a tutorial is what you lack, relax! there are others that you can turn to in order to acquire the secret handshake, and those others are your *brothers*.

For those fathers that have it going on who are present and shouldering their family, well done! keep up the great work, we will all be the benefactors! For those of you a bit more tattered, maybe rough around the edges, or in need of some encouragement or some brotherhood, don't worry, you are not alone.

Most of us from time to time feel a bit overwhelmed, a bit isolated and a bit more than challenged. Our society moves at a pretty swift click these days, and our families are bombarded by quite the plethora of environmental temptations. As dads, we need to help provide the armor our families wear to guard against some of these worthy and unworthy opponents. I encourage you to find a brother someone who you can share your challenges and victories with, and someone you can turn to when the burdens of the day seem more than you can carry! ..it's okay to ask for help.

Dads need a support system too; we need to know that we are not alone, that what we do matters, and what we do as guardians and servants to our families comes with risk and temptation. Our job is to deal with those factors and emerge on the other side, leading our families, and avoiding as many of the pitfalls as possible without ignoring and missing the opportunities along the journey.

I have a friend I call my brother; (I have a brother as well who I love dearly, but for this illustration I am using my friend David Partridge). I turn to him on good days and bad days; we share challenges as well as successes. We made a commitment years ago to be that brother to the other, the sponsor, the friend,

whatever the name needed to be at the time, is what our relationship to each other would be defined as.

We wrote a promise of support to each other no matter what; an exercise I learned from my uncle Butch and my uncles' military friend Stu Weber (*Co-founder of Good Shepherd Community Church, Oregon, and best-selling author of Tender Warrior and Four Pillars of A Man's Heart*) similar to a commitment, a covenant from one man to another who shares the same foxhole; I keep it close and read it often, this is how it goes:

A Buddies Covenant

I am his brother, each standing for the other, no matter the temperature, no matter the cause.

Acceptance for one another, validated through the spoken word, and complete without prejudice.

A life affirmed for himself and for his buddy, honed to a fine edge through a kindred spirit.

Accountability, the friend to which all is measured and tested, be it the easiest or hardest of days.

Authorized by each, dated in time, created by both, and remembered by all.

Paid for by God's ultimate sacrifice, that of his only Son, and given to us with unconditional love

Blessed be His name.

This, of course, has a Christian-centered covenant, personalized for the two of us, but you get the drift. Find a friend that you can make such a connection with. I know it might not be easy, and there might not be anyone right now that comes to mind. I also know that this is not a general process most men go through on a regular basis. It might require some pride adjustment, some prayer or even some attitude adjustment to pull off. It will most definitely require transparency between the two of you; but I promise you the rewards are worth the effort.

The person you pick needs to know your soul and your mission, they also need to believe your commitment to your family and to your friendship. This act will definitely require you to be vulnerable, but in return you will receive similar commitment and strength from your brother

Now having said all of this, it goes without saying that our teaching force can find themselves in many roles to many kids; kind of comes with the territory, I suppose. For many kids the teacher might just be the one constant in their lives. When this occurs, the burdens and responsibility upon these teachers can become challenging, even overwhelming. After all, there isn't much in the way of public or private curriculum addressing these situations. At this point, I suppose it's the teacher's character and ethics that will best serve the situation.

The best support we can give our instructors of education is a strong foundation in family to our kids. Parental responsibilities often require that we set rules and expectation as well as help foster independence and creativity; but with that, it is my opinion that we need to instill copious amounts of gratitude.

Our kids need to capture the most they can out of each minute with their teachers, from K-12; so let's help reduce the amount of collateral parenting our teachers are forced into shouldering, and keep it at home where we can define it, embrace it and celebrate its success.

Dads, let's do the best we can, and make sure that when our kids hear that bell ring each morning, they hit the ground running and crave the good eats their teacher offers. It's the best parenting, aside from our love, support and guidance that we can give them.

To all the dads everywhere, I salute your efforts, wish for you the best, and encourage you to find your brother.

Chapter 24

Quotes

I can never seem to make it out of any written compilation without at least offering up a few of my favorite quotes. At the end are some blank lines for you to document some of your own; those that might pop to mind when reading these. Feel free to jot them down here until you can organize them better elsewhere.

Enjoy!

- *“A great flame follows a little spark”* - Dante Alighieri
- *“Habits form a second nature”* - Jean Baptiste Lamarck
- *“Don’t buy the house, buy the neighborhood”* - Russian proverb
- *“No man is rich enough to buy back his past”* - Oscar Wilde
- *“Nothing is impossible for the man that doesn’t have to do it himself”* - A.H. Weiler
- *“Where everyone is against you, it means that you are absolutely wrong-or absolutely right”* - Albert Guinon
- *“We will either find a way or make one”* - Hannibal
- *“Success is going from failure to failure without loss of enthusiasm”* - Anonymous
- *“Never mistake motion for action”* - Ernest Hemmingway
- *“You may be disappointed if you fail, but you will be doomed if you don’t try”* - Beverly Sills
- *“Never mistake knowledge for wisdom. One helps you make a living, the other helps you make a life”* - Sandra Carey
- *“Prayer doesn’t change God, but it changes he who prays”* - Anonymous

- *“A wise man will make more opportunities than he finds”*
- Francois de La Rochefoucauld
- *“What was hard to endure is sweet to recall”* -
Continental Proverb
- *“The minds direction is more important than its
progress”* - Joseph Joubert
- *“Man is what he believes”* - Anton Paulovich Chekov
- *“At times our own light goes out and is rekindled by a
spark from another person. Each of us has cause to think
with deep gratitude of those who have lighted the flame
within us”* - Albert Schwietzer
- *“Never let your head hang down. Never give up and sit
down and grieve. Find another way. And don't pray
when it rains if you don't pray when the sun shines”* -
Leroy Satchel Paige
- *“The greatest good you can do for another is not just to
share your riches, but to reveal to him his own”* -
Benjamin Disraeli
- *“We become what we think about”* - Earl Nightingale
- *“It took me 4 years on my back to paint the Sistine
Chapel. If they knew the commitment needed to master
my craft, they would not find it so wonderful.”* -
Michelangelo
- *“Four short words sum up what has lifted most successful
individuals above the crowd; a little bit more. They did
all that was expected of them and a little bit more”* - Lou
Vickery
- *"One's dignity may be assaulted, vandalized and cruelly
mocked, but it cannot be taken away unless it is
surrendered."* - Michael J. Fox
- *“When you create you get an endorphin rush. Why do
you think Einstein looked like that?”* - Robin Williams
- *"Most people never run far enough on their first wind to
find out if they've got a second. Give your dreams all*

you've got and you'll be amazed at the energy that comes out of you." - William James, 1842-1910

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Section Five

In Consideration

If a melting pot produces value greater than its ingredients, then this is my melting pot for you; a collection of material that supports not only the convictions of this publishing, but tools, considerations and opportunities for your talents and resources. Being engaged within the greater good is one of the most rewarding acts we can execute individually, and the best way for our voice and character to rise above the background noise, and be heard by the masses.

