

CITIZEN OF THE WORLD GUIDES

WHAT'S REALLY IMPORTANT

For a productive, happy, meaningful life

STEELE CURRY

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The poem *Faith* by Czeslaw Milosz in Chapter 12
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SECURE THE JOB YOU WANT & EXCEL
BE A “PRO” COMMUNICATOR
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INTRODUCTION

WHAT'S REALLY IMPORTANT

The purpose of this Guide is to help you understand what is truly important in life. Something that is not taught in college or university, nor is it often passed on by one's parents. Frequently, one comes to realize what's really important about a particular aspect of one's life when it's too late to do anything differently, a prime example being marriage. This Guide gives you some insights that you can use today to enjoy "a better life".

Starting with the need to adopt the right mindset in everything you do, *What's Really Important* also covers following your passion, relationships of all types, ethics and nine other critical issues. In each case, the author gives his recommendations and views on experiencing what actually counts in your life.

Yes, you are usually in a hurry when you start your business or professional career. You are naturally in a rush to get the right job, make as much money as you can, and advance to the highest possible position in your organization.

This is understandable. Since it is a competitive world, you obviously have to hustle and work hard to make a name for yourself. But you do not have to sell your soul to do so.

As you launch your career, think about your new job as the first chapter in writing a book entitled "Your Reputation". Consider what it means to act ethically and with integrity. Formulate in your mind a personal code of ethics that can serve as a steady moral compass in guiding your behavior and decisions throughout your life.

With all the demands and stress at work, also try to maintain some perspective on what truly counts in life. While having a successful business or professional

career is important, that alone is not enough. Think through what being a "success" means to you in all aspects of your life.

The key to achieving true happiness and personal fulfillment over the course of your life does not come from money, power or possessions. In the end, what is really important is your family, friends and the extent to which you gave of yourself to help others and to make your community and the world a better place.

If you have questions about any subjects in this Guide or suggestions for additional advice that should be included in future editions, please contact me through the Web site at www.COTWguides.com. The first three Guides in the *Citizen of the World* series before *What's Really Important* are *Make the Right Impression*, *Secure the Job You Want & Excel* and *Be a "Pro" Communicator*.

CHAPTER 1

THE RIGHT MIND-SET

You go around the track only once in life. Since you do not get a second chance to do so, you have an important choice to make. You can start out being determined to make the most of your life, to have a full and successful personal and professional career, and to be the best at what you do. Or you can elect, usually by default, to go around the track as a passive participant letting others decide the course of most of your life.

Those who take the first path soon realize that what they do and how they conduct themselves have a major impact on their destinies. Yes, everyone faces lots of challenges, problems (often opportunities in

disguise) and setbacks. What really counts is how you respond to these obstacles and what you learn from dealing with them.

Absolutely everyone has personal strengths and weaknesses. These obviously vary considerably from individual to individual. It is important not to confuse what are personal strengths and weaknesses with what are so-called “advantages and disadvantages”. The latter are usually temporary factors that become less relevant over time.

For example, a recent research study by two widely acknowledged experts in the field of leadership, Warren G. Bennis and Robert J. Thomas, found that there is a tremendous variance from one leader to the next in intelligence, order of birth, family background and means, education level, gender, race and ethnicity. Yet none of these factors proved to be decisive in the determination of leadership positions.

This study also indicated that every leader, however, has invariably gone through at least one defining, intense, transforming experience that acted as a crucible in forming that individual's character and providing key lessons for use in the future. Often such experiences are highly negative in nature, such as a major business

setback or personal family tragedy, which cause the individual to reassess his or her entire approach to life and career.

What this means is that you have to take responsibility for your own success in life. There is no point in blaming the absence or existence of one of these personal background factors (cited in the above study) as an excuse for failure or for not even attempting to accomplish something.

This study gives numerous examples of individuals who have overcome these “personal disadvantages” to attain positions of leadership in all types of organizations. While doing so may not be easy, it definitely can be done. Since you cannot change something in the past, you have to concentrate on making the most of the present and the future.

It is hard to exaggerate the importance in life of having a positive mind-set. This is the decisive starting point in determining your future destiny and success. To have a winning frame of mind:

★ **Maintain a truly positive attitude about yourself and in dealing with all people and situations.**

Yes, there are always going to be some bad apples, but they represent at best only a small minority

of any group. Taking a positive approach always gives you an advantage while being negative almost always ensures a negative outcome.

- ★ **Recognize the need for lifelong formal and informal education, possess a high sense of comprehensive curiosity and have a hunger for knowledge.** In a fast-changing world, the need for relearning, retraining and acquiring new skills is a constant requirement for everyone.
- ★ **Understand that you can accomplish almost anything if you totally concentrate your undivided attention on it, persevere and truly apply yourself.** You will be surprised at how much your luck improves when you apply yourself in this manner. As Louis Pasteur said, "Luck or chance comes to the prepared mind."
- ★ **Be courageous and willing to take risks without being foolhardy.** As the saying goes, "Nothing ventured, nothing gained." Making a mistake or failing at something is never a sin, it is always a learning experience. In many cases, it is better to attempt something and fail than not to have tried at all.

- ★ **Guard against being a constant complainer or "whiner".** Instead of harping on what is wrong, keep yourself focused on what is right. Look for the best in people and situations. There are always going to be times when you lose in contests of all types. No matter how disappointed you are, pick yourself up and be gracious about it with the winner. You will usually get another opportunity to prove yourself.
- ★ **Take ownership of your own decisions, including those to do nothing.** Yes, you do have the ability and free will to choose differently. Blaming something that happened in the past, adverse circumstances or the actions of others are not acceptable excuses for making poor decisions or failing to act responsibly. Similarly, do not let anyone push you in a direction that you know you should avoid. If you think you may require professional counseling to help you deal with personal problems or negative behavior, then arrange for such counseling as soon as possible.

- ★ **Be determined to make the most of your life and be resilient in overcoming major obstacles.**

Accept the reality that life is not always fair, bad and unjust things happen, and it is impossible to avoid encountering unpleasant people and situations from time to time. In 1940 when Hitler had conquered almost all of Europe and England was left alone in fighting Nazi Germany, a journalist asked Prime Minister Winston Churchill, "How can you always be so upbeat and enthusiastically positive about England's future given its current hopeless predicament?" Churchill answered, "What is the point of the alternative?"

Other key points for maintaining a positive mind-set are:

- ★ **Accept the fact that everyone makes mistakes, personally and professionally.** Rather than denying you have made a mistake when it becomes obvious you have, try to be honest with yourself and take responsibility for your mistake. When appropriate, apologize sincerely for the

mistake and move on to the next "chapter" in what you are doing.

- ★ **Try your best to avoid letting problems or a crisis in one important part of your life spill over to the rest of your life.** Make every effort to keep your professional and personal lives in separate compartments of your mind. When you are encountering difficulties at work, do not take it out on your loved ones at home. Similarly, if your principal personal relationship is breaking up, try your hardest not to think, worry or talk about it when you are at work.
- ★ **Avoid taking yourself too seriously.** Sorry, but no one is the center of the world. Unless it is a life-and-death situation, do not treat it like one. Keep things in perspective. Do not allow yourself to get worked up by something small or not truly important in the grand scheme of things. This is an error that perfectionists frequently make.
- ★ **Keep an open mind and your antennae always up and revolving, so you are always "receiving" messages, signals and signs about what is going on both around you and elsewhere in the world.** This is the best way to put yourself in a

position to recognize opportunities before others do. Richard Branson built the Virgin business empire by doing so.

★ **Challenge yourself to achieve your full potential by being creative and seeking new ways of dealing with situations.** Unlock your mind and let yourself be free, crazy and “foolish” in discovering unique solutions and answers. Strive to develop a reputation as an Innovator.

★ **Resist being too hard on yourself or overly self-critical.** Everyone experiences sub-par days and performances. If you feel in a slump, take a break and engage in something entirely different of a more positive nature. Ask for help. Nothing was ever accomplished by someone in a negative frame of mind, feeling sorry for oneself.

★ **Realize that the only constant in life is change.** As A.G. Lafley, the chairman of Procter & Gamble, said in a speech:

Change is inevitable, pervasive, accelerating and increasingly unpredictable. Those who resist change will not survive. Those who only adapt to change may only survive. Those who embrace change, who

shape it and turn it to their advantage will win decisively and disproportionately.

Hardwire your mind-set with these elements and you will possess a significant competitive edge over most others in the journey of life. The mega-bestselling author John Grisham had his first book rejected by 26 publishers before it was finally accepted by one. Another of the U.S.'s leading mystery authors, James Lee Burke, had his book *The Lost Get-Back Boogie* rejected 111 times over a nine-year period before it was finally published. The book ended up being nominated for a Pulitzer Prize. Both authors just refused to give up and lose faith in themselves. Nor should you.

CHAPTER 2

FOLLOW YOUR PASSION

The more you are keenly interested in what you do, the better your chances of success. It really does not matter what you do — what counts is how much you enjoy what you are doing.

Early on, attempt to identify the field of endeavor or occupation that gets you truly excited, that turns you on, that grabs and holds your attention. Is it cars, fashion, magazines, the restaurant business, teaching, construction, finance, electronics, computer games, engineering, medicine, scientific research, acting, music? Search for that one area that really kindles your passion and best uses your talents.

As Steve Jobs, co-founder and CEO of Apple, said in his Commencement Address to the 2005 graduating class at Stanford University:

You've got to find what you love ... Your work is going to fill a large part of your life, and the only way to be truly satisfied is to do what you believe is great work. And the only way to do great work is to love what you do. If you haven't found it yet, keep looking. Don't settle.

When you find your passion, become totally committed to mastering it. Learn everything you can about it. As far as possible, get the education you need to practise it. Identify the true masters of the “craft” and study what made them so successful. Immerse yourself in understanding the nitty-gritty of your field, what makes it tick, the basic nuts and bolts of how it works.

Research the leaders in your field in terms of companies, employers or organizations. Where are they located? Are they currently growing in size or are they struggling? What is their reputation as employers, competitors and industry innovators? Which ones would you be proud to work for? Then, make every effort to be hired by one of these leading organizations.

When you start work, how much you are paid is less important than the extent to which you will have a meaningful work experience, receive valuable training and be offered worthwhile future opportunities for advancement. Try to find knowledgeable individuals in the organization who can serve as mentors in guiding you on your job performance and future career.

Even if your ultimate objective is to have a business of your own, you need to gain as much practical experience as you can beforehand, hopefully from the best in the business. It is usually advantageous to have someone else paying for you to become a master of your passion before you attempt to launch your own business.

In following your passion, keep in mind the necessity to constantly upgrade your skills and become as adaptable as possible. The more you develop a specialized skill and enhance it with additional expertise and knowledge, the more you will be in demand in whatever field you pursue. To remain relevant and adaptable, it is important that you “learn how to learn” and keep at it throughout your life.

At the age of 31, my career passion became retailing, specifically the do-it-yourself (“DIY”) sector of

the home improvement and building supplies retailing industry. For the next 17 years, I totally immersed myself in the art and practices of retailing. This included subscribing to seven or eight retailing trade magazines; developing close relationships with the best financial analysts covering the retailing industry in the U.S., Canada and the U.K.; reading investment reports on the leading retailers; and closely studying on an on-going basis the most innovative retailing organizations such as WalMart, Toys 'R' Us, The Price Club, Costco, The Gap, The Limited and Ikea. Whenever I traveled, I visited the newest stores of the best companies in all areas of retailing, including when I was on holidays.

To say I switched myself into a constant learning mode on the subject of retailing would be an understatement. Every year I attended a retailing conference sponsored by large U.S. investment firms, universities or retailing consultants. I also voraciously consumed various books on retailing, including one on what went wrong at Sears.

Most important, I formed close friendships with the senior people at the leading companies in the DIY retailing sector and visited them regularly. Two such

individuals, Bernie Marcus at The Home Depot and Robert Strickland at Lowe's, in effect became my mentors and were a fabulous source of advice and support for me. This gives you some idea of how I pursued my passion for retailing.

CHAPTER 3

HEALTHY RELATIONSHIPS

Your personal, social and professional success depends on the quality of the relationships you create with others. Some relationships are fleeting while others last a lifetime but they all reveal your true inner character.

Relationships are the bond two or more individuals have with each other. You cannot physically see this bond but it exists like a form of electricity with positive or negative charges for the people involved.

