

Susan Lipston.com

253-874-0069

November 2010

The Standoff Story

This is a story of a radio conversation that took place a number of years ago between a U.S. naval ship and Canadian maritime contact off the coast of Newfoundland. While the tale may or may not be true, it truly makes a great point about making assumptions:

Americans: Please divert your course 15 degrees **north** to avoid a collision.

Canadians: Recommend you divert *your* course 15 degrees **south** to avoid collision.

Americans: This is the captain of a U.S. navy ship; I say again, divert your course.

Canadians: No. I say again, you divert *your* course.



Americans: THIS IS THE AIRCRAFT CARRIER *USS LINCOLN*, THE SECOND LARGEST SHIP IN THE UNITED STATES ATLANTIC FLEET. WE ARE ACCOMPANIED BY THREE DESTROYERS, THREE CRUISERS AND NUMEROUS SUPPORT VESSELS. I DEMAND THAT YOU CHANGE YOUR COURSE 15 DEGREES NORTH, THAT'S ONE-FIVE DEGREES NORTH, OR COUNTERMEASURES WILL BE UNDERTAKEN TO ENSURE THE SAFETY OF THIS SHIP.

Canadians: We are a lighthouse; your call.

Some assumptions can sink your ship!

**Low Interest Rate Home Loans
For High-Income Professionals At
www.susanlipston.com**

INSIDE THIS ISSUE

- Listen Up!
- How To Complain Effectively
- Toddler Property Laws
- Here's A Super-Powered Approach
- Buy Me A Bagel!
- Is The Time Ever "Just Right"?
- Early Bird Benefits
- How To Argue Convincingly
- Is It Furnace Checkup Time?

ARE YOUR COLLEAGUES INTERESTED IN
WORLD-CLASS SERVICE?
SEE FLYER INSIDE!

A handwritten signature in black ink, appearing to read 'Susan Lipston'.

DON'T GET SCAMMED!

Just because a debt negotiation company calls itself a “nonprofit” is no guarantee that it’s a legitimate organization. If you’re in debt and seeking the help of a debt negotiation company, the Federal Trade Commission says that you should watch out for the following scams – debt negotiation companies that:

- Guarantee they can remove your unsecured debt.
- Promise that unsecured debt can be paid off with pennies on the dollar.
- Claim that using their system will allow you to avoid bankruptcy.
- Require substantial monthly service fees.
- Demand payment of a percentage of savings.
- Tell you to stop making payments to or communicating with your creditors.
- Require you to make monthly payments to them, rather than to your creditors.
- Claim that creditors never sue consumers for nonpayment or unsecured debt.
- Promise that using their system will have no negative impact on your credit report.
- Claim that they can remove accurate negative information from your credit report.



Listen Up!

From background noise to speaker idiosyncrasies, many variables affect how well we listen. And we often respond in ways that demonstrate that we haven’t listened well. Here are some common listening mistakes to avoid:

We discount. We minimize the importance of what another person has said. Saying, “Oh, it’s not that big of a deal,” can make another feel that you think their concerns are trivial. The intent of a response should be to support and encourage.

We advise. The trouble with this response is that we’re not necessarily providing a solution to the problem the speaker needs to address. This kind of response also may send the message that the speaker is incapable of solving his or her own problems.



We change the subject. Another person is talking about a situation, and we end up chiming in and taking the conversation in a different direction than the speaker intended. What we're doing is providing our thoughts and interests, rather than focusing on the concerns of the other person.

We provide analysis. We often respond to a speaker by asking a lot of probing questions and judging. But a speaker may begin to feel interrogated or pushed to reach a judgment you've already made.

How To Complain Effectively

If you're complaining to your friend or significant other about an unsatisfactory product or service, stop complaining to them – and put your complaint in writing. It's well worth your time: At best you'll get an appropriate response from the supplier or service provider and possibly help them correct a problem; at worst, you'll have downloaded your negative thoughts to paper or email instead of carrying them around. Here's how to complain effectively:

Don't be sloppy – it lowers your credibility. If you're using regular mail, type your letter on plain 8½ x 11-inch paper. Paper or electronic, be sure to proof it at least twice.

Complain as quickly as possible. The longer you wait to log a complaint, the less urgent your request will seem.

Include your address, phone number (day and evening), and email address to make it easy to get in touch with you.

Always address the letter to a person. Call the company and say, "I'd like to send a letter about an experience I had at (location) or with (product). To whom should I address it?" While you're on the phone, verify the mail or email address.

