

- Seven Wisdom Qualities at Work
- Cell Reception Hotspots
- Keeping the Flash Drive Occupied
- Becoming Our Vision of Who We Are
- Herbal Energy Tonics
- The Archer and the Arrow
- Important Tips About Credit Cards

Work / Life

NAVIGATOR

Seven Wisdom Qualities at Work

Wisdom is when we shift into an intuitive mode to integrate the information and experience into a deeper sense of knowing and inner clarity. Wisdom comes into being when we pause to consider all the experiences and data we've accumulated related to a situation. It comes when we move beyond our normal modes of thought, stop judging our colleagues, and start to see the bigger picture.

Imagine and then find yourself imbued with these seven wisdom qualities at work.

1. Wise individuals tend to be grounded in their own bodies, experientially aware, tuned in to the present moment, and connected with the world. They are completely authentic, not trying to be someone else or prove anything.

Imagine how you would shine at work if you chose to focus more intently and regularly on your own dynamic physical presence.

2. Wise people tend to be less fearful. They have learned to release worries and anxiety.

Consider how much more effective you could be at work if you acted with less anxiety and more acceptance of reality. Then you could make decisions based on what is right, not on what is the easiest and safest.

3. Wise people are not judgmental. Their wisdom comes from a quality of consciousness that perceives reality without prejudice, and therefore sees a situation clearly.

How would people respond to you if you judged them less, accepted them more, and therefore encouraged empathy at work and regularly perceived your various challenges with more clarity and insight?

4. Wise people feel more compassionate and connected. At this level, people often talk about "thinking and acting from the heart" as a key quality of wisdom. Wise leaders have learned how to integrate their cognitive experience in the head with their emotional experience in the heart.

Imagine if you were able to see the best in your colleagues at work and feel a deep sense of connection and empathy for them. Imagine if all of your team did the same.

5. Wise people know how to shift from the tightness of their habitual thinking mind into that open-to-receive state of consciousness, in which insights and inspiration can flash into being from their total-brain experience.

Imagine yourself regularly choosing to shift into the quality of mind in which you access your own greater intuitive functions, and thus become the one at work with insights that are respected and employed.

6. Wise leaders either spontaneously or through concerted inner training know how to make their final expansion of their mental performance so that all five dimensions of consciousness are activated at once.

Imagine being able to harness the great power of wisdom within your own

consciousness so that you regularly shift into the true state of knowing at work and express your vision clearly and fearlessly.

7. Finally, wise leaders know when to act and when not to act. They might sometimes seem quiet and reflective, yet they can shift into powerful action when needed. They are decisive and not afraid of making difficult decisions, which they wholeheartedly follow through to completion.

Imagine developing your capacity to know when you are right and then having the courage to act on your decisions with certainty and integrity.

(Source: *Hampton Roads*, 2006. Copyright (c) 2006 by Paul Hannam and John Selby. Reprinted with permission from Hampton Roads. Printed at www.care2.com)

Resentment is like taking poison and hoping the other person dies.

—St. Augustine

HUMOR

Silly Product Labels

1. On a blanket from Taiwan

Not to be used as protection from a tornado.



2. On a helmet-mounted mirror used by U.S. cyclists

Remember, objects in the mirror are actually behind you.

3. On a Taiwanese shampoo bottle

Use repeatedly for severe damage.

4. On the bottle top of a U.K.-flavored milk drink

After opening, keep upright.

5. On a New Zealand insect spray

This product not tested on animals.

6. In a U.S. guide to setting up a new computer

To avoid condensation forming, allow the boxes to warm up to room temperature before opening.

(Sensible, but the instruction was INSIDE the box.)

7. On the bottom of Coke bottles in some countries

Open other end.

8. On a packet of Sunmaid raisins

Why not try tossing over your favorite breakfast cereal?

9. On a Sears hairdryer

Do not use while sleeping.

10. On a bag of Fritos

You could be a winner! No purchase necessary. Details inside.

11. On a bar of Dial soap

Directions—use like regular soap.

12. On Tesco's tiramisu dessert (printed on bottom of the box)

Do not turn upside down.

13. On Marks & Spencer bread pudding

Product will be hot after heating.

14. On a Korean kitchen knife

Warning: keep out of children.

15. On a string of Chinese-made Christmas lights

For indoor and outdoor use only.

16. On a Japanese food processor

Not to be used for the other use.

