

Organizing Round-Up

January – March 2006

Our New Year edition is **PACKED** with tons of useful information!

Brought to you by **The Busy Woman, Inc.**

A Brand New Day

It's a brand new day of a brand new year. The New Year gives people a psychological edge by allowing them to start new every year on January 1st. Even when life's at it's roughest, somehow being given permission to start new can make everything better. So we celebrate 2006 and a chance to make this year even better than last.

As you long time subscribers know we've had a wonderful, and stressful, ever changing year. It's been a year of many lessons learned and a great business year too! In these life lessons we can still praise God because after all is said and done, we can see His wondrous glory.

Everyone I've spoken to about 2005 says the same thing, "I'm glad to see that year over with." So what are you going to do to make this year better? What lives can you touch this year while going about your days? It's important to reflect upon how you want to be remembered. What will people say about how you lived your life?

I know I'll be The Busy Woman for the rest of my life because I have a hard time sitting idle. As long as I'm making a difference in someone else's life I'll be happy. And this seems to be the mantra of all of my friends and most of my customers.

We can help you take control of your year! I say it and say it and say it again, "Plan, plan, plan." Now I don't always take my own advice. But I'm in a place of change and am happily taking hours each day to prepare and plan. And don't think for one minute I love doing it. ::smile:: But it **MUST** be done.

Want to know my secret? Moral support. I'm a woman who needs moral support to get big things completed (or at least started). Most women can do anything with a little help (support) from their friends. I have been blessed with support in some major business decisions (all good!) and home life. So now my challenge to you is to seek out moral support for the area of life you need help.

And of course as always, the busy woman chatters email list is there to support you. (Subscribe: TheBusyWomanChatters-subscribe@yahoo.com) I love the women on the list. Right now our girl Kellie is taking us through organizing your home and holidays throughout the year. I'm doing chats that help you learn how to take control of your time by planning a schedule for your family, business, and life - one that includes **FREE TIME**.

The chat schedule link is:

<http://www.thebusywoman.com/seminar-sign-up.php>

But I'm also available by appointment to help you work through things that matter most. If you order one of our Busy Woman's Daily Planners® my time is yours - **FREE!** Otherwise an appointment is necessary.

Blessings and Peace,

Susie Glennan

President – Busy Woman, Inc.

<http://www.thebusywoman.com/cart>

A Budget that Sticks in 2006

The New Year is often awash with old promises made anew each year as the clock hits twelve and just as often, set aside as soon as the bubbly loses its fizz. Losing weight often tops resolution lists, but we're not talking about the weight we carry on our bodies. The weight of debt can be as suffocating and hazardous to your health and future as physical weight. Trimming the fat from your budget is a positive step no matter what time of year you start.

The trick to keeping this resolution is to start small and recommit to your goal at each small step in the journey. Often, in our excitement to get things straightened out we make too many drastic changes that can't be maintained over the long haul. It's important to avoid this common trap, especially when it comes to financial management.

The first task I assign to my new clients is to find a place for personal bills. Yes, it's that simple. Find and consistently use one place for your bills. Some people use their glove compartment in their car; others choose a place on the counter beside the phone. Wherever you choose to set your bills, keep using the same place and only use it for bills and payments. Avoid using the area for party invitations, letters from Aunt Martha and newsletters from school.

The second task is developing a filing system. Simple is best when it comes to filing. You want to find the things you need quickly and easily. If you need to look up a color-coded legend and code sheet before you deal with your bills, you're likely making it too complicated. I personally use and recommend an accordion style file with monthly tabs. You don't need to buy anything if a shoebox works for you, then keep it that way, however the accordion folders are readily available at most stationary and department stores.

The next step is using your filing system to your advantage. There is very little use in labeling and filing your bills away if you don't use the system you've

A Budget That Sticks - Continued on page 3

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THE ART OF MULTI-TASKING, HBWM STYLE

Working from home has some terrific benefits, but, unfortunately, some downsides as well. One disadvantage is that mom is still in the house and when the kids really need something they will track you down, sometimes at the most inopportune times. What to do? Hang up on the client? No. Push the kids out of the room and lock the door? Probably not. After all, the reason we are a WAHM is because we wanted it all, motherhood and our career all happening at the same time in the same place. There are solutions.

I operate two companies out of my home. One is an established tutoring referral service, Bright Apple Tutoring, <http://www.brightappletutoring.com>, and one a start up consulting service on how to begin one's own tutoring company, Home Tutoring

Business. <http://www.hometutoringbusiness.com/>. My phone rings constantly, usually just when my two daughters, 7 and 10 years old, are walking in or out the door. I have to answer the phone but I also want to hug my kids as well. This is just one of the problems I face daily. Here are some well-tested solutions on how to pay attention to your children and not let your business suffer.

