

# Work / Life



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NAVIGATOR

Winston Churchill once said, "Courage is rightly considered the foremost of the virtues because upon it, all others depend." Courage is the chief distinguishing characteristic of the true leader. It is almost always visible in the leader's words and actions. It is absolutely indispensable to success, happiness, and the ability to motivate other people to be the best they can be.

### Follow Through on Your Vision

In a way, it is easy to develop a big vision for yourself and for the person you want to be. It is easy to commit yourself to living with complete integrity. But it requires incredible courage to follow through on your vision and on your commitments. You see, as soon as you set a high goal or standard for yourself, you will run into all kinds of difficulties and setbacks.

### Refuse To Compromise

You will be surrounded by temptations to compromise your values and your vision. You will feel an almost irresistible urge to "get along by going along." Your desire to earn the respect and cooperation of others can easily lead to the abandonment of your principles, and here is where courage comes in.

### Stick to Your Principals

Courage combined with integrity is the foundation of character. The first form of courage is your ability to stick to your

principles, to stand for what you believe in and to refuse to budge unless you feel right about the alternative. Courage is also the ability to step out in faith, to launch out into the unknown, and then to face the inevitable doubt and uncertainty that accompany every new venture.

### Avoid the Comfort Zone

Most people are seduced by the lure of the comfort zone. This can be likened to going out of a warm house on a cold, windy morning. The average person, when he feels the storm swirling outside his comfort zone, rushes back inside where it's nice and warm—but not the true leader. The true leader has the courage to step away from the familiar and comfortable and to face the unknown with no guarantees of success. It is this ability to "boldly go where no man has gone before" that distinguishes you, as a leader, from the average person. This is the example that you must set if you are to rise above the average. It is this example that inspires and motivates other people to rise above their previous levels of accomplishment as well.

### The Attack of Alexander the Great

Alexander the Great, the king of Macedonia, was one of the most superb leaders of all time. He became king at the age of 19, when his father, Philip II, was assassinated. In the next 11 years, he conquered much of the known world, leading his armies against numerically superior forces.

### Lead the Action

Yet, when he was at the height of his power, the master of the known world, the greatest ruler in history to that date, he would still draw his sword at the beginning of a battle and lead his men forward into the conflict. He insisted on leading by example. Alexander felt that he could not ask his men to risk their lives unless he was willing to demonstrate by his actions that he had complete confidence in the outcome. The sight of Alexander charging forward so excited and motivated his soldiers that no force on earth could stand before them.

### Action Exercises

Here are two things you can do immediately to put these ideas into action:

First, set big goals for yourself and force yourself out of the comfort zone by acting boldly—even when there is no guarantee of success. Go boldly where no one has ever gone before.

Second, resolve to act quickly and decisively when you are confronted with a difficult or dangerous situation. Dare to go forward. Practice audacity in all things.

Acting with courage builds your courage and confidence higher and higher.

(Source: Brian Tracy, speaker, author, and consultant, <http://www.briantracy.com> and [www.yoursuccessstore.com](http://www.yoursuccessstore.com))

## HUMOR

### Funny Motor Insurance Claims (even in other countries)



"The accident happened because I had one eye on the lorry in front, one eye on the pedestrian, and the other on the car behind."

"I started to slow down but the traffic was more stationary than I thought."

"I pulled into a lay-by with smoke coming from under the hood. I realized the car was on fire so took my dog and smothered it with a blanket."

Q: Could either driver have done anything to avoid the accident? A: Traveled by bus?

The claimant had collided with a cow. The questions and answers on the claim form were—Q: What warning was given by you? A: Horn. Q: What warning was given by the other party? A: Moo.

"I started to turn and it was at this point I noticed a camel and an elephant tethered at the verge. This distraction caused me to lose concentration and hit a bollard."

"On approach to the traffic lights the car in front suddenly broke."

"I didn't think the speed limit applied after midnight."

"I knew the dog was possessive about the car but I would not have asked her to share it if I had thought there was any risk."

"Windscreen broken. Cause unknown. Probably Voodoo."

"The car in front hit the pedestrian but he got up so I hit him again."

"I pulled away from the side of the road, glanced at my mother-in-law, and headed over the embankment."

"The other car collided with mine without giving warning of its intention."

"I collided with a stationary truck coming the other way."

"A truck backed through my windshield into my wife's face."

"A pedestrian hit me and went under my car."

"In an attempt to kill a fly, I drove into a telephone pole."

