

Volume 2, Issue 9

MOTIVATED

THE MAGAZINE THAT MOVES YOU!

OVERCOMERS

If they could do it, so can we

Beyond the Challenge

**Help in the Downward
Financial Spiral**

The way to financial freedom



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Issue Editors

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Christina Lane
Souad Abuhalmim
UMGraph

Design

Contact Us:
Email
Website

motivated@motivatedmagazine.com
www.motivatedmagazine.com

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We know that both heredity and environment help make us who we are. We hear from infancy that we have our mother's eyes or our father's chin—visible evidence of the role of heredity.

It's also obvious that children who are stimulated intellectually are more likely to excel academically, and that athletes who have the best coaches and training programs are more likely to reach their full potential—proof of the role of external influences.

How decisive a part heredity and environment each play in shaping our lives has been the subject of debate since ancient times. What is relatively new is the extent to which both factors are now being used to try to explain personal behavior and social trends. Geneticists are searching for "behavioral genes" that they say could account for such problems as addiction, marriage problems, violent behavior, and depression, while social scientists point out links between personal problems and social conditions—poverty and economic problems, political and civil unrest, and areas affected by natural disaster, for example.

The underlying message being given by both camps is that we are prisoners of our circumstances—either circumstances that stem from our genes, which we have no control over, or from our environment, which we have limited control over.

But in the quest for scientific explanations, two other factors may be overlooked: the human will and divine power. When in harmony, these two are capable of overcoming the negative effects of both heredity and environment.

That's good news for you and me, because it means that circumstances don't need to dictate our level of happiness or success in life. With determination and divine help, we can rise above any trouble that threatens to undo us.

Whatever problems there may be—a physical handicap or serious illness, marriage or relationship problems, emotional difficulties, parenting challenges, trouble at work, financial struggles, or civil disturbances—we hope the following articles will be an encouragement, help you to overcome sometimes seemingly insurmountable obstacles, and come out on top in the end.

Christina Lane
For Motivated



HARD KNOCKS

BY MARIE BOISJOLY, ADAPTED

Have you ever wondered why it is that from time to time we find ourselves going through the school of hard knocks? Just when we're thriving on some "ups" in our life, something happens that brings us down a few notches on the happiness scale. "Why me?" "Why this?" "Why now?" Instead of helping to turn things around, those questions only make matters worse.

Finally we remind ourselves that even if we don't understand and can't see anything good coming from our present struggles, there is light at the end of the tunnel. So we decide to trust and hold on, and things work out in the end.

Not long ago, I was somewhere between the questioning and trusting phases of that cycle when my husband, Ivo, returned from his daily jog and told me about something he had just seen.

We live in a hilltop neighborhood with lots of flowering trees and lovely gardens. That's perfect for Ivo, since he is both an avid exerciser and a skilled gardener.

Each morning he passes a certain square with a fountain, some flowers, and lush grass—and that day he had noticed a patch of grass that was turning brown due to lack of water. The rest of the lawn was receiving plenty of water from the sprinkler system, but one failing sprinkler was causing this section to dry out and die.

Just as Ivo stopped to investigate, the neighborhood gardener passed by and also saw the problem. The gardener walked over to the defective sprinkler, pulled a hammer from his bag of tools, and gave a few short, sharp knocks to the sprinkler head. Apparently some dirt had made its way into the sprinkler system and clogged the head, but those few knocks shook it loose. Right away the water started flowing through the sprinkler again, and with enough pressure to cover the neglected area. In time, that patch of grass would be green and beautiful again, like the rest of the lawn.

I realized as Ivo was talking that my questions had just been answered: The hard knocks we sometimes experience in life are meant to empower us, so we can do better at beautifying our part of the world we live in. ■

OVERCOMERS

IF THEY COULD DO IT, SO CAN WE

By Curtis Peter Van Gorder

Perhaps you have heard some of the following famous stories of men or women who overcame great difficulties before they triumphed. Each of their stories gives us another piece of the puzzle in understanding what it takes to bring victory out of seeming defeat.

