S&P 500 INDEX	DOW JONES IND.	NYSE VOL. (MIL)	NASDAQ	NASDAQ VOL. (MIL)	10-YEAR T-NOTE	DOLLAR-YEN (N.Y.)	EURO	CRB FUTURES
1129.30	10,244.93	1,311	1921.18	1,534	4.05%	109.66	1.2336	277.93
+7.10 (+0.6%)	+40.04 (+0.4%)	+118 (+9.9%)	+13.11 (+0.7%)	-35 (-2.2%)	-0.01 (-0.3%)	-0.18 (-0.2%)	+0.0169 (+1.4%)	+3.96 (+1.4%)
Broad index climbs to best close since July 1	Dow inches higher but still below its 200-day	Brokerage profits beat views, help boost trade	Tech-heavy composite rallies to 2-month high	Turnover slows a tad; bigger trade preferable	Yields near 5-mo. low after Fed hikes rates	Dollar continues slip following FOMC move	Euro up amid concerns rate hikes may pause	Oil above $47 a barrel copper, coffee higher

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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.

1. **HOW YOU THINK IS EVERYTHING:** Always be positive. Think success, not failure. Beware of a negative environment.
2. **DECIDE UPON YOUR TRUE DREAMS AND GOALS:** Write down your specific goals and develop a plan to reach them.
3. **TAKE ACTION:** Goals are nothing without action. Don't be afraid to get started. Just do it.
4. **NEVER STOP LEARNING:** Go back to school or read books. Get training and acquire skills.
5. **BE PERSISTENT AND WORK HARD:** Success is a marathon, not a sprint. Never give up.
6. **LEARN TO ANALYZE DETAILS:** Get all the facts, all the input. Learn from your mistakes.
7. **FOCUS YOUR TIME AND MONEY:** Don't let other people or things distract you.
8. **DON'T BE AFRAID TO INNOVATE; BE DIFFERENT:** Following the herd is a sure way to mediocrity.
9. **DEAL AND COMMUNICATE WITH PEOPLE EFFECTIVELY:** No person is an island. Learn to understand and motivate others.
10. **BE HONEST AND DEPENDABLE; TAKE RESPONSIBILITY:** Otherwise, Nos. 1-9 won't matter.

DON'T BE AFRAID TO INNOVATE; BE DIFFERENT

How To Sell Your Ideas

Fresh from the drawing board, you've finally got that peach of an idea that'll get people talking about your products or services. The hard part's done, right? Now everyone can go home.

Not so, says best-selling business author Seth Godin.

Top innovators think about how they'll sell the idea before they get it. They imagine their brainstorms blowing around in the real world, and anticipate what their co-workers will have to say about them.

"Knowing how to sell your idea — make it happen — is the step you must take before you bother inventing it," Godin said. "If you can't figure out how to implement your idea, there's no point inventing it, is there?"

In his latest book, "Free Prize Inside," Godin teaches the importance of what he calls "soft innovations."

Most often, these are subtle and fairly inexpensive changes to a product or service, but edgy enough to create a buzz.

Ideas Taking Shape

Take the way Chef Boyardee generated big sales by cranking out dinosaur-shaped macaroni.

Or the way Brownie Wise revolutionized the sales method for Tupperware, bringing plastic bowls into living rooms for punch-drunk sales pitches.

Not only did the people behind these innovations have minds open enough to turn the everyday on its ear, but they were also able to champion their ideas into life.

To that end, Godin offers these hints for championing your winning tweak:

▮ **Start acting like a champion.** Your brainstorm could lose steam if your bosses don't think you have the chops to pull it off. Solution? Build your reputation as a capable shepherd, even with small projects.

Prove you can successfully morph a boring, annual company lunch into an anticipated fete. Or that you can turn customers into fans with a new system. You will build your confidence and build your identity as someone who makes things happen before you yell "Eureka!"

