

Work

Everyone
Leads

Life

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NAVIGATOR

Are you a leader? Are you a leader at work, in your community or family? Of course you are! Each of us influences and impacts those around us all the time, every day.

Every day we model optimism, or something else. We encourage others to pursue excellence, or we don't. We lead our families to stand for principle, or we show our children the path of compromise.

Our every act and word provides leadership for someone. Opinions and attitudes are contagious, and they infect our colleagues, our neighbors, and our loved ones. Our actions teach others what we value, and our daily activities show others, perhaps more clearly than we know ourselves, exactly where we are headed.

As human beings, we have no choice but to lead our own lives. We cannot live for anyone else, and we cannot avoid the obligation to choose, to act, and to live our lives to the best of our ability. Our lives are not the fault or problem or result of our bosses, our parents, or our spouses. We provide the leadership; we create our own destiny.

Day by day, we decide when to get up in the morning, what to wear, and the basic attitudes we will carry through our days. Yes, of course, we are influenced by other people, circumstances, and situations. The weather impacts us, and lousy business situations or fatigue all make a difference. Of course that's true.

But it's also true that the most vital leadership in your life is based on your free choice.

You choose what to read, what to think about, and how to spend your time. As Viktor Frankl wrote after surviving the atrocities of Nazi concentration camps, "The last of all human freedoms is to choose our attitudes in whatever circumstance we find ourselves."

Here are just some of the key areas in which you will surely provide leadership today:

1. You will be your own best, most powerful, and most persuasive leader. You will talk to yourself throughout the day, thinking hundreds of words every MINUTE, and deciding what is important, what is pleasant, what is dangerous, and what is boring. You will choose your response to thousands of advertisements, comments, questions, and opportunities. Lead yourself in the direction you want to go.

2. You will lead those closest to you. You will smile or frown, and your expression will touch all who see it. You will speak up for what is right and good, or you will quietly wait for someone else, and your silence will speak volumes to those who watch. You will encourage someone who is tired, or you will complain about someone's behavior. You will lead those around you. Lead them to be the people you want to live and work with. Every day.

3. You will lead your community. You will show up for a luncheon, or not, and either way your choice is an act of leadership. If you show up, your voice, your energy, and your ideas make a difference, and if you skip the meeting, your absence will, likewise, make a difference. You are a leader in your

neighborhood, and your example touches your colleagues. Your words inspire those you speak with, and the bounce in your step, or your tired shoulders, will surely communicate to your family at the end of the day.

Leadership is not a sometime thing. It is not for others, and it is not an option. Leadership is how we touch one another; it's the way we influence one another, the way we model our values in real life.

People are watching, and you have influence. First, you influence yourself by your actions, choices, and attitudes, and, in turn, your choices lead those around you upward and forward, or in some other direction. This business of leadership is a serious thing. Every day, in big and small ways, lead yourself in the direction you want to go.

(Source: Copyright © 2002, all rights reserved. U.S. Library of Congress ISSN: 1529-059X. Dr. Philip E. Humbert at www.philiphumbert.com)

All trees have bark. All dogs bark. Therefore, all dogs are trees. The fallacy of barking up the wrong tree.—Unknown

NATURAL REMEDIES

Kitchen Insect Repellents

Strings of garlic bulbs and bundles of chili peppers hung from the ceiling of a kitchen have more than just cosmetic appeal. Flies and other pests do not care for them.

Aromatic herbs will also keep away kitchen pests. Try growing sage, thyme, oregano, rosemary, basil, or one of the mints in your kitchen windows. Rue, a fast-growing bushy plant with blue-tinged leaves, will work against both flies and fleas. (An aromatic herb such as rosemary will also counter microbial activity in meats, if sprigs of the herb are tucked into the meat.) If you have a problem with ants in your kitchen, find their point of entry and sprinkle cayenne pepper around it. And finally, a couple of bay leaves in your jars of flour, cereals, beans, or rice will deter weevils.

THOUGHT WAVES

Wisdom About Dogs and Life

"The reason a dog has so many friends is that he wags his tail instead of his tongue."—Anonymous

"Don't accept your dog's admiration as conclusive evidence that you are wonderful."—Ann Landers

"If there are no dogs in Heaven, then when I die I want to go where they went."—Will Rogers

"There is no psychiatrist in the world like a puppy licking your face."—Ben Williams

"A dog is the only thing on Earth that loves you more than he loves himself."—Josh Billings

"The average dog is a nicer person than the average person."—Andrew A. Rooney

"We give dogs time we can spare, space we can spare, and love we can spare, and, in return, dogs give us their all. It's the best deal man has ever made."—M. Facklam

"Dogs love their friends and bite their enemies, quite unlike people, who are incapable of pure love and always have to mix love and hate."—Sigmund Freud