NEVER GIVE UP

The world's largest theme-based shopping mall in Dubai is centered around the life of the world traveler Ibn Batutta. This adventurous Moroccan began his journey in his early twenties and kept on the move for 29 years, traveling by foot, camel, and dhow some 75,000 miles (120,700 km), which was three times the distance that Marco Polo traveled. He lived by the motto, "never, if possible, cover any road a second time."

Like all life journeys, his too was fraught with hardships. He had more than most of his share of troubles to overcome, such as being attacked by bandits, almost drowning in a sinking ship, and escaping from a dungeon and the executioner's sword in the service of his captor, a ruthless Sumatran king. He was almost lost in the vast Saharan desert where he wrote of the difficulty of finding the way where there was "no visible road or track in these parts, nothing but sand blown here and there by the wind." In some places he went, the population was ravaged by the effects of the Black Death*, where thousands died each day. (*The Black Death or bubonic plague was one of the deadliest pandemics in human history, peaking in Europe between 1348 and 1350.)

Yet, despite the hardships he encountered, he returned to his home safely and wrote about his experiences. Today, about 700 years later, they remind us of the many wonders that await discovery, and yes, that all troubles have an end.

BE JOYFUL

Beethoven wrote the famous 9th symphony when he was completely deaf by transferring the music he heard in his heart to written musical notes.

Consider these opening lines of the chorale of the 9th symphony written by a deaf man:

*Oh friends, not these tones!
Rather let us sing more
cheerful and more joyful ones.
Joy! Joy! Joy, thou glorious
spark of heaven.*

Helen Keller, who became a famous lecturer despite being deaf and blind, said, "Your success and happiness lies in you. Resolve to keep happy, and your joy and you shall form an invincible host against difficulties."

TURN SETBACKS INTO STEPPING STONES

Bryon Pitts is a renowned network correspondent for CBS. He was still illiterate at the age of 12 and had a terrible stuttering problem, but he worked hard to overcome it. He recently addressed the graduating students of Ohio Wesleyan University and told them, "There are stepping stones in life. Everything you perceive as bad is preparation for some task."

LEARN FROM PROBLEMS TO HAVE SYMPATHY FOR OTHERS

One of the most famous singers of all time was the Italian tenor Enrico Caruso. (February 25, 1873 – August 2, 1921.)

Caruso's favorite saying was, "Bisogna soffrire per essere grandi," which means, "To be great, it is necessary to suffer."

Caruso's early life was full of difficulties. His mother gave birth to seven children, only three survived. His family was extremely poor. It wasn't until he was 18 that he was able to buy his first pair of shoes with the money he earned from singing at a resort.

In his first publicity photograph, he is wearing a bed sheet draped like a toga, because his only shirt was being washed at the time.

Perhaps his poverty contributed to the richness of his character and his voice. There was something magical about his voice that brought him great riches and fame. A music critic observed, "His is a voice that loves you, but not only a voice, a sympathetic man."

An amusing illustration of Caruso's sympathetic nature can be found when during an opera performance one of his fellow singers lost his voice and could no longer sing. Caruso sang his part while the hoarse singer mouthed the song.

Surely, there are many more stories that tell of great people who overcame their difficulties. They give us hope, that if they could do it, so can we. ■

ADVERSITY

Here to break us or make us?

By Chuck Gallozzi

Difficulties are the admission tickets to the game of life. But, at times, we cannot help suspecting that life would be much more pleasant without the hassles. Is that what you think? Before answering, ponder the following.

In a world without hurdles, there are no champions; without suffering, there are no heroes; without battles, there are no victories; without rain, no rainbows. Doesn't it appear that a world that includes pain is more rewarding than one that doesn't?

Isn't heat necessary to produce gold, pressure and polishing necessary to produce diamonds, and adversity necessary to produce character?

Here's how Henry Ford expressed the same sentiment: "Life is a series of experiences, each one of which makes us bigger, even though sometimes it is hard to realize this.