Recommended

Books & Authors

Some of these recommended books and authors may not appear to have much in direct common with today's education system, but in my opinion, they are paramount as they define the benefits of personal and/or business ethics as well as personal operating acumen and business mechanics; all very important as we navigate through life's byways of opportunity, risk, responsibility, and temptation. Learning how to build and foster relationships is paramount in our culture, and the current world market. These tools are needed as our kids grow and mature, but unfortunately they are missing from most traditional American curriculums.

1. *Peak: How great companies get their mojo from Maslow*, Chip Conley

A corporate brother that spent some time of his own in the desert recovering from what he calls high-tech flameout. Chip's transparent recollection of the dot.com effect on the hotel industry around 911 and how it brought havoc upon the industry and his, at the time, 20 bay area hotels, illustrates how the changing of mindsets can solidify a dream. Chip's adoption and implementation of Abraham Maslow's psychology of business not only pulled his company Joie de Vivre out of a hotel slump, but has made it a leading icon within the west coast hospitality industry; a must read.

Thank you, Chip!

2. *Never Eat Alone*, Keith Ferrazzi

A master of the Rolodex. I truly believe that the material covered in this book should be a required piece of core curriculum from the first day of high school and on. Each time we graduate, regardless of our specified degree, a sister degree in networking should always be in accompaniment. I would rank your *'Lifelong Community'* as having equal credentials to your diploma; in fact, there should be a tassel for it.

Thank you, Keithí

3. *You Were Born Rich*, Bob Proctor

In my opinion this book is the best irrefutable look at how to harvest our potential. We are all in possession of the tools we need to change our environment and our results, the question we all face is - *will we do the work?* If you answer that question yes, then I encourage you to learn as much as you can from Bob Proctor, mentor with him and be in ownership of a new toolbox. If you read only one book, let it be this one.

Thank you Bobí

4. *Rules For Renegades*, Christine Comaford-Lynch.

Teachers come in all forms. For me, Christine's words fit a bill unlike any other business lesson learned, as she taught me to recognize when to move on. She knows what that shoe looks like, after all she used to wear one and knows the fit well. From page 13 of this great gem of a book, I had an *ah-ha* moment as I read this:

"A day came when I had to look in the mirror and admit defeat. I had to bail on an illusion that meant a lot to me: co-founder and CTO of this

particular start-up. Moving on was a wrenching decision, but it was the right one.”

For me and my startup, the title was Co-founder and VPS. Just as much as we need to learn fortitude and commitment, we need to learn transparency and when to release.

Thank you, Christine.

5. *Fatherhood*, Bill Cosby

It's Bill Cosby! hello!

6. *Couplehood*, Paul Reiser

Lessons and recognition of being someone else's significant other, it is truly a team effort.

7. *Learning To Fly As A Nightingale*, Diana Nightingale

8. *The Power of Compassion: 7 Ways to Make A Difference*,
Mary Robinson Reynolds

9. *Pour Your Heart Into It*, Howard Schultz

10. *The Bible*, GOD

11. *Webster's New Collegiate Dictionary*

12. *Ask and You Will Succeed*, Ken Foster

13. *Rules of the Rubber Ball*, Kevin Carroll

14. *The Radical Leap*, Steve Farber

15. *Chicken Soup For The Soul*, Jack Canfield & Mark
Victor Hansen

16. *Think & Grow Rich*, Napoleon Hill

17. *Soup*, Jon Gordon

18. Recommended by our daughter Katie Wich, former University of Oregon undergraduate, and graduate student at Lewis and Clark college, Portland, Oregon; Masters in Early Education:

- *High Risk: Children Without a Conscience*, Ken Magid
 - *Democratic Practices In Education: Implications For Teacher Education*, Art Pearl & Caroline R. Pryor
 - *Earth In Mind: On Education, Environment, and the Human Prospect*, David W. Orr
19. *The Curriculum Studies Reader*, David J. Flinders, Stephen J. Thornton

Education Support Organizations/Charities

Those listed below have somewhere in each of their DNA traits I find complimentary to what our kids need, and our teachers deserve; you be the judge for what works for you.

1. School House Supplies: www.schoolhousesupplies.org
2. Oprah Winfrey Leadership Academy:
<http://www.oprah.com/entertainment/Oprah-Winfrey-Leadership-Academy-for-Girls>
3. Media Snackers: DK, Founder: www.mediasnackers.com
4. Adopt A Classroom: www.adoptaclassroom.org
5. The Josephson Institute: www.josephsoninstitute.org
6. The Goddard School: www.goddardschool.com
7. Teachers Without Borders:
www.teacherswithoutborders.org
8. Kids In Need Foundation: www.kinf.org
9. Child Foundation: www.childfoundation.org
10. Christel House International: www.christelhouse.org
11. Discovery Channel, Global Education Partnership
www.discoveryglobaled.org

12. Oregon Education Association:
www.oregoned.org/foundation

Financial Management & Protection

These companies can assist you in developing your wealth with proper toolsets and protecting it at the same time. Take a few minutes and review their attributes.

1. Dave Soliz: President, David Soliz, Inc.
<http://www.advisorsquare.com/new/davidsoliz/default.asp?backoffice=1>
2. Pre-Paid Legal: www.prepaidlegal.com
3. Nikken: www.nikken.com

Personal Growth & Positive Mental Attitude

These sites/people I recommend as defined. Each one offers different and valuable material for your consideration as you develop and strengthen your mental tool box. Here is what they mean to me, enjoy.

1. Bob Proctor, Author, www.bobproctor.com (contributor to *The Secret*)

Bob is my mentor. It's one thing to work with a mentor remotely; it is quite another all together to pick them up at the airport, chauffeur them to their keynote address, and have that one-on-one time in the car (with no chance to escape) as the two of you have an accountability discussion on your business and personal progress and commitments. Please know how much I appreciate and feel fortunate to have had those personal times driving with Bob; in today's markets they are few and far between. I recommend Bob to EVERYONE, teens forward. I encourage you to find your own "red sweater".

