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UNDER THE RADAR

By Marty Nemko

Toward a Life Well Led

Past columns have discussed two keys to a life well led. In one, I argued that status is a false God: that status-seeking — whether in choosing a career or buying possessions — often leads to an unfulfilling life. People who have modest material aspirations and choose less money-centric careers are often more content.

In another column, I spoke of procrastination as career cancer, indeed life cancer. Key to a life well led is recognizing that you'll be happier if you look for opportunities to work rather than ways to avoid work.

In this column, I'll discuss three other practices toward a life well led.

How you address problems

When faced with an important decision, many people think, think and think some more. Usually, they end up thinking themselves into analysis paralysis. They're scared to ask for help, and if they do, they struggle to make even one phone call because they're filled with undue fear of imposing or sounding stupid.

You take a big step toward a life well led if you use the following approach to addressing problems:

1. Think for just a short time.
2. They try something — ideally something entailing little risk or time. For example, if you're thinking about becoming a nurse, Google around, only reading truly on-target web pages. Don't be afraid to cold-call nurses to learn more about the profession. Even if you might sound awkward, your honorable intent will come through. And don't worry about imposing, because most people like to be helpful, and if not, the person can say no. You should simply call the Kaiser switchboard and ask to speak with a med-surg nurse, an ICU nurse, an OB-GYN nurse, or all of the above. Another example: if you were thinking of starting a business selling knockoff designer eyeglass frames to optometrists, take that first low-risk step — ask manufacturers for samples and pricing.
3. If such a quick, low-risk step succeeds, keep moving forward with other quick, minimally risky steps. If a step produces a negative result, go back and think — only for a bit — and then try something else.
4. Throughout, enjoy the process of taking each step: the treasure hunt of scouting for information, the pleasure of having interesting interactions with new people.

How you invest

The price of a stock is the entire world's best estimate of what that stock is worth. Unless you have inside information, you are highly unlikely to better assess whether a stock is a bargain or a rip-off at that price. So, don't try to pick stocks. Instead, consider putting the stock/bond part of your investments into index funds — a market basket of stocks. For example, an S&P 500 Index Fund invests in all the stocks in the S&P 500 — 500 major companies. Index funds provide diversification, risk control and low fees. Vanguard (vanguard.com) offers an S&P 500 Index Fund and many other highly regarded index funds.

Nor should you try to time the market — the world's greatest financial minds have been unable to. If you try to time the market, psychology is such that you usually buy when the stock is high and sell when it's low. Rather, as soon as you have money to invest, invest immediately. That avoids the psychology problem and puts your money to work for you immediately.

Even though real estate has done very well in the past, realize that it may or may not do well in the future. What's certain is that a real estate investment is time consuming: buying, fixing, managing and selling. So, especially today, when the average Bay Area home costs much more than even a person earning \$150,000 a year can afford, be cautious about investing in real estate.

Avoid playing victim

My father spent years in a Nazi concentration camp and after the war was dumped in the Bronx without any family, money, education, nor speaking a word of English. One day I said to him, "Dad, when you talk about the Holocaust, you never sound bitter." He replied, "The Nazis took five years of my life. I won't give them one minute more. Never look back. Always look forward."

Too many people spend a lot of time looking back, blaming their present problems on their parents, their spouse, past racism, sexism, homophobia, etc.

Advice I'd Give My Child

Don't look back. Look forward.

Career coach Dr. Nemko's radio show airs Sundays 11 am to noon Pacific time on KALW 91.7 FM or worldwide on www.martynemko.com. That site also contains 400+ of his published writings. The Reader's Choice poll rated his book, *Cool Careers for Dummies*, the #1 most useful career guide.

A New Conversation about Dreams The Power of Intention



By Marcia Wieder

It's time to change the way we think and speak about our dreams. Transforming a conversation, just like manifesting a dream, begins by setting an intention. Your intentions will assist you in taking greater control of your life.

A working definition for intention is: "to have in mind a purpose or plan, to direct the mind, to aim." Lacking intention, we sometimes stray without meaning or direction. But with it, all the forces of the universe can align to make even the most impossible, possible. My intention is to transform the conversation around dreams from fear and doubt, to hope and possibility, followed by action and results.

Some might say this is not the right time to dream. The media and masses say, "It's time to be realistic." Consider this. Without our dreams all we have is our present reality. Reality is not a bad thing. We have to know where we are so we can design the appropriate strategy for getting to where we want to be. The challenge is our attitude around "reality" and being "realistic" and what being realistic has cost us. Often that's our passion and joy, our hopes and dreams.

Given the unknowns and sometimes craziness of life, there's never been a more important time to dream, and setting your intention is the first step. When should

you set an intention? You could set an intention every day. Your intention could be to work less and make more, or to find a new career that you are passionate about. It could be to get healthy and physically fit, or to spend more quality time with loved ones or alone. It can be specific and about something in particular or more like a quality, such as to be more relaxed or involved with life.

At seventy, Bessie set an intention to become a world famous photographer. Although many thought she was too old, she didn't. She entered a photo contest where she won the first

prize of \$10,000. Her prize winning photo toured around the world with a Kodak exhibit. She told me, "We're never too old to make a dream come true."

People set intentions on all kinds of dreams; to get married or have children, to get a job or make a career change, to write a book, lose weight or move to a foreign country. When you set an intention and then act on it to demonstrate your commitment, amazing things occur. Intention can also give us fortitude for dealing with tough times.

I am currently rebuilding my home. I simply wanted

to add on a new bathroom, but with all the surprises an old (and charming) house can offer, every turn has been a shock, sometimes even a nightmare. It looks like the entire building may need to be rebuilt. My intention is to live through this process with dignity and grace. I am tested daily. It's often not easy, but this intention has helped me maintain composure, sanity, and on a good day, a sense of humor. Intention can be used for community or social issues, global events or (literally) in your own backyard.

For example:

- Before you get out of bed, you can intend to have a fun or productive day.
- Before you leave the house, you can intend to have quality time with your family or roommate.
- Before you start your car, you can intend to have a safe ride to work.
- Before you enter your workplace, you can intend to learn something new or be helpful.
- Before the meeting begins, you can intend to be brilliant or calm.

First Steps:

1. Get clear about something you want and write it down.
2. Share your intention with someone in a way that will supportively hold you accountable to taking action.
3. Do something today to demonstrate your commitment to your intention.
4. Acknowledge that you did what you said you would and then, take the next step.

By setting an intention, you make it clear to yourself and others, what you plan to do. Set an intention to redefine what it means to be serious about your dreams.

Marcia Wieder is America's Dream Coach®. To learn more about joining her community of Dreamers, or to contact her, visit her website: www.mydreamcoach.com or call 415-435-5564.



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