

S&P 500 INDEX 848.81 +32.60 (+4.0%) Real estate, financial, builders lead the way	DOW JONES IND. 8419.09 +270.00 (+3.3%) All but 3 members rise; Citic, GE log biggest wins	NYSE VOL. (MIL) 1,368 +72 (+5.5%) Very few quality stocks move in high volume	NASDAQ 1449.80 +51.73 (+3.7%) Big gain on higher trade spells follow-through	NASDAQ VOL. (MIL) 1,974 +163 (+9.0%) Small-cap leaders lodge session's biggest gains	10-YEAR T-NOTE 2.70% -0.01 (-0.4%) Bonds don't back off after Mon.'s explosion	DOLLAR-YEN 93.09 -0.06 (-0.1%) Japan's collateral rules loosened to pump cash	EURO 1.2714 +0.0106 (+0.8%) Strong stocks lift euro; Canada, Australia dip	REUTERS CRB FUT. 228.87 -4.48 (-1.9%) Energy, copper, soy fall; OJ rallies, backs down
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LEADERS & SUCCESS

IBD'S 10 SECRETS TO SUCCESS

Investor's Business Daily has spent years analyzing leaders and successful people in all walks of life. Most have 10 traits that, when combined, can turn dreams into reality. Each day, we highlight one.

3 TAKE ACTION: Goals are nothing without action. Don't be afraid to get started. Just do it.

Profit From Life Balance

3 Psychologists especially like to give advice on balancing career and family demands. Rarely do we get the executive perspective. Then there's Hatim Tyabji, 63, chairman of Mountain View, Calif.-based Bitemobile, a private developer of software that links cell phones and Internet service. He's also a director at Best Buy and the past chief executive of VeriFone.

"Set limits," he told IBD. "There are times when 12- to 20-hour days are required, but not every day."

Married for 39 years with two grown sons, he recently self-published "Husband, Wife & Company." Tyabji and Greg Wittlinger, senior vice president of marketing for Mohawk Group, a unit of Mohawk Industries, the world's largest flooring maker, share tips.

■ Work hard, play hard. "Schedule work time to complete projects, but make sure you also schedule time for company softball, walks, gym workouts," Tyabji said.

Wittlinger, for one, hits the gym every morning before work. "Staying in shape keeps me mentally sharp, but I do that early in the day so I don't take up time with the family after work," he told IBD.

■ Talk shop in the shop. Tyabji avoids discussing business outside the office, even steering clear at company picnics and volleyball games. How does he handle work calls and e-mail arriving at home?

"There's only one way: discipline," Tyabji said. "When you're with the family, you switch off. The world will not come to an end."

Wittlinger avoids taking work home so he can focus on his wife and three daughters when he walks

in the door. When the workload is heavy, he pulls out the computer only after his youngest goes to bed.

■ Nurture your support system. Successful business leaders have strong backing—spouses, children, parents, peers, mentors. Take care of them. Spend weekends with family. When in Europe on long projects, Tyabji flies to see his wife in San Francisco on Fridays and returns to Europe on Mondays.

Take vacations every few months. Even inexpensive weekends in the next county let you reconnect with family.

Tyabji travels for work 80%-85% of the time. "Whether I'm in Russia, China or New York, my wristwatch is always set to my wife's time zone," he said. "I call her two or three times a day. . . . It's key to connect so (loved ones) know there's deep affection."

■ Lead by example. Employees at all levels take their cues from the top, Tyabji says. Leaders should set priorities and recognize limits. Managers and employees will follow suit. "Every company would see tangible benefits since happy, satisfied employees form a stable and committed work force and (thus you) avoid the very expensive hire-fire cycle," he said.

■ Avoid the tomorrow trap. If you think today's hard work will buy family time the next day, reconsider. Key moments in the lives of your family and friends will not be repeated when you have more time.

Know when to get off the treadmill. "Not everyone knows how to say I've reached my goal, and now I'm going to enjoy it," Tyabji said. "You've got to reach a point where you're content." **Gloria Lau**