

Volume 4, Issue 6

# MOTIVATED

THE MAGAZINE THAT MOVES YOU!

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Plato wrote, “Necessity is the mother of invention,” and others have since added that necessity is also the mother of reinvention—meaning that new challenges give birth to new ideas and progress in new directions. That certainly is true during economic upheavals such as the ones we have been experiencing during the past couple of years.

Many of us have had to reinvent ourselves by changing our approach to business, or finding new careers in fields we would have never considered otherwise. Many also have reexamined their priorities and are more focused on things they used to think they didn’t have the resources or time for, such as family, charity and community service, further education, or spiritual pursuits.

Being tight on finances can be difficult, but it also presents us with opportunity. Instead of focusing on our lacks, we have an occasion to look at and appreciate what we have compared to those even less fortunate.

If you’re looking for ways to reinvent yourself during an economic downturn—or any time, for that matter—the articles in this issue of *Motivated* are for you! They focus on what’s most important in life, and the things that are sure to make us happy. I am certain that after reading this issue, you will feel envisioned and motivated to make the best out of even the most difficult circumstances.

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# Things

By Martin McTeg, adapted

I have this thing about things. You see, I think some people have way too many of them—like those people who can't put another thing in their garage or their closets, so they rent a storage place for their extra things.

When I moved houses recently, I had to decide what to do with many of the things I'd accumulated since my last move. Boy, oh boy! That's when I realized I had indeed become one of "those people"—a thing collector!

I think a lot of the problem is due to the culture of materialism that is so prevalent these days. Whenever we watch TV, listen to the radio, or read magazines, we are bombarded with advertisements about all the latest and greatest things we need to buy, and those ads are effective. Take electronic equipment, for example. As soon as a thinner TV, laptop, or cell phone comes out, everybody wants it, and a lot of perfectly good fatter ones end up in the garage or closet with everything else.

There are other downsides to this

"thing" mentality too. For one, you can lose appreciation for the value of the things you have if you have too many of them.

Another thing about things is that just as some people have way too many, there are others who lack even the basic things of life. Sad!

If you happen to recognize the symptoms of this too-many-things malady in your life, as I did, don't worry. There is a cure, at least on a personal level. We can take a serious look at all the things we have, decide what we use and really need, and give the rest to charity, or to a needy neighbor or friend.

We'll be happy with the results. Our home will suddenly seem bigger and more organized, and our life will seem less cluttered.

And for an added bonus, as we give away our extra things in a spirit of generosity, we're bound to experience God's blessings. It truly is more blessed to give than it is to receive. ♦

# 10 Things Science Says Will Make You Happy

By Jen Angel, adapted - Courtesy of YES! Magazine

In the last few years, psychologists and researchers have been digging up hard data on a question previously left to philosophers: What makes us happy? Researchers have studied people all over the world to find out how things like money, attitude, culture, memory, health, altruism, and our day-to-day habits affect our well-being. The emerging field of positive psychology is bursting with new findings that suggest our actions can have a significant effect on our happiness and satisfaction with life. Here are 10 scientifically proven strategies for becoming happy.

→ **1. Savor everyday moments.** Pause now and then to smell a rose or watch children at play. Studies showed that participants who took time to “savor” ordinary events that they normally hurried through, or to think back on pleasant moments from their day, “showed significant increases in happiness and reductions in depression,” says psychologist Sonja Lyubomirsky.

→ **2. Avoid comparisons.** While keeping up with the Joneses is part of Western culture, comparing ourselves with others can be damaging to happiness and self-esteem. Instead of comparing ourselves to others, focusing on our own personal achievement leads to greater satisfaction, according to Lyubomirsky.

→ **3. Put money low on the list.** People who put money high on their priority list are more at risk for depression, anxiety, and low self-esteem, according to researchers Tim Kasser and Richard Ryan. Their findings hold true across nations and cultures. “The more we seek satisfactions in material goods, the less we find them there.” Money-seekers also score lower on tests of vitality and self-actualization.

→ **4. Have meaningful goals.** “People who strive for something significant, whether it’s learning a new craft or raising moral children, are far happier than those who don’t have strong dreams or aspirations,” say Ed Diener and Robert Biswas-Diener. “As humans, we actually require a sense of meaning to thrive.” Harvard’s resident happiness professor, Tal Ben-Shahar, agrees, “Happiness lies at the intersection

between pleasure and meaning. Whether at work or at home, the goal is to engage in activities that are both personally significant and enjoyable.”

→ **5. Take initiative at work.** How happy you are at work depends in part on how much initiative you take. Researcher Amy Wrzesniewski says that when we express creativity, help others, suggest improvements, or do additional tasks on the job, we make our work more rewarding and feel more in control.

