

AWARENESS IS POWER®

Insights for Business

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BAYLEY & BENDER, INC
SUCCESS THROUGH INSIGHT!

Are You A Resilient Leader?

The pace that you set as a leader and the performance standards you demonstrate are keys to driving excellence within your organization, especially when you are leading a new company. An astounding 80 percent of all new businesses fail in the first five years, and after that only 20 percent of the remaining businesses will thrive. Being one of the few prosperous new businesses requires resilience among its leadership: the ability to quickly recover from adversity, whatever it may be. Of course, this doesn't imply that you are unaffected by challenges, but it may mean that those challenges have less impact on your tasks at hand.

Are people born with resilience? No. Resilience is something that is developed over time by practicing healthy responses to challenging circumstances.

You develop resilience by choosing to navigate toward resources that sustain your well-being,

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Are You a Resilient Leader?

Emotional Intelligence And Leadership

Emotional intelligence (EI) is the ability to identify, assess, and control the emotions of oneself, of others, and of groups. It can be divided into **ability** EI and **trait** EI. Ability EI is usually measured using maximum performance tests and has stronger relationships with traditional intelligence, whereas trait EI is usually measured using self-report questionnaires and has stronger relationships with personality.

(Wikipedia)

Emotional Quotient (EQ) measures our Emotional Intelligence and is independent of (IQ) Intelligence Quotient. IQ measures the level of our intelligence and is responsible for 10-25% of our performance success.

IQ does not change much, but EQ skills can be learned. 90% of the difference between average and superior performers is EQ.

Emotional Intelligence Leadership is the ability to recognize, understand, and use the power of emotions to facilitate high levels of collaboration and productivity. It is the foundational competency every leader needs to grow.

Emotional intelligence, in essence, is the ability to effectively manage emotions.

EQ and Leadership: The single most important element in group intelligence is not the average, or even the highest IQ, but emotional intelligence.

Executive EQ argues that a single participant who is low in EQ can lower the collective IQ of the entire group.

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and when you can thrive and achieve a positive outcome for your team despite adverse conditions, you've developed resilience in your role as a leader.

How do you know if you've developed your skills as a resilient leader?

- Are you persistent, pursuing goals despite obstacles?
- Do you handle rejection well, listening to criticism from others with objectivity?
- Do you take initiative to use resources that help you achieve your goals?
- Do you employ problem-solving skills to affect change in your organization?
- Are you flexible, choosing when to adapt when necessary?
- Are you personally accountable for managing your attitudes and decisions?



If you manage a team of leaders, do you fully understand each leader's level of resilience when it comes to the demands of your company?

If you're not sure, or your answer to any of these questions is "no," working with a trained coach can help you develop your own skills in resiliency. ♦

Contact us today to help build resilient leaders!

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Awareness Calendar deserving causes for april

Sexual Assault Awareness Month

The National Sexual Violence Resource Center (NSVRC) is a comprehensive collection and distribution center for information, research and emerging policy on sexual violence intervention and prevention. The NSVRC provides an extensive on-line library and customized technical assistance, as well as, coordinates National Sexual Assault Awareness Month initiatives.

Read more: [National Sexual Violence Resource Center](#)



Continued from page one – **EQ**

Further, the EQ and emotional tone of the group is most strongly affected by the leader's EQ. Emotional management is crucial in leadership. A good leader creates an emotionally safe workplace and successfully manages her own and others' emotions. The EQ of leaders affects individual, group, and organizational outcomes. Research shows that the EQ of a team leader has positive effects on not only team members' satisfaction, but also extra-role behavior aimed at the entire organization. These findings suggest a ripple effect of positive outcomes that can be tied to leaders with high levels of EQ. Indeed, at the top levels of leadership, EQ accounts for as much as 90% of success.

Intrapersonal Emotional Quotient

- **Self-Awareness** – The ability to recognize and understand your moods, emotions and drives, as well as their effect on others.
- **Self-Regulation** – The ability to control or re-direct disruptive impulses and moods and the propensity to suspend judgment and think before acting.
- **Motivation** – A passion to work for reasons that go beyond money and status and a propensity to pursue goals with energy and persistence.

Interpersonal Emotional Quotient

- **Social Skills** – A proficiency in managing relationships and building networks.
- **Empathy** – The ability to understand the emotional makeup of other people.

Give your superior performers the opportunity to learn & understand EQ and watch them take your company to the next level. ♦

Need help? Contact us today for more information.

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"It is very important to understand that emotional intelligence is not the opposite of intelligence, it is not the triumph of heart over head -- it is the unique intersection of both."

~ David Caruso – Excerpt from "Emotional What?"

Individual Retirement Account (IRA) – Traditional or Roth?

What is the difference and which one should you use?

