

FOGUS issue

FOCUS ISSUE

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Letter from the Managing Editor

Dear IWM Reader,

An interesting theme: FOCUS.

"What's on your agenda", my Dad would ask early each morning. Each day had to have purpose and we were being asked to give thought to it; we were asked to focus on how we planned to spend the day and what we needed or hoped to accomplish.

As women, we are lauded for our ability to multi-task; it as a skill-set seemingly exclusively gifted to the female gender. Focus, therefore, somehow seems a bit contrary to that which we are so well-known known for.

As I put my head on the pillow each night, it seems I am pre-tacking my way through the next day. I make mental notes, the "to do" list begins to form and mercifully I drift off to sleep.

Upon waking, the same list is remarkably vivid in my mind's eye. I move it to paper with a few impromptu additions. There is no particular order; it's a stream of consciousness. The result is a draft of how I think my day will be spent.

Then, life happens: unexpected calls, interruptions, annoying mail, people in and out. Suddenly, it becomes very hard to focus! I am often required to go off-course, adjust your sails as the winds and the tides change and sail through the day on a different course. It happens!

When you need to focus on a physical object, have you ever found yourself narrowing your field of vision to limit what you see? THAT'S CALLED FOCUSNG! You literally limit objects that might distract you from what you need to concentrate on. We all do it; we do it somewhat naturally.

That's the same thing we need to do when focus is required for our tasks, projects and attention to our "to do" list... we need to limit potential distractions.

Letter from the Managing Editor

So, I go back to my list and number my tasks in the order of priority so I get the most important things done first and pick-it-up from there. Prioritizing is another type of focus that helps separate being busy from being productive.

Often, yesterday's list gets carried over to today's list and so on and so on. Sometimes, things drop of the list as new tasks get added and priorities change.

I acknowledge that a world filled with distractions, focus is not always possible – though always a worthy goal. To focus means to narrow your concentration and do one thing at a time completing that task before going on to another. In actuality it probably gets things done more efficiently and creates more time – that's when we can go back to multi-tasking!!!!

- ▶ Focus on what is important to you when it is important to you.
- ▶ Focus on yourself and make yourself one of your own priorities.
- ▶ Continue to see what is going on around you and participate when and where you can. Don't become myopic to a fault so that you seclude yourself for selfish reasons...no-one said I would be easy!!!

And now, let's focus on each article, one at a time, and focus on how blessed we are to be among such an amazing group of women: the women of ThelWLA.

As always, thank you for all you do to advance the role of women in the workplace and in the community.

May the best always be yet to come!

My best to you, as always,

Beth Johnston

Executive Director ThelWLA

Meet the Editor

Beth JohnstonMANAGING EDITOR



Beth Johnston is an entrepreneur of the truest kind. Known for her creative thinking in tandem with a strong mathematical mind, Beth has started and sold 3 businesses, consulted, coached and been an invited speaker at graduate-level classes and business events.

As the oldest daughter in a large family, Beth says she was born in to management and learned good listening skills sitting around the dining room table.

A believer that need and opportunity are a winning combination, Beth is eager to take on new solution-based projects that serve large communities and fill niches.

At her core is the belief that cooperation trumps competition and that collabora-

tive relationships are not only smart, but sensible: team-work promotes engagement, empowers and leverages opportunities for faster growth, production and output.

Beth is the Founder of The International Women's Leadership Association (Thel-WLA) and currently serves as its Executive Director and continues to do motivational coaching.

As the Managing Editor of Inspirational Woman Magazine (IWM), Beth sees yet another opportunity to be of service to women around the world through IWM's thematic editorial format combined with articles featuring outstanding women of leadership. This is yet another way Thel-WLA promotes ongoing communication....

for women by women about women

The IWLA proudly welcomes our newest members:

Sylvia Allen *Marketing*Shawn Atay *Healthcare*Amy Beaudoin *Energy*Barbara Black *Other*

Maria T. Blankenship

Lesli R. Bradley

Manufacturing

Not-for-Profit/Charity

Jayde Brooks

Kelly A. Cagle

Jenna L. Carlson

Karen L. Churchill

Mental Health

Manufacturing

Not-for-Profit/Charity

Entertainment

Insurance

Pharmaceutical

Marketing

Karen L. Churchill Sharon E. Cooke

Danielle E. Cooper Human Resources/Organizational

Development

Linda J Crosby Other

Phyllis Danilow Arts/Fine Arts Charlotte Davies **Technology** Healthcare VIE de Rouvray Marguerite DeMaio **Pharmaceutical** Yolanda Duarte Real Estate Sharon Eliatamby Hospitality Ann Elliott Real Estate Debbie Ferrette **Training** Joan N. Fisher **Event Planning** Sonja Fisher Consulting Brandi R. Giles Healthcare Deborah M. Goodwin Healthcare Daniela Grushevska Interior Design Lourdes Guilbe Travel & Tourism Pam Gumbs Healthcare Iman B. Haddad Real Estate

Mignonne D. Hollis

Tammy Ingalls

Bobbi R. Jensen

Not-for-Profit/Charity

Financial Services

Not-for-Profit/Charity

Melissa Johnson Healthcare
Eretha E Johnson Jewelry
Brenda M Julian Accounting
Zoe Keithley Author

Allison Kleinfelter Food Services/Restaurant

Michelle Langridge-Wigner Accounting

Michelle Lewis Not-for-Profit/Charity
Marie Logan Ranching/Livestock

The IWLA proudly welcomes our newest members:

Trisha L MacPhail Marketing

Jodi C. Manning Telecommunications

Jovanna Marc Healthcare

Patricia Martinez Aerospace/Aviation

Michelle M. McLean I.T.

Debra Ann Miller Education

Ingrid Murray Janiorial Services

Cheryl L. Navoy Consumer Products/Packaged

Goods

Rebecca Noel Administration

Deanna Pabich Other

Debb Parker Financial Services

Valerie I. Parris

La'Tricia A. Pearson

Elsa V Pena

Carmen M. Phillips

Mary Pike

Sarah I. Pinkney

Education

Healthcare

Landscape Desi

Sarah J. Pinkney

Rose S. Placey

Landscape Design

Travel & Tourism

Meryl Polansky Other

Virginia Rich

Paula T. Rieger

Law Enforcement

Healthcare

Karen D. Roebuck Agriculture/Horticulture

Sonya L. Sample

Cindy C Schad

Ingrid Sinyor

Robin Sportiello

Juanita E. Springate

Education

Healthcare
Publishing
Fashion

Education

Patricia Sullivan Food Services/Restaurant

Kathryn L. Swart

Erika Szell

Christy Taylor

Government

Home Based

Real Estate

Florence Thauvin Human Resources/Organizational

Development

Melissa Wade-Ingle Religious
Colette Walsh I.T.

Patricia Watts Publishing
Nancy Wert Real Estate
Jo E. White Healthcare

Marilyn Whitehead Human Resources/Organizational

Development

Karen Marsella Young Other

The IWLA proudly presents our newest Delegates:

Angela Semerjiants - *Healthcare*Alice Leonce-Stevens - *Not-for-profit*Vie de Rouvray - *Mind,, body, spirit-healing*





Shirley Stelbrink

SQUIRREL! A PARADOX OF FOCUS

On May 29, 2009, the Disney/Pixar movie, *UP*, was released. It's a story about an older gentleman whose routine is one of boredom and regret although he seemed to have lived a wonderful life. He married the love of his life and they looked forward to having many children – which no children came. They decided to be happy with just one another and travel – no time for travel. They would travel when he retired – his wife passed away and they didn't travel. It sounds like such a sad tale and yet there was much comedy and drama in this children's animated movie. I won't provide any spoilers just in case you have an interest.