17. On Sainsbury's peanuts

Warning—contains nuts.

18. On an American Airlines packet of nuts

Instructions—open packet, eat nuts.

19. On a child's superman costume

Wearing of this garment does not enable you to fly.

20. On some frozen dinners

Serving suggestion: defrost.

21. On a hotel-provided shower cap in a box

Fits one head.

22. On packaging for a Rowenta iron

Do not iron clothes on body.

23. On Boot's children's cough medicine

Do not drive car or operate machinery.

24. On Nytol sleep aid

Warning: may cause drowsiness.

WEB SITE PICKS

<http://www.cellreception.com>

Find Dead Spots, Towers, Coverage for Cell Phones

Includes searchable databases of over 120,000 cell phone tower locations registered with the FCC and over 24,000 cell phone carrier comments submitted voluntarily from real customers using their service all over the United States. Consumers can search for the best carrier in their area and pinpoint nearby tower locations.

TECH TIP

Keeping the Flash Drive Occupied

You can run into a problem when using flash drives with Microsoft Word, as did Glenn. He opened two Word documents from his hard drive and saved one to the flash drive. When he tried to stop the flash drive to remove it, Windows refused to permit the safe removal of the flash drive, as it thought the drive was still in use.

There are a couple of issues at play here, and they can all affect how Windows (which controls the flash drive) views the drive. When you save a file to the flash drive from within Word, then Word starts using that drive as a place to store some of its temporary files. Even after you close the document, Word could still have a temporary file or two open on the flash drive; it all depends on what file operations you have performed with the documents you had open in Word and whether the program still needs those temporary files it created.

To complicate matters, even if Word doesn't have any temporary files still saved on the flash drive, it is possible that Word still considers the flash drive in use, thereby stopping Windows from releasing the drive. Word considers the last-used folder the active one when it comes to opening and saving files. Thus, when you save a document to the flash drive, then the folder on the flash drive becomes the temporary default folder as far as Word is concerned. To turn Word's attention to a different folder (and thereby release the hold it has on the flash drive), you either need to exit the program or perform some file operation—such as loading or saving a file—on a different drive.

(Source: Allen Wyatt's Word Tips. www.vitalnews.com)

WORDS FOR REFLECTION

Becoming Our Vision of Who We Are

Adapted from *The Woman's Book of Spirit*, by Sue Patton Thoele (Conari, 2006).

Noted scholar Joseph Campbell succinctly summed up the consequences of giving up our vision when he said, "Hell is living someone else's life." Although living someone else's life and burning our own dreams and talents on the pyres of fear or obligation may sometimes appear to be succeeding, it never does on the soul level.

No matter what our life has been like up to this point, it is never too late to be who we are meant to be. Be inspired!

Each of us arrives in this life with special talents, aptitudes, and dreams, which we add to, augment, and refine as we mature. These aspirations and yearnings are the visions of our souls, the blueprints of our very being. It is our sacred assignment to actualize our personal visions as best as we can, both for our own fulfillment and as gifts to the planet and humankind. If we sacrifice our dreams or denigrate our gifts out of fear or as a concession to others' desires, we set ourselves up for a life of disappointment and resentment.

At the level of essence, we are being called to be a unique prism through which the divine can be reflected. In response, every fiber of our being is magnetically drawn toward becoming who we were meant to be. Anything less is hell for our spirit.

Living our own life does not make us selfish and self-centered. Quite the contrary. When we actualize our vision, we become centered in our hearts and connected to our spirits, which naturally makes us more loving and less selfish.

What are your special gifts and talents? Do you feel comfortable about how you are expressing them? If so, great. If not, what one small step can you take today or tomorrow to actualize your unique vision?

(Source: www.care2.com)

HEALTH TIP

Herbal Energy Tonics

In this fast-paced world I frequently hear comments such as, "I'm so tired even though I get enough sleep," "My energy levels aren't what they used to be," or "Why can't I keep up?" Is there something we can do about low energy and feeling weak or mentally fuzzy?

There is if we explore the world of herbal adaptogens. This is a relatively new concept in the Western world, but has been the basis of the preventative approach to health and wellness in the East. Adaptogens work in such a way as to improve the body's adaptability. That is, they counteract physical and emotional stress by helping the body around the problem via support of glands and other functions. They give the body a tune-up, in a broad-spectrum way, helping many conditions without overpowering the cells as many drugs do. Read on to find out which one may be right for you.

