

# Work / Life

Avoid Anger...  
and Protect  
Your Health

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## NAVIGATOR

by Cardwell C. Nuckols, Ph.D.

Anger is a powerful force that can be positive or negative. Handled well, anger can spur us to do something constructive about a problem. Handled badly, it can do serious damage to our relationships.

**Example:** A friend says something that hurts your feelings.

Depending on how you typically handle anger, you might say something hurtful back . . . quietly seethe and act cold toward your friend . . . yell . . . avoid the other person . . . or tell him/her that his/her comments hurt you and why.

The last response is likely to have a positive result—building understanding and strengthening the friendship. Each of the other reactions undermines the friendship by keeping anger alive without resolving the conflict.

Chronic anger not only hurts relationships, it can affect your health. One study of men over age 60 found that those with the highest hostility scores on a personality test had three times the average risk of heart attack and fatal heart disease.

*Here are ways to help recognize and control anger . . .*

### UNDERSTANDING ANGER

Most anger stems from a feeling of losing control of our lives. By getting angry, we are able to temporarily regain a feeling of power.

**Example:** A father gets angry when his grown children fail to follow his advice. For him, it's easier than accepting that they need to learn from their own mistakes. By yelling at his children and making them feel guilty, he momentarily feels in charge again.

Anger is further fueled by the negative comments we make to ourselves about things that happen to us. Often, we are not even aware of these self-defeating statements.

**Example:** While driving to an important meeting, you have a flat tire. Your first thought is, "Why does this always happen to me?" Your resentment builds as you struggle with the jack. You think, "No one is stopping to help . . . people are so uncaring." You picture yourself arriving late at the meeting and making a terrible impression. You get so worked up that when another driver does stop, you snap, "It's about time!"—and he drives away. "That just proves what jerks people are," you say to yourself. When you get to the meeting, you make a terrible impression—not because you are late, but because you are so hostile.

### RECOGNIZING ANGER

You can handle anger constructively if you interrupt the automatic, negative spiral of thoughts and emotions.

*Cooling-off techniques . . .*

• **Keep a journal.** Carry a small notebook with you. The next time you get angry, imagine you are a newspaper reporter collecting

facts. Immediately after the incident, write down what occurred . . . who you were with . . . where you were . . . and the thoughts that went through your mind before, during, and after your anger.

Do this in private so that you can think clearly. Observing and recording details enables you to use rational powers of objectivity and analysis, rather than relying on impulse and emotion.

• **Know the early warning signs.** Pay attention to the physical and mental symptoms of your anger.

**Examples:** Your face feels hot . . . your heart rate speeds up . . . you assume the worst about other people's motives . . . you get a general sense that things aren't right.

Write these signals down in your notebook. At first, you may not recognize them until after you have gotten mad. Over time, you'll notice them earlier and earlier.

• **Look for patterns.** What situations provoke you? See if you can identify common themes, such as being criticized, having your authority challenged, or feeling ignored. Ask yourself whether these themes remind you of other times in your life—especially childhood and adolescence, when many of our habitual reactions are formed.

**Example:** One woman noticed that she got angry at anxious people. Upon reflection, she remembered that her parents expected her to be poised and confident as a teen,

and made fun of her whenever she appeared nervous. She also realized that, as an adult, she tended to act hostile when she felt anxious.

Exploring the roots of your anger helps you be more objective, so that you are no longer at the mercy of your habitual response. Some people find counseling useful in uncovering deeper sources of anger.

## MANAGING ANGER

- **Create a safety plan.** On an index card, write down four things you can do that will help you calm down when you begin to get mad. Common techniques include breathing deeply, walking around the block, counting to 10, or calling a friend. Carry the card with you.

- **Call a time-out.** The moment you notice any of your warning signs, take a break and put your safety plan into action. If you are with other people, politely excuse yourself from the situation.

**Example:** “I know this issue is important to you. Let’s take a break and continue this conversation in 15 minutes.” Important: Keep your “exit strategy” simple. A scripted excuse is useless if you can’t remember it under pressure.

- **Change what you are saying to yourself about the situation.** By changing the negative statements we make to ourselves, we can change our emotions.

**Example:** Replace “Why does this always happen to me?” with “I can cope with this situation.”

- **Learn assertiveness and problem-solving skills.** After learning why you become angry, you may want to clarify a misunderstanding or correct a wrong using rational thought—not rage. You can do this by using assertive communication, negotiation, and problem-solving techniques.

**Example:** Clearly stating how you feel . . . acknowledging the other person’s point of view . . . assessing and weighing options for action . . . agreeing on a trial period for change.

Courses in communication and negotiation skills are offered at YMCAs, community colleges, and as part of many adult education programs.

