

THE END RESULT

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THE END RESULT

How we begin something dictates what the end result will be. All of us wake up in the morning and pursue something: a job, a career, education, a dream, a vision, or sleep again. No matter what it is, we take the first step to achieve what we think will be the best result. None of us thinks that what we are doing or how we are proceeding may be the wrong thing or the wrong way; otherwise we wouldn't continue down the same path. Unfortunately, there are not too many people around us to point out our mistakes, guide us, or even direct us. And most often when we find that one person who is kind enough, caring enough to help us, we wonder what's in it for him, what are his motives, or we take him for granted and abuse the heck out of him and his good heart.

Our society has grown to be a suspicious society, an independent and selfish society, and sometimes an arrogant society. Everyone is to himself.

No one is born with the knowledge of how to live life, how to plan, how to implement, how to achieve. And life has become harder and harder for everyone.

Almost everything in life starts with a dream. We dream of becoming a doctor, marrying a prince, owning our business, becoming rich, an artist, a celebrity, a corporate offi-

cer, etc. The dream, however, will be just a dream if we don't take the necessary action, the right first step, and there comes a time when we are not even dreaming. We become depressed, sad, a failure.

This book will try to give you the first step in many of life's journeys, dreams, and successes. For those who do not have a mentor, a guide, a caring person to help, this will serve as that person, and since it's a book, there is "nothing in it for it," and it can't be taken for granted. To those nice persons who would like to mentor and help, thank you.

We will start our journey with relationships.

RELATIONSHIPS: MEN AND WOMEN

Perhaps the most frustrating aspect of our lives is trying to find the person with whom we want to establish a decent, pleasant, lasting, and fulfilling relationship. We often see it as a very challenging task. It is.

There are several ways we learn in life if we are willing to: studying, trial and error, and making mistakes.

Study comes in many shapes and forms. We can study by reading, researching, asking questions, watching, and listening. This is a direct method, very effective and productive. Taking note of what you are studying is the more important part of doing it. You want to make use of what you studied and remember to apply it when needed.

Trial and error is another means to study, and although it is a good way, it has many problems. It is the costliest way to learn something. You must be the luckiest person in order to learn something and have a successful result with your first trial. Oftentimes it takes many tries, many more mistakes, and a lot of time, effort, and frustration to get the ultimate result you seek.

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Mistakes are the most valuable lesson we need to learn from. Mistakes often cost you the most; they may ruin everything. They may break things beyond repair. They may cost you dearly, monetarily and emotionally. Being stubborn, doing the same thing the same way, with the same givens, and expecting a better result is wrong, will remain wrong, and you are wasting your life in vain.

All of us are bound to make mistakes in our lives at one time or another, but the important thing is to learn from them, analyze what we did wrong, correct them, and not repeat them. Making the same mistake day after day, year after year, does not make it right or give you the experience. It wastes your time, money, and emotions. An anecdote will help explain this. During construction I needed a plumber. I asked a friend if he had anyone he could refer me to, and he did. While the plumber was working, I noticed he placed a couple of pipes in a way that didn't make sense, so I checked my construction manual and it showed a different way. When I asked him if he was wrong, he said, "No, we always do it like this, and when the inspector comes, he will tell us if it's wrong or not. Who are you to tell me this is right or wrong? You just got your license, but I've been doing this for thirty years." At the time I told him, "Doing the same thing wrong for thirty years doesn't make it right, does it?" He laughed at me. The plumber finished the first phase of the job, and we called the city inspector. Sure enough, when he saw him, his face showed that he wasn't happy about who my plumber was. He inspected the job, gave him the corrections, and told him, "I had just given you the same correction on the other building two weeks ago, and I had explained why you have to do it like that." It was an embarrassing moment for me. I learned several lessons from this experience. One, never give this guy another job. Two, make sure who you are asking a referral from, and know how they think and conduct

their business. (I had totally ignored the fact that the friend I asked for the referral from always had delays in completing his buildings, unlike some other people in the area.) Three, some people will keep making the same mistakes and never try to correct them, either for themselves or for others.

Mistakes, however, can work for you better if you know how to look at them. The best way of learning from mistakes is learning from mistakes others have committed, and are committing. And there are so many of them around us every day, every hour, by everyone. That is one hell of a learning tool. It does not cost you anything; no money, no time, and no emotional stress.

When looking for a meaningful relationship and the success of it, we need to study the person before we do anything that may jeopardize it from the start. Relationships are like books— you cannot judge only by the cover . The devil can make himself look like a hunk of a man, attractive, talkative, complimentary from outside, but he is still the devil inside. He can also be manipulative, deceitful, and conniving.

The devil usually does not have patience, though; when he wants something, he wants it now, or tomorrow at the latest. If he does not get it by then, his true color starts to come out.

As humans we tend to look for beauty, the handsome and the sexy. Although important, those are not the only qualities that make a human. There is the soul element. In a relationship we spend more time with the soul of the person than the body. That's why we call them soul mates, not body mates. Our bodies deal with each other for a few minutes at a time, if we are lucky, but our souls will deal with

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each other even after the bodies have changed, and they will change whether we like it or not, with or without plastic surgery.

Judging someone's appearance is easy—either he is or he is not beautiful in your eyes. Judging the soul of the person takes some work, time, and careful study.

The best way to study someone's soul is to ask questions and listen to their answers carefully. Then ask the same questions again in a different way after a week or two and compare the answers you received. Oftentimes, men tend to give you the answers you want to hear at the time they are asked, without thinking, and they forget how they answered the same question earlier. Asking them again on another occasion, in a different setting, will bring out the real answer. If they are consistent, that's their true answer; if the answer changed suiting the mood and the setting, they are deceitful.

There are many good people in this world who have noble ideas, tamed character, control over their emotions and actions, who plan their future and act on it, respect others, command respect, and who sacrifice temporary desires and pleasure for lifelong happiness. Those we appreciate and commend.

But we have to be realistic, too. Most often the following is true, and we need to be aware that:

Men think more about sex; women think more in terms of long-term commitments.

For a man, a woman is prey; for a woman, a man is to have a family with, build a home.

A man keeps busy planning his next move to add to his

statistics of how many women he can have and how. A woman keeps busy dreaming of her wedding, what she'll wear, who she'll invite, always waiting for that prince charming on a white horse to arrive.

Most men are possessive by nature; most women are submissive.

Women think with their hearts; men think with their body parts, neither of which, by the way, is the right organ for thinking.

Women think they can change their men. Men think they can replace their women.

Women picture what their family will look like with the man they are talking to. Men picture the woman with her clothes off.

Women think honesty will lead them to a happy ending; men think some bullshit will lead them to bed.

Women plan for the future life with the man; men plan for the next score.

Women think makeup and an expensive hairdo will make them look attractive; men don't even notice it—they're busy looking somewhere else.

Women think a short skirt, an open chest is seductive; men think how easy this will be.

Women think the more they give to their man, the more he'll be attached to them; men think the more you give to them, the more desperate you are, and they can get away with even more.

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Women think if they forgive once, he won't do it again; men think she forgave me once—she'll forgive me again.

Women want to decorate their homes. Men don't even hear it unless it's the garage.

Women look forward to a romantic outing; men look forward to the next sports game.

Men tend to say something once; women will keep on going until you submit.

Men tend to be independent; women think they are.

There are always exceptions to the rules. Assuming these observations are right, which they are in most instances, let us build a successful relationship.

First impression

It is no secret first impressions play a big role in our daily lives. No matter how beautiful or how not so pretty you are, there are certain things that you can do to impress people. Beauty is in the eyes of the beholder—this is a cliché, but a very true statement. Not everyone is beautiful to everyone, and not everyone is ugly to the entire world. There is always someone who is looking for a special made-to-order person for himself or herself.

First impressions differ from one person to another. Some want to impress they are intelligent; others want to impress they are free-spirited. Some look to impress they're serious; others want to impress they are easy. To establish a long-term, meaningful relationship, however, you need to leave a very distinct impression.

Your dress should reflect your status. Your actions should reflect your seriousness. Your language should reflect your class. Your facial expression should reflect your spirit. Your eyes should reflect your soul. Your walk should reflect your authority. Your behavior should reflect your character.

A bad first impression is virginity lost; you can't get it back. If you impress you are easy, you will attract predators. If you impress you are serious, you will attract the accomplished. If you impress you are careless, you will attract who is mindless. If you impress you're an adult, you will attract the committed.

It is very true that in our society girls outnumber guys by multiples. The guys know that, and the girls are falling for that. It has become a competition amongst the girls to get a guy, any guy. How promising could that be?

This is what is happening:

Girls, in an effort to secure a guy, have lowered the bar for guys so low, any guy can cross over it with plenty of ease. They have lowered their expectations, discounted their dreams of making a perfect home, diminished their standing, and dropped their value—all for a guy. Guys, on the other hand, are playing hard to get, and girls are planning how to get. Guys are benefitting from this discrepancy, if you want to call it a benefit; they are using it to their so-called advantage. One would think, *Who wouldn't?* We'll come to that.

Nowadays, things have turned upside down. It used to be that sex was the forbidden fruit until you get married. Sex was the final act in a relationship play, the great finale, the ultimate prize in a love affair. Now, sex has become the

opening of a drama.

Guys expect sex the first day they meet someone. Girls cannot afford not to give it in fear of losing a chance with the guy. They fear that if they don't do it, some other girl will. But was it sex that the girls were after? What happened to their dream of a nice family? Where did the desire for a lifelong commitment go? How independent are the girls now?

Contrary to today's popular belief, life is not all about sex. No matter how many hours a day you think about it, how many ways you dream about it, how many dollars you spend on it, no matter what trick you use to get it, it will only be a few minutes of pleasure even if you do it right. Life, however, hoping you live a long one, is years and years for you to think about, dream about, and live in pleasure. Sex is wonderful, with the right person, for the right reason, at the right time, under the right circumstances.

How we dress, how we talk, how we act, how we behave—these are the foundations for a good relationship.

Girls had more success, in the past, when they were wearing long dresses, only an ankle showing. It made guys imagine, aroused their curiosity to find out more, to want more, to try harder. The girls knew then that the less they showed, the longer the guys would wait and try, the more they thought about how to get to see a little bit more, the longer they'd think about them, want them, be challenged to get them. And when it was time, everything was in place, and it was the right person, they still lifted their gowns in increments, opened their blouses one lace at a time, removed their clothing layer by layer. It made the guys more aroused, more curious, excited, begging for and demanding

more. The woman was in control of her body, and the man was craving it. Passion erupted, and it was exhilarating. She was ready to offer her kingdom, he was ready to wear his crown, and it finally happened, they were both in heaven, it was the grand finale, and the opening of a new chapter in life that lasted a lifetime, with kids and grandkids.

But now, women are forced to wear skirts up to their private parts, blouses hardly covering their nipples, hairdos out of space. They leave nothing for the imagination, there is no challenge to want to see more, and if they give in to sex on the first or second meeting, they have offered everything they have—there is not much to be expected anymore, and guys jump to the next victim.

Now the girl is disappointed; it didn't end the way she planned or accomplish what she had hoped for. The guy gets to be called names. The girl gets to be called another name.

Girls should not and could not expect a serious relationship from a guy who wants to jump in their pants from the first day. Guys do not expect to form a family with a girl who jumps in bed the first time they meet. Neither one can be trusted for a long relationship. None of them will have the peace of mind that they won't do the same with another person they meet somewhere, somehow, sometime. If they do, they have less of a brain than we are giving them credit for. Then they deserve each other. Of course, it won't last long.

Communication

One of the most important tools of a successful relationship, in any kind of relationship, is communication. People do not have the skills to communicate anymore. They do

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not discuss things, and when they do, they discuss things that have nothing to do with their lives together. They discuss drinks, sports, soap operas, gossip, and movies. They do not ask questions about how they think, what their opinions are on certain things relative to life, what their plans are. They know more about TV programs than they know about each other. They know about any celebrity more than they know about their country, their leaders, or what's going on in the world. They know more about a video game than they know about the person they sleep with.

You cannot find out about someone if you don't even bother to know his or her last name at times. You cannot expect a relationship to be a successful one if you don't care enough to know who they are. Kissing, hugging, and having sex from the first time you meet someone does not tell you who he or she is. Yes, maybe men think with their body parts, but you need their brain more than the body part.