Rhodiola rosea is an ancient folk remedy promoted by scientists in the former Soviet Union to boost the performance of Olympic athletes and astronauts. It increases energy and stamina, enhances alertness and concentration, and can help fuzzy memory.

Panax ginseng promotes regeneration from stress and fatigue and rebuilds strength. If a person is overworked and stressed out, ginseng can help. It is more effective taken over several months than in short-term doses.

Siberian eleuthero improves physical and mental performance as well as boosting the immune system. This is a long-term energy tonic for the adrenal glands and circulation.

Schisandra protects the liver, improves cognitive function, reduces irritability, and helps to promote sleep. It works synergistically with eleuthero against stress, weight gain, and fatigue.

Ashwagandha has been cultivated in India and the Middle East for centuries. It improves stamina and immune function, combats stress and anxiety, and shows antioxidant and mood-elevating properties.

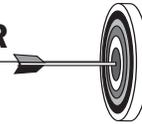
Reishi mushrooms are considered the "elixir of life" in traditional Chinese medicine. They are used traditionally as a health and energy tonic, boosting immunity, easing allergies, regulating blood sugar, and helping the liver regenerate.

All material is provided for informational or educational purposes only. Consult a physician regarding the applicability of any opinions or recommendations with respect to your symptoms or condition.

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THOUGHT DU JOUR

The Archer and the Arrow



There was once a general of war who had spent his entire life fighting in campaigns for many kings. Now at the end of his career, he had become tired of fighting. He had spent a lifetime perfecting his skill in all the arts of war, and his skill was famous, but he was weary and had but one wish—to spend the rest of his days studying archery, the one art of war he had not mastered.

The general did not want to learn archery in order to be a better fighter, but rather to study and reflect. He had heard of master archers living in distant monasteries, who spent a lifetime doing nothing else but perfecting their skill. Their life appealed to him, and so he retired from fighting and began to search for the master archers.

After a long journey, the general found a monastery where the monks were devoted to archery. He entered the monastery and begged to join them and pass the remainder of his days on Earth studying archery. For 10 years, that is what he did.

Then, when he had perfected his skill as an archer, the abbot of the monastery came to the general and said, "It is time to leave." The general was shocked, and he protested, saying that his life in the world outside the monastery was over. His only desire was to remain within the monastery walls and continue to meditate on the bow, the arrow, the target.

The general argued and pleaded with the abbot, but the abbot was resolute. He insisted that the general must leave. To advance his skill, it was necessary for the general to go out into the world and teach what he had learned.

And so he left the monastery. Once outside, the general had nowhere to go; he decided to return to the village of his birth.

It was a long journey over many lands, but finally he neared the village. As he walked through the surrounding forest, he noticed a bull's-eye on a tree with an arrow in the exact center. The general was surprised by this and even more so when he noticed more trees with bull's-eyes and arrows in the center.

Soon he came to the farmlands and there saw many barns and homes with bull's-eyes and arrows dead center. He became agitated and walked quickly into the village center. There, on every wall of every building was a bull's-eye with an arrow right in the center.

The peace he had gained from his years of monastic life was gone. He was indignant to find that after 10 years of study and reflection there lived an archer more skilled than he. Quickly, he approached the elders of the town and demanded that the archer responsible for this perfection meet him at the edge of town by the mill in one hour.

The general waited by the mill, but as the hour approached, no one came. There was, however, a young girl playing by the river. The girl noticed him and came over.

"Are you waiting for someone?" she asked, looking up at the general.

"Go away," he said, irritated.

"No, no," said the girl, "you look like you're waiting for someone, and I was told to come and meet someone here."

The general looked unbelievably at the little girl and said, "I'm waiting for the master archer responsible for the hundreds of perfect shots I have seen."

"Well, that's me then," said the girl.

The general, feeling more indignant still, looked skeptically at the girl. Finally, he said, "If you are telling the truth, then explain to me how you can get a perfect shot every single time you shoot your arrow."

"That's easy," said the girl, brightening. "I take my arrow, and I draw it back very tight in the bow. Then I point it very, very straight and let it go. Wherever it lands, I draw a bull's-eye."

(Source: Courtesy of <http://www.homeholidaysfamilyandfun.com>)

Yesterday is only a dream, and tomorrow is only a vision; but today, well-lived, makes every yesterday a dream of happiness and every tomorrow a vision of hope.