The main difference between the traditional and Roth IRA's is the way the U.S. Government treats the taxes. While both plans will grow 'tax free' within the account, you pay taxes at different times with each one.

With the **Traditional IRA**, taxes are deferred until you withdraw funds from the account at retirement. You deduct the amount of the contribution from your yearly income tax at the time of the contribution. For instance, if you make \$50,000 a year and you put \$2,000 in the plan, you get taxed on \$48,000 for that year (income tax deduction). The IRS allows you to contribute up to \$5,500 for 2013 to an IRA if you are under age 50. If you are age 50 or older you can contribute up to \$6,500. Deferring taxes means all of your dividends, interest payments and capital gains can compound each year without being hindered by taxes – allowing an IRA to grow much faster than a taxable account.



With the **Roth IRA**, you pay taxes upon contribution to the account and not when you withdraw it upon retirement. If you make \$50,000 a year and put \$2,000 into your Roth IRA, you pay taxes on the \$50,000 for that year (no income tax deduction). Earnings are federally tax-free after the five-year aging requirement has been satisfied and one of the following conditions is met: age 59½, death, disability, qualified first-time home purchase. In addition, you may withdraw your contributions to a Roth IRA penalty-free at any time for any reason, but you'll be penalized for withdrawing any investment earnings before meeting the conditions stated above.



There are other differences too. There are income limits to the Roth IRA's, whereas just about anybody can contribute to a traditional IRA. With a Roth IRA, you can leave the money in for as long as you want, letting it grow as you get older. By contrast, with a traditional IRA you must start withdrawing the money by the time you reach age 70½.

With both types of IRA's there is usually a 10% early withdraw penalty. However, there are ways to avoid paying early withdrawal fees. You can establish both types of IRAs and contribute to both as long as you do not exceed the annual maximum contribution.

Contact your financial advisor to see which plan is best for you and to discuss the penalties & exemptions. ♦

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One Minute Ideas

Did you know?

In 2010, China became the #1 English speaking country in the world. (Over 300 million)

1 out of every 4 workers today have been with their current employer for less than a year and approximately ½ have been with their current employer for under 5 years.

Google accounts for roughly 0.013% of the world's energy use. It uses enough energy to continuously power 200,000 homes.

In the average home, 75% of the electricity used to power home electronics is consumed while the products are turned off. The average desktop computer idles at 80 watts, while the average laptop idles at 20 watts. Idle power consumes more electricity than all the solar panels in America combined.

The average Facebook users spend more than 55 minutes a day on the site. They use the Like button nine times a month and write 25 comments each month.

It took 46 years to wire 30 percent of the U.S. for electricity; it took only 7 years for the Internet to reach that level of connectivity to U.S. homes. ♦

Source: RandomHistory.com

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Group Legal Plans

Group legal plans, In the United States, have been around for about 30 years. The United Auto Workers negotiated one of the first plans in the late 1970s and the benefit moved into the mainstream of voluntary offerings in the 1990s. The plans have experienced rapid growth recently because of their usefulness to both employer and employee alike.

For the employee, a group legal plan is a cheap way to get legal coverage in much the same way as other traditional benefits. For as little as \$20 per month deducted from payroll, an employee is put in touch with an attorney who can draft his will, buy or refinance a home, adopt a child and plan an estate. Unlimited legal advice is offered at no cost to the employee. As a bonus, providers sometimes include identity theft as part a package while others cover identity theft within the plan. Most plans offer access to a network of thousands of attorneys through a phone number or website.

The benefits for the employer include increased efficiency and productivity from their workforce, and reduced administration costs to handle personal matters. Another very attractive benefit is the low cost involved in researching and implementing a group legal plan. In fact, such plans cost employers very little in terms of time and investment. Group plans are structured on a voluntary basis and paid for through payroll deductions from the workforce. Additionally, the carrier handles all the claims, redundant paperwork and customer service related to the plan.

Consult your legal staff & HR Department to see if a Group Legal Plan is right for your organization. ♦

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- The SEVEN KEYS to professional and personal success • The daily Mental Laws to help you achieve your goals •
- Setting your professional and personal goals in life • Visualize, implement and achieve your goals • Learn how to reduce stress in all areas of your life • See and develop the strengths in yourself and others •

CONTACT BAYLEY & BENDER FOR MORE INFORMATION TO BRING THIS OR ANY OTHER SEMINAR TO YOUR ORGANIZATION!

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Attitude

It's such a simple word and sometimes it sounds very boring. Sometimes we take the word for granted. Sometimes people say – it's so trite to hear the words “have a great attitude”. It only has 8 letters. But they are very powerful letters – because when you add up the letters and the position they are in the alphabet it comes to 100. We need to live 100% of our lives with a GREAT ATTITUDE.