Maintenance

To maintain a relationship, you need honesty, sacrifice, loyalty, open-mindedness, cooperation, and understanding. Giving and demanding. You have to know what your partner's strengths and weaknesses are, what their character is, how they act and react in situations. A one-night stand won't give you all these answers. And if you don't stand your ground and you give in to sex from the beginning, your relationship won't stand for long.

A good, solid relationship requires sacrifice. The belief that you don't have to take this or that or put up with this or that does not help your relationship. But you have to know what things you can handle and tolerate and what you can't, and decide if you can live with those in mind. Don't think of

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yourself as a superhero, that you can change a man. No woman has been able to change a man. Not that the women are weak, but the men are stubborn; they can't adapt to change. Ask yourself, *Can I live with this man or woman the way they are without changing them?* Be honest with yourself. Don't cheat yourself.

There is no perfect man or perfect woman, but if a man and a woman can complement each other, they can definitely form the perfect couple.

FRIENDSHIP

What a wonderful thing to have. Without friends we would be like fish without water. Our lives would be empty. From childhood to old age, we feel the need to have friends. We look for friends to play with, study with, work with, and when we find that special friend who we can do anything with, we call them our best friend.

Whom we befriend is a reflection of who we are. People judge us by our friends; they either get closer, or stay away from us because of them.

During childhood, when innocence dominates, we tend to make friends with anyone we meet. We play with them with no worries or understanding of any consequences. Once we cross that age, life begins to become more complicated.

Teenage years are years we build our character, we go through phases, we look for our identity until we settle and find out who we really are. Oftentimes, during this period, we consider many to be our friends and many our enemies. We keep some, and we drop some. Every few months we change friends. But overall we always want to have them.

It is critical to choose the right friend. They are the most influential people in our day-to-day life. They are the ones

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we spend the most time with; they are the ones we ask opinions from; they are the ones we conspire with against our parents and teachers. We gang up against other groups of friends.

Most often we choose friends of the same sex, although some befriend the other sex. No matter whom we choose, it is important it is the right one.

What is unfortunate, however, as important as it is, is that none of us puts a lot of thought into whom we are picking as friends at the time we befriend them. Sometimes, we like their looks, sometimes we like the way they talk, sometimes because we can bully them, and sometimes we like them because they bully us. We never think of the consequences, and by the time we find out it is a bad choice, it already is too late.

There are no manuals on how to pick a friend, and even if there are, we don't know where to find them. The manuals can't tell our emotional needs and wants.

Our society judges us by our friends, expects us to make the right choice, yet no one has the time or the willingness to guide us, teach us, or warn us. Everyone is busy making a living, or they simply don't care. Parents don't have the time, teachers don't have the will, and we don't have the experience.

There is a simple rule, however. Ask yourself who you want to be and how you want to be treated in society.

If you want your life to be in constant danger, and spend most of it in jail, befriend a gangster

If you want to be a lifetime dependent, befriend a procrastinator

If you want to be a follower, befriend a bully

If you want to be a leader, first become your own leader

If you want to impress the world, befriend the famous

If you want to be famous, befriend the committed

If you want to learn more, befriend the smarter

If you want to help the world, first you must help yourself

Friendship comes in two major forms: a casual friend and a best friend.

A casual friend is a friend we share some common interest with, we play ball with. A friend we enjoy being with.

A best friend, however, is one many hope for, the lucky few get.

Through the process of building friendships, we often find that one of them stands out, and we find more things in common with them than we did with all the others. We become best friends. Best friends are hard to come by, though, and it is very rare that you'll have several best friends. It usually is that one person who understands you, who will be there for you, who will feel your pain and enjoy your happiness. He will encourage you or stop you from doing something. He will have unlimited access to your mind and what's in your heart. He will advise you, warn you, push you, or pull you.

It is wonderful to have a best friend who you share your life with, your ideas, your adventures, your sorrows and happiness. A best friend may be of the same sex you are, or the opposite sex.

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Like everything in life, however, there are some limitations even in this type of friendship. As much as you think alike, you act alike, your interests are alike, and you share things openly, you need to be careful. Your worst enemy is your best friend if and when you part ways.

Your best friend knows you inside out—how you think, how you act, and how you react. He knows what pleases you and what disgusts you. He knows your secrets. He knows everything about you. If for some reason you are to part ways, the tendency is to use everything against you. There are not too many reasons why best friends part ways. But when it happens, it has the potential to get very nasty.

The two major reasons for best friends to part ways are money and a newcomer third person (boyfriend, girlfriend, or spouse).

Money:

When dealing with your best friend, chances are you will come up with an idea on a business venture. More often than not, best friends tend to forget the basics of business. Due to the enormous trust in each other, they overlook the details, such as a valid, well-crafted agreement between them; identifying the responsibilities of each partner; the procedure they need to follow; the funds required during buildup of the business; disbursement of profits, if any; the possible success and failure of the business.

Newcomer:

The introduction of a newcomer in one of the two best friends' life, such as a girlfriend, a boyfriend, or a spouse, has the potential to destroy an otherwise perfect friendship if not handled delicately. A newcomer may awaken jealousy among friends, exert influence on decisions made by

the friend, or grab the friend's attention. Life as they knew it may change. Best friends, to maintain their friendship, have to walk the fine line and balance their relationship. Make very clear where each individual stands in this trio. Never share sexual experiences with newcomer with best friend. After all, best friends are best friends because they share many of their likes and dislikes. Chances are the best friend will like the newcomer as much as you do and sometimes more and vice versa. Hence, the commonly known question: has the best man had anything going on with the bride?

SOCIAL LIFE

There is no life without a social life. A social life is the spice that brings flavor to it and makes your life interesting, fulfilling, educating.

Like friendship, you have to choose whom you want to socialize with, what kind of crowds you want to hang out with, what kind of pleasure you are seeking.

Your social life starts at home with immediate family. Nowadays we are so consumed with work and time spent in traffic that we hardly make time for anything else. We have become this machine living to make a living.

No matter how busy we are, we must make time for a social life. It helps us in many ways. It keeps our families together, it strengthens our friendships, it gives us new ideas, we hear different opinions, we get exposed to others, hear experiences, learn from mistakes others have made, listen to success stories, know how people fail, stumble into some opportunity we never thought we could have. It removes us from the daily routine of going to work, seeing the same people, doing the same work, coming back home and doing the same thing—have dinner, watch TV on the couch, and sleep.

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We need to start at home, devote time to each other, our family members, find out about their day, their plans, ambitions, support them, help them, and expect the same from them.

We have become so consumed with everything, we have no time for our parents, uncles and aunts, or grandparents. We hardly make time for them, and they hardly have time for us. But we need them and they need us. We have to bring back those traditions, where the family gets together on occasions, birthdays, anniversaries, and holidays, instead of greeting cards, emails, or phone calls. Many of us have financial considerations also, thinking the expense of a get-together, cost of a gift. Those are easy to solve. The biggest gift of all is being with the family, and parties could be shared, potlucks could take care of that, adding the expense and sharing it among the family members can solve that. Enough making excuses breaking up the families.

We need the family to share our happiness, our sorrow, our achievements, and our failures, for a wedding or a funeral; for our children, our parents, and ourselves.

Isn't it sad to see families who haven't talked to each other for decades, for something that happened a long time ago, and they probably have forgotten the main cause? Is it all worth denying our children their uncles, aunts, cousins, nephews, and nieces? All because one family member said or did something stupid in the past, willingly or not, on purpose or without? Is it worth barring family members from attending our children's christening, graduation, or weddings? Is it worth barring a family member from attending our own funeral? The answer is obvious. It is a big NOOOOOOO.

Maintaining friendship is as important as family for social-

izing; friends have other subjects to discuss, pleasures to give, information to share, adventures to tell, places to go with, things to see and do.

Participating in social activities is good for the spirit. It relieves you from day-to-day stress, refreshes you, gives meaning to your life, and makes life interesting. Social activities teach you a thing or two, fulfill you, boost your ego, and make you belong to something.

Socializing is an art not a science. Each one of us has a way of conducting it. Some of us don't want any, some of us can't, and some of us want to but we don't know how.

If you're seeking temporary pleasure—and permanent damage to your health, reputation, and social status—you probably are looking to attend rave parties or nightclubs to pick up sex partners, get drunk, and use drugs; we have nothing to say to you except we wish you luck and hope you reconsider your priorities. You're already headed to doom; we hope you do a big U-turn.

Unlike with best friends, where honesty, loyalty, and openness are the basic requirements, maintaining a healthy social life requires some people skills. Here are some rules of engagement:

Be diplomatic. If you don't like someone's clothes, it's better not to comment than tell him or her they have no taste.

Do not initiate a hug or a kiss when you meet someone. When hugging, a touch hug is sufficient. A prolonged hug leaves the wrong impression.

Do not make it obvious when you notice something odd.

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Do not whisper in someone's ears and stare at the person you are whispering about.

Do not react outrageously when you see something out of the ordinary.

If you do not approve of someone's behavior, do not roll your eyes and make faces in disagreement.

Do not stare at people. You notice them when they stare at you, and they'll notice you when you stare.

Do not brag about yourself.

Don't be the one who is always fashionably late, with your neck sticking out and your head rotating 360 degrees in search of attention; you hate it when others do. Why be the hated?

Be modest; don't look down on people.

Do not overdo frequenting each other's house.

Keep a distance, but keep in touch.

Learn how to use utensils.

Dress to impress.

Avoid foul language.

Listen more than you talk.

Don't be a smart ass. Real smart people are humble.

Don't act as if you know it all—no one does.

Be courteous, attentive.

Leave your problems behind; people have their own problems.

Smile. People don't like people with facial expressions hinting the end of the world is near.

A healthy social life is a healthy life.

MARRIAGE

Almost everyone wishes to get married sometime, and most of us think our marriage will be the perfect one. It can be. However, oftentimes we find ourselves unsuccessful.

Since the beginning of time, humans have had the idea that they need to find that one person who will be their life partner, with whom they will build a home, raise a family, plant their seed, maintain the family name. And in most cultures, that life partner would be the sole partner in this venture.

In the past, and in some third world countries even today, marriage was based upon certain factors: the age of the child, the economic condition of the family, and life expectancy of the people.

It used to be that most marriages were prearranged marriages; sometimes parents decided whose son would marry whose daughter before the children were even born. They wanted to keep it in the family, or someone owed someone some currency, or their religion dictated who could marry whom.

In the past, when a son acquired the ability of an erection

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and a daughter acquired her period, it was sufficient to make the trade, or join them in marriage. The children had no say in whom they could marry. This was not only because of ignorance or culture; this was also because life expectancy in the past was pretty short. The main objective of marriage was to have kids to mind the parents' business if it was a boy, and to bear children or be traded for economic reasons if it was a girl. There was no consideration of sexual needs, no women rights, and no equal rights.

Now there are many things to consider: equal rights, women's rights, women in the work force, education, sexual liberation, long life expectancy, and social structure.

In the past, marriage was easy. It was decided for them. There were no expectations. Their responsibilities were limited as were their rights. But were they happy? Highly doubtful! When asked about this type of marriage, you hear an earful from those who have experienced it.

Today, marriage is more complicated. We have to walk this tightrope, balancing our needs, our rights, our responsibilities, our jobs, our family, our social life, our parents, our children, our future, and our children's future. And our life expectancy is longer, which means we have to be with the person we marry for a much longer time than our predecessors used to.

This does not mean we cannot have the perfect marriage. Don't get disappointed. It only takes some work.

A good marriage is not a marriage you were forced into, a decision made during a crazy moment on a visit to Las Vegas, or you picked your mate because you liked the looks, the charm, or the money.

A good marriage starts in junior high. We'll explain.

During our years in junior high, we build our character and we choose our friends. In junior high we decide who we want to be and which path we will follow. Are we going to be this careless person who leans toward irresponsible sex, drugs, and gives in to peer pressure, or are we going to be this successful, common sense person who is preparing for life?

Once we have established which path we are following, the end result will depend on it. If we are able to resist the temptations, avoid the wrong crowd, and move to high school with the determination that we are going to school to learn, not fool around, you would be able to establish a nice set of friends, a decent social life, settle on a best friend, and be ready for a relationship.

Once a successful relationship has formed, you may start laying the groundwork for a successful marriage.

We have to keep in mind that not all good relationships lead to a perfect marriage, but most good marriages come from good relationships. Marriage is a different ballgame altogether.