Thank you, Bob!

2. Bruce Jenner, 1976 U.S. Olympic Gold Medalist, Decathlon: Mentor, Sports Idol. www.brucejenner.com
Bruce is another of my mentors, though we have never met. In 1976 when Bruce won the Gold

medal in the Decathlon at the Summer Olympics I was a freshman in high school. A time in a young man's life when the world around him might start to sit up and take notice of his athletic prowess, recognized for the efforts put forth on the track or the pitch. Those days though never came my way. Born with a congenital heart defect, I underwent 4 open-heart surgeries throughout my life, ending with an artificial heart valve implant at age 25, (25 years ago) which meant no competitive sports for me, ever. I was never to experience the joy of competitive efforts on the field. I never ran through the tape, it just wasn't to be part of my journey. That didn't keep my soul from craving it though. So I watched my idol; I watched Bruce break the tape, and for that split second he carried me across that finish line with him. Now I watch my own son as he heads off to college in anticipation of breaking his own tape.

Well done, Bruce! ..

p.s. I found my champion within.

3. David Boufford, www.mrpositive.com

A master at putting a smile on everyone's face, David brings an uplifting pair of glasses to the beginning of each day, our job is to wear the glasses.

4. Cynthia Kersey, www.unstoppable.net

Unstoppable Enterprises Inc.

I was introduced to Cynthia on a conference call with a mentor of mine, Bob Proctor. Cynthia is a poet in defining our cache of abilities: *"The greatest natural resource in the world is not in the earth's waters or minerals, nor in the forests or grasslands. It is the spirit that resides in every*

unstoppable person. And the spirit of the individual benefits us all. I suggest her Unstoppable Challenge for your next 30 days efforts.

Thank you, Cynthia!

5. Mark Victor Hansen, www.markvictorhansen.com
6. Jack Canfield, www.jackcanfield.com
7. Mary Robinson Reynolds, www.makeadifference.com
8. Kevin Carroll, www.kevincarrollkatalyst.com
9. Janet Perez Eckles, www.janetperez Eckles.com

Janet sees life through her heart, at what's possible rather than what's probable. I encourage you to close your eyes and look through life the way Janet does.

10. Phil Evans, www.peoplestuff.com.au
11. Roger Dean Kiser, www.geocities.com/author_rdkiser
12. Ron Clark, www.ronclarkacademy.com

The consummate teacher, as well as a leading champion of our youth.

13. Richard Florida, www.creativeclass.com
14. Dr. Kent M. Keith, www.paradoxialcommandments.com
15. Mac Anderson, www.macanderson.com
16. Jon Gordon, www.jongordon.com

Christian Leadership

This section is dedicated to exposing and offering tools for moral guidance with Christian life development and philosophies.

If you are not of Christian beliefs, I encourage you to have a look for yourself, and if you are, I encourage you to pull up a chair and eat at the table, it is food for your spiritual journey. Once again, the inclusions below are my personal recommendations and are in harmony with my beliefs and best practices. I hope you enjoy! í

1. Choice Ministries, Inc., Louie Giglio

Passion Conferences: www.268generation.com

About Passion: The small Passion Team is led by Louie Giglio and operates under the direction of a Board that is committed to spreading the fame of Jesus Christ to the 16+million college students of the nation and countless others around the globe.

1. (a) *Abundant Life Church*, My Christian Home
2. *Purpose Driven Life*, Rick Warren.

We were made by God and for God, and until we understand that our lives will never make sense.

3. *The Shack*, William P. Young

[A rekindling of the Christian faith and purpose]

4. *The Four Pillars Of A Mans Heart*, Stu Weber
5. *The Holy Bible*

No definition needed here.

6. *The Treasure Principle*, Randy Alcorn
7. *Storms Of Perfection*, Andy Andrews (4 book series)
8. *The Life You Were Born To Live*, Dan Millman
9. *Uprisin*”, Erwin McManus
10. *Love and Respect*, Dr. Emerson Eggerich

Take these two pages to memorialize some of your favorite:

- *Books & Authors*
 - *Education and Support Organizations*
 - *Charities*
 - *Financial Management Companies*
 - *Personal Growth & Positive Mental Attitude Tools*
 - *Faith Based Leadership*
-

Chapter 26



REACH 1808

A Youth Development Alliance

Founder, Allan Wich

To help harvest the untapped potential of our 1.808 billion youth worldwide.

To help accomplish this, the following guidelines were developed to provide a track to run as well as a detailed but compact mission statement to follow. If you find that you or your company's best practices and cache of toolsets are compatible with this Alliance, and you are moved to learn more, I encourage you to inquire within. Included is the opportunity for the purchase of bulk copies of this book with your company logo on the cover as a limited edition printing specifically for your company use or in cooperation with REACH1808 adding benefit to third party or non-profit entities.

The WHO: Global youth K-12.

The NEED: There are 1.808 billion kids on the planet ages K-12. Are we giving them the best that we as collective nations have to give? Are we equal in our offerings, or are we blind to

racial and social injustices that are growing in strength? Do we place growth, awareness, creativity and accountability high on our character platforms? We have the tools; let's keep applying them with vigor.

The WHY: Because it's our responsibility.

The HOW: Mentorship, education, infiltration, diversification of learning environments, integration into global societal infrastructure, re-educating our parental brain trusts both in the individual home setting and within our collective learning environments.

The VEHICLE(s) Eyeball to eyeball, social networking, partnership with our education systems, parent involvement, youth integration into business economies, local and national.

The TOOLS: Developing our student's thought process through training of their conscious and subconscious minds, and exercising their imaginations. Efforts, accountability and gratitude equal reward; all under an umbrella of Christian centered leadership.

The TRACTION: There is very little "off the shelf" product that can be injected here. We have the opportunity to bolster a weakened education system with our Brain Trust, to compile our successes, our habits, our scars, and our "village experiences" in order to write the recipe. Inquire about REACH1808 affiliate opportunities and how our youth will benefit.

W.I.I.F.Y. What's in it for you? Results for the greater good. Even your purchase of this book is allowing for monies and efforts to be directed towards the development of our kids. If you agree and believe in the words of this book, then share it with everyone you know. Change when it comes will require copious amounts of energy and committed efforts from the majority, especially if we are hopeful of adjusting our education curriculums to reflect a changing world and changing needs.

