

THE **EARLY TO RISE** POCKET SURVIVAL GUIDE

13 STICKY SITUATIONS AND HOW TO DODGE 'EM

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Murphy's Law Strikes Again!

Up a creek...in a fix...backed into a corner...in a pickle...

We've all been there...you're minding your own business – depositing a check, heading to the airport, driving down the street – and suddenly the situation spins out of control.

It could be anything – a flat tire, an overdrawn account, a carjacker demanding you to hand over your vehicle. Whatever it is, sometimes things just seem to go wrong.

The key to getting through these situations successfully and gracefully is to regain control as quickly and painlessly as possible.

And that's where the Early to Rise Pocket Survival Guide can help.

The Early to Rise (ETR) e-newsletter helps hundreds of thousands of readers reach their health, wealth, business, and personal goals each morning. And with help from ETR's health, finance, travel, and business experts, we've put together the solutions to 13 troubling situations you might run into at some point in your life.

Refer to it for hints on how to evade problem people, get out of common healthcare issues, fix glitches in your financial life, and much more.

Shove it in your briefcase or your glove compartment so it's there when you need it...Or read through it today... and you'll be prepared to handle just about anything.

With this guide, you'll become more adept at handling tricky situations (even those we haven't covered) – which will make you more confident and more likely to succeed...no matter what happens.

Remember, this Pocket Survival Guide isn't the only thing that will help you be successful on a daily basis. With this book, you also get a free subscription to our Early to Rise e-newsletter.

Each morning, Early to Rise will be waiting in your in-box, full of good cheer and useful advice. Our experts will help you start your day with insights into and strategies for building a better business...investing right...eating healthy...and reaching all your personal and professional goals.

With your Survival Guide in your pocket and ETR in your e-mail each morning, a better, brighter, fuller, and happier future is right around the corner!

Chapter One

HEALTHCARE CONUNDRUMS

More important than anything else in your life is your health. If you can't keep yourself healthy, all the wealth and success in the world won't make a lick of difference.

But healthcare issues – from dealing with health problems to visiting the doctor to handling your health insurance – can be tricky, confusing, and downright frustrating.

Here are two common healthcare issues you may have to deal with at some time – and how to get through them quickly and easily.

How to Deal with Constant Tiredness

You go to bed early, you get a good night's sleep (or so you think) – but when you wake up, you still feel tired. Worse, the tiredness persists throughout the day, affecting your attitude, your productivity, and the quality of your work. If left unchecked, this problem could seriously hinder your efforts at building your business or creating new relationships.

But you can get rid of your lingering fatigue. Here are four ways to go about doing so:

- 1. Find the source.** Fatigue can be caused by a number of factors such as anxiety, illness, a poor diet, or a sleep disorder. If you can determine the cause of your problem, you can probably fix it. If you feel that you have an emotional problem that is causing you to miss sleep, consider making an appointment with a counselor to find constructive solutions that will make you feel better and hopefully sleep better.
- 2. Calm down.** Quite often fatigue is a result from excessive stress. You might want to try signing up for a stress-management class or a relaxing activity such as meditation or yoga.
- 3. Hit the gym.** Your tiredness may also be a result of you being in poor physical condition. If you aren't currently exercising then you should begin to exercise a few times a week to improve your overall energy and reduce stress or anxiety.
- 4. Start eating right.** The foods you eat – and don't eat – can affect the way you sleep. A good diet can help keep your energy level up. That means eating several small meals a day (including a breakfast that includes complex carbohydrates and protein)

and avoiding refined sugar and caffeine. You should also drink at least eight glasses of water a day, since dehydration can cause fatigue. In addition, make sure that you're getting enough calcium and potassium because deficiencies of these nutrients are associated with fatigue.

These four strategies should help you get the rest you need – which will help you work better, think more clearly, and feel happier. If you follow all of these suggestions and are still very fatigued, you should go see your doctor and get a full check-up just to make sure that you don't have a physical condition that is causing the problem.

