

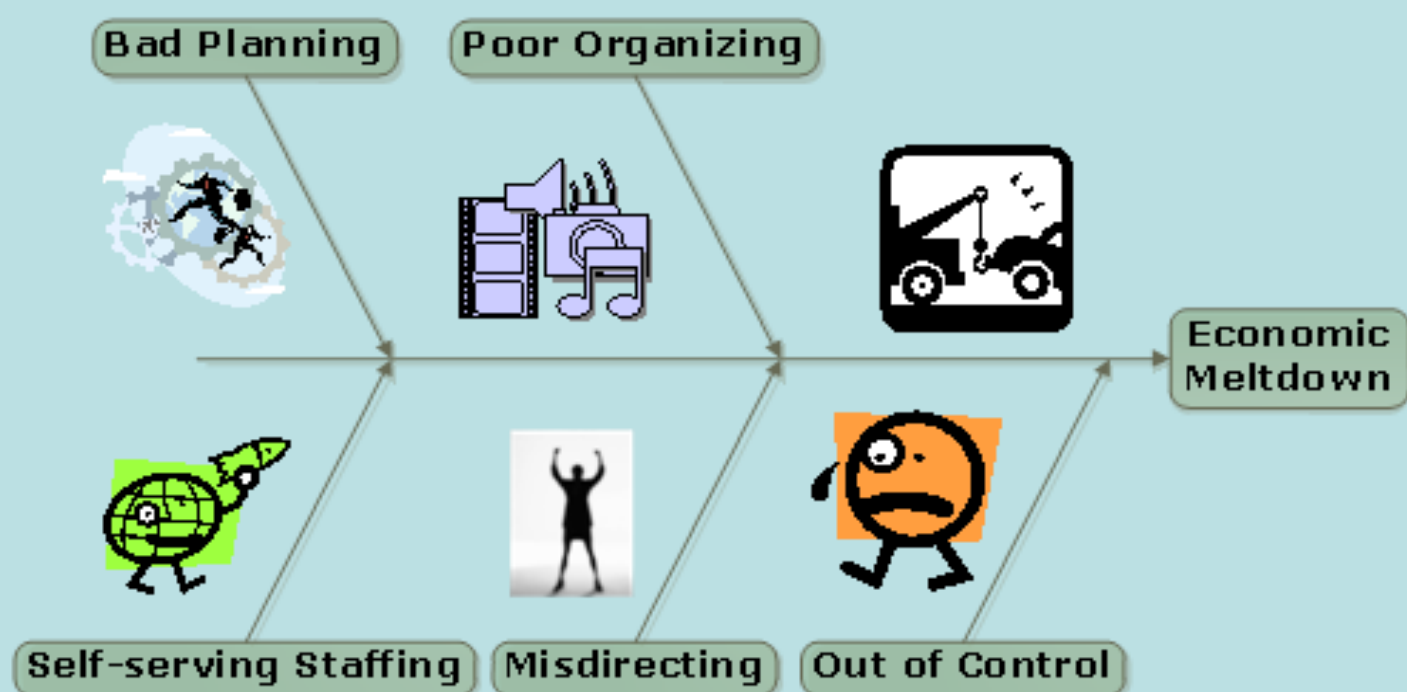
A forum to encourage independent thinking

The THINK Club

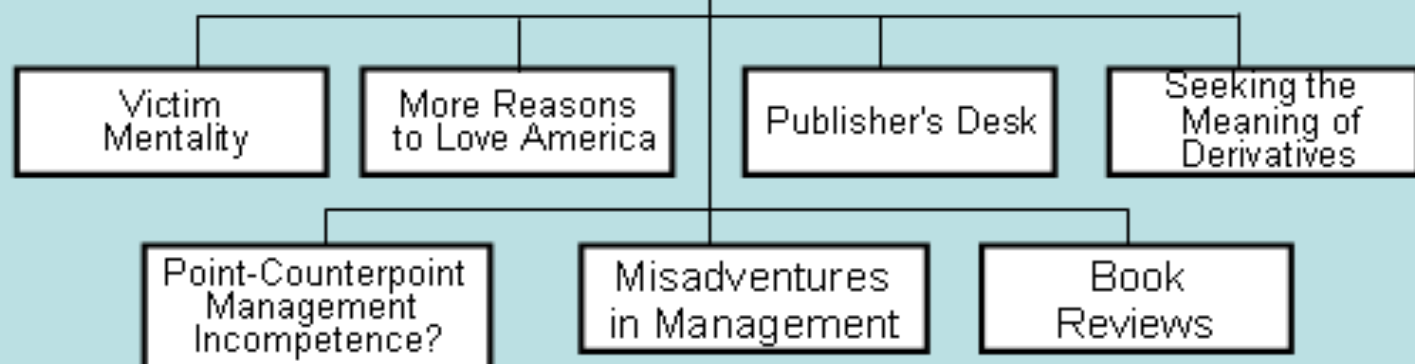
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Absurdities of Corporate Management



Inside This Issue



Letters

We have lost our willingness to be a world leader and a world power. In the long run, quality of life matters. I would rather lead a good life in a country without the world power status than live under the fear of losing it all.

**Barb Zelmanski
Fenton, MI**

I disagree with your viewpoint of dividing India into separate independent states (India's Tryst with Destiny II Fall 2009)

**Pradeep Srivastava
Detroit, MI**

Ted Kennedy – The Family Patriarch (Publisher's Desk) was a very good portrayal of the departed senator and his family values. May God bless his soul!

**Steve Elliott
Indianapolis, IN**

I always look forward to reading Musafir's humor. The anecdote about the pharmacist was hilarious. I often wondered what they do behind the counter. Now I know!

**Brenda Dunham
Winchester, IN**

I agree with Musafir's take on health care (The Think Club, Fall 2009). He summed it up very well, "Government's role is simply to protect its citizens from insecurities. Not having a health insurance is a dire insecurity." I felt that insecurity during my stay in the USA as a student.

**Narmada Prasad
Patna, India**

Thinking Wildly

A crow was sitting on a tree, doing nothing all day. A small rabbit saw the crow, and asked him, "Can I also sit like you and do nothing all day long?" The crow answered: "Sure, why not." So the rabbit sat on the ground below the crow, and rested. All of a sudden, a fox

appeared, jumped on the rabbit and ate it.
Management Lesson: To be sitting and doing nothing, you must be sitting very, very high up.

Tech Support: "What type of computer do you have?"

Customer: "A white one."

Personnel Manager: interviewing prospective employee: "Your application states you were at your last place for 25 years. Then what made you leave the place?"

Hopeful applicant: "I was forced to – they granted me parole!"

Personnel manager: "What made you leave your last job?"

Applicant: "Sickness."

Personnel manager: "And what was the problem?"

Applicant: "My boss was sick of me!"

Experience is what you get when you didn't get what you wanted.

– Randy Pausch, Teacher

I have done a terrible thing, I have postulated a particle that cannot be detected.

– Wolfgang Pauli, Physicist

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Essence of Management – Revisited

By Anil Shrivastava

I have watched fads come and go in 40 years of working and managing projects and people at six major global companies on three continents. Three of those global giants do not exist anymore and one just remerged from bankruptcy. Companies that live by fads die by fads. Despite all the hoopla, hullabaloo and hubbub there are only two essentials of management. They are:

1. Adhering to the four functions of management: plan, staff, organize, and control.
2. Living by the golden rule: “One can delegate authority but not responsibility.”

The rest is just ballyhoo, buzz words and hype.

The above were the basic principles of the American management system until we became followers of the Japanese in late seventies and lost our leadership in search of something to blame for poor competitiveness. Managers and executives started repeating buzzwords such as *kanban*, *Kaizan*, *TPS*, *Heizunka* and *Muda* like parrots. The consultants were having a feast feeding those buzzwords to the parrots. Suddenly, for the American managers, means became the end.