"I had been shopping for plants all day and was on my way home. As I reached an intersection a hedge sprang up obscuring my vision and I did not see the other car."

"I was on my way to the doctor with rear end trouble when my universal joint gave way causing me to have an accident."

"An invisible car came out of nowhere, struck my car and vanished."

"I was thrown from the car as it left the road. I was later found in a ditch by some stray cows."

"Coming home I drove into the wrong house and collided with a tree I don't have."

"I thought my window was down, but I found it was up when I put my head through it."

"The guy was all over the road. I had to swerve a number of times before I hit him."

There are two types of people—those who come into a room and say, "Well, here I am!" and those who come in and say, "Ah, there you are."

—Frederick L. Collins

## WEB SITE PICKS

<http://www.petfinder.com>

This site allows you to search for adoptable pets, locate shelters, and rescue groups, browse the resource library, post classified ads, and find volunteer opportunities.

## MIND POWER

### How Observant Are You?

There are 25 questions about things we see every day or have known about all our lives. How many can you get right? These simple questions are harder than you think—it just shows you how little we pay attention to the commonplace things of life.

No cheating! No looking around! No getting out of your chair! No using anything on or in your desk or computer!

The average person only gets seven correct.

Check the answers (at the end of the newsletter), AFTER completing all the questions.

1. On a standard traffic light, is the green on the top or bottom?
2. How many states are there in the United States?
3. In which hand is the Statue of Liberty's torch?



4. What six colors are on the classic Campbell's soup label?

5. What two numbers on the telephone dial don't have letters by them?

6. When you walk does your left arm swing with your right or left leg?

7. How many matches are in a standard pack?

8. On the United States flag is the top stripe red or white?

9. What is the lowest number on the FM dial?

10. Which way does water go down the drain, counterclockwise or clockwise?

11. Which way does a "no smoking" sign's slash run?

12. How many channels are on a VHF TV dial?

13. On which side of a woman's blouse are the buttons?

14. Which way do fans rotate (not a ceiling fan)?

15. How many sides does a stop sign have?

16. Do books have even-numbered pages on the right or left side?

17. How many lug nuts are on a standard car wheel?

18. How many sides are there on a standard pencil?

19. Sleepy, Happy, Sneezzy, Grumpy, Dopey, Doc. Who's missing?

20. How many hot dog buns are in a standard package?

21. On which playing card is the card maker's trademark?

22. On which side of a Venetian blind is the cord that adjusts the opening between the slats?

23. There are 12 buttons on a touch-tone phone. What two symbols bear no digits?

24. How many curves are there in the standard paper clip?

25. Does a merry-go-round (like at a carnival) turn counterclockwise or clockwise?

## FOR REFLECTION

"If you believe that feeling bad or worrying long enough will change a past or future event, then you are residing on another planet with a different reality system."

—William James, American Psychologist

## Questions To Ponder

How much time do I spend in worry about past or future events?

How might I better utilize that time?

## Actions To Consider

Take note during the day today how much thought, time, and energy you spend in worry.

At the end of the day, determine how much of that time was spent “worrying” about something for which you had control of the outcome.

Reflect on the outcomes of these activities and resolve to reduce your time, energy, and thought devoted to worry as appropriate!

(Source: Kevin Eikenberry, speaker, trainer, author, and consultant, <http://powerquotesplus.net>)

## FOOD FOR THOUGHT

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### The World’s Most Communicative Disease

There is a funny story in circulation about an optimistic farmer who couldn’t wait to greet each new day with a resounding, “Good morning, God!” He lived near a woman whose morning greeting was more like, “Good God . . . morning?” They were each a trial to the other. Where he saw opportunity, she saw problems. Where he was satisfied, she was discontented. One bright morning he exclaimed, “Look at the beautiful sky! Did you see that glorious sunrise?”

“Yeah,” she countered. “It’ll probably get so hot the crops will scorch!”

During an afternoon shower, he commented, “Isn’t this wonderful? Mother Nature is giving the corn a drink today!”

“And if it doesn’t stop before too long,” came the sour reply, “we’ll wish we’d taken out flood insurance on the crops!”

Convinced that he could instill some awe and wonder in her hardened attitude, he bought a remarkable dog. Not just any mutt, but the most expensive, highly trained, and gifted dog he could find. The animal was exquisite! It could perform remarkable and impossible feats which, the farmer thought, would surely amaze even his neighbor. So he invited her to watch his dog perform.