For those of you who already have a contingent of followers, memberships, associations, and opt-in email lists, check into affiliate opportunities with REACH1808. By supporting this

Alliance, there is the opportunity for you to enlarged your membership, publishing opportunities, partnership possibilities, recognition, penetration or larger markets to rollout your programs; but perhaps the biggest benefit is the further development of our youth, the next generation of leaders and developers that will not only direct the many new venues, and help to perpetuate our longevity for generations yet to be. Imagine what would be possible if we continued to further unlock the tools within ourselves and then practiced those principals in our daily family and business lives.

Our goal is to have these REACH Leadership principles focusing on harvesting individual potential adopted as a piece of cultural ideology within all public and private education practices as well as business platforms worldwide.

This book, *Leaving An Impression* is the beginning of the REACH1808 Youth Development Alliance Program.

For more information check out: www.allanwich.com.

Opt-in and stay connected to current education legislature topics and bills, new and emerging related technologies, industry tools, highlighted student achievements, teachers, schools, and industry partners, personal development material and available programs.

Acknowledgements

To: George & Ann Powell, Greg Strannigan and Stu Weber. Thank you for tightening some of the loose nuts on my Christian foundation, may we always be brothers and sisters.

Don Eaton, for teaching me how to maneuver the -Cross Roadsø

Ms. Waits, teacher, mentor, first crush, and the inspiration behind the foundation of this book.

Tom Nawrocki, for believing in the talent of a young man with a pencil, I will never forget you.

Earl and Diana Nightingale, for the unwavering love and companionship you two share, and for the grace thatø needed to see tomorrow through today; may we all follow your commitment.

To all those in the education field that create the TEAM, the vehicle and the test-track for the development of our childrenø minds; it is with you they learn to see beyond their own understanding, and learn the true value of an imagination.

To Steve Harrison, who opened my eyes to new and innovative ways to intrinsically reach and serve others through books; though we have never met.

Dave Partridge, a friend beyond words; we have been through much, you and I, and I am grateful for your friendship.

Jenny Kendall and Maureen Pulicella, for your editing and suggestions that helped me clarify some essential points and messages, and insulated me from probable embarrassments with poor punctuation and grammar.

Perry P. Perkins & Dwight Royer; thank you both for formatting this book and your eagle eyes on every letter and word throughout this publication; your attention to detail is staggering and so very much appreciated. This book would not have made it to press without your efforts.

Phil Wich, for being my brother, and never leaving my side, thank you!

Mom & Dad, your unwavering devotion, support, celebration, protection, and loving embrace across all realms I could not fully comprehend until I had children. The support, in all factions, has been a rock for me through the challenges I faced and I will forever be thankful for your union, and you will always be a torch lighting my way.

To my second dad Mike McIver, for adopting my grown family as your own without hesitation, for filling a void left by dad when he passed a number of years ago, and for giving my mother compassion, love, romance, friendship and a husband to share her retirement life with. You honor my mother, and I have no words that can adequately express my respect for you.

Katie and Zachary, I love you both beyond words, and I will forever be your grateful champion and your most devout fan; you make being a dad a life worthwhile. I cannot wait to see the pearls you pull from life's oysters.

To my wife Mary Ellen, thank you for giving me the anticipation of your warm feet as you waited in bed for me night after night as I pounded away at the keyboard and rarely making it to bed until wee hours of the morning.

Your devotion, protection, vision, and loving embrace for our family prides me in a way I cannot fully express; you teach me everyday the true meaning of partner, lover and friend. Very few women would choose to enter into a marriage with a man facing his 4th open-heart surgery, but you did not hesitate.

We had a few years of courtship, so my condition was no surprise. You knew the risk to our immediate future as my surgery would take place just 3 short months into our marriage.

I remember someone asking you if you really wanted to risk part of your life on a marriage with a very unknown outcome; your answer still brings me to tears; you simply answered, "*I hope we have a long life together, but if I only get him for three months it will be worth every minute.*" ı I love you more than you will ever knowı

Credits

The following is a short list of those individuals and organizations I give recognition and credit to for being bellwethers of change within the education industry, and other un-accredited teachers that have left an impression on me and are mentioned and memorialized in the pages of this book. There are, of course, countless others that deserve recognition; this however is my start.

- Ms. Waits: my second grade teacher
- Mr. Bettendorf: one of my senior high teachers
- DK, Founder: Media Snackers
mediasnackers.com/
- Michael Josephson: the Josephson Institute
www.josephsoninstitute.org
- Vicki Phillips: Bill & Melinda Gates Foundation, Director of Education, College Ready United States Program
www.gatesfoundation.org/leadership/Pages/vicki-phillips.aspx
- Sir Ken Robinson, PhD: International Author and recognized leader in education development.
www.sirkenrobinson.com London, England
- Steve Farber: Author: Extreme Leadership Incorporated
www.stevefarber.com
- Justin Chester: Close Friend
- Bob Proctor: Life Success Productions
www.bobproctor.com

- Chip Conley: Joie De Vivre Hospitality
www.chipconley.com
- Keith Ferrazzi: Ferrazzi Greenlight
www.ferrazzigreenlight.com
- Pre Paid legal: Legal and Identity Theft Protection Services
www.prepaidlegal.com
- Howard Schultz: Founder, Starbucks; Author, Pour Your Heart Into it.
- Christel House, and Founder Christel Dehaan
<http://www.christelhouse.org/about-us/board.html>

Here's the Mic

This book has been a privilege to write and an opportunity to express thoughts and ideas.

More importantly, I want to know what's on your mind. What part of education, whether it be the structural backbone itself or those that run it that excites you or depresses you, but most of all what part of it elicits passions within you - either in support or in opposition? What would you like to see implemented, revised, introduced or held accountable within our larger education system? How do you feel about the core curriculum or its funding? Is there someone, or some entity, out there that you know of that is doing it right in your eyes? Or maybe you want to recognize someone that has Left An Impression upon you.

The lines below are for you to jot down those thoughts. Consider them place-holders for you to expand on later.

If you feel comfortable, please pass them on to me through the contact point listed in the back of this book. Leave a message for me on my site and be sure to put in the subject-line of the email "Here's The Mic." Your notes and comments can be anonymous or by attaching your name can allow ownership and memorialization. If you want to pass them on to me for my review only and do not want them published, that is all right as well, just let me know that somewhere in the body of your note. It is my goal to make these available to all readers, for those that would like their words in print.

You too make up part of the "village" let's offer up our experiences for those that follow to benefit from.