▮ **Paint a picture of what's broken.** While you might be able to see what's wrong with the status quo, there's a good chance the leaders in your organization will have to be persuaded to change.

"Before you try to sell the organization on why your new innovation is worth doing, you need to invest time in denigrating the status quo," Godin said.

Complaining won't work. Instead, find specific customers who walked away because your firm couldn't wow them. Look for case studies, numbers and other facts that help you show — not just tell about — your company's need for this idea.

▮ **Help them help you.** Already tasting your innovation's sweet success? You might have to back up and give in to a bit of red tape to get the decision-makers on board. If your supervisors ask for a focus group study, give it to them. Answer questions. Write up reports.

"The goal is to go through the steps necessary for your colleagues to believe ... that it will work," Godin said. "It's an emotional ticket you need stamped."

Amy Alexander

A True Master Of Invention

Focus On Vision: Scientist Ray Kurzweil keeps his eye trained on tomorrow

BY BRIAN DEAGON
INVESTOR'S BUSINESS DAILY

Ray Kurzweil believes that to be successful, he has to look far into the future.

And the only way to do that well is to try to understand the past.

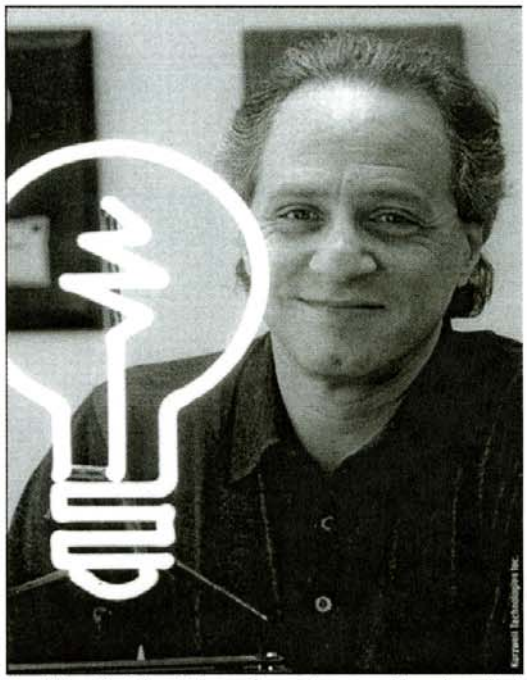
"At the age of 5, I decided I would be an inventor and by age 12 I was heavily involved with computers," Kurzweil recalled recently. "I quickly realized that timing was the most important thing to invention. Most inventions fail because the timing is wrong."

In order to get the timing right, Kurzweil became an ardent student of evolution. He began developing mathematical models about the evolution of humans, biology, technology, communications and more. He's become one of the most respected inventors of our time, and is considered one of the great thinkers of the last 100 years. And he has dramatic predictions.

"Most futurists have a bad reputation because they have no methodology," said Kurzweil. "Some just take ideas out of thin air. But what's amazing to me is how remarkably predictable certain trends are."

In the early 1980s when the Internet was mainly contained to university labs, he predicted it would become a global phenomenon by the late 1990s. He was right.

How did he know? Kurzweil makes it his habit to chart his observations. He studies them over and over before making a prediction.



"I quickly realized that timing was the most important thing to invention," says Ray Kurzweil. "Most inventions fail because the timing is wrong."

The Times, They Are A Changin'

If his other calculations are as accurate, hold on to your seats. The future looks to be a wild ride indeed.

At the current pace of change, he says, progress in this century will be the equivalent of 10 centuries of work.

His research shows that "the rate of progress is doubling every decade," Kurzweil said. And he isn't afraid to make startling predictions based on that research.

Within 30 years, he says, enough will be known about the human brain so that humans can essentially build one. Computers will outperform the brain in all categories of logic and conclusions.

To keep pace with this change, humans will supplement their bodies with technology. Among other things, computer nanobots will be injected into the bloodstream and be able to interact with neurons in the brain. All this will let humans download knowledge and think much faster.

