

Work / Life

Do You
Want To Know
a Secret?

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NAVIGATOR

Do you wonder how some people seem to have it all? How did they get to be so successful? Were they born that way, or did they just get a lucky break at the right time?

Here are six little secrets that all successful people often have to learn the hard way along their road to success.

SMART THINKING

Smart thinking is doing anything that works to help you get to where you want to be. Of course, smart thinking starts with knowing where you want to be, realizing how far you are from there, and finding out the quickest and easiest ways to get there. Often, smart thinking starts with asking good questions.

Unsuccessful thinking is what keeps you from being successful—being mentally rigid, making too many assumptions, not seeing important connections, believing something before you get the facts, and thinking you can keep on doing the same thing in the same way and get different results.

Smart thinking helps you learn more by being more flexible, challenging traditional beliefs, noticing important details, looking for relationships below the surface, and observing natural laws in life. Smart thinking helps you loosen your grip and learn all you need to know to be successful.

INTERNAL COMPASS

Sooner or later, you have to shift focus from “out there” to inside yourself. This shift only comes about after much failure and frustration from searching for answers outside yourself and finally realizing that you already have the answers inside. When

you start listening to these answers, you finally make progress.

One key question successful people ask is, “Why am I here?” Only you can figure out what your purpose in life is and what special talent you have to carry out that purpose. And you really can’t be happy and successful until you answer this question. Otherwise, you will be wasting time doing all the wrong things in the wrong ways for all the wrong reasons—usually for some imagined reward or expected consequence that never seems to come.

GOOD COMMUNICATION

Communication is the main way we get things done today, and an important secret to discover is that miscommunication is more prevalent than you imagine. You can never assume that you are being understood, or that you understand someone else, without a lot of effort. Good communication starts with learning how to be a good conversationalist, and all good conversationalists are great listeners.

Start paying closer attention to miscommunication by taking the time to check out how you are doing—are you being simple and clear or too complex and confusing, saying too much or too little, having impact or not? In the meantime, learn the importance of how you say what you are saying. That is where most of the mistakes are made.

NATURAL CREATIVITY

Natural creativity is something we are all born with, but somehow it tends to fade away because of our fear of being judged. An important secret successful people discover is the power of ordinary creativity, which is most useful in eliminating obstacles in the

way of success. Ordinary creativity is just relaxing your mind’s need for quick, artificial fixes in order to see more real, long-range cures to life’s problems.

You can rediscover your own natural creativity by just observing things in nature—studying the way things seem to work naturally and then applying what you learn to real-life problems like getting along better in a relationship, winning a promotion, or being healthier or wealthier. Sometimes natural creativity is just adding a new piece of information to what you already know or using what you already know in a slightly different way.

LIKABILITY

Successful people know the value of being likable—being positive and upbeat, honest, slightly vulnerable, sensitive to others, and attractive—and they practice these behaviors, especially when things aren’t going as well as they would like.

The real secret of likability is to find out what your most likable traits are and practice them more. You also can find out what your most unlikable traits are and then pay a trusted friend \$10 every time you display one of those traits. Either way, if research is as correct as it claims to be, you should be more likable in 21 days or less!

BALANCE

One of the quickest ways to become unsuccessful is to get out of balance in any of the important areas of your life—working too much and playing too little, talking too much and not listening enough, taking more than you are giving, and paying more attention to yourself than to others.

Balance is an ideal state toward which you must strive continually; it is equally important always to be aware of when you are moving in the wrong direction. A balanced, middle position is the best place to spot important moments of opportunity or moments of danger—a very critical skill in being successful.

Being more successful requires persistence in uncovering the secrets that may be keeping you from getting there. Realizing how these six secrets weave together to keep themselves hidden is a powerful discovery.

(Source: William Cottringer, success coach, college teacher, and author of *You Can Have Your Cheese & Eat It Too*, a self-help book that prescribes easy and quick success.)

WEB SITE PICKS

<http://www.slowfood.com>

All is not lost . . . fast food will not overrun the entire planet.