What to Do If Your Medical Insurer Refuses to Cover Procedures You Need

You catch bronchitis from your coworker... You lose a tooth playing baseball... You end up needing reconstructive surgery after cancer... Health problems happen. But that's why you have health insurance, right?

Hopefully, you won't run into any problems the next time you file a claim to your health insurance. But once in a while, your claim will be denied.

Just because your health insurance provider has denied a claim doesn't necessarily mean that it won't pay some or all of your medical bills. Unfortunately, a few insurance companies have a policy of denying claims and only paying once they are challenged. This process works for them because many people just accept that they won't be covered without any further protest.

There is, however, an excellent chance of ultimately getting the insurance company to pay if you take the right steps.

Carefully scrutinize the document that outlines your medical insurance coverage. You should go to the exclusions section and read it carefully. As you read through it, highlight any exclusions that may have any relevance to your denied claim.

Collect all claim denial notices, medical billing statements, and other documentation you might have. With this information readily available, call the customer service division of your health insurance provider.

Make it clear immediately that the reason you are calling is that after carefully reviewing of your coverage, you believe your claim should be paid. Make sure that you document all calls, writing down the date and time of your call, the full names and extensions of all company representatives you speak with, and the results of such conversations.

If you are told that you'll need a further investigation, you should insist that the representative give you a date by which your claim will be resolved, and call that representative back if resolution has not occurred by that date. If the claim is then paid, make sure the amount paid agrees with the terms of your plan and that they have paid in full all that they are supposed to.

After a further investigation, the insurance company may take the position that the claim was denied because the full information wasn't provided. If this is the case, then go back to the office staff of your medical professional and see to it they provided all the information needed.

Be persistent and unrelenting in your quest to either get the claim paid or receive an understandable explanation. In fact, it is an excellent idea to demand that the insurance company give their denial explanation in writing, so that you will have ammunition later if this dispute remains unresolved.

If you feel your claim is an exceptional situation that requires more consideration than a customer service representative can provide, you should contact a supervising claims adjuster for additional consideration.

If the insurance company is trying to deny the claim because your claim includes certain wording (such as "experimental," "nontraditional," or "unconventional"), see if you can get your medical professional to change the wording. Keep in mind that coverage of new procedures, medications, and treatments is constantly being updated, so don't be put off by initial responses that deny your claim.

You don't have to accept that something that used to be covered is no longer covered without a complete explanation in writing.

Some health insurance providers count on your giving up after a period of time, so be persistent. If all else fails and you sincerely believe your claim is being unjustly denied then you should send a letter stating that if this matter isn't resolved within 10 business days that you may file a lawsuit and file complaints with every governmental regulatory agency.

You can also note that such efforts are a matter of public record, and it is highly likely that the news media will receive news releases regarding the facts in this matter. The last thing unscrupulous health insurers want is a lawyer, the government, or the press digging into their affairs. Important: Make sure that you don't say that you will definitely report the problem to the government or press, only that you may do so.

If these steps don't get any action, consider initiating legal action. If you don't have the money to give a lawyer a large retainer, see if you can find one who'll take a portion of the verdict should your case win. If your issue is one of great injustice, it's quite likely that you'll be able to find a lawyer who'll eagerly take the case.

Chapter Two

FINANCIAL SETBACKS

Building wealth is hard enough without having to deal with scam artists, confusing accounting practices, and the watchful eye of the Internal Revenue Service.

But you can keep your financial situation under control – and protect your cash – by watching out for common problems that might pop up in your financial life.

Here are three financial roadblocks you might need to navigate.

What to Do When You've Got Inaccurate Information in Your Credit Report

These days you need good credit to do almost anything – from buying a new home to applying for a loan to purchasing a new washer and dryer.

And that's where your credit score comes in. Your credit score tells banks and credit card companies just how well – or how poorly! – you have a handle on your financial situation.

That means it's more important than ever that you don't have incorrect information on your report that could harm (lower) your score.

To make sure your score is accurate, you should review a credit report from all the major reporting bureaus (Experian, Equifax, and TransUnion) at least twice a year. It's easy to order these credit reports online.

