

Volume 3, Issue 10

# MOTIVATED

THE MAGAZINE THAT MOVES YOU!



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Most of us like to do something about problems or needy situations we encounter, especially when it is within our power to improve things. We feel we like to contribute to making the world a better place.

Fulfilling that desire to help, however, is seldom easy, and one thing that sometimes holds us back is our own financial situation. We have only so much money, and it only goes so far. Altruistic intentions come up against all-too-real constraints. We can find some interesting, inspiring, and innovative thoughts regarding giving on the following pages.

In "Tap Your Potential," we'll see that we don't need to be one of the world's 1,208 billionaires to have an impact—we just need the motivation and a plan.

We might not be able to change the whole world, but we may be in a position to change one family's world, as "Vanessa's Angels" proves.

We will learn how to strengthen our financial position in "Top Tips for Financial Success" and "Debt-Free Living," and sages from the ages offer their thoughts on money's rightful role in this issue's "Notable Quotes."

In every facet of life, we find the greatest happiness and fulfillment when we have the right perspective—and money matters are no different. I hope this issue of *Motivated* will shed new light on some basic financial principles, and the joy of giving.

Christina Lane  
For *Motivated*



# tap your potential

By Curtis Peter van Gorder

An acquaintance introduced me to some of his friends from the business community at a party I attended. They happened to be discussing *The Giving Pledge*, an initiative headed by Bill and Melinda Gates and Warren Buffett. Those three had challenged 400 American billionaires to commit to donating at least 50% of their net worth to charity and social causes in their lifetimes.

“This is really taking off here as well,” one of them said with the excitement of a child announcing that the circus was coming to town.

For most of us, it’s hard to imagine ourselves in the position of being able to give so generously, but even when we struggle sometimes to make ends meet, where there is a will, there is a way.

When Toby Ord, a 31-year-old academic at Oxford University, read that Facebook founder Mark Zuckerberg had pledged to give away most of his wealth in his lifetime, Toby, who was a student at the time, devised a plan of his own: give 1M GBP (1.625M USD) to charity in his lifetime. He figured he could do this by giving away everything he earns annually over the mean income in the UK—and he started his giving while on a student’s low income.

Applying the methods the World Health Organization uses to determine how far aid money goes, the 25,000 GBP Toby has given to date “bought” 10,000 years of health for people in some of the poorest countries in the world. Toby also challenges others to give 10% of their life earnings the same way. The first year, 64 people joined his *Giving What We Can* initiative, pledging 14M GBP between them.

There are also other creative ways to give when we don’t have much cash ourselves. A 24-year-old London man named Jack Diamond biked through Asia for two weeks to raise funds for a charity that helps street and slum children like those he had gotten to know on a previous visit. “It never crossed my mind to do something like this before,” he explained, “but I wanted to make a difference.” ♦



# Vanessa's Angels

By Stephen Larriva, adapted



The sun was slipping below the horizon as I drove up the narrow two-lane road in central Mexico. I glanced at my wife, Amber, sleeping next to me. In the rearview mirror I could see our three daughters—Tory, the brilliant four-year-old; Shelly, who had just turned two and hardly seemed to stop talking; and baby Vanessa. All were also fast asleep. I considered stopping for coffee, but decided against it. Stopping would surely wake everyone up. Plus we were in a race against time. I didn't mind driving in the evening, when the children were asleep and the vehicle was cool. It also gave me time to think. I needed that. It had been a long year!

My mind took me back to when Amber was pregnant with Vanessa. We

had traveled to the U.S. West Coast to visit Amber's family, then to the East Coast to visit mine. We arrived back home in Mexico just three weeks before Amber's due date. She had been having premonitions that something wasn't right with the baby. I told her that she worried too much. But Amber was right.

Shortly after Vanessa was born, we were told that Vanessa had a heart condition that would require surgery. The full extent of her condition was not clear, but her doctors urged us to return to the U.S. for better medical care. Because we had watched our savings quickly run out through one doctor's visit after another, some friends there agreed to take us in for a month. That's where we were headed now.

We arrived at our friends' house in the wee hours of the morning, to a beautifully prepared room. The girls were delighted to find two little beds, just their size. "Mommy, how long can we stay in this hotel?" Tory asked in wonder.