"If I have any beliefs about immortality, it is that certain dogs I have known will go to heaven, and very, very few persons."—James Thurber

"I wonder if other dogs think poodles are members of a weird religious cult."—Rita Rudner

"If your dog is fat, you aren't getting enough exercise."—Unknown

"Outside of a dog, a book is probably man's best friend; inside of a dog, it's too dark to read."—Groucho Marx

"Ever consider what they must think of us? I mean, here we come back from a grocery store with the most amazing haul—chicken, pork, half a cow. They must think we're the greatest hunters on Earth!"—Anne Tyler

"Women and cats will do as they please, and men and dogs should relax and get used to the idea."—Unknown

"Computers make it easier to do a lot of things, but most of the things they make it easier to do don't need to be done."—Andy Rooney

HUMOR

One Liners

- I almost had a psychic girlfriend, but she left me before we met.
- Okay, so what's the speed of dark?
- Depression is merely anger without enthusiasm.
- When everything is coming your way, you're in the wrong lane.
- Hard work pays off in the future. Laziness pays off now.
- Everyone has a photographic memory. Some just don't have film.
- Shin: a device for finding furniture in the dark.
- Many people quit looking for work when they find a job.
- I intend to live forever—so far, so good.
- When I'm not in my right mind, my left mind gets pretty crowded.
- What happens if you get scared half to death, twice?
- I couldn't repair your brakes, so I made your horn louder.
- If at first you don't succeed, destroy all evidence that you tried.
- Experience is something you don't get until just after you need it.
- For every action, there is an equal and opposite criticism.
- No one is listening until you make a mistake.
- Success always occurs in private, and failure in full view.
- The hardness of the butter is proportional to the softness of the bread.
- The severity of the itch is proportional to the reach.
- To steal ideas from one person is plagiarism—to steal from many is research.
- The problem with the gene pool is that there is no lifeguard.
- The sooner you fall behind, the more time you'll have to catch up.
- A clear conscience is usually the sign of bad memory.
- If you must choose between two evils, pick the one you've never tried before.
- A fool and his money are soon parting.
- Plan to be spontaneous tomorrow.
- If you think nobody cares about you, try missing a couple of payments.

- Bills travel through mail at twice the speed of checks.
- Borrow money from pessimists—they don't expect it back.
- Half the people you know are below average.
- 42.7 percent of all statistics are made up on the spot.
- If the shoe fits, get another one just like it.

NUTRITION HINTS

Microwaves and Plastic Containers

Do not heat food containing fat in a microwave using plastic containers because the combination of fat, high heat, and plastics releases dioxins and other toxins into the food, and ultimately into your cells. (Dioxins are carcinogens and highly toxic.)

After studying several commercial plastic containers, compounds such as methylbenzene, ethylbenzene, 1-octene, xylene, styrene, and 1,4-dichlorobenzene were found in all of them.

The increased output power of modern microwave ovens can lead to overheating.

Although cooking of raw foods in a microwave targets an acceptable end product for touch, taste, and smell, the process does not address the microbiological safety of the cooked food. Microwave ovens from various commercial suppliers were used to cook naturally contaminated whole raw broiler and roaster chickens according to manufacturers' instructions. Many of the roasters yielded viable *Listeria* bacteria after microwave cooking.

Factors such as wattage, cavity size, and the presence or absence of a turntable did not play a significant role in the survival of this contaminant.

(Source: Food Additive Contamination 2002, Jun; 19 (6): 594-601; Emergency Medicine (Fremantle) 2001 Jun; 13 (2): 181-5; *Journal of Food Protection* 1998, Nov; 61 (11): 1465-9.)

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I will persist until I succeed. Always will I take another step. If that is of no avail, I will take another, and yet another. In truth, one step at a time is not too difficult. I know that small attempts, repeated, will complete any undertaking.—Og Mandino, Author

WORK/LIFE TIP

Heart-Healthy Tips on Conflict Resolution

Resolving conflicts by working together to meet the needs of all may be a factor that keeps your heart healthy. It will probably make your life more pleasant, too! The following tips work during most conflicts:

- Don't try to find out who "started it." Instead, work together to find a solution.
- Attack problems, not people. There should be no winners and no losers, just a solution.
- Listen to the other person and try to understand his or her concerns without judging. Listen with your heart.
- Tell the other person about your concerns. Start your sentences with "I," not "You." Especially avoid, "You always," followed by a recap of past disputes.
- Focus on the future.

- When you state the problem, follow up with a positive constructive suggestion on how to solve it.
- Know your objective. What do you want the other person to do? How do you want him or her to change behavior? What are your own needs? Be specific. Be ready to listen and to work on meeting needs.
- Be respectful. Avoid name-calling and inflammatory words. Use language that will lead to a solution of the problem rather than escalate anger.

(Sources: Minnesota Medical Association, Minnesota Medical Alliance, and Erickson Mediation Institute, 1999.)