Relationships between two people are also like bank accounts. Everything you do with another person either adds or subtracts to the balance in your mutual bank account. If most of your behavior, statements and interactions with another individual are negative, it

will not be long before your mutual bank account is closed down.

The reality is that you can only accomplish so much on your own. A great deal of what you do in life depends on your ability to get along well with others and to create, build and maintain healthy relationships. This is not something that happens by default or by accident. It is up to you to take responsibility for determining the quality of the relationships you experience throughout life.

It is hard to exaggerate the importance of “the golden rule” of **Do unto others as you would have them do unto you**. This should be your governing principle in all relationships.

There are two other key factors in having healthy relationships with others — the extent to which you think and act as a *relationship booster* and your skill at personal communications. Everything else, including how the other person behaves, is entirely secondary.

Remember that no one is perfect. Everyone, including you, brings strengths and weaknesses to a relationship. You also have to have reasonable expectations about your relations with others. Your objective should be to enjoy healthy relationships. Perfect ones rarely exist.

RELATIONSHIP BOOSTERS

Relationship boosters are individuals whose attitude, thoughts and behavior generate positive, happy emotions on the part of those with whom they interact on a daily and regular basis. Such individuals automatically vitalize people as opposed to dampening them.

Relationship boosters are easy to identify. Such individuals have these common characteristics:

- ★ They are enthusiastic and positive in what they do and say.
- ★ They have a sunny, optimistic, friendly disposition.
- ★ They have an easy, relaxed sense of humor and do not take themselves too seriously.
- ★ They are “givers” in that they openly give and share of themselves with others.
- ★ They are genuinely interested in the well-being of others and are sensitive to their feelings and needs.
- ★ They build the confidence of others with their support and encouragement.
- ★ They are open-minded and tolerant of the differences of others.

- ★ They keep their opinions to themselves when it comes to being critical of others.
- ★ They realize they do not have all the answers and are willing to compromise in reaching agreement with others.

Relationship boosters know that healthy relationships have to be good for both parties, not heavily in favor of one person over the other. They also understand that you cannot take healthy relationships for granted. You have to work at maintaining healthy relationships with family members, friends and co-workers. Like the flowers in a garden, healthy relationships have to be cultivated, fertilized and replanted on a regular basis.

RELATIONSHIP BLOCKERS

Relationship blockers are the enemies of healthy relationships. They are individuals whose mind-set, words and actions invariably block the creation of healthy relationships. Such people are easy to identify. They frequently exhibit many of the following traits on a regular basis:

- ★ They are egotistical and self-centered, always talking and thinking about themselves first.

- ★ They have a pessimistic, sour disposition and are frequently moody.
- ★ They are overly critical and negative, constantly finding fault with everything and everyone.
- ★ They are chronic “poor me” complainers, nothing is ever good enough and the world is always against them.
- ★ They lack a sense of humor and take themselves too seriously.
- ★ They are “takers” who are principally interested in what they can get from others, engaging in game-playing and manipulative behavior to obtain what they want.
- ★ They stereotype people, lack empathy and are insensitive to the feelings and needs of others.
- ★ They are condescending, sarcastic, and talk down to people, thinking they know it all.
- ★ They lack patience and have a short fuse, getting easily upset over small and minor issues.

As a consequence, *relationship blockers* generate negative emotions in their contact and dealings with people. They have great difficulty in establishing mutually beneficial, healthy relationships with anyone. You have

to ask yourself, "Am I primarily a *relationship booster* or a *relationship blocker*?" If the latter is the case, you better start making some major changes, especially if you wish to enjoy any lasting friendships.

PERSONAL COMMUNICATIONS

Next to being a *relationship booster*, the single most critical issue in establishing and maintaining healthy relationships of any type is the quality of communication that exists between the individuals involved. Communication represents the fuel of all relationships. Whether it is a co-worker, business partnership, friendship or marriage, the better the level of communication, the better and more long-lasting the relationship.

The process of communication involves the interchange of information, ideas and feelings between two or more individuals. Healthy, happy, productive relationships only exist when this process occurs on an open, genuine, truthful and regular basis for all of the people concerned. Such relationships also depend on the communication being completely two-way as opposed to being principally one-way. The parties involved have to truly connect with each other in their ongoing communications.

Whenever relationships break down, people are quick to identify the superficial causes. But when you strip everything away, the fundamental root cause is invariably a failure or lack of proper communication. Often, relationships are entered into with high hopes and expectations but never succeed in establishing the required level of communication to ensure their survival.

In the business world, the decision to hire or promote someone in a management position is usually heavily influenced by the individual's communication skills. While other qualifications and skills are obviously relevant, the ability to listen and speak well is often the decisive factor in whether you get the job or promotion.

Personal face-to-face communications comprise much more than just what is said verbally and how it is said in terms of tone of voice and loudness. Non-verbal forms of communicating with one's body language, facial expressions and eye movements are often equally or even more important in telegraphing the position and true intent of the speaker. What people say and what they actually mean can be two different things.

See *The Art of Listening* in the *Citizen of the World Guide*, *Be a "Pro" Communicator*.

CHAPTER 4

FRIENDS

At each stage in your life, you will have opportunities to make and enjoy new friendships. Next to family, nothing is of greater value in one's life than your genuine friends.

Here are recommendations regarding friendships:

- ★ **Do not place too much weight on first impressions.** Resist stereotyping and applying preconceptions to the people you first meet. Give individuals an opportunity to demonstrate their true colors and character.
- ★ **Be receptive and curious about meeting new people, even in the strangest of places.** Do not be shy. You never know when someone you meet casually may end up becoming a good friend or valuable contact.

- ★ **Remember that others will judge you by the company you keep.** So, avoid rushing into friendships until you get to know people better. This includes at work.
- ★ **Resist overanalyzing your friendships.** No one is perfect. Everyone makes some mistakes. It is silly to hold grudges. If something is bothering you about a friend, try to talk it out with that person sooner rather than later.
- ★ **When a friend tells you something in confidence, do not betray that confidence.** True friends have to be able to trust one another.
- ★ **Do not gossip about your friends to anyone else.** If someone gossips to you, they will likely also gossip about you to someone else.
- ★ **Avoid making a promise to a friend that you will be unable to keep.** As Robert Service wrote in *The Cremation of Sam McGee*, "A promise made is a debt unpaid."

Genuine friends find a way to tell you what you need to hear, not just what you want to hear. On the other hand, be extremely tactful and diplomatic in answering any questions from a friend that start with: "I want

you to be perfectly honest with me." Sometimes, it is better to tell a "white lie", especially when someone asks you about his or her appearance.

LASTING FRIENDSHIPS

To enjoy lasting friendships, keep these points in mind:

- ★ **Whenever you are asked to give advice on "affairs of the heart", it is usually best to be ambiguous in giving any direct answers.** Regardless of what advice you give in this respect, it almost always will be ignored and often will come back to haunt you. For example, "What do you really think about my boyfriend (or girlfriend)?" or "Do you think I should marry Frank (or Joan)?" is always a loaded question. The best answer to such questions is, "I don't know him (or her) anywhere well enough to be able to say whether he (or she) is right for you." And that's usually the truth.
- ★ **Exercise extreme caution in deciding to tell a friend that his or her partner or spouse is having an affair.** Only do so when you have firsthand knowledge of such a fact. In many

cases, it is often better to let your friend find out about the infidelity on his or her own. Frequently, your friend will resent you for forcing him or her to confront this devastating information, preferring not to know.

★ **Never make a play for a friend's mate.** Not only will you lose your friend, you will likely make an enemy for life.

★ **The proverb, "Neither a lender nor a borrower be," usually applies to most friendships.**

Either way, you run the risk of diminishing your friendship. If a friend is in financial hardship and you want to help, give some money outright or make a loan with no expectations or stipulations that it ever be repaid.

★ **Be there for your friends when they are experiencing problems and want to talk them over with you.** Do not wait for your friends to have to call you when they need help. On the other hand, avoid becoming friends with individuals who primarily want to use you as a constant garbage can for all their personal troubles and woes.

★ **If you feel compelled to offer a constructive criticism to a friend, only do so in private and**

in a good-humored manner. Resist making sarcastic, negative comments to a friend or, for that matter, to anyone else.

★ **Whenever good friends lose a family member or partner through death, take some time to handwrite a thoughtful letter of condolence to let them know you are thinking about their loss.** It does not have to be a long letter to demonstrate you care.

You have to be prepared to invest some time and energy in maintaining close friendships, especially when friends live elsewhere from you. Make an effort to keep in touch with your friends. When you hear that friends are experiencing any type of distress, call to let them know you are thinking about them. Do not take your friends for granted. It is also never too late to get back in touch with old friends.

The more friends you have from a wide range of diverse backgrounds and cultures, the richer your life will be. Friends are not only there to provide mutual support and fun, they should also ideally broaden both your horizons and your awareness about the world around you.

Refraining from telling a friend what you really think about his or her offending behavior is not a good practice, especially if the behavior is either self-destructive or involves repeatedly doing or saying something that upsets you. Often, it is far better to confront such a friend in a constructive manner early on as opposed to letting the issue fester and become much worse than it needs to be. Under some circumstances, it pays to be brutally honest with a friend, particularly when you trust each other.

From time to time, you may encounter a situation where it is best to end a friendship for a number of reasons. Sometimes, you will have a friend whose constant negativity drags you down incessantly. Rather than have a destructive emotional blow-up, often the easiest way to end the relationship is by not initiating any further contact and by keeping any conversations diplomatically brief when this person contacts you. In most cases, your objective should be to ease out of the friendship but still remain on friendly terms.

A last note of caution — you never really know the true moral character of someone until that person's back is against the wall in tough times. Before you rush to judge any friend in that situation, put yourself

in his or her shoes. Be a genuine friend in all types of weather. When people get into trouble, that is when they find out who their real friends are.

Many friendships are based on sharing a common interest that draws people together — a sport, hobby, some element of culture or the arts. In my case, I have a large number of friends resulting from my passion for reading and collecting mystery fiction. These include authors, book dealers and fellow collectors.

When I read a book that impresses me by a new author, I often call the author on the phone or send a letter or e-mail, saying how much I enjoyed the book and asking about the author's next book to be published. If I cannot find the author's contact information on the Internet or through a telephone listing, I send a letter c/o the author's publisher. It is a simple gesture to start a friendship but as a result I now have many author friends in England, Australia, South Africa, the U.S. and Canada.

CHAPTER 5

COUPLES

George Bernard Shaw's statement that "all generalizations are wrong, including this one" is particularly apt when it comes to relationships among couples. "Chemistry", physical attraction, mental compatibility and common interests all play a role in drawing two people together.

WANTING TO BE A COUPLE

Here are some observations and recommendations for two individuals who seek to go beyond a casual relationship:

- ★ It is impossible for someone else to know for sure what specifically attracts two individuals to each other. Absolutely everyone possesses some element of "beauty" that someone else

will find appealing, be it personality, eyes, ears, hands, voice or something else.

- ★ **If you are too shy, you will never meet anyone.** Take a chance, smile when you see someone, flirt a bit, initiate a conversation. What is the worst that can happen? When you really like someone, do not keep it a mystery.
- ★ **When you truly care for someone, take advantage of absolutely every opportunity to build up your partner's confidence and help him or her feel great.** Do not miss a chance to express your admiration for what your partner is doing and how well he or she looks. Be a source of strong encouragement and support. This is equally important for both men and women. Criticisms create stress and tension. Genuine compliments build harmony.
- ★ **Specific compliments have more impact than general ones.** Giving a compliment such as "You look beautiful" is too general. Instead say, "You have the most beautiful eyes" or "You look fabulous in that dress" or "I really like your new hairstyle."

- ★ **When you are out together, refrain from taking an excessive interest in the appearance of other people.** If you look across the room and say, "Wow, does she ever look beautiful" or "What a handsome guy," you are probably going to make your partner feel insecure. Make sure your partner knows that he or she is always the center of attention for you. If you are incapable of doing this, you are not right for each other.
- ★ **You are unlikely to find a wonderful potential partner by hanging around in bars and clubs.** As Ann Landers said, "If you want to catch trout, don't fish in a herring barrel." Your chances are much better at an event or happening attended by people who share the same special interests as you do.
- ★ **When a problem arises between a couple (or friends), it is much better to talk about it early on so it does not fester and become a serious issue unnecessarily.** Use humor to defuse tense situations.
- ★ **Always try to recognize your partner's birthday with a birthday card and candy, flowers or another suitable present.** The same applies to

anniversaries and Valentine's Day. This shows you are not taking your partner for granted.