Develop a "silent hello" (or goodbye) to be used only when you are on the phone and the kids walk in or out of the door to and from school or a play date, etc. I wear a headset when I am on the phone so both of my hands are free to give a big hug and a quiet kiss. My kids had to be trained to be quiet, but they understand I can't hang up on someone just because the two princesses have arrived or are departing! It works wonders and we see who can be the absolute quietest during this exchange of tight hugs and silent kisses.

Wear a headset and phone clip. Having my hands free to walk around my house and check on the girls, especially in the morning is a life-saver. Being that I am on PST, many of my potential clients call very early in the morning from points East of me. I can still talk and make lunches, assist with braiding the hair and situating the 30 pound backpack on my older daughter's back every day. This also comes in handy when I am folding the laundry, cleaning up after everyone, or just relaxing in the bathtub. The bathtub is a bit tricky, but I have a long cord so I haven't electrocuted myself yet. I also don't get neck aches anymore from talking and typing on the computer or writing at the same time I'm on the phone.

Carve out some special time during the day to spend with your children - but be sure you are accomplishing a task. My girls and I have some of our best conversations in the bathroom whether they are showering or getting ready for school. My youngest daughter is still learning English having only being in this country for two years and I'm able to chat with her and practice her English at this time.

The Art Of Multi-tasking – Continued on next column

Give your children some responsibilities that relate to your work. My daughters regularly help me with mundane tasks in my office. My older one copies all of my checks for me, endorses them with my bank stamp and adds them up. She even knows my ATM password and loves to work the machine under my supervision. My younger child puts stamps on envelopes for me and prepares some of the paperwork I need when I am getting ready to meet a client. Since my clients are kids, being in the tutoring industry, if I am meeting a third grader and their parents, I always bring stickers, tattoos, etc. along. I let my daughter choose which ones to include.

They both help me with my filing and straightening out my desk at night. This is a wonderful way to teach organizational skills and how they apply in real-life. Having my children involved with learning the basics of running a home office in a hands-on way also gives me more time with them. I end each day with a neat office and some bonding time with my kids.

Forward your business phone to your cell phone if you are going to be away from the office at one of your children's activities or running errands. This may seem like a rude thing to do, however, I literally sit for two hours at swim team practice twice a week. My daughter likes the fact I am there, even if I am answering a phone call or doing some paperwork. If we are out running errands and my phone rings, I am able to answer it and, in the worse case scenario, tell the caller I will call them back at a specified time versus having the call go to my answering machine. I stick a pad in my purse, take notes and return the call within a reasonable time frame.

Having a home office is a challenge if you have children. When I first started working out of my home, it was very hard to concentrate if the kids were around. As they get older and my business becomes more established, we have developed a routine and certain ground rules about mom's office time.

Recently, I found myself late one afternoon, deeply involved in something I was doing on my computer and looked up to see my older daughter at the extra desk in my office busy doing her homework. My younger one had pulled up a chair across from my desk and was practicing counting money quietly. I wish I would have had a camera to capture the moment. It is times like these that make being a HBWM so worth it.

Laurie Hurley, President, Home Tutoring Business, <http://www.hometutoringbusiness.com> and Bright Apple Tutoring, <http://brightappletutoring.com> 1-888-847.0033. Laurie is available for media interviews, discussions on education and home-based business opportunities such as starting a tutor referral business.

developed. Every bill I get for the month goes into my accordion file. When a bill is due I know each and every time where to look for it. By knowing where your bills are you prevent late fees and missed payments. Online or computer based systems are available, but I only recommend them to my most computer savvy clients. If you are not comfortable with the computer you will find it frustrating to learn a new program while getting on track with your finances.

It is only after you have your filing system in place that you can begin the process of budgeting. Susan Keating, president and chief executive of the National Foundation for Credit Counseling in Washington, D.C. "Commit to managing your money and expanding your financial literacy. Start by setting goals based on what is important to you. Create a budget to ensure that you are not spending more than the amount you earn. Dedicate time each week to learning more about your finances, how to improve your financial health, savings priorities and developing an efficient way to maintain your records."

We've already covered the filing of your bills and that will help you maintain your records. Setting your goals and creating your budget can be tackled in bite sized pieces as the year progresses. Meanwhile, as you are learning your way to better financial management, it's imperative that you know your credit. Make it a priority to get your credit reports from the three major reporting agencies and review it

Recent changes in the law allow consumers to get a free copy of their credit report from each of the three reporting agencies - Trans Union, Equifax and Experian. These reports can be accessed by going to www.annualcreditreport.com or by calling 877-322-8228. You might find old debts that are weighing on your credit score. Even if they're just \$50, they can reduce your score a great deal if they've gone unpaid for years or are charged off. You may also find improper reports that can be challenged and erased from your report. But you have to know your credit before your can dispute it! Order yours today it's free and we all love free!