When you get each report, you should read it carefully. Highlight any items you don't recognize or that appear to be incorrect. If you're reviewing your reports via the Internet, you can file any potential disputes online. You can also send a letter disputing the report by U.S. mail to the correct credit bureau.

If you run into a mistake, you should also contact the creditor supplying the incorrect information. If you don't have their numbers, you can call the credit bureau company reporting the information in question. The bureau will provide you with the appropriate credit card company phone numbers.

Next, call the credit card companies and ask them to research the situation. If they made an error, request that they send a written correction to the major credit bureau companies and a copy to you as well.

In some cases, your credit report may include a negative posting about something that you can't get removed. In this case, you can explain your side of the story and ask that it be posted on your credit report.

If the information is clearly wrong, demand that it be removed at once. The creditor has 30 days to do this. If the creditor fails to do so, you can potentially sue for damages. Remember, it's your right to have your credit accurately reported and if anyone reports it incorrectly you should let them know in no uncertain terms that you will take retaliatory actions. It's rarely really worth it to sue, but if you can make them believe that you are the one rare person who will actually file suit, you are more likely to get results.

What to Do if You Suspect Someone Is Trying to Con You With an Investment Scam

The world is a vast place, filled with billions of people and just as many opportunities. But once in a while, you'll run into a con-artist who'll try to take you for everything you have. You may be especially vulnerable when you're venturing into unfamiliar territory – like the stock market.

But fear of being scammed is no reason to cower in your bedroom. Use these five recommendations to keep you – and your money – safe from crooks.

- 1. Keep your eyes open.** Using an ounce of prevention will prevent you from incurring some large losses later. For instance, always ignore unsolicited e-mails and Internet chat-room messages that urge you to buy a particular stock now. At best, a con artist could be pumping up the stock price before dumping shares. At worst, the recommendation might be for a completely worthless stock.
- 2. Keep your distance from aggressive salespeople.** You should also avoid buying from salespeople who promise high returns, demand an immediate response, or press for personal financial information. If you do run into a salesperson pushing you to make an investment, ask for a prospectus and other written information before you agree to buy. This will not only give you more time to make an educated, thoughtful decision, it will also show fraudulent salespeople that you're not someone to be trifled with.
- 3. Be realistic.** Just because other investors have gotten big returns doesn't assure that you will, too. In one con called a Ponzi scheme, early investors are repaid with money from later investors, who ultimately lose their money.

- 4. Be on the lookout for multilevel marketing scams.** In these scams, distributors or sales agents earn money for recruiting other distributors or agents. Not only is this type of scheme doomed to failure (eventually, you'll be unable to recruit more new members) – it's also illegal. Before signing up for anything, print out all the information you can find on the company. Then contact your state or local consumer protection agency to find out if the company is legitimate.

- 5. Stick to what you know.** If you're new to a particular industry, then research the industry and individual companies before you invest. Be very wary of stocks that aren't listed in respected publications or on major exchanges. Be very suspicious if you encounter a salesperson who is trying to push such a stock you.

If you think that someone is trying to scam you, you can report him to the Securities and Exchange Commission at enforcement@sec.gov. If a salesperson still won't relent, you can tell him that you never make investment decisions without involving your attorney. Give him your attorney's contact information and request that he make a presentation to your attorney. Dishonest salespeople will generally turn tail at this strategy, leaving you and your cash unharmed.

Chapter Three

TRAVEL SNAGS

Going on vacation? Embarking on a business trip? Heading to a networking convention? Traveling around the country and around the world has never been simple. And in the post 9/11 world, it's more of a hassle than ever before.

Here are three common obstacles you might face the next time you head for the airport... and how to get to your destination unscathed.

How to Get a Passport Quickly

Whether you're eloping to Paris, have a business interview in Tokyo, or just have a pressing need to see the pyramids, you may need a passport in a hurry. Here's how you can expedite the process.

Get two identical 2-by-2-inch (5-by-5-cm) passport photos. (Look under "Passport Photos" in the Yellow Pages or on the Internet for the nearest instant-photo service.)