Slow Food is a large-scale international movement, with over 60,000 members in all six continents, focused on the concept of “pleasure,” a complex issue encompassing many meanings and involving many aspects of our existence. This grassroots movement stages events, debates, and other initiatives. Slow Food also boasts a publishing company that specializes in tourism, food, and wine. Its catalog now contains about 40 titles, and it also publishes *Slow*, “a herald of taste and culture,” in five languages: Italian, English, French, German, and Spanish. Slow Food promotes scores of projects and activities, which range from charity work in places where pleasure is hard to find to efforts to revive our increasingly endangered biodiversity.

Computers in the future may have only 1,000 vacuum tubes and perhaps only weigh 1 1/2 tons.
—*Popular Mechanics*, 1949

HEALTHY FOOD TIP

Berries—Eat Them Raw!

Berries such as cranberries and black currants are good sources of quercetin, a compound that may reduce the risk of cancer and heart disease, but they should be eaten raw.

Lingonberries, which are closely related to cranberries, bilberries, and black currants, are packed with flavonoids thought to combat oxidation and the subsequent accumulation of free radicals. This means higher serum levels of the flavonoid quercetin. Quercetin is one of the most potent dietary antioxidants. It may protect against cardiovascular diseases and has an anticancer effect. Another good source of quercetin is the yellow or red onion, but berries contain higher levels—even more than tea. The best berry sources are cranberries, lingonberries, bilberries, and black currants, in the order of quercetin content.

Other marvelous components of berries include fiber, vitamin C, and many flavonoids

and other phenolic compounds. They are also low in calories and fat.

Heating and freezing destroy many antioxidants, so it is best to eat fruits like berries uncooked. Juices often contain less of the beneficial compounds because processing does not completely release the compounds from the berry's skin.

(Source: *European Journal of Clinical Nutrition* 57 (2003): 37–42. Excerpted by Betty Kamen, Ph.D., and Michael Rosenbaum, M.D., at <http://www.bettykamen.com>)

HUMOR

My Exercise Program

The doctor told me, “Physical exercise is good for you.” So I have worked out this easy daily program that I can do anywhere.

Monday

Beat around the bush.
Jump to conclusions.
Climb the walls.
Wade through paperwork.

Tuesday

Drag my heels.
Push my luck.
Make mountains out of molehills.
Hit the nail on the head.

Wednesday

Bend over backwards.
Jump on the bandwagon.
Balance the books.
Run around in circles.

Thursday

Toot my own horn.
Climb the ladder of success.
Pull out the stops.
Add fuel to the fire.

Friday

Open a can of worms.
Put my foot in my mouth.
Start the ball rolling.
Go over the edge.

Saturday

Pick up the pieces.

Whew!

What a workout!

—author unknown

FOOD FOR THOUGHT

The Power of Perhaps

Do you find that every time you think about making a change in your life, you sabotage yourself by thinking it unlikely that you'll be able to do it? Do all the negative, self-limiting thoughts come to the forefront and stop you in your tracks? You must learn to change these self-imposed limitations that are preventing you from reaching your potential. Then you can transform your life and achieve your dreams.

An unlikelihood can become a possibility, which can lead to a probability, if you use the power of PERHAPS. You can use this

simple word to change your negative beliefs into possibilities, and that is the first step toward changing them into probabilities.

Remember when you were a kid and you asked your parents if you could have something? If their answer was “No, you can't,” you knew there wasn't much chance that you'd get it. But if their answer was “Perhaps, we'll see,” it usually meant that you'd be able to convince them.

The word PERHAPS left the door open to negotiation; it meant that there was a possibility that you'd get what you'd asked for. All you had to do was be persistent from that point on, and you would probably get what you wanted.

You can still use the power of PERHAPS today, just like when you were a kid. How? By using the word PERHAPS in place of the words “I can't” and “I won't.”

Let's say, for example, that you believe that you can't do math. Either you did poorly in the subject when you were in school (internal belief from past experience), or someone told you that you were not good in math (external belief). What would happen if you simply changed “I can't do math” to “PERHAPS I can do math”? The word PERHAPS opens up other possibilities. It allows for some action to be taken that could result in a change in the belief.

Instead of just giving in to a negative belief, you are open to taking some action that will help you change the belief. “I CAN'T do math” can become “PERHAPS I can do math if I take some action,” which in turn can become “I CAN probably do math.”