—Sanskrit text

FINANCES

Ten Important Tips You Should Know About Credit Cards To Save Money, Time, and Grief



The average American spends the first six months of every year paying off their holiday debt from the year before. Overspending, opening new credit accounts, and generally just spreading your finances too thin is especially tempting as you succumb to the spirit of the holidays.

That spirit has Americans planning to spend an average of \$1,096 on holiday presents this year. But before you dust off your trusty credit card for its busiest time of the year, read up on these 10 tips that will keep you and your credit scores merry and bright.

1. Stay away from high credit balances and too many accounts.

Charging high amounts to your credit cards and carrying them over month to month can lower your credit score, even if you are making payments. That's because the high balances could indicate that you may have bitten off more than you can chew, financially speaking.

Opening too many new credit or charge accounts also can negatively affect your score; it may indicate that you're spending more than you can afford.

2. If a creditor inquires about your credit score, it counts against you.

Every time you open a new account, a creditor will check your credit report. This is what's known as a hard inquiry, and it's figured into the formula for calculating your final credit score. Too many hard inquiries can, indeed, count against you. Soft inquiries, however (such as when you inquire about your own credit report), do not get factored in.

3. Pick a card that fits your needs.

There are all kinds of credit cards out there—those that offer airline, merchandise, or travel rewards; those that offer extra warranties or accident insurance for electronics or travel; and those that offer low, fixed interest rates. Depending on your needs and lifestyle, you should choose a card that can benefit you the most.

4. Have your name taken off credit marketing lists.

If you find it tempting (or just annoying) that credit card companies are mailing you marketing materials to get you to sign up for their cards, you can have your name removed from their lists (similar to the National Do Not Call Registry).

You can do so:

- Online using the opt-out form at www.optoutprescreen.com.
- By calling 1-888-5-OPTOUT to request a hard-copy opt-out form.

5. Be aware that closing an account doesn't mean your score will increase.

Depending on the situation, closing a credit account actually could hurt your score because it could increase the balance-to-limit ratio. However, it also may raise your score if you have too many cards open (see #1) or have no effect whatsoever. The card you choose to close also can make a difference. For instance, a card you've had for a long time that is in good standing may positively impact your credit score, so that would not be the one to choose to close.

6. Pay more than the minimum balance each month.

The typical credit card purchase is, on average, 112 percent higher than if using cash. That's because creditors make money from your interest payments, which can add up to thousands of dollars in no time. If you only make the minimum payment each month, you will end up paying much more than you intended to and more than the purchase was worth. Even doubling the minimum payment means that you'll pay the card off twice as fast and save yourself hundreds, if not thousands, of dollars in interest.

7. Know the credit lingo.

Charge cards, credit cards, and secured cards are not one and the same. A charge card, such as American Express or Diner's Club, requires that you pay the balance off at the end of each month. If you are late with the payment, you may be charged very high penalty interest charges.

A credit card, on the other hand, allows you to carry over a balance from month to month. However, it also allows you to accumulate interest charges. A secured card is a credit card that is backed by a bank deposit by the consumer. People who may not be able to get an unsecured card often can qualify for a secured card and use it to establish credit.

8. Creditors decide whether you're a good credit risk.

The criteria used in determining whether or not you qualify for a credit card is not set in stone and varies by creditor. In this way, you may qualify for one card, but that doesn't mean you automatically will qualify for all similar cards. If you are ever denied credit, however, the creditor must give you a copy of your credit report, along with an explanation as to why you were denied.

9. Know your rights if your card is stolen.

Under the Fair Credit Billing Act, consumers can dispute certain charges on their cards and have limited liability if fraud occurs. The important things to remember are:

- You are not liable for any charges on your card that appear after you've reported it stolen.
- Any charges incurred after the card is stolen—but before you've reported it stolen—should be waived after a \$50 fee. This holds true as long as you report the card stolen within a reasonable amount of time (usually 24–48 hours).

10. Try to use some self-control.

Though you may be tempted to splurge on holiday gifts or other items knowing you don't have to pay right away, remember that the bill eventually will come. If you know you won't be able to pay for a purchase, don't buy it. Likewise, in the event you must charge a large amount of money for emergency purposes, set up a plan to get it paid off as quickly as possible so it doesn't spiral out of control.

(Source: www.sixwise.com)

Questions/comments to:

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An online version of this newsletter may be found at http://www.hq.nasa.gov/office/codecc/Pages/navig_07_06.pdf.