Find the nearest passport office. (Look under "Passports" in the "U.S. Government Offices" section of your phone book.) You can also call the National Passport Information Center at (900) 225-5674 or log onto the U.S. State Department's passport Web site (travel.state.gov/passport_services.html) and click on "Where to Apply for a Passport Nationwide." To save even more time, download a passport application from the site.

If you're leaving in less than 14 days, you should make a special appointment by calling the passport office. (If you're leaving within six business days, immediately head to the nearest passport office. Bring along your airline tickets or airline-generated itinerary to prove your need for speed.) Bring the photos and your old passport.

If you don't already have a passport, bring your birth certificate and valid driver's license with you to the passport office.

For each "in-a-hurry" application, you will need to pay \$60 in addition to the standard passport application fee. You'll also need to pay two-way overnight mail.

Two days later, voila! You'll be on your way to foreign shores.

How to Get Out of a Traffic Ticket Once It's Been Issued

You're in a little Honda, driving through a parking lot, when bam! A big SUV backs right into you. The driver claims you drove into her, and for some reason, the policeman is buying her story.

Now you have a ticket, and you want to get out of it. Here's how.

First, make notes on the incident. Be as specific as possible. Draw diagrams of your position relative to other vehicles, traffic lights, pedestrians, or the police officer.

Next, find a local law library and study the traffic law you're said to have violated.

If you know you are guilty and there is little hope of fighting the ticket, your best bet is to hire a lawyer who specializes in traffic. It's possible that your lawyer can prevent you from having any points added to your license and that you'll get away with only paying court costs. These lawyers usually work for under \$100 and many have a money back guarantee. This will cost you about the same as going to driving school, so it's well worth it.

If you determine that you have a legal defense for your violation, you can decide to fight it.

If you decide to fight the case on your own you'll want to go over the notes and diagrams you created shortly after the incident. Analyze the facts and how they relate to the law.

Next, make a large, formal drawing of the scene and have photos blown up to 8 by 10 inches if they will help explain the situation. Many people come to traffic court ill-prepared, so if you look like you've really put some effort into your defense, you stand a chance of impressing the judge.

Prepare your testimony by writing the key points on 3-by-5-inch cards. Practice reciting your testimony until you can go through it smoothly. If you'll be calling any witnesses, make sure that you've rehearsed their testimony as well. Urge them to tell the truth, to refrain from embellishing facts, and to admit when they don't know something.

Give a "mock" presentation to a friend who is willing to critique your testimony. See if you can convince the friend of your innocence. If you can't, you may want to go back to the drawing board. (If you can't convince a friend who likes you, how will you persuade a judge who's "heard it all"?)

Make sure you consider the incident from the perspective of the prosecution – often the officer who wrote the ticket. Write down questions the prosecution might ask you and practice answering these and other questions posed by a friend.

Come up with several cross-examination questions for the ticketing officer. Start with general questions and work up to very specific questions dealing with your ticket. Ask questions that demand a “yes” or “no” answer or a brief, factual response rather than questions that give the officer room to state an opinion or bring up irrelevant information. (“Was the other driver drunk?” is a much better question than “What was the other driver’s state of mind at the time?”)

Keep in mind that your purpose in cross-examining the officer is to raise reasonable doubt. You want him to admit that you did not violate every element of the law, that he was not in a position to see your vehicle clearly, or that he misinterpreted the situation.

Once you’ve prepared your testimony and cross examination, you’re ready for court. Make sure that you have a nice suit to wear and be prepared to be on your best, most respectful behavior.

When you arrive at the court, many cases will appear before yours. Sit and wait for your case to be called. When the judge speaks to you, address her politely as “Your Honor.” If the ticketing officer isn’t there immediately, ask for a dismissal which will very frequently be granted.

If the officer is there, he will get to go first and explain to the judge how he chose to give you a ticket. Listen patiently without interrupting while the officer narrates his story and jot down any notes of important things you may wish to bring up.

Cross-examine him calmly while using your notes and prepared questions. Emphasize any of the officer’s uncertainties or lapses of memory.

After the officer speaks, you will have a chance to present your side. Give the testimony you rehearsed and introduce your photos and drawings. Answer the judge’s questions openly and honestly.