Frustrated, the executives and managers in the eighties and early nineties started cramming new business terms down everyone’s throats such as “information technology,” “total quality,” “micromarketing,” “time-based competition,” “restructuring,” “concurrent engineering,” “empowerment,” “intrapreneurs,” “core competence,” and the “learning organization,” to create the belief that a new way of doing business was evolving. Unfortunately, a host of new words and terms were not really concerned with what was most important to businesses. I remember spending one entire year evaluating ‘5S’ (sorting, straightening, sweeping, standardizing and sustaining) of my department while our company was losing market share and profit at an alarming rate. My director spent the entire next year in closed door meetings with us in trying to coin proper mission and goal statements for our department. Ultimately we matched ours with the company’s mission and goal and were rewarded with praises, press releases and generous awards of achievement while our company was nearing its demise.

So, without wasting time, let’s look at the essentials of management and the golden rule:

Planning is creating a roadmap to reach one’s goal or objective. In 1945, Bill Allen, then chairman of Boeing, saw the end of his company as a manufacturer of bombers. The war had just ended. Bill Allen decided to get in the business of manufacturing commercial jets. He planned for it and gave the world Boeing 707. Under his leadership, Boeing planned and built the 707, 727, 737, and 747-four of the most successful jets in industrial history.

Staffing pertains to recruitment, selection, development and compensation of subordinates. It involves more than nepotism, networking and making a profit. In 1949, 37-year-old David Packard unable to contain himself said, “A company has a greater responsibility than making money for its stockholders,” he asserted, “We have a responsibility to our employees to recognize their dignity as human beings.”

Organizing can be viewed as the activities to collect and configure resources in order to implement plans in a highly effective and efficient fashion. It may not be relevant in today’s context but in the 1930s Alfred Sloan organized General Motor’s in five divisions based on ladder of success so that the buyers could be kept in the GM “family as their buying power and preferences changed as they aged. His successors did not change with the time.

Controlling consists of verifying whether everything occurs in conformity with the plans adopted, instructions issued and principles established. James Burke acted before crisis hit. He decided to pull Tylenol capsules off the shelves in response to the cyanide-poisoning crisis of 1982, taking a \$100 million hit to earnings along the way. It’s a wonderful story of prevention, a form of controlling.

What was common among all those leaders? They delegated the authority and took responsibility for their company’s success or failure. They changed with the time. They were good coaches, facilitators, enablers and supporters of employee development. They played on the strength of their and their employees’ emotional intelligence over the rational intelligence.

Management, at any level, is essential to getting things done efficiently by making the best use of resources by working through complexity. “Words may come and go,

but action is always the managerial imperative.” – Eccles

& Nohria

Resurrecting the Draft

By Robert Bickmeyer

Many of our young American men give us reason to be proud of them. They complete school, some high school, some college, and seek steady employment; they live responsibly, reporting to their job every day without being tardy; they save a portion of their weekly pay check for a car, a house or that proverbial “rainy day.” They are not promiscuous. They lead a disciplined lifestyle. If you know someone like this give him a pat on the back.

Unfortunately, many young American men, far too many I believe, do not complete school; do not work or work sporadically; when they work they are unreliable with absenteeism, tardiness or poor job performance; their Friday pay check is “shot” by the following Wednesday (or earlier), but they continue to spend with a credit card. They live for today, enjoying sex and/or alcohol and/or drugs. Discipline is sorely lacking these days – in the home and in school. The latter group would benefit greatly by being drafted into the military.

What to do? Draft all young men to serve six months or one year. During this service they will be taught a disciplined way of life – reliability, good living habits, even cleanliness to prepare them for a lifestyle they might otherwise not have practiced. This draft would be made at 18 with the option of volunteering at age 17 with parental permission. After serving their country all youths are more likely to be mature, responsible men, ready to proceed with productive lives, in college or the workforce. As I write this many of our volunteers are serving their third tour in Iraq. A large army would obviate this need.

Allow me to emphasize this proposal for a draft would apply to men only. It is not intended to be a social experiment, but to have a standing army at all times, ready to fight for their country when and if necessary. I would never want my mother, sister, wife, daughter or granddaughter to fight for me. I



much prefer to fight for them, giving my life if necessary.

According to a Pentagon survey one third of women in the military said they were sexually harassed. It is lunacy to think that young men and women in close quarters can contain their normal feelings. In only one year 38 sailors became pregnant on

the USS Eisenhower.

The Department of Defense prohibits women from serving with the infantry, special forces, armor, field artillery and on submarines. But the nature of fighting in Iraq and Afghanistan has made some of those prohibitions obsolete. We should revert to separation of sexes in the military as we had in World War II. This would correct the mistake of social engineering in the military. Correcting a mistake is taking a giant step forward. God intended males to be the warriors and hunters. Anyone who doubts that has a hole in his or her head.

Thankfully, President Barack Obama has not fulfilled his promise to rescind the “don’t ask, don’t tell” policy of our military. Men and women in the military should not share the same barracks, for obviously good reasons. Similarly, homosexual and heterosexual men are, in a sense, “opposite” sexes and should not bunk together, let alone shower together. When I was in the army a gay soldier sat on another soldier’s bunk for a conversation. During the chat he rested his hand on the reclining soldier’s thigh. The resulting explosive verbal attack on the gay was very disruptive to all in the barracks. Such disruptions are unhealthy for the morale of the troops. Gays and lesbians are welcome to serve their country, but their sexual inclinations should be hidden and controlled.

One of my most prideful accomplishments in life is the service I gave my country in Korea, not as a volunteer, but as a draftee. I am now even more proud of my grandson, a U.S. Army volunteer who has served three tours in Iraq. He and his buddies need help.

Desperately Seeking The Meaning of Derivatives

By Anil Shrivastava

The party was in the full swing. I happened to be there with a professor, an engineer, a doctor and their wives who were discussing the global financial crisis. The professor took a sip of scotch, rolled his eyes under his thick glasses and croaked, “The entire financial mess is due to the derivatives.”

The engineer, who did not want to be outsmarted, interrupted, “No, you cannot blame the mess on derivatives alone. It is derivatives combined with the leverage.”

The doctor did not want to be left alone. He smiled and jumped in, “First of all you should ask someone who has money and has really invested in stocks and funds. Since I have done it all, I can tell you that both of you are wrong. The financial mess is neither due to the derivatives nor due to leveraging. This is really due to hedging.”

The professor getting impatient with the arguments put forward by the engineer and the doctor shouted, “Fellows, I teach the subject to hundreds of students every day. I correct their papers and answer their questions. Who will know more than me? I am telling you the entire mess is due to the derivatives. Let me also tell you that this did not happen simply due to the vanilla derivatives. It happened due to the exotic derivatives.”

The engineer and the doctor were caught off guard by the introduction of new terms (vanilla and exotic), but they did not want to give up so easily. “Do you understand that this all happened because the United States wanted to improve its speculative capacity over the rest of the world on money borrowed from China? That is called leveraging – trying to buy securities on margin.”

The doctor, practically drunk, had to hold his position, “Do you guys know that Madoff was a friend of mine? I invested in his hedge fund. Since he let me out early, I made tons of money on hedging. You all know what happened to my dear friend. He is in jail due to hedging. Ha! Ha!! Ha!!!”

Bored listening to their meaningless arguments, I asked, “Can anyone explain the meaning of derivatives in a layman’s terms?”

The professor patted my shoulder condescendingly, “I like your honesty. You are not afraid of showing your ignorance like others. Let me explain the meaning of derivative to you. I do it everyday to hundreds of my students. After all, I did not earn two PhDs for watching the grass grow.”

“I understand that, but what are derivatives?” I asked again.

“What do you know about banking and the financial system?” The professor asked me in a defensive posture.

“Nothing, nada, nil!” I answered.

