How To Talk to Anybody, Anytime • Change Magazine Subscriptions • Search for Coupons • The Little Things Count • Tips for Smooth Introductions • "Phishing" and Other Online Identity Scams How To Talk To Anybody, Anytime NAVIGATOR

You know the situation: There you are at a business or social function, and you end up with someone whom you have never met before. Some people get amazingly uncomfortable with this situation because they simply don't know how to start or carry on a conversation. Yet successful people are always going to find themselves in these kinds of situations because they are always stretching themselves and putting themselves into situations to help them and their businesses grow, and that means meeting new people. So if you are going to be successful, one thing you have to get down is how to talk to anybody, anytime. Good news: It is easier than you think! First, a couple of things not to do. One, don't get flustered and excuse yourself. That is the easy way out, and you never know if you didn't just leave who would have become your best friend or closest business associate. Stick around! Secondly, don't start talking about yourself. Sure, introduce yourself, but don't launch into a half-hour monologue about your accomplishments. The other person will either roll their eyes back into their head or simply give you a new nickname: Joe "let me tell you a story about myself" Schmoe. This leads me to the key.

Talk about the person you have just met. Don't talk about yourself; talk about them! And the key is to ask questions. Now, there are obviously some people you just will not be able to talk to because they are absolute

bores or they are angry or upset or something, but I have found that that is only about 1 percent of the people, if even that. For the most part, if you persist in asking questions, you will be able to talk to anybody, anytime.

There are three segments to this process:

Ask questions.

Find connections.

Go in those directions.

What you are trying to do is to find common ground. What makes people afraid to talk to others is that they are afraid they won't have anything in common. I have found that usually, if you ask questions for a minute or two, you can always find a connection with someone, and then you're set. The worst that could happen is that you ask the person questions for a few minutes and find nothing. But what will that person tell others? That you seem to have a genuine interest in others. That is a great reputation to have!

That is another key here. You can't be a selfish, arrogant person and be successful. I am talking true well-rounded success, not just collecting a pot full of money.

The best way to describe this process is to write out a mock conversation. You will notice the kinds of questions I would ask, when I find a connection, and how I would go in that direction.

"Hi, I'm Chris Widener. What is your name?"

"Joe Schmoe."

Highlights

"Well, Joe, what do you do for a living?"

"I sell insurance." (Possible connection here. Everybody has insurance.)

"Oh yeah? What kind of insurance?"

"I insure oil rigs in the Adriatic Sea." (Whoops. Lost connection.)

"Wow. That must be fascinating. Married or have kids, Joe?" (I have a wife and kids, maybe we can show pictures.)

"No, actually, I'm single." (It isn't looking good yet.)

"So, who do you know here at the party?"

"Well, nobody. I am the brother of the host's accountant. I'm in town for a week, and my brother had to make an appearance." (It is going in the wrong direction here.)

"So where are you from?"

"Nebraska." (Bingo, there it is. The connection! Now let's go in that direction)

"Really? My dad was from Nebraska. Even though he died when I was four, my grandmother used to take me back to visit my relatives every summer growing up. It sure was a lot of fun. Were you city folk, or did you live on a farm?"

"I grew up on a pig farm."

"That's what my relatives did! As a kid I always wanted to ride one of those sows. Luckily my uncles never let me attempt it."

There you are. Now just start asking questions about what they did growing up, how they liked it, etc.

If you get adept enough at asking questions of others, you will inevitably find a connection to talk about. And having something in common with someone is the start to a long and mutually beneficial relationship—one of the foundations of success!

I am in a career where I meet new people all the time, and this is exactly what I do. I am no better conversationalist than most of you. It is just a proven way of getting a relationship off the ground with someone you have just met.

Here it is again: Ask questions, find connections, go in those directions.

(Source: Chris Widener, popular speaker and writer as well as the President of Made for Success, a company helping individuals and organizations turn their potential into performance, succeed in every area of their lives, and achieve their dreams. www.madeforsuccess.com)

WEB SITE PICKS

https://www.oneswitch.com/oneswitch/home.jsp

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"Everything is okay in the end. If it's not okay, then it's not the end."