Likewise, “I WON'T make money with an online business” becomes “PERHAPS I can make money with an online business if I start one and work at it” and then “I CAN probably make money with an online business.” Do you see how changing that one word will change the whole feeling of the belief?

Use the word PERHAPS to change your negative beliefs to possibilities that invite action and, ultimately, to positive beliefs and probabilities.

Think about the potential outcome for your changed beliefs. Changing your negative beliefs is the first step in the transformation process that will really make a difference in your life.

What are your possibilities?

(Source: Anita Foley, author of a motivational newsletter to help you achieve wealth online. Go to <http://www.wealth-happens.com>)

I have not failed. I've just found 10,000 ways that won't work.

—*Thomas Alva Edison*, inventor

WORK/LIFE

The Top 10 Things That Make a Good Manager

How to become the boss everyone loves to praise, rather than the boss everyone loves to hate!

1. Acknowledge your staff.

When a member of the staff does a job well, make sure you notice it and acknowledge her or him for it. Don't let the opportunity to praise a piece of good work go by.

2. Never, ever humiliate anyone on your staff team.

If you are annoyed with someone on your team, or he or she has done something wrong, make sure you keep your cool, especially in public. If you humiliate someone, he or she will hold a grudge against you, and his or her work will suffer too.

3. Create a culture where mistakes are okay.

If you don't make mistakes, chances are you are not stretching yourself. If your staff is allowed to feel that mistakes are part of reaching for new highs, rather than something to feel bad about, or shamed for, then they will take more risks on your behalf.

4. Remember personal details.

Take time to get to know your staff, who they are, who is important in their lives, and so on. Be interested in them as people, not just as workers.

5. Don't hide behind your position.

Be human and friendly with your staff—that way you will all be able to support and encourage each other when things are tough.

6. Be approachable.

Allow your staff to feel that they can come and talk with you about sensitive issues and about inside- and outside-work difficulties, and that you will respect them and not hold what they share against them.

7. Admit your mistakes.

If you get it wrong, say so. Managers don't have to be infallible! Your staff will respect you more if you are able to admit your mistakes and then set about reaching a solution.

8. Listen in such a way that your employees will talk with you.

Often, people feel afraid of or intimidated by management. Make sure you show people that you are willing to listen to what they have to say, that they are important and worthy of your time.

9. Be clear in your requests.

It is your responsibility to ensure that people understand your requests—so communicate clearly and ask whether people have understood what you want.

10. Treat everyone respectfully and courteously at all times.

Everyone who works for you is a valuable human being who deserves respect. A manager is only as good as how she or he treats the people on her or his team.

(Source: Aboodi Shaby, internationally known professional coach, at <http://www.wonderful-life.com>)

TECH TIPS

Netiquette

Even with the best of intentions, misunderstandings are likely to occur in almost any type of communication. It is possible to

repair glitches in a face-to-face dialog or even a telephone conversation before any lasting damage occurs. These participants are able to change their tone of voice, to rephrase comments, and to present body language that welcomes further communication and thus promotes understanding. However, electronic mail does not offer the benefit of these signals for e-mail users. The guidelines offered herein are designed to help reduce misunderstandings and other communication challenges that e-mail brings.

Receiving and Responding to Messages

- THINK before you write. Carefully compose your response.
- If you receive a message intended for another person, don't just ignore it; forward it with a short explanation.
- Avoid flaming or the expression of extreme emotion or opinion in an e-mail message. It can generate ill feelings and can affect work productivity.
- If a message generates emotion, read it again; reassess the message. Assume the good intentions and competence of the sender.
- Separate opinion from fact while reading a message so that you can respond appropriately.
- When communication seems tense or unclear, consider alternative media to communicate information and intentions clearly. Break the cycle of send-and-respond—pick up the phone.
- Be concise in your messages; avoid irrelevancies.
- When you are wrong, promptly admit it. If you have regrettably issued an impulsive response, folks are often more forgiving if you recognize this shortcoming.