Within the movie there are a number of dogs with personalities; kindliness, curiosity, anger, mean-spiritedness, follow the leader, I am the leader, and so on. The thing that made me continuously laugh was when the dogs would be running towards prey with gusto and a squirrel ran



nearby, they would become derailed and run after the squirrel! All of them! Not one dog – but every dog! One dog even said in a deep grappling voice, "I hate squirrels."

I saw myself in this clip. I am chasing after a project deadline, timed research for writing an article, or developing customized work for a client and bingo-bango a squirrel shows up and I run after it with gusto! I get side-lined for that potential new client, a need from current clients, another facilitating job or coaching and the priority I had set for the day went running out with the squirrel! These are good squirrels! And, yet they can also become a distraction or interruption to maintain focus.

The Webster Dictionary defines focus as, "emphases, attention, effort, concentration, motivation, single-mindedness, spotlight, focal point." No matter your role or your lifestyle, everyone has things that need to be done; either you need to do it yourself or someone else is needed to complete the action. I hope there are continued "focuses" in my life that I need to be preparing or finishing to provide me with a purpose in life instead of waiting for life to happen. My concern for our society is what we focus on, the way we focus, and how much focus it takes to meet satisfaction. Our media shares the worst pos-

sible stories and call Squirrel for us to jump into the fray of fear, negativity, and blame.

Focus begins in your mind. Focus takes hold by what you think about; what you say you need; what you wish for. Are these thoughts healthy for you and those around you or are they unhealthy and create some form of destruction?

I am a People Skills coach and trainer (that's what I call myself) and my bottom-line focus is to help individual employees (role doesn't matter) maximize their individual potential so they can achieve satisfaction and success in their career. The result of this focus helps companies/organizations grow with more efficient processes and longer term employment with the best employees. That's a pretty big focus wouldn't you say? And yet, there are many times single-mindedness is required. How can we be expected to have multi-focuses and be single-minded with success?

I am going to expand on Webster's definition into more specific areas and how we approach.

How we look at our focus areas is critical. Everything that comes before us, we have as a means to move that focus into a healthier approach for ourselves and for others.



Punishment Squirrel vs. Problem Solver Squirrel Focus

The Punishment Squirrel	The Problem Solver Squirrel
Hang on to the past events, situations and people that have caused me pain.	Forgive those from the past and live in the present.
Blame others.	Take responsibility.
Need others who are not in control to listen to me.	Consider what's needed and bring in others that can consider your decisions.
I live in misery by choice.	I live in the present by choice.
I need people to listen to my story of misery.	I need people to listen to the facts, as I know them.
We tried this before and it didn't work.	When we tried it before these things didn't work; what has changed now?
Please don't find a solution for this. I am happy where I am as I don't have to do anything about this, I can be a helpless victim.	Let's find the best solution, get it done and move on.
Sucks in others to the "victim" club and builds a work environment with this impact.	Offer solutions and assistance or you are not a problem solver.

"Have to" Squirrel vs. "Choose to" Squirrel Focus

I "Have to" Squirrel	I "Choose to" Squirrel
I must do this to "my job."	There are a number of effective ways to get this done.
I resent this.	I take responsibility.
I don't feel valued by my supervisor.	Everything I do, I have a choice in doing, not doing, saying or not saying. I also enjoy the results or learn from the risks I take.

"Time" Squirrel vs. "Priority" Squirrel Focus

The "Time" Squirrel	The "Priority" Squirrel
I have so much to do that I don't know where to start.	Let's take some time to plan first and determine the priorities.
I am sooooooooo tired.	Takes responsibility.
There's too much to do and so little time.	Breaks the project/tasks into smaller chunks for manageability.
Becomes the victim without anyone to help.	Requests the right people with the right skills to assist for accomplishment.
Becomes the victimizer by trying to get others to feel the way he/she does.	It is what it is. Let's get it done. If something or someone becomes the barrier, we can work through it.

"Afraid" Squirrel vs. "Confident" Squirrel Focus

The "Fearful" Squirrel	The "Confident" Squirrel
I have never done this before.	Let's find others who have some experience in this since it's so new.
What if I can't understand the functionality and process?	Let's plan a little extra time for the learning curve. We may have to learn by taking the tutorials and manuals home on our own time.
The boss always expects me to do things on my own time.	Learn independently and with others



EFFECTIVE STRATEGIES & TACTICS:

In life, focus is critical to set the direction; focus is critical to prepare ahead; focus is critical to define what you need in life; focus is critical to know what you want in life and much more. Let's now take a look at some strategies to guide you through "focus."

STRATEGY 1: DEFINE AND CLARIFY YOUR FOCUS

First step, you must define and clarify your own focus.

- ▶ Define what are you are good at and enjoy. What can you do with that in your education and in your career?
- ▶ If you are in a job that you are sorely unhappy, what else can you do? Eckhart Tolle's book, *The Power of Now: A Guide to Spiritual Enlightenment*, provided me with three options in life. (Sometimes I wish I didn't know them.)

Those three present options are:

- **1 Accept it.** With no complaining but with thankfulness and some type of satisfaction.
- **2 Change it.** Stay for the purpose of making things better just not for self but for others also. Do what you can, where you are, with what you have. Work around the edges and sometimes go for the bullseye, depending on who you are working with, and work on changing it. You must decide this. This also requires change from you

because you will need to think differently about the situation. Isn't it amazing? To make change happen we have to change too!

3 - Leave it. If you can't accept it and if you can't change it, your only choice left is to leave it. Search for a workplace to be more satisfied and happy somewhere else. Go in strength to another place not as an escape. I've had people tell me that I don't understand. They have bills to pay and time invested. I do understand. I was fired from a job when I disagreed with the top of the house regarding financial payments going to places I thought were wrong and maybe even illegal. I was fired 3 days later. It was my son and me. I had no job and no prospects at that time. Today, I wear that decision with pride as I can look myself in the mirror without regret. I knew the risk I was taking. It just happened much quicker than I expected. Besides, I can tell the story because I survived through focusing on what I value and working towards those actions.

- ▶ Define your ethics so you are proactively aware of your own values and beliefs.
- ▶ Define your needs and your wants in your life. Know what and even why. You certainly don't have to know how as yet.

The second step is to determine HOW to get the focus completed.

- ▶ What needs to be done?
- ▶ What are the priorities?
- ▶ What if something changes?
- ▶ What will it look like when it is complete?



- ▶ Will you create a dream board?
- ▶ Will you write things down?
- ▶ Will you tell someone their needed commitment for a project plan?
- ▶ What else do you need?
- ▶ How will you measure your success?
- ▶ What other questions would you ask yourself?

The third step is to determine WHO can help you with this focus area.

- ▶ Who has the expertise?
- ▶ Who has the availability?
- ▶ Who has the money?
- ▶ Who do you trust?
- ▶ Who has the knowledge of others?
- ▶ Who trusts you?
- ▶ What style is their personality (to identify and use their strengths)?
- ▶ Are there agencies out there that can help connect you to what you need for starting or changing?

STRATEGY 2: EXPAND YOUR AWARENESS.

Take a camera lens for example. You have the option to zoom in narrowly or zoom out for a wider, panoramic view. Strengthening the ability to maintain open awareness requires you to step out of a comfort zone and step into a lesser known area. If you are used to leading all the time, step back and let others lead meetings, conversations, and projects. Hold your views until the end so you can hear others' truths and thoughts.

