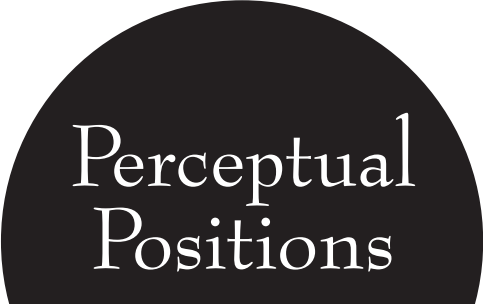


- [Perceptual Positions](#)
- [Advance Directive Forms](#)
- [Shamanic Meditations](#)
- [Boost Your Memory with Magnesium](#)
- [Maturity](#)
- [What Do You Make?](#)
- [Financing Real Estate Investments](#)

Work / Life



NAVIGATOR

Often, it is useful to assess an event or outcome from several different perspectives: From our own perspective, from the perspective of another person and from the perspective of an independent observer. John Grinder and Judith DeLozier refer to these perspectives as perceptual positions. Perceptual positions provide a balanced approach to thinking about an event or outcome. In situations where there is little or no understanding or progress, they can provide a way of developing new understandings and creating new choices.

The three perceptual positions are:

- **First Position:** seeing, hearing and feeling the situation through your own eyes, ears and feelings. You think in terms of what is important to you, what you want to achieve.
- **Second Position:** stepping into the shoes of the other person and experiencing (seeing, hearing and feeling) the situation as if you were them. You think in terms of how this situation would appear or be interpreted by the other person. You've heard the expression: Before criticizing someone, walk a mile in their shoes.
- **Third Position:** standing back from a situation and experiencing it as if you were a detached observer. In your mind, you are able to see and hear yourself and the other person, as if you were a third person. You think in terms of what opinion, observations

or advice someone would offer who is not involved. You need to be in a strong resourceful state and take an objective view of your own behavior and look for opportunities to respond differently in order to achieve a different and more positive outcome.

Sometimes we get stuck in one of these positions:

- Someone who lives his/her life in first position would tend to focus on his/her needs rather than the needs of others—a self-centered attitude. We could say that addicts tend to see the world from first position.
- Someone, who lives their life primarily in second position, is always thinking about the other person at the expense of their own needs. Co-dependents or enablers in a dysfunctional or addiction situation would fit this description. A saying about co-dependents is: When a co-dependent dies, someone else's life flashes before their eyes, rather than their own.
- Someone, who lives in third position, would be seen as rather aloof and a disinterested observer of life—always on the outside looking in.

All three positions are of equal importance, and it is useful to consciously or unconsciously cycle through these positions as we go about our daily activities.

An Exercise

To illustrate the usefulness of perceptual positions, consider the following exercise, which you can do alone or have someone guide you through the steps. Think of a conversation, discussion, or disagreement that you had recently with another person that did not go as well as you had hoped and the situation remains unresolved. For ease of discussion, I will assume the other person is a male.

1. Are you prepared to explore this situation to find other ways to handle it, should a similar situation occur in the future? This is an important question. If you are committed to holding the other person as wrong and not prepared to learn from your experiences, no matter what, then it is not worth your time proceeding for this particular situation. Pick another situation.
2. Assuming you answered yes to the first question, get yourself into a comfortable position, close your eyes and go back to that event looking through your own eyes—seeing what you saw, hearing what you heard, and feeling what you felt during that interaction. You can do this quickly, as the purpose here is mainly to remind you of the event and what you experienced. Here you are experiencing the event from first position. When you are finished, open your eyes, look around the room, stand, and stretch your body—this is called a break state and

the intention is to clear your mind of the event.

3. Again make yourself comfortable, close your eyes and this time put yourself into the other person's body, take on his physiology, looking through his eyes, seeing what he saw, hearing what he heard, and to the best of your ability experiencing how he felt being in a conversation with the person who looks and acts like you! From this other perspective, notice the facial expressions, body language, hand gestures, tone of voice, and words that are used by this person who looks, behaves, and sounds like you. Does this give you some understanding of why he reacted the way he did? If you were to give the person who looks like you some advice, from this perspective, on how to handle the situation differently, what would that advice be? When you are ready, open your eyes, look around the room, stand up, and stretch. Did you learn something about yourself and how you could handle it differently next time with potentially a different result? Often people do, and sometimes they learn even more in the next step.