We've been teaching Attitude in our Team Building and Leadership Seminars since 1989. We always thought we had a great attitude however now it has risen to a whole new level. Attitude has taken on a new and deeper meaning with us.

Let me take you back to June 2007.

Bob was recently diagnosed with a large mass in his liver and it is malignant. When we heard the word Malignant – we were shocked and devastated, until we received an email from our very good friend Patty who instantaneously focused our minds and hearts in a totally different direction. “Pat, be at peace. Know that God is with you, and with Bob. And also know that whatever Bob is facing, you guys can overcome! A malignancy DOES NOT HAVE TO BE AWFUL! It can be treated!! He can be fine. Indeed, I feel very strongly that he will be! And I do know that one's attitude about a malignancy absolutely matters as to how that person will respond to treatment. So, it is absolutely imperative that both of you stay strong and positive! STAY POSITIVE!! You guys can do this. Bob can do this - just find a place in your heart that knows that you can do whatever you have to do to get past this nightmare, and I am confident that you will do just that. Love and many many prayers...” Patty Brown

We received another email from our dear friend Brooke and she said “The Devil is malignant – NOT GOD, NOT BOB! Focus on perfect health, perfect angels, strength, health and joy! Slam the door on the devil! Praise God! All our prayers and angels surround you now! Love Brooke!”

Then we received a 3rd email from our dear friend Jen. “Hi – Yes listen to Brooke's message...she is right!

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She is saying what the Secret says...only attract to you the best, the highest, perfect health!

Remember in the Secret the women who completely cured herself from breast cancer in 3 months... just focus on he is fine...there is nothing to find!!! Much love and prayers – Jen”

The minute I found out about Bob's liver – our dear friend Michele said – “Bob is going to be fine. Bob is fine”. Our friend Vi said the same thing. “Bob is fine.” Jennifer K. said the same thing – “I don't have any bad feelings about Bob – he is fine.” We have heard this over and over from so many people. People have popped into our lives we have just met for the first time delivering this message to us.

We could not get through what we are going through now without our friends who are guiding us and keeping us on the path of a positive attitude. Attitude is truly believing that everything is going to be all right. Our subconscious doesn't know the difference between what is real and what is imagined. Our minds are so powerful, they can heal our bodies, and they can help us have, be and do whatever we want in life.

When Bob and I met with his oncologist on June 6th, he asked Bob “how do you feel?” and Bob said Terrific. He said “if you didn't know I was an oncologist – would you be wondering why you are here?” And Bob said yes.

He asked Bob – “What do you know?” and “Bob said I have 2 tumors that have come from different places in my body and I am going to be treated with chemo and then I will be healed. I have a good attitude and I know this chemo is going to work for me”

He told Bob he had three different chemo options and Bob didn't have to make up his mind right now. He had a week to think about which option he would like to choose. I asked the Doctor “What option would he take?” and he said – “I am different. I am 40 years younger than Bob and I have a 21 month old Baby”. I said “Bob acts 40 years younger, and he has me?” The doctor said “I would choose option two. I would take the heavy duty chemo and take a risk”.

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Bob's doctor started to talk about the side effects of each of the options. I told Bob's doctor we don't want to know about the side effects. We don't want to focus on that. We are in the people development business. We teach the Universal Laws to our clients and we live our lives by the Universal Laws. And one Universal Law is the law of Expectation. Whatever you expect with confidence will become a reality. So if we expect Bob to have these side effects – he will and we don't want to bring that into reality for Bob. He isn't going to have any side effects. Bob's doctor said, "You are absolutely right!"

When Bob and I were driving home he said – "I just don't know what to do" – I said, "You don't have to worry about it right now. We have several people who will help us – don't think about it right now." One week later Bob announced he was going to do Option two – the most aggressive treatment.

Synchronicity has been happening for us. People are calling and sending emails – saying just the right things when we need to hear them the most.

Bob's Doctor, Dr. William Welches called from the Cleveland Clinic four days before Bob was going to begin his chemo. I had been trying to reach him since we found out about Bob's liver. We played telephone tag, Thursday was the day we were meant to receive the word from Dr. Welches. I told him everything that was happening and he said you are intuitively doing everything right. He said "You are asking the right questions and your intuition is taking over." We told Dr. Welches that Bob is playing golf every week and he said, "That is great. I want you to continue to golf because there are two things that are very important that you do while you are going through chemo – blood flow and oxygen and golf will help you with both." It was so encouraging to hear these words of wisdom from Dr. Welches. Bob said – "OK – I will Get through this chemo". Dr. Welches said – "No Bob – you need to unclench your fists and go in on Tuesday with open arms. This medicine is going to be your friend and cure you. Think of this as a gift". So once again, Bob's and my attitude shifted.