DATING

Keep these points in mind regarding dating:

- ★ Do not play games or lead someone on by pretending to be attracted to a person when you are not. Be sincere when you describe your feelings. Save the words "I love you" for the real thing.
- ★ Avoid discussing your past relationships, age, money, being overweight and sex on your first date. Instead, get your potential partner talking about his or her interests, hobbies and passions in life.
- ★ Resist disclosing the intimate details of the sex life you had with a prior partner to a date or new partner. Keep the details of all previous sexual relationships completely to yourself as a confidential and private matter. Bragging about your past conquests is totally out-of-line and tasteless.
- ★ Nothing kills a relationship faster than constant jealousy and possessiveness. These

emotions act like a deadly poison to destroy any relationship.

- ★ If you are drawn to someone, do not smother the person with attention by constantly calling, text-messaging and e-mailing. Give him or her some space and time to breathe.
- ★ Increasingly, women are initiating calls to men, suggesting they go out together, even if it's just to meet at a coffee shop. Whoever makes the invitation usually should expect to pay for everything. Alternatively, the man and woman can agree to go "Dutch treat" which means splitting the cost of everything.
- ★ If you are a woman going out on a date, particularly if it is with someone for the first time, always take some "mad money" with you in case something happens that causes you to want to make an early escape from the date and go home on your own. It is similar to carrying insurance.
- ★ Do not engage in passionate smooching with your boyfriend or girlfriend when you are in front of others in public or at any kind of social event unless it is dark and no one can see you.

- ★ When you have had a great evening on a first date, be sure to call the next day to say so, even if you do not know whether you want to go out again with that person.

ONLINE DATING

Online dating now represents one of the fastest growing sectors of the Internet, attracting some 30 to 40 million individuals in North America alone looking for an easier, faster way of finding mates than the traditional ways of meeting and dating potential partners. The large online dating sites, such as *www.Match.com*, *www.OKCupid.com* and *www.eHarmony.com*, claim to offer their members access to a huge pool of compatible soul mates based on a computer analysis of data pulled from their online profiles through mathematical algorithms. Similar to online shopping, users browse these dating marketplaces, select someone who looks appealing and then initiate contact with a keystroke via texting, e-mail or Twitter.

Generalizing, teenagers and those in their 20s tend to utilize online dating to arrange casual dates and hookups, those in their 30s and 40s do so as a result of being sick of traditional forms of dating and

as a last resort, and those in their 50s and older do so in an attempt to connect with compatible partners as opposed to hanging out in bars and clubs. Online dating also appeals to people who experience difficulty meeting and dating others regardless of the reason for this. As typically occurs on the Internet, there has been a proliferation of niche online dating sites catering to specific interest groups, including those of a particular religious background, sexual orientation or different exotic taste.

Some worry that these online dating sites are creating a "hookup culture" that fosters on-the-spot, indiscriminate, commitment-free, sexually promiscuous flings, especially in the case of students and younger people. Plus, if one has the perception that there are going to be an ever increasing number of compatible potential dates available online, one may be less likely to make any attempt at maintaining a committed relationship at the first sign of any difficulty.

Despite contrary claims by the online dating sites, there is no scientific evidence that their mathematical algorithms have any proficiency at predicting compatibility. Their ability to do so is further hampered by

the frequency of users misrepresenting their personal characteristics in the profiles they post.

Exercise caution and common sense if you decide to connect with someone via an online dating site. Always hold your first meeting in a public place where there are lots of other people present. Never get into the vehicle of a stranger or go to some place where you will be alone with that person. Do not disclose your personal address, phone number and the location of your workplace at the initial meeting. Also, be somewhat skeptical of the information that others post online but be truthful in what you post about yourself.

DEAD-END RELATIONSHIPS

To avoid dead-end relationships, consider this advice:

- ★ **Do not waste yourself or your time on relationships with a married person.**

When someone says, "My husband (or wife) doesn't understand me" or "I'm going to end my marriage for you," do not believe it. Such statements are often just a line to get you to continue a completely one-sided relationship. When you engage in an affair with a married individual, you are playing a role in the

destruction of an established relationship with the real potential for both embarrassing and serious consequences for everyone involved, including other family members and yourself.

- ★ **Initiating a romance at work can be a high-risk, ill-advised proposition.** Your career success depends on maintaining a professional relationship with co-workers, subordinates and superiors. Office affairs make it virtually impossible to have a normal working relationship, especially after the affair ends.
- ★ **There is only one thing to do if you find yourself in a relationship with an abusive partner, one who inflicts physical or emotional abuse on you, including being constantly critical, threatening, controlling, degrading or denigrating to you.** End the relationship as fast as you can without hesitation! Better yet, do not start it. To stay in such a relationship is dangerously self-destructive, regardless of how great the sex is or how much money your partner has.
- ★ **Likewise, there is only one thing to do if you discover you are in a relationship with**

someone who has an addiction to alcohol, drugs or gambling. Tell that person that if he or she does not immediately seek professional counseling to stop this addiction, you will terminate the relationship right away. "Minor addictions" have a habit of becoming major addictions. Sadly, the chances of anyone successfully curing a serious addiction are low, so be prepared to end the relationship after a brief "grace period".

★ **People rarely change their basic nature, so do not waste yourself on hopeless relationships.**

Do not delude yourself into thinking, "I can change his (or her) ways." Individuals can make some adjustments to their behavior but rarely to their fundamental character. The best way to make a change in someone's behavior is to change your own behavior. Life is too short to subject yourself to a doomed relationship.

Lastly, given the lethal risks involved in having unprotected sex, the time to have a discussion about safe sex is definitely beforehand, not afterwards. It may not be romantic but both parties have too much

to lose to take anything for granted in this regard. The responsibility for taking the necessary precautions for both birth control and protection from sexually transmitted diseases belongs to both of you. Do not take any chances when the adverse consequences are so serious.

CHAPTER 6

MARRIAGE

Marriage is the relationship with the greatest rewards and the highest risks of failure. In some countries, the divorce rate is close to 50%. There is a great deal at stake in making the right decision about marriage. If you find the right partner, the mutual benefits are enormous.

Being in love is just the starting point. Before committing to the binding state of marriage, you have to step back and ask yourself, "Is this truly the right person, the right partner, the right soul mate for me to share the rest of my life with?" If you are thinking of having a family, you also have to ask, "Is this the individual I want to have as the father (or mother) of my children?" Just because you are deeply in love with someone does not automatically mean that the two of you will have a successful marriage and happy family together.

The decision to marry should be approached on a totally selfish basis. You have to be convinced that this person is totally right for you. You may be right for that individual, but he or she may be wrong for you. If you sense that you are not ready to settle down, refrain from making a commitment until you are ready to do so.

Trust your instincts and intuition when you have some serious doubts about marrying someone. Even if you are desperate to get married, do not do it unless you are confident you are making the correct decision. You are much better off to postpone the wedding or even to walk away entirely.

Be wary about marrying someone who has no long-standing close friendships. That usually is a strong sign of a person who has difficulty maintaining relationships and sharing the closeness that successful marriages require.

Pay attention when you start to get an uneasy feeling about someone, especially if that person's behavior is inconsiderate with some people or you see signs of meanness, problems with intimacy, a lack of truthfulness or over-dependence. Another troubling sign is when someone avoids taking responsibility for their own actions and habitually blames others or past circumstances whenever any problem arises.

Look at the company your potential partner keeps. What kind of friends does that person have? Similarly, have his or her parents established a good example of how you would want someone to behave?

If your partner comes from a dysfunctional, uncommunicative or abusive family, probe the reasons for this behavior. Try to make certain that your relationship is not going to experience a repeat pattern of such harmful family dynamics.

When you and your partner practice different religions, ensure that you have a solid understanding regarding how the two of you are going to accommodate such a difference. You need to know how this is going to affect your relationship with your partner's family and how your children are going to be raised. Both of you have to be clear concerning everyone's expectations in this regard.

If there is something about your partner that you do not like or admire, it is always a mistake to think that your partner will change for the better after you are married. You cannot change someone else. You can only change yourself.

As the saying goes, when you marry for money, you earn every penny of it. Marrying primarily for looks,

money or status is invariably a serious mistake. You are likely selling your soul if you do so.

It is also not enough to be in the throes of intense passion. That just heightens the odds of making a serious mistake. Truly being in love with someone should go beyond simply having a strong physical attraction for that individual.

Getting married involves making a deep and total mutual commitment to each other's lifelong happiness, well-being and fulfillment. Anything less makes a marriage doomed to failure.

My wife and I have been married for more than 30 years. Our marriage is full of love, fun and mutual support. Based on our experience, I believe that one's chances of remaining in love and having a successful long-term marriage are greatly increased when the two of you:

- ★ Share certain values that are important to you, such as compassion, integrity, humility, tolerance and respect for others.
- ★ Have a strong mutual sense of humor and fun.
- ★ Enjoy a warm sense of affection, intimacy and mutual sexual harmony.

- ★ Respect each other's level of intelligence, opinions and right to hold independent points of view.
- ★ Have lots of common interests that give both of you pleasure.
- ★ Avoid expressing any jealousy, possessiveness or other destructive emotions in your relationship.

Ideally, both partners in a marriage should learn from each other as their life together progresses. In our case, my wife has inspired me to become a better person, have a more open mind and be more aware about what is going on in our community and the world. My wife has also instilled in me a much stronger sense of karma.

ACHIEVING HAPPY MARRIAGES

The actor Paul Newman was once asked by Larry King in a TV interview what was the secret to his long-lasting, happy marriage to the actress Joanne Woodward. Newman thought for a moment and then replied, "A combination of lust, respect, patience and determination."

A well-known author was asked the same question about her husband, also an author. She answered, "I let him make all the big decisions and he lets me decide which decisions are big." That sounds to me like a fair arrangement.

Marriages obviously have to be regarded as serious long-term commitments, neither to be entered into or ended lightly. Sheila Hailey, wife of the novelist Arthur Hailey, was once asked if she had ever considered divorcing her difficult husband. Her reply was, "Murder, yes; divorce, no."

The best marriages usually exhibit a strong partnership philosophy with a significant amount of ongoing mutual respect, trust and support between the two partners. Major decisions, such as selecting where you are going to live, are always made together. Household tasks and family responsibilities are divided reasonably fairly. If one spouse does the cooking of meals, the other cleans up afterwards (or vice versa). Chores are allocated in a flexible, negotiated manner rather than by decree.

Both partners in strong marriages strive to enhance each other's self-confidence in whatever way they can. They actively encourage and provide strong support

for each other's outside endeavors. They frequently say, "You can do it" and "How can I help?"

Happily married couples also refrain from doing or saying anything that would risk embarrassing or hurting each other's feelings. Any critical comments are made tactfully and are only spoken in private. The temptation to say something hurtful is resisted.

Individuals in successful marriages make a point of enjoying and cultivating common interests, such as dancing, music, movies, reading, travel and attending cultural or sports events. They enjoy having fun doing things together, including sharing simple pleasures.

Communication plays a critical role in a successful marriage. Being able to talk things over, especially when there is some kind of disagreement or misunderstanding, is crucial. You have to have the capacity to argue honestly and objectively with each other without getting emotionally worked up or becoming antagonistic about it.

Arguing well is healthy and constructive. Getting confrontational or becoming silent and going into a funk is not. As John W. Gardner stated, "It's not necessary to see eye to eye, just heart to heart." Also, as the

comedienne Phyllis Diller advised, "Never go to bed mad. Stay up and fight." She is right.

Married couples are always going to have conflicts, disagreements and points of incompatibility. That is just life and human nature. Successfully married couples discuss these issues without allowing them to poison their overall relationship. Happily married couples do not avoid dealing with conflicts — they learn how to dance through them together with the objective of finding compromises that at least go halfway to meeting each other's needs. The worst approach is to ignore the need to resolve problem areas as they will just grow in severity. Being able to accept compromises is essential.

It is especially important to be able to communicate and work things out when it comes to disagreements over money and finances. An inability to do so acts like a deadly cancer to marriages, often becoming terminal. Neither partner should commit to a personal debt of any consequence without discussing it beforehand with the other partner.