According to *Harvard Business Review*, "The Focused Leader" by Daniel Goleman (December 2013 Issue), "One path to making this adjustment is through the power of "positive thinking." Pessimism narrows our focus, while positive emotions widen our attention and our receptiveness to the new and unexpected." (adapted)

In the same article, True North Groups are based on the precept that self-knowledge begins with self-revelation. They are open and intimate groups known as a "safe place," where members can discuss personal issues they feel they cannot raise anywhere else – even with their closest family members.

The premise is hearing ourselves speaking the story of our lives to those we trust is a structured way to match our view of our true selves with the views our most trusted colleagues have – an external check on our authenticity,

STRATEGY 3. STRENGTHEN COGNITIVE CONTROL

Putting your attention where you need it and keeping it there in the face of temptation to wander is defined by scientists as "cognitive control." A colloquial term we normally use is "willpower."

Willpower enables each of us to focus on and pursue a goal regardless of distractions and barriers. The neural circuitry that allows this single-minded pursuit also manages disorderly emotions. People who stay calm in a cri-



sis, tame their own agitation and recover from defeat, have developed advantageous cognitive control.

STRATEGY 4: BUILD UPON YOUR EMOTIONAL INTELLIGENCE

Unfortunately, it is common behavior that the higher up the social/business ladder, the less attention you pay to others. In other words, this inclination may ignore smart ideas from the lower ranked employees.

"A working definition of emotional intelligence is the dimension of intelligence responsible for our ability to manage ourselves and our relationships with others." *The Emotional Intelligence Activity Book.*

Some aspects of Emotional Intelligence include:

- 1. **Self-awareness of your own emotions.** With this awareness, you are more likely to predict your own emotional reactions to situations.
- 2. **Build genuine relationships** and bonds with others with human equality.
- 3. **Empathy** by knowing the perspective of others and seeing the others values and beliefs.
- 4. Apply **personal influence** by inspiring others through examples, words, and deeds.
- 5. Defined **vision** guided by a strong personal philosophy.

STRATEGY 5: GUARD YOUR THOUGHTS WITH CAUTION AKA POSITIVE THINKING

"If you wake up in the morning and think about how miserable the things you need to do later in the day, you'll have a miserable day. If you wake up and focus instead on what a wonderful gift your life is, you'll have a greater day." *

"If you focus on being tired and wanting to veg out in front of the TV, you will get a lot of television watching done. If, however, you focus on being healthy and fit, you will become healthy and fit through exercise and good eating." *("The Magical Power of Focus," zenhabits.)

In other words, what I think about is what I attract. This is also known as positive thinking. Replace your negative thoughts with positive thoughts. Ask yourself some questions to get your cognitive self looking for answers instead of wallowing in poor emotions. The question that I use often is from QBQ: Personal Accountability, "What can I do to right now to make this situation better?"

STRATEGY 6: REFOCUS ON YOUR GOAL(S) OFTEN

Put your goals in front of you multiples times and multiple places daily. Write them on the bathroom mirror, your banner on your computer, or on your blog. Post reminders even on the refrigerator. Create a "dream board" so you have pictures of what this will look like when accomplished. Send yourself reminders about your goal. Think about these goals as you go to



sleep as though they have already occurred. What we think about, we attract.

STRATEGY 7: BE IN THE PRESENT

If you look too far behind you, you fall over what is right in front of you! Bob Pike said, "Only take from the past that which serves you well." Staying focused on the now, reduces stress. If you look too far ahead, you stumble on what is right in front of you! Without being present, you cannot maintain your focus on a goal. Changing this habit is not easy. There are many "squirrels" that can get in the way including: technology (using more than what you need), emergencies (for others because of poor planning), people needs, weather, and more! While staying in the present and knowing your goal, you can achieve a little bit every day until it's achieved.

According to "The Magical Power of Focus", setting too many goals at the same time spreads out your focus and makes it less likely that you complete any of the goals. I say, at work, we have multiple goals to focus upon. Break them into smaller chunks of focus so you can accomplish what needs to be done and do so with the ability of focusing on the priorities. Is this easy? If this was easy, everyone would already be doing it. It takes focus (on its own)! It takes discipline and energy to make it happen.

STRATEGY 8. APPLY THE 96-MINI ITE METHODOLOGY

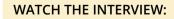
A time management rule that I like is to use this 96-minutes of time. This is how it works. Deter-

A life philosophy of "aptitude plus attitude equals success" has led Shirley to numerous accomplishments both in and out of the training arena. Shirley's approach and success as a training consultant and business owner is rooted in this life philosophy. Shirley credits her creative style to being born in her parent's car.

Shirley's commitment to organization and individual growth began a number of years ago when she worked in both the insurance and technology industries. As the first Account Manager for a national information technology consulting company, Shirley was introduced to the training arena where she found her niche. Shirley became the owner of Learning Alliances Company, LLC, January 1, 2010. She worked with the founder, Laura Cornille-Cannady, to learn best practices, work with existing clients and prepare for a seamless transition for everyone.

An active member in her community and profession, Shirley is a member of the American Society for Training and Development, MDEA-Millikin Decatur Executive Association, Leadership Illinois and Weldon Springs Foundation. She is a past adjunct faculty member at Heartland Community College in Bloomington, Illinois and has served on

the board of Camp One Way and Clinton Area Chamber of Commerce.





mine one priority focus you will work on. Just one. Leave your normal work place and take only that which you need for this task. Do not take technology unless you are disciplined enough to only use it for this task *and nothing else*. Accept no phone calls, no interruptions, and focus for 96 minutes on this priority task. At the end of 96 minutes, someone will alert you and you will pick up your materials and tools, return to your desk, and get back to business as usual.

I have a client that uses this regularly with their team. They have a sign on the door, the time is assigned and accomplishments are made within the 96 minutes. For this company, they use this time to finalize the state required paperwork that is a challenge to get to at their normal work area.

STRATEGY 9: TREAT YOURSELF AS YOUR OWN BEST FRIEND

How many times do you call yourself horrible names and distrust yourself; maybe not aloud but in your mind? What has happened in believing in ourselves and learning from mistakes without judgement? A friend of mine, Missy Batman, Vice President of Operations and Finance for The Community Foundation of Macon County in Decatur Illinois, provided me with two gems that I am honored to share with you. One, treat yourself like you are your own best friend. To me, that sounds like be kind, gentle, laugh at yourself and be honest even when it is hard to

hear. Instead of judging, give the benefit of the doubt of reasoning and behaviors. The second gem might sound a bit bizarre – but it works. Talk to yourself as you would if you were 4-years old. Be calming, help yourself try again (practice), be gentle, give a hug, be encouraging, perfection is overrated, trying is perfection and you can do it.

STRATEGY 10: BE FLEXIBLE AND ADAPT YOUR FOCUS

Focus on your goals and how to get them done is key. A "squirrel" could be a distraction if you refuse to adapt to new information and changes. The paradox about focus is to be able to bend instead of breaking because unwillingness to modify the focus. This make the old focus a "squirrel" of distraction.

Thank you for reading this article, and I look forward to hearing your thoughts and ideas regarding focus. Take care.

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How to succeed?

Be very focused on your goal and work On it daily POSITIVE MOTIVATION net





Read about Carolyn here.





Sonja Grimsley Fambro

RIGHT TIME

She talked. I listened. She was pouring out her aching heart – to me. Did I know her? No! Yet, I could feel her. Her pain vibes were just that strong, just that real. And with a blank look on her face she wondered aloud, "Is he going through the mid-life crisis? Does he even love me at all anymore? "I didn't dare give her an answer, because she was not actually expecting one. I just gave her a hug! She did not care that she was talking to me, a stranger, yet a sister. As she looked down at her hands, she twisted her wedding ring around her finger, and the tears welled up in her eyes. When I tried to console her, she blurted out a few more words, "We don't even know each other anymore! We're strangers living in the same house, and sleeping in the same bed." These words confirmed exactly what I was thinking. The "he" to whom she had

been referring was her husband. Her emotions were overflowing! I simply happened to be there. I felt so bad for her. Yet, I truly believed that we were at the right place at the right time.