“OK, derivatives are financial instruments that gauges the value of underliners. Do you understand?” The professor asked me. The engineer jumped in by shouting, “Actually what

you call underliners are the leveraging instruments such as commodities, bonds and equities.”

“Don’t listen to them!” The doctor was about to collapse. He continued, “I told you I have hands-on experience investing. These guys only know theory. I have hedged derivatives to avoid risk just like Warren Buffet did. See where I am today!”

“I understand, but what did Warren Buffet exactly do and how does that explain derivatives?” I asked meekly.

“Why are you hung on Warren Buffet? I am here, a living example. Both Warren Buffet and I consider hedging responsible for the present financial meltdown. The professor and the engineer friends of yours do not understand that derivatives and leverages are instruments not functions.”

I felt like collapsing but made one final plea, “Can someone tell me what are derivatives, please?”

“Yogurt is a derivative.” A shrieking female voice came from the corner. It was the professor’s wife. By then the three wise men were totally drunk. The wives took charge.

“How do you say that yogurt is a derivative?” I asked.

“Because it is derived from milk. And let me also tell you the difference between vanilla and exotic derivatives. When you make plain yogurt that is called vanilla derivative. If you add flavor to it like cherry or strawberry, it becomes an exotic derivative. It is that simple.”

“Thanks! But what was the engineer talking about when he uttered the word leverage?”

“That’s simple,” came along the engineer’s wife, “the conversion of milk into yogurt is leverage because you can sell yogurt as a probiotic and charge much higher price. Do you see how a small movement in the value of milk can cause a large difference in the value of yogurt?”

“Yes, I see! I exclaimed with joy. But what hedging has to do with derivative and the economic disaster?” I asked.

“Let me explain that to you,” jumped in the doctor’s wife, “hedging is when a supermarket buys a lot of yogurt thinking that people suffering from lactose intolerance will buy yogurt instead of buying milk. Hedging fails when people start buying soya milk or rice milk instead.”

Things were getting so crystal clear that I dared to ask the doctor’s wife what her husband meant by underliner. “That’s simple,” replied doctor’s wife, “bacteria is the underliner. Bacteria is used to ferment the milk. See how milk gets its value from the instrument called bacteria to change into the derivative called yogurt. It is all due to the characteristic of the underliner or bacteria.”

Since the men were totally under the influence, I dared ask the wives, “You ladies are smarter than your husbands. Why do you listen to their crap all the time?”

“That’s called security on margin.” shouted the ladies in a chorus, “Now do you understand how it all works?”

How Would Leonardo Da Vinci Write His Resume?

(Courtesy: Jobladder.com)

Before he was famous, before he painted the Mona Lisa and the Last Supper, before he invented the helicopter, before he drew the most famous image of man, before he was all of these things, Leonardo da Vinci was an artificer, an armorer, a maker of things that go “boom.”

And, like you, he had to put together a resume to get his next gig. So in 1482, at the age of 30, he wrote out a letter and a list of his capabilities and sent it off to Ludovico il Moro, Duke of Milan.

The translation of this letter is quite remarkable:

“Most Illustrious Lord, Having now sufficiently considered the specimens of all those who proclaim themselves skilled contrivers of instruments of war, and that the invention and operation of the said instruments are nothing different from those in common use: I shall endeavor, without prejudice to any one else, to explain myself to your Excellency, showing your Lordship my secret, and then offering them to your best pleasure and approbation to work with effect at opportune moments on all those things which, in part, shall be briefly noted below.

1. I have a sort of extremely light and strong bridges, adapted to be most easily carried, and with them you may pursue, and at any time flee from the enemy; and others, secure and indestructible by fire and battle, easy and convenient to lift and place. Also methods of burning and destroying those of the enemy.

2. I know how, when a place is besieged, to take the water out of the trenches, and make endless variety of bridges, and covered ways and ladders, and other machines pertaining to such expeditions.

3. If, by reason of the height of the banks, or the strength of the place and its position, it is impossible, when besieging a place, to avail oneself of the plan of bombardment, I have methods for destroying every rock or other fortress, even if it were founded on a rock, etc.

4. Again, I have kinds of mortars; most convenient and easy to carry; and with these I can fling small stones almost resembling a storm; and with the smoke of these cause great terror to the enemy, to his great detriment and confusion.

5. And if the fight should be at sea I have kinds of many machines most efficient for offense and defense; and vessels which will resist the attack of the largest guns and powder and fumes.

6. I have means by secret and tortuous mines and ways, made without noise, to reach a designated spot, even if it were needed to pass under a trench or a river.

7. I will make covered chariots, safe and unattackable, which, entering among the enemy with their artillery, there is no body of men so great but they would break them. And behind these, infantry could follow quite unhurt and without any hindrance.

8. In case of need I will make big guns, mortars, and light ordnance of fine and useful forms, out of the common type.

9. Where the operation of bombardment might fail, I would contrive catapults, mangonels, trabocchi, and other machines of marvelous efficacy and not in common use. And in short, according to the variety of cases, I can contrive various and endless means of offense and defense.

10. In times of peace I believe I can give perfect satisfaction and to the equal of any other in architecture and the composition of buildings public and private; and in guiding water from one place to another.

11. I can carry out sculpture in marble, bronze, or clay, and also I can do in painting whatever may be done, as well as any other, be he who he may.

And if any of the above-named things seem to anyone to be impossible or not feasible, I am most ready to make the experiment in your park, or in whatever place may please your Excellency - to whom I commend myself with the utmost humility, etc.”

What a fantastic piece of personal marketing! There’s none of his famous backwards-mirror writing here — this letter was intended to be read and to persuade.

I’m a hopeless pedant, so of course I’m going to take this opportunity to let you know what you can learn from Leonardo’s resume ...

You’ll notice he doesn’t recite past achievements. He doesn’t mention the painting of the altarpiece for the Chapel of St Bernard; he doesn’t provide a laundry list of past bombs he’s built; he doesn’t cite his prior employment in artist Andrea di Cione’s studio.

No, he does none of these things, because those would be about his achievements, not the Duke’s needs.

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Book Review

Government Girl

Author: Stacy Parker Aab

Publisher: Ecco 2010 (304 p)



Government Girl came out earlier in 2010 and I was excited to read it because it is written by a former high school classmate of mine. Stacy writes about life as a White House intern for George Stephanopoulos, and later as a member of the White House staff during the remaining years of the Clinton presidency. The book also chronicles her upbringing as a minority in the Detroit suburbs. Stacy is the daughter of an African American father, who dies when Stacy is very young, and a White mother from Kansas who raises her. The book is actually dedicated to her mother because she plays an important role in the book.

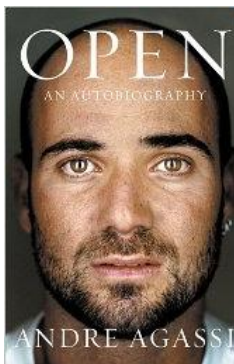
I like and recommend *Government Girl* because it offers a fresh insight into the workings of the White House. While many books about Washington DC on the market are written by politicians at senior levels (President Obama, Mitt Romney, and Sarah Palin come to mind), this one is different because there is not as much of a personal agenda behind it. The tradeoff of course is that many of the meetings that are chronicled do not involve the decision makers of policy. However, an advantage to this is that we get the perspective of an everyday person who is able to share political quirks that the reader would find surprising. For example, Stacy reveals the extent to which harassment occurs when she is alone with senior level politicians and presidential advisers in the mid-1990s. What is troubling is that in many of the cases the behavior is commonplace and deemed normal. For example, when Stacy is greeted by older men, they often kiss her on the lips without asking. She provides several examples of this

occurring with different people, including one senior Clinton adviser who is meeting with her to write her recommendation for a Rhodes Scholarship.