If you have any witnesses, you will then call them up. Ask them the questions that you’ve written down in front of you just as you practiced. If the officer tries to ask you or your witnesses any questions, you should object on the grounds that it is your understanding that he is not allowed to practice law. After all of your witnesses, you should present a brief closing statement if you are allowed to do so.

Remember that judges have to hear a lot of cases and they don’t have patience for long-winded, poorly-planned arguments. Conciseness and brevity are often imperative to your success. If you offer a good argument and are well prepared, you stand a good chance of being vindicated.

How to Avoid a Long Airport Wait

Since September 11, 2001, added security measures have made long lines and tedious waits a ubiquitous aspect of most airports. Fortunately, there are ways to reduce your suffering.

Get ahead of the crowds. If you have some travel flexibility, you may want to choose a flight that leaves early on Saturdays, in the early morning, or late in the evening. These flights are less popular with most travelers, which means fewer crowds and shorter lines.

Check in online. Many carriers (including Continental, Northwest, and Delta) allow you to check in online 24 hours before your flight. When you arrive at the airport, all you'll need to do is check your luggage and get through the security line.

Check your bags the day before. If you're traveling on holidays, check to see if your airline allows early baggage drop-off. Checking your bags a day before your flight allows a convenient and quick check-in the evening before departure and saves you from waiting in long check-in lines.

Look your best. Some experts recommend that you dress well for your flight. Some travel consultants have experimented going through airport lines wearing business clothes or shabby street clothes. They report that they were consistently subjected to more searches when wearing the shabbier clothing.

Make sure your hand luggage is easy to search. It is very important to have your carry-on baggage well organized so that security personnel can easily search through your belongings. You also want to make sure the bag isn't packed so tightly that it overflows when you open it.

Stow odd items in your checked bags. Avoid having any equipment in your carry-on luggage that might look unfamiliar to a baggage inspector because it will cause them to do a more detailed inspection.

Know the TSA regulations. If you're familiar with the Travel Security Administration rules before you head to the airport, you can save valuable time. Keep your bags unlocked, or lock them with a TSA approved lock. And know which items are prohibited in your carry-on luggage.

Plan ahead. As of this writing, most airports require you to remove all coats, blazers, and shoes before you can pass through security. Move through the line more quickly by removing these items, your belt, and any metallic jewelry ahead of time. Be sure to take your laptop out of its case and separate all liquids and aerosols into a clear plastic zip-top bag.

With a little planning, waiting in long lines (if not a thing of the past) can go a lot more quickly and smoothly.

Chapter Four

BUSINESS ISSUES

You'll always run into occasional problems on the job – dealing with an unfair supervisor, having to handle an unruly employee, or trying to interact with a conniving coworker.

Here are two ways to ensure that your workday runs smoothly.

How to Get a Raise You Deserve but Haven't Received

If you haven't gotten a raise and you feel confident that you deserve one, there is no reason why you shouldn't make an effort to secure an increase in your pay.

The trick to being able to secure a raise is to arm yourself with information. First, you should know what a normal raise is for someone of your experience and occupation in this company. You can do this by asking other people in your industry or by checking out the Bureau of Labor and Statistics website for nationwide averages. But you can also talk to people in your own company.

Second, you should make a list of meaningful accomplishments that you've achieved in your current position. (If you're a salesperson, explain how much money you've generated over the past year.) Be specific and honest. This will demonstrate to your supervisor not only that you contribute to the company, but also that you understand just how valuable you are.

Once you've done the preparation, you'll want to make your case at the best possible time. Don't march into your supervisor's office when you know that she is having a miserable day. Even though getting a raise is a pressing issue to you, it isn't to your supervisor. You might want to put your plans on hold until a better time.

Once you feel the time is right, try and secure an appointment with your supervisor or ask if there are a few minutes to spare. A meeting at the end of the day is always good because most businesses have slowed down and your supervisor won't be distracted by other business going on.