Oftentimes we find ourselves surprised at couples who seemed to have the perfect relationship for many years but part ways within months of marriage. We think it is beyond our comprehension. And often when we ask the couple for a reason, the answer is “We couldn’t get along,” “Things changed once we got married,” “I thought I knew him/her,” “I don’t understand what happened,”—reasons you wouldn’t think were there before.

Even the best relationship needs some adjustments and additional work for it to develop into a successful marriage.

A relationship can be perfect yet not good enough to pro-

duce a good marriage for the following reasons:

In a relationship, there are commitments but not the ultimate commitment of spending the rest of your life with your partner. Either party can leave anytime they please or decide it is not working out. In a marriage, the commitment is “till death do us part.”

In a relationship, both parties are trying to earn the other party’s respect and love. Both parties try to find something in common that will get them even closer. In a marriage, both parties think they are done doing that.

In a relationship, both parties try to be nice to each other and compliment each other for the littlest things. In a marriage, both parties tend to take it for granted and think there is no longer the need.

In a relationship, both parties try to pay for the other’s habits. In a marriage, most habits are not welcome, especially the bad ones. And each party identifies what is theirs and what is not and argues as to who has to pay.

In a relationship, the biggest planning involves where to dine, party, or which movie to go to. In a marriage, plans involve job stability, buying and decorating a home, planning for children, schooling, additional expenses, sleepless nights, sex depravation.

In a relationship, dismantling it is simple, with no major lawsuits, assets to divide, liabilities to share. In a marriage there is fear of divorce, expensive lawsuits.

In a relationship, even if there are kids, most men tend to think it’s the woman’s responsibility; it was her fault. In a marriage, the responsibility is shared.

In a relationship, talking about things is easy. In a marriage, everyone is afraid to say something that may come back and bite them in the “you know where.”

Isn't it ironic, though, that even in the best of relationships when they finally decide it's time to get married, they tend to plan the wedding and not the marriage? Sometimes they spend a year or two planning the wedding, which lasts a few hours at most, and not a single minute planning the marriage that is supposed to last a lifetime?

Marriage is a lifelong commitment. It needs an airtight plan to be successful. It needs the following:

Communication: The most important of all is communication. Both parties should be ready, able, and willing to communicate with each other during the relationship and marriage. It has to be open, sincere, honest, and straightforward, without restrictions, with the understanding that this communication is to help the relationship and not hurt it.

Commitment: Both parties should be ready, able, and willing to commit to the marriage with all its responsibilities, benefits, and pleasures.

Expectations: An open discussion in reference to expectations by each party from the marriage.

Family: A thorough discussion of the type of family each party is looking forward to raising and how many children each is planning to have, if any.

Character: A very honest assessment of each other's character and habits. A careful decision as to which character or habit each party can tolerate, like and dislike, and which ones can either party change or not

change to suit the other party's needs. Each party must remember they will live with that character and those habits for the rest of their lives.

Employment: Both parties should discuss their ambitions and plans for current and future employment, expected income, and a breakdown of expenses.

Family relations: Both parties should know marrying a person is also marrying the family. Some families are closer than others, and they have a big influence on the married couple's life.

Dependency: Although a marriage creates a dependency on one another, each party should carefully weigh the magnitude and the extent they can go.

Family, friends, and relatives: Both parties should understand that once married, everyone else is secondary. That is not to say that family, friends, and relatives are not important—they are. But marriage creates a new family, your family, and your marriage commands priority over all.

Love and caring: Each party should treat the other as they are one. His pain is her pain and vice versa. His achievements and failures are her achievements and failures and vice versa. Her happiness and sorrow are his happiness and sorrow and vice versa.

Let me explain:

A couple, no matter how good their relationship is, must put everything on the table and discuss everything in advance to avoid surprises at the end and cause a big disappointment, ultimately leading to divorce and ruining an otherwise perfect friendship.

By communicating with each other in advance, a couple can solve the very issues that may arise later on in marriage.

Once married, a couple must understand that the responsibilities have doubled, tripled, or more.

A married couple should make certain, no matter what happens, that they never go to bed without resolving a problem, an issue, a discussion, or a fight.

A married couple should support each other and give each other the benefit of doubt until proven otherwise. Do not believe anyone making accusations until you have heard your mate's side of the story. Never make assumptions and avoid discussing things with your mate. You know what they say about assuming.

Never hide any financial problems from spouse because of ego.

Never hide any difficulties at the job. Always share your achievements, and failures.

Discuss any problem you are faced with whether it involves spouse or others.

Openly discuss your sexual experience with your spouse. Guide each other in your wants, likes, and dislikes. This is hopefully the only sex partner you will have while married, so help each other to make it a pleasant experience for both. You are now one body, one soul. So feel free to do whatever it takes to make each other happy and satisfied. Don't let the other look somewhere else to get what they can't get at home.

Do not discuss your sexual relationship with your spouse

with others, no matter who they are.

Do not listen to others who are always there to give you free advice. Usually, what comes for free ends up costing the most!

If and when you are blessed with children, men must be sensitive to their wife's insecurities, especially during pregnancy. Women tend to be insecure, and they feel unattractive due to body changes; they experience mood changes, lack of desire for sex. Men should be supportive, understanding, affirm their love, and compliment their wife for her beauty. It's not the body we marry, it's the person.

Women must maintain a delicate balance once the child is born. They should not neglect their husband and direct all their attention to the child. The child eventually will grow up and leave the house. The husband is there for life. Do not push the husband out because there are children now.

Although everyone wants everyone to be married, very few want it because they are happily married—many of them want to see you suffer or divorce. It is something for them to talk about. Your marriage is yours and yours only. An outsider has no business in it. If you have an abusive spouse, a drunken spouse, or a spouse who has changed into an unwanted spouse, refer to the right government agency or community to help you out. Friends, family, or coworkers are not specialists in those fields to give you the right advice. Go to the specialist.

Do not raise your expectations just because you are getting married. Both parties are still the same people. Deal with reality.

Habits can be broken; character can't change. Know exactly if the character matches or complements yours. Make

sure you can deal with the habits your spouse has.

If your marriage is the result of someone matching you up with your potential spouse, make sure you know the person doing the matchmaking. Use this judgment: “Tell me who your friend is. I tell you who you are.” If you are looking for a match on the Internet, make sure you have screened them before you even meet them, and when you meet them make sure it is in a very public place, and ask questions. Be very careful with this type of arrangement; do not date until you have met them several times in wide open, busy, public places. If they are serious, they won’t mind it. If they are there for other reasons, they won’t show up the second or third time.

When and if you created this pretty good marriage, or the perfect one, the potential for a long, happy, fulfilling marriage is very high. There are, however, certain problems that may arise due to the fact that our life expectancy has increased dramatically. In the past, life expectancy for people was 40-50 years of age. Now it is 75-80 years, and usually women live a few years longer. This simply means that you will be living with the same person an additional 30-40 years than people used to before. Men probably did not reach the age to experience midlife crisis, and women didn’t even know what menopause was, either because of age or because of ignorance in the matter.

Oftentimes we hear couples go through a divorce after being married for 30-35 years. We wonder what happened. Many things can happen.

At the time our leaders, whether political or religious, came up with the term “till death do us part,” they didn’t know over time people would be living 80, 90, or more years. People lived much less than that. Couples would live to-

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gether 20-30 years at the most. They didn't know that science would come up with the Pill, condoms, and Viagra, either.

In those times it was the man who was usually the provider, who had some education, a job in the farm, a factory, in a limited society, a small community, surrounded by mostly family and some friends. The wife was not as educated, usually not employed, taking care of the family business, looking after the children, cooking and cleaning, and from time to time serving her husband's needs and making more children. It was a shame for a woman to ask to satisfy her sexual needs even from her husband.

Today, however, both men and women are going to school and college. Both are working outside the home. Both are exposed to many other people than family and close friends. Both meet different people. The man is not the sole provider; the woman is not the cleaning and cooking lady. Both have needs to be satisfied. Both live an extra 30-40 years. This creates the following:

1. In today's busy schedule, when both husband and wife are busy making a living and raising a family, the relationship slowly deteriorates. It becomes a routine; each one has his or her duties, obligations, responsibilities, and over time each develops new friendships, habits, and wants acquired through co-workers, PTAs, neighbors, and children. And after 30 years it comes a time when things have changed from when they first met. Add to it a retirement of one or both parties when they start spending more time together, and they find out then that they are not the same people any longer. And if the newly acquired habits and wants are extreme, friction starts with all the time spent together, and it leads to divorce.

2. As mentioned before, a long life expectancy presents other problems.

For men, midlife crisis is a major contributor to divorce. This is when men reflect back on their lives and think what they have and could have done. They realize half of their life is gone, and they assess their achievements and failures, the choices they have made. And usually they conclude they could have done better; be it in their choice of the job they attained, the career they pursued, or the wife they married, and they get stressed or depressed. Both husband and wife should deal with it very delicately, and most can't.

For women it's menopause: this is when a woman ends her period, and hormonal deficiencies cause emotional stress, a feeling of loss of womanhood, insecurities due to change in body shape. Both husband and wife should be handling this period very delicately, and most can't.

And if it so happens that both are going through their respective situations at the same time, then it becomes a problem none of them can handle, and they part ways.

More often than not nowadays, no one knows why, maybe due to stress, but most men have the additional problem of erectile dysfunction, which is not helping the situation, either. This is another reason couples distance themselves from each other.

It takes great effort and an absolute understanding with a huge heart and willingness to sacrifice to maintain a relationship for that long with all life's curveballs thrown at us. It is not impossible, nor is it without solutions.

After that long of a period of marriage, most couples become more like a brother and sister than a husband and

wife. The key again is to communicate freely, find out each other's problems, try to work out the differences, understand what the other is going through and offer to help. If there are sacrifices to be made, make them. If there are habits to change or deal with, prepare to do them. Ruining a perfect marriage does not guarantee you will find another person who will be better than the one you had for the past 30 years.

It may also happen that sexual reasons caused the marriage to fall apart. After that long of a time together, whether there is an age difference or not, couples may have exhausted all possible sexual attraction toward one another. If the souls are in harmony but the bodies have lost it, one would wonder if it is better to give each other the space and keep the marriage intact or take the extreme step of going through a divorce and lose the soul mate, too? This will depend on the couple, their beliefs, their strength, and their commitment to make the other happy. We'll leave that for you to answer.

There are a few more important issues that need to be brought to attention:

1. The wedding: Most of us want our wedding to be a huge wedding, an impressive wedding, a lavish one. Today's weddings cost anywhere from seven to eight thousand dollars to several tens of thousands of dollars. Some weddings consume a couple's entire savings. It's nice to have these types of weddings; it makes the marrying couple happy for a few hours, and later on they pay the piper for several years to come. We want to do this to impress the people who are supposed to be family and friends. To feel good about it. And we think people won't talk down on our wedding. But the reality is that people talk down and find something bad to talk

about no matter what you do. My grandfather used to tell this story, every chance he had, addressing this very issue:

There was a king who was fed up with his people because no matter what he did, people found something to talk bad about. When the time came to marry off his daughter, he saw it as an opportunity to put an end to people's bad mouthing him, so he decided to organize the biggest, best wedding celebration ever. He hired musicians from all over the country, playing all types of music. He served all kinds of food, fruits, desserts, and pastries. He brought all kinds of dancers you can imagine. He decorated the place like it had never been done or seen before, and on top of all that he had two people at the door with gold coins to give to each guest as a thank you while leaving the party. He thought that should do it. The next day he wanted to see if the people had anything bad to say about the whole thing. So he disguised himself as a commoner and walked the streets to hear what the word on the street was. To his surprise, people had already found something bad and were bad mouthing him again. This time they were saying how stupid of the king to give a gold coin to everyone on top of such a nice party. It was only then that he understood people will talk no matter what you do, and if you do something, do it for yourself and not for the people—at least you keep your money in your pocket, and your dignity intact.

A better way would be the following, unless you have the extra thousands of dollars to spend; it won't deplete your savings or put you in debt for years to come:

- a. Whatever you had budgeted to spend for the wedding, cut it in half. You can do it simply by: one,

renting the wedding gown instead of spending thousands to buy it. That is a gown you will wear only a few hours, unless you plan on marrying several times in the same gown. Most bridal gowns end up in a box, in storage. All dresses and tuxedos can be rented instead of purchased. Two, hire a DJ instead of a band and a singer or two. This way you can cater to all tastes that your guests might have by playing all kinds of music. One type of band and a singer or two will cater only to one or two types of people. Three, negotiate with the photographer and limit the number of pictures to basic and necessary pictures. Photographers know it is an emotional time for you, and they will take as many pictures as they can and you will be charged for them. Four, do not have an open bar, and do not offer all kinds of drinks. Offer wine, beer, and sodas, and place them on dining tables. No matter where you cut, however, don't cut on food. People like their tummies.

