

# THE REBECCA BOOK©

## DAD'S HOPEFULLY HELPFUL HINTS FOR A LIGHTER LIFE

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## INTRODUCTION ©

Dear Rebecca,

Your mom and I parted ways when you were only four-and-a-half years old, and except for you, we've had no contact since. Not the way I would have had that part of it, but that's the way it's been. To keep things simple and avoid too many phone calls, we started a little book to communicate about you—your well being, your schedule, your education, your bills, your health, you name it. The book had a blue cover, so we called it The Blue Book. One day the book was full and I got a new one. But it wasn't blue anymore. You suggested, quite strongly as I recall, that it should be called "The Rebecca Book" and so it was. Now, that's the title for this little book of tips for life. It seems fitting.

I began writing this book at about the time you started wearing braces—thirteen or so. The idea was to give you the things I had learned through life that might help you. I remember my father told me to keep an extra car key in my wallet so that if I ever locked myself out of my car, I would be saved from that particular hassle. This book was meant to and still does contain that sort of thing but it's grown a lot since it's original inception. Now it's more of an oral history presented in the context of recounting the lessons learned in many lives. Some of these lessons are very concrete, even mundane, while others are among the most profound principles of living for those who learned them, usually the hard way. But, the basic idea for this book, and my motivation for doing it, is still the same as my dad's—to pass on to you what I have learned.

When I told my Dad I was going to take the key out of my wallet because I hadn't used it in quite a while, he begged me to keep it. He said, "You don't know the pain I've been through or how long it took me to learn that lesson. Please keep it there." I did keep it there and I'm glad I did. It has saved me from time to time and it reminds me of the father I loved so much. Now, I also know how he felt. He wanted his hard-won lessons to do me some good and not go to waist. I suppose every decent parent feels that way. I've heard several parents lament the fact that their children don't seem to want to listen to what life has taught them. They're sad about that and I can imagine how they must feel. But, on the other hand, I can still remember how important it was for me to learn my own lessons in my own way, even the hard way. I have no wish to ignore or contest your natural desire to find things out for yourself and in your own way.

Yet, you have signaled something encouragingly different; that you will accept my help where it fits. When I was beginning to write this, I told you what I had in mind

and you asked me to help you with your problems in focussing, attending, remembering, and listening. So this, of course, is where the book starts and here,

as in most places, it is quite concrete and practical. Your asking for help--your invitation--really helped me to get started and to believe that you really would pay attention to the lessons I have learned. That's smart. You realized, even at thirteen, that you don't have to discover everything for yourself, as if for the very first time. Thank you.

"No offense, Dad" you often say before saying something that just might offend me. So now, I say it to you. Don't be offended if you already know what's here. I know that you're smart and that you know a lot. I know your Mom knows a lot too and I remember how much she liked teaching these kind of things. But, I'm writing down anything that might be of use—anything that might be a needed, any reminder—anything you might want to pass on. You know, "If it saves one life". And, still I remember what you once said at about fourteen. The kind of thing fourteen year old adolescents can say as they begin to become more separate from their parents. You said I was writing this book only to show my friends what a good father I was. No, no that's not it. I know I have been a good father to you. In part, because, when you were younger, you said, "You're the best Dad I've ever had". Of course, that's the version I hold on to.

As I was completing this missive when you were seventeen, something happened that I will never forget. It is one of your greatest gifts to me. You suddenly asked me to help you to flirt with and negotiate a relationship with a boy you had been interested in for some time. You were communicating with him in real time on Face Book and we collaborated on your messages to him. They were your messages but with my help. The openness and trust you showed in me then will be among the fondest memories of my life. What a lucky father I am.

It's probably obvious, but just in case: This is a book that you will most likely read when you want my input in a certain area. Driving and Money are sections that you will, for the most part, want only later. But, the sections on Communication and Ethics, are ones that will hopefully prepare you for what occurs spontaneously in life. The section on Personal Management is another one that you might want right away to organize your life now as you leave home.

So, this little book is your father's gift to you for your life. It's the only book I've consistently enjoyed writing. It's been a labor of love. I love you and I always will.

Dad

## Self-Management

Since this is the first thing you asked for, this is where i will begin: Very simple practical advice on how to organize your life.

### Remembering

1. “A place for everything and everything in its place.” Keep important items like keys, cell phone, wallet, purse, etc. in one place only. A container or tray is good this.
2. Check yourself in transitions. Before a change of location, look, talk to yourself and feel whether you have everything you need before you leave one place for another. Do this on purpose until it becomes automatic. What I love about this is you can space out all you want the rest of the time.
2. Make lists of what you need to do for the day or days and prioritize them with A (top priority), B (middle) and C (low). Use + and – to expand categories.
3. To remember all things, little and large, use prompts. For example, use post-its putting them where you can't miss them (e.g. the front door, on your backpack, etc.) Change them often so you will not take them for granted. Other prompts could include setting your cell phone alarm for scheduled meetings, prompts on your computer, etc.
4. Save voice mail, e-mail and text messages until you act on or answer them.
5. Leave your cell phone on as much as possible so that if you misplace it, you can call it.
6. If something occurs to you that needs to be done, do it right away or create a prompt for it immediately.
7. Use pneumatic devices: At thirteen, you asked me to help you with the task of remembering a sequence of things. There were times, for example, that your Mom asked you to clean your room, pick up your clothes, made the bed and then feed the cat. It was difficult for you to remember all three things and the desired sequence. I suggested a pneumatic (i.e. shortening) device to help remember. I suggested BCC—standing for Bed, Clothes, Cat or, with words, Better Change the Cat. I also suggested that you follow the advice I give in the next section regarding the prescribed order. It's tough enough to remember all three things, let alone the prescribed order of doing them. It's easier to do them in your own sequence and it's more likely that you will do them. So I suggested that your own desires or wisdom should dictate the order of doing these things. Perhaps it would make most sense to do the easiest thing first as I suggest in the next sections. Or, maybe it would suit

you better to do the bedroom things before going to feed the cat, etc. Do the sequencing according to your own judgment of what sequence will make it more likely you'll do the tasks with comfort and efficiency.

Now, I use a device related to the mnemonic to help me remember names, a task that I've found nearly impossible all my life. And, it works. When I meet someone or get some name of something, I think of some creative, memorable association. I wanted to remember the name of a Marina that rented just the right kind of sailboat. It was the Cass Marina in Sausalito. So I stopped and thought of Mama Cass and I've never forgotten the name of that Marina. If you don't know who Mama Cass was, ask your mother. I've remembered these names using these devices: "Martha" is Martha Washington, "Cary" is Cash and Carry, "Stewart" is Martha Stewart, etc. It is remarkable to me how well this works if I will just take the few seconds it takes to do it.

8. Use a miniature hand-held recorder for prompts to remember things or for creative ideas. I have used such a device whenever I have written and I'm using one right now for this project. It is extremely helpful for capturing creativity because you never know when it will hit. We have, for example, a lot of unused brainpower when driving on the freeway. And, this little device can help you keep milk in the house.

### **Work & Study**

1. Remember the 80-20 rule. This means that 80% of a task can be done in 20% of the total time it would take to get it to 100%. Doing a job at 80% quantity and quality is good enough most of the time. When you shoot for 100%, it's bound to take a lot more time (according to the rule 80%). Only rarely do you need to go for that full but elusive 100%.
2. Don't try to multi-task. Do one thing at a time.
3. To help yourself do something that is difficult for you, try these strategies: A) Do the easiest thing or segment of a larger task first. This can get you going, soften resistance and build momentum. B) Reward yourself for doing the hard thing or segment of the hard thing. Rewards may include other activities, even work or social activities that you enjoy. C) Think about how good you will feel if you do the thing and how badly you will feel if you don't. For example, think how rested and good you'll feel if you go to bed early enough, and how tired and out-of-sorts you'll feel if you stay up too late.
4. Keep a stockpile of things you need in the place you'll need them (e.g. pencils, ruler, calculator, paper, glue, etc. in your locker, desk, brief case, or car).
5. Do your own "High Performance Profile". Here's how. Remember when you did something really well. Then, analyze in great detail how you did that. What strategies did you use, where did you work, how, what instruments were

used, what time of day did you work, how did you structure your time on the task, etc. Finally, see if you can apply that profile analysis to the task at hand now. In my writing, I found I worked best if I scheduled nothing for an entire day or at least a 4-hour block. I would often go outdoors to a scenic place and dictate my writing. I might take a lunch, a coke, and often a CD player. Then I would have someone else type up my dictation. Finally I would edit this dictation over and over until there was no more editing to be done. Then the manuscript went back to the typist for the “final” draft. With every book I’ve written, the typist got most of the advance. But, the books got written, and that’s what was important. I wrote all my books by dictating and editing this way. I found dictating made me less perfectionistic and more productive. My editing would get me close to the 100% that I was shooting for.

6. For complex tasks, make a sequential list of what needs to be done and the order in which you want to do these tasks. But, be careful not to get stuck on the specific sequencing you have constructed. Perhaps another order would work as well or better. See the next item.
7. Beware of unconscious assumptions that limit your freedom in doing things (e.g. A must be done before B or I have to do X or Y). For example, I had an unconscious assumption that I had to run or walk. A friend said no: “Walk until you want to run and run until you want to walk.” This made taking a run much more pleasant and less a forced activity. When I was in high school, I was told to take an ice cold shower to “close the skin pores so as to stop sweating”. So I falsely “thought”, unconsciously, that I had to take an ice-cold dose at the end of the shower. Not so, taking a blast of cool water will cool down the body and probably do all that is necessary. It is true that the ice cold water can wake you up, however. Mothers tell their daughters and sons, dust before you vacuum. The rule has a reason. It’s slightly better to dust onto the rug and then vacuum up the dust. But if you hate to dust and love to vacuum the rule can create a much dirtier home.
8. Use the human tendency to follow habit. We are all creatures of habit but you can use this to better your self-management. For example, going for a run begins with putting on your running clothes and shoes. So if you are resisting a run, just change your clothes and put on the running shoes. It is very likely that you will then go running. This is a sophisticated version of “just do it”. Doing homework begins with opening your pack and looking at your books or notebooks. Just do that and the “behavioral chain” of studying will probably take over unless you get distracted out of the chain.
9. Remove distractions. Don’t try to study or work with the TV on. Even music, especially vocals can distract. A simplified work environment with total privacy removes many possible distractions.
10. Don’t be penny wise and pound-foolish. If you need something to improve your work, get it. You are investing in yourself, your future, your well being, your productivity, your future independence and income. I hesitated to buy my last portable recorder for this project because I thought I should wait to get one that could be integrated with a computer for automatic typing. Stupid, stupid, stupid. The one I just got for this work makes it all so much easier and

it was so inexpensive. It's allowing me to complete something for you that might have otherwise remained just a good idea. See this as another example of #7 above.

