



48 DECISIONS WE'VE MADE FOR YOU

Paper or plastic? Shave or wax? Stay at this job or go? From **pesky little quandaries** that ought to be no-brainers...to the mysteries of the universe (should I wash that man right out of my hair? and must it be organic shampoo?), deciding on the **best course of action** isn't always easy. We made a list of life's vexing questions, then went in search of perspective, reason—and answers. Consider it our gift to agonizers everywhere. **By Arianne Cohen**

WHAT NOW, MY LOVE?

1 I'm married and exhausted.

Sex or sleep? "Both," says Paul Glovinsky, PhD, coauthor of *The Insomnia Answer*. "It's not just a question of sex but of timing. Often women are stimulated by sex and can't sleep afterward." Which, as you know, means he crashes like a mighty oak while you lie awake and fume. "If you can time things to coincide with the time of day when you're at peak energy, your sex life will be significantly more satisfying." (Remember sex in the morning? Weekend

naptime?) And speaking of time, Linda Young, PhD, a Washington-based therapist who specializes in helping women foster healthy relationships, adds this: "The average encounter is only around 20 minutes, so ask yourself why you're hesitant. Your resistance might be a reflection of your lack of satisfaction with the sex." Or your fear of intimacy, your performance anxiety, your anger about something else in the relationship—the point being that sexual unhappiness can be a shield for many other types of issues.

2 My clock is ticking. Settle for the guy I care about, or hold out for The One, who may never show up?

Do. Not. Settle. "Both of you—not to mention the children you might have—may pay the price of a fractured relationship later," says psychotherapist Ken Page, founder of the dating workshop Deeper Dating. Marrying Mr. Almost The One is, on the other hand, perfectly admissible. "If someone is your match in 75 to 85 percent of the things that are important to you—values, character strengths, how he treats

other people, emotional fitness—that's not settling," says Young. "But it's up to you to infuse 'good enough' with energy and passion so that it becomes fantastic. And chemistry counts; you need to be attracted to each other."

3 I've met a great guy. He never calls. Should I call him?

"It's 2008. You can call," says Steve Santagati, author of *The MANual* and resident expert at askstevesantagati.com. Still, Santagati urges you not to put the guy on the spot. "Let him initiate plans. You can just say hello to open the lines of communication, and he might hear something in the phone call that he didn't get the first time you met." The way he responds will tell you whether you have a future together.

4 He's married, but he says he's not happy and it's ending. I should stay away, right?

Run as though you're fleeing a burning house. Which, in fact, you are. "He's already showing you he hasn't put enough distance between himself and his problematic relationship," says Young. "If you get involved, he's going to subject you to all his issues, and you're going to be a wonderful dumping ground."

5 When, if ever, is it a good idea to try again with a guy whose heart you've already broken?

About as often as pigs fly. "Usually, you can't go backward," says Manhattan-based matchmaker Janis Spindel. "It's a case-by-case scenario, but statistics show that it doesn't usually work." The case where it might work: when the failure was unrelated to your attraction or personalities but caused by outside circumstances—say, one of you was going through a family tragedy, or you were transferred to another city. Absent such extenuating circumstances, analyze what went wrong the first time, assume a similar dynamic will arise again, and then determine whether that dynamic is feasible in your current life.

6 I love my partner, but the sex is underwhelming. Stay the course or go?

Neither. Instead, you're going to do the hardest thing you've ever done. "Think about the things that turn you on in the deepest ways, the things

that make you feel most loved and cared for," says Page. "What kind of touch? What words? What kind of pacing makes you feel the most affection for your partner? Tell each other, no matter how wild or tame your desires might seem. When the two of you are unafraid to be naughty and vulnerable together, the experience can be amazing." Sex thrives on risk and surrender, and you're probably missing one or both.

