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# Bottom Line

Incorporating  
 Privileged Information

## PERSONAL

### One Step Ahead

**H**ealth care stocks are poised for growth over the next six months—no matter what Congress decides to do about health care, we hear from stock market forecaster Abby Joseph Cohen. *Reason:* More US companies are demanding cost-efficient ways to provide health care to employees. *Favorite stocks now:* Columbia Healthcare (NYSE:COL), a low-cost care provider...Amgen (NASDAQ:AMGN), a biotechnology firm...and Schering-Plough (NYSE:SGP), a major drug maker.

Abby Joseph Cohen is vice president and cochair of the investment policy committee, Goldman Sachs & Co., 85 Broad St., New York 10004.

**M**exico and Peru offer exciting opportunities for investors over the next six to 12 months, we hear from emerging-markets guru Barton Biggs. Mexico has just come out of recession. Its stocks are selling at an average of 13 times earnings and will likely rise to 17 times earnings soon. In Peru, inflation is under control—and many companies, such as that country's utilities, are also selling at discounts. *Strategy:* Buy shares in a Latin American stock mutual fund with a strong position in these countries and a solid performance history.

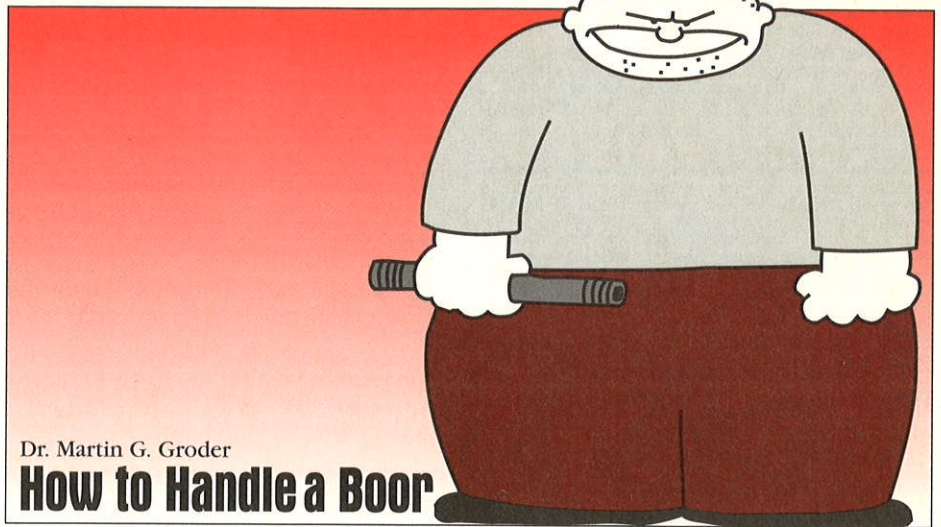
Barton Biggs is chairman of asset management, Morgan Stanley, 1221 Avenue of the Americas, New York 10020.

**M**utual funds that have suffered double-digit declines so far this year may no longer be worth owning, we hear from financial planner Jonathan Pond. *Reason:* Such declines are difficult to make up. *Strategy:* Consult the Lipper Mutual Fund Performance Averages table in *Barron's* to compare your fund's rate of return with the category average. Consider selling the fund if it did worse than average.

Jonathan Pond is president of Financial Planning Information Inc., a financial planning group, 9 Galen St., Watertown, Massachusetts 02172.

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Dr. Martin G. Groder

### How to Handle a Boor

**B**oors are people who behave in ways that break the rules of civilized behavior. They seldom are dangerous but they are frequently infuriating.

The secret to effectively handling a boor depends on where you draw the line of acceptable behavior—and on the strategies you use to bring such behavior to the attention of the offending person.

#### BEARING DOWN ON BOORS

For the most part, boorishness is highly subjective. One person can be offended by a certain behavior...while another finds nothing wrong with it.

When someone does something that offends our sense of decency, we regard him/her as a boor. But where—and when—this offense takes place is critical. Behavior that is considered boorish in one setting may be overlooked in another.

*Example:* People who talk loudly during a movie are widely regarded as boors. Yet few of us consider people who speak up in meetings or on busy streets to be boors.

In addition, people in today's multicultural society have widely varying definitions of appropriate behavior.

The key to dealing with offensive behavior is to assess the situation as objectively as possible.

If you lose your objectivity, your outrage may offend someone who didn't mean any harm...and *your* response may be considered boorish. Keep in mind that the boor

who offends you has crossed the boundary of your definition of acceptable behavior. You must decide how strictly to enforce your boundaries. To make that decision, you have to evaluate why you think the person acted in a boorish manner.

#### THREE TYPES OF BOORS

• **People who did not intend to be rude and would be shocked to learn that they offended you.** They do not believe they are behaving boorishly. Instead, they think their actions are in accordance with the acceptable standard of behavior in their economic or social circles.

*Example I:* A wealthy person who meets someone for the first time might casually look over that person to determine his/her social standing. While some people might be put off by this behavior and consider it boorish, this person's friends may find it perfectly normal and not at all offensive.