Our first trip to a cardiologist ended with an ambulance ride to the Intensive Care Unit of the Children's Medical Center. Vanessa spent over two months there, her tiny body struggling to cope with heart surgery, weak lungs, intubations, and strep infections. Amber and I took turns staying with Vanessa at the hospital, one of us by her side around the clock. And all the while these wonderful friends took care of our girls, cooked our meals, washed our laundry, loaned us a car when ours broke down, and even paid our highway tolls so we could take a shorter route to and from the hospital.

When we were finally able to take little Vanessa home to recover, they gave us their own bedroom, where there was more room for all the medical equipment that was needed for Vanessa's care. All that time, they never breathed a word about how much this was costing them.

Six weeks later, Vanessa slipped into a coma and was rushed back to the hospital. Over the next three months, a team of doctors continued to try to diagnose the problem. As the test results came back one by one, we were overwhelmed. Her brain was damaged. She was deaf and blind. Her heart condition would require multiple surgeries. Her condition was deemed terminal. The doctors gave her a year—perhaps two—and released her into our care.

For months our friends had shared their all, asking nothing in return. We were sure that there was no way they could continue to support us. We found a small apartment close to the hospital and prepared to move there.

Then our friends did something we never expected. They asked us to stay. Had they considered what they were getting themselves into? Did they realize that Amber and I would need to take shifts with the baby 24/7? That Vanessa would need constant medical attention, weekly visits from nurses? It would turn their home upside down. And we were not sure how much we would be able to contribute, financially or otherwise. Did they realize that this could go on for years?

They did understand and quietly replied, "Whatever you need, for as long as you need it, we are here for you."

+++++

A few months later, while quietly resting, Vanessa passed away in her mother's arms. That was eight years ago. To this day, our friends' actions remain the most vivid example of sacrificial giving I have ever seen—true unconditional love and kindness, love that gives until it hurts, and then some, even when it knows that those on the receiving end can never repay. ♦

*Thank  
you*



# TOP TIPS FOR FINANCIAL SUCCESS

**D**id you know even little spending decisions can have big impacts on your financial future? Developing bad habits can steer us off course. So it's important to keep some of the basics in mind and do our best to consistently follow them.

Although making resolutions to improve our financial situation is a good thing to do at any time of year, many people find it easier at the beginning of a new year. Regardless of when we begin, the basics remain the same. Here are some top tips for getting ahead financially.

## FINANCIAL STATEMENT

Know your current financial state at all times. You can do this by comparing assets to liabilities. Doing so once a year will help measure your overall financial progress.

## FOLLOW A SPENDING PLAN

Make sure to follow a budget or spending plan, which you stick to each month. Review your budget often and make adjustments where needed.

## REVIEW YOUR SPENDING

Always be on the lookout for problems. This involves reviewing spending at the end of each month and identifying areas in which you may be consistently overspending. If that's the case, take steps to control spending by using cash, or stop spending all together for as long as you can to retrain your thinking. It's helpful to track your expenses using money management software, too.

## AVOID CREDIT CARDS

Make sure that your spending doesn't exceed your income each month. Sounds simple, but it's the most basic rule of personal money management that is critical to follow. If you end up with a credit card balance at the end of the month, your income didn't meet expenses. Take steps to get out of credit card debt quickly if you find this to be the case.

## SLASH EXPENSES

Be willing to step out of your comfort

zone and slash expenses to meet your goals. While you need to insure income meets expenses, you also need to make sure you have room in your plan for saving, investing, and giving. If required, take some radical steps to cut back on expenditures, so you can reach those goals, too.

These money management tips aren't

that difficult, but having the discipline to follow them each month can be challenging. If you follow these simple guidelines, you'll find debt eventually becomes a thing of the past and yes, you may even find you have more disposable income for entertainment each month, because you're managing money better. ◆

## WANT A BETTER LIFE?—VOLUNTEER

Volunteer work, when the motive is genuine, can have amazing physical benefits.

- **Stress reduction:** When helping others, your body releases an important hormone called oxytocin, which assists in buffering out stressful thoughts.
- **Better moods:** Even just thoughts of giving have a positive effect on certain chemicals of the brain, such as dopamine and serotonin, both of which have been linked to depression and other mood disorders.
- **Self-confidence:** when you are passionate about something and helping others in need, your self-esteem will build, and confidence levels grow.
- **Better health:** Helping others has shown to help with chronic pain and cardiovascular health.