The most interesting part of the book is the atmosphere of the White House in the months before, during, and after the Clinton impeachment. Stacy at the time reports to presidential adviser Paul Begala. She describes the staunch loyalty and ultimate disappointment of Begala and other Clinton advisers who spend their time deflecting the president's personal failings instead of working on the country's greatest policy challenges. Stacy also paints a candid assessment of Monica Lewinsky as a troubled young lady who people stay away from due to Monica's overzealous interest in meeting senior administration officials, including of course President Clinton.

Stacy's personal journey and what she learns about herself in Washington DC is what also makes the book a fun read. I am surprised at how introspective she is. The book provides vivid flashbacks of when she is in high school and conversations various teachers have with her. She then relates those conversations to how she handles the trials and tribulations of her White House responsibilities.

-Reviewed by Rishi Shrivastava



Open

An Autobiography

Author: Andre Agassi

Publisher: Harper Collins Omes 2009 (320 p)

Andre Agassi was a tennis star of the 1990s through 2006. This autobiography is very well done. Start with the title "Open" which is a three-way pun. Obviously an open is a kind of tennis tournament. Another meaning of "open" is in the sense of being honestly revealing about oneself. And "open" can be considered a command, as in, "Open this book." I am glad I did. Warning: once open, the book is hard to put down.

The book starts with "The End" and ends with "The Beginning." Maybe a little gimmicky, but I liked it. "The End" recounts one Agassi's most valiant matches against Marcos Baghdatis in his last tournament US Open Tournament. Then, in the closing pages of the book, "The Beginning" recounts Agassi's life after tennis

and the blossoming of his wonderful school.

Over and over Agassi reminds us that he hates tennis -- and for good reason -- but we eventually hear Agassi admit that it is a love hate relationship. Agassi never chose tennis, it chose him. Or more accurately his father chose it for him. His father rode him mercilessly, tyrannically forcing young Andre to hit thousands of balls, even building his own tennis ball serving machine. In addition to the emotional pain that is inflicted upon him through tennis, it is hard to believe the physical pain endured. All of this pain, all of this perseverance makes Andre a very sympathetic figure.

True to the book's title, Andre is very honest about those who he doesn't like. To his credit, he doesn't share the most intimate details of his romantic relationships. But he is open about those relationships, particularly those bound to be of most interest, with actor Brooke Shields and tennis great Steffi Graf.

I was impressed with the quality of the book. I had wondered if the book was written entirely by Agassi. At the end, he gives credit to his ghost writer, obviously a wise decision. It's well written and the events of his life well constructed into a cohesive whole. For fans of tennis, this is a must read.

-Reviewed by David Beagan

Short Story

Johnny Johnson & the James K. Polk Road Race

By William A. Phillis III

This little tale is a reminder of the old adage about fouling the ladder as you ascend. Most of the old “saws” have a basis in truth. I relearned the ladder lesson in Charlotte, North Carolina at the 1976 and 1977 James K. Polk Road Race. It was an improbable race from Charlotte, North Carolina to the log cabin birth place of President James K. Polk. The reconstructed log cabin was symbolic of the birthplace of President Polk in Mecklenburg County, North Carolina just south of Charlotte. James K. Polk was born in 1795 and the President from 1845 until 1849.

I had won my age group the year before and had come in third over all in the open division. I was thin, fast and sure I would have a good result in 1976. The race started in the street in front of the Presbyterian Church on Carmel Road. James K. Polk was a Presbyterian so it was an appropriate spot to start the James K. Polk Race. It was always a hot and difficult race. The previous year I would have come in forth but with the divine intervention of a small black and white dog about a half mile from the finish my placement was improved by one spot. I was running shoulder to shoulder with another runner, unknown to me, and therefore a dangerous opponent. We were contesting for the third place and were running about a hundred yards behind the second runner and therefore not in contention for either first or second place. We had to deal with each other. I noticed however as we reached the final turn a very small, vocal and very unpleasant dog was chasing the second runner. His attention distracted by the little dog had cost the runner precious time before the little dog disengaged and permitted the runner to continue. This appeared to be the opportunity I needed to secure third place and I decided to take a little risk. I fell back a few strides and ran behind my opponent’s left shoulder. Within a few moments we reached the nasty little dog and it ambushed my opponent who was conveniently running ahead of me. As he fended off the foul creature I put on a burst of speed and before he could recover I had placed twenty yards of impossible-to-retrieve terrain between him and me. It was thus that I “earned” the third place trophy which I have saved for over 30 years with the assistance of that dreadful wild beast.

I must explain the parable of the ladder. I had been told often that you should never defecate on a ladder as you climb up because one day you will need to climb down and your hands will be soiled.

It was at the beginning of this race that the story of Johnny Johnson and the parable of the ladder began. One

sure way to recognize when a runner appears at a their first race is when the race number is pinned to the back of their shirt. This seemed to happen at every road race I have ever run for the last 30 years. The most obvious are the shoes and shorts worn by a novice racer. Johnny Johnson had broken all the rules. As we warmed up for the race an improbable looking runner jogged up to me. He was wearing deck shoes, tennis shorts and his number was very carefully pinned to the back of his starched tennis shirt. A shirt with a little crocodile over his heart. He jogged up and said “you look like you know what you are doing, maybe you can show me what to do”? I said “sure” and immediately repositioned his number to the front of his shirt. I then told him “just follow me and do everything that I do.” My friends and I had planned to run the entire race a little slower that a five minute per mile pace. I assumed he would follow me for about 50 yards and then I believed he would fall off the back unable to keep pace. I explained the importance of getting a quick and unimpeded start so I dragged him to the front row. The runners in the front row all knew each other and knew me. We had raced for years against one another and knew each others abilities and had won the “right” to be in the front row. Now we were joined by a runner in deck shoes and a tennis costume however with his number carefully repositioned on the front of his shirt.

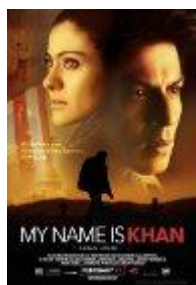
When the gun went off I found myself in the lead. I have always ascribed to the philosophy advocated by one of my college track coaches. He told me “start fast, pick it up in the middle and kick it up early to the finish.” I generally started very fast and then just tried to hold on. However being a 5’ 4” short runner is difficult particularly when you were given little natural ability other than a very strong desire to be as fast as you can.

I paid little attention to anything or anyone around me for the first mile. The first mile passed and the official at the one mile mark read off his stopwatch times 4:57, 4:58, 4:59 as I passed. It was as I had predicted and now I could only try to hold that pace. Generally I could not and at about the two mile mark began to be overtaken by the runners who would ultimately take the first few places. There were those days however when

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Mr. Khan Comes to America (Again) by Anil Shrivastava

Americans are sweeping medals in the 2010 Winter Olympics. The other night they beat Canada in ice hockey on their own ice. It was the USA's first Olympic victory over Canada in 50 years. After being dominated by the Europeans for decades, the Americans are emerging as athletes to reckon with. The U.S. athletes are breaking through in sports long dominated by Europeans, feeding the



notion that the United States is as much of a superpower at the Winter Olympics as it is at the Summer Games. Unlike many countries such as China where they breed and groom athletes for the sole purpose of winning medals, the Americans do it on their own. Some athletes participating in the 2010 Winter Olympics even worked three jobs to earn money so that they could train

for the Olympics. That's the American way.

The American dollar is gaining strength again. The dollar which reached an all-time low on July 15 of \$1.60 to the euro, is at \$1.35 to a euro now. The doomsayers and America haters are taken aback. Those who wanted to model our system after other nations are in dismay. The PIGS (Portugal, Ireland, Greece and Spain) are about to falter on debts. Many Europeans including the Germans and French are deeply ambivalent about the economic performance of the European Union. The EU was meant to bring to them a golden future, but instead it has brought stagnation, unemployment and social discontent. The Americans, on the other hand, are richer and are enjoying faster growth with lower unemployment, and are generally better off in every way. USA's 2009 fourth quarter GDP grew at a rate of 5.7% compared to the anemic 0.1% growth had by EU during the same period.