We must learn that the setbacks which we endure help us to march onward." ■

Beyond the Challenge

By Asad Rafi, Pakistan



[Editor's note: Asad Rafi suffers from a rare neurological disorder, called Friedrich's Ataxia, that affects speech, balance, and coordination. In his article, "Pulling It All Together" (Motivated Volume 2, Issue 2), Asad wrote, "If you put your mind to something, hold onto your faith and inner strength, and just stay focused, you can accomplish anything." Since then, Asad has gone on to become a sought after motivational speaker at numerous social events. Below is a transcript of one of his speeches that has encouraged many to face their challenges, and overcome them.]

No life is without its fair share of problems. We all know the saying, "It's not the problems that determine your state, it's your attitude towards them," but this often seems easier said than done.

If we can stay cheerful when we are confronted with a problem, that approach will automatically reduce the size of the problem. We have to cultivate the attitude of a warrior, stand firm, and not let our negative thoughts rule us.

I can give my own example of when I was transferred into a wheelchair for the first time, and how I felt. Naturally, it was a very frustrating and difficult time for me. It took a lot of encouragement from the doctor to make me feel comfortable and realize the advantages of a wheelchair. In the beginning the wheelchair felt like a prison to me, preventing me from what I wanted to do and where I wanted to go, when in reality it increased my mobility, and helped me go places I could not go before without it.

It is extremely important to remain positive when you are faced with an obstacle in life. The three qualities which have enabled me to remain positive are: Never give up, have faith in God, and always believe in your abilities. These qualities help me to remain determined to fight for what I want to achieve.

Getting motivated and getting inspired are similar qualities, and both are very needed when faced with challenges. We get motivation through setting goals. For example, setting the goal of completing a certain number of laps motivates me to swim. Similarly, inspiration is an important factor in maintaining our resolve. We should try to surround ourselves with as many things that inspire us as possible. Watching videos of, or listening to motivational speakers or sporting personalities can motivate us to do greater things in life.

Having role models is one way to inspire ourselves to overcome hurdles in life. I have always been a sports fan, and one of my biggest inspirations has been Roger Federer in tennis. His ability to make a comeback and win matches, and his “never say die” attitude is such an inspiration to me. His determination to stay focused is immensely critical for achieving anything in life, and makes him Number One in my book.

Overcoming any obstacle in life requires a lot of self-belief. My becoming a motivational speaker was a direct result of learning to believe in my abilities. Seeing other physically challenged people share their stories was very moving for me. One of them was the public speaker W. Mitchell, who himself is in a wheelchair. A fiery motorcycle accident burnt 65% of his body, and a plane crash a few years later took away his ability to walk. Yet, his attitude was, “It is not what happens to you, it is what you do about it that matters.” His philosophy encouraged me to face and fight my fears of public speaking.

I started out sharing my story with children. This was immensely fulfilling, and the feedback I received from these talks was very encouraging. It did not take long before I was invited to other functions, such as The Toastmasters Club. The more I spoke, the more I improved in my public speaking and communication skills, and the easier it became to overcome my fear of speaking in front of a group of people. As I am usually the only one in a wheelchair attending these meetings, the encouragement and the support I get from the attendees are very rewarding and a key to making me feel confident.



“Nobody will believe in you unless you believe in yourself.” – Liberace



We probably all know of people with disabilities who have been able to overcome great obstacles and achieve international recognition. The point is, whether we are disabled or not, we all can use our willpower and inner strength to overcome obstacles.

Life is a journey. We keep growing and improving ourselves along the way until a point where what we are doing does not seem so difficult anymore. When that day comes, we should start looking for new challenges that will boost our confidence and allow us to live a more rewarding life. Obstacles are not the end of the world, and can actually be character building. Overcoming them enriches our lives and helps us grow. We all want to do or be better in some part of our lives, so let’s get over those hurdles that stand in our way.