—Unknown

HUMOR

- 1. How do you catch a unique rabbit? Unique up on it.
- 2. How do you catch a tame rabbit? Tame way, unique up on it.
- 3. How do crazy people go through the forest? They take the psycho path.
- 4. How do you get holy water? You boil the hell out of it.
- 5. What do fish say when they hit a

- concrete wall? Dam!
- What do eskimos get from sitting on the ice too long? Polaroid's.
- What do you call a boomerang that doesn't work? A stick.
- What do you call cheese that isn't yours? Nacho cheese.
- 9. What do you call Santa's helpers? Subordinate clauses.
- What do you get from a pampered cow? Spoiled milk.
- 11. What do you get when you cross a snowman with a vampire? Frostbite.
- 12. What lies at the bottom of the ocean and twitches? A nervous wreck.
- 13. Why don't blind people like to sky dive? Because it scares the dog.
- 14. What kind of coffee was served on the Titanic? Sanka.
- 15. Why did pilgrims' pants always fall down? Because they wore their belt buckle on their hat.
- 16. What's the difference between a bad golfer and a bad skydiver? A bad golfer goes whack, dang! A bad skydiver goes dang! Whack.

SHOPPING TIPS

Code Searching

When you are going to make a purchase from a Web site, first go to Google and search "promotion code" or "coupon code" and the name of the store. You will get sites that track current codes that you can enter. For example, for Staples you might find a code for \$5 off a \$25-purchase and another for \$15 off a \$75-purchase. There are often codes available for JC Penney, Target, Land's End, and many other online retailers. It may save you money to purchase an item online even if you have to pay shipping (which often you can get free by searching for a code). Plus you save on gas.

FOOD FOR THOUGHT

The Little Things Count: Don't Let Your Emotional Well Run Dry Imagine your emotions as a well. Sometimes the water level practically overflows, finding you in contentment and healthy psychological functioning. At other times, there might be a drop in the water level, leaving you feeling edgy and out of sorts. Times when the well is parched hurt the most—the times of unhealthy psychological functioning such as burnout, exhaustion, or depression.

You should expect changing water levels, moods that shift and emotions that aren't perfect. That's part of the human experience. But don't let your well run dry. Make little changes in your daily life to help you monitor the level of your emotional well and replenish it.

Why Little Changes?

Wells don't dry up overnight, nor are you likely to go to bed feeling fine and wake up deeply immersed in clinical depression. Little by little, without restoring rains, water levels decline. Barring sudden tragedies and catastrophic circumstances, this is true of your emotions. Little daily nuisances and frustrations evaporate your healthy emotional level, one drop at a time. It makes sense, then, to focus on:

- small daily stressors under your control, or at least subject to your attitude, and
- small daily changes that can restore you emotionally.

Learn What's Drying Up Your Well

Take a close look at your normal routine. Must you jolt out of bed in the morning in a panic after hitting the snooze button several times? One adjustment you could make is to go to bed a little earlier, allowing you to rise a bit earlier and giving you more time for the demands of your morning.

What else drains your energy throughout the day? Perhaps it is some of the following:

- Helping grumpy children prepare for school. Solution: Set out clothes and make lunches the night before. Try humor to crack smiles on their sleepy faces.
- Scrambling to get out the door yourself.
 Solution: Set out your clothes, briefcase, etc., the night before, and make sure you know where your car keys are!
- Traffic. Solution: Stock up on soothing CDs or books on CD and relish the time to yourself; try to leave early enough that you don't have to drive in a panic.
- Misplacing things. Solution: Try to get organized so you'll have a place for your keys, glasses, papers, etc.
- Too much stimulation. Solution: Turn off the TV, computer, phone, etc., and steal away to a quiet place like a park, your

- bathtub, a cozy reading nook, or wherever you can nurture yourself.
- People. Solution: Avoid negative, complaining people as much as you can.
 If you live with them, breathe deeply, practice forgiveness, and refer to the nurturing tips mentioned in the "too much stimulation" section.
- Excessive workload. Solution: Fulfill your obligations to your boss and family, but put off extra work or things that can wait until your energy returns. If possible, stop bringing work home! You may need to ask for more help at home or talk with your manager about prioritizing your work so that it is more manageable.

