

Ellen Fowler Hummel

Spin Doctors

Lindsay Lohan suffers from exhaustion, while Paula Deen's racial insensitivity stems from her southern upbringing. Thrift shop clothes are gently used, a corporate executive leaves her company to pursue other opportunities, and a former president's defense against impeachment hinges on what the definition of 'is' is.

American voters are familiar with spin rooms, where supporters of a political candidate gather to explain, or spin, the statements they make during speeches and debates. While spin is most closely associated with politics, in reality it's all around us. **mutterhood** talked to experts in several fields and found that in truth, it's best to take most of what we hear with a grain of salt.

House Hunters

Whether you're buying or selling, keep an eye out for these real estate buzzwords, says one agent.

"Architectural Digest means a country club house with exceptional decor, every high-end appliance, and a state-of-the-art sound system, while House Beautiful, or beautifully maintained, means a home that shows nicely and is well cared for, but looks a little dated. Pottery Barn decor refers to a home that appeals to a young, yuppie couple that's also used with turn-key, meaning move right in.

"Throw away the shovel (or rake) mean's you're looking at a condo.

Darling home, or cozy, means it's small. Bring your decorating ideas, has great bones, polish this gem, and rehabbers delight: You're in for a lot of work. If you're looking at a unique opportunity, then something about the home is irregular or unusual. Or it's a farm."

Cover Me

The insurance industry is famous for not explaining things clearly. Here are just a few examples, according to one marketing executive.

"Risk management is my favorite. It's a very fancy word for insurance, but it sounds so much more polished and positive. Bells and whistles is an insurance policy that has it all, meaning extra coverage that the customer might not actually need. And appetite is how insurance companies describe the type of risk they want. If someone or a certain industry

isn't their appetite, they think it's a bad risk; if something is their appetite then it's probably a juicy risk where they think they can make money.

"Aggressive pricing is used to describe a company that lowballs prices to get accounts, and redlining is a giant euphemism for you cannot carve out the South Side of Chicago and not give them any insurance. It sounds nicer than discrimination."

The Business World

We don't have the space to include a full list of corporate speak, but these examples stand out.

"A challenging earnings environment means your forecast might have been a bit optimistic, which might cause your managers to reset the base line and adjust their business goals accordingly," says one finance executive.

A state government official adds these: "Fiscal haircut, meaning revenue from the state is less than thought, but not as bad as it could have been," he says. "An agreed bill has the agreement of both sides, which means no opposition, but what it really means is the bill could've been a lot worse. The term revenue neutral is an oxymoron, because, surprise, the math never works out in the end."

Finally, a lawyer offers up this one: "We like our chances on appeal."



"Paris" © Donna Ascher