It's a good negotiating ploy to ask for a specific amount that's a little higher than what you want. This way, your supervisor can "negotiate" you down to what you secretly have already

decided is acceptable. And you never know, the supervisor might just accept the higher number. Be careful, however, not to ask for an excessively high amount. Your supervisor won't take you seriously.

Plan in advance how you'll respond if your supervisor offers you a lower amount than you asked for. Are you going to take what you can get? Will you ask for a new job title? Are you going to quit?

Make sure that your request is realistic. Sometimes, your company may just not have enough money in the budget to give you a raise. If you still feel that your work merits a bump in salary, be flexible. Would you consider a supplement in perks, time off, flextime, or vacation time in lieu of a raise?

If your supervisor turns you down flat, have a plan B already prepared. Unless you are ready to quit if you don't get the raise, thank her for taking the time to hear your case. Ask if you can discuss the subject in another two or three months. Then you can consider going over her head or maybe even searching for a new job.

Ultimately, getting a raise is a matter of economics. If you can convince your supervisor that you are valuable enough, a raise will be forthcoming.

How to Fire an Employee

With a management position come power, broader responsibility, greater freedom, and better pay. But there are a few downsides to moving up the ladder. For one thing, you will eventually have to fire someone.

Firing an employee is an unpleasant task that's at best uncomfortable and at worst potentially dangerous. But there is a way to make the best out of a bad situation.

When preparing to terminate someone's employment, you want to make a clear case for dismissing him and back it up with documented proof of past misdeeds, poor performance, or redundancy of job function. For example, it's best if you have records of written reprimands or warnings and evidence that the employee didn't rectify the matter.

Once you dismiss an employee, it's best for all involved if he immediately leaves the premises. You don't need to give him until the end of the day or week to clear out.

Before you dismiss him, you will want to ask the employee to bring any company assets (like a company-issued laptop computer) to the office so that you won't have to worry about retrieving them after the employee has been let go.

If your company has a human resources department, you should arrange to have a human resources representative present during the termination. Not only can the representative give the fired employee information and answer questions about severance and continuation of benefits, she can also ensure that the meeting follows the company's HR guidelines.

When the time comes to fire the employee, get right to the point. Make it clear that you will not negotiate or give him a second chance. Be cordial and wish the employee the best of luck in the future. If possible, offer to be a reference. You can also steer the conversation around to any assistance your company offers to terminated employees, helping him focus on what he can start doing to move on with his life. Document the meeting in the employee's file.

Make sure you communicate the essentials of the employee's departure to other employees, but avoid details about the termination. Any unnecessary information you give about the dismissal can find its way back to the former employee – and it's possible that you could end up becoming liable for damages.

Although firing an employee is usually an unpleasant experience, keep in mind that you shouldn't feel guilty. It was the employee's responsibility to work hard and maintain his job – not yours.

Chapter Five

PEOPLE PROBLEMS

Ever dealt with someone who was, well, hard to deal with? We all have. There's the rude salesman at the clothing store... the angry customer who won't stop yelling... the unemployed sibling whose constant dependence on you is becoming a real burden...

But unless you live in a hole in the ground (and with technology these days, probably even then!), you'll have to learn how to deal with all types of people in order to succeed in your business and personal relationships.

Here are two personal interactions – one from your personal life, and one from your business life – that you may need to extract yourself from one of these days...

How to Handle Difficult In-Laws

Marriage is one of the biggest, most important, most joyful partnership you can enter into during your life. But marriage doesn't just fuse you together with your soul mate and life partner – it binds you to your spouse's family as well.

Many people can have beautiful, loving relationships with their in-laws. But dealing with this new branch of your family isn't always easy. Disagreements occur. Problems arise.

Taking preventive measures is a great way to keep things running smoothly. Here are three ways to nip problems in the bud.

1. Make friends with your in-laws. In many cases, you can prevent negative feelings from arising between you and your in-laws by taking the time to get to know them. With knowledge comes greater understanding of these people and their behavior. Even if you don't like your in-laws, make a strong effort to be polite and treat them with dignity and respect.
2. Learn to listen politely to advice from your in-laws even if you have no intention of following it. Say something like, "Thank you for your kind advice. I'll give that some very serious thought."
3. Always give your in-laws another chance. If they are excessively negative, try responding positively. Consider inviting them on a vacation. They won't be expecting your positive reactions and may be disarmed enough to drop their negativity.