Replenish the Well

Investigate which daily "pests" threaten your emotional well-being. You'll probably discover that something really bugs you one day and then is no problem the next. Such is the human mood—subject to change! Even so, if you practice a new attitude or remedy to anything that irritates you, you might be better equipped to cope when your mood is low. The bottom line: Seek ways to nurture yourself in spite of life's frustrations. To start, make sure you are eating nutritious meals, drinking plenty of water, exercising regularly, and getting adequate sleep. Here are a few other suggestions:

- Take 10 slow, deep breaths whenever you feel tense.
- Ask yourself if whatever is bothering you will still be important a month from now.
- Write a list of what you are thankful for.
- Take a few minutes to enjoy the sunset, clouds, birds, anything that soothes you.
- Keep a collection of inspirational or humorous quotes handy to peruse.
- See a funny movie.
- · Go out to dinner.
- Call a friend.
- Play with your children, pet, partner . . . just play!
- Get a massage.
- Take a day off.
- Explore a new hobby.
- Develop your spirituality.

Signs of Drought

Before total exhaustion or burnout occurs, learn to recognize the signs. Here are a few to consider, but you know best how stress affects you:

- increased tension, irritability, anxiety or anger,
- feeling tired or overwhelmed,
- frequent tension headaches or stomach complaints,

- · difficulty sleeping, and
- changes in appetite.

Catching some of these signs early and choosing the right way to do a few things to restore peace might prevent a serious drought. If you do feel depressed and hopeless, be sure to seek the help of a doctor or mental health professional.

(Source: © 2003 Achieve Solutions. Employee Assistance Program. www.harrisrothenberg.com)

WORDS OF WISDOM

"If I knew you and you knew me, and each of us could clearly see, the meaning of your heart and mine, I'm sure that we would differ less, we'd clasp our hands in friendliness, if I knew you and you knew me."

—John Kanary's book *Breaking Through Limitations*

"You can preach a better sermon with your life than with your lips."

-Oliver Goldsmith

FOR REFLECTION

What is life?

It is the flash of a firefly in the night. It is the breath of a buffalo in the winter time. It is the little shadow that runs across the grass

And loses itself in the sunset.

—Dying words whispered by Blackfoot Indian Chief Isapwo Muksika Crowfoot (1890)

ETIQUETTE

Tips for Smooth Introductions

The most important point about introductions is to make them. If you have ever been left standing there not introduced, you know what I mean. Most people would rather you introduce them incorrectly than to be left standing there unacknowledged. The second point in introductions is the order of names. The name of the person being introduced is mentioned last, and the person to whom the introduction is made is mentioned first.

BUSINESS INTRODUCTIONS are based on power and hierarchy. Persons of lesser authority are introduced to persons of greater authority. Gender plays no role in business etiquette and introductions. For example, you would say, "Mr./Ms. Greater Authority, I would like to introduce Mr./Ms. Lesser Authority." The name of Greater Authority is spoken first.

SOCIAL INTRODUCTIONS are based on chivalry, so introductions are made according to age, then gender, and then social status. The man is introduced to the woman unless the man is obviously a great deal older, in which case it's "age before beauty." For example, if both people are of the same generation, you would say, "Mary Smith, I'd like to introduce Bob Jones." But, if the woman is considerably younger, you would say, "Mr. Smith, this is my daughter Agnes."

When introducing relatives, mention their relationship to you; it avoids any possible faux pas. "Mark, my husband, or Kate, my wife." If a couple is living together, but not married, introduce both by their first and last names; no other information is necessary.

If you do forget someone's name, do not say, "I've forgotten your name." It makes that person feel unimportant. Take the blame by saying something like "I've drawn a blank. Please tell me your name again." Then make the introduction and get off the subject of the memory lapse. If someone forgets your name, just jump in, hand outstretched, a smile on your face, and offer your name.

Question: Should a woman stand when introduced?

Answer: Absolutely yes. Everyone should stand for all introductions. This shows respect for you and for the other person. Remove all barriers between you and the other person. If you are behind your desk, stand, walk around your desk, and greet the person with a handshake and eye contact.

The only exception is if standing is awkward or would disrupt those around you (a restaurant booth or banquette are examples). I usually smile and gesture that I would like to get up by slightly rising and then relaxing back down.