4. Make yourself comfortable, close your eyes and this time look at the event as if you were a fly on the wall. Some distance in front of you, you can see a person who looks, behaves, and sounds like you and the other person(s). From this other perspective, notice the facial expressions, body language, hand gestures, tone of voice, and words that this person who looks, behaves, and sounds like you is using. Can you give this person some advice on how the situation could be handled differently and just maybe achieve a different, more positive result? When you are ready, open your eyes, look around the room, stand up, and stretch. How about this time, did you learn something about yourself?

5. Repeat steps 2 through 5. This time use the new behaviors and resources that you identified in steps 3 and 4. Did you notice anything different this time? Perhaps an opportunity to achieve a different, more positive result?

I often use this exercise in public presentations. I remember at one event, as I finished the exercise, a young lady got out of her chair and quickly left the room. She returned to the room about 20 minutes later and at the next break came up to me and apologized for leaving the room the way she had. She went on to explain that about two weeks earlier she had had a major fight with her roommate and long-time close friend that resulted in her moving out and the two of them had not spoken to each other since. As a result of doing the exercise, she realized how she could have handled the situation differently and left the

room to have a conversation with her friend. As a result of this new conversation, she was moving back in with her friend and roommate that very evening.

Have fun with this exercise, it is easy to do and very powerful!

You can use perceptual positions to review an event in the past or to prepare for an event in the future.

(Source: Roger Ellerton, Ph.D., ISP, certified NLP trainer, certified management consultant, and the founder and managing partner of Renewal Technologies. www.renewal.ca)

WEB SITE PICKS

<http://www.uslivingwillregistry.com/forms.shtm>

This site gives all the information required to complete Advance Directive Forms. It also provides forms for each state and details information on how to register the forms with the U.S. Living Will Registry.

INSPIRATION

10 Shamanic Meditations

Adapted from *Shamanic Spirit*, by Kenneth Meadows (Inner Traditions, 2004).

"Quite simply, Spirit is a state of being" goes one Shamanic meditation. Another: "Let the patterns of energy expressed by the way you live your life be ones of beauty, for then others would be touched by beauty." These shamanic meditations can help you to live in a natural way so that you resonate in harmony with your being, your Spirit.

* Creativity is not the making of something through a quality of the mind. It is a spontaneous movement of Spirit energy within the Soul, like the revolving of the Earth round the Sun which creates light and day.

* Determination is the power that gives momentum to desire.

* Everything that can be understood is already within us.

* Follow your heart, for what you feel is nearer the truth than what you think.

* Happiness is unattainable alone, for it can only be shared.

* Innocence is not that which is separate from moral wrong, for innocence is not divisive. An innocent child lives for the moment. The past is forgotten and the future does not exist. Only the moment is important. That is innocence.

* Look to a Way, that is not a route to a destination but rather the journey itself, for you cannot become what it is you aspire to unless you can be it where you are now.

* To love Nature is to love your Real Self, for Nature itself is an expression of the essence of what you are.

* Spirit is obscured when the Ego is allowed to get in the way.

* You alone have the power to make something of yourself, simply by choosing to do so.

(Source: Adapted from *Shamanic Spirit*, by Kenneth Meadows (Inner Traditions, 2004). Copyright (c) 2004 by Kenneth Meadows. Reprinted by permission of Inner Traditions)

It matters not how strait the gate,
How charged with punishment the scroll;
I am the master of my fate,
I am the captain of my soul.

—James Allen, from *Mastery of Destiny*

HEALTH TIP

Boost Your Memory with Magnesium

As many as half of all Americans do not consume the recommended daily amount of magnesium (400 mg). This deficit poses a major health risk, as magnesium helps build strong bones, make proteins, release energy that is stored in muscles, and regulate body temperature. In addition, researchers have found that magnesium also has a role in helping to maintain memory function in middle age and beyond.

Magnesium, a trace mineral, can be found in dark green, leafy vegetables. Researchers have found that not getting the optimal daily intake of magnesium can be associated with:

- Allergies
- Asthma
- Attention deficit disorder (ADD)
- Anxiety
- Heart disease
- Muscle cramps

According to studies, magnesium is also important in synaptic function, which is associated with the connections among brain cells. Researchers have discovered that sustaining a proper amount of magnesium in the cerebrospinal fluid is crucial for maintaining the plasticity of synapses; plasticity (the ability to change) is vital to the brain's ability to learn and remember. Therefore, a loss of plasticity in the hippocampus, where short-term memories are stored, results in the forgetfulness that is common in older people.

