

HOW TO TALK YOUR WAY OUT OF ANYTHING

Have trouble saying no? Find yourself fumbling after a foot-in-the-mouth moment? From a dress you don't want to lend to playdates you want to skip, here's how to escape some of life's trickiest situations.

How many times have you wished you could put the world on pause? Just a five-second delay to conjure the perfect excuse, recover from an I-can't-believe-I-said-that blunder or invoke a clever comeback for an outrageous insult. Well, we haven't come up with a time-warp device, but we can help you to think on your feet. As working moms and chronic people pleasers, you contend with more than your fair share of sticky situations. Pushy PTA moms, intrusive neighbors, demanding bosses: There's no end to the overzealous souls who want *you*—to spearhead a committee, join the walkathon, work a little overtime. So here's our no-fail guide to saving yourself from exhaustion, embarrassment and exasperation in common scenarios. Yes, you'll finally be able to find exactly the right words (especially “no, thanks”).

SITUATION: Your klutzy red-wine-drinking friend asks to borrow your favorite Chanel dress.

WHAT TO SAY: “I never lend that one out because it's irreplaceable. That's the dress I wore on my first date with my husband.” Then offer her another dress. “Get her off the Chanel track,” says Caroline Tiger, the author of *How to Behave*. “It's sort of like telling the three-year-old, ‘Why don't you play with this toy?’ You just need a distraction.”

When it comes to lending in general, you have to gauge how important something is to you. Sure, a neighbor can borrow your ladder for the afternoon, but you don't want a coworker walking off with your favorite pearl earrings, never to be seen again. So you must ask yourself, “Will it kill me if it's lost, broken or never returned?” If the answer is yes, your answer must be no. Then be honest and say, “I don't lend things I'll worry about.” That said, if a friend wants to borrow

something that's easily replaced—like a book, DVD or CD—have the courtesy (and generosity) to lend it to her. If it goes AWOL, chalk it up to friendship karma.

Of course, there are chronic bad borrowers you must avoid: the sister-in-law who returns things battered and tattered, the friend who keeps wearing the cashmere sweater you lent her, the cousin who's still looking for the camera he promised to give right back. With them, use faulty memory as an escape hatch: “I never remember who I've given what anymore, so I've had to stop lending things out.” You may suffer an uncomfortable moment or two, but you'll save lots of relationships.

SITUATION: During your busiest time of year, a professional acquaintance asks you to speak at a conference she's organizing.

WHAT TO SAY: Start with no, says television journalist Soledad O'Brien. “I used to say, ‘That sounds interesting. Email me more information,’” she says. “Then my assistant would get a call saying, ‘Soledad has agreed to do this.’” Now O'Brien says, “My schedule is packed and I'm not taking on any speeches, but if you want to send me the information I'll take a look.”

Her enough-is-enough moment came when, pregnant with twins and on bed rest, she found herself on the phone with event organizers who would scream at her for declining to help their cause. It was shocking—and liberating. “I realized that these people didn't care about *me*. They just wanted to fill an event,” says O'Brien. “They'll say, ‘We want *you*. We love *you*.’ But if you're not available, they'll move on and love someone else.” O'Brien now takes at least ten days to make these decisions and always runs them by a checklist of queries she keeps taped to her desk. Questions include: Will you miss

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putting your children to bed? Will you miss dinnertime? Is it a direct flight? Do you have expertise in this field that is important to share with others? Is it a cause you're passionate about? When the cause has enough personal meaning, she will often say yes even if it fails on all other counts. "Giving myself that week and a half means I'm no longer saying yes to everything and finding myself in a Town Car going to an event that I don't care about, thinking, *Why am I missing bedtime for this?*"

SITUATION: In the middle of an introduction, you forget a person's name.

WHAT TO SAY: "I'm so sorry—I drew a blank." There is really no way to hide it, says *Palm Beach Daily News* society editor Shannon Donnelly: "If you've already started the introduction, the best thing to do is fess up." You might add that this has been a chronic problem for you lately due to a busy schedule or a 2-year-old who simply won't sleep. "Most people will understand—after all, who hasn't this happened to?" she says.