HEALTH AND FITNESS

Walking with Weights

Most people walk with weights to burn more calories or build strength. You should consider these facts before deciding to use weights. Blood pressure may increase while walking with weights. If this is a concern for you, carrying weights is not advisable. Injuries to the ankle, knee, wrist, neck, back, or shoulder are often the result of carrying weights in the hands, on the wrists or ankles, or on the torso. One-pound wrist weights probably will not cause any injuries, but one-pound ankle weights may alter the person's stride. Carrying weights will burn more calories but may make walking a dreaded task. And the research on the strength-building effect of carrying weights is very limited. If you use weights for this reason, a gradual addition of weight is very important for the prevention of injuries.

Revvng Up Your Walking Workout

Swinging or wearing weights during a walk can result in joint strain. A better method of increasing the benefits of walking is to include one or more of the following methods:

- Use two walking sticks to give your upper body a workout. Push back one elbow with each step, squeezing your shoulder blade behind you.
- Use a fanny pack with built-in water bottles to add weight.
- Use a water bag that is worn as a backpack for added weight.

- To tone your glutes (buttocks), take short, quick steps rather than long strides.
- To strengthen your lower back, squeeze and lift your glutes as if you were holding a piece of paper between them.
- To work your abdominal muscles, pull in your abs as though you were zipping yourself into a pair of jeans two sizes too small and keep them zipped.

Choose your friends like your books, few but choice.—American Proverb

THOUGHT FOR THE DAY

The Top 10 Life-Changing Questions that Begin with "What If . . ."

1. What if . . . I experience gratitude each day for all of the things large and small that add richness to my life?
2. What if . . . I acknowledge a friend's gifts and greatness each day?
3. What if . . . I let go of the notion that I have to strive to be perfect and never make mistakes, and, instead, I celebrate how perfect I am in this moment, glorious flaws and all?
4. What if . . . I truly feel worthy of what my heart longs for?
5. What if . . . I treat each new day as a cause for celebration?
6. What if . . . I determine that emotional pain is not a bad thing, and I recognize it as a threshold through which I must travel to experience lasting joy?
7. What if . . . I start splashing through life's mud puddles instead of tip-toeing around them?
8. What if . . . I could remember at all times that other people's judgment is more about them than about me?
9. What if . . . I speak my truth from my heart from this day forward, rather than allowing my words to get tangled up in my head?
10. What if . . . I could rest upon my deathbed with a smile on my face uttering these words, "If I had it to do all over again, I wouldn't change a thing!"

(Source: Corrie Woods Gillespie, <http://www.designingyourlife.com>. Copyright 2000, 2001, 2002 by Thomas J. Leonard.)

WEB SITE PICKS

Presenters University

<http://www.presentersuniversity.com>

Have a big work presentation to prepare? The Presenters University can help. Use the site's free online tutorials, downloads, and advice columns to wow your boss at the next big meeting.

"When we think positively and imagine what we want, we risk disappointment; when we don't, we ensure it."—Lana Limpert

WORDS OF WISDOM

"Letting Go Is . . ."

To "let go" does not mean to stop caring; it means I can't do it for someone else.

To "let go" is not to cut myself off; it's the realization I can't control another.

To "let go" is not to enable, but to allow learning from natural consequences.

To "let go" is to admit powerlessness, which means the outcome is not in my hands.

To "let go" is not to try to change or blame another; it's to make the most of myself.

To "let go" is not to care for, but to care about.

To "let go" is not to fix, but to be supportive.

To "let go" is not to judge, but to allow another to be a human being.

To "let go" is not to be in the middle arranging all the outcomes, but to allow others to affect their destinies.

To "let go" is not to be protective; it's to permit another to face reality.

To "let go" is not to deny, but to accept.

To "let go" is not to nag, scold, or argue, but to search out my own shortcomings and correct them.

To "let go" is not to adjust everything to my desires, but to take each day as it comes and cherish myself in it.

To "let go" is not to criticize and regulate anybody, but to try to become what I dream I can be.

To "let go" is not to regret the past, but to grow and live for the future.

To "let go" is to fear less and love more.
—Unknown

It is said that when President Theodore Roosevelt entertained diplomatic guests at the White House he was fond of taking them out to the back lawn at the end of the day. As the President stood gazing at the night sky, all eyes would eventually be cast heavenward as his were. In his day, the vast array of stars was not dimmed by the city lights, and the magnificent display of God's brilliant creation would overcome the party. After a long moment, Mr. Roosevelt would say, "Gentlemen, I believe we are small enough now. Let's go to bed."

FINANCIAL PLANNING

Ten Questions to Ask When Choosing a Financial Planner

You may be considering help from a financial planner for a number of reasons, whether it's deciding to buy a new home, planning for retirement or your children's education, or simply not having the time or expertise to get your finances in order. Whatever your needs, working with a financial planner can be a helpful step in securing your financial future.

