

Work / Life

10 Steps to Detect and Stop Secret Self-Sabotage

Highlights

- 10 Steps to Detect and Stop Secret Self-Sabotage
- Volunteer Opportunities
- The Sculptor's Attitude
- Carpal Tunnel Syndrome and Aerobics
- So You Think You Are Technically Challenged?
- Eating More Frequently May Lower Your Cholesterol
- Short Exercise Bouts
- Interesting Facts
- Look Closer, See Me!
- Debit or Credit Card: Which is Safer?
- Long-Term Care

NAVIGATOR

It's a little known, yet much denied fact, that people treat you the way you secretly ask to be treated. Your unspoken request that determines how others behave toward you is extended to, and received by, every one you meet.

What is your invisible inner life? It's the way you actually feel—as opposed to the way you're trying to appear—when meeting any person or event.

In other words, your invisible inner life is your real inner condition. It's this state of internal affairs that communicates with others long before any words are exchanged. These silent signals from your inner self are what a person receives first upon meeting you. The reading of them determines, from that point forward, the basis of your relationship. This unseen dialogue that goes on behind the scenes whenever two people meet is commonly understood as "sizing one another up." But here's the point of this introduction.

We're often led to act against ourselves by an undetected weakness that goes before us—trying to pass itself off to others—as strength. This is secret self-sabotage. It sinks us in our personal and business relationships as surely as a torpedo wrecks the ship it strikes.

Any person you feel the need to control or dominate—so that he or she will treat you as you "think" you should be treated—will always be in control of you and treat you accordingly. Why? Because anyone from whom you want something, psychologically speaking, is always in secret command of you.

It would never dawn on any person to want to be more powerful or superior to someone else unless there was some psychic character within him or her that secretly felt itself to be weaker or lesser than that other individual.

Any action we take to appear strong before another person is actually read by that person as a weakness. If you doubt this finding, review the last interactions and results of your own relationships. The general rule of thumb is that the more you demand or crave the respect of others, the less likely you are to receive it.

So it makes no sense to try and change the way others treat you by learning calculated behaviors or attitude techniques in order to appear in charge. Stop trying to be strong. Instead, start catching yourself about to act from weakness. Don't be too surprised by this unusual instruction. A brief examination reveals its wisdom. Following are ten examples of where you may be secretly sabotaging yourself while wrongly assuming you're strengthening your position with others.

1. Fawning before people to win their favor.
2. Expressing contrived concern for someone's well being.
3. Making small talk to smooth out the edges.
4. Hanging onto someone's every word.
5. Looking for someone's approval.
6. Asking if someone is angry with you.
7. Fishing for a kind word.
8. Trying to impress someone.
9. Gossiping.
10. Explaining yourself to others.

The next time you feel yourself about to give in to any of these behaviors, give yourself a quick and simple internal test. This test will help you check for and cancel any undetected weakness that's about to make you sabotage yourself.

Here's what to do: Run a pressure check.

Here's how: Come wide awake and run a quick inner scan within yourself to see if that remark you're about to make, or the answer you're about to give without having been asked for it, is something you really want to do. Are you about to speak because you're afraid of some as yet undisclosed consequence if you don't?

Your awareness of any pressure building within you is proof that it's some form of fear, and not you, that wants to do the explaining, fawning, impressing, blabbing, or whatever the self-sabotaging act the inner pressure is pushing you to commit.

Each time you feel this pressurized urge to give yourself away, silently but solidly refuse to release this pressure by giving in to its demands. It may help you to succeed sooner if you know that fear has no voice unless it tricks you into giving it one. So stay silent. Your conscious silence stops self-sabotage.

Special Summary: In any and every moment of your life, you are either in command of yourself, or you are being commanded.

(Source: Excerpted from *Design Your Destiny*, Copyright 1999 by Guy Finley, the best-selling

author of more than 18 books and tape albums on self-realization and higher success. Contact the author at (541) 476-1200 or visit <http://www.guyfinley.com>

WEB SITE PICKS

www.volunteermatch.org

VOLUNTEER. If you're eager to do something good for your community, enter your ZIP code at this site, or, if you have the need for volunteers in your community activity, you can post the opportunity.