His other predictions are equally unnerving: Computers will be embedded everywhere. Virtual reality will become reality. Computers will become companions and caretakers to the point where there will no longer be a clear distinction between computers and humans.

He knows that some of his predictions seem outrageous. To tackle some of the disbelief and skepticism, Kurzweil wrote two books — "The Age of Intelligent Machines" and "The Age of Spiritual Machines: When Computers Exceed Human Intelligence" — to explain his position and share what he's learned.

The books have a dual purpose. "The benefit of writing books is there is no better way to learn something or update yourself than to write about it," he said.

An eager optimist, Kurzweil hasn't seen an opportunity he didn't like or a challenge he wouldn't take on.

His interest in biotechnology and medicine blossomed after his father died of heart disease at age 58. Kurzweil became concerned that he'd inherited his father's genetic profile, making him prone to heart disease as well. Also, he was diagnosed with Type II diabetes at age 35.

Traditional treatment methods worsened his condition, Kurzweil says. So he set out to solve his health problem on his own. He studied, devised his own diet regimen and improved his condition.

But he didn't quit just because he felt better. Realizing that the direction of biotechnology and medicine fit like a hand in glove with the evolution of technology, he continued his studies on health and living.

He's just published his fifth book, "Fantastic Voyage: Live Long Enough to Live Forever," which he co-authored with his friend and colleague, Dr. Terry Grossman.

Kurzweil is 56, but claims that extensive studies on his own body suggest he is only 40.

He sees inventing as a way to help others while keeping his mind occupied. Many of his inventions have benefited disabled people.

One of his most notable inventions is the Kurzweil Reading Machine, introduced in 1976. The idea came about when Kurzweil was on a plane flight sitting next to a blind businessman. He told Kurzweil that business was good and how he could sit in on meetings without people even knowing he was blind.

"The one wish he had," said Kurzweil, "was for the ability to read ordinary printed material. It was the only area in which he was not able to match the abilities of sighted people."

No such machine existed at the time, but Kurzweil had something like it. Two years earlier, he'd been working on getting computers to recognize all manner of type.

Building on what he knew, Kurzweil blended that work with two other technologies he'd developed — flatbed scanners and a text-to-speech synthesizer. The Kurzweil Reading Machine was a synthesis of those ideas. It was the first system that could transform random text into computer-spoken words.

The machine had a dramatic impact on the lives of blind people and garnered Kurzweil entry into the National Inventors Hall of Fame in 2002. He received the National Medal of Technology in 1999. In 2000, he won the Lemelson-MIT Prize. The $500,000 prize is the largest in the U.S. for invention and innovation.

For Kurzweil, each of his developments gives him material to explore a new direction. He's founded nine firms since his first one in 1973. Most of his work focuses on genetics, nanotechnology and robotics, with an eye toward what the world will be like 40 years from now.

Tapping All Resources

Kurzweil gets much of his inspiration when he's lying down on the job — literally.

Each night, before he goes to sleep, Kurzweil directs himself to think about some specific issue or problem he has yet to solve. As soon as he awakes in the morning, while still half-awake, he continues to dwell on the issue. Research shows that a dreamlike state allows for more creative thoughts because the usual restrictions people place on their thought processes are constrained.

Once fully awake, he mulls over how he can apply his dreams to his current work. Then it's on to another day of new discoveries.

"My profession, in one word, would be that I'm an inventor," said Kurzweil. "My passion is to create things that have an impact on people's lives."

Kurzweil At A Glance

Born: 1948 in Queens, N.Y.
Education: B.S. in computer science and literature from the Massachusetts Institute of Technology.
Achievements:
▮ Invented the first print-to-speech reading machine for the blind and the first flatbed scanner.
▮ Received the Lemelson-MIT Prize in 2000, the largest in the U.S. in invention and innovation. Inducted into the Inventor's Hall of Fame in 2002. Received the National Medal of Technology in 1999.