- b. Bridal shower: keep it simple.
- c. Gifts: open an account with an FHA approved lender. The FHA (Federal Housing Administration) has a wonderful bridal registry for first-time homebuyers. Please visit this site <http://www.hud.gov/offices/adm/hudclips/letters/mortgagee/96-56ml.txt>

The FHA accepts gifts to be used for a down payment on a home for first-time home buyers. Provide that account number to your family and friends and whoever you wish to invite to your wedding so they can deposit whichever amount they want into that account. Kindly tell them it would help you buy a house to make a home for yourself, and it would mean a lot to you, and you will remember them and

their contribution every time you enter your home. They will be moved, they will understand, and since it will tell you exactly how much they are gifting, they will probably put more than they were planning to, whether they are gifting for the bridal shower or for the wedding. Isn't this better than getting all those gifts that you will end up refunding half of and keeping some, just so you do not hurt some people's feelings? You will accumulate a down payment for your home. Since we are on the subject, keep the following in mind. Once you buy your house and have your housewarming party, continue the tradition and this time instead of those gifts, ask them to deposit in another account for future home improvements your home may need due to wear and tear, or for an addition or a remodeling of the kitchen or the bathrooms. And when you are blessed with children, work on opening an account for the children, a college fund, and use every occasion, such as birthdays, christening, and graduations, to add to that fund. The examples provided in the retirement chapter will show how productive those accounts can be.

2. Prenuptial Agreement. Neither party should feel offended if asked to sign a prenuptial agreement. It is as unfair for her to share everything she has worked for and accumulated as it is for him. To put it in perspective, to understand and accept a prenuptial agreement think of it like this: until they loved the person they are marrying, he or she didn't have to commit and neither was expected to give each other everything they had for love. What each made until then should belong to the individual; after they marry what they make together during marriage both should have equal shares of, and when they fall out of love, and unfortunately sometimes

so much so that they start hating each other, and divorce, why would they share or give everything to the other after that? Unlike before where marriage was treated as an ownership, nowadays marriage is a leased time from one another. As discussed above, times have changed and both women and men have careers and rights. Accept that fact and you will sleep better.

3. Arguments in marriage. It is absolutely normal to have some arguments sometime during a marriage; you should worry if you don't. Even identical twins have arguments from time to time; we can't expect to spend all those years together and agree on everything. As long as arguments remain just that and do not turn into fights, it is not a bad thing. It is better to tell the other person what it is you don't agree upon, or you don't like, or what is bothering you, and sort it out and solve it, rather than build on something that might not even be there, and the other has no clue that thing is bothering you. No one can read minds; everyone can hear what you have to say.

PARENTHOOD

What a beautiful thing! What a responsibility!

Needless to say, there is nothing more rewarding than giving life to someone. There are three major types of parenthood: planned, unplanned, and irresponsible parenthood.

Planned Parenthood

Planned parenthood is not what everyone tends to believe: the use of condoms, the Pill, and abstinence. In the past, planned parenthood was conducted by restraint from sexual activities until marriage. Once married, the plan was to have children, and the belief was “A child will bring his own luck,” “God will provide for the newborn,” “We need grandkids to play with,” and “You have to plant your seed.” But people married young and things were different then. Men and women did not have to wait until they were 30 or 40 to get married. They married young; people did not live this long, education was limited to the upper class, most women did not attend college, most of what we consider necessities were luxuries, and running a family was not like running a business.

Parenthood is serious business. It is not something we can take lightly. For that reason we need to plan ahead, be

ready and prepared.

Some say parenthood starts when a child is born, and others say it starts when a child is conceived; the truth, however, is parenthood starts when a relationship develops and a couple starts planning their wedding. As we have discussed before, many couples plan their wedding and not their marriage. Now it's time to add to that and say they do not plan their parenthood, either. It is true they want to get married and have a family, but they do not plan for it. They should.

Giving life to someone is wonderful. But giving life to someone without support will make that life miserable.

A couple should ready themselves for the responsibility attached to this wonderful venture, financially, emotionally, and mentally. Having children is not the few minutes of the sex act and planting a seed. Having children is being responsible for that life for the next 18 years minimum, 25 years preferably, and for the rest of your life hopefully.

Parents should be ready to provide that child with shelter, food and clothing, education, discipline, etiquette, financial support, moral support, guidance, understanding, and friendship.

Shelter: There is no doubt anyone who wants a child wants to provide that child with the best possible home. But like everything in life, if we have not prepared for it, planned for it, we will not be able to. A decent, clean home—not necessarily a big home.

Food and clothing: We all want to feed and clothe our children. We have to know what to feed them to make them healthy; we have to know how to clothe them to look decent.

Education: We have to plan for their education. A high school degree is no longer sufficient; we need to be there for them during college, university.

Discipline: We have to know how to discipline them. Life without discipline cannot be successful.

Etiquette: We need to teach them how to socialize, how to act and react around others, how to respect and how to be respected.

Financial support: Everything in life needs financing, and we have to be financially stable to meet all the needs a child might have.

Moral support: We have to know how to handle situations, how to encourage them, or how to warn them.

Guidance: We have to know about the facts of life to guide them in the right path.

Understanding: We have to understand that they are kids, and they are in the process of growing up. We can't expect them to know everything. We have to feel with them, share with them, live with them, and not force ourselves upon them.

Friendship: We have to learn to be friends with them, not the know-it-all, big bully who is always against them. After all, friends know more about each other than parents do about their kids. Being a friend to them will bring them to you, more than being just a parent to them.

Raising a family today has become like owning a business. If you haven't done your homework (educated), conducted your research (studied), picked a good location (invested in the right spouse, relationship), working capital (understand-

ing the commitment and responsibilities of owning a family), funded (financially ready), and if you are not ready to sacrifice (sleepless nights), and you don't have a business plan (what actions to take to make it successful), or a plan of action (assignment of each parent's responsibilities, commitments), and if you don't balance your operating income (salaries, commissions, business net income) and operating expenses (household expenses), and you do not have any emergency funds (accidents, layoffs, job loss), or reserve funds (six months to a year survival in case of major events), the family may fail like a business does.

Unplanned Parenthood

Not all parenthood is planned. In many instances, and it has become more common today, parenthood happens unexpectedly. Today's society has opened the doors for this type of parenthood simply because society itself has changed. As mentioned above, we live longer, we are exposed to more people, we get married at an older age, there is peer pressure from our surroundings, we are more liberated sexually, and we do not wait till marriage to engage in sexual experiences. Oftentimes due to unprotected sex, carelessness, or the spur of the moment sexual intercourse, the sexual act results in a pregnancy. More often than not, a woman will not let go of an unplanned child, and parenthood is created. Many couples decide to keep the child for a number of reasons: one is religious beliefs; they believe God wanted them to have a child. Two, most people are against abortions. Three, they feel guilty and forced to proceed. Four, shame and they plan an immediate wedding and many other reasons we do not need to mention.

Parents in this situation take on the responsibility of raising the family to the best of their abilities. Although we do not condone this type of parenthood, we should commend their

efforts and sense of responsibility. These couples usually make good parents; they try to make up for their shame, irresponsible act, and try to provide their child as much as they can. However, the majority encounter great difficulties in particular financial difficulties. They weren't prepared for it, they weren't ready for marriage, and they weren't ready to take on the challenges that come with parenthood. The couples who make it through in these instances are those couples who loved each other and were ready to sacrifice anything and everything for each other and the family they created, or couples who were financially ready to handle any unexpected expenses a family brings. The others usually have a hard time, and the children suffer most of the consequences.

Irresponsible Parenthood

Unfortunately, there are many families created that are run irresponsibly and have become a burden on the children, society, and the government.

The way our society has evolved has put us in some unwanted, sometimes undesirable situations, and it is getting worse by the day.

Most parents are busy making ends meet, often working two or three jobs; teachers have given up most of their responsibilities in teaching and have become babysitters; employers are trying to catch up with the need for more daycare for their workers' children at a very high cost; and government is pretty much asleep at the wheel.

Lack of education and guidance in our homes and schools has caused an explosion in sex, drug use, and a careless attitude amongst our children.

It seems that it has been unavoidable that children will en-

gage in sex at an early age. And although all of us wish to have this phenomenon under control, so far many of us aren't dealing with it, either because we don't know how, or we are embarrassed to discuss it, and maybe we are too busy with other things to address it. Whatever we are doing, one thing is for certain—we are creating a problem for us, our children, and the children our children accidentally have.

Most irresponsible parenthood is the result of careless sex, unprotected sex, sex under the influence of drugs or alcohol, and hanging out with the wrong crowd. Most cases are teenage sex. Some don't know the consequences. Some don't know what contraceptives are, some can't afford them, some are not allowed to use them, and some even think they can control their body. There are guys who think machismo is having sex with as many girls as possible, but don't hang around when they impregnate a girl. They think being a responsible father is chicken, not macho. They are penises with no balls. Girls are better off satisfying their sexual needs with a plastic toy. It will at least be there when they need it, it won't impregnate them, it won't betray them, it won't hurt their feelings, it will do a better job than that piece of wood with no balls, and girls won't be dealing with a person with no sense of responsibility, no sensitivity, no consideration, and no heart.

Avoiding educating our children about sex at an early age is only an invitation to more problems. If they have their minds set to have sex, they will, and if not openly, they will do it in secret. And if they have sex, they should know how, when, where, the advantages and disadvantages, the consequences, the right and the wrong way. Parents should know and accept that they don't know any better than the next parent, that their children are not the exception, their children are not exempt. And just because they haven't

heard their children are doing it, it doesn't mean they are not. Parents should discuss the subject with the children calmly, without assumptions and accusations. Teach them the how, the why, and the consequences; talk about sexually transmitted diseases, the responsibilities of having a child, the expenses and sacrifices involved, and make the children aware of the effects on their life and the child they may bear.

Children have to be taught. Parents have to be alert. Girls need to be protected. Guys have to be watched. It will be too late once a daughter has become pregnant or a son has impregnated a girl to worry about what to do. Wouldn't it be smarter to teach them, warn them, and guide them ahead of time? Isn't it better for a girl to be on some kind of contraceptive than be shocked to find out she is pregnant? Isn't it better for a girl to know the responsibilities of motherhood before becoming one, or, for a guy to know the consequences of his actions before fathering a child?

Hiding behind our need to believe "our children are different" won't solve the problem. Abstinence may be the right thing to do. However, being realistic is the wise thing to do. The reality is times have changed, the new generation has been so neglected that the values we grew up with are non-existent, and we have failed in teaching them to our children.

Any act that anyone commits, anytime, is usually committed in expectation of a reward or a penalty. If an act is committed with a carefully crafted plan, to produce a desirable and a successful outcome, beneficial for all, it should be acknowledged and rewarded. But, if an act is the result of carelessness, that will do harm to the person and others involved, and especially ruin an innocent person's life; in this case a child born due to carelessness is a crime, and the

person causing it and avoiding responsibility should be penalized.

Children involved in this situation of unwanted, unaffordable, unplanned, and irresponsible parenthood must be encouraged, educated, helped to make the right decision, guided to make the right choice, and both parties involved in the act should be held accountable. We'll explain.

If a young woman is impregnated by a man, where the man is not ready to shoulder the responsibility of parenthood, or he is a chicken and she is not capable of financially supporting a child, his or her parents should be ready, willing, and able to shoulder the responsibility of raising that child if they are financially capable, healthy enough, and patient enough. Otherwise, the parents should at least take the time to direct their children to the right assistance programs, to arrange for a decent future for that innocent child, securing a nice home for that child through reputable adoption agencies. Waiting for the child to be born to start thinking of a solution for the child's future is as irresponsible as bearing that child.

Depending on foster care to raise your child is not an option that has proven very appealing or successful. Many children raised in foster homes are known to have been tossed from one foster home to another. Although many foster parents like to raise children and think they are, and probably should be, appreciated, statistics tell us otherwise. Most children have been in several foster homes until they reach adulthood, and among the many reasons for the shuffling around are mistreatment, mismanagement, mishandling, and in some instances outright abuse.