SITUATION: A type-A PTA mom guilts you into the latest fund-raising effort; your coworker bugs you to buy outrageously priced wrapping paper from her son's school; your boss wants you to join her pet charity's walkathon again this year.

WHAT TO SAY: "My cause is [insert favorite charity], and that's where I allocate my money and energy." You can explain why, if you like, but you don't have to. If you gave to every worthy cause, you'd go broke, notes Robin Koval, coauthor of *The Power of Nice* and president of the ad agency Kaplan Thaler Group in Manhattan. At one point, her agency's office was so flooded with well-intentioned employees trying to raise money for various charities that the firm dedicated a space in the company newsletter for open requests. "It's a way to get the word out without getting into a guilt-trip situation," she says.

If the request is for your time, like spearheading the school's bake sale committee, find a more contained task that you can manage, ideally one that can be delegated to the purported benefactor, your kid. Say something like "I'm sorry, things are crazed at my office right now, but I'll have my son whip up some of his famous chocolate chip cookies."

SITUATION: On Friday afternoon, your boss surprises you with a project that's going to eat up your whole weekend. You want to be a team player, but you've got unbreakable plans. Would a little white lie be so bad?

WHAT TO SAY: Explain your time constraints, and then ask your boss for advice about how she suggests you get the work done. Lying isn't the way to go, says Julianne Malveaux, PhD, president of Bennett College for Women in Greensboro, NC. "Be sure it's clear that you're seeking counsel as opposed to being annoyed or angry. You need to lay it out. Your boss is, after all, your boss. So it's not unreasonable to ask her to manage you, especially when she drops such a huge project on your desk at the last minute. It's possible that your boss wasn't thinking about how this project and deadline would mess up your life—



she was just getting it off her desk. So let her know what this will mean to your schedule. You can tell her you don't want to disappoint your family and ask if this really has to be done by Monday. Also try enlisting the help of an ambitious junior staffer," says Mary Lou Quinlan, author of *Time Off for Good Behavior* and founder and CEO of the consulting firm Just Ask a Woman. "Find someone who wants to get ahead, who says, 'I want to be you.' Now you're saying 'Okay, be me.'"

SITUATION: A close friend with a bank-draining Jimmy Choo addiction asks for a loan.

WHAT TO SAY: "I'm really worried about the economy right now. There's so much uncertainty that I'm trying to put money in my family's emergency savings." Blame an external factor for your inability to cough up the cash, says Laura Rowley, author of *Money & Happiness* and Yahoo! Finance columnist. You could also blame family legend: Tell her about the two aunts who stopped speaking to each other after a loan dispute. "Explain that because of this scandal you never lend money," she says. Then suggest some ideas for how your friend could raise the cash herself—perhaps by selling some of her stilettos on eBay. Or point her to one of the many sites where strangers lend each other money, like Prosper.com or Lendingclub.com. "Let a stranger deal with your spendthrift friend. Then you can save your friendship—and your bank account," says Rowley.

SITUATION: A needy neighbor with the kid from hell starts stalking you to set up playdates.

WHAT TO SAY: Ask ahead what her child doesn't like to do. Does her little boy hate riding on carousels? Then that's what you suggest doing together, says Michele Gendelman, a comedy writer and coauthor of *What the Other Mothers Know*: "Say, 'We're about to go to the merry-go-round. Why don't you come along?' Soon they'll stop asking."

SITUATION: Your husband is planning the annual camping trip that he adores and you abhor. Mud and mosquitoes aren't your idea of a good time.

WHAT TO SAY: "I know you love camping, and the kids have such a great time. And I also know that you love to play golf. So let's trade." This is your chance to get a girls-only weekend by offering a time swap, says Laura Stack, author of *Find More Time*. Tell him: "You take them camping, and I'll head for the spa. When you want to go on your golf trip with your buddies, I'll take care of the kids. No pushback, I promise." ■