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Work

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Creating
Opportunity

NAVIGATOR

An enterprising person is one who comes across a pile of scrap metal and sees the making of a wonderful sculpture. An enterprising person is one who drives through an old decrepit part of town and sees a new housing development. An enterprising person is one who sees opportunity in all areas of life.



To be enterprising is to keep your eyes open and your mind active. To be skilled enough, confident enough, creative enough, and disciplined enough to seize opportunities that present themselves...regardless of the economy.

A person with an enterprising attitude says, "Find out what you can do before action is taken." Do your homework. Do the research. Be prepared. Be resourceful. Do all you can in preparation of what's to come.

Enterprising people always see the future in the present. Enterprising people always find a way to take advantage of a situation, not be burdened by it. And enterprising people aren't lazy. They don't wait for opportunities

to come to them, they go after the opportunities. Enterprise means always finding a way to keep yourself actively working toward your ambition.

Enterprise is two things. The first is creativity. You need creativity to see what's out there and to shape it to your advantage. You need creativity to look at the world a little differently. You need creativity to take a different approach, to be different.

What goes hand-in-hand with the creativity of enterprise is the second requirement: the courage to be creative. You need courage to see things differently, courage to go against the crowd, courage to take a different approach, courage to stand alone if you have to, courage to choose activity over inactivity.

And lastly, being enterprising doesn't just relate to the ability to make money. Being enterprising also means feeling good enough about yourself, having enough self-

worth to want to seek advantages and opportunities that will make a difference in your future. And by doing so you will increase your confidence, your courage, your creativity, and your self-worth—your enterprising nature.

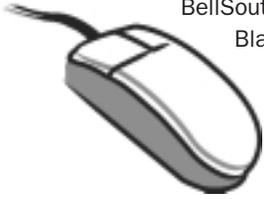
(Source: Reproduced with permission from the Jim Rohn Weekly E-zine. Subscribe at: <http://www.jimrohn.com>)

WEBSITE PICKS

<http://www.rbc.org>

Everything from cell phones to power tools now runs on nickel-cadmium (Ni-Cd) batteries. In fact, 95 percent of U.S. households own some type of Ni-Cd-powered product. So what should you do when the battery dies? It can be recycled and should not go in the trash. For one of the 29,000 recycling spots nationwide, call 1-800-822-8837 or visit the Rechargeable Battery Recycling Corporation site at the above address.

National retailers participating include ACE Hardware, Ameritech, Batteries Plus, BellSouth Cellular, Black&Decker, Car Phone Store, CellularOne, Circuit City, GTE Wireless, RadioShack, Porter Cable Factory Service Centers, Sears, Target and Wal-Mart.



INSPIRATION

The Top 10 Gardening Principles to Apply to Your Life

By applying gardening principles to your personal development, you can grow a life with strong roots and beautiful flowers.

1. Plants need sun, water, and nutrients to grow.
 - We need food, water, shelter, exercise, and community to grow and thrive.
2. Healthy plants can withstand disease, pests and draught, at least for a little while.
 - With reserves of time, money, space, energy, and love we can withstand the little bumps in the road.
3. Native plants grow better and with less fuss than exotic plants.
 - Develop your natural skills and talents instead of struggling to become an expert in all areas.
4. Every plant doesn't have the same level of need for sun, water, and nutrients.
 - Do what works for you, not what works for someone else.
5. Manure and bugs can help plants to grow better.
 - The challenges in life often teach you the best lessons.



6. A garden is never the same. It is always changing, evolving, and adapting.
 - We need to be life-long learners.
7. Plants have a dormant period when they rest and store energy for their next growth spurt.
 - We too need time to rest and store up energy for the next stage in our growth.
8. Some plant combinations, like marigolds keeping bugs off tomato plants, are complementary; others, like the ivy that smothers every plant in its way, are deadly.
 - Your neighbors can help or hurt you. Be careful with whom you associate.
9. Little weeds are easier to pull than big weeds with deep roots.
 - Practice a little "daily weeding" in your life. Spend some time every day on the area of your life that tends to get "weedy." If you seem to accumulate clutter this could be as simple as spending 15 minutes a day de-cluttering.
10. The super huge vegetable doesn't usually taste good, and every gardener knows you can be overrun with zucchini.
 - Bigger isn't always better and more isn't always what you really need or want. Know how much is enough for you.

(Source: Angela M. Zakon, C.P.A., who can be reached at angela@angelazakon.com)

INSPIRATIONAL QUOTES

"We can complain that the rosebush has thorns—or rejoice that the thorn bush has roses."

—Abraham Lincoln

"I will fill myself with love, and I will send that out into the world. How others treat me is their path, how I react is mine."