Finding a good family who is looking to adopt and care for a child and can offer true love, a financially sound lifestyle,

and a morally responsible and ethical environment is a daunting task but rewarding. If a man or a woman was not responsible enough when producing a child, they should at the least be responsible enough to research and find someone who will provide a decent life for that child.

Certainly there are laws to punish those deadbeat dads and moms. Yet no one is enforcing them or it has been ignored in many instances. Irresponsible parenthood should be considered a felony, punishable to the extent of the law. Causing an innocent person misery and suffering is a crime. It is like sentencing that innocent child decades of hard labor for doing no fault. It is hard to grow up in a broken family!

EDUCATION

We start learning from the day we're born; some even go so far as saying we start learning from the day we're conceived. Things have changed with the evolution of mankind. We're not like the birds anymore, learning to fly and find food, trying to avoid danger and that's it. We need to learn much more than that.

The learning process starts at home and goes on until we die. Education is our life support. What and how much we learn is what will make us or break us.

The home

What we are taught at home is the first step to where we may end up. We can't emphasize enough the importance of a good education at home.

Parents, grandparents, siblings, family members, family friends, and whoever frequents our homes have a great deal to do with this process. It is up to our parents to take charge and monitor who is teaching us what, in their presence or in their absence.

As kids, it is fun to play with a sibling, be spoiled by grandparents, get teased by family members, but our par-

ents have to watch what games we are playing, how we are being spoiled, and what words are used to tease us.

What we learn in childhood is usually as good as it is carved in stone. We learn faster, easier, and it stays with us for a long time.

Whoever will be educating us at home must lay a good base, a foundation upon which we build our house of knowledge.

We must be taught discipline, how to take orders, how to stand our ground, how to talk, how to listen. Any no's, any compensation for a good deed we commit, an educator hits us with or awards us for, must be accompanied by an explanation, the reasoning behind it. Yes, it may take longer than the easy way of just saying no, or appreciating what we've done, at first, but it will take a much shorter time in the long run, because we won't repeat the same thing again and again all our lives.

Once at elementary school, education becomes more intensive hopefully. Now we have teachers added to the formula. This is when teachers should take advantage of our fresh minds and readiness to learn; our brains can absorb the information received like a sponge. This is when teachers should start teaching us spelling and grammar, arithmetic, geography, history, etiquette, manners, and behavior in society; prepare us for the upcoming puberty years alongside our parents and explain how the body functions; where to expect growing hair, when and why girls have periods; why we start having different feelings, sexual desires, and how we need to control them and the consequences if we don't.

On to junior high, where life becomes more challenging.

We need to learn why we go to school. We need to be exposed to different instruments, professions, technical schools, and jobs, and learn what is out there, which field there is demand for, and what would attract us. We need to learn math, science, general knowledge, health and fitness, sexual orientation, prevention, drugs and their consequences, banking, checking, and saving.

On to high school. This is where our whole future will be decided; this is the time when we have to think what field we definitely want. What are the advantages and disadvantages? Where do we need to apply, what are the requirements, how are we going to manage if we have to leave the house, where do we get financing, where can we get grants? We also need guidance, counselors, support. We need to have fun, but we have to resist many of the temptations for the sake of our future. This is the time when you sacrifice a couple years of your life to live the rest of your life in comfort and enjoy the pleasures of life.

We need help here. We need to demand help if they are not volunteering. Parents, teachers, family, friends, and society should help because we will be the future. We have to be ready to face life and its adventures, enjoy its pleasures, and take from it so we can give to our society.

Once we have decided what we will specialize in, which college or university we will attend, whether we will be living at home or moving out, the true challenge begins. Don't be scared. It's the most rewarding challenge to take on.

Many believe that college years are supposed to be fun-filled years, with lots of booze, sex, and rock 'n' roll. It may very well be for the first year. If you believe that and that's the path you want to take, good luck graduating. Chances are it will throw you off your schedule. We'll do

some calculations here to put everything in perspective.

College, unfortunately, has become a very expensive proposition. A decent college costs 100,000 dollars on average by the time one graduates and attains a bachelor degree. This does not include other expenses, such as rent or boarding, utilities (phone, electricity, gas, cable), food and clothing, car payment, fuel and insurance for a car, health insurance if not covered under parents' policy, entertainment (booze, dating, parties, gifts, movies), or fitness (gym membership). The cost of graduating college easily adds up to almost 300,000 dollars. That is 75,000 dollars a year for four years.

If we fail a year, the cost will be 75,000 dollars for the year we failed, plus another 50 to 60,000 dollars lost income that we would have earned by graduating on time. We will intentionally ignore the fact that if we had worked a year earlier, we probably would qualify for a promotion or a raise, which will be delayed one year in this case. So losing one year will cost us 125,000 dollars minimum. All because we believed college would give us the right to drink, fool around, and be free to do what we couldn't before. That is some costly fun for one year. And if we were to drop out of college because of it, we will be earning around 30,000 dollars the first year, if we are lucky, for the rest of our lives, with a raise that will be the equivalent of the inflation rate at the time. This will make for: "The longer we live, the more we are losing." Not a fun place to be, is it?

Our education system sucks. We need to overhaul the entire system.

Parents: Please find the time. Make time to guide your children, discipline them, appreciate their achievements, prepare them for their failure, be involved in their home-

work, demand better curricula, teach them how to earn, how to save and how to spend. Teach them how to manage their life early. It's the best time for them to learn. Fill the blank pages of their brains with productive material, not damaging games, carelessness. Reward them for learning.

Teachers: Please find the heart. Demand respect, and offer respect. Reevaluate the curriculum, keep up with the times. Teach us what life is, how to live it, what we need to do to survive it, how we become successful. How can we make you proud! Make your contribution to society like you used to.

Employers: Please find the willingness—the willingness to go the extra mile, provide schools with what's in demand, what jobs will be available. Organize trips to your place of business, explain what is it you do, what the requirements are, what talents you look for, what the rewards are, what services you provide, what benefits you offer. Teach the children what they need to become part of you.

Government: Please earn your salary. Do your job. Protect our children from gangs, drug pushers, and the like. Compensate teachers generously, and encourage them to teach. Work toward free education for all—smaller countries are doing it. Poorer countries are doing it. Learn from them that education pays off in multiples. You can get your money back in income taxes these children will pay. The higher the education, the higher their income, the higher the taxes collected will be. Enough sticking gum on your noses and not seeing beyond. Look forward, look far, and you'll see how rewarding it can be. Others do.

FINANCES

No matter what ideology you pursue, what religion you follow, what culture you belong to, there is the need of currency. You will need to use currency for anything you want to buy, sell, or exchange.

Currency can be money, goods, and in some cultures even humans are treated as currency. How you accumulate your currency, use it, manage it, and spend it reflects your financial management abilities.

Finance: We live in a time when financial status is of outmost importance. Everything we do involves money. We can't eat, we can't rent, we can't drive, and pretty much we can't do anything without money. There are some who say "money is not everything"; it is not, but without it we are not considered anybody, either, nowadays.

That is why we need to manage our money, our finances. Unfortunately, even though we live in a capitalistic country, we are not taught how to manage it. Until we are thrown out on the field of life, where we are responsible for our income and expenses, no one teaches us what we need to do. We learn a couple of things, such as allowance, getting paid for a chore, saving a few cents to buy Mommy or Daddy a present for Mother's Day or Father's Day. The

rest we learn when we already have to be masters of it, kind of like on the job training. It is wrong.

We need to learn at least the basics. Adding and subtracting, saving and spending, income and expense, interest earned and interest paid, balancing a checkbook, and more.

The best time to learn about financing is when we are very young—as young as six years old, when our minds are fresh and learning is the easiest. At this age we should learn how to save a portion of our allowance, not only for presents but for rainy days. A child should learn about the rainy days and the meaning of it very early. We should learn about planning and saving for a target to purchase something we want or we need. We should learn to put aside a percentage of our allowance and make a habit of it to continue for as long as we live. Children have to be taught what an income is and how you earn it, and they have to learn what an expense is, and why there are expenses—why things cost money. They have to learn that money is a tool for exchange. Children have to learn balancing their finances and checkbooks. Starting a checking account and having them balance it will help them in the future. And as they grow older, they need us to teach them about interest earned and interest paid. What an interest rate is, what an annual percentage rate is, and what the differences are. We need to teach them about rent payment, mortgage payment, car payment. And we need to teach them how to manage according to their income, how to spend according to income and their relationship. We need to teach them before they are out on their own and are faced with all the obligations. Here are some definitions: source: <http://www.investopedia.com>

Allowance: pocket money

Chore: task

Checking account: a transactional deposit account held at a financial institution that allows for withdrawals and deposits. Money held in a checking account is very liquid, and can be withdrawn using checks, automated cash machines, and electronic debits, among other methods.

Savings account: deposit account held at a bank or other financial institution that provides principal security and a modest interest rate. Depending on the specific type of savings account, the account holder may not be able to write checks from the account (without incurring extra fees or expenses), and the account is likely to have a limited number of free transfers/transactions. Savings account funds are considered one of the most liquid investments outside of demand accounts and cash.

Interest: the cost of borrowing money

Interest rate: the charge for borrowing money, usually expressed in annual percentage terms

Annual percentage rate: the charge for borrowing money plus any additional fees divided by loan amount calculated over the number of years. It is a percentage rate per year.

Income: compensation received for performing an act, e.g. salaries, profit from sale of something, etc.

Expense: costs incurred to run a business, a household, e.g. rent, utilities, insurance, car payment, etc.

Debit: an increase in assets, or a decrease in liabilities

Credit: a decrease in assets, or an increase in liabilities

Debt: the amount of money borrowed by someone from another

Credit card: a card giving the holder an option to borrow funds

Payment: the transfer of one form of good, service, or financial asset in exchange for another form of good

Mortgage: a debt instrument that is secured by the collateral of specified real estate property and that the borrower is obliged to pay back with a predetermined set of payments

Checkbook Reconciliation: an accounting process used to compare two sets of records to ensure the figures are in agreement and are accurate. Reconciliation is the key process used to determine whether the money leaving an account matches the amount spent, ensuring that the two values are balanced at the end of the recording period. At the end of every month it is a good idea to reconcile your checkbook by comparing your receipts with your bank statement. Among other advantages, this type of account reconciliation makes it possible to determine whether money is being fraudulently withdrawn from an account.

Income has to be more or equal to expense to have a sound financial status.

The understanding of these simple few items can help prepare for many of the financial situations that a person may encounter.

It would be wise for parents to start their children at an early age of 16 and up to acquire some credit or debit cards (better). This will help them build a credit history. Parents should be careful, though, how the children spend it. Parents have to make sure that children are using the credit cards wisely, and are paying off the entire balance every month. Otherwise it may backfire.

Parents should explain how to use the card, manage it, and pay for it. Most lenders require five credit lines to evaluate a person's creditworthiness. A history of a minimum of two years is also a requirement.

Getting the children ready to handle this type of responsibility and discipline will help them in obtaining a student loan with no cosigner. They will know how to balance their checkbooks. How to balance their income and expense. They will not need your name on their loans; the parent will be relieved from that responsibility. That, of course, does not mean parents should not help their children if and when they need it and the parent can afford it.

Teaching the children when they are young helps them when they are adults, when they move out, when they get married and have their own family.

EMPLOYMENT

The main ingredient for survival is securing a job. It is the source of our income. A good job will provide happiness, pride, personal satisfaction, a sense of achievement. It will cover our expenses and provide us with food and shelter; it will pay for entertainment, it will help our marriage, and much more.

Finding a good job, the right job, takes some skills, preparation, and persistency. Anyone can find a job if they set their minds to it, but finding the job you want and that you will enjoy needs homework.

The best way to achieve this goal of finding the perfect, enjoyable job is to start your homework in junior high.

In junior high, we are at an age when we are establishing our character; we are on our way to settling on who we are and who we want to be. This is when we are exploring in excitement. This is the time when being exposed to new things can leave a huge impact on what we want to do for the rest of our lives.

For this reason our parents, teachers, business owners, society, and government have a big role to play. We are new to this world—they have been there. We don't know what's

out there—they do or they are supposed to know. This is when we need them the most if they want a better future for us, a better generation.