When one of the partners is away on business, it is a good idea to stay in touch by calling the other partner at home every evening at a convenient time. Ask "What's happening at home?" or "What did you

do today?" Also, take the time to talk to your children when you call.

Happily married couples respect each other's differences and strengths. They recognize and take advantage of the different perspective that each partner brings to dealing with people, issues and challenges. Plus, they give each other some latitude and tolerance, recognizing everyone has certain foibles and weaknesses.

The soccer coach Otto Rehhagel whose Greek team won the 2004 Euro Cup, follows a set routine in selecting players for his teams. First, he sizes up the technical ability of a player by watching him perform on the field. Then, he asks his wife to sit down for a coffee with each prospective player to assess his personal character and strengths. Rehhagel is convinced this is the best approach for ensuring he ends up with a championship team.

Marjorie Shaevitz, a "gender relations counselor", has this advice for dual-career couples: "Make an appointment to, at least once a week, be with each other outside the house ... Every six weeks, go away for 36 hours ... To avoid bickering over housework, sit down and list all household tasks. Divide them equitably ... Don't set too-high standards for housework ...

Never accept an invitation to a party or after-hours business meeting without discussing it with your spouse ... Set up a household communication system. Get a household calendar. Get together once a week and keep each other informed of social commitments and work schedules." Although it may be difficult to follow all of these recommendations, the main point is for each of you to make time to be together even when both of you are separately leading busy and hectic lives.

Finally, in most successful marriages, the partners understand the importance of giving each other some "space". Both partners need to engage on a regular basis in their own independent activities and interests outside of the home. This is especially important for a spouse who is at home raising children while the other partner is working.

The *www.smartmarriages.com* Web site and *The Couples Survival Guide* from *The Online Dating University* If you find yourself in a marriage that is headed for divorce, however, I recommend you consult the Web site *www.smartdivorce.com* for a practical guide to achieving "a smart divorce".

WEDDINGS

There are many sources for information on how to plan and organize a wedding. These include the Web sites *www.theknot.com*, *www.weddingchannel.com* and *www.ourmarriage.com*. Just remember, however, that the larger and grander a wedding, the more opportunity there is for things to go wrong, especially when different religions and cultures are involved.

Before committing to having a large wedding, the bride and groom need to ask themselves, do they really want to start their marriage with an expensive, complicated, stressful event? If the bride's parents are paying for the wedding, ask yourselves, does it really make sense for them to incur such a sizeable expense? Are there more important priorities at this time?

Consider other alternatives to a large wedding. My wife and I were married in a simple ceremony with only ten immediate family members and close friends present. Six months later, my wife's parents held a large party for us to which all our relatives and good friends were invited. This arrangement worked well for everyone involved.

CHAPTER 7

FAMILY

As you start out in life, the most important relationships are those with your parents, siblings and other relatives. Then, when you have your own family, your spouse and children become the most important.

If you do decide to get married and have a family, you have to give your spouse and children your total unconditional love. It will not work otherwise. Being a half-hearted spouse or parent is a sure recipe for failure and heartbreak.

CHILDREN

Have children for the right reasons. Never have a child principally to improve your marriage or relationship. It rarely ever makes things better.

Before you have children, have a good discussion with your partner about each of your roles as parents. If both of you work, how are you going to handle child care? If you practise different religions, what does this mean for the way your children are going to be raised and educated? Try to understand each other's expectations in order to avoid unhappy surprises after your children have been born.

Unquestionably, your first priority as a parent is to make your child feel deeply loved unconditionally. This is essential to a child's sense of security, self-worth and emotional well-being. Give your children a world of love, affection, joy and laughter.

Take advantage of every opportunity to broaden your children's horizons by exposing them to a wide range of cultures, people and the different forms of the arts. Nurture their artistic interests. Help them draw, color and paint. Nudge them to be in the plays at their schools, even if it is just building the props.

Encourage your children to have an intense sense of curiosity about everything. Take them to the zoo, science centers, natural history museums, movies and live theatre shows. Instill in your children a love of books and reading as early as possible, starting with beautifully

illustrated books. Take advantage of your local library to obtain such books.

The more diverse your children's interests and the more they involve creative pursuits and interacting with others, the better. While helping them to gain computer literacy is important, set some limits on the amount of time your children regularly spend on using the computer or electronic handheld devices and on solitary video-game playing to counteract the tendency for these activities to become addictive.

Invariably, your children are going to want to start using social media at an early age before they even become teenagers. This is going to present you with some special challenges. How do you prevent your children from tweeting their friends long after they have gone to bed? Is it OK for you to periodically look at their Facebook pages? How do you make your children aware of the need to use discretion in what they post on the Internet? Placing limits and controls over their use of social media is difficult to do yet it represents a potential minefield of problems and risks.

To help your children develop their own internal moral compass, it is important for parents to serve as a role model for their children on how to behave properly

and espouse the right values, especially integrity and having respect for others. The key here is consistency — demonstrating that proper ethics, honesty and integrity are non-situational.

Be careful about being overly judgmental with your children. If you have to be critical with your child, criticize the action, not the child. Rather than always telling your child what to do, set a good example yourself on how to behave with others and in different situations. Instill in your children a belief in the importance of having compassion for the underdog and tolerance for those of other races, color, religious beliefs and sexual orientation.

In addition to being your children's protector and provider, never miss a chance to be their chief confidence builder. Encourage your children to do their best and nudge them to set goals for themselves that they can achieve by making an extra effort. This is much more important than pushing them "to be first" or always "win". Focus on what they do well, not on their shortcomings.

On the other hand, do not be afraid of stating, "You can do better." Foster in your children a sense of determination to stick with tasks and persevere when they

experience setbacks and adversity. Help them to learn that anything worthwhile usually takes a lot of hard work and repeated efforts over a period of time.

Always take advantage of every opportunity to celebrate the accomplishments, large and small, of your children. Try your best to be there when they are performing in any kind of school, sporting or community event. Make the time to be your children's principal cheerleader. Help your children to believe anything is possible but assist them in gaining an understanding of the real world, that everyone makes mistakes, including their parents.

One emotion you must totally banish from existence in your family life is anger. Losing your temper with your spouse or children is a sure route to disaster, regardless of the provocation or your own state of mind. There is no excuse for it. When you act or say anything in anger, you are certain to inflict emotional or physical harm and regret it deeply afterwards.

Encourage your children to gain a sense of independence. Help them become good problem solvers on their own. Rather than give your children all the answers when they are facing a problem, ask them what they think they should do. The best way for your

children to learn and grow is to let them make some mistakes on their own. Only by allowing them to take some risks and fail are your children going to gain a sense of resiliency.

The British inventor and billionaire businessman, James Dyson, advises children “to not be afraid of failure. Failure is most interesting. You learn from failure. You don’t learn from success. So don’t be afraid to make mistakes. Experiment. Try something you can’t possibly believe will work.” Dyson is responsible for inventing the bagless vacuum cleaner, the bladeless fan and the heatless hand-dryer.

Refrain from acting as a “helicopter parent”, hovering closely over everything your child does at school, in the playground and in sports. Do not undermine the teachers and coaches of your child by trying to impose your ideas on how or what they should be taught or coached. Be respectful in giving any personal suggestions to such people as opposed to making shrill criticisms. If you are strongly opposed to something of consequence at your child’s school, request a meeting with the school principal to discuss it or write to your representative on the School Board. Accept that

it is not your job to try to supervise the teachers and coaches of your child.

One situation, however, where you must insist that a school take strong, appropriate action is when your child experiences repeated bullying from a fellow student. Some of the most serious bullying is now occurring on social media and message services, where bullies are posting abusive comments, photos, e-mails and texts. This is a serious problem and you must make every effort to have it stopped as fast as possible. In some cases, you should contact the applicable social media site directly to request that the offending material be removed. Facebook is especially responsive to dealing with such problems. If the bullying involves acts or threats of violence, you may be justified in reporting this matter to the police.

Starting when your children are in elementary school, instill in them an understanding of the importance and value of getting a good education. The sooner they realize the advantages of obtaining some type of postsecondary education at a vocational school, a college or university, the better in terms of them being able to secure a decent job and attain their full potential.

TEENAGERS

The relationship you have with your children has to change after they become teenagers and gain greater maturity. Although you are still the parent, you have to give your teenage children more “space” and privacy to find themselves, seek ways to express their own identity, and become functioning young adults. Recognize that it is a healthy and necessary development for your teenage children to struggle to break away from you and assert their own views and independence even while they continue to live at home.

At this stage, a certain amount of conflict, disagreement and tension may be inevitable. While your goal is to help your children become autonomous adults, you still have to set some boundaries and establish clear expectations regarding the need for them to act responsibly, including financially. You also have to insist that the right for young adults to continue to live at home carries with it some obligations, such as maintaining certain hours, helping to look after the family's living space and asking permission before bringing a group of friends home.

In addition, it is extremely important for parents to avoid becoming “enablers” when their teenage

children start to engage in harmful activities or adopt especially bad habits. Looking the other way or rationalizing such behaviors only encourages them to continue or become more serious. In the case of addictions, serious eating disorders and self-abuse, you usually need to involve professional counselors sooner than later, first in advising you on the best way to handle this situation as a parent and second in providing the counseling your teenager requires.

When the actions of your daughter or son become unacceptable in terms of the security and well-being of the other family members, it is time to exercise “tough love” and say, “You can no longer live at home. You're on your own. Don't call if you're just asking for money.” In these instances, unfortunately you may have to let your adult child hit bottom for several years before she or he can begin the process of recovery and taking responsibility for one's own behavior. No one ever said that parenting is always going to be easy or fun.

After your children have left home to go away to college or start a new job, refrain from constantly contacting them by cellphones, e-mail, texting, Twitter and Skype. Pull back from being over-involved in their

lives. Give them some space to become functioning adults on their own. It is inappropriate, even damaging, for parents to continue to try to run the lives of their children after they have left home.

Do not wait for your parents or grandparents to die before you tell them how much they mean to you and how much you love them. Being in a family means being able to share one's deepest feelings with each other. As is the case with other relationships, healthy and happy families depend on having a lot of two-way communications.

Create regular annual family events and rituals relating to the celebration of birthdays and important holidays where every year a special meal is held that possibly includes other relatives living nearby. Make these events part of your family traditions that everyone looks forward to and counts on. Our family also makes a practice of going to the same favorite Chinese restaurant about twice a month for Sunday dinner where we get a large round table and include as many other relatives as are available at that time.

Finally, do not let technology intrude into your family life. Set boundaries on when you are going to check your e-mail or use your BlackBerry at home.

Establish routine blocks of time when you devote 100% of your attention to your children and spouse without any interruptions to answer your cellphone or use any PDA's. This is especially important at meal-times or when you are engaged in doing something with your children.

CHAPTER 8

ETHICS

Moral principles were invented eons ago to create a framework for civil behavior and protect the weak and innocent. These principles establish a standard of what is right and wrong that is generally observed throughout the world.

While the term “ethics” is somewhat similar in meaning to “morals”, it is now more commonly used to define standards of acceptable behavior, including those of a more complex or subtle nature. There are three categories of ethical standards — those that are clear-cut and unambiguous, those that are in “the grey zone” and those that are subject to different interpretations in different parts of the world.

The first category is straightforward and applies to both one's professional and personal life. Quite simply, one should not engage in any activity involving the following:

- ★ Lying
- ★ Stealing
- ★ Cheating
- ★ Misrepresenting the facts
- ★ Conspiring to engage in behavior harmful to others
- ★ Threatening
- ★ Harming or jeopardizing the safety of others
- ★ Discriminating on the basis of race, gender, color, nationality, religion or sexual orientation
- ★ Sexually harassing anyone
- ★ Degrading the environment

Most of these acts are covered by "the golden rule" — **Do unto others as you would have them do unto you**, or as it is expressed by Confucius, **Do not do to others what you would not like done to yourself**. Following this rule is the right and only way to conduct yourself.

One's ethics and integrity should not be situational. Follow the same code of conduct in business and your personal life. You want people to be able to depend on you to do the right thing all the time, regardless of the circumstances. This means being completely honest and trustworthy in all your dealings with everyone.

Apart from our behavior with others, all of us have an ethical responsibility for maintaining the well-being of the natural world and climate upon which our current and future existence relies. We all live in an increasingly interdependent ecosystem where any depletion of forests, ocean life and species in one part of the world inevitably ends up harming the rest of us. For too long, this responsibility has been largely ignored. Rightly so, the author Thomas Friedman has urged everyone to follow an "ethic of conservation".

