

Work

Life

Develop the Do-It-Now Habit

Highlights

- [Develop the Do-It-Now Habit](#)
- [The Repair Clinic](#)
- [Who's Your Best Friend](#)
- [Late Night Snacking](#)
- [The Ball Is Always Right](#)
- [Wisdom and Commentary from 1957](#)
- [Weight Training and Bone Strength](#)
- [The Top 10 Ways to Cope When You Are Overwhelmed at Work](#)
- [On the Road to Wealth with Suze Orman](#)

NAVIGATOR

Self-discipline really encompasses nearly everything in life. Do you remember in school when you were given 30 days to write a term paper? Did you start it that first night?

Most of us didn't. Instead, we thought about it every night. "Got to get moving on that ratty project. But I've got almost a whole month left—it can wait." As time goes by, worry about getting a failing grade looms larger in our minds. At first the pain of starting the term paper is greater than our concern about the failing grade, so after a week we still haven't started. Two weeks go by. What are we doing every night before we go to sleep? Worrying about that F. "I better start. Tomorrow I'll get moving on it."

A week before the term paper is due, the F is getting larger, but it's still not quite large enough to offset the pain of working at preventing it. All of a sudden there are only three days left before it's due, and at last the F looms larger than the pain of working on the term paper. So we start.

As you lay it out you begin feeling some enthusiasm. "This isn't bad. I may get an A if I do this and do that." When you walk in with your paper you're happy, but you wasted 27 days worrying about starting. In other words, you operated at a deficit emotionally for 27 days when you could have been in the profit column the whole time. Move into the emo-

tional profit column right now; starting today, get your priority tasks and actions handled promptly. Plan your actions, then act on your plans. Apply this determination to every area of your life, and it will make an enormous difference in your income, growth rate in business, as well as your satisfaction and growth rate personally.

The portrait of a man who was being called the Whiz Kid on Wall Street appeared on the cover of a national magazine many years ago. He was one of the first to put a conglomerate together, and some of the Federal laws affecting business in the early 70s came about because of the trends that his creativity set off. At the time he was 42; he was running one of the largest industrial combines in the country, the conglomerate he had built himself. So the magazine had assigned a journalist and a team of researchers to do an in-depth report on this entrepreneur.

One of the researchers went to the small city the dynamic executive had left 15 years earlier. A few items turned up there about an alcoholic with the same name who had been sleeping on park benches at that time. The researcher passed this information along, and as the journalist was concluding his interview with the Wall Street powerhouse in his plush office, the journalist laughed and said, "Believe it or not, a man with your exact name was sleeping on park benches and

getting ousted by the police when you lived in your home town. I guess the poor guy was a real wino. Isn't that something?"

The president looked up and smiled. "That was me," he said.

The reporter was flabbergasted. "This can't be. You're kidding."

The president of the conglomerate leaned back in his leather chair and shook his head. "I'm not kidding. The wino sleeping off drinks on park benches was me."

The journalist stared at him for a moment and realized that the man was telling the truth. He also realized that now he had a whole new story. When his apologies were waved aside, he said, "I have to ask, what made you change?"

Listen to what he said because so many people fit this mold: "When I was sleeping under newspapers in the park 15 years ago, I knew that someday I would do what I'm doing now. I was just waiting until I was ready to start."

Do you know how many people are like that? "Well, next year's my year. I'm going to get to work then. You just wait and see—right after the first of the year I'm gonna start shaping up." But of course the time to get going never quite comes for most people. They have good intentions, but are lacking the two most vital components of any good

deed—the motivation to begin and a strategic plan to keep them moving forward.

You see, by not beginning, you're not risking failure, but you're also confining yourself to the level of success you currently have. If you're happy with that, fine. If not, make that plan and get fired up!

If your potential for greater success is nagging at you, don't wait. Time is flying by so fast. Start today to achieve the greatness you know is within you.

(Source: Tom Hopkins, author, *How to Master the Art of Selling Anything, The Official Guide to Success* and *The Academy of Master Closing*.)

WEB SITE PICKS

www.repairclinic.com

Who needs a plumber? Fridge on the fritz? The Repair Clinic has tips and information to help you fix nearly any appliance headache. Also, The Repair Clinic's Part Detective helps you find and purchase the rare, out-of-stock parts you need to keep your machines running in tiptop shape!