*Example II:* A fan at a ball game enthusiastically cheers for his team. While his friends find his zeal acceptable, someone sitting directly in front of him may find it boorish.

*Strategy:* Try to determine if the offending person is acting in a way that is consistent with his background. Then try to determine whether it makes sense to inform him that his behavior is objectionable.

Often it is better not to say anything, since he probably didn't mean to offend

*Bottom Line/Personal* interviewed Martin G. Groder, MD, a psychiatrist and business consultant in Chapel Hill, North Carolina. His book, *Business Games: How to Recognize the Players and Deal with Them*, is available from Boardroom Classics, 330 W. 42 St., New York 10036. \$50.





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familiar you are with the guidebook, the easier it will be to use.

**Key:** Learn the general categories of birds—swallows, thrushes, warblers, etc. And memorize the differences between the anatomical parts of the birds—particularly the shapes of the beak and the tail.

**Important:** Often you will hear a bird before you spot it. Read the written descriptions of bird calls in advance. Also listen to bird call recordings in advance to learn the sounds.

### BIRDING TECHNIQUES

**Best time of day to spot birds:** Between sunrise and 9 am is usually the best time. That's when most birds are particularly active.

**Best locations:** Every locale has its own hot spot. Ideally, the best areas have a range of habitats, such as a marsh, a woodland and a coastal area.

An area where two ecosystems meet—say, a field and a forest—is good because there is a variety of vegetation, which attracts more species. A unique topographic configuration, such as a point, peninsula or isthmus of land, is also often rich with birds.

•**Move calmly and quietly.** Loud steps and sudden movements can frighten birds. It's also best to talk in whispers.

•**When you hear a bird call, move toward it slowly.** Then try to spot the bird with your binoculars. *Alternative:* Sit in an earth-toned fold-up chair and wait to see what flies into view.

### FAVORITE BIRDING AREAS

**Cape May Bird Observatory, Cape May, New Jersey.** It fulfills all the habitat diversity and topographical requirements and is on a main coastal migration route. There are good days and great days at Cape May. Look for scarlet tanagers, all sorts of hawks and falcons, Swainson's thrushes and the resident mockingbirds. *Information:* 609-884-2736.

**The Everglades National Park, Florida.** Especially good for rare North American species, thanks to the area's jungle-like flora. It is also close to the tropics, and many rarities have escaped from local tourist attractions. Look for limpkins, belted kingfishers and green herons, among others. *Information:* 305-242-7700.

**Point Pelee National Park, Ontario.** The land north of Point Pelee funnels birds into this park and south to Lake Erie and beyond. It is a well-forested section in a relatively deforested area. Best time to go is in September and October, since the climate is similar to that of the Northeast or northern California. Look for a variety of warblers, vireos and other songbirds. *Information:* 519-322-2371. ■

## Self-defense

**Stress self-defense:** Keep a stress log to pinpoint what causes you the most stress. Include each stressful event...how stressed the event made you feel, on a scale of one to 10...how you experienced the stress in your body...the thoughts that went through your mind during the experience...what happened as a result of your action or inaction in the situation. *Objective:* To uncover underlying patterns that build up your stress level—so you can address the basic causes, not individual events.

*Lifeboat Strategies: How to Keep Your Career Above Water During Tough Times—or Any Time* by Robert Barner, management consultant, Tequesta, Florida. Amacom, 135 W. 50 St., New York 10020. \$16.95.

**Car motion-sickness self-defense:** Ride in the front seat...ask your doctor about using Dramamine or the new Scopolamine patch...do not read in a moving vehicle...avoid fatty foods before and during the drive...try not to ride in a car right after eating.

Bradley Connor, MD, a gastroenterologist who runs Travel Health Services, New York.

**Winter-flying self-defense:** Route yourself through good-weather hubs like Dallas-Fort Worth, Houston and Las Vegas...rather than those with weather problems—Chicago, Denver, Detroit—whenever possible.

*Consumer Reports Travel Letter*, 101 Truman Ave., Yonkers, New York 10703. Monthly. \$39/yr.

**Computer self-defense:** Take eye breaks every half hour to prevent eye muscles from locking into the distance to the computer screen—making it difficult to see things at longer distances. Focus on a faraway object. Do not stare at it—make your eyes move around.

Melvin Schrier, OD, optometrist in private practice in New York.

**Pay phone self-defense:** Be careful at public telephones. Phone booth stalkers commit 27,000 crimes a year—including murder, rape, kidnapping, car theft and robbery. *Self-defense:* Do not turn your back on your surroundings—always face out from the phone and stay alert. Use only well-lit phone booths. Do not put down your wallet or purse beside a phone. Hold on to briefcases, bags and other belongings—or at least maintain contact with them. If you are driving, stop and lock the car before making a phone call—some thieves look for unlocked cars that are left with their engines running while a driver makes a call.

*Street Sense for Women* by Louis R. Mizell, Jr., former special government agent and intelligence officer. Berkley Publishing Group, 200 Madison Ave., New York 10016. \$4.50.