- **Develop spiritual strengths.** Coming to terms with anger requires making peace with the fact that we can’t control many parts of life—not layoffs, illness, or other people’s reactions. Spiritual connectedness can help us accept our limitations and embrace our need for the help of others.

This doesn’t necessarily mean adopting a religion. Many find spiritual solace in nature . . . exploring meditation . . . opening up to friends and family about fears and concerns . . . helping others by volunteering or mentoring.

Finally, if you have trouble understanding and managing your anger, consider psychological counseling.

(Source: Cardwell C. Nuckols, Ph.D., author of 23 books and workbooks on health-related topics, including *Healing an Angry Heart*, and internationally recognized expert in the field of behavioral medicine.)

## WEB SITE PICKS

<http://amabuddy.com>

### Comparison shopping for books and music on any phone

You are in a bookstore or a record shop. You find something that interests you. You can’t decide whether to buy it now or online later. What you need is a price check and a quick review, perhaps some ideas of something similar that others might recommend. Amabuddy can help!

“Good judgment comes from experience, and a lot of that comes from bad judgment.”

—Will Rogers

## HEALTH TIP

### Hot Water . . . Chinese Penicillin

The Chinese drink very hot water . . . PLAIN HOT WATER . . . all day, every day!

### WHY PLAIN HOT WATER?

Unlike tea or water-based drinks, plain water is one of the few substances absorbed directly through the stomach lining into the blood stream. The body doesn’t have to separate it out from other ingredients.

### WHY HOT WATER?

The Chinese people believe that after age 40, nothing colder than room temperature should go into our bodies. Because normal aging produces physical changes:

- Blood vessels become less elastic and can become smaller in diameter, due to plaque accumulation, so higher blood pressure can occur, and circulatory problems can arise (ice cream headache syndrome).

- The digestive tract (sphincters, intestines, and colon) becomes less elastic as well, often leading to digestive upsets and constipation.

The Chinese believe that when you drink cold liquids or eat cold foods, the internal organs constrict even further, possibly making existing problems worse.

Try washing a greasy pan in cold water. The fats and oils congeal into little globules and stick. But washing the same pan in HOT water liquefies the grease and allows it to be flushed out. Our body contains fats and oils. Hot water flushes our system.

### BENEFITS OF HOT WATER:

1. Turns on the body’s natural cooling system by creating a central core overheat. This causes an increase in circulation by drawing cooler blood from the extremities to the central core and sending the warmer blood toward the extremities.

2. It relaxes internal organs and muscles around the rib cage and bronchi, allowing you to breathe deeper.

3. Eases acid stomach feeling and relieves acid reflux symptoms.

4. Aids digestion by increasing hydration and absorption of nutrients.

5. Relieves constipation by increasing peristalsis.

6. Weight loss: hot water a half-hour before meals decreases appetite and accelerates weight loss. Combined with breathing techniques, provides hyper-oxygenation for fat burning.

7. Decreases the length of colds and flu; helps prevent pneumonia.

### HOW MUCH? HOW HOT? HOW OFTEN?

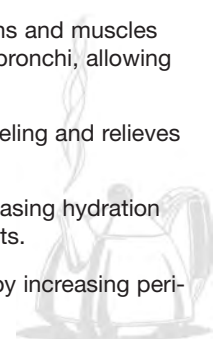
Drink 1 cup, coffee mug size, at coffee temperature, 3 times a day. More is better.

(Source: Dr. Susan Lee-Smith RN, Ph.D., TCMN (China) Trainer, EFT-ADV, [www.EFTNeiGong.com](http://www.EFTNeiGong.com).)

## WORDS OF WISDOM

### Accepting Loss The Cycle Of Grief

When we experience any kind of devastating loss, whether it is the loss of a loved one, a dream, or a relationship, feelings may arise within us that are overwhelming or difficult to cope with. This sense of grief can also come up when we are separated from anyone or anything we have welcomed into our lives. And while it may feel



like we are caught up in a never-ending spiral of sadness and emptiness, it is important to remember that the grief we are feeling is not a permanent state of being. Rather, grief is part of the process of letting go that in many ways can be a gift, allowing us to go deeper within ourselves to rediscover the light amidst the seeming darkness.

The emotions that accompany any kind of loss can be intense and varied. A sense of shock or denial is often the first reaction, to be replaced by anger. Sometimes this anger can be directed at your loved one for “abandoning” you; at other times you may feel outrage toward the universe for what you are enduring. And while there are stages of grief that people go through—moving from denial to anger to bargaining to depression to acceptance—the cycles of grief often move in spirals, sometimes circling forward and then back again. You may even experience moments of strength, faith, and laughter in between. While these emotions seem to come and go sporadically, it is important to feel them, accept them, and allow them to flow. With time, patience, and compassion, you will eventually find your center again.