→ **6. Make friends; treasure family.** Happier people tend to have good families, friends, and supportive relationships, say Diener and Biswas-Diener. But it’s not enough to be the life of the party if you’re surrounded by shallow acquaintances. “We don’t just need relationships, we need close ones” that involve understanding and caring.

→ **7. Smile even when you don’t feel like it.** It sounds simple, but it works. “Happy people ... see possibilities, opportunities, and success. When they think of the future, they are optimistic, and when they review the past, they tend to savor the high points,” say Diener and Biswas-Diener. Even if you weren’t born looking at the glass as half-full, with practice, a positive outlook can become a habit.

→ **8. Say thank you like you mean it.** People who keep gratitude journals on a weekly basis are healthier, more optimistic, and more likely to make progress toward achieving personal goals, according to author Robert Emmons. Research by Martin Seligman, founder of Positive Psychology, revealed that people who write “gratitude letters” to someone who made a difference in their lives score higher on happiness, and lower on depression—and the effect lasts for weeks.

→ **9. Get out and exercise.** A Duke University study shows that exercise may be just as effective as drugs in treating depression, without all the side effects and expense. Other research shows that in addition to health benefits, regular exercise offers a sense of accomplishment and opportunity for social interaction, releases feel-good endorphins, and boosts self-esteem.

→ **10. Give it away—give it away now!** Make altruism and giving part of your life, and be purposeful about it. Researcher Stephen Post says helping a neighbor, volunteering, or donating goods and services results in a “helper’s high,” and you get more health benefits than you would from exercise or quitting smoking. Listening to a friend, passing on your skills, celebrating others’ successes, and forgiveness also contribute to happiness, he says. Researcher Elizabeth Dunn found that those who spend money on others reported much greater happiness than those who spend it on themselves. ◆



# Freed from Greed by Filling a Need

By Curtis Peter van Gorder

Just about everyone has felt the pinch from the economic crunch that began in 2007 and peaked in 2009. This financial crisis has resulted in the collapse of many giant institutions, the tumble of stock markets, and a dramatic slow-down in spending.

In the midst of the global recession, at a social event I attended, I met a reputable financial consultant. I was baffled how billions of dollars could be “lost” by financial wizards who become rich or poor by gambling with the money of those who produce something tangible. I figured that here was a chance to gain some clarity into the murky morass of the financial world so I asked him, “How did this financial crisis come about? What caused this crash?”

Expecting a long erudite explanation into the intricacies of money matters, such as liquidity shortfalls, sub-prime mortgages, and the commodity bubble, I was surprised when he answered, “I will tell you in one word—greed.”

After further probing, he explained, “People took a gamble and lost big time. Instead of just making an honest living by slow and steady growth, they tried

to build a fortune too fast and furiously. They loved money too much and were shortsighted, not seeing what really matters in life. They threw all caution to the wind by packaging bad debts and selling them off to others as ‘get rich quick schemes’, and their world crashed like a house of cards because it had no sound foundation to stand on.”

It all reminded me of a story. I had heard it hundreds of times when I was a kid, but this was the first time I connected it with sound economic policy. In the tale, three little animals build a house. The first house is made of straw, because the little animal who builds it wants quick results so he can go out quick and play. The second is a cheapskate and builds his house with sticks, because he doesn’t want to invest in strong materials. The third one builds his house of solid rock. Though it takes longer to build, this little animal is happy to invest the time and materials needed because he wants it to last. When the big bad wolf comes, he blows away the first two houses and eats the inhabitants, but he can’t break the house built with solid rock; in fact, it is so strong that the wolf dies trying to destroy it.

I am sure we all want to be like the third builder in this story and build to last, but how can we do that in our businesses?

It may seem contradictory that to be successful we have to first focus on the needs of others.

Experts often compare this recession with the Great Depression of the 1930's, where international trade slowed to 3/4ths of its former activity. Stories abound from this difficult time of how those who came through it developed resourcefulness, persistence, courage, and creativity to survive.

My father told many stories about how his large family of seven kids and other people he knew survived that time. He said that besides the scrimping, it was also a noble time of giving to those less fortunate, and how they never refused someone who came to their door for a meal—and there were many who came.

One story that stuck out to me was of a young couple, Ted and Dorothy, who bought a pharmacy in a small town out West in 1931. The small town that they set up the shop in had 326 people, all of them poor. Business was bad, yet they believed they were there to provide medical care to people who needed it.

They decided that they would stay 5 years before quitting. Finally, one afternoon, Dorothy was futilely trying to put her daughter down to take a nap.

While noisy traffic passed by she thought, “I wonder what those travelers need. They must be hot and thirsty, so why don't we put up some signs offering them free ice water?”

