

Volume 4. Issue 1

NEWSLEIMER

January 2009

This Issue:

- ◆ True Change
- ◆ Personal Development
- ◆ Financial Corner
- Accepting the Unexpected
- ◆ Simple Addition
- ♦ January Events Calendar

Book Combo Special

"Your Turning Point Starts Now"

"New Days, New Ideas"

"Stages of Womanhood"

"The Mountain Climber"

and

"If Better is Possible, Good is No Longer an Option" (CD)

5 books for

ONLY \$55.00

A \$20.00 savings!



True Change

The **New Year** is here and the real question is, "are you still on task with what you set out to achieve this year?" If so, great job... If not, what ever you do fix it right now, because this year must be a true change for you. Some methods to ensure that you make the necessary adjustments are as follows:

- 1. Identify what the issue(s) may be
- 2. Evaluate if the situation is a pattern for you, and if so, determine where it stems from
- 3. Stop beating yourself up. If you get off task just get back on target
- 4. Write, Rewrite, and Review your goals three times a day to keep them in front of you
- 5. Take responsibility for your successes and challenges
- 6. Have fun and celebrate your success, especially the little ones
- 7. DON'T QUIT

As you review these Seven Steps to True Change, I would also encourage you to understand the power of this poem by Edgar A. Guest, entitled "Don't Quit", regardless of how difficult it may be or become remember, don't quit.

Don't Quit

When things go wrong, as they sometimes will. When the road you're trudging seems all up hill. When the funds are low and the debts are high. And you want to smile, but you have to sigh. When care is pressing you down a bit. Rest if you must, but don't you quit.

(Continued on page 2)

(Continued from page 1)

Life is queer with its twists and turns.
As everyone of us sometimes learns,
And many a failure turns about.
When he might have won had he stuck it out.
Don't give up though the pace seems slow.
You may succeed with another blow.

Success is failure turned inside out.

The silver tint of the clouds of doubt.

And you never can tell how close you are.

It may be near when it seems so far.

So stick to the fight when you're hardest hit.

It's when things seem worse, that you must not quit.

In closing, I am sure many individuals in the past may have wanted to quit, but they chose not to. They relied on their Goals and Dreams to guide them through those moments of weakness and stood on their desire to achieve!

Kenston J. Griffin, CEO

Personal Development

By: Christopher Land

What's your personal development plan? Are you ready for personal growth? Are you properly preparing yourself for your future? After all it's yours! I was recently assisting my wife with her new business development plan for her new growth expected in 2009 when I realized that I need to review my own personal plan.

To get an accurate personal development plan, one must first "inspect what they expect" and evaluate what is currently on their plate. Are there activities and organizations that you are not giving your all to or that you are reluctant to attend? Is your time being well spent to assist in getting you where you want to be? If so, great, if not, evaluate. If the train on the track is not heading in the direction you wish, disembark.

Make a plan. Set goals; remember that it is not a goal until you write it down. If it is only in your head it is just a day dream. Give yourself immediate direction to obtain your short and long term goals. Your plan should be precise, with a "new" focus (see November 2008 "Adjust Your Focus" article). Your plans should have steps, including incentives and rewards. Yes, reward your self for personal accomplishments(have some of your favorite ice cream).

Evaluate your plan before you get in too deep. Schedule evaluation periods/days. Every Tuesday, two weeks, three months (not much more), or however you deem necessary to ensure that your plan gets you closer to, or exactly where you want to be. As long as it is heading in the right direction, you are getting closer daily.



Take action. Understand that the decision to do more for you does not make it happen. Five birds on a wire, three decide to fly away, how many on the wire? Five, why ... three decided, but they did not take action. Once you take action for your own personal development, you are now in control – in control of your life, your destiny, your future.

Financial Corner

Bv: Yolanda Polk

Happy New Year!!

Can you believe it is 2009? Wow...How can we make our 2009 a productive financial year? We must be committed to our commitment. I believe in order to have a great financial year, we must educate ourselves by reading money and financial articles that will benefit our savings account and portfolios. In order to get something different we must do something different. I would like to share some healthy tips written by Jennifer Mulrean, editor with MSN and a writer on MSN Money.

7 RADICAL SAVINGS TIPS

To help curb the consumer in you, we've come up with a few of admittedly drastic savings strategies, along with some ballpark figures of their savings potential. (If you're looking for a real no-brainer way to save, arrange to have a certain amount of your paycheck automatically deposited into a savings account. Then, sit back and watch it grow.)



