

Health

KAUA'I BUSINESS REPORT

What are you worth?

Children are self-centered. They believe they are special, unique, and supremely important. They each believe that the world revolves around them. Recently, a group of children were asked what they thought was the most important thing that happened in the world within the past year. While an adult might say it was the recent escalation of conflict in the Middle East, ongoing turmoil in Iraq, or some other event that had a global impact, the children gave a different answer. Without exception, each child identified some event specific to his or her life as

being the most important event in the world — a dog having puppies, having a certain teacher in school, getting a new bike, etc.

This self-immersed lack of perspective is normal and natural. Children have not yet developed the mental capacity to see the world through someone else's eyes, to evaluate another's perspective or to empathize with the thoughts and feelings of those around them. Children believe that things happen or do not happen because they are involved, because they want them to happen, or because they don't want them to happen.

When children receive praise and affirmations for a job well done, they do not question the endorser's motives. Instead they wholeheartedly embrace the compliment. They beam with pride and believe that yes, indeed, perhaps they could be the next Picasso, Andre Agassi, Michelle Wie, or President of the United States. These beliefs have a powerful impact on what children think is possible, and who they believe they are.

Who we become and what we accomplish begins with this belief about who we think we are. In fact, all super-achievers have at

least one thing in common; they all believe it is possible to achieve their dreams. Without this belief, we would be crazy to take all the time, effort and risk it takes to realize our goals. Unfortunately, when children are repeatedly given the message that there is something wrong with them, they internalize this message with just as much vigor. Too many of us grow up thinking there is something wrong with us. We believe we are flawed, we lack some important characteristic, or we think we are downright worthless. These messages can come to us in many forms. Perhaps

when we were young we were repeatedly compared to a smarter classmate, a more athletic sister, a better looking friend or a more accomplished brother. Perhaps we were told we were stupid, ugly, lazy, or a mistake. Perhaps we got the message in much more indirect ways such as by being physically or emotionally abused, with the outcome being a powerful belief that we must be bad enough to deserve it. Since children are self-centered and are not able to question the motives of their abusers, they begin to assume they are just getting what they deserve.

Despite any negative messages we have received in our lives, each of us has been given a set of unique talents and gifts. Often, these gifts are hard to recognize in ourselves because we have not yet identified them, or we minimize their importance. Our unique talents make certain tasks easy for us, because they come so naturally. However, what is natural and easy for us may be unnatural and difficult for many others. As such, when we are trying to discover our gifts, we should pay attention to the compliments we receive from others. Doing something well and being recognized for doing something well, raises our self-esteem. However, there is a difference between one's self-esteem and one's self-worth. Self-esteem is our sense of our ability to do things well. It involves how we feel about our ability to perform. Self-worth goes much deeper than our ability to produce or achieve. Self-worth involves the degree to which we see ourselves as a worthwhile human "being" versus a human "doer". If you are unable to run, jump, skip, talk, earn a living, or care for others, what are you worth?

While building-up our self-esteem and the self-esteem of our

YOU'RE NOT ALONE



DR. BRAD KLONTZ

Clinical psychologist

Kauai SELF STORAGE **WE WILL MATCH ANY COMPETITORS PRICE!**

Special 50% OFF
on 3 Month Rental * On Select Units

- All Size Units Available
- Boxes & Moving Supplies
- Business & Household
- Friendly Resident Managers
- 24/7 Video Surveillance
- FREE Move-In Truck (Call for details)

Kaunuaia Hwy
Puhī Industrial Park

1480 Haleukana Office Hours
Puhī Industrial Park **8am - 8pm**

241-1465

GARDEN PONDS NURSERY

WATER & GARDEN SUPPLIES, CONTAINERS & MAINTENANCE

KAMA'AINA SALE
10-50% OFF

828-6400 4387-A Kahili Makai St. Kilauea, HI 96754
Open Tues - Sat 9am to 4pm

All Kauai real estate

The 1% Solution

Kalapaki Villas
2BR/2BA \$359,000

\$359,000 POIPU
Lowest Price
Lowest Maintenance Fees
Prince Kuhio Pool & Beach

SELLERS pay 1%
BUYERS get 1% credit
Full Service • Support • Satisfaction

Visit www.allkauairealestate.com
for more great listings and information on buying or selling your home

Call Sandy & Save!

826-6800
Not on Kauai?
Call 888-826-7868 **CALL US NOW!**

Sandy Thomas, PB
Accredited Buyers Representative

New Listing
Lihue - 3BR/2BA
\$519,000

32 Years of Excellence in Real Estate on Kauai

2 offices to serve you: Lihue & Kilauea
Island Wide Service in Sales, Rentals & Development in all price categories: from Kokee cabins to grand estates!

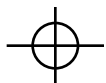
Residential • Land • Condominiums
Luxury Estates and Oceanfront Properties

Sleeping Giant Visit our Web site at www.sleepinggiant.com
Call us at 245-8831 or toll free (800) 247-8831
Fax (808) 246-9478

Kilauea office:
4270 Kilauea Road, Kilauea
808-828-6577

Lihue office:
4480 Aukini Road, Lihue

Sotheby's
INTERNATIONAL REALTY



Take steps to avoid investment scams

It's unfortunate, but true: Unscrupulous people and companies do try to take advantage of unsuspecting investors. And the Internet has made it a lot easier for these predators to reach a mass audience. To avoid potential ripoffs, you need to be vigilant, and you need to ask questions - lots of them.