— Everyday Wisdom, Dr. Wayne Dwyer

SENIOR LIVING

The Top 10 Things that Lead to Emotional Changes in the Elderly

1. **Isolation from peers, families and community.** Feelings of worthlessness plague the elderly when they are not able to participate in everyday activities or when they are deliberately excluded. Include the elderly in as many family activities as you are able to decrease the isolation.
2. **Feelings of helplessness and being overwhelmed.** Not being able to handle a situation or circumstance of life increases frustration and often causes depression. Let the person handle as much as is feasible and appropriate, even if they can't do it fully.
3. **Loss of independence.** Having to wait for someone else to do something for them further increases helplessness, creates feelings of isolation and depression. Even when people move slowly or are unable to do something for themselves, at least let them do some small part of the chore or task if they are able. Acknowledge that contribution with them and let them know it is valued.
4. **Physical limitations.** Cognitive awareness of physical limitations is very frustrating. The elderly often manifest this inability to take care of themselves with anger towards the caregiver. Don't take it personally. If you need to, give yourself a respite for a few hours so you can regain your perspective.
5. **Progressive deterioration of health.** Again, feelings of worthlessness, helplessness, and being overwhelmed prevail. Continue to include the person in as much activity as possible with others.
6. **Loss of significant other.** Loss of a spouse or significant other is often unmanageable for the elderly. Allow them time to grieve, mourn, and vent their feelings. This requires patience and acceptance. Go

through old pictures of better times with them, allow them some time to reminisce, acknowledge their pain, and let them know it's ok to feel as they do.

7. Loss of friends. Loss of same-age friends is difficult at any age. With the elderly, these events are magnified because it brings them face-to-face with their own pending mortality. Allow them to grieve. Be patient.

8. Loss of appreciation and consideration by others. Making decisions for the elderly without their input or consent is rude and imposing, no matter how well-meant. If they are able to participate in the decision-making process, let them do so. Don't assume you know what it is they want.

9. Being ignored for the value of their wisdom and experience. Remind yourself that this elderly man or woman once had an active, meaningful life too. The wisdom of their experience is always valuable to our society, even if "things have changed." As much as society has seen myriads of changes and technology, people are still basically the same.

10. Condescending attitudes of others. Assuming that the person is not intelligent or capable just because they're elderly is disrespectful and rude. Give them the courtesy that you would extend to any other person. Check your attitude at the door.

(Source: Carmen Stine, Ph.D.(c), coach@welcometoyourlife.com Copyright 1997, 98, 99, by Coach U. All rights reserved.)

RESOURCES YOU CAN USE

The following are available from the Work/Life Library:

Life After Loss by Bob Deits

A positive, sensitive approach (with helpful exercises and charts) for successful recovery from painful loss, including the death of a loved one or friend, divorce, relocation, job loss, retirement, major surgery or onset of chronic illness.

Elder Care. What to Look for, What to Look Out For by Thomas M. Cassidy

This book provides unique insights into possible abuses against our older citizens and the ways to avoid them. The author is a retired Senior Special Investigator for Medical Fraud, State Attorney General's Office.

FINANCES

Postmortem Payoff

Newly-issued IRS regulations on IRA distributions make having a detailed beneficiary designation crucial. Under these rules, your IRA beneficiary will not be determined until December 31 of the year following the death of the IRA owner. These new rules make it vital that you name a beneficiary and a contingent beneficiary.

Why is this so important? Because the primary beneficiary can disclaim his or her interest up until December 31 of the following year, if that seems to be a good strategy. Then the contingent beneficiary would become the designated beneficiary, able to use a longer life expectancy for required withdrawals.

In addition, a beneficiary that would accelerate withdrawals (such as a charity) can be disposed of in the same time period by having the IRA custodian distribute that beneficiary's interest. If only individual beneficiaries remain, tax deferral can be extended.



HUMOR

More Signs From Around the World

Hotel lobby, Bucharest: "THE LIFT IS BEING FIXED FOR THE NEXT DAY. DURING THAT TIME WE REGRET THAT YOU WILL BE UNBEARABLE."

Hotel elevator, Paris: "PLEASE LEAVE YOUR VALUES AT THE FRONT DESK."

Hotel, Yugoslavia: "THE FLATTENING OF UNDERWEAR WITH PLEASURE IS THE JOB OF THE CHAMBERMAID."

Hotel, Japan: "YOU ARE INVITED TO TAKE ADVANTAGE OF THE CHAMBERMAID."

In the lobby of a Moscow hotel across from a Russian Orthodox monastery: "YOU ARE WELCOME TO VISIT THE CEMETERY WHERE FAMOUS RUSSIAN AND SOVIET COMPOSERS, ARTISTS, AND WRITERS ARE BURIED DAILY EXCEPT THURSDAY."

Hotel catering to skiers, Austria: "NOT TO PERAMBULATE THE CORRIDORS IN THE HOURS OF REPOSE IN THE BOOTS OF ASCENSION."

Taken from a menu, Poland: "SALAD A FIRM'S OWN MAKE; LIMPID RED BEET SOUP WITH CHEESY DUMPLINGS IN THE FORM OF A FINGER; ROASTED DUCK LET LOOSE; BEEF RASHERS BEATEN IN THE COUNTRY PEOPLE'S FASHION."

Supermarket, Hong Kong: "FOR YOUR CONVENIENCE, WE RECOMMEND COURTEOUS, EFFICIENT SELF-SERVICE."

