



## Just in case it matters to you:

- BELIEVE IT OR NOT: 'HAPPINESS' LEVEL POLLS SAY THAT AMERICANS ARE "MORE OPTIMISTIC now than a year ago about their well-being, health, finances, relationships and odds of finding love." According to the Gallup-Healthways Well-Being Index (which, by surveying 1000 people daily, purports to serve as a Dow-Jones type index for "average attitude"), we're experiencing a "sudden outbreak of *contentment*... as voluntary downshifting and downsizing of the past year have come as a kind of relief... since over the past generation our expectations grew so big so fast, we had effectively supersized the American Dream." This conclusion also stems with the fact that, while charitable donations have dropped dramatically during this recession (for the first time in decades), over a million more people – in eight of the ten 'happiest-ranked' states – now "volunteer their time to a cause." The perspective is that "money can buy only comfort, not contentment; happiness correlates much more closely with our causes and connections than with our net worth." [TIME – Nov 23, 09]
- MOBILE PHONE PERSON-TO-PERSON BANKING IS AROUND THE CORNER. Some 80 million people already use PayPal (an eBay company) to make cellphone transfers; soon Visa and MasterCard holders will also be encouraged to pay directly by mobile phone – which, according to security risk analysts, is actually "more secure than online banking because cellular networks are tough to hack into." Integration with online bank accounts means that transfers will be instantly debited to the payer's account, while recipient collections can be directed to their bank account, credit card account or even a prepaid card. "Studies show that U.S. consumers, particularly the younger set, have embraced the convenience of online shopping and e-banking and are now ready to move to the next frontier," already happening in Japan and Europe. [BUSINESSWEEK – Nov 23, 09]
- GLOBAL PC ABSURDITIES UPDATE: In Europe, the Court of Human Rights recently ruled that "crucifixes be removed from Italian classrooms because they could offend non-Catholics," after a case brought by a Finnish immigrant to Italy "who complained that the presence of crucifixes infringed on her right to raise her child as an atheist." Now Prime Minister Berlusconi is appealing on grounds of "Italian heritage, the country being overwhelmingly Catholic, and a poll finding that 84% of Italians, including many who do not attend Mass, support keeping the crosses in public schools, where they hang on every classroom wall." Meanwhile, here in America, the Disabilities Act, which provides for 'full and equal' treatment, has prompted a visually-impaired person to current litigation with Sony Corporation for "not making its video games accessible to blind people...since products are constructed in such a way that blind people can't enjoy them." Duh. [THE WEEK – Nov 20, 09]
- ALSO, IN AMERICA, "EVEN WELL-INTENTIONED EMPLOYERS FACE LIABILITY for failing to implement" special treatment for disabled employees. Recently a California Court of Appeals awarded \$200,000 to an inconvenienced cashier who, disabled from post-chemo/radiation cancer treatment, required frequent urination. Her employer, Albertsons, had accommodated this condition by authorizing her to "leave the checkstand whenever she needed a restroom break, upon informing her managers." However, in one circumstance over a year later, a manager who was *unaware of the situation* declined her break-request "because he was busy unloading merchandise and could not cover the register at the time...resulting in her urinating in her clothes... suffering emotional trauma as a result, requiring months of psychiatric treatment during which she was unable to return to work." Damages were due because management "failed to notify the supervisor...thus failing to implement written policy," demonstrating again that Human Resource obligations have serious implications in often obscure circumstances. DCG have decades of experience which can help protect your company against such absurdities. [TROYGOULD NWSLTR – Nov 13, 09]
- THOUGHTS FOR THE WEEK: **"Science is organized knowledge. Wisdom is organized life."** – Immanuel Kant

***While TV airwaves are filled with political rancor to both extremes, we forget that the combined audience of viewers is still miniscule. Extreme right Fox viewers are less than 1% of Americans; MSNBC left-wingers, one-third that number; the three major networks combined have some 20M total viewers. "The average American citizen, contrary to myth, is neither very angry nor very far to the left or the right. In a cluttered media environment, the most extreme voices tend to attract so much attention that it's easy to forget something important: most people aren't listening."***