The second category of ethical standards includes many situations involving behavior that is technically legal but clearly unethical. The best rule to follow in these cases is: If you are told to do something that does not feel right, ask yourself whether it would be OK if such an act were reported on the front page of your local newspaper. If you would be embarrassed to read about it there, you probably should not do it.

In a July 26, 2010 memo to his managers, Warren Buffet stated: "Sometimes your associates will say 'Everybody else is doing it.' This rationale is almost always a bad one if it is the main justification for a business action. It is totally unacceptable when evaluating a moral decision. Whenever somebody offers that phrase as a rationale, in effect they are saying that they can't come up with a *good* reason. If anyone gives this explanation, tell them to try using it with a reporter or judge and see how far it gets them."

Also, watch out for "just this once" requests to do something unethical. Such acts put you on a slippery downward slope. Once you have sinned, you are a sinner. Whenever you commit an unethical act, it always has a way of coming back to haunt you.

If you have concerns at work whether a certain practice is ethical or legal, consult a mentor or your organization's legal department. When you come across something at your organization you believe is unethical, you should use your best efforts to correct or prevent it. Likewise, if you are engaged in a transaction that cannot be recorded exactly the way it occurred, try to oppose it. The same applies to covering up mistakes or problems. Whenever such a situation occurs, keep a

record for yourself of exactly what happened, including the date and the names of any other witnesses.

The third category of ethical standards varies from region to region in the world. It concerns the practice of bribery. In most developed countries, bribery is regarded as both illegal and unethical. Furthermore, Canadian, U.K. and U.S. companies are breaking the law when they engage in bribery not just domestically but also anywhere else in the world. In certain other countries, bribery and payoffs are commonplace in dealings with business and government. Increasingly, multinational corporations and international groups, such as the UN, are working to prohibit such corruption.

Business author Tad Tuleja put this practice into perspective: "While foreign custom may be enlisted as an explanation for particular improprieties, it is quite unreliable as a general defense of multinational behavior. The 'trivial' case of grease money [bribery], then, should be seen as the top of a very slippery slope. Once you let a single corrupt official, working under the aegis of 'custom', rearrange your business ethics for you, you are wed to moral submissiveness as long as you do business in his country." When you engage in bribery, you are simply encouraging it to continue.

Do not give expensive business gifts to anyone. They create the perception of being a bribe. Also, as the author and publisher Michael Korda said, "It is always a bad idea to give your secretary a more expensive gift than your wife, and an even worse idea to give anybody else in the office a more expensive gift than you gave your secretary."

There are many countries in the world whose economic development is handicapped by the absence of a clearly established rule of law and independent judicial system that upholds contracts, property rights and honest dealings, supported by an unrestricted press and other media. If you live in such a country, I recommend you support the adoption of a clear rule of law, an independent judicial system and freedom of the press and media as soon as possible. If this does not appear likely to happen, you might want to move to another country. Otherwise, you run the terrible risk of working for years to build a business and provide for your family, only to lose everything in a totally arbitrary manner.

Technological change brings with it new ethical concerns. One of these has become the extent to which various organizations and governments are engaging in different forms of electronic surveillance of individuals,

invasions of their privacy, and sharing personal data, all on an undisclosed basis. Unless they are performing an illegal act, people should have a right to know when they are under surveillance and to control who has access to their personal information. In my opinion, to violate these rights is to commit an unethical act.

One of the most serious examples of unethical behavior occurs when one abuses a position of power and inflicts unacceptable behavior on subordinates and those unable to defend themselves, including women and children. If you find yourself with such a superior, it is important that you stand up to that person and state that such behavior is unacceptable. If it persists, consult someone in a higher position of authority to remedy the situation. If this fails, start looking for another job.

Anyone in a position of leadership or authority has a duty to demonstrate moral leadership to all the members of his or her organization. This includes upholding those values that are fundamental to fair and honest dealings with others and being a responsible citizen in the community. Nothing is more valuable to a person than his or her reputation for integrity and ethical behavior. Yet, it can be lost forever in five minutes of poor judgment.

CHAPTER 9

“SUCCESS”

At some point in your life and career, you will start asking yourself, “What am I trying to achieve here? What is the real purpose of what I am doing? What does it mean to be successful on my own terms?”

The conventional definition of success is achieving power, prestige and wealth. The myth is that you will find happiness after you battle your way to the top, regardless of the price you paid along the way. In fact, this usually ends up being a shallow recipe for a disillusioned life.

Early on, you will realize that you have to be the architect of your own success. You will discover that life is not all about self-gratification. You will recognize that success is a multi-track journey, not a single destination.

In his book, *The Right Mountain: Lessons From Everest On the Real Meaning of Success*, Jim Hayhurst, Sr., was correct when he wrote:

I believe success is personal, it is individual, it should not be a societal evaluation. If you try to live by others' rules, you'll never be satisfied or feel successful, because there will always be someone richer, more beautiful, more talented, stronger, more successful than you ... We should figure out who we are, what we are good at, and do that. We shouldn't let bosses or society or peers push us into something that isn't a good match, a good fit, for our skills, our interests, and our values.

Hayhurst believes that to make the right decisions in life you have to understand your core values, what is really important to you, what you want to stand for and what truly motivates you. He thinks that until you know and understand your most important values, you will frequently second-guess yourself and have regrets about “should haves” and “would haves”. After you identify your core values, you can use them as a template to screen important decisions in your life whether

it be a job opportunity or relationship. This will help you know when to say “yes” and when to say “no”.

You need to define success in your own terms based on your own goals and values, not someone else's concept of success. Think of your life as being a chair with at least five legs — family and friends, career, health, community and personal time. While you will have to make trade-offs between these “legs” when your priorities change as you progress in life, you must give sufficient consideration to each of them in order to find the right balance for yourself. If any of the five legs becomes shortchanged, you will find yourself sitting uncomfortably.

Even if you are a competitive individual, having the sole goal of “winning” or being “number one” is rarely a sound approach. As former basketball coach John Wooden wrote in his book *Wooden on Leadership*, a much better objective is to “never cease trying to be the best you can become.” To excel, you must first invest sufficient time and effort in preparing yourself for the challenge. Then, when you engage in “the game”, whatever it is, you need to work as hard as you can at doing your best, day by day.

Also, success on any terms is rarely achieved without numerous setbacks, disappointments and even outright failures. Steve Jobs, the co-founder of Apple, was fired from his company at the age of 30. Looking back, Jobs said, “I didn’t see it then, but it turned out that getting fired from Apple was the best thing that could have ever happened to me.” You have to be resilient and have faith in yourself. As Ernest Hemingway said, “Don’t fear failure, and don’t overestimate success.”

In addition, look outward in finding the right path for the different parts of your life. The greatest management guru of all time, Peter Drucker, urged individuals to stop thinking about what they themselves can achieve and instead start concentrating on what they can contribute — to their organization, clients, marriage and community. Doing so is critical to achieving the most in life.

Over time, what really counts is your contribution, performance and results in all facets of your life. If you place too great an emphasis on any one part for too long a time, your overall life, happiness and satisfaction will suffer. No one on his or her deathbed ever said, “If only I had spent more time at the office.”

At various stages in your career, you will likely be subjected to certain demands, pressures and temptations to make a decision that runs against your own convictions and values about what is ethically and morally “right”. Individuals pushing you to do so may say the success of your career will be threatened if you fail to give your consent.

What is actually at stake here is your own character, self-respect and reputation. Success achieved as a result of dishonest or questionable behavior is always fleeting. You have to use your own internal moral compass to guide you through such situations. Sometimes, answering “no” may be harmful in the short run but save your reputation in the long run.

With the Internet, there is a flip side to using it to become well-informed yourself and that is the ability of everyone else to become well-informed about you, starting when you’re relatively young. This includes any prospective employers. As Thomas L. Friedman wrote in his book, *The World is Flat*:

Search engines flatten the world by eliminating all the valleys and peaks, all the walls and rocks, that people used to hide inside of, atop, behind, or under

in order to mask their reputations or parts of their past. In a flat world, you can't run, you can't hide, and smaller and smaller rocks are turned over. Live your life honestly, because whatever you do, whatever mistakes you make, will be searchable one day.

As a result of the Internet, the world has become a transparent place where what you do, say or write becomes a permanent digital fingerprint even when you use an alias. Consequently, how you conduct yourself and live your life is important at an earlier age than ever before.

Categorically, your chances of success rise exponentially if you love what you are doing, if it has meaning for you, and if it contributes in some way to the joy and well-being of others. When you truly put your heart into whatever you are doing, you will find your own form of success, be it in your career or as a friend, partner, parent and community member.

When you do achieve some measure of success in any field, avoid being boastful about it. No one likes a braggart. It is far better to be humble and quiet about what you have done and let others speak about your achievements if they wish to.

Take every opportunity to give your associates the credit for any accomplishments. Recognize the role that luck probably played in making your achievements possible. The best guarantee of ultimate failure is to let yourself become arrogant and develop an exaggerated opinion of your capabilities and self-worth.

At the beginning of my career, I was extremely ambitious about achieving a position of independence in running a business where I had a share of the ownership. Fortunately, my father and grandfathers served as strong role models regarding the need for business-people to become actively involved in supporting their communities. It was my wife, however, who made me understand that true success is first about having a loving, strong family and second about helping others and your community. This is what has given me the most joy and fulfillment in my life.

CHAPTER 10

YOUR MENTAL AND PHYSICAL WELLNESS

We all intuitively understand the importance of good health to our ability to enjoy life and have a productive career. The better your mental and physical wellness, the higher your energy level, productivity and capacity to perform in whatever role you choose. Since this is so obvious to all of us, it is amazing how few people actively follow a healthy lifestyle.

There are a large number of factors causing health problems all around us — stress at work, demands at home, and pressure from your peers as well as advertisers constantly urging you to eat, drink and smoke

something that is probably bad for you. On top of this, we are subjected to an increasing bombardment of “noise” and information overload from all types of media and other sources, including personal computers, e-mail, cellphones and a myriad of new handheld electronic devices.

News flash! You have to fight back and take active responsibility for your own mental and physical wellness. You must find the determination within yourself to make healthy habits an essential part of your daily and weekly routine. It is foolish to take a passive approach to maintaining your health and fitness.

To enjoy both mental and physical wellness, follow these recommendations.

- ★ **Get into a regular regimen of some form of exercise a minimum of three to four times a week for the rest of your life.** This can be bicycling, playing a sport, tai chi, going to a gym, hiking, walking, yoga, swimming, Pilates, whatever, but you just have to get off your butt and do it. Regular exercise not only keeps you physically fit and mentally alert, it is also a great stress-buster and helps you sleep better. It is not necessary or even desirable to become a fitness

fanatic, just to experience the equivalent of the mental and physical whirlpool you get from engaging in some form of exercise on a regular basis.

- ★ **Initiate the habit of setting aside a quiet period for yourself at a regular time once or twice a week for the purpose of doing some quiet thinking on your own.** When you do so, turn off and unplug everything that can disrupt your peace of mind. Pick a place where you will not be bothered with any distractions. Calm yourself down and muse about what is really important in terms of what is happening in your life. Try to use this time quietly to get things into proper perspective and gain a better understanding of your true priorities. Think of this as a way of keeping your sanity while everyone around you is losing theirs.
- ★ **Make having fun and laughter an integral part of almost everything you do.** Use humor to relieve stress and tension. Avoid taking yourself and what you are doing too seriously. It is also essential that your friends and co-workers have a good sense of humor to help you keep things

in perspective and see the funny side of life's challenges.

- ★ **Make an effort to maintain a healthy posture whenever you are in a sitting position and not just when you are working at your desk.** This can be done by rolling your shoulders back, elongating your spine, tilting the top of your pelvis forward and straightening your neck. Many back and neck pains are caused by failing to sit properly for long periods of time. (See the section on Posture in Chapter 1, *Your Physical Presence*, of the Citizen of the World Guide, *Make the Right Impression*.)
- ★ **Recognize the serious harm you are doing to yourself when you engage in self-destructive behavior, including over-eating, drinking too much alcohol, and using drugs.** When you treat your body badly, it ultimately will treat you badly. There are many forms of harmful addictions but in the end they all take over control of your life with disastrous consequences. The brief pleasure or "high" from such behavior is never worth the long-term

pain you will inevitably experience yourself and inflict upon those around you.