INSPIRATION

Who's Your Best Friend?

Former prisoner James Knapp confessed to police that he'd robbed two stores in Oklahoma because he missed his old cellmates. Police said they'd see if James could be reunited with his old friends.

I think Mr. Knapp may have expressed something important, however. Friends, wherever we find them, are absolutely necessary.

But do you know who your best friend is? Automaker Henry Ford was having lunch with a man, when he suddenly asked the man that very question. "Who is your best friend?" Ford asked.

The man hesitated and Ford went on. "I'll tell you who your best friend is," he said. Then he wrote this sentence for the man to read: "Your best friend is he who brings out the best that is within you." Our best friends are those who do more than simply like us. They also believe in us. They support us, but, occasionally, they nudge us as well.

"A friend is someone who knows you as you are, understands where you've been, accepts who you've become, and still, gently invites you to grow."

Now . . . who is your best friend?

(Source: © 2001 Steve Goodier)

A smile is a light in the window of your face to show your heart is at home.—Unknown

HEALTHY FOOD TIP

Late Night Snacking

Late night snacking on the wrong foods can ruin your diet. When time is structured, you're less likely to think about food. Why are so many people tempted to snack late at night? The #1 reason is boredom. When the mind is not stimulated, it tends to seek pleasure, and eating is a very pleasurable experience. Here are some tips to help you stay away from those unplanned snacks:

Don't Skip Dinner—Skipping dinner will set you up for failure. The temptation to snack on junk food or whatever is available becomes overwhelming when you're very hungry.

Include a Light Dessert for Dinner—Any light dessert will do if you love sweets. Desserts that are less than 150 calories can easily be added to your diet, and they give those sweet tooth lovers a feeling of satisfaction. When you're satisfied, you're less tempted to snack later at night.

Watch Less TV—You'll be surprised how watching television can cause you to snack. Your mind is not engaged, and boredom unsuspectingly creeps in. Boredom causes you to want something pleasurable such as food. Also, TV commercials with all the delicious looking foods will trigger you to eat without your awareness.

Plan Fun Projects—Write down projects that you always wanted to do. Using your spare time for worthwhile chores will keep your mind off food. Projects can include helping the kids with homework, sewing, developing your business plan, family game time, 30 minutes on the treadmill or stationary bike.

Plan to Snack—If you're the type of person that just can't avoid snacking late at night, then plan one or two low-calorie snacks. Plan something like sugar-free hot chocolate with light whip cream or 1/2 bag of light microwave popcorn at the time you're most vulnerable for snacking. This way you consume only 70 to 100 calories without damaging your weight loss effort.

HUMOR

He often broke into song because he couldn't find the key.

Every calendar's days are numbered.

A lot of money is tainted. It taint yours and it taint mine.

A boiled egg in the morning is hard to beat.

He had a photographic memory that was never developed.

A plateau is a high form of flattery.

The short fortuneteller who escaped from prison was a small medium at large.

Those who get too big for their britches will be exposed in the end.

Once you've seen one shopping center, you've seen a mall.

Those who jump off a Paris bridge are in Seine.

When an actress saw her first strands of gray hair, she thought she'd dye.

Bakers trade bread recipes on a knead-to-know basis.

Santa's helpers are subordinate clauses.

Acupuncture is a jab well done.

Marathon runners with bad footwear suffer the agony of defeat.

The poor guy fell into a glass-grinding machine and made a spectacle of himself.

Hear about the man who ran into a screen door and strained himself.

"Don't worry about the world coming to an end today. It's already tomorrow in Australia."
—Steven Wright

WORDS OF WISDOM

The Ball Is Always Right

Life is always interesting because you can learn profound lessons in the most unlikely situations. In this case, it was from a tennis lesson during a corporate retreat.

My company offers a wide variety of programs to help organizations improve their performance and effectiveness. By far, my favorite is the "Learning to Fly" corporate retreat, where we introduce leadership and customer skills in the morning and reinforce them in the afternoon on the flying trapeze at Club Med.

During a program I held there a few weeks ago, I arrived a day early to make sure everything was set up properly for the attendees who would be arriving later in the day. When that was done, I headed over for the tennis workshop to try and resurrect a tennis game that has seen very limited action for the last few years.