Sometimes, no matter what you do, all your attempts to prevent bad feelings from forming fail. So how do you smooth things over?

First and foremost, if you're having a strained relationship with your in-laws, it's important that you discuss any issues with your spouse. Make sure that you approach the repairs to your relationship as a united couple.

You might want to set up a meeting with your in-laws to discuss any problems. In preparation for your meeting, make a list of past events that have injured the relationship.

You should make your best effort to forgive and forget when possible, but you should also learn from past problems. It is possible that your in-laws have certain issues that you might never really be able to overcome. For example, if you are of a different ethnic origin than your wife, or have a career that they don't approve of, you'll likely never be able to completely resolve their feelings about this sensitive area. Nevertheless, you can take actions to make the situation bearable.

Be determined to set clear boundaries as a couple about acceptable behavior. It may be necessary to communicate these boundaries to your in-laws. If this is the case, you will want explain your ideas and reasons together. Additionally, you should make every effort to make the explanation cordial and non-confrontational. Since you will all be connected permanently as family members, you need to put the conversation in the light of building a foundation for the most positive relationship possible.

If none of your attempts to repair the relationship work, or if your in-laws are simply too vicious to deal with, the best step may be to minimize your contact with them.

How to Hang Up the Phone When the Other Person Just Won't Stop Talking

Some people just like to talk. Your Aunt Betsy, for instance, can talk for hours without pause. And the sales rep from your company's paper vendor has a habit of discussing his weekend plans in addition to your paper needs. And with all the work you need to do, you just can't listen all day.

But how do you extricate yourself from a painfully long call without sounding rude or stepping on anyone's feelings?

First of all, sometimes you just can't worry about sounding rude. Depending upon the person who won't release you from the phone call, you may need to take an aggressive or blunt approach. You may even need to stretch the truth a bit.

Naturally, you want to make sure you're not saying anything that could come back and haunt you later. To make sure you don't blurt something out in an impatient moment that will be remembered for many years, take a deep breath. Remember that everyone is sensitive and people never forget when their feelings have been trampled on.

To refrain from cutting the call abruptly short, it's a good idea to give some notice that you won't be able to talk for much later. You could hint at an upcoming meeting, for example, or say, "Oh wow, is it already three? I really have to get started on that report." Many times even a person who is reluctant to end the call will get the hint and suggest terminating the call themselves.

Other people will plow right over your attempt to end the call. In this case, you should once again note that you would like to keep talking, but with that report you have, you're going to have to let them go.

It's important to have a third party reason to terminate the call. This way, it's not apparent that you wish to end the call because you don't want to speak to this particular person any longer. Even if you don't like to lie outright, there is always some task that would be more productive for you to be doing. If you're bad at thinking on your feet, you might want to keep a short list of reasonable excuses on a sticky note next to your phone.

Some clever manipulators will ask you about something they know is very important to you just before you hang up. They do so in the hope that you'll take the time to answer the question. Even if you're asked about something important, just answer in one sentence. For example, if the caller asks you how your daughter is doing in her new school, you can answer, "She's doing fine. It's been great catching up. Goodbye."

Wait a few seconds before hanging up. Hopefully, your caller will respond with a goodbye, but if he or she doesn't, act as if you didn't hear what they said and hang up.

Chapter Six

EXTREME SITUATIONS

It's hard enough having to deal with normal, day-to-day problems and inconveniences. But there are some incidents that can practically turn your life upside down.

Although the following events are unlikely to happen to you, they are possible. And you'll be helping yourself by having a quick game plan in mind if you ever have to deal with these extremely difficult situations.

How to Survive a Hostage Situation

You've read horror stories in the news – a bank robber holds customers at gunpoint, a disgruntled employee herds office members into a conference room with the threat of violence. While such events are terrifying, the odds are against them happening to you.