11. Know when to stop. Many of us push ourselves way too hard, especially once we get rolling on something. This is a bad idea for many reasons. I believe the most important reason is that this builds up resistance and procrastination in the future. Your body learns that you will drive it too hard and it will naturally resist letting you do that. So, working too much or too hard eventually promotes procrastination. Also, your work won't be as good when you're tired and your risk of injury, when the work is physical, will be greater. So learn the signals that tell you that you need to stop and follow them.

### **Communication: Attention, Listening, Being Understood**

This section on communication begins with extremely simple, even obvious, strategies for listening but it becomes more complex and sophisticated as you go along. Much of the psychotherapy I do has to do with communication both in my own behavior and modifying that of my clients. Being a good listener is at least 50% of being a good therapist and without this skill it would be impossible to be a good one. So, I know a lot about this one.

1. When someone is talking to you (especially a teacher in class) look at him or her. Especially maintain eye contact. Experiment with other features of the person to look at to find out what helps you concentrate on what they are saying. And, eliminate all other sources of stimulation, especially auditory stimulation. For example, turn off the TV or the radio and try to tune out any other voices or noises going on around you. Finally, try to let go of or put aside for the time being your own thoughts, memories, judgments, even feelings as they can interfere with your paying attention. As you get better at paying attention, you can return to all these things as outlined below.
2. Empathic Listening: To really understand someone, you have to get out of yourself—out from under your own thoughts, feelings, advice, judgments, etc. You have to almost literally “put yourself inside the other person”. This is hard for many to do and doing it is among the most valued things one human being can do for another. People pay therapists, often just for this, because it is so hard to find. To do it, you have to de-center from yourself and experience, as much as possible, the other's perspective (literally, her thoughts, feelings, judgments, visions, memories etc.). There will always be time later for your own process whether you express it or not. But, when someone is communicating something which is important to them, try to be quiet and listen. At first, just practice silence and especially refrain from interrupting. If you talk at all during this process, do what is called “active listening”. This

refers to activity that is aimed solely at acquiring the other person's perspective, point of view, experience, etc. The simplest technique of active listening is to repeat back or, better yet, paraphrase what is being said. Other techniques include questions asked with the intent to learn, not to judge, asking for clarification, asking if the other thinks he or she is being understood, etc.

3. **Enhancing Experience:** A friend of mine wrote a very good book for therapists in which she described the three basic stances therapists use in listening to and talking to their clients. Knowing these three stances and using them can be invaluable to anyone. The first such stance is covered in the item above—empathy. This way of listening enhances the clients' true experiencing of themselves. My friend calls the therapeutic action of this stance, "Provision of Experience."
4. **Using Your Knowledge:** In the second stance, you move outside yourself a bit but in a different way. In this stance, which she called "Enhancement of Knowledge", you move your center of awareness to your thoughts or to an analysis of what is being said. You dissociate from your feelings and judgments but analyze what this communication is all about. In the clinical work I do, the clearest example of using my knowledge occurs when I do diagnosis. I don't just mean what I decide to call the problem for insurance or legal purposes. Rather, I try to understand what is going on with the person in front of me: to "get" them and where they are coming from by using my head. I put together family history, relationship history, current relationships, symptoms, strengths, their behavior with me, everything I've learned in life, etc. to figure out who they are, why they hurt, and what I might be able to do about it. I then share this knowledge and my ideas when the time is right.
5. **Engagement in Relationship:** In the third stance you become clearly differentiated from the other person and cease relying so much on intellectual or empathic knowledge. Here, you bring your center of awareness back into yourself. You now pay more attention to your own feelings, judgments, reactions, memories, associations, etc. In this stance, even when you are silent, you stand up for or represent your own separate self. Whether or not you do or say anything, your center of gravity is in your own body. You feel what it is like to be in relationship with this person. You allow whatever reactions or associations you may have no matter how "bad" or bizarre they seem to you. From this stance, there is very valuable information for you about yourself, about the other person, and about the relationship you are co-creating.

It is from this place that you can engage in the most open, meaningful, and intimate ways of relating. The catch is that the other person has to be ready, willing, and able to engage in such openness. If they are not, you still can operate better having this information about yourself, the other, and the co-



created relationship than you could without it. You choose, of course, when you want to cycle out of this stance and into another. For example, if you feel yourself disgusted, you admit this to yourself and then you may wonder how it is that you should have this reaction. You have moved, in this example, to the analytic or knowledge position. You may wonder: Is this person just disgusting? Am I reacting this way because he reminds me of that other person who disgusted me? Is he displaying some behavior I find disgusting in myself? What? You may cycle out of that into the empathic listening position, de-centering from yourself, and joining him in his experience. Really good listeners can shuttle very, very quickly among these listening stances. One moment they are listening empathically, the next they are analyzing, and in the blink of an eye, they are differentiated, fully experiencing themselves, yet still listening. Of all three positions, it is the first—empathy—which is most crucial for understanding another and the most needed by other human beings. Give this gift and you will be extremely well liked and appreciated.

6. Help your listener listen: When you talk, orient the listener. Especially when beginning a new topic of conversation or changing topics, it's often necessary to educate your listener concerning where it is you're coming from. Especially with intimate others, many people have the habit of "starting in the middle" as far as the listener is concerned. They will be thinking of something, and without bothering to help their intimate other catch up with their thinking, they will launch right into the topic with no introduction. This is made even more difficult when nonspecific words are used that give the listener no frame of reference, no place to hang his hat. These words or phrases include such things as, "the thing, it, that man, at the end, he, she, we, they..."
7. Avoid speaking in cliches, especially repetitively. Cliches are phrases that have been heard and then repeated. They are unimaginative, boring, communicate next to nothing except when they are used in jest. They can be irritating if you hear them again and again. They are often faddish; current examples are: "He went ballistic", "Duh" (with a certain inflection), "that's above my pay grade", and my all time favorite, "At the end of the day". I know, particularly in young adulthood, such cliches signal alliance with a certain group or other and may be OK in talking with one's peers. But beyond that, use them sparingly. Others will take you more seriously if you really try to communicate, free of these mindless fillers. You know what I'm saying?
8. Develop Strategies for Handling Difficult Situations: As a therapist, it is not uncommon for me to help people prepare for a difficult situation with another. We first outline the objective--what do you want out of this conversation? What's the best strategy to accomplish that? Very often, people error, however, by pinning their hopes on changing the other's mind or behavior. While you can maximize that outcome by using good communication skills, you really can't control anyone else. As has been said, "an expectation is a disappointment waiting to happen". So, insofar as possible, let go of your agenda and just communicate as best you can. With this set in mind, people

often get a lot out of just expressing what they need to express even if no hopes are fulfilled. Probably the best strategy in these situations is the use of “I statements. “I feel diminished” vs. “You put me down”, etc. It is common, however, for people to misuse this strategy by turning an I statement into a you statement (e.g. “I feel you are putting me down”). The basic idea here is own your responsibility for what you think or feel rather than blaming the other person. If done correctly, the I statement creates less defensiveness and argument. It is also useful to create some generic ways to handle specific situations. I have always had a little trouble with initiations and first encounters. I thought I had to be clever or ingenious. Nothing could be further from the truth. We have standard rituals for these situations so everyone can be more comfortable in their roles (How are you? Fine, how are you?) I’ve never particularly liked this ritual because it’s disingenuous--the question isn’t really a question. Never-the-less, it’s an example of this role prescribed ritual. I once saw footage of Henry Kissinger in a receiving line. Over and over again, he said in a very mechanical way “Nice to see you, nice to see you, nice to see you, etc. etc. I thought, “well, I can do better than that” but I liked the sentiment, especially when true. I do do better but I use the phrase often as part of my ritual.

11. Complete Difficult Communication Tasks As Soon As Possible. We all tend to avoid things that make us uncomfortable no matter how good for us they might be. Hence, procrastination, avoidance of exercise, and the dentist. Difficult communications are the same but it is good for us to complete them as soon as possible. Otherwise, we get anxious about them, the topic gets stale, and delay can create more delay so things never get said. As a result, the relationship becomes strained, both parties know that something is wrong but may not know what exactly is wrong. So, better face the music and get it over with. Frequently, relationships get better after this conversation. When healed, a broken bone is stronger in the broken place than it was before the break.

### **Ethics, Empathy, Morals, and Manners:**

1. The Concept: All rules of ethics, codes of morals, and guidelines for good manners, are based on kindness, respect, consideration, and empathy for others. While knowing which fork to use for the salad may define your education and social class, real ethics, morals and manners are based, once again, on empathy. If you truly understand and live this concept, it is very rare for you not to know what is right. To live this is to really care, as you do, about other people. This is one you can’t really fake and, thank God, you don’t have to. Sometimes though, like everyone else, you need to remember or be reminded. Different cultures have different ideas of what communicates this caring, but almost all rules of conduct have this as their well spring.

2. **The Moral Dilemma:** The only time a truly ethical person has doubt about what to do is when they face what's called a "moral dilemma". That occurs when ethical considerations conflict in a given situation. For example, honesty is almost always the best policy. Occasionally, however, honesty can hurt another. Fortunately, these are usually trivial "white lie" situations where the ethic of not hurting another is pitted against the ethic of honesty. You have to decide which ethic is more important. At the other extreme, "Thou shalt not kill" is a pretty sound moral principle. But, if you were given the chance to kill Hitler before he killed millions of others, would you? That is a moral dilemma —two or more ethics conflict.
  
3. **Almost Never Lie.** Except for the rare moral dilemma, it's wise to never lie. For one thing it can become a bad habit. Once you begin to tell small untruths or half truths or "spin" the truth to your short term advantage, it is easy to keep doing this, almost without thinking about what you are doing. Then, with the resistance to lying having been eroded, it is easy to escalate the importance of the things you are willing to lie about. Lying often begins, not with bold faced lies, but with spinning the truth so that it isn't quite the truth anymore. Still, there is enough of the truth remaining in the spinned version to convince and justify yourself and to convince others that you are, indeed, telling the truth. As this process develops, people begin to believe in their "doctored" versions of the truth. At this point, one begins to lose a clear distinction between what is true and what is not. This makes lying more comfortable and defensible. This is how someone can become a liar and not really realize it. "It depends on what the definition of the word is is." President Bill Clinton, 1999. Politicians are particularly susceptible to this process because some truths just can't be spoken publicly without seriously risking political suicide. Politics is a dangerous profession because of this process that can so easily erode personal integrity. For all of these reasons and others that follow, it is wise to establish the habit of a fairly rigid commitment to telling the truth.