- ★ **Inform yourself about any negative health issues of consequence that you experience beyond just relying 100% on what your doctors say.** Do an Internet search on the disease or injury to find other sources of information. See if the site *www.PatientsLikeMe.com* has any valuable information covering your ailment. If you start having adverse side effects from taking a prescribed medication, conduct an online search for the name of the drug and look for medical sites with patient forums on them to learn if others are having the same problem, indicating you should stop taking this medication.
- ★ **Maintain your own separate medical records for your family and yourself.** Include in that record the date and details of any operations, injuries, illnesses of consequence and tests performed. Also note any prescriptions taken, drug allergies and the various services received from doctors and other health-care providers. Do not rely on your doctor to keep proper records of

these matters. Having such information available in an emergency may save your life.

NUTRITION

In many respects, “you are what you eat”. The quality, variety and quantity of what you eat on a daily basis have a huge impact on your overall wellness, including your mental agility and energy level. Here are some easy steps to follow for a healthier lifestyle:

- ★ If you bring it home, you will likely eat it. Leave the unhealthy impulse items in the grocery store, especially those high in fat or sugar. Always shop with a list of things you need and stick to that list.
- ★ Eat a reasonable breakfast every day to give your body and mind the fuel they need to function well for the start of your day.
- ★ Have three meals at a regular time daily. The later you eat in the evening, the lighter the meal should be.
- ★ Consume a minimum of four full servings of fruit and vegetables each day, including salads. Have some fruit and vegetables with

every meal. Most frozen fruit and vegetables are as good for you as fresh ones.

- ★ Ideally, include a source of lean protein with every meal. A deck-of-cards sized portion (e.g., 3 ounces), however, is usually sufficient for any serving of protein foods, maybe 1 ½ for larger men.
- ★ Eat a variety of foods on a regular basis, including those served with herbs, spices, seeds, nuts, legumes, root vegetables, whole grains, tomatoes, carrots, sweet potatoes, spinach and kale.
- ★ Limit yourself to one caffeine drink a day and avoid drinking anything with caffeine in the late afternoon or evening.

For many reasons, it is also important to stay hydrated throughout the day. This requires you to drink a minimum of eight to ten glasses of water and other fluids daily apart from anything that is high in caffeine, sugar or alcohol. Carbonated drinks, coffee, beer, wine and any mixed liquor drinks do not count. Watch out for the calories, however, in any fruit and vegetable drinks.

To function effectively, your body needs to maintain proper fluid levels. Recent studies indicate that up to 85% of headaches are caused by dehydration. Proper hydration also can lower or even eliminate pain and cramping.

OVERWEIGHT

Changing your eating habits is the only permanent solution for dealing with an overweight problem. Close to 100% of the people who lose weight through any kind of diet program or taking diet supplements invariably regain all of the weight back. To lose weight you have to eat less. It is that simple.

To gain an appreciation of the stress that being overweight places on your body, try carrying around a weight in your hand roughly equivalent to how much you are overweight. If you are ten or more pounds overweight, you will not last long doing so.

Here are some of the most important steps to take to shed unwanted pounds and then to maintain your weight at a healthy level:

- ★ Spread out the amount of food you eat throughout the day by having three regular modest-sized meals and two healthy snacks

in between them as opposed to starving yourself through part of the day and ending up overeating a large dinner as a result of being too hungry.

- ★ Reduce the size of the portions you serve and eat for each course, and never have seconds. Use smaller plates to serve your food and smaller glasses for everything you drink other than water.
- ★ When you go to a restaurant, order an appetizer for your main dish. Skip eating bread with your meals and having any prepared desserts.
- ★ Eat slower by pausing after every one or two bites. The slower you eat, the more time your stomach has to register when it is actually full.
- ★ Restrict to a minimum the amount of fatty food and drinks you consume, such as French fries, other fried foods, potato chips, sugar-sweetened soft drinks, candies, prepared desserts and processed meats. When you get the urge to snack, have some fruit. You will be surprised at how much small changes in your eating habits will add up to big improvements in your weight over time.

Change how you think about food if you have a weight problem. As the photographer Russ Fischella said, "Eat what your body needs, not what your mind wants." If you are overweight, do something about it. Being in denial when you have a weight problem is definitely dangerous to your health and overall well-being.

SLEEP

The most common health complaint is probably, "I'm having difficulty sleeping and it's badly affecting my" Everyone seems to know that getting a full night's sleep on a regular basis is essential to maintaining one's overall wellness, recharging one's batteries, and performing well at whatever one does. Yet, for some mysterious reason people prefer to spend billions on sleeping pills (that rarely work that well) rather than adopt sensible sleep habits.

There is a big downside to failing to get an adequate amount of sleep on a regular basis. As journalist Jane E. Brody stated in a recent *New York Times* article, failing to do so at any time in one's life from infancy to old age "can profoundly affect memory, learning, creativity, productivity and emotional stability, as well

as your physical health" and cause harm to a number of bodily organs and systems, including "the heart, lungs and kidneys, metabolism, immune function and mental processes" (such as judgment and decision making).

The actual amount of sleep one needs varies depending on one's health, age, daily physical pursuits and occupation. Most adults need a minimum of six to eight hours sleep nightly. Some people also benefit from having an afternoon nap. But for everyone, Arianna Huffington believes that "the way to a more productive, more inspired, more joyful life is getting enough sleep".

Sleep researchers have discovered that each night we cycle in and out of various stages of light to deep sleep, each lasting about 90 minutes. Brody describes these stages as "REM, or rapid-eye-movement sleep (often called dream sleep), and three types of non-REM sleep: the light sleep of Stage 1, followed by the more relaxed sleep of Stage 2 and the most restorative deep sleep of Stage 3". When you are in Stage 2 and 3 sleep, your mind is probably quietly sorting through and filing away all the information and thoughts you experienced in the waking hours of the prior day. This

is also when your mind likely does its best cognitive work, hence the saying “sleep on it”.

Yes, high stress, negative relationships, being in debt, the demands of parenting, travel and illness can all impede one's ability to sleep properly. But, there are many simple things you can do to improve your chances of having a good night's sleep on a regular basis. Here are some recommendations for doing so:

- ★ Try to go to bed each night at approximately the same time. This will condition your body's “clock” to expect to go to sleep at a regular time every evening. Similarly, try to get out of bed at about the same time every morning, regardless of how late you went to bed the night before.
- ★ Adopt a regular routine every night starting about one hour before going to bed that involves something of a relaxing nature such as light reading, calming music, a warm bath, meditation or writing a journal. Do anything at that time that helps your mind and body in effect decompress. Go into denial mode about anything that causes you to get upset or excessively worry during the day.

- ★ Avoid eating or drinking anything in large amounts two hours before going to bed. Your stomach and digestive system need time to settle down and you do not want to have to spend the night getting up to go to the bathroom.
- ★ Do not have any caffeine drinks from about 4:00 PM onward and, if you are a smoker (shame), avoid any nicotine at least one hour before going to bed. Caffeine and nicotine act as stimulants and work against you falling asleep.
- ★ Engage in exercise on a regular basis as that definitely contributes to sleeping properly. But, do not undertake any strenuous form of exercise two hours prior to going to bed.
- ★ Do not drink excessive amounts of alcohol unless you are prepared to have a restless, poor quality of sleep afterwards, waking up frequently.
- ★ Avoid doing anything in front of a bright screen, such as playing computer games , using a smartphone or watching television, for one hour prior to going to bed. Also, if you have to get out of bed during the night, try to avoid any bright lights.

- ★ When you actually do lie down to sleep, banish all emotionally charged, upsetting, negative thoughts from your mind. Try to concentrate your mind on something that gives you contentment and happiness. Avoid thinking about what you need to be doing in the next couple of days. If to-do tasks keep popping into your mind, keep a pad and pen beside your bed so you can quickly write them down and stop thinking about them.
- ★ Make your bedroom a sleep friendly environment – cool, dark, quiet with a comfortable mattress and pillow.
- ★ For many reasons, it's best not to allow your pets to be in your bedroom.
- ★ Whenever you are having difficulty falling asleep, try to lie still and avoid tossing and turning. Even when you are not actually sleeping, your body and mind are getting a beneficial rest when you lie still and relax. Attempt to progressively relax your muscles, beginning with your toes and gradually moving up your body to your head.

- ★ When you travel across different time zones, upon embarking always immediately set your watch to the local time of your destination and, upon arrival, adjust your eating and sleeping times to the same as they would be locally. It is especially important to resist going to bed to sleep until you normally would at the local time.

If you find that the above steps do not improve your ability to enjoy a good night's sleep on a regular basis, you probably need to consult your doctor to determine if you have some type of serious sleep disorder.

Your objective should be to develop a set of healthy habits that you follow throughout your life. You simply cannot afford to take your mental and physical wellness for granted. You have to assume the responsibility for keeping yourself in good health. Now!

For more information on dealing with stress, see Chapter 18, *Handling Stress*, and Chapter 28, *Need for Balance*, in the Citizen of the World Guide, *Secure the Job You Want & Excel*. Also see *Being Germ-Smart in the Age of Pandemics* on the *Other Stuff To Know* section of our Web site at www.COTWguides.com.

CHAPTER 11

KEEP FINANCIALLY FIT

We live in a consumption-oriented society where billions of advertising dollars are spent every year to persuade you to spend more than you have and to purchase what you do not need. Celebrities are enlisted in marketing campaigns to promote the newest cosmetics, perfumes and designer clothes on the basis that you are not cool unless you also have or use these ridiculously expensive products. Even when you are still a student with no income, banks are pushing their credit cards at you in an attempt to make it easy for you to get in debt.

Here is the reality — keeping financially fit is next in importance to looking after your health. To maintain a sense of control over your life and minimize stress, you have to start managing your financial affairs in a prudent, heads-up manner as a student and when you receive your first paycheck. To do so, follow these principles:

- ★ **Prepare a monthly and annual budget showing your expected annual income from all sources and a list of your estimated expenses and spending on a line by line basis.** Group these expenses into categories, such as home maintenance (or rent), utilities, phone/cable charges, transportation, recreation/entertainment, groceries, eating out, cosmetics/drugstore items and clothing. Some of your expenses will occur throughout the year and some will happen on an irregular basis, such as education fees, insurance and holidays. Calculate the total of your monthly expenses, including one-twelfth of the total of your irregular expenses. The purpose of doing this is to ensure that your total monthly expenses do not exceed your monthly income. Keep your budget simple

and realistic. Do not forget to include interest charges and income taxes.

- ★ **At the end of each month, add up all your expenses and compare them to your budgeted expenses for the month.** This requires keeping records and receipts for all your expenditures, including those where you paid cash. Keep these records and bills in separate envelopes for each category of expense. Tracking your actual spending against your monthly budgeted expenses will tell you where you need to make changes in order to live within your budget.
- ★ **Delay getting a credit card for as long as you can.** Make sure that you can always pay off the full balance owing on your credit card at the end of each month in order to avoid paying an exorbitant amount of interest. The credit card companies charge interest of 18% or higher on any outstanding balances. This represents the most expensive kind of debt you can carry, so do not do it. Avoid getting a second credit card to enable you to spend more.
- ★ **While it may be necessary for you to go into debt to finance your post-secondary**

education, be resourceful in checking out the best possible bursaries and scholarships available from governments and your school or college to minimize the amount of student loans you require to complete your education.

Prior to taking out any student loans, make sure you understand the total amount you are going to have to repay, how the interest charges are going to be added to your loans, and when you are going to have to start making monthly repayments. The sooner you begin saving for your education, the easier it will be for you to finance it. You may also have to delay moving away from home.

- ★ **Pay all bills on time and check your monthly credit card, bank, utility and phone statements when you receive them for any errors or wrong charges.** Do not just assume they will be correct. Save the receipts for all credit card transactions and keep a record of all deposits and withdrawals from your bank account.
- ★ **Be a thrifty shopper.** Look for special deals and discounts. Buy no-name brands of household and grocery items. Shop at wholesale clubs such

as Costco, Sam's Club and BJ's. Use eBay to find big savings on expensive items. Wear vintage clothing.