They followed through with her idea, and to their surprise people not only came for the ice water, but they also bought what they needed while stopping by. Ted had this to say, “Since then, we've never been lonely for customers. The next summer we had to hire 8 girls to help us, and a few years later up to 20,000 customers would visit on a hot summer day.”

The store has grown to become a tourist attraction of international renown. Last year Ted's store took in more than \$10 million and drew about 2 million visitors to this tiny remote town.

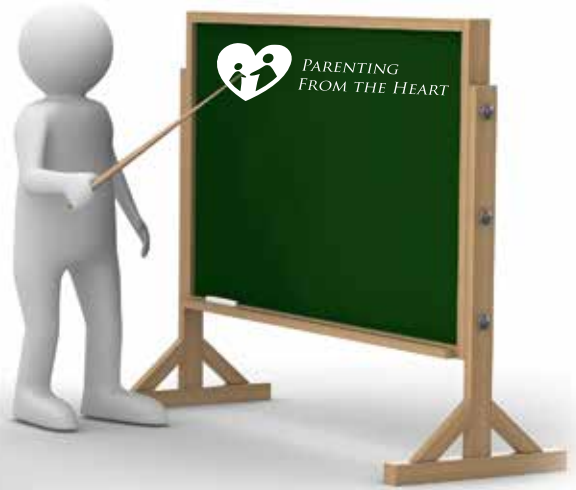
The state governor said, “Ted's a guy that figured out that free ice water could turn you into a phenomenal success in the middle of a semi-arid desert, way out in the middle of someplace.”

The store has faced many challenges, but they have met each one with the same spirit of hospitality that made them a success in the first place. They have stuck to the precept of: give and you will receive.

—And yes, they still give free ice water, because people still get thirsty. ♦



# Teaching Kids How to Save



By Grace Pamer, a work-from-home author and mom

**S**tarting with their first experience of mass media, kids are exposed to powerful advertising, much of it aimed directly at them. Advertisers spend millions on developing effective strategies for instilling the feeling of need for their product, and children may be especially vulnerable to this. The result is that kids can very early on fall victim to the want-want-want, spend-spend-spend trap that has been set for them.

In this kind of atmosphere, how are parents to teach their children the value of saving?

## Start early

Just as teaching a child to choose healthy foods starts at a very young

age, helping a child learn how to save should also start early. As soon as children become aware of the process of exchanging money for items they want, they are ready to understand the basics of saving. Because very young kids live in the “now”, don’t start out with expectations of building a college savings with them—they simply can’t identify with goals that are so far-reaching.

## Start with a moneybox

Instead, start with a little moneybox where they can see the coins they deposit. With my three kids, I taught them from an early age to save for a special toy or small outing—something that can be accomplished within a



few weeks. As a result, one of my son Dylan's favorite toys remains the Anakin Skywalker figure from Star Wars, because it was the first toy he worked towards buying with his own money.

## Match their savings

To spur the excitement, parents can match their savings. For every quarter the child puts into the bank, the parents also deposit one.

Kids see their savings build quickly that way. It also helps reinforce the value of saving. You are in essence rewarding them for their attempt to save money. You might tape a picture of what they are saving for next to the bank to help them stay focused on why they are saving.

Where does their money come from? Simple, with my three I keep a chart with stickers next to the fridge, which they earn for keeping their toys picked up or for helping out with other little daily chores. This reward system lets them learn as they earn. Be creative and make this fun for both the kids and adults.

## Open a bank account

By the time children are in third or fourth grade, they may be ready to open a bank account. It can be very disturbing to a child who is used to seeing their money accumulate in their moneybox to have it suddenly

disappear. So, it is up to the parents to teach them how banks work. Their money is being kept some place safe; but it is still theirs!

When Dylan was ready to get started we made a point of visiting our local bank so he could see the building in which his money would be kept.

## Make interest the reward

Just as you matched their funds when they were younger, you can make a plan to chip into their savings. Interest rates are so low now, it is difficult for children to see their savings build, so this extra reward for saving helps keep their focus.

Sit down and discuss with your kids what portion of their allowance should be put in their savings. Set a minimum percentage that is always devoted to their account. They can always put in more, but should be discouraged from putting in less. You may also want to set rules for withdrawals and the minimum amount kept in the account.

The older kids get, the easier it is for them to plan for a goal further in the future. By their early high school years at the latest, they should be setting their sights on college savings and it is something I will be encouraging in my brood. Statistics show that young savers are more likely to go to college, even if that isn't what they are saving for! ♦

# What We Give Comes Back to Us

Anonymous

**M**y grandmother, the daughter of a sheikh in Iraq, owned a large share of land that was given to her family to grow wheat. During the difficult time of economic sanctions imposed on the country in the 90's, incomes were declining, and everyone started selling everything in order to survive.