If you lie to escape some consequence, to get your way, to manipulate, to escape looking bad, or for any of a myriad of such self-serving motives, you lose so much more than you gain. Lying isn't just immoral, it's stupid. It erodes your self-esteem, it erodes and eventually destroys the trust essential for good human relations, and it's extremely humiliating to get caught at it. Once you establish a reputation for not telling the truth, even with one person, it may be impossible to regain that trust. You see, others never know when you will lie again and even if you are 100% honest, they will always suspect you and your relationship will never be quite the same. It's better to take your medicine, be forgiven, and get on with it. The experience of our recent Presidents, Nixon, Reagan, and Clinton, attests to the fact that people are much more forgiving of mistakes and failings, even moral ones, than they are of lies that cover them up. Learn from their mistakes. This is another reminder of the purpose of this little book. You don't have to make all of your own

mistakes as if they were being made for the very first time. This is a great way to use others without doing them any harm while doing yourself and still others a lot of good..

4. Be on time. Every one is late occasionally; it's a necessary part of modern life. People have no problem with that; they understand because it happens to them in spite of their best efforts. When you are late, apologize, and analyze why you were late so that you can avoid it in the future. A pattern of lateness is wrong and, like lying, very stupid. It's a demonstration of a failure of empathy—if you're chronically late it means you don't care enough about other people and don't understand or care about how they will feel. It also communicates some things you don't want communicated. It says that you think your time is more important than theirs; that you care more about yourself than them; that you basically can't be trusted to keep your promises, at least in relation to time, and perhaps in many other ways as well. This hurts people's feelings, makes them angry, results in them being anxious when meeting with you, and may result in their rejecting you, distancing from you, or at least thinking less of you. It also builds a reputation that is hard to carry and difficult to change. Being late, as a pattern, is a lot like lying. If you find yourself late very much, try over-budgeting your time to arrival. If you think it will take 15 minutes travel time, budget 20 or 25, etc. I've found it particularly helpful to over-budget time for certain destinations: a flight, a strange place, a meeting during rush hour or bad weather, an appointment during the December holidays, or a concert, play, or even a movie where parking might be difficult or where there will be lines, etc. You, like I, are more forgetful than most so it is useful to use prompts and other techniques to help you remember to be on time.
5. Return calls promptly. The reasons for this suggestion are the same as those for lying and timeliness. To wait too long hurts people's feelings, makes them angry, pushes them away, and communicates those things you don't want to communicate. This guideline is particularly important with friends and family where you want to be particularly attentive to communicating caring and respect. My general rule of thumb is this: Respond as soon as you can but certainly within 24 hours. If you go over that line occasionally apologize and explain the reason. In my clinical practice I have noticed that the clients who don't return my calls in a timely manner are very often immature, self-involved, self-defeating, or passive-aggressive. This is one of many places where you see how much procrastination really costs. It takes energy to resist, remember, feel guilt, etc. I love the example of procrastinating in taking out the garbage. Only the most compulsive people like this task so it is common to put it off. The garbage bin gets over-full, may spill over or the bag may break and you end up with a much greater mess than you would had you just taken out the garbage.

6. Change appointments reluctantly and with plenty of notice. Again, changing meeting times is common in modern life and is perfectly OK. But to do this chronically can become annoying and send some of the same messages as chronic lateness. It is important to express your awareness and concern for the other person's potential inconvenience in responding to this change. Again, it is important not to convey, "my time is more important than yours; I know you don't have much of a life anyway; I am just so important," etc. What I've noticed is that people who display one of these thoughtless patterns or habits—lying, lateness, and changing commitments—often show all three. I think this is so because they all spring from the same defects of character—failures of empathy and caring and the related sense of entitlement.
7. If you ever stand anyone up, apologize a lot and make restitution. This is like being late only much, much worse. It says all those bad things listed above, in spades. Buy the offended party a present, take them to lunch, or give them a ticket to a ball game or something. When things like this happen, real repair is required.
8. Apologize freely. It can't hurt unless you get over the top about it all the time. You're not self-defeating so that obsequious position won't be one that you adopt.
9. Use guilt as a signal: If you are emotionally healthy, which you are, guilt is just a signal that you have done something wrong and need to make some sort of apology or restitution. People who don't have enough guilt are psychopathic—little or a lot. These people can't learn very well from their mistakes or missteps because they are missing a very important signal needed for social life—guilt. Here is the second function of guilt: It is a signal not to do that thing again—to work out strategies for yourself that will prevent your repeating that particular misstep or mistake.
10. If someone shortchanges himself in a financial exchange, give them their money back. My dad gave me this one and I pass it on to you. He said, "Your reputation with yourself is so much more valuable than whatever sum you might gain by profiting from their error". Dad knew about the self-esteem consequences of being less than honest.
11. Never refuse a gift. When someone gives you something, they are trying to please you, thank you, show their appreciation, or fondness, or love, or just express themselves. You don't want to rain on that parade. You can always reciprocate, but don't deny both of you the pleasure of this generous moment.
12. Well, almost never refuse a gift. Every rule has its exception and this one is no exception. I don't accept a gift if there is any way that the other person might have felt forced or manipulated into giving it, even though that would never be my intention. I remember once when I remarked on a beautiful little

Chinese box that a friend of mine had and asked her where I might get something like it. We tried to find one and failed. Then she offered to give it to me. I didn't take that gift because, in an important way, it really wasn't her idea. She might have felt forced or manipulated or been motivated by her own sense of false obligation. No gift is worth that. If I ask someone to pick something up at a store for me and they offer to pay for it, I refuse that as well and for the very same reasons. There is one other thing that I can think of for you in this exception category: You are a very pretty and personally attractive girl as you will be when you are woman. Some man, either out of love (which I can certainly understand) or out of manipulative motives might give you an inappropriately expensive and premature gift. Accepting such a gift isn't a good idea. It implies the relationship is more than it is and sets you both up for difficulties if the relationship doesn't develop further. Graciously say no.

13. Always give more than you think you can afford. Your mother and I were both raised by parents who went through very hard times and, as a result, became very frugal. We, too, have had times of real financial pressure. So we have passed that saving mentality on to you—not a bad thing overall, and with the good sense with which you practice it, a good thing. But, when it comes to giving, I hope you will be less frugal. Giving is about generosity and it is really the generosity of spirit that counts. What you think you can “afford” doesn't just refer to the monetary. It includes effort, the provision of specialness to others, the demonstration of thoughtfulness, etc. What occurs with giving is just the opposite of what occurs with lateness and lying. Giving with a generous heart builds self-esteem, trust, good will, reputation, etc. It's not only right, it's smart. It makes everyone feel good. A small corollary is this: When splitting expenses with someone, be generous, pay a bit more than half. Don't pinch pennies. Be easy.
14. Find your own way of giving, especially when it comes to the famous “**Days of Obligation**”—Birthdays, Christmas, etc. I know a number of people whose December holidays are ruined by their following the conventions of gift-giving, card-sending, party-throwing, party attending, decorations, etc. Now, some people love this--it gets them into the holiday, giving spirit, and they would just die if you tried to deprive them of all this. But others are haunted by these unwelcome conventions, yet believe they have to abide by them anyway. Something keeps them stuck in the past. I was somewhat like that—not as bad as many, mind you, but a little haunted never-the-less. A wise friend saved me from all that. He simply told me, “I love you and I like giving you presents but not on some arbitrary schedule. I give you things when I see something I know you'd like. Unless this happens to fall on your birthday or Christmas, as you've probably noticed, you don't get presents then. You can do the same for me, and I would guess, for almost everyone else.” He was absolutely right. I send out a few cards at Christmas to whom and when I want—sometimes they are “late”. I buy presents for my two daughters and for my mother on these special days. Everyone else is on my new “Give As

You Feel Like It” plan. This makes for much greater generosity on my part and those to whom I give know that the gift comes from my heart not from obligation. Last year, I thanked my friend profusely for helping me in this way and told him I was passing on this liberating message. At that very moment he gave me two wrapped Christmas presents. Oh well. Shoulds, Shoudn’ts and Wants: In school, work, and parenting, and primary relationships we sometimes have to do things we don’t want to do. But, in most of the rest of our lives, obligation can really spoil our experience and that of others we feel obliged to. As I’ve gotten older, I realize that obligation without wanting is almost always a waste.

15. The most essential question of life: what to do about the toilet seat. A number of women in this culture get very exorcized about the position of the toilet seat. They demand it be down. Please, try not to be angry with the men who don’t. They may not have been taught this thoughtful courtesy or may be rebelling against it. After all, it’s just as easy for a woman to put down the toilet seat as it is for a man. It just looks better down and it is a courtesy. But give us a break here. Whatever happened to women’s lib anyway. I remember a time when it was politically incorrect to open a door for a woman. Don’t be one of those who claim this courtesy as a feminine entitlement. That’s just too strident, self-righteous, and way too precious. You know, the toilet seat isn’t really all that important. Don’t sweat the small stuff.

16. “Only a life lived for others is a life worthwhile.” Albert Einstein

### **Tender Loving Self Care (TLSC)**

1. Relax, you’re already there: I have a favorite parking lot in Chinatown. Among its many attributes is the fact that each parking space has a wise saying printed on the pavement right behind your parked car. Most of them are right on. One day when I was in a great rush to get to an appointment, I parked in the spot with the saying, “Relax, you’re already there”. It was just what I needed. Fortunately, you need this one less than I do. I hope you will always keep the joy you have in doing just what you are doing. It matters less that you are supremely efficient than it does that you enjoy life’s passage of time and what you are doing when you are doing it. The parking lot’s saying’s truth, of course, goes deeper than an admonition not to rush. We are already where it is all happening for us right now —right now. This is a central tenet of Buddhism—it is the Zen of being in the moment. It is a key to contentment; I am still working on it.

2. Environment: The nature of your home surroundings is more important than you might realize. More than most, however, you are a visual person and more in touch with this aspect of life. Boys and men (especially heterosexual men) are typically less sensitive but I think they are more affected by it than they realize. The external environment says something back to you and something about you. It can be dirty, slovenly, disorganized or it can be beautiful, soothing, and demanding no immediate attention. What’s important is that it be “good enough”

for your comfort. One of my best couple friends needs their home environment to be perfect and they are very happy with that. But, thank God they are together. Most people couldn't stand the stress of that. I certainly couldn't. Other people are comfortable with a lot of mess. Find out who you are on this dimension and whatever that is is perfectly OK. But, particularly when you live with others, negotiate this and try to adapt if necessary. This can be a major source of upset with roommates and spouses. Who needs that on top of all life's other issues?