Each individual will have his own way of dealing with life’s tests, but there is no doubt that positive thinking and determination will play a major role in our continuing quest to reach our goals in life. It does for me! ■

Did you overcome difficult circumstances? Or do you have a story on another motivating topic? Share your stories with us for possible inclusion in a future issue of *Motivated*. We are looking forward to hearing from you at motivated@motivatedmagazine.com.

The Importance of Parenting



PARENTING
FROM THE HEART

By Lois Clark,
adapted excerpts



The goal of parenting is to help our children become responsible adults. To achieve this goal, parents help children learn about life and living in today's society. The time parents spend with their children is important.

Children need to be loved unconditionally. Doris Curran, a parent educator, says the cry of children today is, "Love me for who I am, not what I do. Love me for being, caring, sharing, and erring, not winning, placing, and showing." That does not mean that we have to approve of everything a child does. What it does mean is that even though the child misbehaves, we still love and accept the child and provide support.

TALK WITH CHILDREN

Spend time talking with children. Talk about any topic of interest to both of you. Talk about the day's events and the child's feelings about them.

Through observation and interaction with parents, children learn how to communicate. Children learn to express their needs. They learn to listen. They learn to understand nonverbal clues.

LIFE'S LESSONS

Children learn about families from the time they spend in their own families. They learn about birth and caring for another person when a new baby comes home from the hospital. They learn about loss when a family member dies. They learn about marriage and relationships by watching their mothers and fathers interact. By living in a family, children learn to share, how to stand up for their own rights, and how to love another person.



BUILDING SELF-ESTEEM

Parents help children develop positive self-esteem by communicating the value they feel for them. Words of encouragement and love help provide children with the courage to try new things without worrying excessively about not being able to succeed.

GROWING UP WITH TRUST

Children learn about trust at home from their parents. They learn trust from being trusted. When parents trust children to accomplish a task on their own, they learn that they can do the task.

GIVE GUIDANCE

Parents help children learn to be more responsible when they help them learn to control their own behavior. A disciplined person has the ability to decide what appropriate behavior is and to act accordingly. Parents use discipline to help guide their children as they become responsible adults.

Take the time to make discipline a learning experience. Appropriate discipline should include four parts. Children need to understand:

- 1) What behavior is not acceptable
- 2) Why it is not acceptable
- 3) What behavior is appropriate
- 4) Why it is appropriate

By helping children understand why something they did was unacceptable, they can learn what acceptable behavior is. There is no one right way to train children. A variety of discipline techniques exist. What is important is a warm and loving relationship between parents and children. ■





HELP IN A DOWNWARD FINANCIAL SPIRAL

The way to financial freedom

Adapted from an article by Howard Dayton

We live in a world dominated by debt. The vast majority of Americans, and people of many other nations, have no recollection of a time when home mortgages, automobile loans, school loans, and credit cards did not exist.

The pitch is, “Easy monthly payments!” Yes, but “easy” for whom?

Most symptoms of financial problems that families face today—business failures, foreclosures, bankruptcies, and out-of-control debt—can be traced to the central problem of ignoring some very sound financial principles.

But there is hope, because these financial principles aren’t complicated or hard to understand. In fact, they are designed to be easily understood and intended to free people from financial burdens, not bind them with an unattainable set of rules.

Those who have adopted get-rich-quick mentalities by using easily obtainable credit to purchase “what I want, when I want it,” have increasingly ignored these principles. And now we’re reaping the burden of overwhelming excessive debt.

Financial problems can be devastating, so it makes good sense to practice prevention rather than recuperation. You may feel it’s too late to practice prevention, but it’s not. In fact, the only way to correct a downward financial spiral is to institute basic preventive measures in order to counterbalance financial practices and to prevent further financial problems. Here are four steps.

1. The first is obvious—stop spending money that you don’t have to buy things on credit that you may not be able to pay back if there’s a financial downturn.

2. Start saving. Today, spending and borrowing are promoted and saving is discouraged, but saving for future needs and purchases, rather than borrowing or using credit, is a wise thing to do.