MONEY MUDDLES

7 When buying electronics or appliances, should I buy the warranties, too?

You might as well toss your money in the air and wave your hands like you just don't care. Extended product warranties are a multibillion-dollar industry unto themselves, raking in 40 to 80 percent profit margins. "The retailers are making a significant profit on those policies," says Laura Rowley, Yahoo! Finance columnist and author of *Money & Happiness*. Why? Because most products come with a

one-year manufacturer's warranty anyway, and according to a recent *Consumer Reports* survey, repairs, on average, cost about the same as the policy. And while we're on the subject, you can skip the extended car warranty, too. A new car is already warrantied, typically with a three-year/36,000-mile bumper-to-bumper warranty, plus a longer power train warranty, which covers the more expensive engine and transmission repairs. The time to consider an extended warranty is when your car is spending a lot of time in the shop as the basic warranty is winding down. "You might consider a contract with the manufacturer or a company you know you can depend on," says John Paul, AAA car doctor. "Skip the small warranty companies. They may be fly-by-night, so when you try to collect, they become very difficult."

8 Buy a house now or rent for two more years in the hope that prices continue to drop?

If you have a good FICO score (around 720 or above), can afford a standard ▶



When is it smart to buy a product warranty? Only when you want to throw your money away.

15- or 30-year fixed-rate mortgage, can handle a 20 percent down payment, and intend to own for at least five years, then, says *O* columnist and personal finance expert Suze Orman, go ahead and buy. As with stocks, it's too risky to try to time the market at its absolute lowest. Ask a local real estate agent to show you some comparable sales so you can bargain for the best price.

9 If I'm saving for a down payment on a house, does it make sense to sock away the maximum IRA contribution? In time, the house will give you better tax write-offs than the IRA, not to mention a roof over your head. One exception, says Orman: "If your employer offers a 401(k) with matching contributions, I wouldn't pass up the free money."

10 Is long-term-care insurance worth it? "Generally, it makes sense only for a very specific group of people: those with liquid assets between \$400,000 and \$1.5 million," says finance expert Jean Chatzky. The average nursing home stay lasts two and a half years, at an average cost of \$78,000 a year—which means that if you have more than \$1.5 million in assets, you can pay for your own care, and if you have less than \$400,000, you could quickly qualify for Medicaid. "Age 60 is the time to buy insurance if you need to," says Chatzky, "unless you know you're at high risk for a medical condition, in which case buy earlier." For the greatest security, choose a company with a top rating from agencies such as Moody's or A.M. Best.

11 Do I need life insurance, and if so, how much? Only if you love your loved ones. (That's a yes.) "It's so cheap that everyone with dependents or debt should have it," says Rowley. Insuring yourself for five to ten times your annual household expenses can cost as little as \$1 to \$2 a day. "That means if something happens to you, your family has five to ten years to figure out how they're going to go forward."

NOT EASY BEING GREEN
12 Which produce is it important to buy organic? "People can decrease the amount of pesticides they ingest by 90 percent by



Psst! Green cleaning products really do work—without the scary chemicals.

avoiding the 12 most contaminated fruits and vegetables and eating the 12 least contaminated instead," says Lori Bongiorno, author of *Green, Greener, Greenest*. The dirty dozen, according to the Environmental Working Group: peaches, apples, bell peppers, celery, nectarines, strawberries, cherries, lettuce, imported grapes, pears, spinach, and potatoes. (For the complete list, go to foodnews.org.) "I also buy organic dairy and meats," Bongiorno says, "because that's the only way to guarantee avoiding antibiotics and hormones." In packaged foods, such as cereals and macaroni and cheese, the health benefits of organic versus nonorganic aren't nearly as dramatic.

13 Should I be buying organic makeup and body products? You should be buying nontoxic products. "The problem with 'organic' is that there are so many different labeling systems, it's hard to know what you're buying," says Sonya Lunder, senior analyst at the Environmental Working Group. Check your toiletries at cosmeticsdatabase.com, the Environmental Working Group's list of more than 25,000 products rated by toxicity and ingredient safety. When

possible, purchase those rated 0 to 2 on their 10-point scale.

14 Do "green" household cleaners really work? Yep—because it turns out that our households don't need to be sterilized. "No surface is going to stay sanitized for very long, anyway," says Bongiorno. "Remember, too, that disinfectants can be poisonous—they're regulated as pesticides—and that there are many affordable and worthwhile green options."

15 Paper or plastic? Canvas. "The paper versus plastic question is a wash," says New York University professor of nutrition, food studies, and public health Marion Nestle, PhD, author of *What to Eat*. "Plastic pollutes the environment, and paper either cuts down trees or costs a lot of energy to recycle."