3. Health Care, Exercise, and Diet: Once again, the task is to determine what is right for you, considering what we know about these things. Of course, it's better to be healthy than not, better to be strong than weak. better to enjoy your body than be tortured by it. But, what will achieve that differs and values about that also differ. What to do is determined by what your goals are. Unlike most of the culture, I don't believe that living the longest is the best. I think that discomfort, especially in the short run, is not necessarily bad. As my ski instructor once said, "if you're not falling you're not learning". I don't think the stress that comes with eating pristinely is worth it. I think that people who live that way are defending against other things and are basing an inordinate amount of their identity on what they eat or how they exercise. The same things are not good for all people. Find what agrees and disagrees with you. In line with this, I have found alternative health care to be very helpful in spite of some, especially the scientific medical establishment, to poo-poo it. Chiropractic, Body Work, and Acupuncture have helped me a great deal. Hopefully you won't need this, but if your body problems, should you have them, ever get stuck with pain or illness, try the alternatives. Particularly, if you ever get seriously ill, take responsibility for your health: research, ask others (especially the best experts) for help--persist. Your doctor will never care as much about what happens to you as you and your loved ones do.

## **ON THE JOB: KEEPING YOUR JOB WITHOUT LOSING YOURSELF**

As you know, I have spent nearly 40 years doing counseling and psychotherapy. They are different but they are both useful in terms of people's lives. I would guess that I have spent at least 15% of my time counseling people about their work. And, this is only occasionally about what people are doing or deciding to do for their work. It's almost always about the problems they are having with the people they work with. Almost everyone brings their mishigoss to work with no intention of working on it. They act it out or try to bury it. They are typically most concerned about survival, prestige, influence, and ego. They do want the company, or whatever it is, to work. But this is almost always of lesser importance to them than their concern for their personal objectives whether rational or not.



When this gets out of hand, and especially when it is the boss, everyone suffers. If this ever happens to you, begin thinking of getting out. Sometimes, the passage of time will bring a resolution but, particularly if they are high placed, this may take forever. It's foolish to spend half or more of your waking hours in a situation like this. On several occasions, I have counseled people who are in "golden handcuffs". That means they are paid well, for them, and every other alternative position they can think of would pay them less. They are in hell but can't seem to find a way out. However, whenever they have risked a move, they have done better. Certainly, they have always been happier, freer, and calmer. Even if they have made less money, usually only at first, they say they would absolutely do the same thing again. And, always, in the long run, believe it or not, those I have counseled have become more successful and made more money.

It is useful to distinguish feedback from criticism. For my purposes here I define criticism as unempathic and judgmental. It hurts. Feedback is information that might be useful. Of course, criticism usually contains feedback, sometimes useful in itself, sometimes not. The message is, of course, get the feedback, inure yourself to criticism's hurtful effects, and when you are the boss, give feedback only. Communication skills are among the most important factors in coping with issues and people at work.

As you also know, I have never had a boss, except for brief jobs during college unless you count the Chairman of the Psychology Departments. And believe me, this doesn't count. This may turn out to be essentially true for you as well. On the whole, this has been a good way to go for me. On the other hand, I have been a tough boss of myself and I think this is not uncommon, especially when income is tight. So, beware of this, and the alternative response, to avoid working. The more you need structure, the more risky is working for yourself. Most people who end up working for themselves start out working for somebody else. They learn a lot in their first jobs, they get that needed structure, they grow to understand the business, they learn about expansion and contraction based on what's going on in the industry, etc etc. etc. So, accept this general pattern if you need to and learn.

One central key to success in work is persistence together with the ability to delay gratification. These factors are often even more important when you essentially work for yourself. You have to be ready at any time to jump on an opportunity, possible when you are persistent and have delayed more immediate gratification.

What I have also seen repeatedly is that people underestimate what's out there for them. Here is another decision based on fear, not on facts. We also tend to narrow the kind of opportunities we have based on our skills. I have been very impressed to learn the myriad of things that people do for a living. Career counsellors are often helpful, in part because they know about niches in a field that others don't. Also, people are usually more marketable in the job market than

they realize. Unless the job market in your area is really depressed in the moment--something that is not that difficult to determine--you probably can get another job unless you need to update your skills or find that this is not the field for you. If that occurs, switch fields as soon as possible. If it costs you to do that, don't hesitate to spend the time and money to make that move. Always invest in yourself. It's your very best investment.

## **DON'T DRIVE LIKE YOUR FATHER AND OTHER EXCELLENT ADVICE**

This is the longest section in the book. It is because the automobile is a deadly weapon, a fact often forgotten or taken for granted. This section might appear somewhat compulsive in detail but I think this is warranted. Lives are at stake. For the most part, this is a section you won't need until you drive yourself but it can still help you help the driver without being the classic back seat driver. Passengers can really help avoid accidents and other troubles and a secure driver will welcome that, within reason.

Before getting the really serious stuff, though, let me share the latter day version of the hidden key. I still carry one even though my new car won't let me lock it when the key is in the ignition and I can't get a computerized one small enough for my wallet that will operate the ignition. But I can get a thin one for my wallet that will open the door and I have a hidden fully operational key hidden in the car. Thanks Dad! Now for the more serious and very concrete stuff.

**THE BLIND SPOT:** One of the most dangerous things in driving, especially at high speeds is the blind spot--yours and the other guy's. The blind spot is on the driver's side and to see it, whenever you change lanes to the left, you have to lean forward to check your side rear view mirror. The same thing may also occur on the right side so the same strategy of leaning forward is a good precaution, and with some cars a complete necessity. Its always good to do this when you are merging to the right. Also, stay out of the other guy's blind spot. It begins at about where their front door ends and extends a bit forward of that. The problem can be even more lethal with trucks. Their blind spot varies so be extra careful.

**LEFT TURNS:** This is one of the two most dangerous turns at an intersection because you may have to track 3 or more directions, including pedestrians. For these turns, move into the intersection to turn when traffic is coming toward you.. There are at least three good reasons for this. First, you claim your turn even when traffic is heavy. Second, you allow the person behind you to continue straight on when you are on a two lane street. Third, you allow the car behind you to also claim the turn. But, don't turn your steering wheel to the left until you are ready to turn. If you do and someone hits you from the rear (happened to me several times) you could be moved into oncoming traffic for a head-on collision.

Not pretty. Finally, get in the habit of using your turn signal all the time, whether it appears necessary or not. This will become automatic and give you one less thing to think about. Also, it will make it much less likely to forget that when it is critical.

**U-TURNS:** This is the other most dangerous turn. People don't expect it and you now have at least four directions to watch for. There is no U-Turn signal in cars and the left signal usually signals a left turn. In California, U turns are legal at intersections (except where they're prohibited by a sign), and in residential areas anywhere on the street. Learn these rules (laws) for whatever state or country you are in and then be very careful.

**RIGHT TURNS:** These are typically the easiest and safest turns for you, the driver. However, there are still things to look out for. The main thing is to watch out for pedestrians, particularly those who are passing on the nearest crosswalk. Because the main danger to you comes from the left, it is easy to forget to look religiously to the right and thereby endanger these pedestrians. A failure to look right can also lead to a collision with a bicycle coming up quickly on the right. Another difficulty I've experienced here is underestimating the speed of the cars coming from the left and turning in front of them.

**FREEWAY DRIVING:** The closest call I ever had was on the Bay Bridge. I was in the far right lane and someone merged into me. I believe we came within inches of collision and I came within inches of the cement bridge. If either of these happened, I am sure there would have been a pileup resembling a strike in bowling. Particularly on a freeway, it's best to drive in a lane where you have lanes on either side of you so, if there is trouble, you have two potential avenues of escape. Whenever there is a car pool lane, it is usually best to drive in the adjacent lane because often, there are very few cars in it and escape becomes that more available. It is wise to stay out of the extreme left lane, except for passing, to avoid an especially gruesome possibility. Often, the guard rails are too weak to stop an oncoming car at freeway speeds. So, if someone coming toward you loses control and crashes the guard rail, you could have a high speed, head-on collision--really, really ugly! There is one caveat to the mid-lane solution. You also have two lanes of traffic doubling the risk of errors. I still prefer the middle lanes because you can usually dodge safely in the other direction except in high traffic. And, cars move when hit but cement walls and ravines don't. There is a final reason to stay out of the extreme left lane, except when passing. If you ever do drive like your father and go too fast, as most Californians do, this is the easiest lane for the highway patrol to catch you.

The extreme right lane sometimes, but not often, has a shoulder which offers a very open avenue of escape and the traffic is typically slower. However, this is the lane where extremely slow traffic can suddenly appear and where others merge into the freeway. Generally, stay out of it. One last little tip that, believe it or not, I just found out about. When there is a lane that is exit only, the lane

dividers change in shape. Rather than being narrow rectangles, they become wider and shorter, more like squares. Unless you want to exit, get out of this lane.

**HARD TIMES:** These are times when driving is particularly dangerous and special considerations are demanded.

Rush hours come first. When people are driving to work they are often half-awake, late, and in a hurry. After work, they are often exhausted, frustrated, angry, and anxious to get home. They also may have had a couple of drinks, had a fight with their boss or wife, etc. And there is much, much more traffic at these times (it's heavy traffic time and now it lasts for much more than an hour--sometimes from 8:00 to 10:00 AM and 2:30 to 7:00 PM ). In cities, you have to watch out more for pedestrians and bicycles. Better to let others pass than accept an invitation to collide.

Holidays are dangerous. The news media have historically reported on holiday death tolls, partly because there is a paucity of other news and partly because the death toll goes up. Again, people are not themselves--they can get into a lot of frustration with their family, their in-laws, and their own spouse and children. So they drink and eat turkey--a huge sleeping pill--and they are not safe. Prior to Christmas/New Years it is especially lethal. There is too much to do and too much traffic! People are preoccupied with presents and wrapping and traveling to Grandma's. Watch out for them. They are unconsciously trying to kill you.

Rain: Especially the first rains of the season are dangerous. Also, the streets are most slippery as the rain begins to fall. When people are not used to rain, they make dangerous mistakes. Rain obscures vision and after a dry spell, the streets, especially at intersections, are slippery. So stops and starts there can involve slides and accidents. Drive more slowly, pump your brakes to slow down or stop, and be particularly vigilant of pedestrians who are not as easy to see, may be in a hurry, and under umbrellas or hoods so they can't see you.

Snow and Ice: Obviously, snow and ice are dangerous. Snow obscures vision, and is slippery even without ice underneath it. Icy streets are worse. You don't have much control in a slide and a heavy car can slide quite a distance out of control. Children playing in the snow are particularly dangerous. They can be even more oblivious to traffic than usual and you can't stop quickly without the risk of a slide. Remember the accident in the book and movie *Horsewhisperer*? You don't ever want to be that driver. So, drive slowly, give plenty of distance between you and the person in front of you, and pump your brakes to stop, both to avoid sliding and to warn any driver behind you of your stop or slowing down. When approaching a hill it is often good to get a running start unless that will put you in danger. In general, whenever I've been stuck going up hill, I'm stuck. Generally, it is better to back down, whenever you can, and either start again, or find another way, or just go home. Finally, one of the most dangerous things is an icy spot on an otherwise clean road. They are hard to spot and the faster you are

going the more it can throw you if it does. Shady spots in the road are more likely to have an icy spot. The best remedy is to drive slowly and at a constant speed. Accelerating on an icy spot will almost certainly start a slide. Now, everybody has been told to turn into a slide whenever it occurs. It's a good rule to remember. But, I have always done that, not because I remember the rule in that split second, but because it is intuitive for me. Trying to remember what to do in such a crisis can interfere with this intuitive response, which I think most of us have.