3. Avoid hasty decisions and ignore pitches such as “buy now, before it’s too late.” Patience and consistency, rather than quick decisions and looking for instant success, are the ways to financial security. Discipline yourself to work and save to reach a goal.

4. Develop and live by a budget. Learn to develop and live on a balanced budget—a monthly spending plan. If you don’t, chances are that the cycle of debt will continue and could easily worsen. Those mounting monthly payments probably aren’t quite as “easy” to make as they are alleged to be.

And I might add one other very significant step to the four points listed here. The most important step to get out of financial difficulty is to start giving. That might sound like a contradictory idea to achieving financial solvency, but even if it sounds crazy to give when you are tight financially, the old saying that “it is more blessed to give than to receive,” is true. You never lose by giving; it always comes back to you.

If we would live by these sound financial principles, we will not only be free from debt ourselves, but we might just be bright lights to show others the way to financial freedom. ■

11 TIPS

ON ADOPTING THE SIMPLE LIFE AND BUCKING THE ECONOMIC TIDE

1. Be content with less. Money doesn't bring happiness, so rather than fretting about what you don't have, reflect on all that you do have, and be grateful.

2. Cut excesses. Minimize costly frills. Find ways to be saving, such as cutting down on your utility use.

3. Live within a budget. Outline a monthly budget plan that allows you to live well but not excessively, and to save on the side. Stick to it!

4. Just say no to advertising. When you're faced with media ads, mentally note that the goal of this ad is to make money for someone else by taking it out of your pocket.

5. Buy smart. Buy in bulk. Look for good deals. Get items secondhand. Save up to buy larger items, rather than buying on credit (which costs more).

6. Do it yourself. When something needs fixing or building, try doing it yourself if feasible and safe, instead of hiring someone. It can be gratifying and fun to learn something new, as well as a lot cheaper.

7. Eat in. Eating homemade food costs less, and it allows you to choose healthy options. When you do eat out, cut down on expenses by splitting portions, ordering fewer drinks, and skipping dessert.

8. Give meaningful gifts. Gifts that you put time and love into are those that mean the most. When gift-giving events arise, consider giving a coupon for time to be spent with you, doing something that the other person enjoys.

9. Stay healthy. Staying healthy can save you tons of money on doctor's visits, hospital bills, and medicine. Eat healthfully, rest, and exercise.

10. Buck the tide. Don't be a victim of fashion and consumerism. Before you rush out to buy more stuff, take a look at what you already have and make sure you really need more.

11. Focus on the priorities. What are the most important things in life? When you're focused on the real priorities, material goods don't matter as much. Spend more time investing in your relationships with others, and worry less about how much money you have. ■

Overcoming ADVERSITY

Smooth seas do not make skillful sailors. — African proverb

I can't change the direction of the wind, but I can adjust my sails to always reach my destination.
— Jimmy Dean (1928–)

The good things of prosperity are to be wished; but the good things that belong to adversity are to be admired. — Seneca (4 BC–65 AD)

You cannot control what happens to you, but you can control your attitude toward what happens to you, and in that, you will be mastering change rather than allowing it to master you.
— Brian Tracy (1944–)

A man is insensible to the relish of prosperity until he has tasted adversity. — Sa'di Musharrif-uddin

Reflect upon your blessings, of which every man has plenty, not on your past misfortunes, of which all men have some. — Charles Dickens (1812–1870)

The only disability in life is a bad attitude. — Scott Hamilton (1958–)

In the middle of a difficulty lies opportunity. — Albert Einstein (1879–1955)

All the world is full of suffering. It is also full of overcoming.
— Helen Keller (1880–1968)

We have no right to ask when sorrow comes, “Why did this happen to me?” unless we ask the same question for every moment of happiness that comes our way. — Author Unknown

A bend in the road is not the end of the road... unless you fail to make the turn. — Author Unknown

A wise man adapts to circumstances as water shapes itself to the vessel that contains it. — Chinese Proverb

The world is on the side of those who are left standing. — Turkish proverb