WORK WORRIES

16 Should I stick with a stable job in an office I enjoy or say yes to a new and more lucrative offer? Option three: "Go to your boss, tell her you've gotten an offer, and ask [CONTINUED ON PAGE 322]"

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if she'll match it," says Robin Ryan, career counselor and author of *60 Seconds & You're Hired!* (Of course, there's an art to doing this: You want to make clear that you love your job and aren't just using it as a bargaining chip.) "She may say no, but there's a good chance she'll say yes. Whatever you do, though, do not bluff, because you could end up unemployed."

17. Is an advanced degree worth the time and money? Depends on the degree. MSN Money personal finance columnist Liz Pulliam Weston calculated which degrees pay off over time in salary. "Advanced degrees in business, education, engineering, law, and science do," she says. "But the average liberal arts and social sciences master's degrees typically don't." Her advice: Talk to people in the positions you see yourself in someday, and ask what degrees they have and whether they needed those degrees. If you just want to spruce up your résumé, Ryan suggests seeking credentials from professional associations or getting short-term seminar "degrees," which, depending

on the field, can provide the desired education, networking opportunities, and salary increases.

18. Which e-mails can I not answer? Those where you are cc'd; messages to more than three people; all one-liner e-mails ("Done," "Perfect," "Sounds great"); messages that start with "FYI"; thank-yous to thank-yous. "If it doesn't bluntly request a comment back, assume it's just for your information and don't reply," says Ryan. Endless discussion chains (Subject: Re: Re: Re: Re:) should be handled by phone or in person after two to three e-mails, says Will Schwalbe, coauthor of *Send: Why People E-mail So Badly and How to Do It Better*. And when higher-ups send answers to a question, give them a break. "You've asked, they've responded, and now you can do them a favor by not cluttering their in-box with 'Thanks' e-mails. But if you're a boss, err on the side of responding, because people take it quite personally if you don't."

19. When should I send a handwritten thank-you instead of an e-mail? Ignore your mom on this one: It's an e-mail world now. "People expect such an instant response that an e-mail within 24 hours is often preferred," says author and corporate productivity consultant Julie Morgenstern. It's okay, however, to follow your e-mail with handwritten thanks. "Busy people are getting more than 100 e-mails a day," says Pamela Eyring, owner and director of the Protocol School of Washington. "If you want to stand out, you can showcase appreciation with a good note."

20. What should I give my boss at the holidays? A lovely note showcasing your appreciation. "The most meaningful gifts I get are the thank-you cards from people who work for me, and that's all I ever want," Morgenstern says. But if you feel you simply must buy something, says Penelope Trunk, founder of the Brazen Careerist blog, "your only goal is not to be wrong. So in my book, that leaves food. Wine could be wrong. Art could be wrong. Food can't be. The only thing is, if your boss is overweight, try not to buy really fattening foods."

CLOTHES CALLS

21. I've heard it said that there's one hemline that will always be correct. What is it? The perfect hem hits the top of the knee or an inch above—no higher. Period. If you despise your knees, says *O's* creative director, Adam Glassman, wear a skirt or dress that grazes the bottom of the kneecap and a higher heel. But odds are your knees look fine.

22. Can I wear brown and black together?
Navy and [CONTINUED ON PAGE 325]

black? There's nothing chicer. And since all three colors function as neutrals, there's not much heavy brain work involved. Especially on the upper half of the body, navy is kinder than black, which tends to draw color out of the face. "A brown or navy shoe, belt, or bag worn with a pair of black pants shows that you possess a certain amount of flair," says Glassman. To make this look no-fail, always match socks or hosiery to your shoe.

What should a woman never wear if she wants to dress her age?

23. In your 20s: Matching suits—dressing like a Park Avenue matron just makes a young person look dated.

24. In your 30s and up: Colored tights—too juvenile. Low-slung jeans, shorts, or skirts—no one wants to see muffin top or midriff.

25. In your 40s and up: The schoolgirl look—rounded collars, pleated plaid skirts, and pinafores look wrong on grown women. Short skirts—hems that hit midthigh or higher aren't appropriate no matter how hot your legs look.

26. In your 50s and up: Anything strapless—unless you're wearing a jacket or other shoulder coverage. Innerwear as outerwear—leave the bias-cut slipdress in the bedroom (and, for that matter, the terry cloth hoodie and sweatpants).