As we move through our grief, we may find ourselves reluctant to release our pain, fearing we are letting go of who or what we have lost. We may even regard our movement toward healing as an act of disloyalty or giving up. Know that while the hurt may fade, the essence of what you had and who you loved will have already transformed you and forever stay with you. If anything, once you are ready for the pain of your loss to subside, the memories can then live more fully within you. Remember, that healing is a part of the spiraling cycles of grief, and that in letting yourself feel restored again, you are surrendering to a natural movement that is part of the dance of life.

(Source: [www.dailyom.com](http://www.dailyom.com))



## HUMOR

Two buddies, Bob and Earl, were two of the biggest baseball fans in America.

Their entire adult lives, Bob and Earl discussed baseball history in the winter, and they poured over every box score during the season. They went to 60 games a year. They even agreed that whoever died first would try to come back and tell the other if there was baseball in heaven.

One summer night, Bob passed away in his sleep after watching the Yankee victory earlier in the evening. He died happy.

A few nights later, his buddy Earl awoke to the sound of Bob’s voice from beyond.

“Bob is that you?” Earl asked.

“Of course it’s me,” Bob replied.

“This is unbelievable!” Earl exclaimed. “So tell me, is there baseball in heaven?”

“Well I have some good news and some bad news for you. Which do you want to hear first?”

“Tell me the good news first.”

“Well, the good news is that, yes, there is baseball in heaven, Earl.”

“Oh, that is wonderful! So what could possibly be the bad news?”

“You’re pitching tomorrow night.”

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

“You have your way. I have my way. As for the right way, the correct way, and the only way, it does not exist.”

—Friedrich Nietzsche

## FOOD FOR THOUGHT

### The Little Boy with a Bad Temper

There was a little boy with a bad temper. His father gave him a bag of nails and told him that every time he lost his temper, to hammer a nail in the back fence. The first day the boy drove 37 nails into the fence. Then it gradually dwindled down. He discovered it was easier to hold his temper than to drive those nails into the fence. Finally the day came when the boy didn’t lose his temper at all. He told his father about it and the father suggested that the boy now pull out one nail for each day that he was able to hold his temper. The days passed and the young boy was finally able to tell his father that all the nails were gone. The father took his son by the hand and led him to the fence. “You have done well, my son, but look at the holes in the fence. The fence will never be the same. When you say things in anger, they leave a scar just like this one. You can put a knife in a man and draw it out, it won’t matter how many times you say “I’m sorry,” the wound is still there. A verbal wound is as bad as a physical one.”

This story courtesy of <http://www.homeholidaysfamilyandfun.com>

## FINANCES

### The 15-Minute Retirement Plan

*Whether you’re starting out or well on your way, these six simple rules are all you need to know.*



It’s easy to feel anxious about your retirement. Even if you’ve been saving for years, it’s natural to wonder if you’ve made the right decisions.

And if you haven’t begun saving yet, well, the fear that you’re starting too late can be daunting enough to keep you from getting in the game at all. But that’s a mistake.

Sure, there are many questions (Am I saving enough? Am I adequately diversified? Do I have the best investments?). It can all seem overwhelming—and, therefore, well worth avoiding. Most of us lead frantically busy lives anyway, so tending a portfolio can easily slip down the to-do list.

What’s more, when you have a jumble of investments—401(k)s from two or three jobs, assorted IRAs, maybe an online brokerage account—simply keeping track of it all can turn into a time-consuming pain in the neck.

Relax. There is a better way. *MONEY* has created a simple system for getting your retirement on track, using principles you can learn in just 15 minutes. Our plan includes no detailed calculations of future living costs or worksheets for locating every penny of your net worth.

But that doesn’t mean this program isn’t sophisticated. Basically, we’ve done the heavy lifting and distilled retirement planning into a flexible system that can grow with you.

Best of all: Once you put our plan into action, you need to do very little—about 15 minutes’ worth of work a year—to maintain it. And that will liberate lots of time to, say, play with your kids or figure out your next vacation. So let’s get to it.

### 1. Ignore the big number

Most retirement planners have you start by calculating how much you’ll need to retire comfortably. But even the most meticulously plotted target isn’t particularly meaningful unless you plan to stop working fairly soon. Beyond five to 10 years, the future is essentially unknowable. None of us can accurately predict what our lifestyle, taxes, or health benefits will cost, or what our investments will earn. We don’t even know what we’ll earn down the road.

What's more, the huge numbers that retirement calculators tend to spit out (got a couple million bucks hanging around?) may do little more than discourage you from getting started.

## 2. Get in the game

You can't control the future, but the present is in your hands. Your first step is to get into the habit of saving, so your money has more time to work for you.

One recent study claims we need to save up to 17 percent of our income for retirement. Don't let that scare you. Any savings, however modest, will help.