Where were we? It was midsummer, and this sister and I had recently arrived at our destination in Crandall, Georgia. Have you ever heard of Cohutta Springs? I admit that traveling is one of my hobbies, and I have done quite a bit of it in the lower forty-eight. However, I had never heard of this beautiful place, and it was definitely not on my bucket list. Fortunately, I was asked to be one of the facilitators at a women's retreat that was being held there. The theme of the retreat was based on the movie entitled *War Room*. Approximately, seventy ladies were in attendance. They were from different locations in Georgia, Alabama, and Mississippi. And here



we all were at this little paradise nestled in the valley of the Appalachian Mountains. We were tucked away from the hustle and bustle of our regular everyday priorities like family duties, jobs, and whatever else. Anyway, as the sister and I sat outside on a bench near the Cohutta Springs Conference Center, we eventually introduced ourselves. She had somewhat calmed down when she said, "I believe I'll take a nap before dinnertime. See you later! " "Sure," I replied. What an atmosphere for sharing! Nonetheless, there was plenty of space for serenity and peace of mind as well! This was our moment of togetherness and our moment of individual meditation. Ladies, we needed both. We wanted both! It was a time for us to exhale! And God allowed it! What an awesome God I serve! Yes, indeed! We were at the right place at the right time.

When I returned to my room, I said to myself, "These sisters do not know what they are about to experience!" I believed that this retreat was just what everybody needed – a heavenly prescription. Although we might have needed a different dosage, we all needed the same medication. In other words, woman to woman, we all needed the same hook-up. So there will be no mistake, let me spell it – P-R-A-Y-E-R. In a few hours, we were going to watch the movie entitled War Room and have study sessions and other activities based on the theme of that movie. Have you seen it? Ladies, it is a must see! Guaranteed! Perhaps you are burdened with a problem or problems of life right now and just don't know what to do about your situation. You

probably did not even realize that your situation was the result of a war going on in your life! Let me school you; it's called spiritual warfare! Wait! Don't run and find a dug-out! Firstly, to win any war, you must evaluate the situation; know who you are and who's on your side. Secondly, you need to know who your enemy is! Thirdly, you need to strategize! By the way, your enemy is not your boss! It's not your man! It's not your sassy, hardheaded teenager! It's not your mother-inlaw! It is Satan! That's right! God is real, and the devil is real! However, don't get it twisted; God has all power! So, guess who you need to have on your side? If you have not heard, let me be the first one to tell you. In this spiritual warfare, prayer is your weapon!

However, before you start a regimen of prayer, you must be sure that you are a child of God. How can you know for sure? I am so glad that you asked. In the Bible, Romans 10:9 says "That if thou shalt confess with thy mouth the Lord Jesus, and shalt believe in thine heart that God hath raised him from the dead, thou shalt be saved." So, first pray a simple, sincere prayer like this, "Dear God I confess that I am a sinner. I know that Jesus died for my sins and you raised Him from the dead that I might be saved. I invite Jesus into my heart right now to be my personal Savior. Thank you, God, for forgiveness of my sins and for giving me the gift of eternal life." You have now become a child of God and a part of the royal family. However, this was just the first step. For spiritual growth, join a Bible believing church and study God's Word. You can then learn the benefits of being God's child and heir.



Now, you may call on the Lord at any time! Your time zone is not an issue. God has been here since the very beginning of time. And remember the dugout that I mentioned earlier, you don't need it! As a matter of fact, if you have a real situation, you don't even have time to find one anyway! Just go to your closet! I hear you sister! Are you at work right now? No worries! Go to the nearest restroom, or silently call the Lord right where you are, in the precious name of His Son - Jesus! And guess what? You don't need a translator; He already knows your language. You don't even need a cell phone to call Him. Besides it might just blow up! More importantly, it does not matter if you have Verizon or Sprint, He can hear you now! And let me whisper something else in your ear, not from what I've heard, but from what I learned about Him a long time ago. As a matter of fact, let me just shout it out! - In my Bible, Psalm 121:4 says "Behold, He ... shall neither slumber nor sleep." Is it midnight? Call Him up! Is it 1 o'clock, 2 o'clock, 3 o'clock... in the morning? Call Him up! You don't need a reference, but if you think you must act corporational and if it makes you feel better, just tell Him Sonja referred you to Him!!!!!!!! You won't even need to say my last name, because He'll know which Sonja. He created me, and knows me from anybody else with the same name. Oh, how awesome is my God!

By the way, are you still wondering who the mystery sister was? Does it matter? Her first and last names began with letters of the alphabet like

mine and yours. However, she just happened to be a middle-aged woman who had been married for over forty years and had a situation. Does it sound like somebody that you know, or does it sound like your situation? Either of us could be in the same boat just rocking along in troubled waters. I'm not a marriage counselor, but I have discovered that even one-half of a century of marriage does not necessarily mean all is well between husband and wife. When the number fifty candle is beautifully lit on top of the wedding anniversary cake, and family and friends are giving hugs and kisses of congratulations, is the couple smiling, because they are really happy, or really faking it??? If we take a survey, the answer might be a big surprise! In any case, if I were to nickname my mystery sister, I would call her Blessed. Why? War Room gave her an excellent example of spiritual warfare and the solution! See the movie, or read the book! So, Sister Blessed and the rest of us were definitely at the right place at the right time!!!!

when you focus upon how GOOD the GOOD is. the GOOD gets BETTER.

Abraham Hicks





Sally Gallot-Reeves

STRENGTHENING

YOUR FOUNDATION

Each of us has a foundation comprised of significant blocks we assemble in our life as we learn, experience, believe and trust. Foundation is the strength upon which we assess situations, evaluate opportunities, make choices, and seek solutions in our daily lives. A strong foundation leads and directs us forward with assurance.

I am always intrigued by people who talk about their "level of trust" in people, politics, weather, or even electronic devices as if by assigning a numerical value there is increased predictability. I have not found that trust can be more confidently invested in anything by assigning a percentage, rather I believe it is all or nothing. If you trust you will work diligently to create successes. A small level of trust would otherwise be called skepticism.



I believe that success is most often a result of a solid foundation that continues to rise upward. It is a series of opportunities that you choose to embrace realizing there is potential for growth in every situation. Each experience builds upon your foundation, your core values and skills. Moving forward, I would ask you to intrinsically trust that you are headed in a positive direction that is in your highest good, feeling confident that you will successfully traverse any challenges that lie ahead. By believing in yourself you continue to build trust, create an atmosphere of trust, and motivate yourself and others forward.

We expect a level of trust in all our relationships whether they are in our personal life, business life or in our work environment. Trust is a relationship, a two-way street of understanding and belief that can be built upon and expanded, achieving goals that are in the best interest of all involved. When trust is placed it seeks to grow and improve something. When we trust we are investing positive energy and by law of attraction generate a mutual positive benefit and greater good.