INSPIRATION

The Sculptor's Attitude

"I woke up early today, excited over all I get to do before the clock strikes midnight. I have responsibilities to fulfill today. I am important. My job is to choose what kind of day I am going to have.

Today I can complain because the weather is rainy, or I can be thankful that the grass is getting watered for free.

Today I can feel sad that I don't have more money, or I can be glad that my finances encourage me to plan my purchases wisely and guide me away from waste.

Today I can grumble about my health, or I can rejoice that I am alive.

Today I can lament over all that my parents didn't give me when I was growing up, or I can feel grateful that they allowed me to be born.

Today I can cry because roses have thorns, or I can celebrate that the thorns have roses.

Today I can mourn my lack of friends, or I can excitedly embark upon a quest to discover new relationships.

Today I can whine because I have to go to work, or I can shout for joy because I have a job to do.

Today I can complain because I have to go to school, or I can eagerly open my mind and fill it with rich new tidbits of knowledge.

Today I can murmur dejectedly because I have to do housework, or I can feel honored because God has provided shelter for my mind, body, and soul.

Today stretches ahead of me, waiting to be shaped. And here I am, the sculptor who gets to do the shaping. What today will be like is up to me. I get to choose what kind of day I will have!

Have a GREAT DAY . . . unless you have other plans."

--*Author Unknown*

HEALTH IN THE WORKPLACE

Carpal Tunnel Syndrome and Aerobics

If you have carpal tunnel syndrome, starting an exercise program may be good for your hands, as well as your heart.

A 10-month aerobic exercise program significantly improves nerve function and reduces hand symptoms in those with carpal tunnel syndrome (CTS).

Specific symptoms of CTS include numbness, tingling, and nocturnal awakening. Nonspecific symptoms include pain, tightness, and clumsiness. Many people with CTS are overweight and physically inactive, suggesting a possible link between CTS and physical fitness.

Exercise brings improvement in some common hand symptoms of CTS, including pain, tightness, and clumsiness of the hand. Increased physical fitness and reduced body fat lead to improved blood circulation and oxygen delivery to tissues, which may improve the nerve function.

(Source: *Journal of Occupational and Environmental Medicine*, October 2001, Vol. 43, No. 10, p. 840)

HUMOR

So You Think You Are Technically Challenged? Think Again!!!

This is an excerpt from a *Wall Street Journal* article.

1. Compaq is considering changing the command "Press Any Key" to "Press Return Key" because of the flood of calls asking where the "Any" key is.

2. AST technical support had a caller complaining that her mouse was hard to control with the dust cover on. The cover turned out to be the plastic bag the mouse was packaged in.

3. A Dell technician advised his customer to put his troubled floppy back in the drive and close the door. The customer asked the tech to hold on and was heard putting the phone down, getting up and crossing the room to close the door.

4. Another Dell customer called to say he couldn't get his computer to fax anything. After 40 minutes of troubleshooting, the technician discovered the man was trying to fax a

piece of paper by holding it in front of the monitor screen and hitting the "send" key.

5. Yet another Dell customer called to complain that his keyboard no longer worked. He had cleaned it by filling up his tub with soap and water and soaking the keyboard for a day, then removing all the keys and washing them individually.

6. A confused caller to IBM was having trouble printing documents. He told the technician that the computer had said it "couldn't find printer." The user had also tried turning the computer screen to face the printer but that his computer still couldn't "see" the printer.

7. An exasperated caller to Dell Tech Support couldn't get her new Dell computer to turn on. After ensuring the computer was plugged in, the technician asked her what happened when she pushed the power button. Her response, "I pushed and pushed on this foot pedal and nothing happens." The "foot pedal" turned out to be the computer's mouse.

8. A woman called the Canon help desk with a problem with her printer. The tech asked her if she was running it under "Windows." The woman responded, "No, my desk is next to the door. But that is a good point. The man sitting in the cubicle next to me is under a window, and his printer is working fine."

9. Tech Support: "O.K. Bob, let's press control and escape keys at the same time. That brings up a task list in the middle of the screen. Now type the letter "P" to bring up the Program Manager."