“Fetch!” he commanded, as he tossed a stick out into a lake, where it bobbed up and down in the rippling water. The dog bounded after the stick, walked ON the water, and retrieved it.

“What do you think of that?” he asked, smiling.

“Hmmm,” she frowned. “Can’t swim, can he?”

Sometimes I think that negative thoughts are the world’s most communicative diseases. More catching than any known virus, and just as deadly. But an attitude of awe and wonder can be just as contagious!

Which will you be spreading today?

(Source: Steve Goodier, speaker, writer, coach, and founder/publisher of the e-zine *Your Life Support System*)

## HEALTH TIP

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### Hyperactivity and Additives

At long last, a prestigious study confirms the association between Attention Deficit Disorder (ADD) hyperactivity and additives, with the suggestion that these be removed from the diet of all children.

In the study, 1,873 children were screened for the presence of hyperactivity and given a diet free of artificial colorings and benzoate preservatives for one week. Various challenges were given for the next 3 weeks.

There were significantly greater increases in hyperactive behavior when children were given a drink containing additives than when given a placebo drink.

The findings suggest that significant changes in children’s hyperactive behavior could be produced by the removal of artificial colorings and sodium benzoate from their diet.

Sodium benzoate is used in acidic foods and products to control bacteria, mold, yeasts, and other microbes. It interferes with their ability to make energy. It is used in items such as jams, salad dressings, juices, pickles, and carbonated drinks.

Artificial dyes and preservatives are widely used in foods, beverages, and drugs. The most common coloring agents are azo dyes: tartrazine (orange), sunset yellow, amaranth and the new coccine (both red), and the nonazo dye pater blue.

The most commonly used preservatives in food are sodium benzoate, 4-hydroxybenzoate esters, and sulfur dioxide. Various sulfites are commonly used in prepared foods. It is estimated that 2 to 3 milligrams (mg) of sulfites are consumed each day by the average U.S. citizen, while an additional 5 to 10 mg are ingested by wine and beer drinkers. The largest sources are salads, vegetables (particularly potatoes), and

avocado dip served in restaurants. A customer can ingest 25 to 100 mg of metabisulfite in just one restaurant meal.

Adult ADD may often present as chronic depression. Sixty-five percent of patients with major depressive disorders had a history of hyperactivity in childhood, and 41 percent had a history of treatment that did not respond to two or more antidepressants. Whether additives play a role here as well is being studied.

(Sources: *Archives of Diseases of Childhood* 2004, 89:506-511; *Progress in Neuropsychopharmacology & Biological Psychiatry* 2002, 26(3):585-9; Food and Drug Administration HFI 140 in cooperation with the International Food Information Council Foundation. Printed in “Nutrition Hints” by Betty Kamen, Ph.D., and Michael Rosenbaum, M.D. <http://www.bettykamen.com>)

## THOUGHT DU JOUR

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### Sweetening A Sour Fruit

*When a Bad Apple Spoils the Bunch*

Because life requires that we interact with different personalities, it is not uncommon for us to encounter a situation where there is one person whose behavior may negatively impact the experiences of others. Someone who is loud and crass can interrupt the serenity of those who come together to practice peace. A disruptive worker can cause rules to be imposed that affect their colleagues’ professional lives. A team member who is pessimistic or highly critical may destroy the morale of their fellow members. And one “bad apple” in your personal life can be a potent distraction that makes it difficult to focus on the blessings you’ve been given and the people who love you.

There may always be people in your life who take it upon themselves to create disruption, foster chaos, stamp out hope, and act as if they are above reproach—even when, in doing so, they put a blight on their own experiences. But you don’t need to allow their negativity and callousness to sour your good mood. Often, our first impulse upon coming head-to-head with a bad apple is to express our anger and frustration in no uncertain terms. However, bad apples only have the power to turn our lives sour if we let them.

If you can exercise patience and choose not to respond to their words or actions, you will significantly limit the effect they are able to have on you and your environment. You can also attempt to encourage a bad apple to change his/her behavior by

letting your good behavior stand as an example. If your bad apple is simply hoping to attract notice, he/she may come to realize that receiving positive attention is much more satisfying than making a negative impression. While you may be tempted to simply disassociate yourself entirely from a bad apple, consider why he/she might be inclined to cause disturbances. Understanding his/her motivation can help you see that bad apples are not necessarily bad people. Though bad apples are a fact of life, minimizing the impact you allow them to have upon you is empowering because you are not letting anyone else affect the quality of your experiences. You may discover that buried at the very heart of a bad apple is a seed of goodness.