Despite the hard times my grandmother faced, she kept on caring for others. She was always kind and generous, and if guests arrived at the house, she would cook all the food she had and serve it to them. She never thought about the next day and whether she would have food for herself or not. When someone needed help, she would simply give whatever she had.

Over time, she had to sell most of the land she owned, until finally she only had a small part left, worth around \$300. After selling that last piece of land, she called and asked me to invest \$200 in some kind of small business venture, which might generate some income to help support her.

I told her, "Grandmother, this is a very small amount of money, and it will not be easy to find a business to profitably invest such a small sum." "Please, look for any business to invest in," she said, "and in the meantime I will live on the remaining \$100."


I was young, and just starting in the trading business. I had just designed four plastic molds, which cost \$200 each. I asked her, "Grandmother, which one of these molds would you like?" She chose one of them.

Incredulously, the mold she chose was the best and easiest to work with, and the one that brought in the most income. The profits soon reached around \$200 per month. At that time in Iraq, \$200 was a very large amount of money. The salary of a medical doctor was about \$6 a month, for example, so you can imagine the value of \$200.

When I gave her the monthly profit of the mold, she thought I was giving her help from my own pocket. I explained to her that I was also taking my share of profit, and said, "Grandmother, this is from God to you, and 100% from the profit of your mold."

The mold kept working well and providing for my grandmother for about 4 or 5 years, until my grandmother passed away.

Amazingly, shortly after she died, the mold lost its usefulness and the profit went sharply down. God used that mold and provided through it just for the time she needed it. I believe it was because of her generous heart, and because she always shared what she had with others. ◆



# Save, Then Buy vs. Buy Now, Pay Later

By Matt Jabs, Web Reprint, adapted

**T**oday I want to suggest a New Year's or anytime resolution that guarantees to improve our bottom line. It's a simple concept, really: Do not purchase a good or service until you have saved the money to pay for it.

**Save money, then buy—grasp the concept:** While this concept works for buying big-ticket items, such as a new TV or car, for example, let's take a look at another example of *Save, Then Buy vs. Buy Now, Pay Later* in the context of a college education...

**Save, Then Buy:** A prospective college student might seek a low level job in an industry of interest, then either attend classes while earning enough to fund them, or save for a few years and begin schooling once they have enough saved, gathering no debt along the way.

**Buy Now, Pay Later:** With this mindset, a prospective student would first seek financial aid (most often in the form of loans), amass a mountain of debt throughout their college years, and graduate with tens of thousands of dollars of student loan debt.

While some might argue about the value of getting that college education as quickly as possible, my view is that the *Save, Then Buy* student will come out on top across the board. They will have gained work experience prior to and during their education, which will

help them refine their field of study, and will provide them with necessary experience for launching their new career. They will often already have a job with a company in their field of expertise, and can start climbing up the ladder with their new degree. They'll also start their professional life with no student loan debt, and can begin saving and investing right away.

The *Buy Now, Pay Later* student will graduate with no relevant job experience, no job, and a mountain of debt. They will have to go into the world and compete against better equipped *Save, Then Buy* candidates.

I'm guessing that many people reading this article currently have a *Buy Now, Pay Later* mindset. The good news is that we can change our approach today. We can break free from a culture of temptation, and live by a new personal economic mindset based on wisdom and sound financial principles.

Will it be hard? Sure! It might be, but when we take a long hard look at how much our debt costs, we are guaranteed to wind up with some good healthy anger toward our debt, which is a great motivator. Then, all that remains is to adopt the *Save, Then Buy* concept, stop buying the things we can't afford, and instead start saving money until we can comfortably afford the expenditure. ♦

# Giving

You can give without loving, but you cannot love without giving.

—Amy Wilson-Carmichael

We should give as we would receive, cheerfully, quickly, and without hesitation; for there is no grace in a benefit that sticks to the fingers.

—Seneca

The manner of giving is worth more than the gift.—Pierre Corneille, *Le Menteur*

To give and then not feel that one has given is the very best of all ways of giving.—Max Beerbohm

Happiness doesn't result from what we get, but from what we give.

—Ben Carson

Success is not getting the most you can, but giving the best you can.

—Author Unknown

The value of a man resides in what he gives and not in what he is capable of receiving.—Albert Einstein

He who obtains has little. He who scatters has much.—Lao-Tzu

You can't have a perfect day without doing something for someone who'll never be able to repay you.

—John Wooden

You can have everything in life that you want if you will just help enough other people get what they want.—Zig Ziglar

What I spent, I had.

What I kept, I lost.

What I gave, I have.

--Author Unknown