In all business arrangements we make a clear commitment to those we serve, our clients and all those who will be impacted or effected by our work. Our clients are trusting in us to deliver an agreed upon end product and we are confident that we have the skills and knowledge to accomplish that project and satisfy the deliverables. As a project manager I am asked to complete objectives working with teams. I begin by cultivating a level of trust in initial meetings by

clearly explaining the scope and goals of the project. This includes both my understanding of what is included in the project as well as what is not. I also spend time learning about the members of my team, asking them to define their strengths as well as their areas of expertise. I explain my philosophy of team work and project management [which is goal and solution driven] and include my Connect the Dots business mission statement which is to "Promote the growth and success of individuals and teams in healthcare". I want them to understand that I know that my strength lies in the team, the individuals at the table whom I trust to offer their best work, commit to the goals of the project and work collaboratively together to seek progress and results. I know that I am only as good as my team.

What determines that trust exists? How do we know when we can trust? There are basic attributes I believe we can look for when assessing if there is a trusting situation. I am sure you know these and subconsciously use them in your every day: Accuracy, Objectivity, Openness, Collaboration, Honesty, Thoroughness, Acceptance, Understanding, Clarity, Validation, and Responsiveness. When these exist in yourself and in your work situations the ability to align your skills and expertise is assured. Sometimes in Project Management, individuals are assigned to a project without knowledge of the scope, or they assigned whether or not they believe in the benefit. It is my job to work with teams to clearly communicate the framework from which we will



all function. Whether you joined the group buying into the goals or not, the reality of being successfully employed is to put your best efforts forward and work effectively with others to accomplish the objectives. Together we can achieve successful outcomes.

As a leader I feel strongly that we need to provide a level of credibility to the work we want to accomplish. By relaying information to the team that substantiates the reasons behind implementing the project you add a cognitive value that motivates team members to engage. By including examples of evidenced based best practice and methodologies, professional and regulatory standards, and research findings you present facts that have been previously validated and thus valued. Trust has been previously created by this scientific and professional work.

President Ronald Regan in a historical meeting with the then Russian President Mikhail Gorbachev replied shaking his hand "Trust, but verify". In essence we all do this. I continue to validate in each meeting that we are all on the same page, all agree with the continued plan, all keep moving forward. Differences of opinions create open doors to identify new information and challenges that then generate problem solving discussions and revised action plans.

Blind trust? It's not really blind as much as it is awestruck devotion. The only people I know of that can do this effectively and continuously are my dogs and they carry it to the extreme. Although I do love their constant adoration and our mutual trusting relationship, the goals we achieve are self serving. I get unconditional love and they get cookies. Therefore, I conclude this does not apply to business.







Links:

Connect the Dots is a Project Management Consulting Business and mentoring website

www.ctdnow.com

Between Shifts

"A book of poetry depicting a camera's eye view into the worlds of conflict and compassion, relationships and love". Get it here.



Trust requires that expectations are defined and clearly communicated. As an action verb, "I trust that..." we are making a verbal contract with ourselves and with those we want to engage. A trust statement said aloud signifies faith and buy-in and a validation with your inner voice, your gut feelings, that promotes you moving forward. In some manner you say "I Do" and present an outward sign that you are accepting this new opportunity. You shake hands, nod, send text, sign papers, or even hug and kiss in order to acknowledge the event and make it official. It becomes official. No going back, you have made a commitment.

In my 25 years of work in Healthcare and Project Management I have made many commitments to patients, families, staff, vendors, teams and organizations believing that together we can accomplish steps that lead to road maps that lead to destinations. Goals are important to identify, but equally important is the assessment and analysis of what is required to attain these goals. Project "failures" in my opinion can always be traced back to a lack of thorough Pre-Project assessment, analysis, and planning. Project "revisions" are not failures. There are many things that are simply out of our control and we know that technology often changes overnight. The world we live in relies on integration and interface and the ability to keep up with "connections" is an art unto itself. Assessment, analysis, and planning must continue throughout the project, and requires consistent diligence to keep on track. We learn from all that we know. We also learn from all that we don't know. "Always good to know what we know" I say frequently to groups when beginning change work discussions, "tell me everything". If I know it exists I can assist the team in working with it. "Change is inevitable, Growth is optional".

There are many things we strive for in business, and trust is always high on the list. How can I be a steward of trust? Stewardship embodies the responsible planning and management of something entrusted into one's care. By commitment to a project every member of the team becomes a steward of trust. Each individual contributes to the sustaining of trust in the project life cycle. Our individual foundations begin to build the bridges that link us all together and strengthen our goals. When I am entrusting in my team I am confident that each of us will put forward our best effort and highest standards and work towards attaining the goals we have established.

With the proper tools, instructions, resources, and time everything we desire can be achieved. Each step leads us to the next and at each defined intersection we trust again; ourselves, our team, our gifts, our guidance. Success is built on our foundation, trusting relationships and commitments. Faith makes all things possible, not always easy.



Concentrate all your thoughts upon the work at hand. The sun's rays do not burn until brought to a focus.

ALEXANDER GRAHAM BELL





Dianna Buehler

IT'S NEVER TOO LATE TO LEARN

TO FOCUS

When I was asked to write about "focus", I had to laugh; it has been a life time problem of mine. Starting in school with subjects I wasn't particularly interested in, sports took a priority and as an only child with two working parents, I wasn't really held accountable as long as I was passing my grades and didn't get in to trouble.

I left school and went to work full time at sixteen, and got married at eighteen. A few years later, it became obvious to me that I had focused on the wrong things when I was younger, but you can't go back.

Four years later, as a single parent of two girls, I was very organized and responsible. I was always employed, sometimes holding two jobs at a time to make ends meet. I always enjoyed where I worked and really never thought too



much about it. As a parent, you do what you have to do.

When I went to work for the Prison System, I was way out of my comfort zone, but took it in my stride, though I found it very hard to be tough in dealing with inmates. I learned to be fair, but strong in my commitment to serve the public and the people that are incarcerated to the best of my ability.

Back to focus in the workplace.... for me it was the everyday paper work, computer work and the courses I had to take that I really didn't like. With great effort I managed it for 30 years! Whenever possible, I took on the hands-on role of my position in dealing with inmates and their families and my co- workers did the paper and computer work. It worked out for all of us!

Now I am retired and procrastination is a big problem when it comes to sitting still and getting down to business. Since retirement my mother passed away. She and I had made sure all her affairs were in order. After she went to the hospital and then to a nursing home, I made all the necessary arrangements and prepaid everything before her passing. As far as my mother's legal affairs, I did stay focused and got them all completed successfully and in a timely manner.

So, when in a crisis and out of necessity apparently guess I can force myself to focus!

I did learn something from this: I had to write everything down on a daily basis as to what had to be done, cross them off the list or carry them over to the next day's list. To me this was all very stressful as it was something I had avoided in my personal life since my girls had grown up and left home.

Recently, a friend of mine was diagnosed with melanoma cancer. We have been to the doctor on almost a daily basis for tests, scans, etc. Recent news has not been good. When I got home this afternoon I was in a daze. I wondered what was next! I suddenly realized this could be me and I wasn't prepared which would put stress and burden on my family.

I got right on the phone, made a couple of appointments, wrote down what needed to be done, and have made a commitment to myself to FOCUS on getting my affairs in order. Just taking this first step has lifted a weight off me.

At the age of 70, I remain a work-in-progress! Let this be a lesson to you: none of us is perfect an learning never stops. We can all strive to better ourselves; it's never too late!

Read more about Diana here.

WATCH THE INTERVIEW:

I FIND HOPE IN THE DARKEST OF DAYS. AND FOCUS BRIGHTEST. DO NOT JUDGE THE UNIVERSE.

Dalai Lama





Satisfaction; according to the definition in the Cambridge English Dictionary is defined as a pleasant feeling that you get when you receive something you wanted. The Merriam Webster version defines satisfaction as; A happy or pleased feeling because of something that you did or something that happened to you. The act of providing what is needed or desired.