As luck would have it, I was the only person there, so I got a 45-minute private lesson. As fate would have it, the instructor was a tyrant. No, really, he was! He ran me all over the court because he claimed that I wasn't shuffling my feet enough when he hit the ball right to me; that I wasn't shifting my weight properly; and that I was off balance when I hit the ball. (I can assure you that none of these claims were true.)

After a few minutes, I got with the program so he began hitting the balls closer to where I was standing so I could work on the mechanics of my stroke. By mistake, he hit one ball farther away than the others, and I watched it go right by me.

He got annoyed at this (remember, he was a tyrant) and asked me why I didn't go after the

ball. I told him that he didn't hit the ball where he was supposed to. He laughed at this and said, "No matter where it's hit, the ball is always in the right place. If it doesn't come where you expect it to, then you need to move to the ball, otherwise you'll lose the point!"

And although he was only talking about tennis, his statement had implications that reached far beyond the game.

How many times in life are we faced with a situation where things don't go the way we expect them to? Where a situation at work unexpectedly complicates our jobs? Where we're thrown a curve that dramatically impacts our personal lives?

And when this happens, our initial reaction is to just stand and watch, dumbstruck, as it happens, complaining that this wasn't the way it was supposed to turn out, just as I stood and watched as the tennis ball passed by me just out of reach.

Mistake or not; intentional or not; fair or not; when the ball is hit out of reach you have two choices: you can stand there and do nothing, or you can adapt your strategy to the situation and move to where the ball is and give it your best shot.

Remember, the ball is always in the right place. Whether you win or lose depends on how you meet the ball.

(Source: Ron Rosenberg, CSP, President of Quality Talk, Inc. <http://www.drive-you-nuts.com>)

FACTS OF LIFE

Wisdom and Commentary from 1957

Who said, "no matter how much things change, they stay the same?" Ain't it the truth!

"If things keep going the way they are, it's going to be impossible to buy a week's groceries for \$20."

"If cigarettes keep going up in price, I'm going to quit. A quarter a pack is ridiculous." (Now there's some wisdom!)

"Did you hear the post office is thinking about charging a dime just to mail a letter?"

"When I first started driving, who would have thought gas would someday cost 29 cents a gallon? Guess we'd be better off leaving the car in the garage."

"I'm afraid to send my kids to the movies any more. Ever since they let Clark Gable get by with saying 'damn' in *Gone With The Wind*, it seems every new movie has either 'hell' or 'damn' in it."

"Did you see where some baseball player just signed a contract for \$75,000 a year just to play ball? It wouldn't surprise me if someday they'll be making more than the president."

"I never thought I'd see the day all our kitchen appliances would be electric. They are even

making electric typewriters now."

"It won't be long before young couples are going to have to hire someone to watch their kids so they can both work."

"I'm just afraid the Volkswagen car is going to open the door to a whole lot of foreign business."

"Thank goodness I won't live to see the day when the Government takes half our income in taxes. I sometimes wonder if we are electing the best people to Congress."

"The drive-in restaurant is convenient in nice weather, but I doubt they will ever catch on."

"There is no sense going to Lincoln or Omaha anymore for a weekend. It costs nearly \$15 a night to stay in a hotel."

"No one can afford to be sick any more; \$35 a day in the hospital is too rich for my blood."

"If they think I'll pay 50 cents for a hair cut, forget it."

HEALTH AND FITNESS

Weight Training and Bone Strength

A modest weight-lifting program done only twice a week helps improve bone mineral density and bone strength in older men and women.

Lifting only 40 percent of your strength for 16 repetitions twice a week results in significant increases in bone mineral density.

After 40 weeks, men respond to the training with increases in bone mineral density of the spine, and both men and women have significant increases in hip bone mineral density. Total body bone mineral density also increases significantly in women at the end of a 40-week training program.

You also will see big improvements in strength. The researchers state that at least for bone data, it doesn't seem to matter whether you exercise two or three times a week or whether you work with high loads or low loads.