1. _____

2. _____

3. _____

4. _____

5. _____

6. _____

7. _____

8. _____

9. _____

10. _____

Afterword

Among the highest acts that we as parents, guardians, village members and teachers can perform, is to be in the service and development of our youth by extending our knowledge, our experiences, and our commitments to their betterment. For in their growth rests the continued evolution of mankind. This is true, regardless of one's continent of residence or origin of ethnicity. One of the best acts that our society as a whole can do is to recognize and support this cause by matching commitment and resources.

Our domestic political machine spends too much time grooming itself in the mirror, when maybe a more noble and responsible use of resources might be to attend to the image and value that reflection casts upon its homeland, as well as its foreign neighbors.

What are we telling our children about their future if we devalue the means we use to educate them about it? We teach our kids to be accountable to themselves and the greater good; shouldn't we hold our leadership to the same standard?

Teachers are farmers of our emerging creative classes and their combined genius quotient. We, as a nation, reap what they sow! Our society benefits because of the foundation our teachers develop within these student populations, shouldn't there be a matching societal commitment in the form of gratitude and resource for those teachers?

I speak a lot about they, them, those, others throughout the pages of this book, but in reality it's all of us, including me.

We will all be held accountable eventually. It is our responsibility to be leaders to our kids so that when we offer up the reigns they will grab and maintain course direction. In doing so, we hope they will bring to the table the best of who they are, not just because of what they have learned from our successes

and failures, but also because they will be able to stand independent of our past transgressions by applying new tools their generations will develop. Hopefully, this will create a barrier of insulation and reduce the possibility of repeated mediocrity.

I encourage you to Leave An Impression in all of your endeavors, and to memorialize those who have left one in you.

Thanks for reading.

Philanthropic & In-Kind Contributions

20% of the Author's profits from the sale of this book will be divided and donated to various charities listed under: "Education Support Organizations/Charities" identified earlier in this book.

Programs to Aid in Developing and Harvesting Potential

Beginning with:

My Gifts To You

Receive the following 3-FREE resources from author Allan Wich to help strengthen your message and efforts inside and outside the classroom.

- 1. A Goal Card Template and Tutorial from Chapter 9 Goal Setting.**
- 2. An audio recording of Chapter 16, *Isn't It Time We Stepped Up?***
- 3. Electronic download of Chapter 10, *Plausible***

Simply go to: www.allanwich.com and click on free downloads to redeem these three items.

**Solutions to the most
recognized challenges facing:**

TEACHERS

STUDENTS

&

The Education System

Business Owners

Entrepreneurs

Management

Employees

Parents

Through

REACH Leadership Coaching

Why pick me and my coaching programs?

I help you harvest your untapped potential.

I will teach and coach you on the toolsets, habits, personal development protocols, best practices and business development systems required of anyone committed to making a change in life and results, along with the psychology, sociology and physiology behind how and why they work.

Increasing popular opinion, application and respect for personal development [harvesting untapped potential] as a piece of mainstream curriculum and adopted as a piece of cultural ideology within all public and private education practices and business development platforms worldwide, is my focus.

Many business owners regardless of industry are, in today's markets, asking themselves *“how can I capitalize on my Rolodex and the sweat equities I have amassed and nurtured over the years?”*. Answering that question from that platform is my niche. Keeping our kids from having to ask themselves that very same question after years of employment and compartmentalization should be fuel for implementing these practices at an early age.

Humility, Initiative, Self Discipline, Enthusiasm, Moderation, Loyalty, Creativity, Compassion, Accountability Fiscal Responsibility, Respect and Persistence

All of these should carry weight equal to core curriculum testing, evaluation and placement within all public education systems. Help me to make this a reality. All things worthwhile begin with a thought and a burning desire. Help me to teach our caretakers of competency guidelines, benchmark parameters and verification/accountability formats the value of this philosophy by practicing them yourself within your spheres of influence.

My Background, Qualifications

For more than 15 years I have coached individuals, teams and management within many markets including: *education, network marketing, architecture, insurance, direct sales, membership services and real estate development*, all with a Christian mentorship mindset.

My experience raising capital and recruiting team members for start up companies (2 of which were my own) coupled with 14 years studying human behavior has given me toolsets to understand inherited habits and conditioning, fears that inhibit growth and development along with roadblocks that restrict creativity and achievement.

I am the author of the book *Leaving An Impression* a tribute to the public educator. Topics include: Harvesting of the Imagination, Family Cohesion & Character, The Development of Attitude, Ethnicity vs Integration, Teacher Compensation, Benefit of Peer Review, Curriculum Structure, Mastermind Practices, Faith-based Guidance, Teacher Recognition, Habit-based Choices, Platform & Testing, Technology Tools, Absentee Fathers, Open Borders, Village Input and Dress Code.

After my professional career in architecture and membership services start-ups, I began developing my own coaching and workshop programs focusing on harvesting human potential.

I have since taught: *The Executive Leadership Success Blueprint, The Commission Accelerator, Goal Setting Action Plan, The Results Achiever, The Art of the Mastermind, Leverage-The Power of Connections, The Success Fast Track, Pariah 2 Phoenix and personalized individual coaching* to several industries as Executive Director of REACH Leadership Coaching. I am also the Founder of REACH1808, Youth Development Alliance; mission to help harvest the untapped potential of 1.808 billion youth worldwide.

FREE Napoleon Hill Recordings

visit: www.allanwich.com

Thank you for your committed efforts to strengthen your teaching nuances, your learning environments and classroom operations by applying the lessons within this book.

In appreciation for your purchase of this book, please visit my site and down load your free audio recordings of Napoleon Hill.

These 9 recordings are from his live audience lecture series on life lessons; topics include:

Definiteness of Purpose

Mastermind

Humility

Personal Initiative & Leadership

Self Discipline

Enthusiasm

Loyalty

Moderation & Balance

Physical and Social Heredity

When Napoleon Hill died at the age of 87 in 1970 I was only 9 yrs old and not even aware he existed.

However, through these audio recordings I am able to sit front row and witness his splendor.

These recordings I hope become curriculum for all who commit to REACH their potential.

Play them in full or in part or however you see fit in order to enhance your message.

Thank you for being a Teacher.

Goal Setting Action Plan

The 7 step system for achieving anything in life.

Harvest your potential, regardless of age!

Regardless of the type of goal you want to set; personal, financial, health, family, professional, scholastic, sports etc., this complete goal-setting action plan will help you unlock your potential and harvest the copious results. Use this in your business, and challenge your organization to unlock and harvest more of their potential.