Still, there's always the chance that you could end up in the wrong place at the wrong time. So knowing what to do in a hostage situation is a valuable piece of information.

First, understand that if you are a hostage, you cannot negotiate your own survival. A hostage negotiator trained in that field can assist in the negotiations, but you, the hostage, cannot.

The most important thing for you to do is stay calm. Only talk to the hostage taker if a question is asked of you. Do not offer opinions about your situation – if the hostage taker disagrees with you he or she could become angry or violent.

It's okay to look at the hostage taker if he is looking at you because it is more difficult for him to hurt someone he has made a connection with. And if you have a chance to talk with the hostage taker, you might be able to make him realize you are a real human being which will make it harder for to harm you.

During the takeover stage of the hostage incident, everything will be chaotic and very dangerous. There may be loud noises, the hostage taker could throw things or yell. This could be the hostage takers attempt to frighten you. Or it could be his response to the stress of the situation. During the takeover stage, you are most likely to be shot, slashed, or attacked. To avoid getting hurt or killed, do what you are told as quickly as possible. Do not stand out in the crowd and don't complain or make noise. A low profile is the name of the game.

It is rarely a good idea to try to escape. If you try and fail, the hostage taker will undoubtedly respond with anger and even violence. Only if your escape plan seems foolproof should you try to slip away.

In most situations, law enforcement agents who have specialized training will work on obtaining your release. Do everything you can to help them do their job.

Ultimately, your best bet is to remain calm and as physically comfortable as you can. Be cooperative and compliant while not cowering in fear and you will have your best chance of coming out unharmed.

What to Do If You Are Attacked In a Parking Lot

Parking lots can be potentially dangerous places where car thieves, muggers, rapists, and kidnappers could be waiting to harm you. Of course, there's no cause for fear or excessive alarm. But preparing yourself in advance could save your life.

Preventing Attacks

- Make sure that you always park in well lighted areas and lock your car doors, even if you'll be gone a short time.
- Survey your surroundings before turning off your car and getting out. If you see anyone that seems suspicious or if anything doesn't seem right to you, put your car back into gear and drive away at once.
- When you return to the parking lot to retrieve your car, scan the lot from the door to make sure that you don't see anything worrisome. If you do, immediately leave and call the parking lot security or the police.
- Once you determine that it is safe to return to your car, have the key ready.
- From a short distance, look underneath your car and the cars nearby to make sure nobody is hiding there.
- Check the front and rear seats and floors before getting into your car to make sure that nobody is lying in wait to accost you.
- Lock your doors immediately after you get into your car. Do it before you stow shopping bags in the passenger seat, before you put on your seatbelt, and before you turn the key in the ignition.

What to Do If You Are Attacked

If you are accosted in a parking lot away from your own vehicle, immediately begin screaming for the police. Many times, an attacker may decide that the situation is too dangerous and will flee.

If you see the attacker first – or if you wiggle out of his grasp – try to roll underneath a nearby vehicle. It is difficult to force anyone out from under a car and your attacker may decide to move on to easier prey. As soon as you are under the car, use your cell phone to call the police or keep screaming for help. Screaming will also deter the predator from coming after you again.

If an attacker is able to surprise you and manages to get into your car while you are in it, do everything in your power to exit the automobile. Blast your horn as much as possible.

If you are attacked while you're behind the wheel and the car is on, steer your vehicle into a barricade, a pole, a wall or any object that will create a minor accident. Take advantage while your attacker's attention has been diverted and exit the automobile. You should run, yell, scream or do anything else you can to get attention.

If you must physically defend yourself, gouge your attacker's eyes or bite at any exposed skin, and then get yourself out of the car as quickly as possible.

Hopefully you will never have such a frightening encounter. But having a quick action plan in mind should give you the confidence that you can handle anything that comes your way.

What a Predicament!

Knowing how to prevent, handle, or dodge these sticky situations will leave you free to pursue your own success.

With ETR's Pocket Survival Guide, you should be able approach every event with confidence...and keep cool in any situation.

Keep reading Early to Rise for more strategies for dealing with business, personal, health, and financial issues...and much more.