Send the Right Message

- Create single-subject messages whenever possible.
- Watch the send button. Assume that any message you send is permanent.
- Separate opinion from fact. Think about the level of formality you put in a message.
- Identify yourself and your affiliations clearly.
- Create separate signature files for business and personal use if necessary.
- Target your audiences carefully when you broadcast information.
- Never insult or criticize third parties without giving them the opportunity to respond.
- When writing your message, keep your intended audience in mind. Your intended audience will often influence your choice of language and style.
- Keep the list of recipients and Cc:'s to a minimum.

- Stick to the subject of your message.

The Phenomenon of Flaming

- According to the RAND Corporation, a non-profit institution that helps improve policy and decisionmaking, one attribute of e-mail that most distinguishes it from other forms of communication is its ability to evoke emotion in the recipient.
- Misinterpretation of the content or form of the e-mail message, plus the likelihood that the recipient will then fire off a hasty response, often exacerbates the situation. This expression of extreme emotion or opinion in an e-mail message is referred to as flaming.
- Unlike telephone and face-to-face conversations whose content fades with time, impulsive e-mail responses can sit around in mailboxes, be printed out and circulated, and acquire a level of importance that was never intended.

Causes of Flaming

- The ease of creating an immediate and not necessarily thoughtful response to an e-mail message is often too tempting.
- Interpersonal cues that aid the face-to-face communication process, such as immediate feedback and body language, are completely absent from e-mail.
- It is difficult to tell the level of formality of a message from its appearance; all messages look somewhat the same.
- Without face-to-face communication, attempts at humor, irony, sarcasm, and wit are often misinterpreted. Your joke may be viewed as criticism by some.

How To Minimize the Problem

In written and telephone communications, time can soften the edge of an ill-conceived response. A hasty e-mail response can remain permanently in sharp focus. Minimize e-mail communication problems:

- Resist the temptation to fire off a response. If you must, draft a response and let it cool off for a time before sending it. Reconsider the response later, after a walk to the coffee or ice cream shop, for example.
- Read and interpret the original message again.
- Use alternative media to break the cycle of message-and-response. A telephone call or personal conversation can do wonders.
- Respond to opinion with evidence or facts that are relevant.
- Emoticons are no substitute for clear and concise writing. Emoticons are combinations of keyboard characters that convey emotion when viewed sideways. For example, a smiley face is written :-).
- Emoticons may work with recipients who are familiar with their use, but not necessarily with those who are new to the electronic medium.

(Source: Yale University Library. For more helpful tips and information, go to <http://www.library.yale.edu/training/netiquette/>)

MAKING A DIFFERENCE

The Other Woman

After 21 years of marriage, I discovered a new way of keeping alive the spark of love.

A little while ago I had started to go out with another woman. It was really my wife's idea. "I know that you love her," she said one day, taking me by surprise.

"But I love you, too," I protested.

"I know, but you also love her."

The other woman that my wife wanted me to visit was my mother, who had been a widow for 19 years. The demands of my work and my three children had made it possible to visit her only occasionally.

That night, I called to invite her to go out for dinner and a movie. "What's wrong, are you well?" she asked. My mother is the type of woman who suspects that a late-night call or a surprise invitation is a sign of bad news.

"I thought that it would be pleasant to pass some time with you," I responded.

"Just the two of us." She thought about it for a moment and then said, "I would like that very much."

That Friday after work, as I drove over to pick her up, I was a bit nervous. When I arrived at her house, I noticed that she, too, seemed to be nervous about our date.

She waited in the door with her coat on. She had curled her hair and was wearing the dress that she had worn to celebrate her last wedding anniversary.

She smiled from a face that was as radiant as an angel's. "I told my friends that I was going to go out with my son, and they were impressed," she said as she got into the car. "They can't wait to hear about our meeting." We went to a restaurant that, although not elegant, was very nice and cozy. My mother took my arm as if she were the First Lady. After we sat down, I had to read the menu. Her eyes could only read large print.

Halfway through reading the entrees, I lifted my eyes and saw Mom sitting there staring at me. A nostalgic smile was on her lips. "It was I who used to have to read the menu when you were small," she said.

"Then it's time that you relax and let me return the favor," I responded.