(Source: 24th annual meeting of the American Society of Bone and Mineral Research, San Antonio, Sep. 2002. Excerpted by Betty Kamen, Ph.D., and Michael Rosenbaum, M.D. <http://www.bettykamen.com>)

WORKLIFE BALANCE

The Top 10 Ways to Cope When You Are Overwhelmed at Work

In these days of downsizing, many workers are carrying a heavier workload than they are used to and are feeling overwhelmed by it. The more overwhelmed we feel, the less we can deal well with the problem. Often we get into a state of mind in which we are convinced that nothing will help. At that point, stop, take a deep, slow breath, and commit to trying at least four of the potential solutions below, even if you don't think they apply

to your situation—not all of them will. They largely fall into two categories—how you think about the situation and how you deal with it.

1. Avoid getting into a victim stance.

Once you start being a victim, you adopt a role of helplessness in which you can do nothing to get yourself out. Remember, there is no knight in shining armor to rescue you. It is your situation, and you, more than anyone else, have responsibility for changing it.

2. Stay in the moment.

Do not get caught in the trap of thinking about all the other things that will need doing when you finish what you are doing at that moment. We finish each task much more quickly and easily if we focus solely on it, instead of at the same time worrying about what else we need to do, about the situation in general, and about whose fault it all is.

3. Take time to list all the tasks on which you spend time and decide which ones are not essential.

Your first impulse will be that every one of them is absolutely essential. Move past that to decide which tasks are not. There will probably be some that you decided to do because that was the ideal way to do it. Remember that every task serves an end result. In most work situations it is the result that must be achieved, not the process. The process can often be shortened without damage to the result.

4. Let go of control issues.

How much of the pressure you are feeling really comes from outside and how much is actually from you?

5. Delegate.

Decide if there is anything that can be delegated or that more fairly belongs to someone else's workload. Do not just dump it on them, but discuss with those involved how work may be redistributed more fairly.

6. Come up with your own suggested solutions to the work-time crunch and take them to your boss.

Your boss will probably be delighted that you are producing, rather than asking for, ways to solve the problem.

7. Keep in mind that workloads are often cyclical.

The fact that you are rushed off your feet this week does not mean the situation is permanent. What can you legitimately put aside to catch up on when things slow down a bit? (This is NOT the same thing as procrastinating.)

8. Take your breaks.

Five minutes away from the work situation will do far more to clear your head and your attitude than the work you would achieve in that

five minutes if you did not leave your desk. Lunch breaks exist not just so that we can eat, but so that we may take a mental break. Put something in your office or work situation to remind you of pleasant things and take you out of your frantic mindset. Read or listen to something that will inspire you or bring you peace.

9. When you leave work, leave your work behind.

Do not let your work problems rent space in your head during the time when you are not supposed to be working. Some people find it even helps to develop a mental ritual, a metaphorical shaking of the dust from one's feet, somewhere between leaving work and getting home. I know of one counselor who, as she drives across a bridge, mentally tells her clients good-bye. As she drives back the next morning she greets them again.

10. If you cannot find any way to change your situation and continue to feel trapped, remind yourself that you chose this job.

Remind yourself why.

Has it now become something different from what it was when you were hired? Do you still choose it? If not, start updating your resume. If you choose to stay, remember that you are there by choice, which must mean that in some way the positives still outweigh the negatives. Try to focus on the positives.

(Source: Copyright 2000, 2001, 2002, 2003, by Thomas J. Leonard.)

FINANCES

On the Road to Wealth with Suze Orman

I've been extremely lucky to live a lifestyle that allows me to interview self-made millionaires and best-selling authors. One of my favorite persons to talk to is superstar Suze Orman who came from my hometown, Chicago.

Suze says, "Money affects each and every one of us, and it is the currency of life, and, if you think about it, it is a physical manifestation of how we feel about who we are. There are so many people born into poverty who are seriously rich today. Conversely, there are so many people who are born into serious money who are poverty-stricken today—emotions dictate how much you have and get to keep. It has nothing to do with money."

As with all self-made millionaires in this country, Suze didn't grow up rich, but she became rich when she made the decision to live her making vs. make a living. In a Q&A style interview with the best-selling author of the *Laws of Money* and *Road To Wealth*, Suze shared with me some concepts and ideas that I would like to pass on to you.

Enjoy!

On Net Worth Versus Self-Worth

"I strongly believe that the obstacles that keep us from having more and being more are rooted

in the emotional, psychological, and spiritual conditions that have shaped our thoughts.