In midst of all these, I went to watch the much acclaimed Bollywood movie, 'My Name Is Khan.' The story of 'My Name Is Khan' is about a Muslim immigrant to the U.S. from India. He wants to meet the President of the United States, George W. Bush under whose regime the Muslims are being mishandled and brutally bitten all over the U.S. Mr. Khan cites the Quran throughout the movie to stress that the Muslims are peace loving and kind people. His mission in life remains meeting the president in person and saying to him, 'My name is Khan and I am not a terrorist.'" In one of the scenes, a Muslim motel owner pulls

his gun and runs over a bunch of White hooligans shouting 'You White Donkeys!' The audience in the theater cheered and clapped. In other countries including India, people would burn down theaters over such derogatory remarks to their countrymen, no matter how fictional the incident. But we are different. We allow such movies to run freely in our theatres.

In the movie, 'My Name Is Khan,' the white Americans are shown as the villains who beat up Mr. Khan's son. At that point, I decided to leave the theater. I do not know the rest of the story. I left the theater because I could not take the bashing of America and Americans anymore. I immigrated to this country 37 years ago because I led a very frustrating and deprived life in the old country, as did most of the immigrants of my generation. America offered me a job and equal opportunity. I made a life for myself and for our children. Yes, I experienced some veiled discrimination on the way, but who has not? The Blacks, the Irish, the Italians and Polish have seen much worse. The American system gave me more than anyone else offered.

The movie, 'My Name Is Khan,' separates time in three eras, BC, AD and 9/11. A few isolated incidents are embellished to win the sympathy of the viewers. The fact remains that I know many Indians, both Hindus and Muslims, who got good jobs after 9/11. More people of Indian origin have been appointed to the post of CEOs of large American corporations after 9/11 than ever before. A person of Indian descent, Bobby Jindal was elected the governor of Louisiana, a state infamous for corrupt politicians and racists like Mr. Duke.

The director of 'My Name Is Khan,' Mr. Karan Johar should not forget that the Americans are very tolerant and benevolent people. The religious riots in India have killed millions since the partition of the country in 1947. I think Mr. Johar will really be doing justice to humanity if he makes another movie presenting the humane traits of Americans, showing how they help the oppressed all over the world while protecting their own citizens against mob mentality prevalent in other countries, especially in his own. Unfortunately, Mr. Johar knows very well that he can make millions of dollars by playing on the emotions of certain immigrants who come to this country only to rip the benefits because of their inner hatred for America. Now with our recent successes, there are more reasons for them to hate us.

Corporate America Is Here to Stay

By Bala Prasad

America was founded as an agricultural nation by a corporate Europe. England lacked the available land to produce large quantities of agricultural goods; also, the American colonies were able to grow and manufacture products unavailable in Europe. The true history of corporate America parallels American independence. When American colonists declared independence from England in 1776, they were also revolting against British corporations running life in America.

As America was seeking its independence, Europe was entering what was to be known as the Industrial Revolution, an era when machines began to replace manual labor. During the early years of American society, few corporations existed. In fact, after fighting a revolution to end England's corporate exploitation, our country's founders retained a healthy fear of corporate power, wisely limiting corporations to a business role. Corporations were forbidden, for example, from attempting to influence elections, public policy, and other realms of civic society. There was a deliberate attempt in America to make corporations "invisible" (i.e. businessmen were kept separate from their companies). Ultimately, however, with so many inventions, that revolutionized the workforce and society overall, coming from the United States, it was only a matter of time until corporations began to form.

The Civil War was ripe with opportunity for anyone with an entrepreneurial spirit. J.P. Morgan, for example, got his start during the Civil War by buying defective rifles for \$3.50 each from an army arsenal and then selling them to a general in the field for \$22 apiece. Businessmen seized the potential for great wealth after the Civil War as well, when the South needed to be rebuilt and revitalized itself, and expansion into the West was booming.

The railroads became the first great corporate businesses in the United States, and the landmark Supreme Court case of Southern Pacific Railroad altered the scope of corporations in America forever. The railroad wanted land, but as a corporation, it could not purchase the land and a fight over the property ensued. The case was tried before the Supreme Court, which ruled that a corporation could be recognized as a single person and, hence, receive the same rights and protections under the Constitution that were accorded a individual citizen. Thus, by being given the same basic rights and protections as the average citizen, corporations, with their bank of wealth, began to rise in power.

Today, there is no facet of everyday life that is untouched by corporate America. Corporate America affects the amount of time we spend with our children, by dictating the hours it is acceptable or necessary to work at the office. It sets the tone for the child care we put in place, by either offering on-site child care or giving absolutely no concession for employees who require childcare. Corporate America is also a trend setter – once the work place went no-smoking, bars and restaurants were soon to follow. Corporate America shapes our health care, infiltrates the news we hear and even affects our elections. So, while Corporate America may be suffering from a black eye right now, rest assured, dear reader, Corporate America is here to stay!

Bad Economy More than Just Corporation's Fault

By Musafir

The blame for the economic debacle of the first decade of 2010 solely belongs to the incompetence of corporate executives. It is very simple. There are five basic management functions: planning, organizing, staffing, directing and controlling. Our executives of the top corporations failed to perform any one of the above functions effectively.

Planning does not only include short-term profit, it should also encompass long-term survival. In contrast to a good planning, the banks encouraged subprime mortgages and lending second mortgages at an artificially inflated value. The executives in the automotive industry did not plan for the ensuing rise in gas prices and did not plan for sufficient flexible manufacturing to reroute production to meet customers' demand for fuel efficient cars. The two major arms of the economy, banks and auto caused a ripple effect which affected all the sectors of the economy and dampened consumer confidence.

The top executives failed to optimize their organizational structure and focus of the industry. The big banks depended on derivatives until the end instead of devising new business models. The automotive industry failed to reorganize their divisions and the staff to meet the needs voiced by customers. They only realized this after being forced into bankruptcy.

Staffing was a major weakness of all big corporations. Instead of hiring and promoting competent people, the old-boy network was being protected and rewarded with big bonuses. Those brain-dead executives (the famous phrase of Ross Perot) only wanted to hear good news. Personnel with realistic vision were punished or fired.

The directing function was equally flawed. Directing includes leadership and discipline. The leaders were arrogant and self-serving. They paid bonuses, had expensive parties at the company's expense and went for merry-making at exotic places while asking for tax payers' dollars to rescue them.

Lastly controlling is a process of establishing performance standards based on the firm's objectives, measuring and reporting actual performance, comparing the two, and taking corrective or preventive action as necessary. I do not want to elaborate on this function. I leave this to your imagination and judgment in deciding what controlling mechanisms were used by the executives. Need a hint? Remember the slogan of the executives, "We are too big to be allowed to fail."

You be the judge!

Misadventures in Management

By David Beagan

Over the last ten years my consulting work has led me to work with over 50 different companies. It is fascinating to observe different corporate cultures, how things get done, and all too often, how they don't get done.

Many of the companies I work with fall in to many of the same traps. For years in the computer industry, the waterfall method of computer application development has fallen into disrepute. This waterfall method is seductively enticing but entirely outdated. In a nutshell, this methodology dictates that you first define your requirements, then once defined and signed off, the requirements are implemented. Seems so natural so perfect – but it is so wrong. The problem? Nobody knows what they want, at least they don't know in enough detail to be able to document it. Sure they can blather on about what they think it should do, but can never be captured on paper. The modern methodology is to employ iterative development. The basic idea here is to develop some small but important aspect of the envisioned computer application, let users interact with it, critique it, and decide what is the next step. Critics of iterative development often chide, “but how will you know when you are done, won't the development effort go on and on?” The truth is, as components are developed, the real value of what has been developed can be truly evaluated. The classic waterfall method, the development team can go on for months with only paper requirements having been produced. Despite all this, the seductive siren call of the waterfall methodology all too often seduces the unwary. Usually the larger the company, the more susceptible they are to this.