As I think of satisfaction over-all, I find that it is a temporary state of being. You do have a feeling of pleasure from receiving a gift you wanted or eating a delicious meal but how soon that feeling is dissipated as the gift gets old and time passes after the meal is consumed, you move on to the next anticipated moment of satisfaction. This will continue until there is such a time that satisfaction is found in something greater than self gratification, something that



has a deep meaning with purpose, something that has a long term return satisfaction.

In 2000 I decided that I would write an application to start the first exclusively early childhood charter school, (Pre-k 3 through kindergarten) why; because of my dissatisfaction of how young children were not receiving special education services through the public school district. My application was approved and I opened in August of 2003. I was satisfied. The school is Eagle Academy Public Charter School. The school opened with 117 students and of that number 10 enrolled with Individual Education Plans (IEP). I contracted services from a non profit organization and that satisfied our need for implementation. Over time, as the population grew so did the number of students needing services. The majority of disabilities were speech and language but we also enrolled students with physical and developmental disabilities as well. Some students required services that necessitated placement in a non-categorical (self- contained) classroom which Eagle was more that qualified to provide. The services are now being provided by our own team of specialist. Our student enrollment had increased to 635 by 2006 students with two campuses and our special education population has exceeded the usual 10% to 12% of our total population and growing. We had also expanded our grade levels to include first through third grade by 2009; this is something I did not want to do but the pressure from parents and the suggestion from Middle States Accreditation of Colleges

and Universities and our authorizing agency was so great I agreed. My level of satisfaction had reached an all-time high.

In 2012 Eagle was blessed to receive an accessed building from The District of Columbia Public School system in southeast Washington; the most impoverished section of the city. We made major renovations and added on a wing totaling \$20,000,000 which included a gymnasium, library, full service kitchen, a sensory room and a swimming pool. Now my level of satisfaction exceeded my anticipated expectations.

While Eagle has an intentionally marvelous educational program we know that is only a part of the child. We service the whole child and that includes the family and the community. During the year our students receive vision and hearing screenings, dental exams and we ensure that all immunizations are up to date.

Each year families participate in various programs that assist in receiving foods from Martha's Table, vouchers for before and aftercare and referrals to other family assistant programs.

There is more!

I had not even considered that the students that had moved on to the 4th grade or the students that had left Eagle for various reasons would return. They came back giving praises to the teachers, and the over-all Eagle Academy vision and mission. The parents and students



continued to inquire if the school will add grades beyond third grade.

As we enter our 14th year and preparing for the charter's 15th year renewal I would say that I have been completely satisfied with the outcome of starting a charter school. Not only have I been able to provide a better educational program for the targeted early childhood population but I have provided services to the community in which the school is located.

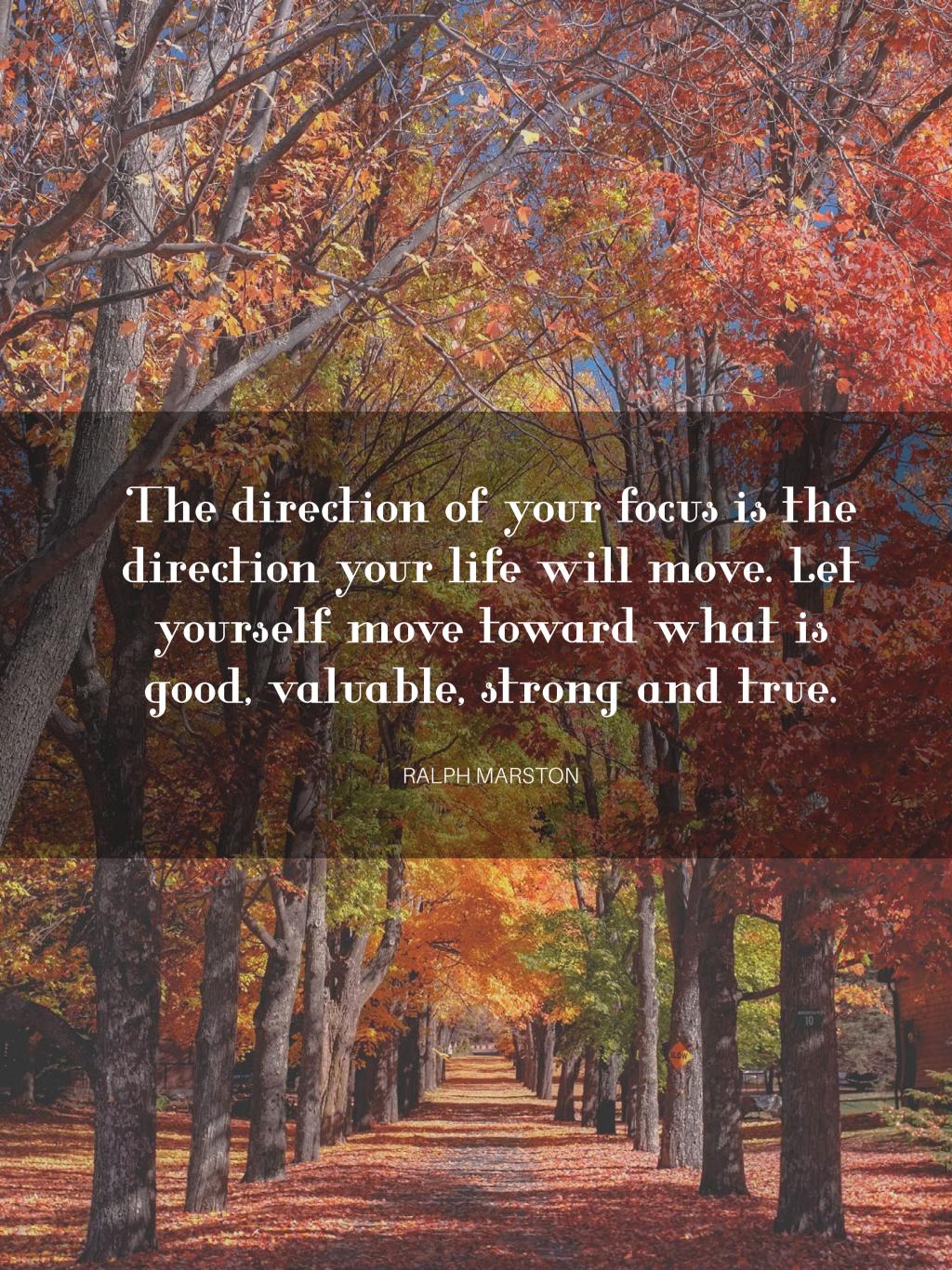
Satisfaction on this level is on-going; over and over again. Why? Because my level of satisfaction has come as the result of acting to provide services both needed and desired.

This satisfaction came to me from outside of myself and therefore it is never a temporary state. Every time I go to the school or pass by one of the sites or see a child in the Eagle uniform I have a great since of satisfaction because I know that I have done something to satisfy someone else.

My "Satisfaction Checklist"

Receiving the Charter		
Providing the special education students	with	the
best programs in the city		
Building an educational wing that enables	stude	ents
to receive extra-curricular activities		
Serving the community		

Read more about Cassandra here.







Rose E. Clark

IS LACK OF FAITH

YOUR COMFORT ZONE?

As a little girl, I grew up in a very loving neighborhood where every family knew every family and mothers were allowed to pre-spank you to get you ready for your real spanking when you got home. There was a down side to families being so close because they knew each other's personal business and often you would be told that "If you're not careful, you'll end up just like your mother, sister, cousin," you get the picture. It was always the bad ones in the family they chose to associate you with. Well needless to say, I got branded as such. That was the beginning of a change of mind-set for me.