From the "Soviet Weekly": "THERE WILL BE A MOSCOW EXHIBITION OF ARTS BY 15,000 SOVIET REPUBLIC PAINTERS AND SCULPTORS. THESE WERE EXECUTED OVER THE PAST TWO YEARS."

Hotel, Vienna: "IN CASE OF FIRE, DO YOUR UTMOST TO ALARM THE HOTEL PORTER."

A sign posted in Germany's Black Forest: "IT IS STRICTLY FORBIDDEN ON OUR BLACK FOREST CAMPING SITE THAT PEOPLE OF DIFFERENT SEX, FOR INSTANCE, MEN AND WOMEN, LIVE TOGETHER IN ONE TENT UNLESS THEY ARE MARRIED WITH EACH OTHER FOR THIS PURPOSE."

An advertisement by a Hong Kong dentist: "TEETH EXTRACTED BY THE LATEST METHODISTS."

Tourist agency, Czechoslovakia: "TAKE ONE OF OUR HORSE-DRIVEN CITY TOURS. WE GUARANTEE NO MISCARRIAGES."

Advertisement for donkey rides, Thailand: "WOULD YOU LIKE TO RIDE ON YOUR OWN ASS?"

In the window on a Swedish furrier: "FUR COATS MADE FOR LADIES FROM THEIR OWN SKIN."

The box of a clockwork toy made in Hong Kong: "GUARANTEED TO WORK THROUGHOUT ITS USEFUL LIFE."

In a Swiss mountain inn: "SPECIAL TODAY—NO ICE CREAM."

Airline ticket office, Copenhagen: "WE TAKE YOUR BAGS AND SEND THEM IN ALL DIRECTIONS."

On the door of a Moscow hotel room: "IF THIS IS YOUR FIRST VISIT TO THE U.S.S.R., YOU ARE WELCOME TO IT."

HOME TIPS

Spray your Tupperware with nonstick cooking spray before pouring in tomato based sauces and there won't be any stains.



Wrap celery in aluminum foil when putting in the refrigerator and it will keep for weeks.

When boiling corn on the cob, add a pinch of sugar to help bring out the corn's natural sweetness.

Cure for headaches: Take a lime, cut it in half and rub it on your forehead. The throbbing will go away.

Don't throw out all that leftover wine: Freeze into ice cubes for future use in casseroles and sauces.

To get rid of an itch from mosquito bites, try applying soap on the area and you will experience instant relief.

Ants, ants, ants everywhere...Well, they are said to never cross a chalk line. So get your chalk out and draw a line on the floor or wherever ants tend to march. See for yourself.

Use air freshener to clean mirrors. It does a good job and better still, leaves a lovely smell to the shine.

When you get a splinter, reach for the scotch tape before resorting to tweezers or a needle. Simply put the scotch tape over the splinter, then pull it off.

Now look what you can do with Alka-Seltzer.

- Clean a toilet. Drop in two Alka-Seltzer tablets, wait twenty minutes, brush and flush. The citric acid and effervescent action clean vitreous china.
- Clean a vase. To remove a stain from the bottom of a glass vase or cruet, fill with water and drop in two Alka-Seltzer tablets.

- Polish jewelry. Drop two Alka-Seltzer tablets into a glass of water and immerse the jewelry for two minutes.

- Clean a thermos bottle. Fill the bottle with water, drop in four Alka-Seltzer tablets, and let soak for an hour (or longer, if necessary).

- Unclog a drain. Clear the sink drain by dropping three Alka-Seltzer tablets down the drain followed by a cup of Heinz white vinegar. Wait a few minutes, then run the hot water.

QUICK TIP

Relieve Sore Eyes

A side effect for avid computer users is eyestrain. Long hours staring at a screen causes us often to forget to blink and replenish moisture to our eyes. But there is a way to relieve sore eyes.

A common way to treat eyestrain is even closer than your fingertips. Rub your hands together briskly for 10 seconds, generating heat. Close your eyes and place your palms over your eyes, resting the heels of your hands on your cheekbones and your fingertips on your forehead. Do not apply pressure. Hold your hands in place for at least one minute while you relax your facial muscles and breathe deeply. The deep breathing coinciding with the warmth of your palms combines to relax the weary muscles around your eyes.

SHOPPING FOR YOUR HEALTH

What that Heart-Healthy Check Mark Means

You've probably noticed it in the grocery store—the red, check-marked heart that designates a food as "heart-healthy." But what exactly does that mean? First, you should know that the familiar red icon is a logo of the American Heart Association (AHA). Foods bearing the logo meet the AHA's guidelines for heart-friendly food. Specifically, a single serving of the food must meet these requirements:



- It contains three or fewer grams of fat
- It contains no more than one gram of saturated fat
- It has no more than 20 milligrams of cholesterol
- It contains no more than 480 milligrams of sodium
- It contains at least ten percent of the daily values of at least one of the following nutrients: protein, vitamin A, vitamin C, calcium, iron, or dietary fiber.

For a listing of brands that bear the heart check-mark logo, go to <http://www.americanheart.org/FoodCertification/list.html>

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-6.pdf>