We'd start by putting at least 5 percent of your income into a tax-deferred retirement plan—be it a 401(k), 403(b), or 457. If your employer matches your contribution, make sure to save enough to qualify for the entire match. Wherever you start, you can gradually work your way up.

"We tell people to save what they're comfortable with, but raise it by 1 to 2 percent [of their salary] every year," says Steve Utkus, director of the Vanguard Center for Retirement Research. "It's these small, incremental changes that get you where you want to go."

Want proof? Professors Shlomo Benartzi of UCLA and Richard Thaler of the University of Chicago devised a savings program based on this idea called Save More Tomorrow (SMarT), which is now being adopted by 401(k) providers such as Vanguard.

Under the program, workers agree to boost their 401(k) contributions automatically by two to three percentage points with each annual raise until they hit their company's max.

During a four-year test of the SMarT plan at a mid-size corporation, participants' average savings rates jumped from 3.5 percent of their pretax pay to 13.6 percent. Powerful stuff.

## 3. Put yourself on automatic

The easiest way to stick with a savings plan is to make it automatic, and that's why your 401(k), 403(b), or 457 should be the centerpiece of your retirement. Your employer takes the money out of your paycheck before you can spend it (or pay taxes on it), so you save regularly without even trying.

If you don't have a workplace savings plan—or you can save more than your plan allows—set up an automatic investment program with a fund company, bank, or brokerage. A phone call, a simple form, and a voided check are all it takes for you to have money debited from your bank account every month and deposited in a mutual fund.

Automatic investing not only ensures that you will save consistently, it also makes you a better investor. If you invest regularly (a technique called dollar-cost averaging), you wind up buying more shares when the price is low.

What's more, setting up an automatic investing plan often lets you open a fund account with much less money—as little as \$100 a month—than if you started with a lump sum.

When you open an account, take advantage of whatever tax breaks you qualify for. Even if your IRA deposits are not deductible, for instance, the money gets the oomph of growing tax deferred.

If you qualify for a Roth IRA (joint filers with incomes below \$150,000 or singles below \$95,000 can put in the full \$3,000 a year), your

money grows completely tax-free. If you're self-employed, you can save the lesser of \$40,000 or 25 percent of your income in a simplified employee pension plan, or SEP-IRA.

If you're over 50 years old, take advantage of IRA and 401(k) catch-up provisions that allow you to put away more money—\$500 more in IRAs in 2004 and 2005.

## 4. Don't obsess over "portfolio building"

Many financial advisers and retirement Web sites will try to wow you with their "optimizers"—software programs that direct exactly how much of your savings should go into different asset classes.

Don't be intimidated. The truth is, building a well-diversified portfolio is a lot easier than that. Simply put 60 percent of your money in stocks and 40 percent in bonds. Stocks promise long-term growth and bonds provide ballast. You don't need to change that mix until you're about ready to retire.

If you can stomach more risk, a larger dollop of stocks is perfectly okay, especially if you're under 50 years old. But we'd be wary about encouraging even young savers to put more than 80 percent in stocks. By the way, count the cash in your retirement accounts as part of your bond portfolio.

## 5. Stick with a few funds

To get a 60-40 stock and bond mix, all you need are two broadly diversified index funds. Why index funds? With stocks expected to return an average of 7 to 8 percent a year over the next decade, you must minimize costs, and index funds are among the least expensive on the market.

If your retirement plan does not offer index funds, a well-diversified stock fund can fit the stock-index slot.

If managing two funds is still more than you want to deal with, you can go even simpler with a life-cycle fund. These funds hold both stocks and bonds, and reduce your stock exposure as you near retirement.

## 6. Update your plan annually

Even a simple strategy requires periodic maintenance. But we've distilled that job into three easy steps.

- Rebalance. Once you create a 60-40 stock and bond mix, your only other job is to check those numbers once a year. If your allocation is less than 5 to 10 percentage points out of whack, you can wait to make changes. But if, say, the stocks take off and grow to 75 percent of your portfolio, sell enough to bring the stake back to 60 percent and put the proceeds in bonds. This guarantees that you'll buy low and sell high. Plus, in a tax-sheltered plan, you won't owe taxes on those gains.
- Squeeze out more savings. Staying on track means finding more money to save every year. But that doesn't mean denying yourself. Instead, keep tabs on where your money is going and make sure you're getting what you expect from your splurges.
- Check your debt load. If you're having trouble finding enough money to save, check to see if your credit card debt is holding you back. Paying off that tab should be a priority. Once you've done so, put the money you used to send to credit card companies into your retirement savings plan.

(Source: Marion Asnes, *MONEY* Magazine)

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### 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\\_11\\_05.pdf](http://www.hq.nasa.gov/office/codecc/Pages/navig_11_05.pdf).

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