Don't write only to complain; suggest a solution. Request a refund, repair, apology, or replacement.



List relevant details. For example, dates, times, place of purchase, employees you dealt with, product name, serial number, warranty, etc.

Document. Include a copy of your receipt, canceled checks, billing statements, and other relevant items like warranties. Keep the originals in a safe place.

Be brief. Outline the problem in a succinct manner. Don't talk about how angry you are – the reader will be put off. Instead, detail how you've been inconvenienced.

Specify a response deadline. Two weeks is reasonable.

Keep trying. If you don't receive a response within the time you requested, send a second letter or email. This time, send it (with a copy of the original) to a manager, company president, or CEO. If

you still don't get a response, consider contacting the Better Business Bureau for advice.

TODDLER PROPERTY LAWS



1. If I like it, it's mine.
2. If it's in my hand, it's mine.
3. If I can take it from you, it's mine.
4. If I had it a little while ago, it's mine.
5. If it's mine, it must never appear to be yours in any way.
6. If I am doing or building something, all the pieces are mine.
7. If it looks like mine, it is mine.
8. If I saw it first, it's mine.
9. If you are playing with something and you put it down, it automatically becomes mine.
10. If it's broken, it's yours.

Here's A Super-Powered Approach

Super powers are fun to think about. Answering these questions might inspire you to perfect your skills, or learn a new one.

If you could have any one super power for a **day**, what would it be? What would you do with this? This can identify specific tasks you'd like to accomplish, or activities you'd like to try.

If you could have any one super power for **one month**, what would you choose? You may discover something you'd like to learn more about or receive specialized training in.

If you could have any one super power for a **full year**, what would you want? This can suggest directions for exploration and education.

If you could have any one super power for the **rest of your life**, what would you pick? The answer will provide you with some long-term goals to strive toward.

Buy Me A Bagel!

There are several stories about the origin of bagels, one being that the bagel was created in 1863 by a Jewish baker in Vienna, Austria. As a way to thank the king of Poland for protecting Austria from Turkish invaders, the baker created a hard roll in the shape of a riding stirrup to honor the king's prowess as a horseman ("stirrup" is "bugel" in German). Bagels became popular in Poland, where they were often given as gifts to new mothers for use as baby teething rings. Bagels made their way to Russia, where they were called "bubliki," and in the 1880s, when waves of Eastern European immigrants came to America, bagels did, too.

Today fresh and frozen bagels are a billion-dollar business, and they're not just for breakfast anymore; bagel sandwiches, bagel dogs and "pizza" bagels are popular fare for lunch and dinner. The bagels you bring home do tend to dry out quickly, but you can "refresh" them by slightly wetting the exterior (a damp paper towel works well) and baking at 350 degrees F. for

10 minutes.

Is The Time Ever “Just Right”?

Do not wait; the time will never be “just right.” Start where you stand, and work with whatever tools you may have at your command, and better tools will be found as you go along. –
Napoleon Hill

Early Bird Benefits

People who rise early often benefit in ways that night owls don't. For instance, if you get up early you'll be more likely to be a regular exerciser and eat a healthy breakfast. Here's how to get up with the sun and feel better for it:



September Quiz Answer

Question: What is the medical term for the rumbling, growling sounds emanating from your midsection?

Answer: Borborygmi. **Source:** medterms.com

Congratulations to Patty Obrien Your name was selected at random from all of the correct quiz entries

Watch for your name in a coming month!

Go to bed and get up at the same time every day.

Limit alcoholic beverage intake. It puts you into a deep sleep for three or four hours, but when it wears off you can wake up and be unable to go back to sleep.

Limit computer use in the evening. Studies indicate staring at the light of the screen can throw your internal clock off and make it harder to fall asleep.

Commit some of that early morning time to yourself – to read, or think, or write in your journal. Starting your day with “me” time – even just 15 minutes of it – sets a great tone for the rest of the day.

How To Argue Convincingly



The next time you want to pitch a new idea, keep in mind this suggestion from Gerry Spence, author of *How To Argue And Win Every Time*: Admit the weak points of your argument first. “An honest admission up front gives you credibility and leaves your opponent with little to say except what has already been said and admitted,” he says.



What A Turkey!

A biologist called a leading genetics journal to announce his great news: “After years of research, I’ve found a way to end every argument over who gets the drumstick at Thanksgiving dinner! I’m thinking Nobel Prize! I’ve bred a turkey with six legs!”