I graduated from high school and enrolled in Business College. There was not a lot of money in the family but I didn't let that discourage me. I graduated "Most Outstanding Student" in my class. I remember like it was yesterday thinking that I will be the best student in that school and graduate with honors because 1 person in my neighborhood said I wouldn't.





Rose and her girls



Rose speaking at 1st Lady Luncheon



Rose snging at Church Anniversary



Tables at Red Carpet Celebration

That brings me to where I am today. I don't take "no" for an answer and can't stand the word "can't". I was blessed with a ministry and God and I named it "Soar Like An Eagle Ministries, Inc.". The purpose of this ministry is to help young and old to reach and explore the untapped talents and dreams that lie within.

Too often we allow situations and people to influence our minds and cancel our dreams by speaking negative thoughts over us and in our lives. **THIS MUST END**. The bible tells us that "We can do all things through Christ who gives me strength". We have to start believing in ourselves and not in what others say we can and cannot do. We have to set personal goals for our lives and believe that we can accomplish these goals.

One of the problems that most of us experience is failing to have the Faith that we will reach the goals we set. Goals are what keep us alive and give us value and hope. Everybody has dreams and goals. Without something to strive for and look forward to, you are only in a state of existence.

Find a moment in a day when you can concentrate on yourself and your dreams. Perhaps there was one big dream that seemed too big to accomplish because of all your daily chores and busyness or maybe there were a bunch of little things that you always wanted to do but just never got around to doing them. **NOW IS THE TIME** to make your dreams a reality. You're never too old and it's never too late.

No matter how many obstacles may come your way and no matter what it looks like, stay focused and don't lose



hope that you will accomplish your goals. Set small, reachable goals. And, as you accomplish them, you build faith and confidence in yourself.

There will be times when you will want to doubt. You must rebuke those thoughts and replace them with positive thoughts and actions. Set your atmosphere on a daily basis that you are a winner and that you will not be defeated by any means or anybody. Pray without ceasing, especially when you are feeling frustrated and unbelief begins to set in.

Once you begin to see some changes and accomplish a few of your smaller goals, the adversary will get busy. You may start to feel like you're being pulled from one end to another. Pray, lay your project aside for a moment to handle the situation at hand, and then continue working to accomplish your goals. Whatever you do, don't lose focus of your goals and your dreams. Take a detour if you need to, but get right back on your road to success. Your dreams are just a reach away. Don't let your Lack of Faith Be Your Comfort Zone.

A GOOD LEADER SHOULD FOCUS ON MAKING SURE EVERYONE IS BEING GIVEN THE TOLS TO DO THEIR JOB, NOT JUST EXPECTING - POF! - THAT THEY'RE GOING TO PRODUCE GREAT WORK.

- Anne Sweeney -



READY. AIM. FOCUS.

Becky Paroz

Focus. Like a laser beam or like a hawk's vision, it implies sighting single-mindedly on the goal to the exclusion of all else surrounding you.

However it could be that acting as the focus means that all attention and concentration are centred on you as a person. It is very difficult to exclude all else when all else is intently fixated upon you.

Where you place yourself in your future and conduct your maximum efforts; using your greatest levels of motivation to reach those high career goals and business objectives; that is where your focus lies. It may not be to the exclusion of all else, but there will be significant sacrifices along the way via

time, availability, attention to other details, relationships, travel or a combination of these and others.

One of the traps of focusing so single mindedly on an objective is that you can sometimes be so focused you might not realize that it is not something worth sacrificing for. If you attend any form of coaching sessions or workshops, you will be familiar with the saying that a job and a career are rather different creatures. A job is to pay the bills, conform to the accepted

To be this focused

you must be sure.

The sacrifices you

may make will sting

and better to ask

now if you might

have regret, than

experience the

actual regret.

consumer model of society whereby we must earn so that we can then spend; a career supports a life choice that upholds values that you hold with respect to gaining financial stability while (perhaps) giving back to community. A career usually supports a bigger vision than the pay check that comes regularly. There are those who feel they can never achieve more than a

pay check and that is enough, there are those for whom the corporate titles and lifestyle is still not enough of an achievement. And the rest of us in between making do the best we can.

Whether it be corporate level board room high flyer or entrepreneur for third world country charities; what it took to get you there was focus. Once focus is set upon a goal, it takes an almost impossible level of change to move from it. In fact, it is accepted in various "spiritual" stories that the universal "force" will ensure you are truly fixated on achieving this "thing" to the point where it is almost certain that your resolve will be tested as a part of your journey to success. Whatever you believe, whether it be business or a higher calling, the road to success is never usually an easy one. It is probably why it is commonly referred to as a journey, a path, learning experience; a physical manifestation of the inner desires of the individual, challenged

along the way by what does not fit the vision held.

It all seems incredibly intense and tiring.

Focus is tiring. It takes energy to remain sure-footed on that journey towards the destination labeled "success". It takes resolve and courage when some along your way will attempt to tell you that it cannot be done, is not able

to be achieved, is a pipe dream, a fool's errand, a waste of time; it takes fortitude to ignore the words of those who love you and think they are saying it for the best of reasons.

Focus takes work, just like any other activity that you conduct to move you through one learning experience to the next, one level of management higher than you were, one level of qualifications more than you had.

To be this focused you must be sure. The sacrifices you may make will sting and better to ask now if you might have regret, than experience the actual regret. Better to acknowledge a lack of commitment prior to beginning, to know your negotiable and non-negotiable values that may be challenged and compromised along the way.

If family is a high value to you, is focusing on a career that will take you away from your family on a regular or long term basis really going to be successful and satisfying? After all, success without satisfaction has a rather tasteless palate! If you can't reconcile the two values, you will remain in conflict the entire length of time the values remain in competition with each other. No matter how successful in your career you may become, the lack of success in the area of compromise is likely to leave a bad taste.

It is much easier to focus when your values align. Using the previous example, it seems obvious that the choice creates a conflict. Looking for that "space in the middle" the similar career, but one that allows your family to travel or move around with you may be the solution you need to focus on. Looking at your values and creating these priorities assist in focusing the laser like intensity of your vision even more; which in turn has the added effect of making it easier to focus on.

If you have never undertaken a "values" exercise, it is quite simple and yet requires some deep self-knowledge. List all the things that are important to you and decide what the underlying core "value" is. You will end up with categories like: family, wealth, independence, health, learning, adventure, home.... There are all sorts of ways to categorise, but once you have any idea of the overarching themes, such as listed, you can place them into an order

of priority to you. This is where the "know thyself" part comes in. If you put family above career as a value, do your actions stack up against that? Do you really come home from work early, don't attend out-of-hours functions and networking opportunities in order to be with your family. If you do, then you are aligned with your values.