The following questions will help you interview and evaluate several financial planners to find the one that's right for you. You will want to select a competent, qualified professional with whom you feel comfortable, one whose business style suits your financial planning needs.

1. What experience do you have?

Find out how long the planner has been in practice and the number and types of companies with which she has been associated. Ask the planner to briefly describe her work experience and how it relates to her current practice. Choose a financial planner who has a minimum of three years of experience counseling individuals on their financial needs.

2. What are your qualifications?

The term "financial planner" is used by many financial professionals. Ask the planner what qualifies him to offer financial planning advice and whether he holds a financial planning designation such as the Certified Financial Planner mark. Look for a planner who has proven experience in financial planning topics such as insurance, tax planning, investments, estate planning, or retirement planning. Determine what steps the planner takes to stay current with changes and developments in the financial planning field. If the planner holds a financial planning designation, check on his background with the CFP Board or other relevant professional organizations.

3. What services do you offer?

The services a financial planner offers depend on a number of factors including credentials, licenses, and areas of expertise. Financial planners cannot sell insurance or securities products such as mutual funds or stocks without the proper licenses, or give investment advice unless registered with State or Federal authorities. Some planners offer financial planning advice on a range of topics but do not sell financial products. Others may provide advice only in specific areas such as estate planning or on tax matters.

4. What is your approach to financial planning?

Ask the financial planner about the type of clients and financial situations she typically likes to work with. Some planners prefer to develop one plan by bringing together all of your financial goals. Others provide advice on specific areas, as needed. Make sure the planner's viewpoint on investing is not too cautious or overly aggressive for you. Some planners require you to have a certain net worth before offering services. Find out if the planner will carry out the financial recommendations developed for you or refer you to others who will do so.

5. Will you be the only person working with me?

The financial planner may work with you himself or have others in the office assist him. You may want to meet everyone who will be working with you. If the planner works with professionals outside his own practice (such as attorneys, insurance agents, or tax specialists) to develop or carry out financial planning recommendations, get a list of their names to check on their backgrounds.

6. How will I pay for your services?

As part of your financial planning agreement, the financial planner should clearly tell you in writing how she will be paid for the services to be provided.

Planners can be paid in several ways: a salary paid by the planner's company; fees based on an hourly rate, a flat rate, or on a percentage of your assets and/or income; commissions paid by a third party from the products sold to you to carry out the financial planning recommendations; and/or a combination of fees and commissions.

7. How much do you typically charge?

While the amount you pay the planner will depend on your particular needs, the financial planner should be able to provide you with an estimate of possible costs based on the work to be performed. Such costs would include the planner's hourly rates or flat fees, or the percentage he would receive as commission on products you may purchase as part of the financial planning recommendations.

8. Could anyone besides me benefit from your recommendations?

Some business relationships or partnerships that a planner has could affect her professional judgment while working with you, inhibiting the planner from acting in your best interest. Ask the planner to provide you with a description of her conflicts of interest in writing. For example, financial planners who sell insurance policies, securities, or mutual funds have a business relationship with the companies that provide these financial products. The planner may also have relationships or partnerships that should be disclosed to you, such as business she receives for referring you to an insurance agent, accountant, or attorney for implementation of planning suggestions.

9. Have you ever been publicly disciplined for any unlawful or unethical actions in your professional career?

Several Government and professional regulatory organizations, such as the National Association of Securities Dealers (NASD), your State insurance and securities depart-

ments, and the CFP Board, keep records on the disciplinary history of financial planners and advisers. Ask what organizations the planner is regulated by and contact these groups to conduct a background check. (See listing at end.) All financial planners who have registered as investment advisers with the Securities and Exchange Commission or State securities agencies, or who are associated with a company that is registered as an investment adviser, must be able to provide you with a disclosure form called Form ADV or the State equivalent of that form.

10. Can I have it in writing?

Ask the planner to provide you with a written agreement that details the services that will be provided. Keep this document in your files for future reference.

To Check the Disciplinary History of a Financial Planner or Adviser

Certified Financial Planner Board of Standards
888-CFP-MARK

North American Securities Administrators Association
888-84-NASAA

National Association of Insurance Commissioners
816-842-3600

National Association of Securities Dealers
800-289-9999

National Fraud Exchange
800-822-0416

Securities and Exchange Commission
800-732-0330

To Find a Financial Planner in Your Area

Financial Planning Association
800-282-PLAN

National Association of Personal Financial Advisers
888-FEE-ONLY

American Institute of Certified Public Accountants—Personal Financial Planning Division
800-862-4272

American Society of CLU & ChFC
800-392-6900

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An online version of this newsletter may be found at <http://www.hq.nasa.gov/office/codec/cc/navig-8.pdf>