Aside from these health benefits, volunteering can connect you to others, create meaningful and sincere relationships, and bring great fulfillment to your life. ◆



## Teaching kids to give

By Elaine Gast

**R**avi Shah is wild about dinosaurs. He knows more about them than any adult I know (maybe with the exception of his mom), and he can rattle off a dizzying number of dinosaur facts faster than you can say “tyrannosaurus.” When I first met the lively 7-year-old, he led me to his kitchen counter, where he had arranged a showcase of clay-sculpted dinosaurs. Next to each of the orange and blue blobs of clay, he had attached a price tag—50 cents, 75 cents, one dollar. “I’m selling them for charity,” he told me matter-of-factly. “Want to buy one?”

Ravi’s passion for dinosaurs may not be unlike that of other boys his age, but what is different is his pursuit in giving. He’s been doing it since he was 2.

As Ravi has gotten older, the Shahs have continued to teach him about giving and helping others. “We have a ‘new toy’ rule in our house,” Shah said. “Every time he gets a new toy, he must donate one he no longer plays with. We let him decide which toys he wants to give away, and then together we take the items to the Goodwill.”

Ravi’s giving doesn’t stop there. He comes up with clever ways to raise money for charity—from lemonade stands to concerts to selling more clay animals over the Internet (even in the first grade, he had his own website). “We give him ideas on different charities he can donate to, but let him decide where the money goes,” Shah said.

Many families are interested in teaching their children the value of giving, but they don’t always know the best way to do it.

According to Susan Crites Price, author of *The Giving Family: Raising Our Children to Help Others* (Council on Foundations, 2001), it’s important to start young. “Habit gets instilled at an early age, and young kids can do a lot,” Price said. Preschoolers, for example, can go with the family to volunteer at a soup kitchen, or help pick up litter around the neighborhood. “That doesn’t mean that for teenagers it’s too late, but the earlier they start giving, the more it becomes a habit.”

In her interviews with parents and experts nationwide, Price found there are several keys to raising charitable children. Here is what she recommends:

- **Make giving the rule, rather than the exception.** “We teach kids to brush their teeth because it’s good for them. We also need to teach them to give and serve—because that’s good for them too.” If you find the right projects, Price says, they won’t complain.

- **Show and tell.** “While kids may see us volunteering and writing checks, we should also tell them why we are doing it.” This will help them make those decisions for themselves when they get older.

- **Let them lead.** “If we let children decide for themselves how to give their time or their money, they are more likely to enjoy it.” It’s good to give them ideas, of course, but better to let them choose

- **Find volunteer projects.** There are plenty of places to volunteer—schools, community groups, faith-based organizations, clubs, and more. But you don’t need to rely on outside groups for volunteer opportunities. “Kids can create their own volunteer experience—baking cookies for an elderly neighbor or spending time with a special needs child, for example,” Price says. “Look to your own community first.”

- **Tie it to something they can see.** It makes a better impression when you show kids what they’re giving to, and why. According to Shah, “It’s hard for kids to imagine that other people aren’t as fortunate as they are. Taking them to

an orphanage (or another place where they can see people in need) lets them understand why it’s important to help.”

- **Consider ways to give more.**

While no donation is too small, some parents will match what their child wants to give, sending the charity a more meaningful amount. According to Price, one parent even paid her child for his volunteer hours, giving him the opportunity to then donate the money to the same charity.

- **Take the time to do it.** Kids and parents are busy people. There is soccer practice, music lessons, school, and work—and, of course, getting dinner on the table. “Be intentional about the family giving,” Price recommends. “Make time for it. Make it a priority.”

If you want the idea of giving to stick with your kids, don’t just take time to do it—do it often. Giving, after all, is more than a one-time event. “It’s really something that has to be a regular part of your life,” Shah said. “If they see you do it and hear you talk about it often, they will want to do it too.” ♦



# Answers to Your Questions

## Debt-free living

**Q:** I'm having a hard time keeping to my budget, even though I know that's the key to staying out of debt. Do you have any tips?

**A:** The key to good budgeting is plugging the leaks that drain your resources—and even small leaks will drain you over time. If you're not already doing the following things, you might want to consider them.

