
UNIT VI - LEADERSHIP AND PERSONAL DEVELOPMENT

Lesson 1: Developing Personal Leadership Skills

Leadership skills, setting goals, and developing good communication skills can help develop a pathway to success. Good leaders come in all shapes, sizes, races, religions, and from all different backgrounds.

Personal Leadership

Personal leadership is the ability to motivate and organize oneself and others to achieve goals. Some important characteristics of a good leader include the ability to set goals and the ability to persuade and motivate others to achieve goals. To accomplish this task, a good leader must have good communication skills.

Personal leadership also involves a variety of other skills such as motivating yourself and others, having good character, working well in teams, being confident in your abilities, and being goal oriented.

Importance of Leadership Skills

Leadership skills are important to people for many reasons. Leaders can direct themselves and others in a variety of ways, good or bad. For example, the captain of a sports team could lead the team to victory whereas the leader of a gang could lead the members into a life of crime. The responsibilities of personal success and the influence one has on others come with leadership.

Leadership skills help improve confidence and acquire respect from others. Good leaders are admired by others and are often well known by the people whose lives they influence.

Leadership skills give the opportunity to help others and make a contribution to society. For example, Martin Luther King, Jr. was a famous African American leader who contributed to society by helping to break down the walls of racism. His actions and skills helped provide many opportunities for African Americans in the United States.

Strong leadership skills offer the opportunity for unlimited success in career or personal choices. A good leader could be a famous star, a political leader, a leader in the church or community, or even a leader in a family. Leadership involves

people making a difference in the lives of those around them.

Setting Goals

The first step to becoming an effective leader is to establish goals. Goals are important tools for leaders for a variety of reasons.

Goals help people focus energy on what is to be completed. It is easy to feel overwhelmed by all there is to accomplish, but a set of clear goals can outline tasks, making them easier to attain.

A clear set of goals motivates people to complete those tasks. Goals give direction and motivation. They make it easier to monitor progress. Effective leaders set goals for themselves or their organizations and for the teams of people for which they work.

There are three basic types of goals: short term, intermediate, and long term. Short-term goals are goals that can be easily reached in a short time span, usually within 1 year. They can include tasks such as receiving an "A" in a specific class or getting accepted on a sports team.

Intermediate goals are mid-range goals usually achieved within 3 to 5 years. Intermediate goals can also build on short-term goals. For example, graduating in the top 10 percent in a class or leading a sports team to a championship would build on the previous short-term goals.

Finally, long-term goals are long-range future goals that could take 5 to 10 years or even a lifetime to complete. They are usually the end product of many sets of short-term and intermediate goals. Becoming the head of a major corporation or the star on a major sports team would be examples of long-term goals. It is important to remember that any goal is possible, provided that one has the determination and completes each task one small step at a time.

Communication Skills

Another key element to effective leadership is good communication skills. Good leaders are good communicators; thus leadership and communication go hand in hand. Communication skills are important to leaders for a number of reasons.

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Good communication skills assist people in getting a job, a promotion, or a raise. The work environment is becoming increasingly more competitive. Often, people are judged more by how well they communicate ideas rather than by the ideas themselves. Success as a leader in the workplace depends on communication skills.

Good communication skills are essential for creating a strong personal image. Good leaders are admired and respected by others. To gain such respect, leaders must be able to communicate their image. This could be as simple as a handshake and a hello.

For leaders to motivate and persuade people, they must build good relationships. Communication skills help leaders build better relationships with people. Leading a sports team, conducting a meeting, or completing a sale all require a relationship with people, and communications is the key to building those relationships.

Parliamentary Procedure

One area that contributes greatly to personal leadership and communication skills is the knowledge of parliamentary procedure. Parliamentary procedure involves a set of rules and methods for conducting a meeting. The rules of parliamentary procedure help leaders to conduct meetings that are fair, democratic, and efficient. Parliamentary procedure aids in developing communication skills and public speaking abilities that are helpful in meetings as well as in personal or professional settings. Finally, skill in parliamentary procedure helps individuals to respect others and to make effective decisions in a timely fashion.

National FFA Organization

Leaders must establish goals and polish communication skills to achieve success. These skills can be developed through participation in an organization, club, or team. One premier youth organization that provides young people with many leadership opportunities is the National FFA Organization.

Students aged 12-21, across the nation, or who are in the 9th grade in the state of Missouri, and are enrolled in agricultural education programs can join the 450,000 + membership of the FFA. The FFA provides career opportunities, scholarships,

competition, travel, community service, supervised experience, and fun. This leadership organization is the largest youth organization in the United States. It offers youth from a wide variety of backgrounds the opportunity to develop skills in leadership and communication and help make themselves successful and achieve their goals.