Customer: "I don't have a P."
Tech: "On your keyboard, Bob."
Customer: "What do you mean?"
Tech: "P on your keyboard, Bob."
Customer: "I'm not going to do that!!!"

FOOD AND NUTRITION

Eating More Frequently May Lower Your Cholesterol

A person's cholesterol levels may depend not only on what he or she eats, but also how often.

Researchers found that middle-aged and older adults who ate frequently throughout the day had lower "bad" cholesterol levels compared with those who tended to down one or two large meals per day. This was despite the fact that the frequent eaters, on average, had a higher calorie and fat intake.

The researchers looked at data on more than 14,600 men and women aged 45 to 75 who were part of a larger cancer study. Participants were asked about their current eating habits

and activity levels, and had their cholesterol levels, blood pressure, and weight recorded.

The researchers found that participants' total cholesterol counts declined as their eating frequency increased. Those who ate at least five or six times a day had the lowest total cholesterol, on average, while the highest measurements were found among those who dined only once or twice a day. The same pattern showed up for LDL ("bad") cholesterol.

They found a decrease of approximately five percent in concentrations of total cholesterol and low density lipoprotein (LDL) cholesterol in men and women who eat six or more times a day compared with those who eat once or twice a day.

Frequent eaters did not, however, have higher levels of "good" HDL cholesterol, which is believed to help protect the heart from disease.

Yet the findings are biologically plausible. Animal research has shown that those given infrequent large meals show metabolism patterns different from animals fed more often—including a higher absorption of sugar in the intestines, higher after-meal peaks of the sugar-regulating hormone insulin, and greater activity in enzymes that synthesize cholesterol.

As for humans, it could also be that frequent eaters metabolize what they eat rather differently than infrequent eaters.

Despite the higher calorie and fat intake among frequent eaters in this study, the findings do not give people license to gorge on french fries.

The authors stressed that their data do not provide evidence for advocating frequent snacking on junk food. They advised that people who wish to hold down their cholesterol levels should first and foremost eat more fruits and vegetables, and cut their saturated fat intake.

(Source: *British Medical Journal*, December 1, 2001;323:1286-1288)

HEALTH AND FITNESS

Short Exercise Bouts

Short bursts of activity daily (such as three 10-minute bouts or two 15-minute bouts) are just as effective as one long session when it comes to burning calories, losing weight, and improving aerobic fitness.

Working in shorter bouts may be easier than trying to find time for one continuous 30-minute bout.

This research adds to a growing body of studies on the beneficial effects of short periods of activity. Ten minutes of moderate exercise

daily can also improve mood and reduce fatigue. Just 2 minutes of stair climbing several times a day can lower total cholesterol, raise HDL cholesterol (the good-guy variety), and improve the resting pulse rate in sedentary young women.

(Source: *Journal of the American College of Nutrition* 2001;20:494-501)

THOUGHT FOR THE DAY

"When you become immobilized by what anybody else thinks of you, what you are saying is that someone else's opinion of you is more important than your own opinion of yourself."
-- Dr. Wayne Dyer

INTERESTING FACTS

– In Shakespeare's time, mattresses were secured on bed frames by ropes. When you pulled on the ropes the mattress tightened, making the bed firmer to sleep on. That's where the phrase, "goodnight, sleep tight" came from.

– The sentence "The quick brown fox jumps over the lazy dog," uses every letter in the alphabet. It was developed by Western Union to test telex/twx communications.

– The Main Library at Indiana University sinks over an inch every year because when it was built, engineers failed to take into account the weight of all the books that would occupy the building.

– The term "the whole nine yards" came from World War II fighter pilots in the Pacific. When arming their airplanes on the ground, the .50 caliber machine gun ammo belts measured exactly 27 feet, before being loaded into the fuselage. If the pilots fired all their ammo at a target, it got "the whole 9 yards."

– The phrase "rule of thumb" is derived from an old English law which stated that you couldn't beat your wife with anything wider than your thumb.

– The name Jeep came from the abbreviation used in the army for the "General Purpose" vehicle, GP.