**BACKING UP:** There is an old saw about the three rules for backing-up: Look, look, look. Backing is dangerous because, obviously, you don't have a full and clear view of all the territory you need to see. Pedestrians are so vulnerable in this situation and many of them are not watching out for themselves. They expect drivers to look out for them and, in backing, you can more easily run into or over them--especially children. So, first look over your shoulder to view what's there. Then, constantly monitor your rear-view mirrors--left, right, and center. As a pedestrian, be vigilant, especially in parking lots; walk close to the middle and, where possible, in the direction in which you can see the drivers and they can see you.

**CITY DRIVING:** Urban driving is challenging because there can be so many people coming at you from every direction. This is especially true during rush hours and some holidays. There are pedestrians, often not where they are supposed to be, bicycles, people parking, leaving parking, car doors opening by surprise, people running stop signs or red lights, people not signaling what they are going to do and people signaling something they are not going to do. etc. etc. etc. Getting this down deep will prepare you for the challenge. My most profound pet peeve is that bicyclist who, at night, wearing black, and with no or minimal lights, dashes across the crosswalk in front of me just as I am moving out. I almost killed one a few weeks ago. Fortunately, I saw him just in the nick of time. That's good, because if I do kill one of these guys, I'd want to do it on purpose.

In cities, you can have one to four lanes of traffic coming your way. When you have more than two lanes, it is wise to stay in one of the middle lanes for the same reasons as outlined for the freeways. But there are even more reasons in urban driving. In the extreme right lane you have to deal with those opening car doors, unexpected pedestrians, bicyclists, and others making right turns. In the left lane, you can easily be stopped by people making left turns. When you have two lanes, I think the left lane is safer because you don't have to worry about all those unexpected dangers. A little delay is trivial compared to an accident that hurts someone.

**PARKING:** Learning to parallel park also has three principles. Just like getting to Carnegie Hall: Practice, Practice, Practice. It's hard to learn this physical skill by reading about it. It's more about depth perception, hand eye coordination, and experience, particularly with one's own vehicle. Still there are a few things I can say that will give you a start. First, of course, you pull up parallel to the car in

front of the space you want. Particularly when the space is small, I have found it useful to get as close to that car as possible and to turn as sharply as possible as you turn into the space. Then, when you can clear the vehicle in front turn sharply again. In a tight spot, you may have to jockey back and forth several times to make it. You are trying to get the driver's side of your car fairly in line with the cars in front and back you and those cars can provide clues of where to position yourself. Don't be perfectionistic in this. Particularly in urban areas all you need is good enough. Don't worry if you are a little too far from the curb or if your rear wheel is on the curb. Finally, if space is tight, look at the two vehicles and see how they are situated for exiting. If either car can exit easily, park closest to it. You'll save your bumper and perhaps more. Most important, before you open your door, look in your side mirror to be sure it's safe to open your door.

**DEFENSIVE DRIVING: ONLY THE PARANOID SURVIVE:** It's true, there are lots of "idiots" out there. People are making mistakes on all four sides of you for a myriad of reasons. However, even in the best case, you will be one of those "idiots" every now and then. And, when you are, you will be grateful for those drivers who are looking out for themselves and thereby looking out for you. Be one of them. Even the best drivers will make mistakes due to such things as poor, confusing street signs, being in a new location, road construction, not seeing something, getting distracted, etc. So, assume everyone around you is an "idiot" and will do something stupid and unexpected. They are all out to get you. This orientation is life saving and altruistic. Again, don't expect people to signal what they are about to do or to do what they signal. Finally, use your horn liberally. If someone could back into you, particularly if you see their backup lights, honk. If someone seems to be pulling out in front of you, honk. If someone even seems to be dangerously changing lanes in front of you, honk etc. etc. etc. A good strategy for doing this is to "cover your horn". If you see anything even potentially dangerous, put your hand over your horn so you are ready. Someone may be annoyed with you for honking at them but so what. Better annoyed than hurt or dead--you or them.

**DISTRACTIONS BAD: KEEP YOUR EYES ON THE ROAD AT ALL TIMES NO MATTER WHAT:** This is probably the most important single guideline of all. Modern life is so complex and driving just expands that. Look where you are going except for an occasional glance in your rear view mirror. Don't look at the passengers you may be talking to and, when you are learning to drive, try not to talk to them at all. There are so many other distractions: the cell phone, the stereo, your clothes, food, children, looking for directions and street signs especially in strange places, getting lost etc. etc. etc. That reminds me: again, over-budget time for new locations or critical locations. GPS: Not until late in life, did I get a GPS. I find it invaluable. Sometimes they will take you on a route that is less efficient than is otherwise available, but they almost always get you where you want to go. They are also quite useful when you know a part of the route but are unsure of another part. Drive what you know and let the GPS do the rest.

**ACCIDENTS:** In any and all accidents, do the following: 1) Get to safety as soon as possible. 2) If you endanger others by where you are parked, put on the four-way flashers. 3) If there is any danger in your position, get out of the car if you can do it safely. Call 911 and ask for the police to come, even in a “fender-bender”. If you are able, exchange insurance information, address and phone numbers, and get the other driver’s license and license plate numbers. Wait for the police to come. Now this may sound too careful or paranoid but it isn’t. People may even admit responsibility on the site but deny it later. You or the other person may be injured and not know it. Accidents may cause people to go into a kind of shock or even a mild concussion that can impair judgment. Injury can show up or get much worse later. I learned most of this by not being cautious enough. If you are injured in an accident, insurance companies are often anxious for you to settle the injury claim very early. Don’t. You don’t know the extent of your injury early on or how much treatment you will need or the guidelines for payment for pain and suffering. Don’t be outfoxed.

### **MONEY: THIS LIFE IS SERIOUS BUT NOT CRITICAL**

This is a section about managing your savings or handling your investments. You may not be interested in this for some time but, as you will learn if you read this, the sooner you become involved the better by a lot a lot a lot. The sooner you save, the more you will have when you need it. This is all about compound interest: “Compound interest is the greatest power in the universe.” Albert Einstein.

I can understand if one day turn your nose up at money, especially finances. Money is materialistic, shallow, and it definitely doesn’t buy happiness. But it does buy freedom, at least a certain kind of freedom. It also buys that same freedom for your children and, it is absolutely necessary when you retire. If you should ever feel guilty about concerning yourself with money, consider this. Capitalism, with all its faults and those who it leaves in the cold, has proven, so far, to be the best way to manage an economy. The money you save will be used to help people buy homes, help businesses to grow, creating more jobs, and it will provide a higher tax base for community support (i.e. education, welfare, public projects, etc.) What my parents, your grandparents, and I have done by saving and investing, will give you a head start with this form of freedom. You will be freer to choose a career. You can more easily be an artist, for example, because you won’t have to earn as much money to stay alive. If you live modestly, you will not have to earn all that much. But this last option is also the greatest risk. I have treated several people (all men interestingly) who have a sufficient inheritance on which to live. They never were forced to take the risk of working for a living and facing the potential stress, boredom, and failure of that pursuit. They have all been bored, frustrated, and unhappy, especially with themselves. It was very hard to help them out of this “comfortable” misery. Please don’t let that happen to you. I don’t think it will, but still.... Assuming you want to pass on this kind of freedom to your children, and it won’t be all that difficult, pay

attention to a few simple guidelines. You will have to know enough about what money is all about to handle it, even if you turn it over to someone else. So consider the basic principles that follow.

**MONEY AND EMOTION:** The old saw about managing money is this: It is a struggle between greed and fear: the desire to gain and the fear of loss. Except for the most conservative management (i.e. bank accounts: CD's, money market accounts, and the most conservative bonds), you are participating in this gambling. Again, even if you hire someone to gamble for you, watch what they are doing and understand it, basically. You will need to decide what your level of acceptable risk is for investing, no matter who manages your money. This decision is more important than what you do next. Your peace of mind is more important than what you might lose by taking more risk than you are comfortable with. Holding on to what you have will preserve your freedom and the freedom you pass on. On the other hand, a little risk will, on the basis of history, increase your financial growth two to three times. The decision on that, however, is yours, only yours. Keep it. Don't turn it over to a bank, a husband, a money manager or whomever. Use their advice but stay in control. I have known several people who have lost all they had by making this total turn-over mistake.

Most people make financial decisions irrationally. We make decisions based on how we feel (feeling poor vs. rich, optimistic vs. pessimistic, hypo-manic vs. depressed, etc.) Mistakes are based on personal feelings rather than on the objective assessment of reality. Don't. Your acceptable level of risk may change but this is perfectly OK because it is based on a rational decision about what is more important than what to you. What I am cautioning against is an oscillation between greed and fear based on your day to day, week to week, or month to month feelings. Finally, beware of fixed ideas in this area, as in so many others. Some research has shown that people often stick with the economic facts and decisions they made, often appropriately, when they were in their twenties. As you know, as with Grandma, this mistake can last up to 75 years. Over time, things change repeatedly and dramatically. Try to keep up, OK?

Also, people make fixed decisions that irrationally affect what they do. Some are, never go into the principal of your savings, never spend more than you earn, never invest in stocks, etc. These rigid rules, as in other spheres of life, can be very dysfunctional. They don't track the current reality. I remember a client who felt she just had to pass the law bar exam after two failures. She was very bright and did very well in law school. But, many unfortunate things had happened to her that made this final step especially difficult. But, it seemed to me she had to do this to ever be at peace. But to accomplish this, she really needed to buy some things: education, medicine, and therapy to increase her chances of completing this obviously lucrative, emotionally fulfilling but very difficult goal. But, she felt she couldn't go into the principal of her savings, couldn't afford the time it took to take care of herself, and couldn't afford to have a social life for the same reasons (even though she wasn't studying very much). She was in chronic,



neurotic procrastination and misery. So fortunate for her, something, and I hope it was partly my help, allowed her to escape that, study for the bar, and pass it. Whatever monetary gain that will come out of this will be far less important than the peace and self-esteem it will give her to have completed this step. She simply had to invest in her most precious resource--herself. Whenever this is true for you, do it!