You Will Learn:

- The 7 steps of goal development, including the psychology, sociology and physiology behind them.
- To identify exactly what motivates you and why a goal is worthy of you.
- How to manage your activities and to determine the value of your time; and how to blend them accordingly.
- The 4 key steps you must follow for every goal you set.
- How to become completely committed to your goal, regardless of the environment around you.
- The 6 practices that help reverse the decline of genius in your life and that increase your creativity simultaneously.
- How and why the Laws of "Vibration & Attraction" have dramatic impact on goal achievement.
- The steps needed in building a goal that is resistant to all environments not in harmony with it.

Once you complete the program, you will not only have a clearer picture of your values, ambitions, desires and motivations (YOUR GOAL), you will have developed the correct tools sets needed to bring your goal into reality.

You will be able to apply this newly acquired process to all venues of your personal, family and business life, regardless of the results within the environment around you, because YOUR results will have nothing to do with anyone else's reality.

Allan Wich used the principles in this plan to personally raise over \$1,200,000 from investors for his own business development.

What you will receive:

- Your Personal goal-setting program including exercises, templates, tutorials, examples, and work sheets.
- CD Tutorial
- Your Goal Card and template for future goals.
- Incorporated journal to record ideas, action steps and opportunities.

(Launch the program, ðResults Achieverø in tandem with this one and watch your goals become realized in record time.)

Results Achiever Program

The 'Habit Formula' Success System for goal achievement

In order to achieve different results, you must first identify and change your current habits. Childhood and adolescent habits, good and bad, are formed, in part, by our parents and our environment. Arriving into adulthood, we find ourselves less prepared to change our mediocre results, because the correct tools needed to change mediocre habits were most likely absent in our developing years! *Wait no longer for the results you want!*

3 reasons to MASTER the art of habit development:

1. To protect from environments that oppose your character.
2. To perpetuate a life of increase.
3. To create the life you are MEANT TO LIVE.

Here Is What You Will Learn:

- How to identify and ERADICATE bad habits.
- The 4 key actions you must institute, if you desire a change in your results.
- How to align your thoughts with your goals.
- How to attract the good you desire.
- The 4 characteristics that set the wealthy, and people of influence, apart from the masses.

What you will receive:

- Your custom program outlining your complete habits transformation process.
- CD tutorial
- Step by step actions outlining exactly what you need to do to change your results, including ALL templates, examples and exercises.
- Copy of Napoleon Hills *'Think & Grow Rich'* with Allan Wich

The Art of the Mastermind System

The principle through which you can accomplish, within one year, more than you could, without it, in a lifetime, if you depended entirely upon yourself, and your own efforts for success.

Masterminding is simple: take one person's idea and build upon it through the combined energies, experiences, opinions and perspectives of a collective body. Individually, we approach challenges and opportunities with a limited tool box, but bring in a few others (appropriately selected), and all of the sudden our results grow in compounded proportions. It will enable the creative intelligence of a project.

You Will Learn:

- The key elements and operating protocols of a successful mastermind.
- How a mastermind can provide you with a competitive advantage.
- How to select members of your mastermind to maximize results.

Masterminds are best designed to deal with situations and challenges that might be present in each participant's business, school, etc., and they look toward each other for best practices and solutions to problems and opportunities. Masterminds can provide for damage control just as well as developing and expanding shareholder value and community involvement. Masterminds allow you to borrow, or use, diversity in thinking which comes from ethnicity, professional background, gender, age, professional environments, industry delineations, etc.

What you will receive:

- The complete mastermind development, and rollout program .
- Format and CD tutorial for designing your guiding principles.
- Flow of information tutorial to achieve best practices.
- All tools and templates to develop your masterminds whenever you need them, including an incorporated journal.

"The mastermind concept can give you absolute protection against failure provided always that the purpose in using this principle is beneficial to all you influence"

Napoleon Hill

P 2 P Pariah 2 Phoenix

Harvest your potential through the confidence mastery system.

*Be the phoenix you were meant to be, and rise to your own expectations.
Don't live under someone else's reality.*

You were born with abundance and for abundance, that is your birthright. Expect abundance, acceptance, co-operation, team work, prosperity, forgiveness and calm confidence. You already have these toolsets, but maybe somewhere along your journey they were taken away or even surrendered. Through this program you will be able to accept ownership again and regain your track to the life you were meant to live.

3 acts you must put into motion in order to grow

Forgive yourself and others

Avoid environments that are not harmonious with your character

Become a student again

Here Is What You Will Learn:

How to identify and ERADICATE bad habits.

A game plan to help rebuild your self confidence regardless if it was lost, taken or surrendered.

The ability to hold yourself and others accountable.

The tool sets needed to build and align your goals with actions.

How to attract the good you desire.

The ability to harvest your life's ambitions through serving others.

What you will receive:

A custom program outlining the necessities for your personal

Rebirthing, with a CD tutorial

Step by step actions outlining exactly what you need to do to change your current reality, including ALL templates, examples and exercises.

The recipe to help you develop and maintain your character.

Incorporated journal to record ideas, action plans and opportunities.

(Note: Launch the Goal Setting Action Plan in tandem and watch the good in your life increase to compounded proportions.)

Individual and Group Coaching

Why might you hire a coach?

Success is all about evaluating the changing landscape and making adjustments and fine tuning to either prevent or respond to problems and challenges and embrace opportunity.

Network mastery is about tenure at life and being able to pull lessons from life's successes and failures.

Nearly every top level athlete in the world uses a coach; they observe, judge and guide; they have the ability to give you confidence in yourself where before it might have been lacking. They suggest to you in extraordinary inarticulate fashion, what you want to do yourself.

Teachers see their role as helping their students prepare to make their way in life without them; a coach can be along for the duration of your journey offering a independent viewpoint on your endeavors.

No matter how well prepared people are in their formative years, few are capable of maintaining their best performance on their own. A coach has the ability to step aside and see an individual at work through a different pair of glasses which provides external non-partial evaluation.

A coach's job is to hold their students attention and get them to grasp and apply concepts. Coaches know how to breakdown performance into critical individual components; details that create success.

Expertise, as often defined, requires going from unconscious incompetence to conscious incompetence to conscious competence and finally to unconscious competence. A coach provides the outside eyes and ears, and makes you aware of where you are falling short.

Good coaching fosters effective innovation and judgment and not just the replication of technique, rather it helps others to think

Partial excerpts from Atul Gawande, Contributor

The New Yorker

We care about results in sports so we enlist coaches. If we cared half as much about the results in developing people in business and education we might deem it unimaginable to do without it.