– The first toilet ever seen on television was on "Leave It To Beaver."

– It was the accepted practice in Babylon 4,000 years ago that for a month after the wedding, the bride's father would supply his son-in-law with all the mead he could drink. Mead is a honey beer, and because their calendar was lunar-based, this period was called the "honey month" or what we know today as the "honeymoon."

– In English pubs, ale is ordered by pints and quarts. So in old England, when customers got unruly, the bartender would yell at them to mind their own pints and quarts and settle down. It's where we get the phrase "mind your Ps and Qs".

– Many years ago in England, pub frequenters had a whistle baked into the rim or handle of their ceramic cups. When they needed a refill, they used the whistle to get some service. "Wet your whistle," is the phrase inspired by this practice.

– The total area of the continental United States is 9,629,091 sq km, (land: 9,158,960 sq km; water:470,131 sq km), making it the third largest country in the world behind Russia and Canada.

– Clinophobia is the fear of beds.

– The only insect that can turn its head 360 degrees is the praying mantis.

– The short-term memory capacity for most people is between five and nine items or digits. This is one reason that phone numbers were kept to seven digits for so long.

WORDS OF WISDOM

When an old lady died in the geriatric ward of a small hospital near Dundee, Scotland, it was felt that she had nothing left of any value. Later, when the nurses were going through her meager possessions, they found this poem.

Its quality and content so impressed the staff that copies were made and distributed to every nurse in the hospital. One nurse took her copy to Ireland. The old lady's sole bequest to posterity has since appeared in the Christmas edition of the news magazine of the North Ireland Association for Mental Health. A slide presentation has also been made based on her simple, but eloquent, poem and this little old Scottish lady, with nothing left to give to the world, is now the authoress of this "anonymous" poem winging its way around the world. Goes to show that we all leave "SOME footprints in time."

A Crabbit Old Woman

What do you see, nurses, what do you see?
What are you thinking when you're looking at me?
A crabbit old woman, not very wise,
Uncertain of habit, with faraway eyes?
Who dribbles her food and makes no reply,
When you say in a loud voice, "I do wish you'd try!"
Who seems not to notice the things that you do,
And forever is losing a stocking or shoe.
Who, resisting or not, lets you do as you will,
With bathing and feeding, the long day to fill...
Is that what you're thinking? Is that what you see?
Then open your eyes, nurse; you're not looking at me.

I'll tell you who I am as I sit here so still,
 As I do at your bidding, as I eat at your will.
 I'm a small child of ten . . . with a father and mother,
 Brothers and sisters, who love one another.
 A young girl of sixteen, with wings on her feet,
 Dreaming that soon now a lover she'll meet.
 A bride soon at twenty—my heart gives a leap,
 Remembering the vows that I promised to keep.
 At twenty-five now, I have young of my own,
 Who need me to guide and secure a happy home.
 A woman of thirty, my young now grown fast,
 Bound to each other with ties that should last.
 At forty, my young sons have grown and are gone,
 But my man's beside me to see I don't mourn.
 At fifty, once more babies play round my knee,
 Again we know children, my loved one and me.
 Dark days are upon me, my husband is dead.
 I look at the future, I shudder with dread.
 For my young are all rearing young of their own,
 And I think of the years and the love that I've known.
 I'm now an old woman . . . and nature is cruel;
 'Tis jest to make old age look like a fool.
 The body, it crumbles, grace and vigor depart,
 There is now a stone where I once had a heart.
 But inside this old carcass a young girl still dwells,
 And now and again my battered heart swells.
 I remember the joys, I remember the pain,
 And I'm loving and living life over again.
 I think of the years . . . all too few, gone too fast,
 And accept the stark fact that nothing can last.
 So open your eyes, nurses, open and see,
 Not a crabby old woman; look closer, see ME!!

Remember this poem when you next meet an older person whom you might brush aside without looking at the young soul within . . . We will one day be there, too!

MONEY MANAGEMENT

Debit or Credit: Which Card is Safer?

A few years ago it was easy to tell the difference between a credit card and a debit card. You used your debit card at the ATM with a personal identification number, and you used your credit card for purchases. But today both types of cards carry familiar credit company logos, both can be swiped at the checkout counter and both can be used to make online purchases.