During the dinner we had an agreeable conversation—nothing extraordinary, but catching up on recent events of each other's lives. We talked so much that we missed the movie. As we arrived at her house later, she said, "I'll go out with you again, but only if you let me invite you." I agreed.

"How was your dinner date?" asked my wife when I got home.

"Very nice. Much more so than I could have imagined," I answered.

A few days later, my mother died of a massive heart attack. It happened so suddenly that I didn't have a chance to do anything for her.

Some time later, I received an envelope with a copy of a restaurant receipt from the place where my mother and I had dined. An attached note said, "I paid this bill in advance. I was almost sure that I couldn't be there, but nevertheless, I paid for two plates—one for you and the other for your wife. You will never know what that night meant for me. I love you."

At that moment, I understood the importance of saying, in time, "I love you," and of giving our loved ones the time they deserve. Nothing in life is more important. Give them the time they deserve, because these things cannot be put off to "some other time."

—author unknown

FINANCES

Does Your Insurance Cover Terrorism?

Virtually every homeowner's insurance policy carries an "act of war" exclusion. Simply put, if the Iraqi army manages to launch an attack on U.S. soil and your property is damaged as a result, your insurance company isn't required to hand over a check.

The rules are equally clear for nuclear disaster: Insurance companies don't need to pay for that either.

But it starts to get a little foggy when you start talking about acts of terrorism. Then it becomes more a question of who did what to whom. In fact, very little in this area of insurance coverage is black and white. For example, while we said above that your insurance company isn't required to pay for something under the "act of war" exclusion, you'll notice that we didn't say they won't pay for repairs.

War coverage? State Farm Insurance Co. insures more houses in the country than anyone else; more than one in five U.S. homeowners have policies with them. Initially, a State Farm spokesman confirmed that acts of war are excluded on their homeowners policies. Within hours, however, he reported that although acts of war are not covered, State Farm still might pay a claim.

"While coverage is excluded for war damage, the application depends on the claim," says Kip Diggs with State Farm. "While we do have an exclusion in place, it's one of those case-by-case situations."

His advice: if you have a war-related claim, file it anyway. You might get lucky and get some cash.

Virtually all insurance policies exclude losses arising out of nuclear explosions, radiation, and contamination, says Bill Wilson, director of the Independent Insurance Agents and Brokers of America's Virtual University, an information resource for the insurance industry.

"State Farm has had an exclusion on its homeowners policy for nuclear damage since the Cold War era," Diggs says. "Recently, it expanded that position to include the automobiles it insures."

Where the situation gets really murky is if there's damage caused by a terrorist attack that can't be clearly linked to a terrorist group.

"That's when the claim reps really earn their money," Diggs says.

Emily Daly, a spokesperson for Allstate Insurance, says her company has the same policy. Acts of war aren't covered; damage from terrorist attacks is handled individually.

"There are a lot of hypotheticals out there," she says. "Each would be evaluated on a case-by-case basis."

"On the business side, Congress acted last year to require property insurance coverage for foreign terrorist acts here in the United States if the total losses from the act exceed \$5 million," Wilson says. "If it's less than \$5 million, coverage isn't required by law." Again, the key word is "required."

Under the Terrorism Risk Insurance Act, which has no impact on homeowners insurance, it takes agreement from the Secretary of State, the Secretary of the Treasury, and the Attorney General to decide whether an act is considered terrorism.

"There is no absolute answer," Wilson says. "It really depends upon the details of the act itself, who committed it, and ultimately whether the Secretary of Treasury determines it to be terrorism or not."

If ever there were a reason for shopping around for the best rates, terrorism coverage is it. In February 2003, Wilson polled insurance agents on what insurers were charging for the coverage. The answers ranged from nothing to more than 100 percent of the cost of the existing policy, with the 5-to-10-percent range being fairly common.

The most interesting response was from an agent who said he got a quote from an insurer that regularly covers wind and hail damage. That insurer is charging 10 percent of the premium or \$400, whichever is greater, for "wind and hail losses caused by foreign terrorists."

(Source: Pat Curry, Bankrate.com)

Questions/Comments to:

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An online version of this newsletter may be found at <http://www.hq.nasa.gov/office/codec/cc/navig-10.pdf>