

### WHAT COLOR IS YOUR MESSAGE?

Colors express a multitude of emotions without a single word. Whether you're painting a sunset or designing a banner ad, consider the powerful messages these simple shades can communicate:

- ▶ **Red:** love, beauty, blood, the heart, heat
- ▶ **Orange:** energy, enthusiasm, excitement, adventure
- ▶ **Yellow:** joy, positive feeling
- ▶ **Green:** nature, hope, luck, fertility (but also jealousy)
- ▶ **Blue:** peace, faithfulness, tranquility, the ocean
- ▶ **Violet:** royalty, wealth, power
- ▶ **Pink:** gratitude
- ▶ **Brown:** earth, home
- ▶ **Black:** death, mystery, power, elegance
- ▶ **White:** innocence, purity, reverence, safety (but also death in many Eastern cultures)

*"The road to happiness lies in two simple principles: find what interests you and that you can do well, and put your whole soul into it—every bit of energy and ambition and natural ability you have."*

—John D. Rockefeller



*From the Manager's Desk*

### Rally the troops for great customer service

<first name>,

Keeping employees motivated to consistently provide high-quality customer service is a monumental task for many companies. But it can be done.

*Here are a few tips:*

- Hire the right people. The rule is you either hire smart or manage tough. Hiring smart is better, but it requires you to know what you're looking for and to recognize the skills and attitude you want. Look at experience, and listen to your gut.
- Keep score. If you don't measure performance, your team will be in perpetual warm-up mode. Let employees know what

they're being measured on and how it's relevant to them, their customers, and the organization's bottom line.

- Reward. Make sure you reward the desired outcome. For instance, if you want your salespeople to create relationships and long-term accounts, reward them with back-end commissions.
- Practice what you preach. If you want a motivated customer-service rep, you need to be motivated yourself first. Are you genuinely excited about the work your group produces? You need to love your customers, because if you're not sincerely motivated yourself, you'll never motivate other people to provide service excellence.

### Map out your finances

Personal finance can seem murky and tortuous, and without a good road map it's easy to feel lost.

The current recession makes careful handling of your money especially sensitive, so heed these tips as you make financial plans for the future:

- Invest. If you have extra money after paying the bills and funding your tax-deferred retirement plan to the max, think about investing the remainder rather than spending it. In the long run, you're likely to find compounding returns far more rewarding.
- Strengthen your financial relationship with your spouse. If you're in a stable relationship with a spouse or partner, consider strategies like combining more of your assets, opening investment accounts for retirement purposes or your kids' college costs, and diversifying your investment strategies. You don't have to merge everything—remember that 401(k) and IRA

plans can't be combined—so you'll still have some financial autonomy.

- Save for college. The right strategy to save for your children's higher education depends on several factors: your tax bracket, the investment flexibility that you require, and the amount you have to save. You may think your kids can apply for financial aid, but remember that many colleges take education savings into account when calculating a family's need for grants or loans. Explore 520 savings plans, Education IRAs, or taxable investment accounts.
- Protect yourselves. There's no such thing as total job security, so financial advisers recommend an emergency fund. Calculate what your fixed expenses are. Take a look at the job market in your field so you can estimate how long you may be unemployed if you lose your job, and start making regular deposits into a dedicated "lost job" account.

## December Events

### World AIDS Day, Dec 1

Devoted to sharing knowledge and understanding of Acquired Immune Deficiency Syndrome: how it's contracted, how it can be prevented, and how it affects people's lives.

### AFL-CIO Founding, Dec. 5

The American Federation of Labor and the Congress of Industrial Organization united 45 years ago to become the nation's leading advocate for trade unions.

### Pearl Harbor Day, Dec. 7

Approximately 3,000 people died in the Japanese attack on Pearl Harbor, Hawaii, in 1941. The attack catapulted the United States into World War II.

### Wright Brothers Day, Dec. 17

Wilbur and Orville Wright documented the first successful powered and controlled flights of an airplane in 1903.

### Tolerance Week, Dec. 1-7

A week dedicated to promoting the importance of tolerance and respect for people of different religions, races, and cultures.

### National Handwashing Awareness

**Week, Dec. 6-12.** Sponsored by the Henry the Hand Foundation, which seeks to raise awareness of the health benefits of washing your hands to avoid the spread of disease.

**Hanukkah, Dec. 12-20.** Also known as the Festival of Lights, this Jewish holiday commemorates the victory of the Maccabees over the Syrians and the subsequent rededication of the Temple of Jerusalem.

### Kwanzaa, Dec. 26-Jan. 1.

A weeklong celebration that emphasizes unity in African-American families.

### National Drunk and Drugged Driving

**Prevention Month.** Whichever holidays you celebrate this month, be aware of the dangers of driving under the influence of alcohol or drugs. Don't let your holiday turn into a preventable tragedy.

### National Stress-Free Family Holiday

**Month.** Don't let your family drive you crazy. Remember to make some quality time for family togetherness in the midst of all the holiday bustle.

## Communication tactics:

### *How to answer questions*

You don't have to be an oracle when it comes to answering questions. Just give each inquiry—whether from a boss, co-worker or client—your best reply:

- 1. Be sure you understand the question.** Miscommunication often occurs when you don't pay close attention to what others are saying. Make sure you understand what you're being asked before trying to answer. Clarify the question if you're confused.
- 2. Don't ramble.** If you know the answer, provide it quickly and succinctly. Don't spend a lot of time discussing irrelevant information. ("That reminds me of the time the CEO said . . .")
- 3. Remember that you're the expert.** Don't be intimidated when a manager who has more responsibilities (but less knowledge of the daily workings of your position) asks you a question. Back your answer up with facts and details, written and otherwise.
- 4. Keep your opinions to yourself.** If you're asked for facts or data, give. Refrain from adding observations to your answer.
- 5. Don't guess.** If you can't immediately answer a question, don't try to fake it. Let the questioner know how soon you can get back to him or her (the sooner the better).
- 6. Don't be critical.** Never respond to a question with a condescending remark like, "You don't know that?"
- 7. Admit when you don't know.** Be honest when you can't answer the question, but make an extra effort to refer the questioner to sources who can be of better help.