But even though debit and credit cards look and act the same, legal protections and the steps to settle problem purchases are quite different.

To protect and serve

Government regulations and voluntary industry policies will protect you if a credit or debit card is used to make unauthorized purchases. But the protections for credit cards are much broader.

Credit cards. Under Federal law, if someone steals your credit card you're only responsible to pay the first \$50 of unauthorized charges. And, says FTC lawyer Carol Reynolds, if you notify the issuer before the thief makes any charges, you may not be out anything. You're also free from liability if unauthorized purchases occur when the card is not physically present, say in an Internet purchase, she says.

Zero-liability policies, like those offered by Visa and MasterCard, add a second layer of protection. Under these programs, you won't pay anything if someone fraudulently uses your credit card online or off.

Debit cards. The rules are similar for debit cards, but there are a few restrictions. For example, your liability under Federal law is limited to \$50, but only if you notify the issuer within two business days of discovering the card's loss or theft. Your liability could jump to \$500 if you put it off. And even this cap is lifted if you wait more than 60 calendar days from the time your bank statement is mailed.

Federal protections are a bit more generous if a thief just steals your debit card number (and not the actual card), but you still have 60 days after receiving your bank statement to report any unauthorized transactions.

The Visa and MasterCard zero-liability policies also apply to debit cards, but only to non-PIN transactions. If a thief steals your card and your PIN, the Federal rules are your only defense.

For additional protection check your homeowners or renter's insurance policy. Most cover up to \$500 for losses from unauthorized card use. And no matter which card is stolen, always follow up with a certified letter to your issuer—return receipt requested.

Which card when?

Your best bet is to "limit your use of debit cards to cash-and-carry types of purchases," says Susan Grant, vice president for public policy at the National Consumers League, such as for groceries, at the gas station or dry cleaners.

But for expensive or sight-unseen purchases (those made over the Internet or by phone), credit cards offer much more protection. For instance, you can contest a credit card charge for a product that arrives broken, or if the product you bought stops working after two weeks.

To get the rules on disputing a charge, check with your credit card issuer or download the Federal Trade Commission brochure, "Facts for Consumers: Fair Credit Billing."

"With a credit card, if you dispute a charge, it is taken off the record," says Ken

McEldowney, executive director of Consumer Action, in San Francisco. "With a debit card purchase, you are fighting to get your funds back into your account."

This gives you less leverage. You can contact your card issuer to see if they'll handle the dispute, but you'll probably have to take on the merchant yourself. And even if you succeed, you may be stuck with whatever the store policy is for cash or check returns.

(Source: The Kiplinger Washington Editors, Inc. Financial Fitness by Ronaleen R. Roha)

FINANCIAL PLANNING

Sooner Rather Than Later

In 2001, AARP put the average cost of a nursing home at \$4,654 a month, which is more than \$55,000 a year. In some areas, especially in the Northeast, nursing homes can cost twice that much, or more. Therefore, if you, as a married individual, have to spend a few years in a nursing home, all the while maintaining a residence for your spouse, the costs can be crippling. Long-term care outside of a nursing home can be a financial hardship, too.

One solution is to buy long-term care (LTC) insurance, such as the policies Federal employees may be offered soon. Even with the Federal Government's buying power, though, such policies tend to be expensive. If you never need care, there's no payback from all the money you've spent. Another approach is to buy life insurance with an LTC feature. Policies vary, but you might, for example, be able to draw down the death benefit in advance, if you need long-term care.

Suppose you hold a life insurance policy with a \$500,000 death benefit. At age 80, you need to go into a nursing home. The VUL policy might permit you to draw down \$5,000 per month for your long-term care bills. If you're in the home for three years, or 36 months, and withdraw \$180,000 from the policy, your beneficiaries would receive \$320,000, not \$500,000, from the life insurance policy at your death, but you would have been able to use the \$180,000 in lifetime cash flow to pay your way at a desirable nursing home.

(Source: "Retirement & Financial Planning Report," published by *FEDweek*)

Questions/Comments to:

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