**THE MIRACLE OF COMPOUND INTEREST:** This principle applies to any kind of investment as long as you are making money on it. It's easiest to explain using a fixed rate of interest earned over a certain time period. The essential lesson of this principle is to start investing early in your life, even if it involves a very small amount of money. Now, I have assumed an average rate of gain at 8% because, over the years, the standard index of stock gain has been at about 11% while savings in safer places (CD,s bonds, etc.) have gained at an average of about 5%. Now, get a load of this. If you started saving at 15 and saved a \$100 a month, by age 50 you would have put in only \$42,000 but you would have nearly \$230,000. This huge difference occurs primarily because the interest you earn earns interest itself. If you kept doing this until you were 65, you'd have \$787,000 with an investment of only \$60,000. In only 3 more years (68), you'd have \$1,003,000. Notice how the increase you get becomes larger as you get older. Again, for the most part, due to compound interest. Now, if you waited until you were 35 to begin this process, at 65 you'd only have about \$150,000. I think this is the most important principle to understand and act upon when it comes to saving money/

**MONEY MANAGEMENT:** All of what is in this Money section is very basic and there is much more you could learn. Still, I think most money managers make this far more complicated than it needs to be. They like to share and prove their knowledge and, of course, they want your business. But with all this expertise, they often don't do all that well. Confirming this is fact that most managed mutual funds (based on stock managed by experts) typically don't do any better than chance: i.e. better than the standard comparison index (the Standard and Poors 500; or the S&P). Furthermore those funds that do beat the S&P in one year often lose to it in the next year or soon thereafter. On average, an "index fund" that does not have to be managed is your best bet. An index fund is one that simply tracks some index like the S&P or Gold or Energy, etc. An index needs very, very little management because all that needs to be done is for the managing company to buy the index--no real decisions have to be made. I have always used the Vanguard Company for this purpose. Their cost ranges around one fifth of one percent, while most managed funds charge you at least 1% and many go quite a bit higher. These managed funds also can charge you a percentage fee when you buy or you sell them (this is called a front load or a back load). Not only does this raise your expense of having that fund, it also tends to lock you into it because you have paid or will pay extra for it. Why pay for something that doesn't help you and often hurts you?

An advantage of all funds is that they spread your investment out over several to many companies. So you're not betting on just one company or even one sector of the economy. A broad-based index has the largest advantage in this spreading of the risk because they involve so many companies. There are different index funds which follow other indexes (e.g. small, medium, and large size businesses). If you have some idea of where a sector of the economy will be growing, you can invest in it as a sector (e.g. technology, transportation, small cap stocks, Asian stocks, etc.). There is potentially more gain with this but there also is more risk of loss because these funds represent a narrower range of businesses. But, it is far less risky than betting on a single company.

What I am recommending here is called diversification. Using this principle, it is wise to spread your investment over a few types of "vehicles" ranging from the safest to those vehicles at the top of your risk tolerance. The safest is essentially called cash because you can get to it whenever you need it (Savings, CD's, Bonds, etc.). But, they have the lowest rate of return. I've always had about half of my money there. The second class of investment is Stock--investment in business. Over the long haul, the stock market has proven to make the most money. But, it can fluctuate, so in a given year, you can lose money. And, the past doesn't always predict the future. Still, in the long run, it's a good bet that it will. And, my dear, barring some kind of disaster, you have a long, long run.

Real estate is another vehicle. To own your own home has been good for quite a while now unless you have lived in an area where there is too much housing for the demand, and the price of real estate has fallen or there is a terrible natural disaster like New Orleans, 2006. Just recently, however, real estate has taken a tremendous hit. But, so has everything else. What has made real estate particularly painful is that people have lost their homes due to this huge devaluation. And, when people have lost their jobs they have been more likely to lose their homes as well. The great lesson in this is that no investment is a sure thing. Even an A rated bond can result in a loss. Still, with your residence, any move you make will usually be dictated by personal decisions like getting a new job, marrying, retiring etc. On the other side of this equation, there are three more advantages to owning your own home. First, you can "leverage" your money. This has been the major advantage of real estate. You can, for example, usually buy a \$500,000 house for an investment of about 20% of the value of that house, in this case \$100,000. Now, if the house increases in value each year by 5%, more usual than not, that percentage gain applies to the whole value of the house, not just to what you have invested. If that occurs for, in this case, only four years, you have more that recouped your original investment. Furthermore, you can borrow money, if you need to, on the new value of your home. And, when you sell the house, there is no tax on your profit--at least not now. You will have to pay property taxes but those taxes are deductible from your state and federal taxes. The catch to leveraging is this: you can lose more than you invest. This is what happened to most people who lost their homes in the massive recession of 2008-20???. Some people owed more on their home than it was worth. They were

“under water”. Actually, that recession was due to massive leveraging on the part of the whole financial system from the poorest home borrower to the largest bank. I still think your own home is the best place to start investing beyond the savings you need for emergencies.

I owned some investment real estate property back in Eugene, Oregon and then in San Francisco and managed it myself. I HATED IT! For my temperament this was awful. Your mother, tongue in cheek, called me the “Super”. Still, in my defense, I have never met anyone of whatever temperament who liked doing this. I know you pretty well and, like me, I think this suites you, NOT.

The final vehicle I want to introduce you to is “commodities” (pork bellies, pineapples, and petroleum). The possibility for gain is higher but so is the risk of loss. In many of these commodities, hard to predict occurrences that can radically effect the situation (e.g. weather, political changes, disease in crops or animals, etc.) are at play. I have steered clear of this vehicle. There are also precious metals like gold and silver and a few other things. Some amount of gold has often been insurance against declines in stocks but, except for this I’ve steered clear of commodities--too risky and too hard to understand. What I’ve outlined here covers the most common vehicles of investment. If you choose to go further, God Bless.

There are a couple of other general things I’d like you to know. First, when interest rates are low, all things being equal, businesses (stocks) and real estate do better than at other times. This is because it’s easier for people to buy homes and for businesses to invest in what they hope will bring profits. When interest rates are high, interest bearing investments usually do better (e.g. Bonds and CD’s). Similarly, when energy costs are low, businesses do better. When energy costs are high, it is nice to have some investment there. But there is risk. Right now, because of our dependence on foreign oil and an unstable middle east, I think the probability of gain is greater than that of loss. But recently, after a huge run up in the price of oil, there was a huge decline. The recession caused a great drop in demand for oil worldwide. And so all energy related stocks and commodities dropped dramatically. I give you this just as an example of how things can go. But, a few of these principles of inter-related change can be very useful to comprehend so as to understand what is happening in the world economy and the value of your money.

A final point on investing. Except savings and money market accounts from which you can withdraw your money at any time, it is wise to not invest any large amount at anyone time in the same sector. With stocks, the reason for this is the fluctuation in the market which can be fairly extreme. If you invest, say every one, three, six months, in a given stock or fund, you even out the risk of putting your money in the market all at once. For stocks, this is called “dollar cost averaging”. For bonds or CDs, this same general principle is called “laddering”. This means investing in bonds and CDs that come to maturity at different times.

The reasons to do this is: 1) When you need cash you may not have long to wait as these vehicles come to maturity frequently or, if you can't wait to sell them, it won't cost you as much, if anything at all. The other reason is that interest rates change and you don't want to be locked in to a low rate when rates rise. Of course, if interest rates go down, being locked in is a good thing. You still want to ladder, I think. It is always nice to understand what is going on. In that way, money is like therapy; get it?

For more extensive elaboration on money, I have found these two books very useful: *The Only Investment Guide You'll Ever Need* by Andrew Tobias. This is an old classic that continues to be printed every few years. The other is by Suze Orman, *The Road To Wealth*. This is an encyclopedic work on investing that is still very basic and easy to understand.

Finally; NEVER LET A BANKER MANAGE YOUR MONEY. See me for details!

## **DRUGS**

I'm talking both types here: recreational (Pot, Cocaine, Alcohol, Caffeine, Heroin, even Sugar), and prescription drugs of all kinds. Everyone likes a drug that makes them feel better, have more energy, be more relaxed, etc. The drugs do this, for the most part, because they affect our brain chemistry. For most drugs, they do so by mimicking or enhancing natural processes, "natural highs", and they are very fast acting. But, because of these two properties, they are addictive, either chemically or psychologically, usually both. Commonly, the brain becomes more and more unable to produce these changes on its own, enhancing the cravings for the drug. I have never met an addicted person who was happy about it and didn't want to stop. But, they were unable to stop or found it very difficult. For your grandfather it took lung cancer to stop smoking and it was still hard on him. Addicted people are not happy because addiction brings many problems. First, you usually feel badly after feeling good. It can be so bad that you can become very miserable without the drug, unable to earn a living, keep your spouse or your children, or remember what happened yesterday. Because of the addiction and its repercussions, people may have to engage in illegal and dangerous activities--selling drugs, robbery, prostitution, embezzlement, etc. Heroin addicts typically need another drug, methadone now, to stop. And by the time they do stop, they have often destroyed and wasted most of their life--something they can never recoup. Every former addict I have met misses their drug of choice but they don't miss all that went with it. And, even after 20 years or so, they are still vulnerable to its pull and if they succumb, the whole addictive process typically starts all over again. Lots of support, like Alcoholics Anonymous and Narcotics Anonymous, is often necessary to resist a return to addiction. Of course, you don't want to be there. Once you're there you are probably there forever. recovering or practicing. So, be careful, please.

In the short term, especially when you are young, the primary risk of drugs is being hurt or hurting someone else. And, it's not just about driving drunk, or being driven by someone who is drunk, or the equivalent. I will never forget the girl, in her young twenties, who was gang-raped when drunk. I don't think she will ever recover. And, this was done by two or three male friends with the additional use of a date-rape drug. Bad things can happen to you, especially when you are too altered to take care of yourself. Please don't maim or kill yourself; it will kill us too. I know this is a bit manipulative but, honey, I don't care. If it can save your life, what the fuck.

Now, regarding prescription drugs. Most drugs that make you feel better are also typically addictive--tranquilizers, sleeping pills, stimulants, pain meds (synthetic narcotics like Vicodin, etc.). With all prescription drugs, there is also the risk of side effects--some minor, some temporary, some serious. In general, new drugs are more dangerous than the old ones. With the latter, there has been plenty of time to find serious side effects, whereas the new ones have only been tested on a small group of people and the long range side effects are still unknown. So, if all things are basically equal, take the old one. As with a financial adviser, take responsibility for evaluating your Dr's advice.

## **BOYS INTO MEN: DATING INTO RELATIONSHIPS**

When I was in adolescence we had only a few cliches to guide us about love: "Absence makes the heart grow fonder; out of sight out of mind; love is blind; love is all there is" etc., etc., etc. So who can blame us, especially me, for making mistakes about love? Besides, we had all those simple old movies to guide us into following love no matter what. And, this might have been OK had we really understood the difference between love and being in love. Now, now, now we know the distinction. This allows you to make better decisions than we did, and perhaps, it can help you to avoid a considerable amount of pain. Essentially the difference is this: falling in love can occur in seconds, faster than we can think. It is a part of our genetic programming leading to species survival. But, for modern times, it gets more credit that it's due.