- Hold the mother of all garage sales. Cast a critical eye on the stuff at the way back of your closets. If you haven't used it in six months, chances are you can do without. Same goes for all that junk in storage. Annual savings? Depends on how much junk you have.
- *Quit smoking*. Pack-a-day habit? In Washington state, that's easily \$5 a day -- or about \$1,800 a year -- that can go right into your savings, not to mention what it saves you on insurance and health care.
- *Tame your driving addiction.* In other words, carpool or use public transportation. This saves on gas, insurance and maintenance costs -- not to mention any money spent on aspirin. Using the IRS's 2002 mileage reimbursement rate of 36.5 cents per mile as a proxy for the cost of commuting, you could save \$1,141 a year by driving half the time for 50 weeks a year (based on a 25-mile roundtrip commute).

- *Buy used.* The average consumer spends about \$1,750 a year on clothing and its upkeep, according to the U.S. Bureau of Labor Statistics' most recent Consumer Expenditure Survey. You can potentially cut that in half by shopping at consignment shops and auctions, though the life of the goods may be less than buying new. To account for that, the annual savings may only amount to 25%, or \$437.
- **Become a homebody.** At just over \$1,800 a year on average, entertainment spending has a way of quickly eating through the best-planned budgets. Consider the library for books, music and movies. Eat out less often. The average person spent \$2,276 a year on eating out in 2002. Try cutting your spending in half on both areas for annual savings more than \$1,900.
- Cut your housing expenses. While a move across the tracks may save some money, moves are expensive in themselves. Consider renting out a room. The average housing costs per person in 2000 were just over \$13,200. In metropolitan areas such as Seattle, rooms easily go for \$400 a month. Figure about \$20 of that goes to increases in utility costs, and you've still got an annual savings of more than \$4,000 before any income taxes.
- Cut up your credit cards. Build an emergency fund first to handle most unexpected expenses. This allows you to become your own lending agency. Credit cards can be a cash-flow management tool, but paying only the minimum will keep you in debt for years. If you're the average American with at least one credit card, you probably have close to \$8,523 in credit card debt, according to industry research group CardWeb.com. At an average APR of 14.4%, it could cost you as much as \$1,100 a year in interest alone. By simply waiting until you've saved enough money to make purchases, you could eliminate those interest payments entirely.

I believe if we take advantage of the above tips that fits our household, we will see a difference. Track yourself every 30 days and see how much you are saving. Have a great 2009!

"Success Is A Journey Not A Sprint."

Accepting the Unexpected

By: Tonya R. Allen

Happy New Year!



WOW, 2009 is HERE. Everywhere you turn, someone or something is reminding you to set resolutions or goals for the year. Well, on behalf of Dream Builders Communication, Inc., allow me to take some time and remind you not only should you set goals

for yourself, but also to begin "Accepting the Unexpected." What do I mean by that? I am glad you asked. How many times have you wished or prayed for something to happen or to receive this breakthrough or that revelation, but, once you receive what you wanted, you find yourself in dismay or disbelief?

As we continue preparing to SUCCEED, one must plan, rehearse, evaluate, and ultimately accept the victory. Have you ever heard the saying, "People do not plan to fail, they just fail to plan?" Well, consider this; if people do not accept the unexpected, can they truly succeed? Success does not come when you want it, it shows up when you least expect it. But, if you are consistently seeking and expecting, when the "little" goals and tasks are met, we will be in position to accept the ultimate accomplishment.

Once we begin to embrace the fact that for "much is given, much is required," then we will truly begin to accept the challenges, the trials, set backs, and even the opposition. Through the years, I have had the opportunity to interview individuals from all walks of life. One thing they all stated revolved around this one simple statement: "The Best Is Within, All One Has To Do Is Tap Into It and Believe." By believing this statement to be true, and by daily evaluating and meditating on the great gifts within, is why this statement has become my philosophy for life.

If I may provide you with a few words of inspiration, never give up on who you are and what you have to offer. Understanding, cultivating, and implementing this philosophy will truly assist you in "Accepting the Unexpected" and continue to support you in driving towards a life full of hope, faith, and love. As for me, love is the greatest of the three, because, there is no hu-

man being alive without a heart. Therefore, when you love what you do, you will have faith in what you do and hope for that which you wish to accomplish. The year of 2009 is said to be the year of Completion or Ending, if this is true, then begin by "Accepting the Unexpected" the conclusion of those things of the past, and look towards the NEW!