Another area where companies often struggle is with their data – more accurately with good quality of data. Usually companies believe that their data is more complete, more accurate, more well organized that it really is. Sometimes it seems that informing a customer of problems with their data is akin to telling a mother that her baby is ugly. Years ago, a phrase was coined, “garbage in, garbage out.” This means that regardless of how advanced, how clever, your computer system is, it probably cannot transcend poor quality data. If the data going into the system is garbage, the outputs will almost certainly be garbage. Often it is difficult to face poor quality data – resolving the issues is hard work and

expensive but the cost of not doing so, while hidden, is usually greater. The cost is in frustration, poor decisions, and lost opportunities.

The company I work for sells business intelligence software. This is software that can read any and all of the data in a companies databases and present it in a compelling, useful manner that supports analysis and decision making. Too many times a company is seduced by the flash over the substance. Usually this is driven by the previous two problems, it is easy to put the system together, and the data is fine. Given that those are covered let's focus our efforts on the sizzle. Let's give this application some razzle dazzle and impress the executives, show them what they are getting for their money.

Granted, visual appeal is not to be underestimated. A purely functional system that has no aesthetic merit, will be a lackluster success at best. But I think the happy medium is a clean elegant look where both form and function go hand in hand, work in harmony to make the system both easier and more pleasant to use. We don't want the equivalent of Las Vegas in lights, but something more akin to the elegant skyline of Sydney Australia. Instead of a look that is gaudy, garish, kitschy a much better look is clean, simple elegance. Here's a very practical example of what I am talking about. One design principal is to avoid adding colors to a graph just for variety. The additional color, such as red, should actually convey some important information. For example, the bars on a graph should be a muted color, gray even, except for those bars that are exceptionally good or bad, which should be colored to draw attention for the purpose of taking corrective action.

In my years immersed in corporate America I am constantly inspired by the many honest, hardworking, and intelligent people that I meet. It is particularly encouraging to work with young people who are smart and down to earth. It is constantly engaging to hear new ideas and questions people have about the application of my company's software. So many times I think: “I would never have thought of that!”

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Da Vinci's Resume

Instead, he sells his prospective employer on what Leonardo can do for him.

Now imagine being the Duke of Milan and receiving this magnificent letter / resume from the young *Wunderkind* of Florence. The specific descriptives paint a wonderful picture (that is, if you're a Renaissance Duke) of siege engines and bombardments and mortars and trench-draining and bridges to defeat the enemy. You can almost imagine the scenes that ran through the Duke's head as he held this letter in his hands and read through Leonardo da Vinci's bold statements of capabilities.

I mean, at that time, who wouldn't want "kinds of mortars; most convenient and easy to carry; [that] can fling small stones almost resembling a storm"? Sounds pretty enticing.

And that's exactly what your resume needs to do, too. Not the laundry list / standard bio that talks about you, but the marketing piece that talks about the benefits to your future employer and how you fit into his or her needs and desires.

So it turns out that even 500 years later, this remarkable fellow, Leonardo da Vinci, can even teach us something about the modern job hunt. What a genius.

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James K. Polk Road Race

sometimes I could not be caught by anyone. It was just one of those feelings that would come over me, that I was as strong as anything in the race. I did notice after the one mile split someone off my left shoulder and glanced back to see a red-faced Johnny Johnson as he was right there with me and wanted to talk. I couldn't believe my eyes, I was running first and this Johnny Johnson was second. At the two mile split the times were read aloud 9:59, 10, 10:01 as I passed through. It was hot, hard, breathless work but I was having a great race. So it seemed was Johnny Johnson as he was right there with me, half a step off my left shoulder and wanting to talk! "This is pretty fast" he gasped. "I may drop back a little." I couldn't say a word and didn't want

to waste any oxygen on him but I was astounded at his tenacity and his natural speed. Runners are born and not made. A runner is given an ability at birth and can only work up to that ability and never beyond, no matter how hard they try or how much they desire.

I never saw Johnny Johnson after the race and never found out how he had done. I was a little less smug after the race at the little trick I had played on him. I had expected him to falter about 50 yards after the start and rapidly be "put in his place." I did however see Johnny Johnson the following year, 365 days later, on the race morning just before the start of the James K. Polk Road Race.

I felt a tap on my shoulder and turned to see a tanned thin muscular runner behind me. He said, "Do you remember me? My name is Johnny Johnson and I have been waiting a year to see you again." He was in red, white, and blue vertically striped Dolphin shorts and had the latest Nike "Boston" racing shoes on, his number was on his chest and his leg muscularity was impressive. He had been laying in wait for one year and I would be having a very hard day that day. We ran shoulder to shoulder for the entire race and finally just before the finish line I surged, he was unable to follow and I beat him by a few paces. I never again tried to play such a trick on a first time runner and I never beat Johnny Johnson ever again in numerous races in which we competed. He was much too fast, strong and had a reason to celebrate every time he humiliated me. I had fouled the ladder on my way up and now on my way down dealt with my own humiliation. Later that year Johnny Johnson qualified to run the Olympic Qualifying Marathon but refused to go as he had just made the qualifying time and didn't want to be one of the slowest runners in the marathon, no matter how prestigious. I did barely qualify myself, ran the Olympic Qualifying Marathon and came in dead last.

I met Johnny Johnson's brother after a race in North Carolina. He had inherited the same wonderful genetic ability that propelled his brother. I asked him if he ran and he said, "Lord no, so if you see me runnin' you better look behind me, there well be something dreadful after me." Fortunately Johnny and I become very close friends and I never saw anything dreadful chasing his brother. Johnny and I would meet have dinner, talk, have a few beers and enjoyed seeing each other. Johnny Johnson was a blessing.

Sent your comments to:

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The Survival Of Health Care In A Changing Environment

By Niru Prasad

America's health care system has been deeply affected by our country's recent economic turmoil, including increasing job losses, the collapse of the automobile industry, and retrenchment in federal spending. Our fellow Americans are losing their health insurance due to their inability to pay staggering premiums. This means that hospitals everywhere are losing money to their inability to collect payment from patients. This has resulted in community hospitals shutting its doors and major cutbacks in hospital personnel.

This crisis in health insurance, combined with the fact that hospitals are cutting back, is resulting in fewer people getting regular check-ups. It also means that patients with chronic problems, like diabetes or heart disease, who may have in the past had regular check-ups, are now visiting emergency rooms with more frequency. Why? Because the Emergency Medical Treatment and Active Labor Act (EMTALA), instituted by the federal government in 1986, requires that all hospital emergency rooms must treat medical and surgical emergencies regardless of whether these patients are able to pay for the services. Unfortunately, government reimbursement programs simply cannot fully compensate for the cost of emergency room care. This creates a major burden on emergency room departments since every acute emergency requires follow-up diagnostic work (i.e. x-rays, ultra sound, CT scan, cardio work-ups, etc.). This is why there is an increasing deficit throughout health care institutions. This is not helped by the fact that several government-funded programs, like Medicare and Medicaid, for example, are also losing much of their funding.

The United States Census Bureau estimates that 45.7 million Americans had no health care coverage during 2007. Here are some survival strategies to get through this economic insurance crisis:

1. We should live within our means and try to adapt our lifestyles accordingly.
2. We must take personal responsibility for our long-term financial stability and have an eye toward becoming self-reliant.
3. Search hard for ways to cut corners in our household expenses.
4. Learn skills to perform certain tasks ourselves, rather than hiring others to do these tasks for us.
5. Follow preventative medicine, since taking good care of ourselves can help us avoid disorders such as obesity, hypertension, heart disease, etc.
6. Eat a well-balanced diet, exercise, and get regular health check-ups, even if you have to pay for this out-of-pocket.

Remember, it is much easier, and cheaper to prevent illness, than to treat illness!