When we deal with being in love, we are up against an extremely powerful force that has insured species survival. Parents have always been conservative about this, seeing that young love is blessed on the one hand and, potentially, extremely dangerous on the other. They have forbidden to discouraged this as the basis for marital choice and their children have classically rebelled. Sometimes this has worked out for everyone concerned and sometimes it has resulted in disaster, not only for the adults involved, but also for their children and grandchildren. This has been more complex because of the confusing motives of the parents involved. Unhealthy parents are threatened by the love relationships of their children. They want their children to stay with them to gratify their

dependency needs, either now or in the future, when they may need to be taken care of. And some unhealthy parents look to their children to gratify their intimacy and sexual needs. They are jealous of their children's relationships and possessive in a dysfunctional way. Either of these situations can cripple a child for life.

Still, the healthiest parent will be concerned for their child as he or she navigates these difficult waters. Dads realize how horny adolescent boys and young adult men can be. Moms realize how driven to attachment and motherhood adolescent girls and young women can be. They have been there; they know these feelings, and they want to protect their children from making decisions that can literally ruin their lives.

Now, here is what the research on being in love shows. The brain chemistry and MRI patterns of people in love correspond to the same patterns as for people who are on recreational and prescription drugs. The euphoria, hypo-mania, compulsivity, and feelings of invincibility appear to be essentially the same in both groups. As centuries of literature attests, when you are in love you are a bit to a lot crazy and your decisions can be terrible. As I have gotten older, I have become a believer in long engagements, in part because I didn't do that and have suffered because of it.

Love, on the other hand, is a different matter. When people love their partners, and probably anyone else for that matter, the brain chemistry and MRI patterns reflect more the signs of attachment or bonding. The feelings are less intense but more stable. Being in love at first and loving later is probably as good as it gets. Where this is true, it looks to me that periods of recovered "in love" can occur and things that nurture that are wonderful and transforming. But, to expect that "in love" state to persist and to be disappointed when it doesn't can be the root of serious life mistakes. I hope you will keep this important key in your pocket!

People who are capable of that more long-lasting love are able to attach, commit, be kind, understanding, and supportive. If those qualities are missing they are very difficult, if not impossible, to develop. With these kinds of things, there appears to be a kind of critical period in which they develop and are established in a "hard wired" way. If you find them missing in a person, especially in a potential mate, don't go there. This is probably the one piece of rigid advice I will give you.

## INITIATING IN DATING

The first step in any relationship is its initiation. Since arranged marriage faded away, this task has supposedly been the responsibility of the male. But, there is reason to believe that women have had much more influence about this than we realized. A study illustrates this. Men and women were observed in a waiting room as they waited for participation in an experiment. The experimenters were really interested in what determined further interaction between men and women

in that waiting room. What they found was this: if women looked at a man more than once, there would be more contact. In other words, the women controlled the development of the relationship in this setting. This experiment was done many years ago when male/female social roles were much more prescribed than they are now. Today, women are much freer to initiate directly and many men welcome this more shared responsibility.

In my book for single people, First Person Singular, I wrote about an interpersonal process I called “the gentle art of mutual seduction”. Seduction does not necessarily refer to sexual seduction. It refers only to the furtherance of greater intimacy whether physical or emotional. If done properly, the process eliminates the rough spots that can occur when one person attempts to get closer to another. The physical is the simplest to illustrate. If you want to have greater contact with a boy, you might make a very small movement in that direction. You might put a hand on his shoulder, for example, or just lean forward as you talk to him. Then you notice if that movement is reciprocated or not. If he moves closer, that is a signal that you can move closer still. If not, move back. The same is true for more intimate conversation. If you self-disclose, note whether the other person follows that lead and discloses as well. If they do, you can move forward to greater intimacy; if not, you move back, at least for now. All of this is what can happen in “flirting”. Sometimes it is just for fun and that is perfectly fine. But, when people are single and available, this kind of mutual seduction is the smoothest way for closer contact to be achieved avoiding insult, hurt feelings, etc. People who are attuned to this dynamic, even if unconsciously, will follow this kind of seduction process.

#### WHY FATHERS CAN BE SO DIFFICULT

So many fathers are vigilant to paranoid about their daughters and their relationships with young men. This is because we were young men once and we remember what we felt so strongly; that is horny, very, very horny. It is a part of male adolescence. What we did with that was individual, but we can understand what that intense emotional complex could lead to and we can imagine the worst responses to those feelings--manipulative seduction, force, rape, date rape, pregnancy, etc. So we worry about what could happen to our daughters. As adults, we also know how most women, young or old, long for meaningful connection and relationship. We know, from experience or knowledge or both, how male sexual needs can motivate the the manipulation of women. I believe, the more a man can identify with such manipulation, the more paranoid he is about imagining or projecting it. I don't think I am in that group. But, in any case, I want you to know this and protect yourself. Boys are not, as a group, bad, but they are under the influence of these hormonal imperatives and often under the influence of the need to prove their emerging but insecure masculinity. And, sad to say, some are bad; and those young men can be very, very charming.

Now, let me be straight with you. There is, in my opinion, nothing wrong with sex. What is wrong is falling in love with a bum who will break your heart; exposing yourself to the need for abortion that can break your heart, getting a venereal disease that can damage the rest of your life, etc. etc. etc. These kinds of relationships can be heaven or hell. Don't let romantic love delude you into spoiling your life. And if you do, accept it and move on to a better choices. To understand romantic love more fully, see the book: WHY WE LOVE. These choices are the most important decisions of your life. Just take care, my child.

There is much more that could be said about intimate relationships but much of it is already covered in the sections on communication and ethics, morals, and manners. Beyond that, there is too much more to say about long, committed relationships than this book can handle. For an excellent summary of good research findings on what makes these relationships work, see any of the books by John Gottman.

## **HOUSEHOLD TIPS: THE BACHELOR VERSION**

Well my dear, you know I am not much of a housekeeper or cook, but I have learned how to do many things (appropriate to a bachelor) simply and quickly-- the opposite of a Martha Stewart. My advice will probably be most useful in your young adult years but can be useful thereafter.

### **THE KITCHEN**

**JARS AND BOTTLES:** One of the most annoying things I have experienced in the bachelor kitchen is how impossible it can be to to open jars and bottles. For a dollar or two you can buy rubber pads that grip the cap and make it much easier. There are also mechanical devices that makes this even easier (they look like plastic wrenches).

**THE MICROWAVE:** You know, of course of this wonderful device. Two tips: 1) Many foods can “explode” in the microwave splattering food all over the inside. Remedy this by buying a simple plastic cover in any kitchen supply store. They look like strange hats for large people.

**Microwave Salmon:** How easy it is to cook a good fillet of salmon in the microwave. Season and place the salmon skin side down, and cook on full power for two minutes. Check it, and see if it is necessary to cook further. The only disadvantage of this method is this: you may have to trim off the cooked portion of the fish and continue to cook the rest for another minute or so. This does not affect the quality of the dish, but does affect the presentation.

**Microwave Baked Potato:** You can achieve the quality of an oven baked potato in a very short time. First, pierce the potato with a fork and put in the microwave for two or three minutes on each side. Meanwhile, preheat the oven to 400”. Then put the potato in the oven for about 5 minutes.



**Microwave Poached Eggs and Bacon:** There is a wonderful tool to poach eggs. It is a plastic cooker that poaches two eggs in 45 seconds. Mine is made by Ensar. Bacon can also be microwaved at about a minute per strip. I prefer turkey bacon for health reasons but the cooking is the same.

**Microwave Artichoke:** For an average large artichoke prepare the artichoke by sprinkling garlic salt on top and then pour on olive oil. Microwave for 6 minutes. Open the microwave door and then microwave for 4 minutes more. This is surprisingly good.

**Finish:** If you undercook something, you can easily and harmlessly finish the job quickly by putting it in the microwave for a few seconds to a minute.

**Toaster Ovens:** Small ovens are available for very little cost. They are energy efficient and take much less time to pre-heat. Many can serve as pastry ovens and are great for anything to toast, bake, or broil small enough to fit in them. Be careful that the one you get is not too large for the space available.

**Steak:** There is a marinade for steak that you have always liked. It is this: Marinade in red wine, worchester sauce, and bitters. Marinade the longer the better but just before cooking still works.

#### AVOIDING THE PLUMBER:

God bless the plumber when you need him/her. But a plumber is expensive and before you call, know the simple, do it yourself solutions. **Garbage Disposal:** First, prevent it from getting jammed. Don't put stringy vegetables like celery into the machine and avoid overloading it. Other things that can cause trouble are banana peels and onion skins. There are two simple solutions when it jams, and it will: 1) Check the reset button. This is typically on the bottom of the unit. If blown, it is "out". If you push it in and it stays in, that will probably fix the problem. 2) There may be something stuck in the mechanism. If so, taking a broom handle and using it to force rotation of the mechanism can clear the problem. Of course, with all appliances, check to see that the circuit breaker has not been tripped. If all this fails, call the plumber.

**The Toilet:** With a plugged toilet, use a GOOD plunger to clear it (repeatedly if necessary). A really good plunger has an extension on the front end. Ask the hardware dealer. If the clog is persistent, wait a while and try again. Be sure there is a good deal of water in the bowl when you plunge it. If the toilet won't flush, check under in the tank to see that the chain is hooked up to the flush handle. Look some more and then call the plumber.

#### AVOIDING THE ELECTRICIAN

There are a very few electrical repairs that you can easily do yourself. Of course, always be sure the circuit breaker, usually at the outlet itself has not been

tripped. For slightly more complex repairs the trick is to always TURN OFF THE CIRCUIT BREAKER to the outlet involved. Although an outlet shock can be trivial, it can also be fatal. Don't risk it. It is often most useful to have two people involved in this task. If you want to repair a broken outlet or install a dimmer switch, just remove the plate and see how the wires are connected. You may have to disconnect one, two, or three wires, strip them and reconnect them. More commonly, you just need to remove the old circuit, connect the new one and reinstall the front wires. Even if you fail, there is no harm done as long as the circuit breaker is off. If this doesn't work, call a more experienced person. You shouldn't need an electrician for this one.

## PAINTING

There are two important factors in painting. First, be careful about color. Even if it's white, get samples and look at them in the chosen location. Second, realize that 85% of the job is preparation. It's easy to get frustrated with yourself or the painter about how much time it takes to do this. But, if not done well, the job will look amateurish or it will not last very long. Painting is a one time expense for 5 or more years. Do it carefully so you don't have to do it again.