- ★ **Avoid being foolish in spending your discretionary income.** Do you really need a BMW or will a Ford work just as well for you? Is it truly necessary to purchase a designer purse or can you easily make do with a designer knock-off purse? You should not have to buy things to make yourself happy. Do not let your sense of self-worth and personal image become dependent on having expensive brand-name products, designer clothes and other big-ticket items. What you have, wear or drive is much less important than who you really are as a person.
- ★ **Look for easy ways to reduce your expenses.** Have people over to your place in the evening as opposed to going to a club or bar. Avoid racking up large cellphone bills, especially through texting and Twitter. Sign up for the best possible plan for how you use your cellphone. Cut back on the number of times you purchase take-out food or go to Starbucks. Use the public transit system and take taxis as opposed to purchasing

or leasing a vehicle unless your job requires you to do so. The total direct and indirect costs of having your own car are getting more and more expensive. Do something radical — quit smoking. You will be surprised at how fast a handful of small daily savings adds up to a large monthly amount.

★ **Be extremely careful about going into debt.**

Do not sign any type of borrowing contract or loan agreement without reading it carefully and asking questions about any of the terms and conditions that you do not fully understand. Make sure you stay current on paying the interest and meeting the repayment schedule. This will protect your credit rating so you will be eligible for lower interest rates on any future mortgages or car loans. Remember that you are making those interest payments with after-tax dollars unless you are an American paying interest on your mortgage.

★ **Commence your own savings program on your first day of employment.** Put a set percentage of each paycheck, ideally 10% but a minimum of 5%, into a savings or mutual

fund account. Let the compounding of interest and dividends work for you. This will require making sacrifices and trade-offs today to put you in a financial position to afford the big things you want to do in the future. The longer you procrastinate in doing so, the less money you will have at those critical times when you really need it — to put the down payment on a condo or house, to serve as a bridge when you want to change jobs or are fired, to start your own business, to pay for a serious illness, and ultimately to facilitate your retirement.

It is impossible to exaggerate the importance of preparing a monthly budget for the year, recording all of your weekly and monthly expenditures, and comparing your actual monthly expenditures against the budgeted monthly amounts right down to the nearest dollar. If you do not do this, you are flying financially blind and being irresponsible with your future financial well-being.

Discuss any big-ticket purchases beforehand with your spouse or partner. The same applies to taking on any debts. If both of you are earning an income, work

out a fair sharing arrangement on rent, household expenses and any other monthly bills.

Educate yourself about the many options for investing your savings to achieve hopefully a higher return than what you will receive from a savings account. The best results from investing require patience, a long-term approach and a willingness to assume some risks. If your investments earn a 10% annual return, your money will double every 7.2 years. Find out if your employer offers some type of matching stock purchase plan.

To minimize the risks of anyone accessing your bank account or using your credit cards, practise prudent security measures when you go online. Be especially careful never to give out your birth date, Social Security number, passwords, PIN numbers or any bank account information online, regardless of how authentic the request appears to be. Legitimate financial institutions and payment services, such as PayPal, will never contact you online asking for this type of information.

For online payments, use two separate e-mails to send your credit card number and expiry date, splitting each of these in half in each message. Also, avoid conducting any financial transactions online when

you are using a Wi-Fi network in any public place, including airports, coffee bars and hotels. Finally, ignore e-mails asking for your personal and financial information in connection with any offers of money, "Security Compromises" or threats of legal action.

For further information on keeping financially fit, I recommend the revised 2008 edition of Joe Dominguez and Vicki Robin's book, *Your Money or Your Life: 9 Steps to Transforming Your Relationship With Money and Achieving Financial Independence*, and Lesley Scorgie's book, *Rich by Thirty: A Young Adult's Guide to Financial Success*. Also see *Avoiding Identity Theft, Personal Fraud and Other Scams on the Other Stuff To Know* section of our Web site at www.COTWGuides.com.

CHAPTER 12

FAITH

The faith or religion of many individuals plays a major role in their lives, significantly influencing their behavior and values. These people believe there is some form of “higher power” who may comfort and guide them in times of adversity and to whom they owe thanks for all they have received. Their faith also acts to comfort them in times of family loss or personal tragedy.

If you are one of these individuals, I believe it is essential that your faith espouses acceptance and tolerance of all people including those who practise other religions or none at all. The strongest communities are those where people of different faiths, cultures, races and ethnic backgrounds can freely live and interact together harmoniously.

Religious faith often plays a highly positive role in maintaining effective communities and in serving as a source of linkage between generations. It also lends some meaning to life's major events, such as birth, maturing, marriage, becoming parents and death. Unfortunately, religious faith is also used by some groups as justification for stifling basic freedoms, suppressing the rights of women and denying access to secular education. This is especially the case with the fundamentalist movements of Christianity, Judaism and Islam which all appear to be based on exploiting the fears and insecurities of individuals who feel threatened by the changing "modern world". These religious extremists distort their faith to create a God that embodies all their fears, hatreds and prejudices in a destructive, authoritarian and dogmatic manner.

As former British Prime Minister Tony Blair stated: "The single most important thing for people of one faith is to know about the others. The more you know and the less the ignorance, the less the fear of the other, and it's often the fear that creates problems."

In a June 2013 *New York Times* column, James Carroll extolled the recently appointed Pope Francis for taking the following stance:

Francis is pulling the [Catholic] church away from a dangerous position; any theology that divides humanity into those who are saved and those who are not – between those who can do good and those who cannot – is a violent theology. "This 'closing off' that imagines those outside ... cannot do good," the pope said, "is a wall that leads to war and also to what some people throughout history have conceived of: killing in the name of God. ... To say that you can kill in the name of God is blasphemy." Faith in God, the pope reminds us here, is no guarantee of morality.

Obviously, one's spiritual beliefs are a highly personal matter. Some people function quite well as agnostics, uncertain as to the existence of a God, and some as atheists, denying that any such God exists. Many other individuals have a strong spiritual faith but do not associate themselves with any form of organized religion.

The Polish poet Czeslaw Milosz wrote of faith in a 1985 poem* under that title:

*Faith is in you whenever you look
At a dewdrop or a floating leaf
And know that they are because they have to be.
Even if you close your eyes and dream up things
The world will remain as it has always been
And the leaf will be carried by the waters of the river.*

Historically, religious faith has often been the catalyst for bringing about ethnic strife and warfare in many parts of the world. There is no justification for this continuing to be the case in the future. Your faith should act as a positive civil force for the well-being of both yourself and the world around you.

D.H. Lawrence said, "It is a fine thing to establish one's own religion in one's heart, not be dependent on tradition and secondhand ideals. Life will seem to you, later, not a lesser, but a greater thing." Regardless of how you practise your faith, having some form of spiritual belief is a definite asset in the lives of most of us.

I personally believe in the existence of some form of higher power, a "God", in our lives. I say prayers on a regular basis, especially to express thanks for what I and my family have received and to request God to bless, watch over, guide and protect my family, friends and myself. This is part of my way of not taking everything for granted.

* The poem *Faith* by Czeslaw Milosz is from his book titled *The Collected Poems 1931-1987* published by The Ecco Press in 1988.

CHAPTER 13

DARE TO BE AN INDEPENDENT THINKER

Starting at an early age, all of us are subjected to continual and enormous pressure to conform, accept what we are told and go with the flow. You are told, "Don't argue, just do it." If so-and-so says such-and-such, it must be right. When the vast majority of people are convinced black is white, then it must be so. Wrong!

To accomplish anything of consequence in any field, the reality is you have got to become an independent thinker. This means having the courage and

fortitude to challenge the consensus, question long-held assumptions, ignore the current fashions of thought and counter conventional thinking. When an issue is important, think it through yourself without relying on what others believe or tell you is true.

Resist peer pressure to conform to the shared views of your friends and associates. Decide for yourself what positions and actions are acceptable. March to your own drummer when your instincts tell you to do so.

Treat all types of media reporting with a certain amount of skepticism. Keep in mind that the first priority of television, newspapers and magazines is to maximize the number of viewers or readers. This has a huge influence on what they cover, how they do it and what they say. The second priority of the media is to get "the news" or story out there ahead of competitors. This makes it difficult (but not impossible) to take the time to do a balanced, in-depth, careful analysis of what really happened in reporting the news on a daily basis.

You may find this out when you are personally involved in a news story or interview with the media. You will discover that a minimum of one-third of "the facts" of what you believe is true may be ignored or misrepresented in any ensuing media coverage.

You will then say to yourself, "If this is what happens to something that I have first-hand knowledge about, what is the likelihood of all the other reported news being accurate?" To be fair, however, your impressions of any event are as subjective as those of any reporter.

Whenever you read or watch a news story, ask yourself, "What is really going on here? What could be the other side to this story? Is something important being left out?" Resist jumping to conclusions. In any type of conflict, for example, the opposing sides have a strong motivation to engage in disinformation or the planting of false information, stories and photos to make the other side look as bad as possible. As a line in the famous Gilbert and Sullivan opera *H.M.S. Pinafore* goes, "Things are seldom what they seem."

Recognize that all so-called "experts" have their limitations. Many such experts like to hear themselves talk and attempt to extend their expertise into areas where they really do not know that much. Apply the same skepticism to experts as you do to the media. Refrain from assuming that people automatically know what they are talking about, regardless of their fame, position or wealth. Challenge, probe and question the statements, predictions and assumptions of experts.

In addition, exercise some “due diligence” regarding the information you obtain through the Internet. There is a strong tendency for individuals to exaggerate their own ability to sort out the accurate information from the oceans of misleading and false information on the Internet. People often judge the credibility of a Web site mainly by its appearance when what is much more important is to evaluate who is sponsoring the Web site and for what reasons.

Commentators have pointed out that the Internet is entering a new era, Web 2.0, driven by participatory sites such as *www.Facebook.com*, *www.YouTube.com* and *www.Wikipedia.com* based on interactive information sharing and social-networking. So much of Web 2.0 consists of anonymous user-generated content that it is difficult to differentiate facts and informed opinions from speculations and misinformation. In his book, *The Cult of the Amateur*, Silicon Valley entrepreneur Andrew Keen cautions that “what the Web 2.0 revolution is really delivering is superficial observations of the world around us rather than deep analysis, shrill opinion rather than considered judgment.”

Regard Google as just the starting point for knowing “what’s out there”. Use e-mail to connect with user

groups. Seek out alternative sources of information, including that available in libraries. If the information is at all critical to you, do not be lazy and complacent in verifying its credibility. Develop your own information literacy skills for double and triple-checking anything of importance you need to know about.

Being an independent thinker requires you to make the effort to try to see things as they are, not as others want you to see them. The truth can be entirely different from what the consensus or conventional thinking believes. Since the beginning of mankind, the key to wisdom, invention and progress has depended on someone asking, “Why?” or “Why not?” That someone should be you.

CHAPTER 14

BECOME AN INTERESTED INDIVIDUAL

Part of the purpose of a good education is to broaden your awareness of what is going on in the world and to improve your ability to think about things in a rational manner. Upon the completion of your formal education, you need to continue to nourish your mind with activities unrelated to work or your profession. Failure to do so means you will commit the double sin of boring both yourself and those around you. It is a great asset in life to be regarded as an interesting individual, which can only be attained by someone who is truly “interested”.

The first step is to determine the best way for you to keep yourself informed about what is currently happening of any consequence in your community, country and the world. Recognizing the competing demands on your time, you need to access different sources of news on a regular basis to gain a basic understanding of some of the most important issues likely to affect your life. More important than the news itself is exposing yourself to informed analysis and commentary on the major news stories, events and trends occurring.

Consequently, I recommend you get into the habit of reading one or two of the best daily newspapers available in print or through the Internet. This does not mean you should attempt to read most of the articles or even every section in the newspaper. But at least scan through the newspaper, looking at the headlines and reading some part or all of those articles that are of interest to you.

If this is not possible, regularly watch television news programs. The information you receive from these sources, however, will likely be more compressed and limited, compared with what you will receive from reading most newspapers. Some weekly magazines,

such as *The Economist*, also provide an excellent source of news analysis and commentary.

Recently, Internet blogs have mushroomed in number to become a serious alternative source of news information, especially about certain specialized subjects. While many blogs are operated by so-called "amateurs", they do provide a fast-responding, unfiltered source of news and information that is quickly growing in popularity.

In my case, I favor the print media for my primary source of news commentary and information. From Monday through Saturday, I usually scan through a national newspaper, a local newspaper and sometimes the *Wall Street Journal*. On the weekend, I also read the Sunday edition of the *New York Times*, including its separate *Book Review* section. When traveling outside of Canada and the U.S., I read the *International Herald Tribune*. On most days, I typically only read about three or four newspaper articles of any serious length from start to finish and partially read another six to ten articles.

