"It's not you, it's me."

Every spurned lover has heard some version of that line and wanted to scream. Not only were they getting the shaft, they were getting it in the most irritating, unsatisfying, slippery way a hack comedy writer could conceive--and all because the person didn't have the courage to come out with it, unvarnished and sincere.

But then, no one likes to deliver bad news, whether it's ending a romantic relationship or admitting the loss of an investor's money on a bet gone bad. Mustering the fortitude to get those words out in the first place is hard enough; communicating the message in a meaningful, compassionate and respectful way can feel nearly impossible.

**Top Tips: Well-Honed Scripts For Delivering 11 Kinds Of Bad News**

We went searching for well-honed scripts to help navigate some of life's thorniest occasions. General rule of thumb: Stick to the facts and follow up later when emotions have cooled.

That goes for romantic rifts, too. For casual relationships, walking away can be as simple as not calling, says David Steele, founder of Campbell, Calif.-based Relationship Coaching Institute. To end a more committed relationship, meet your significant other in person, preferably in a public place (park, coffee house) to keep any breakdowns in check. Don't negotiate; state the truth and move on, as in: "We've had fun, and I've appreciated the time we've spent together, but I'm going to start focusing my time on other people." A bit of reflection is OK, says Steele, but don't linger. If things deteriorate quickly, simply say: "I can see you're upset, and I'm sorry about that. Let's talk more about it next week." That gives both parties time to process the decision--and buys you time to decide if a follow-up meeting is really what you want.

**Top Tips: 11 Ways To Sniff Out A Liar**

Here are a few other highlights from our search:

"You have terminal cancer."

Break this painful delivery into multiple steps, says Dr. Quyen Ngo-Metzger, associate professor in the Division of General Internal Medicine and Primary Care at the University of California, Irvine, and author of *End-of-Life Care: Guidelines for Patient-Centered Communication*. Start by clearly stating the diagnosis ("You have fourth-stage lung cancer"), then move to treatment options ("There are experimental procedures you may choose to try") and the relevant statistics on survival rates ("One-quarter of patients with this disease live for more than a year"). Inject optimism without ladling out false hope. Don't delve too deeply into the diagnosis off the bat, as the initial shock can be disorienting for patients. Offer to spare them the burden of relaying the news to their loved ones by asking, "Would you like me to talk to your family?" Once they've had time to absorb the initial blow, make an appointment to go over the next key steps.

"Your child is suspended from school."

Stick clearly to the facts, says Eric Sparks, director of school counseling for Wake County Public School System in Raleigh, N.C. Parents often take bad news about their children particularly harshly, so explain the policy violation and that, as an administrator, you have no choice in the situation. This works: "I'm sorry to inform you, but your son violated our policy. He got into an altercation with another student. As a result, our policy states that when there is a fight between students, we are required to suspend them from school for at least three days." Most school districts allow parents to appeal a suspension, so make sure parents understand their rights, adds Sparks. If the district allows, ask parents to pick
up any schoolwork so that their child may keep up while serving the suspension. Finally, offer to address the underlying problem by setting up an appointment with a guidance counselor.

"I ran over your pet."

Pets can be like family members to some owners, so appreciate the gravity of the accident. If the animal has a tag, go immediately to the owner's home and explain what happened, says Janice Barnard, program director for the Pittsburgh-based Animal Rescue League of Western Pennsylvania. A good approach: "There is no easy way to say this, and I'm terribly sorry. I accidentally hit your pet with my car. I stopped immediately to see if he was OK, and I'll do whatever I can to help you get the proper care." Don't make excuses or blame the animal for darting out into the road--the owner doesn't want to hear it. If you have the means, offer to pay for any necessary treatment. If the animal is untagged, Barnard suggests calling the local animal-control office or police department for assistance.

"I lost your money."

Hedge funds, venture capital firms, even that good buddy who wanted $10,000 to open a hot new bar that fizzled in three months--all have had to admit to losing someone else's money. The key to cushioning the blow is constant communication from the moment the initial checks are cut, says Gary Kreps, Manhattan-based managing director of an emerging-markets hedge fund. "When things are going well, I generally write a letter to my clients every quarter explaining how I am positioned, what I expect to happen in the next few months and what I have adjusted from the previous quarter," he says. "But since the recession began, I switched to a monthly letter. When the markets decline, reiterate why they invested with you in the first place and remind them that all investments carry some risk."

"I crashed your car."

This one requires major damage control, says Melissa Leonard, an etiquette and protocol consultant in Mamaroneck, N.Y. First, don't call the person in a frantic state. Collect all contact and insurance information, file a police report, then pull over to a safe place and call the owner. Don't make excuses about swerving around a squirrel or the other guy coming "out of nowhere." Instead, say: "I'm so sorry, but I've been in an accident with your car and there's some damage that needs to be repaired. Is there a particular repair shop you'd like me to bring it to?" Offer to contact their insurance company and to pay for the repairs and a rental car. "Be honest and sincere, avoid inconveniencing them any further and cover all the costs associated with your mistake," says Leonard.

"You've been passed over for a promotion."

Deliver this message face-to-face, and immediately after alerting the person you did promote, says Paul Bernard, a Manhattan-based executive coach. Don't wait for the passed-over party to hear about their loss from peers, and don't pass off the conversation to a human resources manager. A solid script: "I want to let you know this was a difficult decision. I value what you do here, and I want you to stay with the company. Unfortunately, I cannot offer you a higher position at this time." Don't get into a detailed performance evaluation in the initial conversation. If the person wants to know how she can improve down the line, arrange a separate meeting for that discussion.

"I double-booked the catering of your wedding--this weekend."

In 1995, catering sales manager (and spokesperson for the National Association of Catering Executives) Linwood Campbell had to fess up to double-booking the space for a 125-guest wedding just days before the bride's big day. To defang Bridezilla, Campbell secured a comparable venue and caterer, arranged for transportation and change-of-venue notices to be sent overnight to every guest--all before he came clean about his gaffe. When he finally confronted the bride, he swallowed hard and said: "We need to discuss something that will affect your perfect day. I'm sorry, but we accidentally double booked." After that he went on to explain the steps he took to ameliorate the problem. Being available--no matter the time of day--and giving out your personal cell number is also advisable.

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In Depth: 10 Uncommonly Clever Economic Indicators