Parents, teachers, business owners, society, and government should join hands and guide us toward a better future. They are not doing it. If they were, they would do the following:

1. Extend school hours
2. Change the curriculum to match the times
3. Teach ethics, discipline, manners, etiquette
4. Expand our general knowledge, be it in history, geography, politics, finance
5. Fight drug dealers, eliminate them from schools and their surroundings
6. Educate about sex, sexually transmitted diseases, the consequences
7. Coordinate and organize visits to a huge variety of work places from factories to hospitals, museums to art galleries, and mom and pop stores to department stores, and offices to retailers. From military outfits to the congress and more.
8. Invite speakers from different facets of life to explain what is it they do
9. Provide videotapes, DVDs of different businesses, professions, and artists explaining their jobs, how they are compensated, and what is required to attain their profession.
10. Teach them how to prepare a resume, search for a job, interview
11. Provide an honest, well-studied forecast of what jobs will be in demand five years, ten years down the line when these children graduate, to balance what will be in demand and avoid crowding one type of a job and having shortages in another

12. Teach the children how to research which college, university, or technical school will suit them best and how to apply to them
13. Teach the students how to finance their college years, where to apply for a loan, a grant, how and what the requirements are
14. Reintroduce uniforms, as thoroughly discussed in the book *The Next Falling Empire*. Replace competition for clothing and sneakers by competition for grades and manners

Making these changes will prepare the students for the realities of life, secure their future, and have them ready by the time they attend college and prepare for their careers.

As we notice there is much to do to secure a job. If we wait for a student to learn all these after they graduate college, it will be too late. One, they may have chosen the wrong field and not realized it one, two, or three years into college, and they realize they need to make a change, losing a few years of their life deciding which field they want to be in. Two, they will owe outrageous sums of money in student loans. Three, they will find out they made the wrong choice, and they are not happy because they are doing what they have to do and not what they love to do. Four, they will then realize that if they had the opportunity to know better and they didn't, they will blame everyone, their parents, teachers, the government, everyone but themselves of course. But we can't blame them for that because it wouldn't be their fault. They were still in the process of growing up, but the rest were supposed to be the guides, the mentors, and the experienced ones who didn't do their job right. They failed, and the children lost.

How to handle employment:

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We will explore several types of employees.

Good Employee: a good employee is an employee who

1. is always on time
2. follows instructions
3. is knowledgeable about the job he or she is entrusted with
4. maintains a good rapport with coworkers
5. acts professional with coworkers, employers, and customers
6. does not act like a pest at work
7. does not gossip or spread rumors
8. friendly and cheerful yet knows where to draw the line
9. ambitious, wants to advance
10. looks after the benefit of the company

Bad Employee: a bad employee

1. has poor attendance and many unexcused absences
2. does not follow instructions
3. is not dependable
4. is always looking for an argument with coworkers, employers, or customers
5. is a pest
6. is full of gossip and rumors
7. is jealous of other coworkers
8. is a complainer
9. is selfish
10. does not want to learn anything new

Smart Employee: a smart employee

1. is everything a good employee is, plus
2. is constantly educating himself or herself to better his knowledge of the business
3. is always aware of changes

4. brings something new to the company to better the company
5. assesses his performance every now and then to see if he can improve himself
6. has a goal for promotion
7. has good diplomacy
8. loves challenges and handles them

Here are some general rules to follow when employed by others, whether the employer is an individual, a company, a corporation, or even the government:

1. Make sure you have a good understanding of the job you are hired for.
2. Make sure you understand your responsibilities and your rights.
3. Maintain a positive attitude.
4. Leave your personal problems at home or throw them out the window on your way to work. Others have their own problems. Do not discuss them with your employer and coworkers; they are not psychologists, psychiatrists, or therapists. You should handle your own problems; not doing so will show your weakness.
5. Be cheerful and friendly, not necessarily friends with your coworkers or employer; remember, you probably are competing for the same job or position.
6. Dress appropriately.
7. Do not harass anyone.
8. Do not impose.
9. Be a team player.
10. Do not expect compliments and appreciation for doing the job you were hired to do in the first place. Your pay is your compliment and appreciation. Employer does not owe you favors for doing your job.
11. Don't be judgmental. If someone does not respond

to your salutation, it does not mean he has a problem with you—he probably didn't even notice you because he has a problem.

12. If someone makes a mistake, do not capitalize on that to look better than that person. Mistakes are the problem of the employer and the person committing the mistake.
13. If you are mistreated by someone, do not create a worse situation than it really is. Be diplomatic. Rehearse how to handle it, and deal with the appropriate person or department. Do not advertise it within the place of work with the wrong people who had nothing to do with it in the first place.
14. Avoid personal relationships with coworkers after hours.
15. Participate in company events, not private parties by only few coworkers.
16. Keep up to date with the news of the day and current affairs.
17. Keep up to date on news about the company you work for.
18. Do not suck up to your employer; you must be judged by your merits, not kissing ass.
19. Don't think you are invincible, irreplaceable. There are many people who qualify for your job.
20. Do not look at your employer as the enemy. The more you help your employer succeed, the better your chances of advancement. Every employer has made many sacrifices to build the business that is providing you the very job you have.
21. Do not accuse anyone, assume things, make up stories about anyone, and do not believe everything you hear until you have proof. Even then you need to be courteous, diplomatic, and very careful.
22. Follow up with the market, how much demand is for your job.

23. Be flexible and willing to adapt to change. Don't be stubborn, especially when and if laid off. Example: You lose your job for some reason as an office clerk, where the requirements were communication skills, ten-key calculating, and word processing. When looking for a new job, you learn that there is demand for someone with your qualifications, but an additional knowledge or experience is needed to land the job, such as using an Excel program. Don't be stubborn and say, "I don't have to learn Excel. I have done all the learning I need. They need me, I don't need them." Go learn Excel. Staying unemployed does not provide either your livelihood or pride. Being stubborn will cost you a job that others are competing for and they will get. No one is done learning at any time.
24. Continued education helps you advance faster than your colleagues who don't believe in it.
25. When and if you come up with an idea or a suggestion that may help your employer in advancing the business, you should—after carefully analyzing your plan, sorting out the pros and cons, and assessing the potential—present your plan to your employer at his convenience, one on one, with great humility yet with confidence, without making your employer feel little. The final decision is his, not yours, and so is the business. Do not discuss your plan with others before, during, or after you present it to the employer.
26. Finally, do not crap on the plate you eat from. Working, talking, planning, and rebelling against your employer will only leave a very unpleasant taste in your mouth, and you will probably lose your job and secure a very bad referral for the next job you will have to apply for.

BUSINESS

Many of us dream of owning our own business. Not all of us want to work for someone else. We want the freedom, the profits, and the pride. To own your own business, however, is not the easiest thing to do. You need a plan, discipline, commitment, sacrifice, capital, courage, knowledge, support, and patience.

If and when you decide you want to be self-employed, there are certain procedures you need to follow to be successful. Keep in mind that the majority of small businesses fail within the first two to three years. This is not to say don't try it. They fail because they don't follow the procedure. They think owning your own business is finding a location, putting in some inventory or some office equipment, and then opening the door so the customers will flock to the store or office, and they'll become rich overnight. Most think since they have their business now they have to act like a successful businessman and start spending the money they haven't yet made. They upgrade their cars, their clothes, and their furniture at home; they start giving lavish parties and dining at expensive restaurants, only to find out later that that's not how it works. Then it is already too late—they have depleted their working capital and inventory, and wasted a lot of time bragging instead of building their business. We don't want you to be one of them.

For a business to be successful, you must follow certain steps.

1. Make sure your business venture is a business you would love. Don't choose a business just because you hear someone you know is successful in doing it.
2. Before you venture into the business you are interested in, visit as many of the same type of businesses as you can. Spend a few hours in and around each one of them. See what kind of customers are coming in, how many of them are leaving with purchases, and how many of the same businesses are in a given radius.
3. Conduct a careful study of the demographics for the area you are studying. Compare it to the area you want to set up your shop. You can get detailed demographics information from the city government. Demographics will provide you with population count, average income, homeownership in the area, education and employment statistics, and much more.
4. Conduct a feasibility study. How much space would your business need? What is the traffic count? What are the rents in the area? Who will be your target clientele? How much inventory would you need, if any? How much capital is needed? How are you going to finance the business? How much of your money are you able and willing to invest?
5. Choose the right location. You must have heard the key for any business' success is "location, location, location." Once you know where your business will be, compare the demographics with the demographics of the businesses you studied. Adjust your space requirements, the type of inventory you want to carry, and any advertising you will do to suit the

area you have chosen. Just because you want to be in a location, don't try to convince yourself that it is the best location. The numbers have to add up. Don't think you are different, more capable than those proven to be wrong. Be realistic and put your emotions aside. It is exciting to own your own business; it is also extremely painful to fail one.

6. Research extensively who the suppliers will be, cost of goods, cost of rents and utilities, licenses, permits, insurance. Know in advance how many employees you will need, how much they will cost, and make sure you calculate your share of their taxes (oftentimes it is forgotten).
7. Check what benefits your competitors are offering their employees. See if you can afford the same or better. You don't want to start a business and find out you can't hire and afford employees if and when you need them.
8. Calculate how much net income you will need to support the business and your personal obligations. Make realistic projections on the income the business will bring. Be generous when calculating expenses, and conservative when calculating income. Not vice versa.
9. Make sure you have a carefully drafted business plan, with future income projections. Don't forget to include loan payments if you have borrowed funds for the business (very common mistake).
10. Talk to similar business owners and employees about the business. Be very diplomatic—be humble and listen. Don't try to teach them their business, just learn from them.
11. Seek help from professionals. SBA (Small Business Administration) has many programs to help. See: <http://www.sba.gov/smallbusinessplanner/index.html>. SCORE division is the best for consultations.

SCORE is composed of retired, successful business owners who volunteer to help new business owners as a way to give back to society <http://www.sba.gov/services/counseling/index.html>.

You can also check with venture capitalists if your business generates interest with them.

12. Do not expect to make a profit the day you open the door. Even the IRS knows a business won't break even the first year, or second or third, depending on the business. If you do break even sooner, pat yourself on the back.
13. Make sure you have ample working capital after you have set up your business and everything is in place to start it. A minimum six months is good; a year is better. Working capital is the total of six months' expenses for the business and six months' personal expenses. A year is better. It gives you more time to know your market, study your clientele and their spending habits, and learn what type of inventory is working and what is not.
14. In marketing, many say if you have a dollar to spend, budget ten cents for the cost of the product and 90 cents for advertising. You probably won't need to do that, but it proves how valuable advertising can be. Make sure you have budgeted for advertising and have calculated it in your monthly expense. When advertising, make sure you are targeting the right crowd, in the right way, and you are not offending anyone. Gaining one customer is pretty hard; losing ten is very easy.
15. Make sure you and your employees are trained how to handle clients, approach them, and deal with the good and the bad ones. Make sure you have a dress code that suits your business.
16. Always smile. Maintain a positive attitude with everyone, even if you are crying inside. It takes a lot of

sacrifice to own a business, but a successful business is very rewarding.

17. Be prepared to spend between 50 and 80 hours a week until liftoff and beyond.
18. Do not—let's say it again—do *not* assume your daily income will be the same or more than the income you generate on opening day. So, don't go and upgrade your car, your wardrobe, your home the next day. Wait at least a couple of years if not more.
19. Once you have started your business, do not sleep at the wheel. Oftentimes business owners think they have done everything they needed to do and have nothing else left to do. They think they will have a steady business, and income will grow as time goes by. It is not so. You need to keep up to date with the changes time brings. Fashion changes, gadgets change, even cash registers change. It is a good idea to visit the competition once in a while and check what new items they are carrying, which ones they have removed, what new technology they are using. Are they growing or shrinking?

Don't be shy asking questions to learn. Ask your competitors, your clients, your employees, your suppliers, your service providers. You will learn something new that may help your business.

On average, starting your own business from the day of conception to the actual opening day, if you want to do it right, should take a year to sometimes up to three years. Starting a business just to be self-employed is not enough. If you see someone driving a nice car, it does not necessarily mean he has made his money from that business. You are only assuming if you do not do your own homework.

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Once you have covered these basics and worked on the specifics of the business you want to run, chances are you will succeed. Then it's time to call yourself a successful self-employed business owner.

RETIREMENT

Ever since the beginning of time, our challenge has been survival, and our wish has been to live a little longer. Many in history have spent a lifetime in search of the fountain of youth, and many have devoted their lives to finding the formula for eternal life. It wasn't until the 20th century when medical science exploded, and a better understanding of the human body developed into the introduction of medications, technology, surgical equipment—preventive, restorative and curative—to prolong life drastically. When faced with the potential of death, almost all of us are ready to give everything we have to live a day longer, a minute longer.