Further, magnesium is the porter for the NMDA receptor, which receives signals from an important excitatory neurotransmitter involved in synaptic plasticity. Magnesium helps the NMDA receptor open up for important input and shut down to background noise. Thus, it has been concluded that a healthy amount of magnesium might improve cognitive function.

(Source: *Medical News Today*, December 1, 2004)

HUMOR

It is with saddest heart that I pass on the following news:

Please join me in remembering a great icon of the entertainment community.

The Pillsbury Doughboy died yesterday of a yeast infection, and complications from repeated pokes in the belly. He was 71.

Doughboy is survived by his wife, Play Dough, and two children, John Dough and Jane Dough, who has a bun in the oven. He is also survived by his elderly father, Pop Tart.

Doughboy was buried in a lightly greased coffin.

Dozens of celebrities turned out to pay their respects, including Mrs. Butterworth, Hungry Jack, The California Raisins, Betty Crocker, the Hostess Twinkies, and Captain Crunch.

The grave site was piled high with flours.

Aunt Jemima delivered the eulogy and lovingly described Doughboy as, "a man who never knew how much he was kneaded."

Doughboy rose quickly in show business, but his later life was filled with turnovers. He was not considered a very smart "cookie," wasting much of his dough on half-baked schemes.

Despite being a little flaky at times, he still, as a crusty old man, was considered a roll model for millions.

The funeral was held at 3:50 for about 20 minutes.

"The difference between try and triumph is just a little umph!"

—Marvin Phillips

FOOD FOR THOUGHT

The dinner guests were sitting around the table discussing life. One man explained that the problem with education was simple, as he proclaimed: "What's a kid going to learn from someone who decided his or her best option in life was to become a teacher?"

He reminded everyone that teachers were poorly paid because it was true that: "Those who can, do. Those who can't, teach." To stress his point he turned to Susan, a teacher, and said, "Be honest. What do you make?"

Susan, who had a reputation for honesty and frankness, replied, "You want to know what I make? I make kids work harder than they ever thought they could. I make a C+ feel like the winner of the Congressional Medal of Honor. Do you want to know what I make? I make kids wonder. I make them question. I make them criticize. I make them apologize and mean it. I make them write. I make them read. I make them listen. I make them show all their work in math and perfect their final drafts in English. I make them understand that if you have the brains, and follow your heart, and if someone ever tries to judge you by what you make, you must pay no attention because they just didn't learn."

Susan paused and then continued, "You want to know what I make? I MAKE A DIFFERENCE. What do you make?"

FOR REFLECTION

Maturity is the ability to control anger and settle differences without violence.

Maturity is patience. It is the willingness to pass up immediate pleasure in favor of a long-term gain.

Maturity is perseverance, the ability to sweat out a project or a situation in spite of heavy opposition and discouraging setbacks.

Maturity is the capacity to face unpleasantness and frustration, discomfort and defeat, without complaint or collapse.

Maturity is being big enough to say, "I was wrong." And, when right, the mature person need not experience the satisfaction of saying, "I told you so."

Maturity is the ability to make a decision and stand by it. The immature spend their lives exploring endless possibilities and then do nothing.

Maturity means dependability, keeping one's word, and coming through in a crisis.

The immature are masters of the alibi. They are the confused and conflicted. Their lives are a maze of broken promises, former friends, unfinished business, and good intentions that somehow never materialize.

Maturity is the art of living in peace with what we cannot change, the courage to change what should be changed, and the wisdom to know the difference.

—Author unknown

"Remember that your goal is not to be the richest person in the cemetery. Make the most of today!"

—Hugh Tassey

FINANCES

Financing Real Estate Investments

Although the stock market has rebounded recently, many investors still are looking for solid alternatives, and few things are more solid than real estate.

That's why some are looking to buy single-family homes, duplexes, or condos, either to rent out or to renovate and resell.

"The stock market bubble a few years back led to a lot of insecurity in stock investing," says Mark Hancock, executive vice president and chief credit officer at Piedmont Bank in Atlanta. "When it's insecure, people fly to quality, and real estate has been quality in this decade."

But before you head out with a real estate agent to pick out your nest egg, there are a few things you should know about the financing. Buying real estate for investment is different from getting a mortgage for your own home.

"They need to understand that the interest rates they see all over the place don't apply to them," says David Finkel, co-author of *Making Big Money Investing in Real Estate*. "People ask, 'Why wouldn't I get 6.5 percent?' It's because people who have non-owner occupied properties have a higher default rate."