July 3rd Bob had his first round of chemo. He had a long and peaceful sleep the night before.

Continued on next column –

**Attitude is
Everything!!**

Bob was listening to soft, gentle and relaxing music we brought and quickly he fell sound asleep. He had not even started the chemo yet. Rachael, Bob's nurse woke him and said, "It's time for lunch." Bob was sitting in his bed with a huge smile on his face. We were giggling and Bob said, "This is a picnic." I told Bob we can tell everyone we go to

Georgetown Lombardy Cancer Center to take a nap and have a picnic. Then Rachael was ready to give Bob his Chemo infusion. He held both bags of chemo in his hands and said, "Thank you God for this wonderful gift that you are giving me to nourish my body.

Give me no more or no less – just the right amount I need to nourish my body. I honor this medicine." Our friend Lainie Wrightson who is a Feng Shui Practitioner coached Bob to say this. She said it is very important. Then Rachael came back and said, "I want to talk to you about the side effects". Our reply, "We don't want to hear about any side effects. Bob isn't going to have side effects." Rachael said, "Well ok... I will give you this book and if you have any problems look them up in the book and then call us". We told her about the law of expectation. We don't want to expect the side effects.

So back to Attitude. What does this story have to do with Attitude? We were with our dear friend Brooke this past weekend. I was telling her we only want to be around positive people right now. Several people have been calling Bob and telling him things he doesn't want to hear. "Don't be surprised when you start to have difficult times, chemo is so awful". "I am sure you are having a nightmare of a time with this chemo, isn't it awful. Aren't you having terrible side effects" And Bob's response is "No, I am not having any problems at all". It is so draining to hear negativity. Brooke said "It is hard work to stay positive. It's a big job to keep a positive attitude."

And she is so right. When your life seems to be falling apart, it's easy to talk about your life falling apart. It's hard to get on the happy trail, but once you are there, it's much easier to stay there and we have much more energy. Even if we aren't terrific or fabulous, when people ask us how we are, we say we are terrific, fabulous – because our subconscious doesn't know the difference and then we will start to feel that way.

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So what does Bob's liver story have to do with Business and your organization? Attitude is everything!!! Did you know that over 50% of the people do not like their jobs? People are hired for their intelligence, education, experience and expertise and they are fired or derailed for their inability to get along with other people. Once we identify, understand and appreciate what each member of our team brings to the table, then we have the power to win in every single situation because we are able to adapt our behavioral styles to what the situation is calling for. Check out your co worker's attitude. Perhaps you can help them the way Patty, Michele, Brooke, Jen, Jennifer, Vi, Dr. Welches, Dr. Kovoov and so many of our friends have done for us.

Have a great day and keep on smiling. My father sang this song to me years ago – "When you're smiling, just keep on smiling – Because the whole world smiles with you".

By the way – Bob did not have any side effects after his first chemo treatment. He is walking faster and longer than he has in the past three months. His appetite is tremendous. He has a smile on his face, he plays golf at least once a week, has a milkshake every night and if you call and ask him how he is doing, he will respond... "Terrific!"



Here's the rest of the story –

Bob never had any side effects from his chemo. His attitude was always sensational. The doctors were amazed and they said he beat the odds. Bob lived his life to the fullest and was most grateful for every day he had on this earth. He was most grateful for your prayers, love and support, and for the fun times he had with you. He always said "This life is the real thing – it's not a dress rehearsal". Bob went to heaven April 19, 2009.

Continued on next column –

Dr. Kovoov, Bob's oncologist fellow, called me the day after Bob died. He said, "The good news is your prayers were answered. Bob was healed from his liver cancer. God listened to you regarding Bob's liver cancer. He never had any side effects. That was a miracle. He tolerated the chemo extremely well. Bob was getting stronger and getting better each month. All of the nurses and Doctors were shocked to see how great Bob was doing in the hospital after receiving 16 units of blood on April 13th. Everyone saw the miracle once again for Bob Bender. We all prayed so deeply for Bob, but God had his plan. We have to live our lives according to God's will. Do God's work in this world. Make the most of the time you have in this world. "Carry your Cross". You had an interesting experience so you can now help others."

I thanked Dr. Kovoov for everything he did for Bob and he asked me to "pay it forward". Dr. Kovoov told me the morning that Bob went into cardiac arrest "to have faith. Don't put limits on God. Pray for Bob and have faith and peace. If you have faith, you will have peace. If you don't have peace, that means you don't have faith. You must be calm around Bob because it will make him anxious if you are not."

I lost my husband, best friend and business partner. He is not with me physically any more, however I feel his spirit every second of the day. I can feel him smiling down on us. I can see his huge smile and the great peace on his face. He speaks to me through the radiant sun, even when it's raining! ♦

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"Still living the Dream"



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