In the past we have had pharaohs at the age of nine in 1332 B.C. (King Tut), and others were declared rulers or kings at the age of 16, such as Alexander the Great in 340 B.C. This was due to the relatively short lives people lived at the time. They would be considered lucky if they lived 35-40 years.

With that short life span and the cultural dictations where the son would carry the responsibility of taking care of his parents in old age, there was no need for a sophisticated retirement plan.

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Nowadays, however, our life expectancy has increased year over year for the last few decades. Let us explore the differences between then and now.

Then: they lived 35-40 years maximum.

Now: we live up to 75-80 and more years, as long as we don't get involved in an accident, fall ill from a deadly disease that we haven't found a cure for yet, or die young because of the lifestyle we choose to live.

Then: most men died young by the thousands in battle, in ridiculous wars, even though they used primitive weapons, but it was hand-to-hand combat (swords, knives, and arrows).

Now: many less soldiers die with more complex weaponry because wars can be conducted from a distance (long-range missiles, fighter jets, and GPS-guided bombs), and our defense bunkers are made stronger, with all the amenities and at a distance.

Then: there was honor.

Now: there is no shame.

Then: your son would inherit your trade, your farm, your business, or even your talent.

Now: your son will inherit your debt.

Then: your son would be able to provide for you in old age; there was not much to provide, though—a loaf of bread, a mattress, and some water in the same room he lived in.

Now: your son has difficulty providing for himself.

You need more than that loaf and mattress; you need a car, a separate room, healthcare, healthcare provider, medications, etc.

Then: you didn't need a master's degree to earn a decent living. If you held the equivalent of a high school diploma, you were considered a professor, a philosopher, a doctor.

Now: a high school diploma is not even worth a facial tissue, not to call it the other tissue.

Then: they didn't borrow money; things were paid for in cash. You have it, you buy it; you don't have it, you work, you save, and when you have it, then you buy it.

Now: we borrow money for everything, for our car (car payment), education (student loans), home (mortgage), weddings, funerals, even food and clothing (credit cards). Doesn't it feel like you are adding another ton of bricks on your shoulder every time you borrow money for something you need or do?

Then: we took care of our children until they acquired an erection or started their period, and then they got married.

Now: we have to take care of our children for 18-25 years and beyond.

Then: your parents would be your responsibility for seven to eight years

Now: your parents will need you for 20-25 years if they have not planned ahead. (We'll come to that.)

Then: communities were smaller, closer, jobs were

within walking distance, schools were next door, grandparents were available, neighbors knew each other, and your child was the neighborhood's child.

Now: communities are much larger, finding a job in your community is almost a miracle, the schools are blocks away, grandparents are probably living in another city or state, neighbors don't even see each other to know them, and the neighborhood does not even know you have a child.

So, we are on our own. We have become the sandwich generation whose responsibilities have been mushroomed from both ends; we are squeezed from top and from bottom, and Social Security probably won't even be there when we reach retirement. We need a plan.

We have already discussed the importance of teaching and establishing a checking and a savings account at a very early age. If we had done so or if we hadn't but we start doing that, we will plant the habit of savings and benefit from its fruits later on.

It is very easy to ignore or procrastinate working on something that we think is so far away, so distant in the future. We think we have plenty of time to start something; we can catch up with time. But the longest time in our lives is the day we live in. Once it has past it has become just a memory, and the future is a picture frame that comes and goes, and when it arrives it has already become the past. It is so fast.

The plan:

Employees

Planning for retirement to produce the best outcome should

start when you start looking for a job. Unless you are not well-educated, qualified, or you are desperate to accept any job, you should inquire about the benefits your new employer offers; among them should be what the employer offers for retirement, whether it's pension plans or 401(k) plans, and how much the employer contributes.

If your employer offers a pension plan or a 401(k) plan, try to contribute at least 9% of your salary, and if you can afford to contribute the maximum allowed so much the better. You can find the details of this type of plan on the following IRS site: http://www.irs.gov/retirement/participant/article/0,,id=151753_00.html

If you find that an employer is not offering such a plan and you are in need of a job, any job, it is best you commit yourself to set aside a portion of your salary and establish an IRA (Individual Retirement Arrangement) account. There are many types of IRA accounts. Refer to the IRS site:

http://www.irs.gov/retirement/article/0,,id=137320_00.html for limits, benefits, and frequently asked questions. Choosing the right plan for your situation needs careful research and a good understanding.

Here is a scenario of a savings account with compound interest from: <http://www.finweb.com/investing/compound-interest.html>

The Magic of Compound Interest

There's a very important question that you should ponder right now, especially those of you who have not begun some type of investment program. And that question is, "Who's working for whom?" Are you working for your money, or is your money working for

you? If it's your money that's not doing any work, then you should seriously consider putting it to work; hard, rigorous work. How do you do this? By putting it into an investment instrument which has a **compounding interest** structure.

With compound interest, your money works diligently for you, continually feeding upon itself to grow at a substantially faster rate than with *simple interest*. Although many have attempted to make this type of interest complicated, it's actually very straightforward and easy to understand. Compound interest simply pays you interest on your principal; then, when it's time to pay interest again, you're paid interest on your principal *and* the previous interest that you earned. In other words, the interest that you're paid adds to and becomes part of the principal that accrues interest during the next period. You have a continuously growing principal amount without having to make another deposit. But if you do choose to make regular deposits to go along with your automatically growing principal, over time the results can be positively staggering. It's no wonder that Albert Einstein called compound interest "the eighth wonder of the world."

One of the "secrets" of the wealthy is long-term investments that pay compounded interest. Every savvy investor, when given a choice between a good investment with compound interest and a great investment with simple interest, will pick the good investment every time. They know that, over time, the investment that compounds will outperform the other.

Here's an example. Let's say you have three friends; Charlie, Kim, and Sally. Each one has money to invest. Charlie has \$30,000. Kim and Sally each have \$10,000

to invest. Charlie places his money into a 30-year investment, which pays 12% simple interest annually. Kim and Sally also put their money into 30-year investment vehicles at 12% annual interest. However, theirs is compound interest, with Kim's compounding yearly and Sally's investment compounding quarterly.

After 30 years, here's what their accounts would look like:

- The total value of Charlie's investment has grown to \$138,000 (principal and interest).
- The total value of Kim's investment is \$299,599.22.
- The total value of Sally's account has become \$347,109.87.
- Moreover, if Sally made \$50 additional deposits every two weeks during the 30-year period, her balance would increase to \$755,859.58!

As you can readily see, even though Charlie had three times as much money to invest initially, the compounding investments of Kim and Sally greatly outperformed his investment in the long run. But let's hit a little closer to home.

Most of us don't have a large sum to sink into an investment for 30 years. What would it be like if Sally only had \$100 to invest, but she could continue to deposit an additional \$100 into the account every month over the full 30 years? At a more real-worldly compounded rate of 8%, let's see how she'd fare:

- After 30 years, Sally's account would be worth \$150,129.52, which still outperforms Charlie's investment!

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- If she deposited \$25 weekly instead of \$100 monthly (only \$50 more per year), her balance after 30 years would be \$165,034.94!

An IRA or a 401(k) plan may have similar results with little variations, depending on the type of IRA or 401(k) plan you choose and qualify for. You can find useful information on the following sites:

<http://www.irs.gov/retirement/article/0,,id=137320,00.html>
and <http://www.401khelpcenter.com>

Here is another scenario:

Although we know it is wishful thinking to have the same expenses in 30 or 40 years when it's time to retire, let's use today's figures just for the heck of it. Let us also assume that Social Security is not bankrupt by then and will provide us with some income.

Our monthly expenses on a conservative basis for one person (estimated) would be:

Rent (one bedroom)	\$900
Utilities (electric, gas, cable, telephone)	\$150
Food and clothing	\$350
Car payment	\$250
Car insurance	\$100
Car maintenance	\$75
Fuel	\$100

Healthcare co-pays	\$40
Entertainment	\$00
Prescriptions	\$150
Supplemental health insurance	\$80
Grandchildren presents, gifts, entertainment	\$75
Total	\$2,370

If you are pleased and want to downgrade to a one-bedroom apartment after working 30-40 years, your Social Security income at the time will probably be about \$1,359/month based on 2008 figures. Refer to site <http://www.ssa.gov/pubs/10003.html>. You will be short \$1,011 a month. $\$1,011 \times 12 = \$12,132$ per year. This means you need an additional income from your savings or you need to start working again to earn the difference. At 5% average return on a savings account, you'll need to have $\$12,132 / .05 = \$242,640$ dollars in savings that pays a guaranteed 5% interest for the rest of your life if everything remains the same. What are the chances of that?

That is why investing in an IRA, 401(k) or the like will ease the pain as you noticed in the example above.

Now, let's be realistic and add to that an annual inflation rate of 3% on a straight line, not compounded. Our monthly expenses would be raised by $\$2,370 \times 3\% = \71.10 per month. In 30 years it will increase by $30 \times \$71.10 = \$2,133$

Your total expense will add up to $\$2,370 + 2,133 = \$4,503$

Let's calculate Social Security income at the same inflation rate of 3% on a straight line not compounded and see how much income it will provide in 30 years. $\$1,359 \times 3\% = \40.77 per month. In 30 years your income from Social Security will increase by $\$40.77 \times 30 = \$1,223.10$ per month. Which will add up to $\$1,359 + \$1,223.10 = \$2,582.10$ per month.

Your net negative per month will be $\$2,582.10 - \$4,503.00 = \$1,920.90$ a month. So to live in that one-bedroom apartment, you will need an interest income or an additional income of $\$1,920.90$ a month. At 5% interest income per year, you will need to have a savings of $\$1,920.90 \times 12 / .05 = \$461,016$ to earn that income.

Keep in mind also that these are calculated at net figures. Interest income is taxable. So you need to add the taxes also, and you will find that you will need much more than these figures to live in a one-bedroom apartment. These figures are to be used as an example; interest rates, inflation rates may change, taxes may change, and even Social Security may not be there when you need it. This is intended to give you a general idea, and all figures may change depending on your own circumstances, government actions, and changes in laws and regulations.

Certainly you have noticed that your monthly investment of \$50, \$100 or more dollars has a potential of adding up to hundreds of thousands of dollars in 30-40 years. It is highly recommended that you consult with a professional CPA (certified public accountant) who is knowledgeable of the tax code and familiar with the loopholes and pay him a few hundred dollars to guide you according to your specific situation and income. It will be the best return on your investment. Making the right decision and choosing the right program may save you thousands of dollars. Don't be

cheap and consult with a trainee who charges you few dollars for his advice but costs you thousands of dollars in the end. The US tax code is very complicated.

Self-employed:

The self-employed have a different set of retirement plans that they can adhere to. The most common is the SEP (Simplified Employee Pension) plan, or **Keogh**. You can find the details at the IRS site:

<http://www.irs.gov/retirement/sponsor/article/0,,id=139828,00.html>:

Because this is a simplified plan, the administrative costs should be lower than for other, more complex plans. Under a SEP, employers make contributions to traditional Individual Retirement Arrangements (IRAs) set up for employees (including self-employed individuals), subject to certain limits.

To establish a SEP, you:

Can be a business of any size, even self-employed.

Must adopt a SEP plan document.

Generally cannot have any other retirement plan.

Also, <http://www.investopedia.com/terms/k/keoghplan.asp>:

A tax-deferred pension plan available to self-employed individuals or unincorporated businesses for retirement purposes. A Keogh plan can be set up as either a defined-benefit or defined-contribution plan, although most plans are defined contribution. Contributions are generally tax deductible up to 25% of annual income with a limit of \$47,000 (as of 2007). Keogh plan types

include money-purchase plans (used by high-income earners), defined-benefit plans (which have high annual minimums) and profit-sharing plans (which offer annual flexibility based on profits).

Also known as an HR(10) plan, Keogh plans can invest in the same set of securities as 401(k)s and IRAs, including stocks, bonds, certificates of deposit and annuities.

Keogh plans were established through legislation by Congress in 1962 and were spearheaded by Eugene Keogh. As with other qualified retirement accounts, funds can be accessed as early as 59.5 and withdrawals must begin by age 70.5.

Keoghs are known to have more administrative burdens and higher upkeep costs than Simplified Employee Pension (SEP) plans, but the contribution limits are higher, making Keoghs a popular option for many business owners and proprietors.