(Source: <http://www.dailyom.com>)

## FINANCES

### Managing Risk Through Diversification

**More proof that proper asset allocation, diversification, and a long-term strategy work!**



Investors who pursue a market-timing strategy try to move in and out of stocks and bonds hoping to invest when prices are low and sell when they are high, thereby avoiding any market declines. The difficulty with this approach is that market rallies occur in short spurts. On top of that, you have to call it right not just once, but twice. You have to know not only when to get out of the market, but also when to get back in. More often than not, market-timers are “out of the market” when prices rise and there is little time for them to invest and benefit from the rally. **Trying to time the market in the hopes of boosting the returns of one’s portfolio is a strategy that is fraught with risk.**

A recent study by the Boston-based market research firm Dalbar, Inc., found that investors who tried to time the market often ended up **buying their shares at prices too high and selling them too low, resulting in a significant loss compared to the overall market.**

Between 1984 and 2002, the average investor in U.S. equity funds earned about 2.6 percent annually compared with a 12.2 percent increase for the Standard & Poor’s 500 index. Thus, an initial investment of \$10,000 by the so-called market timers would have grown to only \$16,285. On the other hand, an investor sticking to a **buy and hold philosophy** would have received a grand total of \$89,100, a difference of \$72,815!

Moreover, the 2.6 percent annual return also failed to keep up with inflation which, during that time period, averaged 3.1 percent. In addition, investors’ ability to time the market has diminished in recent years. According to the study, investors’ annualized returns have also progressively decreased since hitting a peak in 1992, largely because in reacting to market gyrations they turned over their accounts with greater frequency.

**BOTTOM LINE: Trying to beat the market is very difficult to do with any degree of success and on a consistent basis.** Moreover, active trading increases costs and taxes and requires a lot of attention. Instead of trying to time the market, **a much better strategy is to focus on one’s investment time horizon and risk tolerance for specific financial goals such as saving for a secure retirement, buying a house, or financing your children’s further education.**

[Source: Ranga Chand, Chand Carmichael & Company Ltd. (Excerpt from [http://www.cooperators.ca/life/wealth/edu\\_new\\_top.asp#Risk](http://www.cooperators.ca/life/wealth/edu_new_top.asp#Risk)). Linda Tice, CFP®, CSA, Certified Financial Planner®, Certified Senior Advisor, 410-821-7766, ext. 419]

## QUIZ ANSWERS

1. On a standard traffic light, is the green on the top or bottom? **BOTTOM**
2. How many states are there in the United States? **50**
3. In which hand is the Statue of Liberty’s torch? **RIGHT**
4. What six colors are on the classic Campbell’s soup label? **BLUE, RED, WHITE, YELLOW, BLACK, AND GOLD**
5. What two numbers on the telephone dial don’t have letters by them? **“1,” “0”**
6. When you walk does your left arm swing with your right or left leg? **RIGHT**
7. How many matches are in a standard pack? **20**
8. On the United States flag is the top stripe red or white? **RED**
9. What is the lowest number on the FM dial? **“88”**
10. Which way does water go down the drain, counterclockwise or clockwise? **CLOCKWISE (NORTH OF THE EQUATOR)**
11. Which way does a “no smoking” sign’s slash run? **TOWARDS BOTTOM RIGHT**
12. How many channels are on a VHF TV dial? **12 (NO #1)**
13. On which side of a woman’s blouse are the buttons? **LEFT**
14. Which way do fans rotate? **CLOCKWISE, AS YOU LOOK AT IT**
15. How many sides does a stop sign have? **EIGHT**
16. Do books have even-numbered pages on the right or left side? **LEFT**
17. How many lug nuts are on a standard car wheel? **FIVE**
18. How many sides are there on a standard pencil? **SIX**
19. Sleepy, Happy, Sneezzy, Grumpy, Dopey, Doc. Who’s missing? **BASHFUL**
20. How many hot dog buns are in a standard package? **EIGHT**
21. On which playing card is the card maker’s trademark? **ACE OF SPADES**
22. On which side of a Venetian blind is the cord that adjusts the opening between the slats? **LEFT**
23. There are 12 buttons on a touch-tone phone. What two symbols bear no digits? **“\*” AND “#”**
24. How many curves are there in the standard paper clip? **THREE**
25. Does a merry-go-round turn counterclockwise or clockwise? **COUNTERCLOCKWISE**

### Questions/comments to:

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