Simple Addition

By: Tiffany Jacobs

It is easy for us to often complain about the things we do not have in our lives, from materialistic things to friendships and relationships. Whether those things were items we just wanted, but did not need or things we just got rid of but regret so. Whether those friendships and relationships were severed, not to be mended again or additions needed to fill voids of loneliness. Whatever your case may have been, the holidays always bring good cheer and merriment to all those who love and adore this time of the season.

As a New Year embarks upon us, it is easy to tell your closest family, friends near and dear of all the new resolutions for the New Year. Instead of holding yourself accountable for achieving realistic resolutions, you tend to allow those things that have been subtracted in your life or desires not added yet to hold you stagnant.

This New Year, focus on the math you have in your mind right now. It is simple addition! Think about all the blessings that you have received in the previous year and add them up. It should all equal gratefulness for all you have been protected from, healed from, and kept

em ess ed ept

through. Add up all the days when your good outweighed the bad.

In the New Year, just be grateful for all the additions you have been blessed with and do not worry about what you do not have. The additions replace the subtractions and are multiplied in abundance. Love yourself and remain grateful in knowing that the best addition to your life is yet to come!



January 16, 2009

"FOCUS ON LEADERSHIP" in Lexington, NC. Kenston J. Griffin will be the featured keynote and kick-off address speaker, as the community leaders in Lexington have come together

dress speaker, as the community leaders in Lexington have come together to address the growth, and fill the need of the community. This address will serve as the kick-off to the Martin Luther King, Jr. weekend of events, as well as the first of a Speakers/Workshop series.



January 19, 2009

"Human progress is neither automatic nor inevitable... Every step toward the goal of justice requires sacrifice, suffering, and struggle; the tireless exertions and passionate concern of dedicated individuals."

~ Dr. Martin Luther King, Jr.



Dr. Martin Luther King, Jr.

2009 Annual Martin Luther King, Jr. Prayer Breakfast is the city's largest annual prayer breakfast, and Dream Builders Communication, Inc., Kenston J. Griffin, CEO will be at the head table. Mr. Griffin is honored to address those in attendances at such an awesome event, and have the opportunity to meet with the city's leaders, and members of the community at large.



January 20, 2009

DBC will be starting its Eastern North Carolina Tour. It all starts with North Drive Elementary School in Goldsboro. DBC will be conducting Professional/Staff Development training sessions, Student Keynotes and Subgroup Enrichment Sessions, and Parenting/Community events throughout this tour.



January 1, 2009

Dream Builders Communication, Inc. (DBC) wishes all a HAPPY NEW YEAR. We look to make this year truly the best year ever by remembering that "If Better Is Possible ... Then Good Is No Longer An Option".

January 5, 2009

Dream Builders Communication, Inc. will be starting the year off with a BANG, with the students at Troutman Middle School getting the students motivated to make the best of their opportunity throughout 2009.

January 6, 2009

Dream Builders Communication will travel to Harnett County and tour a few elementary schools, encouraging students in subgroup sessions, while supporting faculty and staff reach their educational goals.

January 7, 2009

DBC has worked with the students in leadership at Statesville Senior High School for five years. The school has locked into the DBC model and seeing incredible results in areas such as increased graduation rate, increase in test scores, and decreased suspension rates.

January 12, 2009

DBC is happy to support Iredell-Statesville School system with the efforts toward Dropout Prevention by collaborating with several community partners to make Project SAGE a success.

January 13, 2009

DBC will participate at University Park School of the Creative Arts in their **Reading Night Out**. This is a great follow up to the kick-off with the NBA mascot "Rufus", to get the students reading more "AR" books.

The key to realizing a dream is to focus not on success but significance and then even the small steps and little victories along your path will take on greater meaning.

Oprah Winfrey



Contact Us:

8801 JM Keynes Drive, Suite 260 Charlotte, NC 28262

(704) 595-1735 office (704) 595-1736 fax (877) 595-1735 toll free www.kenstonjgriffin.com

Academic Training,
Community Development,
Peak Performance Coaching,
Strategic Planning,
Team Building,
Youth Programs, and MORE!