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UMANG Is the Word

by Musafir

The ridiculous contentions proclaimed about corporate policies with the most absurd predictions based on silly assumptions are the most authoritative myths of the twenty-first century. This is a cautionary tale for those intellectuals and other authoritative individuals who are tempted to eschew analytical objectivity in favor of lunacy that results in the downfall of industrial empires.

The Vice President (VP) of a fortune 500 company was visiting a plant. Visits by a corporate VP is a chaotic event because the VPs don't want to see any problems. The plant manager makes sure that all the dirt and inefficiencies are hidden from the view of the VP. This becomes the main focus of all the employees down the food chain. Real production and work comes to a halt in preparation for the VP's visit. Everyone in the plant starts working on attractive charts of artificially inflated performances. The charts and northerly graphs are placed all over the plant for the VP to view.

It was almost time for the VP's arrival. The team leader needed another set of Velcro to hang his chart. He shouted where is Umang? The floor supervisor who was nearby heard the team leader scream in despair so he shouted "UMANG is wanted." The production manager who wanted everything in a presentable condition announced on the public system, "We need UMANG." The VP was just entering the plant at that moment accompanied by the plant manager.



"What is UMANG?" the VP asked the plant manager. It's important to give an answer on the spot in the corporate culture. Being honest or saying, "I'll find out" may end executives' career immediately. The plant manager not knowing what UMANG meant, coined an answer and said, "This is the philosophy we live by in this plant."

The VP was very impressed with the camouflaging of the plant and returned to his ivory tower in another part of the country. The word UMANG hit his subconscious mind. The next morning he called a staff meeting and asked his directors if they were familiar with UMANG. No one

seemed to know. This made the VP very furious and he demanded the creation of a special task force to implement UMANG all across the corporation.

A UMANG task force was formed. Thousands of buttons inscribed with the term UMANG were purchased within a week. The executive in charge of UMANG implementation ordered all the employees to pin those buttons on their shirts and jackets. A budget of five million dollars was immediately approved for the implementation of UMANG. An Information Technology (IT) company was hired to write programs and implement UMANG systems on plant floors.

The IT company demanded a six month session to pin down the project plan and complete a 50-step development program. Five employees from

every plant across the globe were chosen to learn and implement UMANG in their plants. In the very first session of formulizing the 50-step development program the participants wanted to know what UMANG stood for. The session leader went to the easel pad and asked the audience what they meant by UMANG. A veteran of absurdity and waste proposed that the letters in UMANG should be deciphered. After three months of intense meeting and thousands of hours of employees' time it was concluded that UMANG stood for *Universal Management Accreditation and Nonconformity of Grades*.

The executives were very pleased with the IT company's work. Their funding was increased by another fifteen million dollars and the project life was extended indefinitely. It was very clear to the VP that the only way to save the company was doing business the UMANG way. The VP was interviewed by radio stations, CNN and PBS on their business news segments. Below are excerpts from the CNN interview:

Dobbs: "How do you think that UMANG will save your company?"

VP: "In today's global economy we need universal management principles. Gone are the days when managers acted as islands. The universal management needs accreditation."

Dobbs: "Sorry for interrupting you but what do you mean by accreditation?"

VP: "Accreditation means doing business by a duly recognized body of the facilities, capability, objectivity, competence, and integrity of a company, service or operational group or individual to provide the specific services or operations needed."

Dobbs: "What else?"

VP: "And non-conformity is important in today's management. Gone are the days when the managers had to follow only the proven track."

Dobbs: "But how will that make your company successful?"

VP: "That's where the G in UMANG comes in play."

Dobbs: "What is G?" Will that stop outsourcing?"

VP: G stands for 'Grades.' It is an indicator of category or rank related to features or characteristics that cover different sets of needs for products or services intended for the same functional use. And yes, it will certainly decrease the volume of outsourcing."

Dobbs: "Well, then UMANG is the word for me! Ha! Ha!! Ha!!!

During the next five years billions were spent on UMANG to no avail. The company had to file for Chapter 11 for protection from its lenders. A new board of directors took over and fired the entire executive room in the ivory tower. The new

Chairman wanted to know what was the origin of UMANG. He asked his executives to find out.

"We don't know its origin. May be the plant manager in the rust belt will know."

The plant manager was summoned.

Plant Manger: "I heard the production manager utter it."

Production Manager: "I heard the floor supervisor shouting it out. May be he knows."

Floor Supervisor: "It's all the fault of the team leader. He is the one who was looking for UMANG."

Team Leader: "I've nothing to do with that. Umang was the Indian guy who used to work for me. I was looking for him at the time when the VP entered the plant."

"Where did UMANG go?" Demanded the floor supervisor.

"Well, last we heard, he moved back to India and is the president of UMANG Technologies. As a matter of fact, he'll be on CNN talking to Lou Dobbs tonight."



Fractals

A fractal is a complex geometrical shape. Fractals are useful for describing non-Euclidian, irregular shapes. One of the most exciting areas where fractal geometry has been applied is in the field of statistical mechanics. It has proven itself to be especially well-suited to examinations of apparently chaotic systems, such as the distribution of galaxy clusters throughout the universe.

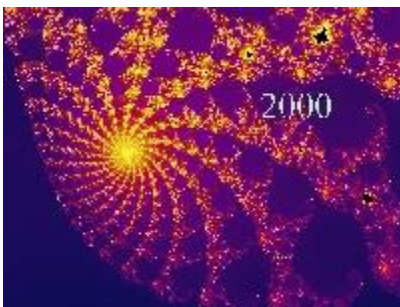
A fractal often has the following features:

- It has a fine structure at arbitrarily small scales.
- It is too irregular to be easily described in traditional Euclidean geometric language.
- It is self-similar (at least approximately or stochastically).
- It has a Hausdorff dimension which is greater than its topological dimension (although this requirement is not met by space-filling curves such as the Hilbert curve).
- It has a simple and recursive definition.

Mandelbrot Set

The word fractal was coined in 1975 by the Polish-born mathematician Benoit Mandelbrot. The word was derived from the Latin *fractus*, meaning fragmented. He devised fractals, named the Mandelbrot Set. The Mandelbrot Set was created by iterating the following equation:

$$Z = Z^2 + C$$



The equation is deceptively simple in appearance but the variable Z and C are actually complex numbers. In the computer image of the Mandelbrot set the iterated equation has produced different final values, each of which is given a different color.

This would not have been possible without the use of a modern computer, but then again the modern computer would not have been able to display the Mandelbrot Set without the aid of fractal algorithms. Fractal algorithms are a development of fractal geometry and have been used to reproduce the complex, irregular shapes of nature – and much more besides – on our computer screens.

If you take a close look at any part of the Mandelbrot Set, you will see that it conforms to the rule of self-similarity and closely resembles chaotic forms in nature, such as those associated with cracks in sheets of the ice or the frost formations one finds on windows in winter.

Fractal Dimension

A key characteristic of the fractal - one that is vital to our understanding of complex non-Euclidean figures – is that of fractal dimension. Dimension in the world of fractals differs from that of the Euclidean notion of dimension. Fractal dimension is a parameter that remains the same no matter how much an object is magnified or where it is viewed from. If we look at a fractal curve we can see that at each stage in a construction the perimeter of the curve increases in the ratio 4 to 3. If we call the fractal dimension D , then we can see that the figure (D) is the amount that the perimeter must increase in order to be raised from 3 to 4, producing the equation:

$$3D = 4$$

Close-up of a remarkable cauliflower showing its fractal properties.



Mental Exercise

Figure It Out

By David Beagan

Non Citizen

A man was born in the city of Cambridge, MA. His parents were born there, too. But the man was not eligible to be a U.S. citizen. How is this possible?