*Excerpted from* Chaotics: The Business of Managing and Marketing in the Age of Turbulence, *by Philip Kotler and John A. Caslione (AMACOM, May 2009)*

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## On aiming high—and rejecting rejection

Businesswoman and author Deborah Rosado Shaw rose from poverty to create a multimillion-dollar umbrella-making business. A native of New York City, Shaw runs Umbrellas Plus LLC out of New Jersey. The secret of her success? As she described it in an Atlanta Journal-Constitution article some years ago, she has learned to play beyond the rules.

Refused admission to law school 11 times, she learned how to survive rejection and went into sales, which she says led to the creation of her company. She offers the following advice on getting ahead:

- Be willing to sacrifice.
- Get used to fear.
- Know where you're going.
- Enlist the help of a business coach or mentor.
- Be creative about what you want.
- Make noise.
- Trade what's predictable for what's possible.

## Make this season a time to advance your career with these tips

The holidays can be the perfect time to boost your career. Between gift-giving and office parties, you have plenty of opportunities to show people who you are and where your career interests lie. Here are a few potential opportunities:

- **Office party.** More than three-quarters of companies will hold holiday parties this year. Attend, but remember these few things: Don't booze it up, don't talk shop the entire time, and don't over- or under-dress.
- **Cards.** Sending holiday cards is a great way to acknowledge those who've helped your career in the past year and to recon-

nect with business associates. If you're uncertain about religious affiliations, think about sending cards that eliminate any religious references, such as Thanksgiving or New Year's.

- **Gifts.** A little caution here. Determine whom you want to give a gift to (clients, co-workers, bosses) but first make sure they're allowed to receive gifts. (Some federal positions, for example, are banned from accepting gifts from groups or individuals that could constitute a conflict of interest.) Then use your best judgment on getting an appropriate gift that serves as a token of appreciation. And don't expect a gift in return.

## Three steps to finding out what you really want from life

To-do lists. Phone calls and e-mails. Urgent assignments. Demands on your time—and your sanity. Every once in a while it all piles up, and you feel ready to collapse. Before you have a breakdown, you need to step back and focus on priorities. Here's what to do:

- **Create a master list.** Start writing down everything you want to do in your life. Not the tasks you have to do, but the things you've dreamed about. Take your time—walk around your home and your neighborhood, letting your thoughts run free, and listen to your memories.

- **Organize your list.** Group the items into three categories: things you really want to accomplish (include some steps you can take right away); activities you're interested in but not fully committed to (hold this list in reserve and check it every few months); and goals you want to drop (either you've accomplished them or they no longer really attract you).

- **Discard your master list.** Throw away the big list you compiled in step one. This symbolically clears your mind of all your scattered thoughts and let you zero in on the activities you want to pursue in the immediate future.

### Be prepared when stress assails you

Try this tip for overcoming stress when it threatens to overwhelm you: things you like to do, that you look forward to, and that help you relax. When you're feeling stressed, take a look at your list and pick one that you can do right away, even if only for a few minutes. You'll feel better, and just knowing you've got options should help you maintain your cool.



"TRYING TO GET NEW CLIENTS FINALLY TOOK ITS TOLL"

## Grins & Giggles

### Try these excuses on your boss when you're late for work

Why are you late to work? Here's a handy list of excuses to try the next time you wander in 20 minutes after your scheduled start time:

- "I tried a new shortcut, and it took me two hours."
- "I'm a newlywed—need I say more?"
- "It takes a long time to dispose of a body."
- "The bartender wouldn't let me leave."
- "The traffic lights were all slower than usual this morning."
- "The line at Starbucks was around the block."
- "I had to floss my cat."

### An expensive education

A banker was arrested for embezzling \$100,000 from his company. At his trial, he pleaded that he had no choice because he needed the money for his son's college education.

The judge said, "I have just one question."

"Yes, your honor?" asked the banker.

The judge leaned forward and whispered, "Where were you going to get the rest of the money?"

"In your tackle box!"

*If all else fails, immortality can always be assured by spectacular error.*

—John Kenneth Galbraith

*I plan on living forever. So far, so good.*

—unknown

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## Computers in Hollywood: truly unbelievable

What would we do without computers? For one thing, Hollywood would have a hard time making movies that depend on computer technology for plot details.

Here's what we've learned about computers from the wonderful world of motion pictures:

- A writer can type out a sentence the length of a Shakespearean soliloquy without once hitting the space bar.
- Anyone can infect a computer with

a crippling virus simply by entering the words DOWNLOAD VIRUS on a keyboard.

- Good guys and bad guys alike can infiltrate any computer in the world. Even when it's turned off.
- A hacker can guess any password in two or three attempts.
- The most complex operation, involving massive amounts of data, can be accomplished in three seconds or less.

➤ Every laptop in the world has real-time video phone capabilities and the performance of a Cray supercomputer.

- Destroying the monitor prevents the entire computer from functioning.
- The hero can immediately use any computer he or she finds, no matter how specialized or advanced.
- The hero always finds the important e-mail right away—it's always at the top of the inbox, and no one ever has to wade through spam.