It's true, Hancock says. If times get tight and a person has to choose between paying his own mortgage and making the monthly payment on his investment property, he's going to keep the roof over his own head every time. Hence, lenders consider investment property a riskier loan and will charge a higher interest rate or points than in a traditional mortgage.

Depending on how much you put down and your personal credit rating, expect to pay from 1.5 percent to 2.5 percent more than the going rate for owner-occupied mortgages, says Barbara Sama, regional branch operations manager for New York-based American Mortgage Network.

You should also be prepared to make a much larger down payment than was required for your own home. As a rule, banks will be looking for at least 20 percent.

That's why Finkel considers banks his third choice for financing.

Seller-financing tops the list

"My first source of financing always will be the seller. That will always be cheaper," he says. "The seller won't charge me points, PMI or loan origination fees. They'll be thrilled if I give them 6 or 7 percent on a first mortgage. That's lower than I get from the bank. They'll let me make interest-only payments, and I can always prepay the principal."

Finkel often offers sellers a balloon note to get their full payment within 60 months. At that point, he can refinance through traditional channels.

His second choice for financing is private lenders, people with cash who are losing money in the stock market or making 1 percent to 2 percent in certificates of deposit. An investment that returns 7 percent to 8 percent with a house as collateral is an attractive alternative.

Regardless of who's providing the financing, you'll need to put together a loan package that outlines the viability of the investment. An appraisal of the property will need to include not only information on comparable sales in the neighborhood but a rent survey of the area.

Finkel includes a photograph of the property, a rent survey for a quarter-mile radius, projected income and expenses, and a projected vacancy factor (how long the property could remain unrented) based on the area's vacancy rate. All the estimates are conservative, he says, because that's how bankers make their projections.

"That done, I'm going to show the banker it will pay for itself, plus something else," he says.

That's especially important if you're going to the traditional lending market because the requirements have tightened for banks that sell their mortgages, says Robert Galbraith, an attorney in Rochester, NY, with more than 15 years of experience in handling residential and commercial mortgages.

The more experience you have in managing rental property, the stronger your application for a traditional loan will be, Galbraith says. Your level of experience may determine how much of the rental income they include as your income for the loan.

They also want to see sufficient reserves to cover the payments if it's not rented for an extended period, Sama says. Or they may require rental-loss insurance.

"You need the skill and experience to manage (rental property) and the financial wherewithal to pay," Galbraith says. "People come in, buy a duplex, run it into the ground and wind up losing it in foreclosure."

Renovation projects

While the application process for rental property is fairly similar to that of an owner-occupied mortgage, the financing for renovating and reselling houses is completely different, Hancock says. Loans for rental property will be long-term notes, usually for 30 years. Rehab projects are short-term loans, generally no longer than a year, to cover the necessary time to complete the renovations and sell the property.

"It's a whole different ballgame," he says.

The down payments will vary by the deal and will depend, in large part, on how much work needs to be done on the house.

"If you're taking off a roof, I promise you your banker will look for a bigger down payment," Hancock says. "A lot of time on rehabs, when you start construction, the value of property goes down. If you demolish the house, you have a vacant lot. We have to cover the bank's position if you don't build."

The loans on rehabs will vary based on the prime rate, with fees in the 1 percent to 1.5 percent range "depending on the financial strength of the buyer," he notes.

The buyer's experience in residential renovations also figures prominently in the deal, he says. He looks carefully at the borrower's list of suppliers and subcontractors and flatly refuses to lend money to weekend remodelers.

"They have to have experience in this particular area," he says. "The collateral I have will be good collateral. It sounds silly, but I've had pilots with major airlines walk in and I've shown them the door. Just because they're rich doesn't mean they're a home builder."

Sama recommends that buyers consider two other options. You may qualify for a Fannie Mae long-term rehab program called the HomeStyle Loan. It allows buyers to roll rehab costs into their mortgage, putting the money into an escrow account that a contractor can draw from to perform the work.

"I love this program," she says. "The rates are a touch higher (than a regular mortgage), but not much."

The second option is for a buyer to use the equity in his own home for a credit line. That gives him maximum flexibility to use the funds as he sees fit.

"It's a great way to do it," she says. "Of course, you have to be able to withstand the extra debt. This is for the borrower with pretty good credit and income."



Questions/comments to:

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An online version of this newsletter may be found at http://www.hq.nasa.gov/office/codecc/cc/navig-6_05.pdf
