

In Minnesota, a common platitude makes a world of difference.

HAVE A NICE DAY

By Laurie A. Helgoe



REMEMBER WHEN “HAVE A NICE DAY!” actually meant something? The greeting and its symbol, the bright yellow smiley face, came out of the 1970s Evangelism of Good Feeling. The message? What we send to the next person makes a difference, and good feelings can catch on as easily as damaging ones like hatred and bigotry. So we wore our smile buttons and spread a simple wish for a nice day.

Though the greeting has now become a parody of itself, events in my life this week have given me a new appreciation for the spirit of nice. I am writing this from my hospital room. After major surgery on Monday, my stay was extended to allow my body to get back on track. My experience here has ranged from hellacious to healing, and the difference often turned on that little factor called “nice.”

Nice is different from “gracious” or “effusive.” It is simple and genuine, and it’s hard to fake. And nice is particularly important when we are feeling vulnerable. A person with an ailing body is vulnerable, but so is a person looking for help with tough decisions about money.

While in the hospital, I’ve observed some caregivers treat me as an interruption, while others look me in the eye and actually see me. The warm regard I used to take for granted has become a limited and treasured commodity. And my mind has wandered to a place where people know nice: my home state of Minnesota.

Where I grew up, “nice” was the air we breathed. People greeted each other, smiled gently, offered a hand, asked how you were doing—and waited for the answer. These people weren’t better than anyone else, just well trained in the art of nice. When I lived there, I thought nice was a little boring—along with our culinary staples of ketchup and mayonnaise—and was eager to experience spicier attitudes as well as cuisine.

Since then, I’ve experienced Rocky Mountain

highs, New Jersey speed and Appalachian sweetness, and each regional specialty has expanded who I am. But when I feel needy and dependent on someone for help, what I crave the most is Minnesota Nice.

What's that? You'd like the recipe? You bet'cha. No problem at all. Here it is, then:

MINNESOTA NICE (FEEDS EVERYONE)

STEP 1: START WITH A SMILE

Since when did we get stingy with smiles? A smile is not to be reserved for people you like or days when you feel good. Smile when you greet someone. Period. Smile because it puts the other person at ease and warms the interaction. People often smile back, and then everyone feels better. But that's just Velveeta on the hot dish. What counts is that you are responsible for putting another person at ease, and a smile does the job.

NOTE: Be sure to use the correct kind of smile. A smug smile will spoil the recipe, and one that is too wide screams "made from a box." The perfect smile comes when you have the other person in mind, not your own concerns. (Of course, setting yourself aside is another, pretty tricky recipe.)

STEP 2: ADD TIME

Minnesotans have the corner on one important fact: Most people do not tell you what they want and need. In fact, if you tell a Minnesotan what you want and need, that's a sure giveaway that you're from out-of-state (probably New York). This is because Minnesotans are trained to refuse any offer three times before accepting it. (This is well-documented in the book, *How to Talk Minnesotan* by Howard Mohr.) So an essential ingredient in Minnesota Nice is to give your client every opportunity to move past the defense of "can't complain," and to really acknowledge the inner anguish and need covered over by years of shoveling snow.

When I was admitted to a new floor of this hospital, the intake nurse asked me a question that got right to my anguish. She

asked, "What concerns you most about being here?" I immediately shared my distress over how I was treated following my surgery. This gave her access to my fears and the opportunity to provide me with a better experience.

Time is particularly important in financial planning, because clients often don't know what questions to ask. As the conversation gets going, though, questions and concerns will come to mind, and this is where Step 3 comes in.

STEP 3: THROW IN SOME "YAHs"

"Yah"—along with a head nod—is a handy way to indicate that you are listening and affirming what your client is saying. It may sound easy, but the skill comes in how you deliver the affirmation. The rule of thumb is to deliver the yah within response to the emotion you see in your client. This is the really great thing about yah: It works with any emotion. A sad yah comes with a regretful shake of the head; a loud, excited double-yah says "I know *exactly* what you mean!" A well-delivered yah helps the client feel understood, encourages more disclosure, and gives you time to tune in and determine how you can help.

NOTE: If "yah" does not work with your regional dialect (it is best suited for the singsongy Scandinavian), feel free to go with a simple head nod.

STEP 4: SERVE GENEROUSLY

As any good Minnesota host knows, it's your job to anticipate what your guest needs and to insist on filling it. Insisting is essential wherever the thrice-refusal rule is practiced. If you're not familiar with responding to refusals, it's not that hard to pick up. The refusals are always a little weak, like, "I'd better not," or "I've overindulged already," which sets you up nicely for an insistent response.

While Minnesotan generosity usually centers on food and advice about your car, the spirit of insisting can easily be applied to other circumstances, such as:

- How committed are you to making your client comfortable when you meet? If you offer a beverage, have a variety of choices in stock, and ask what the client would like, not *whether* he or she would like something.
- Are you willing to find answers or products a client needs, even if they are not ones you offer? You never forget the salesperson who goes to the store across the street to find the right tie for you.
- How do you keep track of your clients' needs *between* meetings? Remember, most people don't ask, and when it comes to money, most people *avoid* asking.

STEP 5: PROLONGING GOODBYES

Things seem to come in threes in Minnesota, and the goodbye is another example. When you leave a Minnesota home, you'll begin the goodbye in the living room, then talk awhile at the doorway, and finally chat at the car. Usually a plate of homemade cookie bars and some automotive advice are offered for the trip home.

The main message of the multi-step goodbye is that you like having the person around. You are focused on that person, you aren't in a hurry to get to the next client, and you are sensing if there is anything he or she needs for the journey ahead.

Like the yellow smile buttons we wore on our wide lapels, nice is pretty simple when you get the hang of it. But its effects can be profound. A client recently looked at me with tears in his eyes and told me what a difference I had made in his life. He didn't talk about my great skill or insight or recite what he had learned about investing. All he said was, "You are so...*nice*."

That was enough.

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