To gain a valuable perspective on newsmakers, economic issues, the arts and politics, each week I automatically tape the four to five one-hour American

television interview shows hosted by Charlie Rose and then later decide to watch those that are of particular interest to me. Rose either interviews a wide range of leading personalities one-on-one or a group of experts on a current topical issue. For close to 20 years, Rose has been hosting the “Charlie Rose Show” and has an uncanny knack for asking the right questions of his guests. You can view most of his past interviews at www.charlierose.com.

Based on your strongest non-work interests, identify the best magazines that cover these fields and become a regular reader of several of them. This will add to your depth of understanding about those subjects that mean the most to you.

In addition, take an active interest in cultural activities that give you pleasure. This ideally should go beyond listening to your favorite music or going to movies. Take advantage of opportunities to attend live performances of the theatre, musical groups and the ballet, depending on what appeals to you. Go to art galleries and museum shows. Learn to play a musical instrument if you have any aptitude for doing so.

I also strongly recommend that you make the time to enjoy reading both fiction and non-fiction books.

The Spanish author Arturo Perez-Reverte wrote in one of his novels: “Books are doors that lead out into the street. You learn from them, educate yourself, travel, dream, imagine, live other lives, multiply your own life a thousand times ... Sometimes I wonder how you people that don’t read figure out how to live your lives.” How very true!

Reading books can become a great source of lifelong pleasure for virtually anyone. There are books for every interest and taste. Become a regular visitor to bookstores and libraries. Discover new favorite authors. Enjoy reading biographies about the fascinating lives of notable individuals. Learn more about history or current events.

In an article in the *International Herald Tribune*, Andrew Solomon wrote: “You are what you read. If you read nothing, then your mind withers, and your ideals lose their vitality and sway ... The role of literature is to illuminate, to strengthen, to explain why some aspect of life is beautiful or terrible or sad or important or insignificant for people who might otherwise not understand so much or so well. Reading is experience, but it also enriches other experience.” This is particularly the case in reading fiction and literature, including poetry.

The author Barbara Kingsolver said, "Good fiction creates empathy. A novel takes you somewhere and asks you to look through the eyes of another person, to live another life. Literature sucks you into another psyche. So the creation of empathy necessarily influences how you'll behave to other people."

Another great way to stimulate your personal development is to take advantage of any opportunities you have to travel to other parts of both your country and the world for both business and pleasure. Travel broadens your mind and awareness about other people, cultures and ways of life. To become a *Citizen of the World*, you have to see and experience other parts of the world for yourself.

When people ask you, "What do you do for pleasure, for fun?", have a good answer to give. If someone says to you, "What do you think of that shocking event that happened yesterday in New York?", have a response that indicates you are aware of what is going on in the world.

Yes, I recognize that many of you may not watch TV news programs nor read newspapers or news magazines. You probably are getting most of your news through

various sources on the Internet, such as the blogs of friends, chatrooms, sites that aggregate the news (e.g., www.news.google.com, www.Daylife.com), feeds on social-networking sites (e.g., www.FaceBook.com, www.YouTube.com, www.Twitter.com), collaborative news sites (e.g., www.Digg.com) and applications on your mobile phone. This qualifies you as a member of the "post-media generation". By now, some of you may have even been able to set up your own programmed individual news page on the Internet with stories being posted on a 24-hour basis from around the globe covering those topics you are most interested in. Go for it.

Regardless of how you get your news, stay plugged in to what is going on in your community, city, region, country and the world. Keep your antenna up and revolving. Pay attention to what is happening in politics, government, the environment and human rights. Make the extra effort required to obtain different perspectives and informed commentary on the most important current issues to help you put things in their proper context. Do not get lazy and let your thinking become polarized and rigid. In short, be an interested individual for the rest of your life.

EDUCATION SMARTS

To get the most from any post-secondary educational experience, here are five basic principles to follow:

- ★ Keep in mind that what you get out of any educational experience in terms of benefit is 100% directly related to what you put into it effort-wise.
- ★ Select your classes, courses and seminars based more on who is the most highly regarded teacher, professor or speaker than on the subject being covered.
- ★ Sit as close to the front of the auditorium or classroom as possible. This always greatly improves your ability to pay attention and absorb what is being said by the speaker.
- ★ Help those who are struggling. You never know when you may need help also.

- ★ Make an effort to become friends with the brightest people in your class or program. You will learn more by doing so as some of their "smarts" will likely rub off on you.

In university, there are a number of major benefits to majoring in "the humanities" even though they may not lead directly to a job. As the *New York Times* columnist David Brooks pointed out, studying the humanities greatly strengthens your ability to think, read and write clearly, to gain a familiarity with the language of emotion, and to have a better understanding of human behavior. It also enables you to have a more comprehensive perspective of what is going on in the world and in different cultures, religions and the arts. All of these things will give you a significant advantage in the workplace over those who never took any liberal arts courses. In my undergraduate studies at Stanford University, I majored in history.

HOLIDAYS

Let us assume you are totally committed to being successful in your occupation or profession. This means you work hard and often put in long hours. After a while, there is a danger of you becoming stale and losing your edge, creatively or otherwise.

The primary purpose of vacations is to enable you to recharge your batteries so you return to work afterwards re-energized with a clear head and fresh perspective. Vacations are also intended to give you an opportunity to spend some time where you can concentrate 100% of your attention and energy on your family and partner.

The best holidays are those where you travel to a location or part of the world that is totally different from your everyday environment, somewhere that

exposes you to different cultures, surroundings, customs and people. Another excellent type of holiday is one where you are engaged in a challenging activity that forces you to concentrate all of your attention on it, like mountain climbing, hiking, snorkeling, skiing or some other kind of adventure.

At the beginning of each year, schedule your holidays and confirm with your supervisor that the timing is satisfactory. Try to take two or three weeks off on your principal vacation as opposed to taking a lot of short holidays. Remind your supervisor of your vacation plans as you get closer to the date of going away. Try to resolve any outstanding work conflicts prior to departing.

During your vacation, unplug completely from thinking about anything to do with work. Do not call into the office to find out how things are going. Do not check your work e-mails or phone messages. Do not take your laptop or any reading materials that have anything to do with work. And, leave your BlackBerry at home.

Establish the ground rules for when someone needs to contact you, ideally only in the event of an absolute emergency. Give a colleague the full authority to make

any necessary decisions on your behalf while you are on holidays. If people at work cannot continue to function effectively when you are away for two to three weeks, then something is wrong with whom you have hired or how you trained them.

For your own well-being and sanity, always take your full allotted holiday entitlement and do not try to carry over part of it into the following year. You owe it to both yourself and your family to do so.

See *Steele's Top Travel Tips* in the Other Stuff To Know section of our www.COTWguides.com Web site.

CHAPTER 16

GIVING BACK

You are put on this planet to do more than just look after yourself and your immediate family. Each of us has a responsibility to make a positive difference in the lives of less fortunate individuals and to contribute in whatever way we can to the well-being of our communities and the environment around us.

Think of your life in this world as a bank account. You cannot just keep making withdrawals for your own benefit without putting something positive back in for the benefit of others. Donating to charities and non-profit organizations is a start. But, what is even better is getting personally involved as a volunteer to help make your community and the world a better place.

It is never too early to become a volunteer for a charitable community organization that needs your assistance. Make every effort to take the time to do so. Many individuals start volunteering when they are still attending college or university.

There are many needy people and families struggling to survive and cope with countless difficulties and problems. Find a way to get personally involved as a volunteer in helping to make a difference in their lives, even if it is for only one hour a week. My father, an extremely successful businessman, believed that executives in business have an obligation to spend 20% of their time on charitable "work" and community activities.

As an alternative to volunteering for social service groups, consider donating some of your time to non-profit organizations that enrich the cultural life of your community, help people learn to read and write, or assist children to enjoy sports. There are countless worthwhile causes where you can serve as a volunteer. If you see a serious need in your community or elsewhere in the world that is not being met, seek out individuals who share your concern and work together to organize an appropriate way to deal with it.

Everyone has a tendency to take the quality of the natural environment around us for granted. We assume, for example, that the purity of the air we breathe or the water we drink is someone else's responsibility. The reality is that the "health" of the earth's ecosystem is extremely fragile, yet it is being degraded daily by countless human actions throughout the world.

Take an active interest in environmental matters. Become well-informed about what can be done to reduce pollution and ensure the continued regeneration of wildlife and plant species. Reduce your energy and water consumption. Recycle. Encourage your employer to be environmentally responsible. Make a habit of picking up at least one piece of litter every day of your life.

All of us have a strong vested interest in ensuring the vitality and responsiveness of our local, regional and national governments. The two sayings, "you get the government you deserve" and "politics is too important to leave it to the politicians", are absolutely correct. Get involved as a volunteer in a political campaign for a candidate you admire. Familiarize yourself with the key political issues. Discuss them with your

friends and family. Volunteer to serve at an election polling station. Rather than just complain about politicians, take some active responsibility for the health of your country's political system. At a minimum, always vote in elections. It is a citizen's duty to do so.

Just because you pay taxes does not mean that you are absolved from having to donate financially or volunteer your time to worthwhile endeavors. Our communities would break down if we relied solely on government to address all social, cultural and environmental needs. You cannot be a *Citizen of the World* without making an effort to do your share of "giving back". The satisfaction you gain from doing so will beat almost anything else you do.

Finally, each of us should resolve to set an example as a believer in the importance of having a civil society. Through our daily action and conduct, we need to reaffirm those values that are the foundation of a healthy and vital community, nation and world. These are mutual respect, compassion, honesty, decency, tolerance, an open mind, humor, and a sense of shared responsibility to assist others less fortunate than ourselves when the opportunity arises to do so. This is what it means to be a true *Citizen of the World*.

My approach to engaging in supporting non-profit organizations as a volunteer is to go narrow and deep. Rather than getting involved superficially in a large number of such groups, I prefer to devote serious attention and time to several organizations where I can help make a difference to their effectiveness. Two examples are The Salvation Army and a youth mentoring organization.

From 1975 to 2007, I was actively involved with The Salvation Army, serving on two of its boards, chairing its local Red Shield Campaign to raise donations, and heading up a major capital drive to fund the construction of a large building for looking after homeless individuals and families. I am tremendously impressed with the selfless way that the members of The Salvation Army help the needy throughout the world. Having an opportunity to support their work gave me great pleasure.

In addition, since 1999 I have been active with a non-profit organization that arranges for adult volunteer mentors to spend one hour a week meeting one-on-one with students who are at risk of dropping out of school. I have mentored eight students, including ones originally from Afghanistan, China, Kazakhstan

and Pakistan. This has been a wonderful experience for me. For six years, I also served as the chair of this group's board of directors until it merged with Big Brothers Big Sisters of Calgary and Area in 2008 and I joined its board of directors. My wife is also active in serving on the boards of non-profit organizations and my daughter Serena serves as a mentor to a student in elementary school.

CONCLUSION

Many people go through their entire lives without realizing what is truly important to experiencing a deep sense of happiness and fulfillment until it is too late. Do not let yourself suffer this sad fate. From the start, appreciate and treasure the individuals, events and values that mean the most to you. I hope this *Citizen of the World Guide* helps you understand what is really important for having a productive, harmonious and meaningful life.

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Steele Curry has more than 40 years of business experience, including being the CEO of a successful publicly traded retail organization, starting a tool rental business with The Home Depot, owning a restaurant (always a humbling occupation), and serving on the board of directors of a number of corporations and charities. He was the board chair of the Alberta Mentor Foundation for Youth (2003–2008) and is now a member of the board of directors of Big Brothers Big Sisters of Calgary and Area. Since 1999, Steele has served as a volunteer mentor to high school students under a program now known as “mPower Youth Mentoring”.

Steele received a B.A. from Stanford University and an M.B.A. from Harvard University. He has lived

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Born in Winnipeg, Canada, Steele is married to Judy Kaganov who has a Ph.D in psychology. They have three children and live in Calgary, Canada. Every summer, the Currys spend two to three months on a Greek island in the Aegean Sea.

Steele is extremely interested in receiving your ideas and thoughts about the *Citizen of the World Guides*. Contact Steele through the Web site at www.COTWguides.com.