27. In your 60s and up: Bikinis—there are gorgeous one-piece swimsuits that don't reveal the whole landscape.

28. No matter your age: Nude or white hosiery—better to go barelegged with a spray tan. Shoulder pads—honestly, why? Ankle-length straight skirts—flattering to exactly no one. Retro trends—if you were old enough to wear it the first time, don't revisit it.

29. Safe at any age: Heels (two inches and up)—they make every pair of legs look toned. Jeans—there's a modern pair made for every body shape. T-shirts—a soft, fitted cotton tee always gives off an unstudied, contemporary vibe.

BEAUTY: IN THE EYE OF THE BEFUDDLED

30. Should I let a manicurist cut my cuticles? Dermatologists say no, but what an eyesore! The cuticle protects the nail as it grows; when you cut it, you run the risk of deforming the nail. But we see your point. Loretta Ciraldo, MD, a dermatologist in Miami, suggests having your manicurist push back your cuticles for the first few visits; then, if you feel that she has been very

conscientious and careful, ask her to gently trim only the dried-out part of the cuticle.

31. Should I shave or wax my legs? Shaving is much less expensive, but you have to do it every two to three days; full leg waxing at a salon can cost anywhere from \$40 to \$100, but you can typically wait almost a month between repeats. And if your hair is very coarse, shaving may cause razor bumps (a.k.a. *pseudofolliculitis barbae*), which occur when newly cut strands of hair curl in on themselves and grow into the skin. So if you can afford it, wax.

32. Is it harmful to wash my hair every day? No. "You wash your face every day, and your hair encounters the same amount of dirt," says trichologist Philip Kingsley, who points out that a clean, flake-free scalp will lead to thicker and stronger hair. If your hair is very dry, try using a conditioner made for dry, damaged hair, along with a

Retro trends:
If you were
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leave-in conditioner. One caveat: The combination of washing and then using a blow-dryer or flatiron daily can damage hair, so limit your use of heated tools to every other or every third day. And a clarification: The idea that you need to rotate your hair products for your hair to be its healthiest is a myth. "If you're constantly changing brands, you'll probably just get confused about which ones worked best for you," says Kingsley. "Think of how you would describe your hair [fine, limp, dry, thick, oily], and then find good corresponding products and stick with them."

33. What's the best kind of blow-dryer? If you want to dry your hair quickly without damaging it, invest in an ionic dryer that's between 1,500 and 1,800 watts, says New York City hairstylist Patrick Melville. (One of his favorites is the very lightweight FHI Heat Nano Weight Pro 1800, \$150.) And buy one that comes with a nozzle attachment, which will prevent you from holding the dryer too close to your hair.

34. What's the most effective antiaging product I can buy? A broad-spectrum sunscreen. Avobenzone and Mexoryl (chemical

absorbers) are most effective against UVA rays, while zinc oxide and titanium dioxide (physical blockers) will shield against UVA and UVB rays. Try Neutrogena Ultra Sheer Dry-Touch Sunblock SPF 55 or Nia 24 Sun Damage Prevention SPF 30. If you already have sun damage (wrinkles, age spots, thin skin), you should also buy a serum or cream that contains high levels of scientifically studied ingredients such as retinol; vitamins C, B3, and B5; and glycolic acid. And use it religiously; treating aging skin takes months to years, not days.

TECH: WHAT THE HECK?

35. Update my computer or buy a new one? If the keys are falling off, the hard drive is full, and the operating system is molasses slow, it's time to hit the computer store. "But if the idea of waiting another half year doesn't grate on your soul, then wait," says tech writer Daniel Pink, author of *A Whole New Mind*. "In the computer world, products improve so quickly that you'll get more features and power for the same price in six months."

36. Should I buy CDs or download music? "Downloading is easy and cheaper—the savings on not manufacturing a product are passed on to you," says *Popular Mechanics* senior technology editor Glenn Derene. Your best bet is AmazonMP3, which offers songs for as little as 89 cents, free of digital rights management software, so you can copy them onto any device—including CDs, if you miss them.

37. BlackBerry or iPhone? Depends on your technology needs. If you're an e-mail fanatic, the BlackBerry historically has had the edge, though the new iPhone may be closing that gap. If you're a video, music, or gaming junkie, buy an iPhone for its unparalleled entertainment options, suggests Paul Reynolds, electronics editor at *Consumer Reports*.