There are many retirement plans for the self-employed; the above-mentioned sites are very helpful to explain them. Hopefully this makes some sense and motivates you to plan ahead for your retirement. Depending on the government, your children, your family, or your friends will place you in an awkward situation. It will take away from your sense of pride, even though you worked your you-know-what off for all these years; it will put a burden on your children, which they have enough of their own already; it will alienate family and friends because they may be in need of assistance themselves and will shy away from acknowledging it. Since nowadays everyone is for himself, it is better if everyone takes care of his own retirement and responsibilities.

HUMAN NATURE

One of the most distinct characteristics that separates humans from any other species is the vast amount of emotions humans embody. The following is a list of emotions found on the website:

<http://www.umpi.maine.edu/~petress/feelinga.pdf>

Abandoned, Abashed, Accused, Aggressive, Alienated, Agonized, Aloof, Amused, Angry, Annoyed, Apathetic, Apologetic, Arrogant, Ashamed, Baffled, Bashful, Belittled, Bewildered, Bitter, Bored, Burdened, Callous, Cautious, Cheerful, Cheated, Compassionate, Confident, Confused, Content, Crushed, Curious, Deceived, Defiant, Deficient, Deflated, Dejected, Denied, Depressed, Despairing, Despondent, Determined, Deserted, Disappointed, Disapproving, Disbelieving, Disconcerted, Discouraged, Disgusted, Dishonest, Dismayed, Disoriented, Distant, Distasteful, Distracted, Distraught, Distressed, Downcast, Downtrodden, Elated, Embarrassed, Enthusiastic, Ecstatic, Enraged, Envious, Evasive, Excited, Excluded, Exuberant, Flustered, Fearful, Forlorn, Frantic, Frightened, Frustrated, Furious, Gloomy, Grieving, Guarded, Guilty,

Happy, Hateful, Helpless, Hopeless, Hopeful, Horrified, Hostile, Humiliated, Hurt, Hysterical, Ignored, Inadequate, Indifferent, Indignant, Innocent, Insecure, Isolated, Insulted, Intense, Jealous, Jubilant, Livid, Lonely, Loved, Mean, Melancholy, Mischievous, Miserable, Mournful, Negligent, Optimistic, Outraged, Paranoid, Peaceful, Perplexed, Pessimistic, Pleased, Protective, Proud, Provoked, Puzzled, Regretful, Relieved, Remorseful, Resentful, Sad, Satisfied, Self-Pitying, Sheepish, Shocked, Shy, Silly, Smug, Spiteful, Stubborn, Sure, Surprised, Sympathetic, Suspicious, Thankful, Thoughtful, Thrilled, Tranquil, Trapped, Uncomposed, Undecided, Underestimated, Uneasy, Unwanted, Upset, Uplifted, Weak, Withdrawn.

It shouldn't surprise us that there may be many other emotions that we have missed mentioning, and it is almost impossible for any of us not to experience at least some of these emotions at one time or another. Emotions play a very important role in our lives. They may make or break relationships, friendships, marriages. They may cost us jobs. They may cause fights. They may push us to wars. They may guide us to success or lead us to failure.

Emotions expose the positive in us, and spread the negative around us. One thing is clear, however—the more the positive dominates us, the happier, more productive we are, and the more negative we project, the worse we feel and alienate who surround us.

As you have noticed, there are so many emotions that dis-

cussing each and every one would be a long and boring process. We will discuss the most common that we encounter in our daily life. We've defined a few below.

Definitions by: <http://www.websters-dictionary-online.com>

Happy: Exaggerated feeling of well-being or elation

Sad: Experiencing or showing sorrow or unhappiness

Loved: Held dear

Hateful: Evoking or deserving hatred

Jealous: Showing extreme cupidity; painfully desirous of another's advantages; suspicious or unduly suspicious or fearful of being displaced by a rival

Envious: That feels envy of another's possessions

Fearful: Lacking courage; ignobly timid and faint-hearted

Angry: Feeling or showing anger

Excited: In an aroused state

Surprised: Taken unawares or suddenly and feeling wonder or astonishment

Self-pitying: Feeling or expressing sorrow or pity

Proud: Feeling self-respect or pleasure in something by which you measure your self-worth

Thankful: Feeling or showing gratitude

Thoughtful: Having intellectual depth

Content: Satisfied or showing satisfaction with things as they are

Miserable: Deserving or inciting pity

Although it is everyone's right to have and exercise any of these emotions at any time for one reason or another, mastering how to have control over them, especially the negative, will make life more pleasant for everyone involved.

We don't see many people complaining about being happy, loved, excited, proud, thankful, thoughtful, or content. But

people who are sad, hateful, jealous, envious, fearful, angry, self-pitying, and miserable complain all the time, and make people around them despise them. And people who are surprised all the time have no clue which way to feel until something happens; they get confused and they confuse us.

For those who are consumed with negativity, it is highly recommended they seek help to get rid of it; to change their attitude toward life; to conquer the negativity; to understand life; to feel happy and productive. There is help available everywhere if they look for it. The Internet is filled with sites dealing with it. Books are written to relieve them from it. Psychologists and psychiatrists have specialized in it. Friends and family will, out of love and caring, become sick and tired of it. Being negative in life only produces negative results. Just get rid of it.

Here is some food for thought for the negatives.

- Sad: No matter how long you stay sad, it won't help you become happy if you do not do something about it.
- Hateful: Aren't you making people hate you because of it. Don't you hate that?
- Jealous: Don't you make the person you're jealous of happier by your jealousy? Do you really want that? Or, do you want to take it as a challenge for you to do better?
- Envious: Isn't it a powerful motivation for you to aspire to have more and better than those you are envious of?
- Fearful: Shouldn't it tell you what precautions to take so you're more prepared for the next time?
- Angry: Do you remember how helpful it was the last time you were angry? If you do, you weren't angry.

Self-pitying: Why would anyone feel for you if you don't even care for yourself?

Miserable: How much have you or your loved ones benefited from your misery? How long are you planning on giving up on life? Get up and live it up, not give it up.

Prejudice is another characteristic that humans have. No matter what culture we belong to, what background we have, we have some kind of prejudice. It is perfectly normal. It provides us with a sense of pride, belonging, feelings such as inferiority, superiority, jealousy, and envy. What is important, however, is how we deal with it. If we make prejudice the driving force in our daily life, neither we, nor the people around us, will be happy and productive. We live in a very diversified and colorful society composed of many cultures. We are prejudiced against skin color, gender, age, financial status, and other cultures. Prejudice is not something people can get rid of. But it is something they can control. Most of us want to believe we can remove prejudice and kill that emotion. Realistically none of us can. All of us are human. What we can do is work for the benefit of all of us, be mature about it, and train ourselves how to deal with it. Do not believe some leaders who are taking advantage of it by finding excuses, any excuse, to ignite it for their own agenda. Many leaders, whether political or religious, still use prejudice to stir emotions so they will look good, look like they care, when in fact what they really are doing is keeping people from getting over their prejudice and working on improving themselves. These leaders keep their constituents in the dark ages, give them a reason to feel inferior, strip their constituents from any ambition they might have. These leaders should be charged with oppression. Giving in to prejudice fuels someone's hatred and anger. It doesn't help anyone. Prejudice is like the devil; when it shows up tell it, "Get behind me, Satan!"

Racism and sexism. None of us was given the option of what color or gender we are, nor who our parents are or our country of birth. So the nonsense of who is better, smarter, prettier, stronger, or weaker has no place in our society. As far as we are concerned, there should not be an African American, Irish American, Armenian American, Chinese American, American Indian, etc. There should only be one American, United States of America American. Unfortunately, we are among the very few remaining countries in the world that still has this racism that helps no one. We still have many who think a woman should not hold a high-ranking position. Egyptians look more advanced than we are; 5,000 years earlier they had women pharaohs, like Hatshepsut and Cleopatra. Third-world countries seem to have advanced more than we have, with Indira Gandhi, India; Benazir Bhutto, Pakistan; and Golda Meïr, Israel to name a few who have elected women as prime ministers in the past century. It's time for us to catch up with progress.

DEATH

Just as every journey has a destination, life's journey ends with death for its destination, no matter which road we take. Hopefully we take the longer, more scenic route and enjoy all its blessings and beauty on our way there.

Unlike everything else, death is not something we can plan for. It may arrive anytime, anywhere, with or without cause. However, it is something we need to prepare for. It's the one thing we know for certain will happen.

It probably is true that we won't feel anything after we pass away. We don't know if our souls, in case we have any, can really look down and watch our loved ones and feel something. Some people have the "*apres moi le deluge*" mentality, and think why worry about anyone after their death? Others believe they won't rest in peace if they haven't secured their loved ones before they die.

Maybe none of it is true; maybe all of it is true. We don't know for sure. What we know is that we will die one day and leave some loved ones behind. Whether a man or a woman, it is better to prepare for it as much as we can.

To do that we need to follow certain procedures, and the

sooner we start, the better.

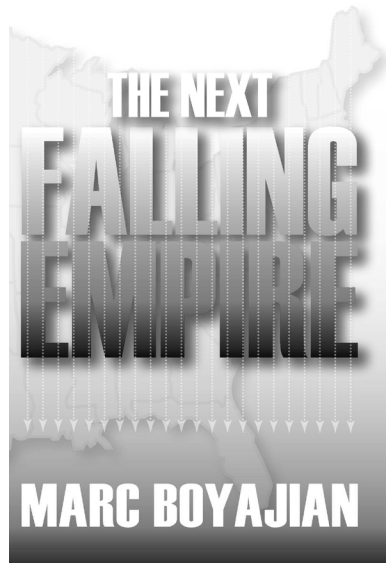
1. As soon as we enter the world of earning a living, we should secure a life insurance policy and designate the person or the persons we care for as the beneficiary. On average it should cover two years of our annual income, but the more coverage the better. This will provide security for our loved ones for at least two years in order for them to accept our departure, adjust to it, recover from it, and go on with their lives. What is more important when we have such a policy is to revisit our policy from time to time, make the necessary adjustments, and update our beneficiaries. Things change in life; the beneficiary may die before us, and we may get married or divorced. For instance, we don't want the spouse we divorced to remain the beneficiary and leave the current spouse up in the air. We need to bring the policy current to match our current situation.
2. It is always a good idea to have a well-defined will to help avoid family feuds.
3. It is an excellent idea to have an "Advance Health Care Directive"; it saves our family from the agony of deciding what to do in case of extreme situations.
4. Establish a living or a family trust helps avoid costly probate procedures and escape a huge inheritance tax. (There are limits.)

Yes, we all hate to die, but we will. We don't want to be the person everyone is happy is gone; we want to be the person everyone remembers for generations to come. That is as close to eternal life as we can have. And if we are blessed with eternal life in the heavens, it is an extra bonus that we don't want to refuse.

Thank you for the ride along on this journey through life's

most exciting adventures. Hope it was informative and made our relationships better, our friendships stronger, our social life colorful, our marriage wonderful, our education valuable, our employment fruitful, our businesses successful, our retirement comfortable, and our emotions manageable. Death is far away, but when it comes it will be memorable. That would be the best *end result*.

ALSO BY MARC BOYAJIAN



THE NEXT FALLING EMPIRE

Finally, a Comprehensive Plan
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With proposals for fixing everything from health care to U.S. foreign policy, *The Next Falling Empire* is required reading for anyone who still believes the American way of life is worth preserving. Packed with policy prescriptions to fix broken bureaucracies and damaged institutions, this far-reaching road map shows:

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- Why eliminating the IRS—and dozens of other government agencies—makes sense and saves money.

In the end, the next falling empire doesn't have to be our own.

Learn more at: www.outskirtspress.com/thenextfallingempire

Coming soon: *Government in Peril*

The system of governing in the United States has become outdated. What used to be the most envied system has become a failed system. What started as a two-party government to represent both sides of an argument has turned into a three-party government; the Republican Party, the Democratic Party, and the Lobbyist Party. Each member is in pursuit of a personal agenda, a special interest. Some are corrupt, some are arrogant, some are unethical, others are simply ignorant, and there are some who are deserving.

Our laws and regulations have been amended so many times; have had so many additions and subtractions; have been modified so often that there are many contradictions, omissions, and loopholes, even our lawmakers are confused about which one to follow.

The Lobbyist Party has gained so much power, they are the ones practically governing us. There are more members in the Lobbyist Party than in our congress and senate combined. What they want is what congressmen and senators put on the table most of the time. People are no longer represented.

Our government seems to be paralyzed. We need to overhaul the system, start anew, and make our government functional again.