(Source: Gloria Auth, Protocol Plus, www.protocolplus.net)

FINANCES

"Phishing" and Other Online Identity Theft Scams: Don't Take the Bait

"Phishing" is a scam that uses spam e-mail to lure you into revealing your bank or brokerage account information, passwords or PINs, Social Security number, or other types of confidential information. Often the e-mails falsely claim to be from brokerage firms, banks, credit card companies, Internet auction sites, electronic payment services, or some other service

that you use. In other instances, the e-mails purport to be from Government agencies.

Most of these e-mails attempt to lure you into providing sensitive personal information by requesting that you provide it in a reply e-mail or by clicking on a link to a Web site that mimics a legitimate Web site and asks you to provide the information. Various "urgent" messages also are used to lower your guard.

Seven Tips To Protect Yourself from Online Identity Theft

- 1. Beware of e-mail requesting personal information. Don't reply to or click on a link in an unsolicited e-mail that asks for your credit card, bank or brokerage account information, passwords or PINs, social security number, or other types of confidential information, even if it looks like the e-mail comes from a financial institution with which you do business. When in doubt, log onto the main Web site of your credit card, bank, or brokerage firm at the normal Web address you use or call your firm using a telephone number that you know or one from a previous account statement to inquire about whether the request for information is legitimate.
- Leave suspicious Web sites. If you think a Web site is not legitimate, leave it immediately. Legitimate firms typically offer customers a number of ways to contact them.
- 3. Keep your personal and financial information secure online. Here are a few simple steps that you can take to make your information more secure when you go online.
- Keep your computer system up to date with the latest security patches.
- Use anti-virus and spyware-detection software and be sure to update this software regularly, as new viruses and Trojan Horse programs appear frequently.
- Use personal firewall software. Firewall software should thwart intruders from getting access to your PC over a network.
- Never download software or files from an unknown source.
- Change your passwords on a regular basis. Never send your password to anyone in an e-mail. Try not to write down your password, but, if you must, put it in a safe place.
- Avoid e-mailing personal or financial information.
- Read your firm's policies on online security. Review other tips and security instructions that may be offered to better protect your access.
- Before submitting personal or financial information through a Web site, look for the locked padlock image on your browser's status bar or look for "https://" (note the "s") at the beginning of the Internet address. While a padlock image and "https://" does not mean that the Web site is authentic or secure, the absence of either the padlock or the https:// does mean that the site is not secure.
- Log off of any secure legitimate Web site after completing a transaction.
- Be careful when using Internet kiosks or other people's computers. Since you don't know what security precautions have been taken, you may be putting your confidential information at risk.

- 4. Know who you are doing business with. Before you open an account with a brokerage firm, use NASD BrokerCheck to make sure the brokerage firm and broker are properly registered and to verify phone and address information you receive from the firm or broker. Investments are a major financial undertaking and should be afforded the same degree of investigation and caution as any other major purchase you might make.
- 5. Order a copy of your credit report. It is a good idea to check your credit report every year. You should obtain a copy of your credit report from each of the three major credit bureaus.

Equifax

800-685-1111 www.equifax.com

Experian

888-397-3742 www.experian.com

Trans Union

800-888-4213 www.transunion.com

Look for accounts you did not open and any unexplained transactions.

- 6. Review your account statements. This is your last line of defense. If you are victimized, the sooner you catch it, the better. Regularly review your online account information for unauthorized trades, cash withdrawals, or any other unrecognized activity; do the same as soon as you receive each monthly or quarterly statement. If you have moved, make sure to update your postal address with all of the firms where you have accounts. If you receive your statements by e-mail and change your Internet service provider or otherwise change your preferred e-mail address, make sure to update your e-mail address with all of the firms where you have accounts. Immediately report any suspicious activity to your brokerage firm.
- 7. Act quickly if you believe you've been scammed. If you believe that you're a victim of one of these scams, you need to act quickly. For example, you may only have 60 days to report a loss or theft of funds through an electronic funds transfer to limit your liability.
- Identity Theft. If you believe your identity has been stolen, the Federal Trade Commission's Identity Theft Web site contains step-by-step directions of what you should do.
- Investment Scams. If you're the victim of a brokerage firm identity theft scam, contact NASD, the Securities and Exchange Commission or your State securities regulator.

(Source: Phishing Attack Trends Report, Anti-Phishing Working Group, May 2004)

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-3_05.pdf