



# THE RIDER REPORT

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## Good Luck!

Ever wonder about the man who wins the lottery, the woman who becomes the Homecoming Queen, the person who happens to be at the right place at the right time?

Is good luck in the genes? Is it where preparation meets opportunity? Or is a type of persistence that cracks open the shell of good timing?

Dr. Richard Wiseman, a professor of public understanding in psychology, at the University of Hertfordshire in the U. K., studied the nature of luck for over a decade before writing his book, *The Luck Factor*. He notes that luck can, “make the difference between life and death, reward and ruin, happiness and despair.”

But before drawing your own unlucky conclusions, please know that Dr. Wiseman thinks that luck is neither random, nor magical. “There must be something causing things to work out consistently well for some people and consistently badly for others,” he explained. He insists that there are steps we can take to enhance our luck factor.

**1) Opportunism:** Unlucky people tend to be more

anxious, says Dr. Wiseman, who conducted experiments among those believing themselves to be lucky or unlucky. The more anxious one becomes diminishes that person’s ability to notice the unexpected. Lucky people recognize chances and they maximize opportunities.

**2) Optimism:** Believing you’re lucky may be more than half the battle, Dr. Wiseman believes. Optimism breeds good fortune and the realization that good things can happen in almost any situation.

**3) Intuition:** Lucky people are open to hunches and following their gut instincts. Wrong or right, lucky people are impulsive enough to take chances and get lucky!

**4) Resilience:** Lucky people tend to look at the bright side of any situation. Wiseman calls this, “denying fate,” an attitude that he says, “transforms bad luck into good.”

Wiseman believes we have in us the ability to change our fortune. We must stay relaxed, be alert, have hunches in bunches, be grateful for whatever comes our way, and always look at the bright side of life. And, by the way, for those who wish to win the lottery, you need to buy some tickets! ■

## Great Deals on Travel Sites

As we head into the colder winter months, many of us begin dreaming of vacation in warmer destinations. Kiplinger recently researched 12 travel sites that can get you where you want to go for less.

### Airfares

**Kayak.com:** Searches hundreds of travel websites and search engines to come up with the cheapest fares.

**AirfareWatchdog.com:** A great site for travelers who will impetuously take off at the drop of a deal.

**WhichBudget.com:** Great for overseas flight plans.

**Yapta.com:** If you find a lower fare than the one you bought, this website will show you how to collect the refund difference from a major airline.

### Lodging

**Hotels.com:** Simple site for accommodations only.

**Priceline.com:** Adds a negotiator to bargain for less expensive rooms.

**TripAdvisor.com:** You can access the best value by filtering results.

**BedandBreakfast.com:** Detailed descriptions on even the tiniest inns and sends promotional and “hot deals.”

**HomeAway.com:** Offers a big selection on rental lodging.

**HomeExchange.com:** Largest network of home swappers.

**JetSetter.com:** Private-sale site for luxury hotel deals.

### Rental cars

**Hotwire.com:** Collects rates from its eight rental partners and publishes the best daily rates. ■

## PICK YOUR SURGEON

It’s bad enough that you have a condition requiring surgery. Now who do you turn to to make sure everything turns out right? There’s a new website that has crunched years of data to rate surgeons on their ability.

This website, [www.surgeonratings.org](http://www.surgeonratings.org), has been created by Consumers’ Checkbook/Center for the Study of Services, a non-profit organization that publishes many consumer guides. It gathered data from federal government records of more than 4 million surgeries performed by more than 50,000 doctors.

It rates top doctors in 14 types of major surgery by zip code. Checkbook President, Robert Krughoff, is confident that this type of grading transparency is only the beginning. “This is the first time we’re doing this, and it’s going to catch people by surprise,” he says. “So we chose this time to focus on the good ones and to tell people who they are.”

Checkbook identified surgeons who had strong records on three criteria: death rates; other bad outcomes, such as infections, falls or other complications that resulted in longer than anticipated hospital stays; and recommendations by other doctors. Some good surgeons who may not have been listed did not perform enough procedures to qualify statistically. ■

## Caffeine Throws Off Circadian Rhythm

Not that it’s something we already didn’t know, but now there’s scientific proof that drinking coffee before bedtime messes with your internal body’s sleep cycle.

A recent study at the University of Colorado quantifies this fact. In the study, five healthy people spent a night in the laboratory where researchers monitored their melatonin levels after taking a caffeine pill, equal to taking a double espresso, three hours before bedtime.

Melatonin is a hormone that increases at night and helps regulate your body’s internal clock.

Not only did researchers rediscover that caffeine keeps you awake, they also found out that it threw off the volunteers’ waking time by 40 minutes.

Kenneth Wright Jr., co-author of the study and director of the Sleep and Chronobiology Laboratory, said that caffeine “affects our physiology in a way that we hadn’t really considered in the past.”

While no one likes to have his or her sleep disturbed, it may be a helpful application for travelers to avoid jet lag or shift workers who alter their schedules from day to night. ■

## Teresa’s Thoughts



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I’ve noticed lately during the holidays that people are ignoring Santa’s warnings. Maybe they think that they’ll get gifts if they are naughty or nice. I just don’t believe it. Therefore, for next year, I’m going to be a little elf and help Saint Nick identify those on each list.

### Naughty:

- Line cutters at the grocery store, mall, bank – anywhere!
- Drivers who go 15 miles-per-hour below the speed limit in the passing lane
- Selfie selfers
- Customer service reps who put you hold...then hang up!
- People who interrupt every conversation to give their two cents
- Facebook posters who replicate the Kardashians and give every aspect of their lives
- Pet haters
- Fashion slaves
- Snooty wait staffers
- Professionals who, just because they are experts in one thing, think they know everything

### Nice:

- “Please,” “Thank You,” and “Have a nice day (sincerely)!” from anyone
- Drive-thru drivers who pay your toll or beverage in front of you
- Friends and associates who remember your birthday
- Total strangers who give you a smile
- People who hold the door or an umbrella for you
- Conversants who look to add you to the discussion
- Compliment givers who recognize hard work and expertise
- Advisers who give proper tips when needed and can also say: “I don’t know.”
- Good listeners
- All my longtime business associates, staff and loved ones

I thought to add that last line as immunity to everyone I wish a successful, happy and healthy New Year! See you in 2016!