## **OH, LOOK AT ALL THE NUTTY PEOPLE**

### **“YOU, ME, AND EVERYONE WE KNOW”**

As you know, I have written four books on personality focussing on the normal existential issues that ultimately give people trouble. The trouble can produce the most unbearable suffering for the person and the society (Personality Disorders). Or, when the trouble is less severe, it produces what is popularly considered Neurosis. Here people typically suffer significant discomfort such as anxiety depression, guilt, shame, etc. While their symptoms can annoy others they are not typically a huge problem for them or especially for society. And then there are higher levels of functioning in which people experience problematic issues at a much lower intensity and are particularly able to take advantage of the upside of each personality orientation. I call that group Character Styles in the continuum of most to least severe.

I and many others, usually psychotherapists and their clients, have benefitted a lot from these ideas in terms of understanding themselves and others. Although genetics are always involved in personality, I have focussed on the environmental factors that make our common existential issues more difficult to handle.

Someday, I hope you will read my books but I understand this might not occur for quite some time. But, like everything else here, I want to share with you what I have learned. And about this, I have learned a lot. I hope this summary will be of use. Here is a brief paragraph or two about the basic things that bother us. The labels used are unfortunate. Often used in pejorative way and without awareness

of the continuum, they are hostile and hurtful. I tried to change these words but the new labels never really took. Over a hundred years of their use makes them extremely difficult to modify. For me, these old labels are not used to label a person. They signal those issues and underlying motives that organize, the attitudes, behaviors, and feelings of that troubled person. Furthermore, they usually point to very likely life experiences, usually in childhood, that set up the difficulties. So, here's the list using the old labels which I hope you can get past. I know that all of us exhibit some of the history, behavior, feelings, and thought patterns that characterize one or more of these issues. Most people's character can be best described by using at least two of them. Again, it is most critical to understand that I use them to understand the underlying motivations of a person rather than as a way of classifying people. Thus, in what follows, I often say what "we" do when we have a given issue and what "our" path out might be.

**NARCISSISTIC:** Almost everyone knows this word and we often use it as an insult. On hearing the word, we think of someone who is very full of himself, who may be seen as over-confident, exceedingly smooth and arrogant, who gracefully gets his way by deceit and maneuvers that ethical people would shun. He often thinks of others as those to be idealized or those who are part of his audience. Empathy for others, understanding them in any deep way, alludes him. He or she is often manipulative and self-centered--not your best candidate for friend or partner. But, wait. This is a person who is coping with very compromised self-esteem and doing his best to cope with that. He is especially sensitive to criticism because it is a repeat of his original Narcissistic Injuries. These injuries are the source of all this angst. He sees himself as exceedingly unworthy unless he is the best. So, he works very hard to be that best. He tries to impress others and delude himself so as to stay in this superior position. And yet, he is often the source of great gifts to all of us, both for the individual and the society. Such overdetermined ambition can result in great accomplishment.

**SCHIZOID:** This is too serious a label for most people who suffer from this affliction. I don't say this because I am one of them but this kinship does increase my empathy for them. Because of early experience with our caretakers, we don't see other people as sources of safety or comfort. We see them as irrelevant to dangerous depending on how bad we had it. This is not just our projection. We have early experiences ranging from extreme neglect and abuse to more benign absence of normal attunement. What results is a default position of avoidance, especially when it comes to interpersonal difficulty or conflict. All this is just too frightening--contact is to be avoided. Often, people with this issue will also "go away" in interactions with others when the contact is too close or too personal. Paradoxically, people with issue can be seen as aloof and cool or as sweet and innocent or both. When this condition is more serious, you see a kind of deadness in the person, often in the eyes and in body movements. Those of us with this difficulty need a safe environment. We can be very successful in contexts that don't involve interpersonal issues--solo athletics, research, writing, engineering, dentistry, etc. We do best in environments that are safe.

**DEPENDENT:** Some of us never got the sustenance we needed early on. That infant to childhood need, because it was never met, became arrested in its childhood form. Underneath we never were able to grow up when it comes to need and its gratification. So, we are still looking. Often, when our structure is good, we give what we never got, in part at least, to get it now. We are called co-dependent because we gratify the other's dependency to gratify our own. Our feelings are dependent on how the other is feeling or doing. The need in us leads to all else that we do that doesn't work. We often oscillate between being well compensated as we care for others and collapsed as we find that we cannot sustain the compensated but undernourished state. In the collapsed state, illness and depression are common. Others often feel the pull to care for us even though that pull can be subtle and out of our awareness. Conscious or not, we feel that others would never love someone as needy as we are. We have had to reject our neediness, so we assume others will as well. When the pull for this caring is unconscious and indirect, others do often withhold or get burned out from meeting our enormous need. But when that need is upfront, most others will be willing to give. Still, we have to learn independence in spite of the loneliness we feel. Such independence leads to a healthy inter-dependence which characterizes a healthy friendship or marriage.

**MASOCHISTIC OR SELF-DEFEATING:** These people never had a chance to really be themselves. They were dominated, often in a very cruel way. This personality is so unlike you that it may be very hard for you to understand, thank God. Yet, someday you may need this knowledge to understand someone who is very hard to understand. Grandma Margaret had some of this. These folks are often bewildered themselves at how self-destructive they can be. What happened to them is this: Growing up, there was no other way to express themselves but to silently rebel. Direct assertion was punished, often brutally and with humiliation, as in a totalitarian state. So, they don't get angry, they get even. They sabotage themselves because they have learned that this is their position in life and it is their only way to punish their oppressors. In adult life they are often experienced as passive-aggressive and they can be maddening. They often solicit advice only to reject it, ask for sympathy which is never enough, or express their spitefulness without being aware of it. Others, sooner or later, will lose patience with them or reject them. Masochistic people are burdened people who often share that burden with others. A subservient position is common, but there is resentment about the subservience. These people are hard to understand and hard to help. All who have written about them agree on this. And yet, they deserve our compassion and our help no matter how futile it can sometimes appear.

**SYMBIOTIC:** The book on this character structure is my most theoretically sophisticated. Brought out in paperback eighteen years after its initial publication completed my four book series still in print. It emphasized an approach to diagnosis and treatment I called "post-modern". Briefly that means the use of ancient, classical, modern, and post-modern ideas and techniques in understanding and treating human problems. This book outlines the problems

that come from a family that will not allow “individuation” or “differentiation”. These families often discourage (sometimes very aggressively) individual choices in education, marriage, religion, etc. They make it very difficult to leave home! It is a cultural norm in many Mid-Eastern and Asian cultures. But, it is definitely not restricted to these cultures. The signifiers of this character include a loss of the sense of self, co-dependence, inability to set boundaries, excessive obligation to others, delay and guilt for self expression, “survivor guilt”, loss of self in relationships, and fear of this engulfment. These people face a life-long struggle to have both an independent self and a supportive community. Their tragedy is that, originally, they had to make the choice between the two.

**OBSESSIVE-COMPULSIVE:** There is a neurological condition called OCD. It refers to more extreme difficulties than I outline in what’s labeled Obsessive Compulsive Personality. With OCD, you see people who have to have everything on their desk lined up perfectly perpendicular, or who need to check repeatedly that their door is locked before leaving home, etc. They see their behavior as nutty but they can’t stop it. In the OC personality, you can see less severe, less nutty examples of the same tendencies. We live in a time and culture where a certain amount of OC behavior is necessary for survival. It’s all so complicated, that we need some organizational skills to keep it all together. The compulsive, however, needs to have a great deal of order to bind her anxiety. A messy room, dishes in the sink, unfinished work that could wait all make her anxious and clearing this up reduces that anxiety. Aunt Sophia definitely has this one. The key is to understand the anxiety, whether it is genetic or environmental. What they do is to tame or bind this discomfort. Now, I haven’t seen compulsiveness and obsessiveness go together as often as might be expected from this label. But, what is common to both abnormalities is their relation to managing anxiety. The obsessive is a worrier when he is dysfunctional. Or, like a scientist, researcher, engineer or writer, this tendency can produce some very creative results. Your dad definitely has this one. When these conditions are created by family, the family is itself obsessive or compulsive and expects this kind of perfection in their offspring. They have high standards but often about trivial matters. This is not the perfectionism that goes with narcissism—a compensation for low self-esteem. Rather it comes more from rigid rules that there is a right and wrong way to do things and we have to do it right, or else. Or else what? Nothing really, only self recrimination and anxiety about doing it wrong.

**HYSTERICAL/HYSTRIONIC:** Now, Aunt Charla definitely has this one. Almost all the case studies and the little research available is on women and this is what I know. It can exist in men but I can’t outline that very thoroughly. This structure usually follows the classic Freudian electra complex. It begins with a sexualized relationship between the girl and her father. It is not sexual abuse per se but it involves a special “daddy’s girl” whose relationship with her father has a sexual even romantic overtone. The father’s approval, especially of looks and femininity becomes quite important. The relationship with the mother can become strained, however, in this situation. It has been observed that the mother can be cold and

rejecting. It is unclear whether this is an effect or the cause of the special father-daughter alliance. In any case, some of the signifiers are as follows: A sexualized presentation often paired with sexual naiveté. The person's sexuality is unconscious and/or denied. There is usually exaggerated, pseudo-emotionality and much attention-getting behavior. There is often a shallowness in these women and an impaired ability to think things through. The nature of the father-daughter alliance often had to be denied and so this kind of denial persists especially when it comes to sexuality. You can, for example, see many of the classic hysteric behaviors in the character of Blanche in *A Streetcar Named Desire*.

**PARANOID AND PSYCHOPATHIC (ANTISOCIAL):** I use these categories occasionally to describe a person's behavior but have not written about them because I have had too little experience with them. When the characteristics associated with both of them are more extreme, the people so described can be very dangerous. It is not uncommon for these characteristics to combine in the same person, often compounding the danger.

**HOW TO DEAL WITH ALL THE NUTTY PEOPLE:** The essential thing is to understand the nutty people and admit that you are one of them. The second is to realize that some of them are dangerous to very dangerous and avoid them. The third is to develop compassion and love for all the rest, including you and me.

My books are about the variations of all this nuttiness. Someday you may read them. For now, try to understand and trust those who are worthy of that trust.

Again, the most important thing to assess is the danger to yourself and others of the other person's nuttiness. Someone can be very dysfunctional and still be quite a good person, give a great deal to us, and be of little threat to you or anyone else. These people should be understood whether you avoid them or not. The others are a real danger. They are psychopathic (antisocial) or psychotic. Get out of their way!

## CONCLUSION

Someday you will want to do something like this for your children; actually, you will be doing it every day you have a child. Every decent parent wants to increase the joy and decrease the pain that their child will have in life. I hope that this book will help with that but, even more, I hope this will be one result of all our time together. Real time is superior to a book, and yet, as you launch your adult life, a book seemed like a good idea. I've enjoyed it; I hope you will too.

DAD