Words in Common

What do all of these words have in common? Hint: three consecutive.

deft, first, calmness, canopy, laughing, stupid, crabcake, hijack

Lead Foot

We have seen sports science make many advances, many of these advances involve exotic materials. Whether it is a swimsuit that helps a swimmer slip through the water with less friction or the strong light materials used to make track runners faster, high tech is a part of sport. What sport has shoes that are made entirely of metal?

Language Equation

A language equation sets a number equal to a well known phrase but with words in the phrase initialized:

$$2 = \text{N. in a D.}$$

And the answer is:

$$2 = \text{Nickels in a Dime}$$

Now, try this one, think measurable:

$$3 = \text{F. in a Y.}$$

For this one, think biological:

$$8 = \text{L. on a S.}$$

For this one think mechanical:

$$4 = \text{W. on a C.}$$

For this one think musical:

$$5 = \text{S. in a Q.}$$

Tri-Bond

What is it that all three of these have?
cherry, brain, wine glass.

Walking Adventure

A man is walking along in a straight line. As he is walking, one footfall finds him facing south, the very next footfall as he continues on a straight path, finds him facing north.

The question is, where is the man walking?

Answers

What Am I

Platinum. It's the color of silver and costs more than gold. Automobile exhaust systems use catalytic converters with platinum as the active component. A record album that sells one million copies is designated a platinum album.

Non-Citizen

The man was not a citizen because the U.S. did not exist when he was born in Cambridge. It got its name in 1638 when it was named in honor of Cambridge University in England. The United States was not a country yet.

Words in Common

What all of these words (deft, first, calmness, canopy, laughing, stupid, crab cake, hijack) have in common is they all contain three consecutive letters of the alphabet. N-O-P in canopy. G-H-I in laughing. S-T-U in stupid. A-B-C in crab cake.

Lead Foot

In horse racing, the horses shoes are made of metal.

Language Equations

3 = Feet in a Yard

8 = Legs on a Spider

4 = Wheels on a Car

Tri-Bond

They all have stems.

Walking Adventure

The man is walking near the South Pole. As he is ready to step over the pole he is facing south. Once past the pole, he is facing north.

The Changing Economy

By Bala Prasad

Corporate mismanagement is not the only culprit for this country's downward spiral into a recession, although certainly it has its fair share of responsibility. There are several other factors which contributed to our recession, the first being a factor we don't like to talk about because it is not "juicy" or very interesting: rising energy costs, starting with the price of oil. Every product requires energy to produce, energy to transport, and energy to store so when the cost of energy went up, the price of everything else also started to climb (a.k.a. inflation). Thus, when the price of oil began to rise, we did not just pay more to fill our gas tanks and pay our utilities, we started paying more for everything else too. This of course left

everyone with less disposable income. When disposable income drops, less money is spent on non-essential items, which caused sales of consumer goods to fall, which in turn leads to retail outlets & manufacturers of consumer goods not needing as many employees – thus, unemployment was on the rise. As retail outlets and manufacturers began to downsize their workforce because of low demand, they were not spending as much for equipment and supplies, resulting in more layoffs, leaving unemployment to soar. Of course when unemployment goes up, sales of consumer goods begin to decline more, resulting in more layoffs. Thus, a vicious cycle began for our country.

In addition to the energy problem, we each have individual responsibility in the economy. Americans were buying homes they could not pay for, cars they could not afford, running up huge amounts of credit card debt that they had no intention of paying back, and not saving anything. While it is easy to blame "predatory lenders" for our problems, we as individuals should be aware of our limitations as well, shouldn't we? We should not bite off more responsibility than we can chew, even if the bank ignorantly allows us to do this.

So, our country entered a dark period in its history in which individuals and companies alike were defaulting on their loans, foreclosures were at an all-time high, and



people were filing for bankruptcy left and right – so naturally the credit markets tightened up (and with good cause). Banks were in trouble because of defaults; companies like AIG were in trouble because they insured mortgages that were now defaulting. Automakers were in trouble because automobile sales were down. And through this all, new construction was down and consumer spending was down, so there were very few new jobs being generated.

In addition to the above factors (which have nothing to do with corporate mismanagement), our national deficit was steadily climbing, breeding a crisis of confidence in our economy. When other countries do not have faith in our economy then the

value of the dollar drops – this raises the amount Americans must pay for imported products and lowers the amount of money we receive from exports because the other countries we trade with are not willing to exchange currencies at as favorable rates as we have had in the past when our currency was much stronger.

To sum it up, yes we had a long period of explosive growth that was grossly mismanaged by Corporate America, but it was also mismanaged by the American consumer and the U.S. government. This combination of factors contributed to the inevitable crash of our economy. And just as we all had a role to play in the economy's fall, we all have a role to play in its rise again – we must all do our parts to help fix our broken economy before it gets much worse.

Sincerely,

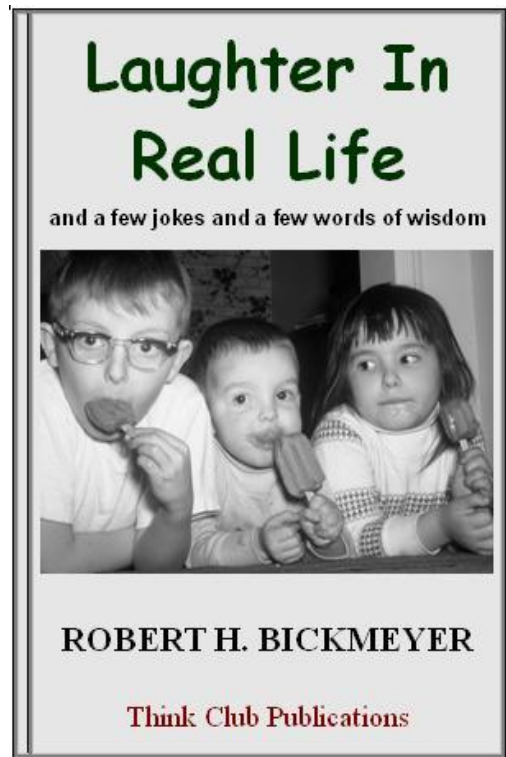
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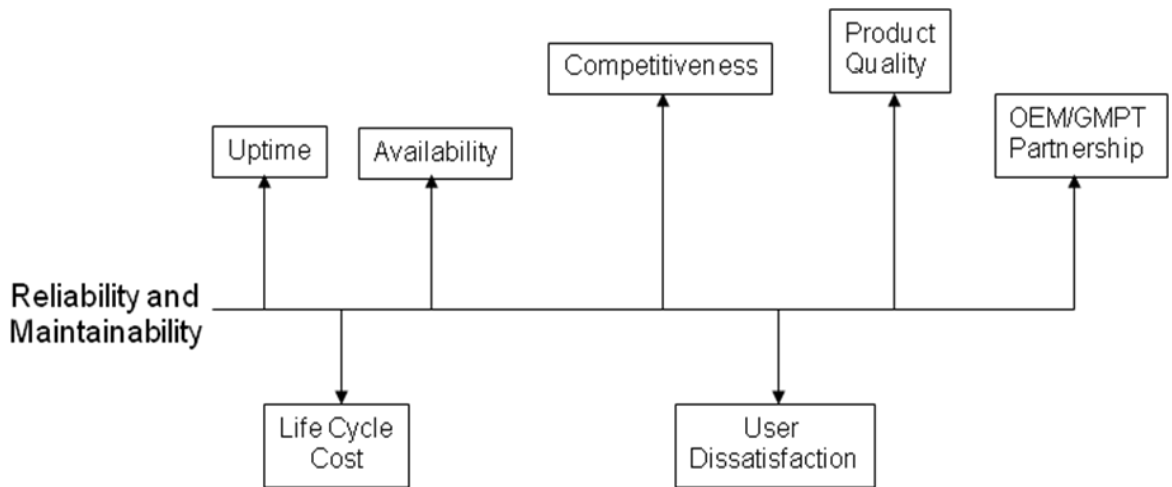
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