Everybody feels that money ultimately determines if you are happy or your emotional state of being. If you have money, you're happy—wrong! It is your emotional state of being that determines how much money you have and ultimately get to keep. Fear, shame, and anger are the three internal obstacles to wealth. Fear that you have credit card debt, and you don't know what you're going to do. You get this paycheck, the fear rises, and you rush out to buy something because you define yourself by the things that you are because you're so afraid that somebody is going to find out that you have credit card debt. Shamed that you're 45 years of age and don't have a pot to pee in, and you don't know what you want to be when you grow up, so you go out and spend money. Anger—because you've been in this marriage for 25 years, and your husband just left you powerless, penniless, and you are going to get even with him. Emotions rule your actions when it comes to money.

The problem is in the end when this is all over, there is not going to be one of us that is able to take a penny with us. We are all going to go out empty handed, including me. So, can somebody tell me what this is all about? True wealth is that which can never be diminished. To be truly wealthy, you not only have to understand what you have, but you have to understand who you are. When your self-worth means equally as much to you as your net worth, then you have true financial freedom."

On the Debt Set Point

"Every single one of us has a Debt Set Point. It's like a teeter totter—on this end your debt goes up, up, up, and here you are on the other end going down, down, down, down.

There comes a point where each and every one of us hits rock bottom, and we realize that we are in serious debt trouble—that is our Debt Set Point. It's at that point that we start to get out of it, but here is the problem: if you just simply worked on reducing your debt without reducing the weight of your own low self-esteem, your own low self-worth, it won't work. Your low self-esteem, your low self-worth, weighs heavier within you than anything else. You're sitting there at the bottom of the teeter-totter. And, if you don't work on that at the exact same time you're working on reducing your debt, what will happen is that your debt will start to come down, but it will snap right back up and go even higher. You've got to work on your self-worth along with net worth, so that when you're on the bottom you can raise those legs of yours and give yourself a push up and let your debt go down."

"[Debt] has to do with why you are spending more money than you know you should be spending—very simple. You define yourself by the things you have around you rather than who you are. You think that when other people see you they will define you and think great

thoughts of you if you are leasing a fancy car, you live in a fancy home, and you're wearing designer clothes that are mortgaged to the department stores to the tune of 21–22 percent. You are nothing more than financial liars because everything that you have around you is mortgaged, leased, or credit card rated, and yet everybody thinks that you have so much money because you look like you do, and they all want to be like you."

On Escaping Debt

"The credit card companies are vultures. You think they're doing you a favor when they say to you, 'Oh, you don't have to pay your payment this month.' And, you're thrilled; but, forget that they're charging you interest to not have to do that. For example, an \$1,100 credit card debt at an 18-percent interest rate, if you pay the minimum every single month that they require, it will take you 12 years to pay it! If you pay \$10 more per month, it will reduce it from 12 years to 6 years . . . period! That's why you've got to pay more than the minimum. The goal of the credit card company is to get you to not pay as much as you want to because the less you pay the longer it goes. The longer it goes, the more interest they make on you, and that's what they're in business to do!"

On the Effects of Wealth

"If you hate money, you hate yourself because money is nothing more than an extension of what you have created, so how can you hate it. You don't hate your furniture, you don't hate your bed. I laugh at this all the time because people take me into their homes and they show me their artwork, they're showing me their silver collection, they're trying to impress me by having me drink out of crystal—why even have them? You're going to break them and you can't use them in the dishwasher, and you have to wash them by hand and who has time to do that—but, that's another story—they show this stuff off as if they are so proud. However, if you brought somebody into a home and they had a pile of money sitting in the living room, you would think that they're so crass, so rude and vulgar because when you look at money in money form, you hate it. But, if you transform money into a chair, into a couch, into a fancy car, we admire it. We are just simply financially numb because we are not willing to look at financial reality."

(Source: © Copyright 2001 All Rights Reserved. Philippe Matthews, General Manager of PI Publishing Group, LLC, which publishes EmpowerMag.com (<http://www.empowermag.com>) and HowYouMakeMillions.com)

Questions/Comments to:

Evelin Saxinger, Work/Life Program Manager, esaxinge@hq.nasa.gov or 358-1311.

An online version of this newsletter may be found at <http://www.hq.nasa.gov/office/codec/cc/navig-5.pdf>