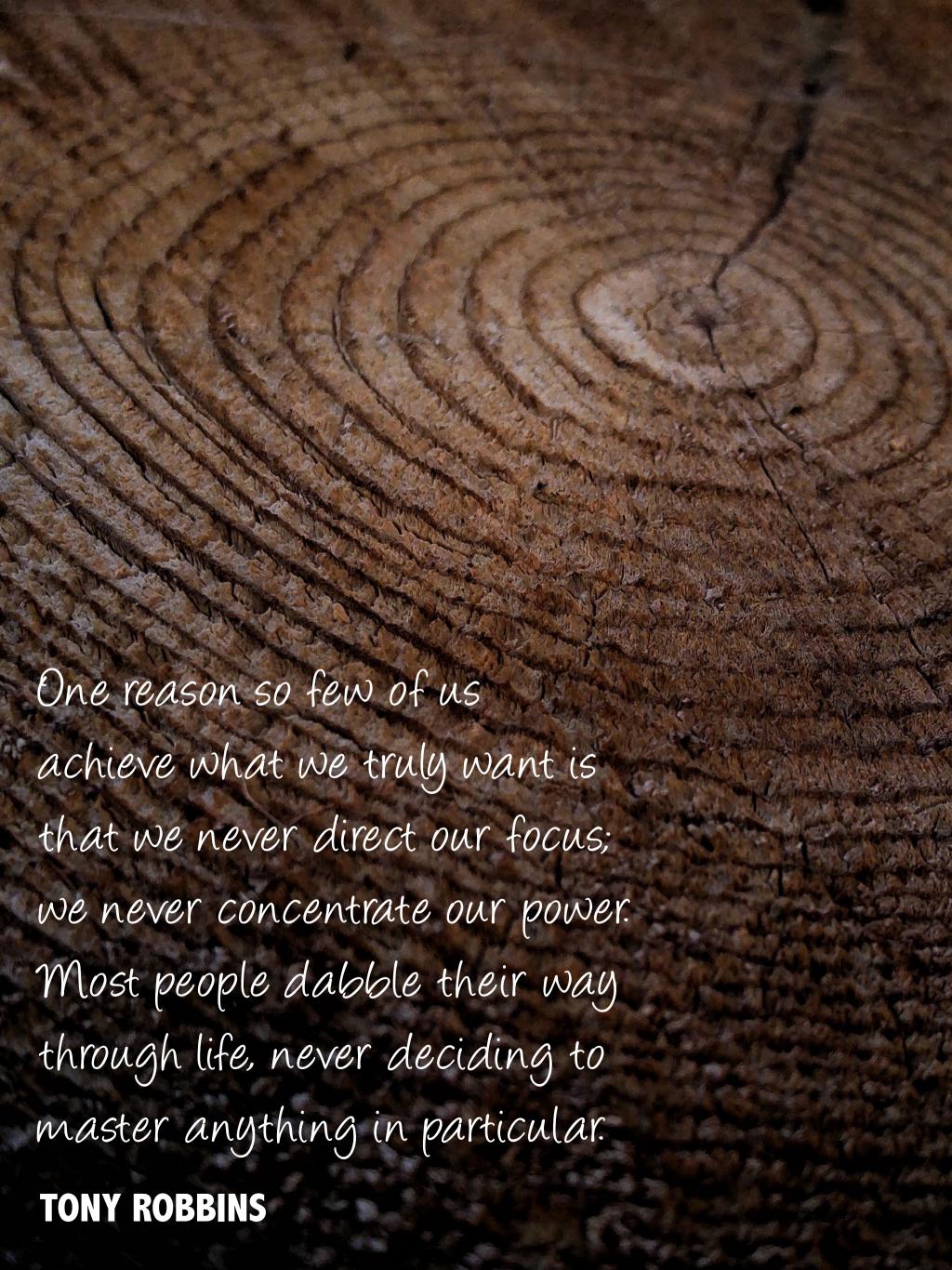
If you don't, then you have some work to do to realistically list your values as they are now. What you can do after you have been honest about the current order of your priorities is realign your values to the way you prefer it to be, and then you have a measure by which to make those difficult decisions, the ones that require a sacrifice. Now you can make clear, quick and perhaps better decisions about where your focus is; you can aim with increased accuracy to the level of success you desire; knowing that your values are in order of priority.

If your resolve will be tested along the way by external matters that will challenge your will, your motivation and your focus, isn't it better that you at least reduce the chances of you challenging yourself?

Remaining your own focal point; keeping in touch with your values and your goals and why you wish to achieve them will ensure that your focus stays clear of obstructions.... of your own making at least!



Becky Paroz is known for her use of humor to challenge everything. She is motivated to pass on her lessons learned to assist and educate the next generation of leaders to become high achievers like herself. She challenges herself racing cars, learning stand up comedy, and studying quantum physics in her free time. She is now published around the world in several books she has co-authored and is releasing two of her own books this year. Becky just released her Facebook page — The Words of Bek. Connect there with her personally to find out she just keeps swimming!





When, why and how we focus financially can be a wholesome exercise when we take into consideration our gender, stage of life and financial outlook including savings and investment strategies.

I believe that we are our own company, and we should set up our affairs along the same lines as any corporation. We should have a (company) mission statement that captures who we are as well as identify our short, mid and longterm goals. For the purpose of this example, we will limit the organizational structure to three primary roles: Chief Executive Officer (CEO) who is responsible for the overall mission and vision of our company; the Chief Financial Officer (CFO) makes the tough decisions re savings, investments, spending and budgeting while the head of Human Resources deals with "employees" relations and their wellbeing. The different roles might be played by the same person - you - or another member of your household with the support of your expert-advisors. For example, your family doctor, dentist, psychologist, fitness instructor and nutritionist are part of your health team with you being the coordinator in your role as Human Resource Manager cum soccer mom, homework supervisor, chief cook, housekeeper and financial contributor. Your banker, life and general insurance, mortgage and stock brokers as well as your accountant are part of the informal Finance Team each contributing at different times and extent to key financial decisions that you make. The CFO of your organization works alongside the other executives to implement financial policies in a fun, efficient, timely and cost effective manner at different stages of your life.

Just like any corporate entity, we start out being concerned with cash flow issues and managing our debt such as student loans and credit card spending. We want to establish a good credit rating by paying our debts on time and making wise purchasing decisions. We help to manage risk by protecting our creditors through the use of life insurance to cover loans as well as providing future income for dependents.

As we climb up the "corporate" ladder, our focus might shift to savings or investing, perhaps, in more easily accessible or cashable instruments such as short-term certificates or our regular savings accounts. Around this same stage, we might also start to start our tax planning.

Businesses reassess their priorities on a regular basis by comparing budget forecast to actual performance. They also examine growth and cost reduction strategies. Likewise, our priorities will change as we become more financially savvy and secure, leading us to add savings and investment vehicles that are more long term and/or riskier – depending on our tolerance level, and our investment portfolio. Retirement planning might come into focus as well.

As your own CFO, your savings, spending and investment decisions might also be influenced by your stage of life whether single, married, widowed or divorced. For example, since women are said to be paid only a 70-80% of what their male counterparts earn, they will likely have to invest smarter in order to enjoy the same standard of living as their male counterparts – all things being equal. Along the same vein, many divorced women, widows and single mothers (and their children) experience a lower standard of living and poorer health than their male counterparts. Your focus will be different depending on your stage of life and your earning power and potential.

Worthy of note is the finding that women in a cohabitating partnership who become victims of a disability, critical illness or need long-term care, are more likely to be "abandoned" by their partner and in a shorter time frame than the other way around. We would, therefore, be wise to metabolize this information and give care- planning some priorities.

Like businesses, our priorities will shift at different stages of our lives but our mission and vision but our focus on financial success will be consistent. When we manage our savings, investments and expenses, regardless of the challenges, accomplishments or even setbacks that arise, we remain a going concern.

You are your CEO and every successful business requires a team that buys into its mission and vision. You are ultimately accountable to ensure that your focus incorporates different areas of your organization including your health and overall wellbeing as well as the implementation of sound fiscal policies.



Elcho Stewart is an Independent Advisor in the financial sector specializing in individual and small business financial security planning. With 19-years experience, Elcho uses a common-sense approach to Key-man, partnership funding, critical illness, long term care, RRSPs, savings, education savings, and life insurance solutions for "...everyday people planning for the financial security of their families, businesses, communities, and countries."

Her natural thirst for knowledge and being guided by the Golden Rule contribute to Elcho's high level of integrity, honesty, and loyalty to the customers she serves.

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