### **Live within your means.**

Eat most of your meals at home. Take a packed lunch or snack when possible. Reserve eating out for special occasions. Snacks bought on the run are typical “little” expenses that collectively cost a lot more than you realize at the time.

### **Shop for deals.**

Especially look for local or on-line sales on larger items. Consider buying secondhand before new. Secondhand stores and private sellers are often good sources for gently used or refurbished furniture, appliances, clothes, and other items.

### **Make a shopping list.**

Making and sticking to a shopping list helps avoid impulse buying, which is a budget's worst enemy. Making a list also helps consolidate shopping trips, which saves time and transport costs.

### **Buy wholesale.**

Avoid middle-man markups by buying wholesale or directly from the producer or manufacturer, when possible.

### **Save on utilities.**

Lower your utility bill by selecting energy-efficient appliances, turning off unneeded lights, and conserving water when showering, shaving, washing dishes, etc.

### **Go generic.**

Choose cheaper generic items over more expensive brand name ones when the trade-off in quality is acceptable.

### **Limit upgrades.**

Resist the constant temptation to upgrade electronics and other items. Upgrade only when it's truly needed or more cost-effective.

### **Communicate.**

If you share a budget with a spouse or roommate, set parameters ahead of time, such as how much each may spend on a single item without consulting the other.

### **Keep things in perspective.**

A budget can help you better manage your money so you can live more comfortably and have more materially, but no amount of things will make you happy forever. Money can't buy love or fulfillment in life—the things that really matter. ♦



# THE SMALLTOWN HERO WITH A BIG HEART

Posted on [www.HelpOthers.org](http://www.HelpOthers.org) by a proud Mom

Our son is my newest “Hockey Hero.” He plays goalie on his small, hometown ice hockey team.

One weekend on match day, we arrived a bit late. We quickly found our seats and settled in. As I looked around, I noticed we were sitting with a family who had a child with intellectual and physical disabilities. We could hear the excitement in his voice when he said, “Mom, look the goalie is going to get the puck now!” Shamelessly, I listened to him and the excitement and joy in his voice as he praised the goalie repeatedly.

During the break, we went and told our son what was happening in the bleachers and, bless his heart, he went up into the stands, introduced himself to the parents, and sat next to this young lad. He started talking to him and before long, the boy was trying on our son’s gloves, blocker, and helmet. When the game was about to start again, my son told him to enjoy the game as he went back out on the ice. The small

child was so excited he kept telling his parents, “The goalie is my friend. He is so nice!”

Our son waved at this youngster several times during the second half of the match and the smile on his face lit up the whole arena.

After the game, I saw my son talking to the coaches before leaving the ice. He then skated over towards us and motioned for the boy’s dad to come down. He then handed him the game puck and asked him to give it to his little boy. Everyone sitting in that section of the bleachers (who had all seen and heard what was going on), had tears in their eyes and big smiles on their faces.

Needless to say, we are very proud hockey parents, and our son is our new hero! ◆

**A kind heart is a fountain of gladness; it makes everything in its vicinity freshen into smiles.**

—Washington Irving

# MONEY

NOTABLE  
QUOTES



You can only become truly accomplished at something you love. Don't make money your goal. Instead, pursue the things you love doing, and then do them so well that people can't take their eyes off you. —Maya Angelou (b. 1928)

Life is tragic for those who have plenty to live on and nothing to live for.—Author unknown

If you want to feel rich, just count the things you have that money can't buy.—Author unknown

Wealth consists not in having great possessions but in having few wants.—Epicurus (341 BC–270 BC)

A man's bank account doesn't indicate whether he is rich or poor. It is the heart that makes a man rich. A man is rich according to what he is, not according to what he has.—Henry Ward Beecher (1813–1887)

It is preoccupation with possessions, more than anything else, that prevents us from living freely and nobly.—Bertrand Russell (1872–1970)

Money often costs too much.  
—Ralph Waldo Emerson (1803–1882)

Make money your god and it will plague you like the devil.—Henry Fielding (1707–1754)

You have not lived a perfect day, even though you have earned your money, unless you have done something for someone who will never be able to repay you. —Ruth Smeltzer (b. 1961)

Blessed are those who can give without remembering and receive without forgetting.  
—Princess Elizabeth Bibesco (1897–1945)