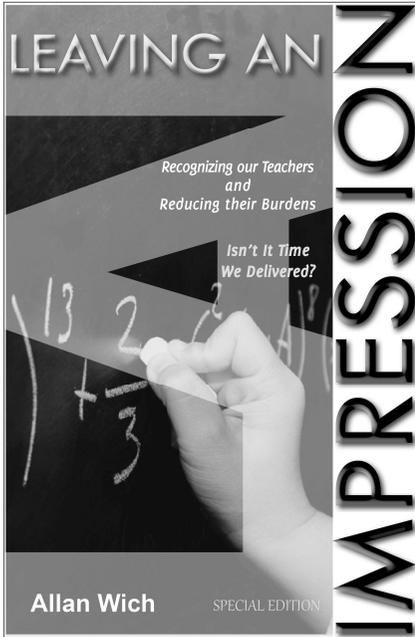
Where are you in your Journey?

Book

Leaving An Impression

A tribute to the public educator

Written by Allan Wich



Topics Include

Harvesting of the Imagination
Family Cohesion & Character
The Development of Attitude
Ethnicity vs Integration
Teacher Compensation
Benefit of Peer Review
Curriculum Structure
Mastermind Practices
Faith-based Guidance
Teacher Recognition
Habit-based Choices
Platform & Testing
Technology Tools

Teachers by design are master creators, isn't it time they were recognized and rewarded for their efforts and the life long impressions they leave upon their students?

If we don't respect and edify the industry of education, aren't we saying that it ranks low on the value scale of recognized professions?

Let's together change the systems mindset!

Allan is the Founder of Reach 1808, a Youth Development Alliance that helps harvest the untapped potential of our 1.808 billion youth worldwide.

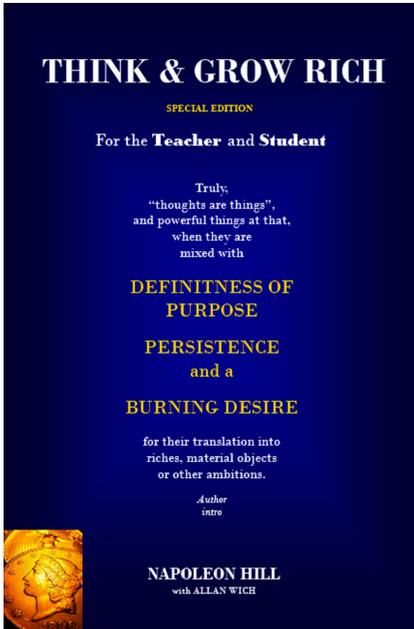
He is also the Executive Director of REACH Leadership Coaching.

Book

THINK & GROW RICH

Teacher & Student

By **Napoleon Hill** with Allan Wich



Topics Include

Desire

Faith

Auto Suggestion

Specialized Knowledge

Imagination

Organized Planning

Decision

Persistence

Power of the Mastermind

Mastery of Sex Transmutation

Sub-Conscious Mind

The Brain

The Sixth Sense

How to Outwit 6 Ghosts of Fear

WHAT DO YOU WANT MOST?

(Napoleon Hill poses that question for every aspect of your life)

Let's not wait until our students graduate to ask this question. Being proactive throughout the later years of public instruction using these life principles could prove invaluable. The tool sets included within Napoleon Hill's philosophy are prudent for the duration of every aspect of life regardless of age, ethnicity, gender, station in life, ambitions, etc.

Teaching young minds how to create habits, habits that will deliver desired results and platforms for considering future opportunities, (not to mention their assistance in building personal character) is time well spent. The better we are at equipping our students, the better advantage they will have at navigating life's landscapes and reaching their potential.

The Commi\$\$ion Accelerator

Network Marketing System to Compounded Royalty Income. Up-line training for beginning and intermediate levels.

As much as you should anticipate achieving financial prosperity from this program, so should you anticipate and commit to change bad habits that restrict your income achievement. Approach this material with a student mindset and you will indeed possess the key you need to unlock this industries bounty.

'As long as you're going to be thinking anyway, think big'

Donald Trump

Here Is What You Will Learn:

Capturing financial success from network marketing is as simple as snapping your fingers if you master the right tools. This will give you the right tools for that success by answering:

5 questions that the Network Marketing Industry compels us to ask and why.

- Q1:** What is my brand as an independent distributor and does my message rise above all of the environmental noise my prospects hear daily?
- Q2:** Do **I** need to grow in order for my business to grow and duplicate?
- Q3:** My most valuable commodity is my time. How should I spend it and what is it worth?
- Q4:** Will changing my habits change my results?
- Q5:** How do I capitalize on and maximize my efforts in my book of business when in front of my Clients and Customers (in other words my prospects)?

What you will receive:

Your complete 40 page program that will dive into the deep end of these 5 questions and give you the platform needed to achieve fast track results using illustrations and hands on tool building.

CD tutorial & Templates needed to recognize and change bad habits.

Road map techniques in defining your target market(s).

Step by step tutorials for building strong habits and personal growth mental conditioning plans.

Exercises to calculate your worth and how to achieve it.

Incorporated journal to record ideas, action steps.

Special Price Offer

Executive Leadership Success Blueprint¹

(First time offered without personal coaching)

(Specifically developed for Multi Level Marketing Distributorships)

6 Module system for mastering top royalties.

Advanced Creativity System.

Recognized as one of the most reliable MLM leadership programs available, Allan Wichø Leadership Blueprint will unlock the talents and character you already possess. The Leadership Blueprint contains a complete program with all the Tools, (6) CD Tutorials, Templates, Exercises, Illustrations, Book-Think & Grow Rich, Book-Leaving An Impression and Expertise that you need to reach the highest level in your company and tap your potential in all areas of your life.

You Will Learn: Through this 6 module program

To Master the 8 key attributes/skill sets that business coaches require network marketing leaders possess in order to achieve duplicatable financial success.

To best way to change and/or acquire any habit.

To develop your unique brand and how to leave it on the minds of everyone you meet.

The secrets and advantages of leverage and masterminds.

To overcome the 6 most frequently cited challenges facing network marketing leaders.

A proven formula for financial freedom through royalty income.

To receive a comprehensive program outline, visit: www.allanwich.com

What people are saying about this program.....