Activities such as Career Development Events, held at the local, district, state, and even national levels, provide members with the opportunity to compete individually and on teams in order to test their knowledge and skills in a variety of agricultural areas. FFA members also have the opportunity to exercise leadership by conducting a Supervised Agricultural Experience (SAE) in an agricultural field of their choice. Students may also receive awards for excellent SAEs at the local, district, state, and national levels as well. Finally, local chapters, state officers, or even national programs offer a wide variety of leadership camps, seminars, and workshops in the FFA. The Missouri State FFA Convention held every spring in Columbia, Missouri, as well as the National FFA Convention conducted in the fall in Louisville, Kentucky, each provide Missouri FFA members with excellent local and national leadership opportunities.

Summary

Becoming an effective leader is important to success and satisfaction in life. Effective leaders inspire, motivate, and persuade others to achieve goals. Elements of leadership include setting goals, possessing good communication skills, and obtaining knowledge and skills in parliamentary procedure. The National FFA is a leadership organization that provides opportunities to exercise leadership, communication, and parliamentary skills while participating in activities such as Career Development Events, Supervised Agricultural Experience Programs, and Leadership Conferences at the local, state, and even national levels.

Lesson 2: Importance of Financial Records

Planning for the future requires several key steps. Personal and career goals must be set. Next a financial plan is developed that considers these goals and includes a plan for financing them.

Saving Money for the Future

As individuals identify goals in life, almost all of them require financial management and planning. What do you plan to do after graduation from high school? What will you be doing at age 30, 50, and 70? Reaching goals in life will require saving for the future.

A key time in a person's life is immediately after high school graduation. Moving away from home means that living expenses will become your responsibility. For students who continue their education by attending college, costs may range from \$2,000 to \$3,000 per year to \$15,000-20,000 per year or even more. This will depend on costs at the college, its location in the United States, and scholarships obtained. Developing a plan at an early age will help individuals reach their goal of pursuing education beyond high school.

Major purchases also require planning. Making large financial purchases for a car, house, land, machinery, or business requires a significant amount of money. Will you have enough money saved to purchase major items?

Savings accounts, certificates of deposit (CDs), and retirement accounts such as tax-sheltered annuities (TSAs) will be needed to provide financial security for an individual upon retirement. It is critical that a financial plan is followed to provide financial security for retirement, because the salary from your job will no longer be available.

Figure 2.1 Planning for the Future



The key point about saving for the future is to start early and let interest work over a period of time. The rule of 72 can be used to better explain this concept. For example, if \$100 is deposited in a savings account that earns 6% interest, this will grow to \$200 in 12 years and \$400 in 24 years. The rule of 72 formula is as follows:

$$72 \div \text{Rate of return} = \text{Number of years for money to double}$$

Calculating Interest

Understanding interest is a starting point in financial management. When borrowing money from a bank, interest is charged. Thus, interest is the cost paid for borrowing money.

There are many ways that interest can be charged and calculated. A basic way to charge interest is referred to as simple interest. This is interest charged for only the time the money is used. The simple interest formula is as follows:

$$\text{Simple interest} = P (\text{principal}) \times R (\text{rate}) \times T (\text{time})$$

In the simple interest formula:

- Principal is the amount of money borrowed.
- Rate is the interest rate.
- Time is the part of a year or year(s) the money is used.

For example, if \$3,000 is borrowed at 12% interest and it is paid back in 1 year, \$360 in simple interest will have accumulated ($\$3,000 \times .12 \times 1 = 360$).

Expenses and Receipts

An expense is a financial outlay, or cost. This may range from major costs, such as buying a new truck, house, or land to operating costs, such as purchasing inputs (seed, feed, fertilizer, etc.), insurance, repairs, utilities, and interest.

A receipt is revenue, or income. For an individual, a monthly paycheck is an example of income. There may be many sources of revenue for a business. The most common example is the money generated by selling a commodity or product, such as the income from the sale of crops, livestock, or other products.

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Importance of Personal Financial Records

Financial planning involves recording money received and spent and using this information to plan how to meet personal and financial goals. This process enables an individual to monitor income and spending. Making adjustments early, especially in spending, will help an individual accomplish his or her goals.

Summary

A financial plan can help an individual manage his or her money so that personal and financial goals can be reached. Being able to calculate simple interest is a basic skill of financial management. It is important to begin this process early so that time and interest can increase savings. Monitoring

the plan, especially in regard to saving and spending, will help individuals reach their goals.

Credits

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DiResta, D., *Knockout Presentations*, Worcester, MA: Chandler House Press, 1998.

DuBrin, A., *The Complete Idiot's Guide to Leadership*, New York: Alpha Books, 1998.

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