



Just in case it matters to you:

- “EVEN THE MOST FEARLESS LEADER CAN BE TEMPTED TO HUNKER DOWN AND KEEP HIS DOOR CLOSED” in these trying times when there’s just not much good news around the office. “While the urge to hide is an understandable impulse, it is precisely the wrong thing to do... Employees are looking more carefully than ever at their company’s executives, not only hanging on every word but also observing nonverbal cues like facial expressions or other seemingly innocent behaviors: Is that door closed because of a personal call, or because layoffs are being discussed?... When employees feel threatened they become distracted from their work and devote more attention to watching what their bosses are doing in an effort to figure out what’s going to happen next,” and the office grapevine carries their guesses. The most important ways to provide crisis leadership are not complex: just be there, say something, and do your best to ease anxiety. DCG can help. [CFO – Sep 09]
- ‘REVERSE MORTGAGES’ ARE BACK IN FASHION FOR SENIOR CITIZENS. Minimum age for qualifying is 62 (average is age 72), with mortgages based on actual age and appraised value of the property to a maximum of \$625K. Reverse mortgage loans are “particularly appealing to retirees looking to supplement dwindling income from battered investment portfolio” since they provide psychological security in that monthly amortization doesn’t require cash settlement – instead, payments are automatically covered by increase in the mortgage balance unless and until the property is sold or debtor is deceased. While costs are higher – requiring origination fees, 2% annual insurance premium and monthly service charges – this is irrelevant to many seniors who are best served by peace of mind. [MONEY – Sep 09]
- “YOUR TRASH IS ANOTHER PERSON’S TREASURE. Burglars find out the majority of your personal information in your everyday garbage.” Discarding documents or even invitations evidencing absence make homes easy targets, along with other actions most people don’t think about. Things like: overgrown bushes and trees which provide hiding space and leverage to windows; unsecured garage, sliding or patio doors; spare keys in typical places like under the mat, over the doorway, or in a nearby pot; dark areas from low wattage or no lighting; visibility of valuables from open garage doors, shades or curtains; answer-machine messages or mailbox indications of absence; simply leaving home for quick trips with doors or windows unlocked. “Over 40% of home burglaries are termed by police as ‘no force’ entries... Home security starts with simply decreasing the chances of your home being robbed” through simple measures. [ADT BULLETIN – Sep 11, 09]
- COMPUTER KEYBOARDS “ARE ONE OF THE DIRTIEST, GERMIEST SURFACES IN AN OFFICE.” Tips for keeping your work area safer for health: (1) Unplug and hold the keyboard upside down while gently tapping the back to loosen crumbs; (2) wipe keys with a cotton ball moistened in rubbing alcohol; (3) Wipe desk areas, phones and other equipment with an all-purpose cleaner; (4) Use wipes or micro-fiber cloths to delete dust attracted to electronics. [THE WEEK – Sep 18, 09]
- “CAN YOU IMAGINE EATING 16 SUGAR CUBES IN ONE SITTING? You probably have, since that’s a little less than what is contained in a 20-oz bottle of cola.” On average, Americans consume 61 pounds of refined sugar – including 25 pounds of candy – each year. Sugars are the “building blocks of carbohydrates, the most abundant type of organic molecules in living things,” so they can’t be escaped. But sugar compounds are a strange commodity: sucrose, for example, is a major element in creating a “popular amateur rocket fuel.” Artificial sweeteners aren’t any less weird: Splenda, for example, evolved from an insecticide. The safest ‘sugar’ is a “*Obecalp*, a pill manufactured to FDA standards which is marketed as a treatment for children’s mild complaints. (Try reading the name backward.)” Halloween supposedly accounts for two of the 61 pounds consumed per person each year; this might be a good year to cut back. [DISCOVER MAGAZINE – Oct 09]
- THOUGHTS FOR THE WEEK: ***Among the other wonderful benefits Afghanistan brings to humanity is 90% of the world’s opium production. So the fact that last year poppies cultivation dropped by 22% which decreased illicit opium output by an estimated 10% is a kind of good news thing.***

“Not everything that counts can be counted and not everything that can be counted counts.” - Michael Levine

“Society is comprised of Bullies, the Bullied, and Bystanders.” Which are you? – Dennis Prager