"I believe in the new prospecting process you are training us on now more than ever!!!! We are going to change the culture of this entire company!"
-- R.C., ACN

"If we got nothing more than the material in this first of 6 modules, it would definitely be worth the price of entry." -- Elise, ACN

'I absolutely believe that people, unless coached, never reach their maximum potential!'
--Bob Nardelli, CEO, Home Depot

Special Price Offer (continued)

Executive Leadership Success Blueprint²

(with personal coaching)

ALL the benefits of the prior page Special Offer

*****PLUS*****

Would You Like:

To take your ELSB to the next level and achieve your goals in compounded time?

To be personally coached by Allan Wich each week for 6 consecutive weeks on each of the 6 modules in your ELSB?

To extend your abilities beyond your own understanding?

To harness and apply the secrets of communications to your recruiting efforts and down-line management?

To mastermind with Allan about your business and down-line specifically?

To learn and apply the secrets to leveraged recruiting and new business capture while being personally coached?

To learn and apply the nuances for securing a competitive advantage over other network marketing companies and their opportunities?

To have the tools to re-launch a stalled qualified leg?

‘People turn to coaching for more discipline, focus, direction, guidance, wisdom, understanding, and ultimately to get the results they want that they couldn't get on their own.’

This is a 12 hr coaching program with Allan Wich

For one-on-one or group coaching

email: reach.1808@comcast.net

And tell us your coaching needs

Note: Individual/group coaching slots are limited

“Walk away from the 97% crowd. Don't talk like they talk, don't act like they act and don't use their excuses. Take charge of your own life.”

Jim Rohn

Leverage, the Power of Connections

Build your MLM business through the experience, reputation, credibility, resources, and assistance of others.

le-ver-age \ 'lev-(ə)rij

The action used for the purpose of gaining greater professional, economic and or political advantage for a worthy cause. For this program, **You** are the worthy cause!

The power of leverage when applied in network marketing is really the power of people²; the ability for you to gain audience with potential prospects or customers through the credibility and influence of a connector. In reality you are able to *borrow* the existing power, credibility and relationships built by your connector in their circle of influence. This will allow you to gain audience with people that you probably would not have easy access to otherwise.

You Will Learn:

- How to define and attract a leveraged connector within your contacts.
- How to build a business mindset with your connector
- What to give your connector in return.
- How to achieve skin-in-the-game with your connector
- What to avoid and what never to do.
- How to duplicate this process with multiple connectors
- The benefits of the mastermind phenomenon leveraged with connectors.

What you will receive:

- A custom game plan on how to identify and attract a connector
- CD tutorial
- The steps needed to secure and launch your connector(s)
- How to compensate your connector to secure repeat referral.
- The 10 things to avoid when leveraging the credibility of another.
- The bait to attract multiple connectors
- The formula for defining your ideal connector
- Incorporated journal to record ideas, action plans and opportunities.

The Success Fast Track

Recruit distributors of distinction. Build front-line and down-line simultaneously.

A high powered recruiting system.

Network marketing is attracting the wandering eye of traditional business owners and those of the business owner mindset. Some say it is due to an economic climate in flux. Others are of the position that traditional business platforms are changing. Platforms are retooling how products and services are delivered to consumers. Profit models supporting these platforms are changing in tandem. Distribution chains for consumer goods and services in future years will change by implementing word of mouth marketing, leveraging an individuals credibility. Many of those with business mindsets are looking at how they can personally capitalize upon their years of credibility and contacts to increase their financial security aside from their current business. For some, this means the switching of an income stream. This is where you gain leverage, by sowing and harvesting your relationships prior to the self evident stage when these new platforms hit critical mass.

You Will Learn:

How to leverage and build a team using your circle of influence.

How to maximize your recruiting when time is at a premium.

How to assist your front line leaders in avoiding a lengthy learning curve while they capture immediate results with you.

The power of a mini-mastermind approach to team acquisition and development using a truncated time frame.

The strength/longevity of building teams of varying generations.

The duplicatable strategy for building with P.O.D. (people of distinction.)

How to avoid some of the most common recruiting hazards.

Allan Wich used the principles in this plan when he co-recruited both advisory and executive board members for one of his companies.

What you will receive:

Template toolsets that will help you identify and attract a team.

Critical path activity diagrams for you to apply to your work product.

CD tutorial w/Time management toolsets to maximize efforts and results.

A complete tutorial program for you to recruit and duplicate your team.

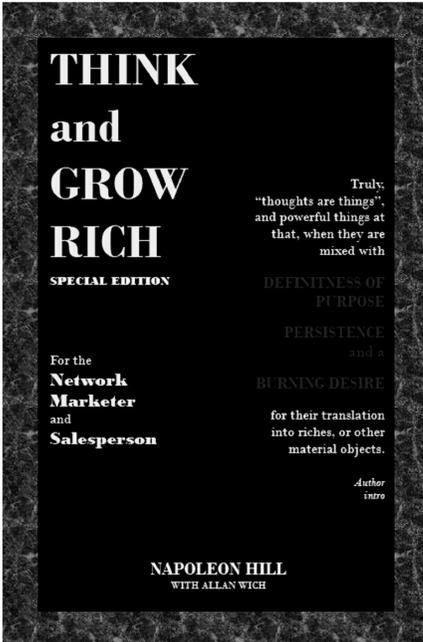
Incorporated journal to record ideas, action plans and opportunities.

Book

THINK and GROW RICH

Network Marketer & Salesperson

By **Napoleon Hill** with Allan Wich



Topics include:

Desire
Faith
Auto Suggestion
Specialized Knowledge
Imagination
Organized Planning
Decision
Persistence
Power of the Mastermind
Mastery of Sex Transmutation
Sub-Conscious Mind
The Brain
The Sixth Sense
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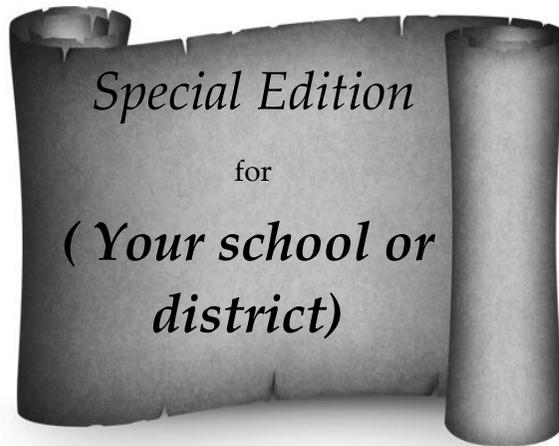
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