While there are many types of fraudulent activities floating around the Internet, one of the most common scams resembles a "pyramid scheme," by which shady operators initially appear legitimate by using money coming in from new recruits to pay off early stage investors. If you participate in such a plan, you might make a little money right

Alone

Continued from Page 14

children is quite important, it is even more important to focus on deepening our sense of self-worth. In addition to complimenting ourselves and our children on a job well done, it is vital that we focus on our intangible value, such as our personality, intellect, kindness, or spirit in order to build feelings of self-worth. Affirmations like, "You mean the world to me," or "I really like how much you care about others," or "You can become anything you want to be in this world," or "I am so lucky to have you as a spouse/child/friend," go much deeper than self-esteem-raising affirmations such as, "You did a great job mowing the lawn," or "You are really good at math," or "You look very pretty today." We benefit from all kinds of affirmations, but there may come a day when you will no longer be able to work due to aging or illness. There will come a day when you fail to achieve a goal. There will come a day when you will hurt or disappoint the people you care about most. There will come a day when you won't be able to "do" much of anything. When that day comes, what will you think you are worth?

Dr. Brad Klontz is a clinical psychologist, consultant, and author and can be reached by e-mail at brad@klontzcoaching.com. For more information on this or any other psychological topic or for free, confidential referrals to a psychologist in your area, contact the HPA online at www.hawaii psych.org or call (808) 521-8995.

away, only to be encouraged - or required - to buy a "membership" so you can boost your earnings. However, when the pyramid gets too big, it will eventually implode, because, at its heart, it is a dishonest arrangement that can never truly be funded enough to reward all investors.

The Securities and Exchange Commission (SEC) has issued guidance for you to defend yourself against "get rich quick" schemes. Here are a few of the SEC's suggestions:

* If it sounds too good to be true, it probably is. This piece of advice has been around a long time, and it's just as valid today as when it was first uttered. If someone promises you a high rate of return, be suspicious. Compare what's being offered with current returns of well-known stock market indexes.

* Investigate a company before you invest. The company that "pitch- es" you an offer may well have an impressive-sounding name, but that doesn't mean much. Before you

spend a dollar, contact the secretary of state where the company is incorporated to see if the company is, in fact, a corporation, and whether it is in good standing. You can also call your own state securities regulator to see whether the company, or whoever is promoting the offer, has a history of complaints or frauds. If the company has only a post office box or is unwilling to provide you with information about its location or management, you are looking at a "red flag" already.

* Ignore "testimonials." If a company is fraudulent, it won't have much trouble generating fake testimonials from "satisfied customers."

* Say "no thanks" to "guarantees." When a promoter guarantees you a high rate of return, you can be assured there's something amiss. In the investment world, high returns are typically only achieved by higher-risk vehicles - and they don't offer guarantees. In fact, no reputable financial professional will promise you a specific return on a


FINANCIAL Focus



RUBEN REA

Edward Jones Inc.

LIHUE




CENTER

- Ages 2 thru 99+ years
- All ability levels
- Individualized
- Supplementary
- Affordable

Mrs. Annette Oda
Instructor

MATH & READING
(808) 246-2458

FOR A SOLID FOUNDATION



With ad 10% off per customer till 12/31/06 kboc-06

Sole Mates
Island Style Footwear
Coconut Marketplace



New Owners  New Styles

TEVA - KEEN - REEF - CROCS

Other great slippers and sandals

Check Us Out 

solemates808.com 808-822-2180

Not good with any other offer

stock or other variable security.

* Forget about "Shortcuts" Most of the schemes you will encounter promise big returns in short periods of time. But in reality, that hardly ever happens. Substantial growth in investments typically occurs over a long period of time - which means that, as an investor, you need patience and discipline above all

else.

Ultimately, there is no shortcut to investment success. You need to evaluate each investment opportunity based on your individual goals risk tolerance, portfolio balance and time horizon.

This approach may not provide you with "hot" opportunities - but it won't burn you, either.

Submitted by Ruben J. Rea, Investment Representative, Edward Jones, 3-4301 Kuhio Highway, #205, Lihue HI 96766.



bamboo works inc.
Tropical Decor & Building Materials

- Bamboo & exotic wood flooring
- Seagrass, hyacinth, & jute rugs
- Bamboo, reed & fern fencing
- Palm & grass thatching
- Bamboo furniture & kit homes
- Natural fibre window shades
- Bamboo paneling & plywoods
- Tropical wall & ceiling coverings
- Bamboo poles & trim
- Shoji screens & room dividers

EVERYTHING BAMBOO!!!

Kauai Design Center
4585 Lehua St., Kapaa

821-8688
632-0533

www.bambooworks.com

Kauai SELF STORAGE

241-1465

We Have It ALL!



1480 Haleukana



- State-of-the-Art Facility
- All Size Units Available
- Business & Household Storage
- Video Surveillance
- Boxes & Moving Supplies
- Use Our Move-In Truck (Call for details)
- Professional Storage Consultants
- **We Accept Deliveries!!!**

www.kauai-selfstorage.com




Looking for a mortgage?



Need 100% financing?
Less-than-perfect credit?
Bankruptcy?
Interested in refinancing?

Call Lee Miller
at 245-9035

Visit us in Lihue (next to Subway)



All loans subject to approval. Certain restrictions may apply.
© 2005 First Horizon Home Loan Corporation.