The editor was skeptical. “But how does it taste?”

“I don’t know. I can’t catch the thing!”

Thankful Thoughts

Here are some quotes to honor your Thanksgiving day:

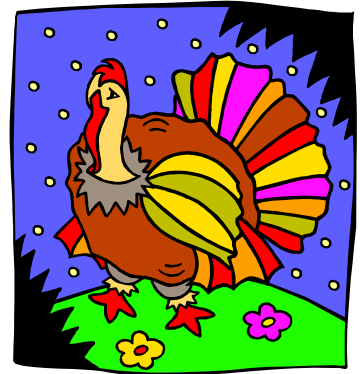
When asked if my cup is half-full or half-empty, my only response is that I am thankful I have a cup. – *Sam Lefkowitz*

Nothing purchased can come close to the renewed sense of gratitude for having family and friends. – *Courtland Milloy*

Thanksgiving Day comes, by statute, once a year; to the honest man it comes as frequently as the heart of gratitude will allow. – *Edward Sanford Martin*

Reflect upon your present blessings, of which every man has many – not on your past misfortunes, of which all men have some. – *Charles Dickens*

Stand up, on this Thanksgiving Day, stand upon your feet. Believe in man. Soberly and with clear eyes, believe in your own time and place. There is not, and there never has been a better time, or a better place to live in. – *Phillips Brooks*



Quotes

It is always best not to tell people of your troubles. Half of them are not interested and the other half are glad you’re getting what’s coming to you.
– Unknown

Dream as if you’ll live forever. Live as if you’ll die today.
– James Dean

Ridiculous Riddles

1. What shoes should you wear if your basement is flooded?
 2. What has four legs and only one foot?
 3. What animal keeps the best time?
 4. What occurs once in a minute, twice in a week, and once in a year?
1. Pumps. 2. A bed. 3. A watchdog. 4. The letter "e."



Stow Stuff Safely



Thousands of people would survive or sustain fewer injuries in vehicle collisions if it weren't for unrestrained cargo in cars. Examples of dangerous "projectiles" include groceries, umbrellas, cell phones, golf clubs, tools, and even pets and unbuckled passengers.

In a 35-mile-per-hour head-on crash, a tin can could hit someone with 100 pounds of force, enough to fracture a skull. People in sport utility vehicles and station wagons are particularly at risk because these vehicles don't have trunks. For these vehicles use cargo dividers, the cage-like devices that separate the passenger area from the back of the vehicle.

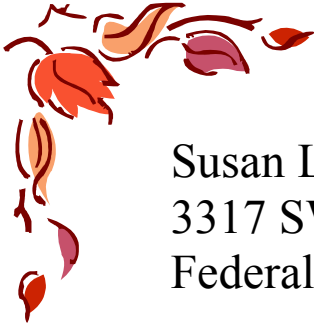
HOW TO MAKE CHANGES FOR THE BETTER

Let's say your boss has told you that you need to work on polishing your interpersonal skills. Accept the challenge of improving your behavior and keep these three points in mind:

Be committed and disciplined. Change can take awhile. A new habit needs time to form, so you have to make up your mind to do it no matter how uncomfortable the changes may feel or how long it takes.

Get support. It takes between 21 to 65 days to make changes stick. In that time you'll need help. Take self-improvement classes, or tack up quotes that remind you of your goal to change.

Make yourself accountable. Your boss undoubtedly will be checking on your progress, but the onus remains on your shoulders to make the efforts to change. Identify benchmarks for successes and recognize your failures.



Susan Lipston
3317 SW 335th Street
Federal Way, WA 98023

November Quiz Question

Deoxyribonucleic acid is better known as what?

Everyone who faxes, emails or calls in the correct answer by the last day of this month will be entered into a drawing for a \$25.00 gift certificate.



Susan@SusanLipston.com



This newsletter is intended for entertainment purposes only. Credit is given to the authors of various articles that are reprinted when the original author is known. Any omission of credit to an author is purely unintentional and should not be construed as plagiarism or literary theft. Copyright 2010 Susan Lipston Loan Originator NMLS ID# 108570. This information is solely advisory, and should not be substituted for medical, legal, financial or tax advice. Any and all decisions and actions must be done through the advice and counsel of a qualified physician, attorney, financial advisor and/or CPA. We cannot be held responsible for actions you may take without proper medical, financial, legal or tax advice.