38. LCD or plasma TV? LCD is your best option for screens under 42 inches, but for screens over 50, go for plasma. Between 42 and 50, it's a toss-up; you may want to let your living room make the decision for you. "Plasma has a wider viewing angle, meaning it's good for rooms with seating in corners," says Reynolds. "LCDs do a little better in rooms with lots of lights and windows."

CAR CONFUSION

39. Should I get all the interior extras that come with my new car? Just say no. "Paint protection, fabric protection, and alarm systems can often be installed far cheaper after you buy the vehicle," says AAA's John Paul.

40. Should I pay extra for car insurance ▶

when I rent a car? Not unless you enjoy double paying. If you already have car insurance, and you're charging the rental on your credit card, you're likely covered, says Jean Chatzky. Call your credit card and insurance companies before you go, and ask what your policies cover.

What kind of car should I buy...

41. If I'm a long-distance commuter? Three things to consider: gas mileage, comfort, and stereo extras to keep you entertained. "I like the Toyota Prius," says Brian Moody, senior road test editor at car pricing and review Web site edmunds.com. "It's a hybrid and gets over 40 mpg." Nonhybrid options include the Honda Fit or the Ford Focus; the Focus comes with the Sync system, which allows you to control your MP3 player by voice command. Visit fuelconomy.gov to check gas mileage.

42. If I hate to drive? Moody goes with the Prius again: "It requires so little effort. The steering is electric, the shift is electric, and it has a certain ease."

43. If I'm a mom with two kids? "I would get a sedan, because they're cheap and roomy, and they don't guzzle gas," says Moody.

"Unless you live where it's snowy, in which case a compact SUV, like a Honda CR-V with all-wheel drive, would make sense." Before you buy, scour safety ratings at safercar.gov and iihs.org.

44. If I'm a weekend outdoorsy person? A Subaru Outback or Land Rover LR2. "They're essentially easy-to-drive station wagons with decent fuel economy, but they

The most effective antiaging product? Sunscreen.

slug through mud," says Paul. Visit edmunds.com to see both the dealer cost of the vehicle and typical buyer prices.

45. If I'm single and want a car as carefree as I am? The Mazda MX-5 Miata or Saturn Sky. "They're fun, you can put the top down, and they're not an awful lot of money—less than \$30,000," says Paul. Note the minimal storage space, though: A small, soft duffel is just about all that fits in the trunk.

and Stanford offer similar packages. But Brenzel—himself the father of one child in private school and another at a state university—adds that state universities often offer some of the best honors programs. "If your child is high-achieving, it would be difficult to do better than some of the prestigious programs at state universities. Your child's future is not going to be determined by which gate she walks through. It's going to depend on every decision she makes once she's through it."

48. What about all the decisions you haven't addressed here? If it's a question of fact, you'll almost certainly find an answer online. If it's more a matter of figuring out your heart's desire, our best advice is this: Flip a coin. Seriously. Dig up a quarter, toss it in the air, and see what turns up. If you're disturbed, dismayed, or disappointed by the result, well, that's your answer. And having figured out what you want to do, we hope you'll do it! **Q**

*Arianne Cohen is a Manhattan-based writer. Her exploration of the world of tall people, *The Tall Book* (Bloomsbury), will be published in January 2009. Additional reporting by Brooke Kosofsky Glassberg and Kate Sandoval.*

THE BIG STUFF

46. To vote or not to vote? In other words, does my one puny vote actually count?

It does! Think of it as your one big bad vote, which will give your candidate marching orders. "Studies show that officials pay attention to groups that vote and ignore those that don't," says Harvard Kennedy School professor Thomas Patterson, PhD, author of *The Vanishing Voter*. As for choosing which elections to show up for, "never in history has a presidential election been decided by a single vote, but many smaller races have," Patterson says. "The smaller the electorate, the more important the single voter. And if you want to make an even bigger difference, get involved in the campaign, where you have the power to affect dozens or even hundreds of votes."

47. Is the prestige of a private college really worth the price? Yes—but only because prestige can come so cheap these days. "Many parents are surprised to learn that some of the most selective private schools in the country are the least expensive to attend," says Jeff Brenzel, PhD, dean of Yale undergraduate admissions. Yale offers a full ride to students with family incomes below \$60,000; Harvard, Princeton,