Once you've developed your filing system and taken the steps to know your credit, you will be prepared to develop your learning and financial goals. Some consumers will need to concentrate on reigning in spending and reducing dependence on credit to prevent the more month than money crunch. Those who are lucky enough to have the basic budget under control will be focusing on developing a savings and investment plan. No matter where you fall in the financial spectrum, there are things that can be done to improve your financial health, just take it one step at a time and don't be afraid to seek out help along the way.

Bio: Nichole Carter is a certified financial counselor and popular speaker on financial management topics including "Know Your Credit". Her passion is providing practical savings tips and money management solutions for every consumer type. Check out her free newsletter and sensational seminars at <http://www.nicholecarter.com>



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TESTIMONIALS:

Susie--just sitting here at work reading your 12-14 ezine and I wanted to express how much I enjoy it and your message resounded so loudly for me. So, just to let you know that while we have never met, you also have a network of women out here that smile when they read your insightful messages and send good karma your way, also. Merry Christmas to you and your family, from me and mine.

Ingrid D. Ruttendjie

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OH my word I love it!!! I just so love it when I went to the bank the other day I had all my AVON stuff and my Soccer club stuff all together so I didn't have to go searching for everything.

Oh do you have a plastic thing to hold credit cards etc let me know I would love to get rid of my wallet altogether and just use the planner :)

Rebecca White - <http://www.supportformoms.com>

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I enjoy the e-mails and they are very encouraging....and funny. You express what happens in the real world with life and family. God Bless and continued good health to you and your family and Happy Holidays!!!!

Sonya D. Hunter

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"A GOD SEND". Perfect words to describe the SOFA ORGANIZER, **AND** Susie's Busy Woman website. I hunted high and low in stores, and other web sites to find this item. BUSY WOMAN was the ONLY site that carried it in a color other than blue. Here at Christmas time, you would think one could find Sofa Organizers all around in your stores...NOT! And I know for a fact my husband will just love this! Not sure if it will hold the remote (cause his hand holds that power), but i know it will hold his many other items. PLUS, delivery time was only a few days. I am one HAPPY customer!

Sue

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I wish I had The Busy Consultant when I first started my business. What awesome information you provide in this e-book Susie. It's worth every penny!

TEN TIME SAVERS

By: Dr. Donald E. Wetmore

In my Time Management seminars which I have conducted for more than 100,000 people from around the globe, I show people how to get more done in less time, with less stress; to help them have more time for the things they want to do in their work and business lives.

If you can recapture a wasted hour here and there and redirect it to a more productive use, you can make great increases in your daily productivity.

Here are ten of the techniques I share in our Time Management seminars, each one of which will help you to get at least one more hour out of your day of additional productive time.

1. **Maintain Balance.** Your life consists of Seven Vital Areas: Health, Family, Financial, Intellectual, Social, Professional, and Spiritual. You will not spend equal amounts of time in each area or time every day in each area. But, if in the long run, you are spending a sufficient quantity and quality of time in each area, then your life will be balanced. But ignore any one of your areas, (never mind two or three!) and you will get out of balance and potentially sabotage your success. Fail to take time now for your health and you will have to take time for illness later on. Ignore your family and then may leave you and cost you a lot of time to re-establish relationships. It is especially challenging for self-employed people to maintain balance, isn't it?

2. **Get the Power of the Pen.** A faint pen has more power than the keenest mind. Get into the habit of writing things to do down using one tool (a Day-Timer, pad of paper, Palm Pilot, etc.) Your mind is best used for the big picture rather than all the details. The details are important, but manage them with the pen. If you want to manage it you have to measure it first. Writing all things down, no just incoming orders, helps you to more easily remember all that you need to accomplish.

3. **Do Daily Planning.** It is said that people do not plan to fail but a lot of people fail to plan. Take the time each night to take control of the most precious resource at your command, the next twenty-four hours. Plan your work and then work your plan each day. Write up a To Do list with all you "have to's" and all of your "want to's" for your next day. Without a plan for the day, you can easily get distracted, spending your time serving the loudest voice, the noisiest customer, rather than attending to the most important things for your day that will enhance your productivity.

4. **Prioritize It.** Your To Do list will have crucial and not crucial items on it. Despite the fact most people want to be productive, when given the choice between crucial and not crucial items, we will most often end up doing the not crucial items. They are generally easier and quicker than crucial items. Prioritize your To Do list each night. Put the #1 next to the most important item

Ten Time Savers - Continued on the next column

on your list. Place the #2 next to the second most important item on your list, etc. Then tackle the items on your list in order of their importance. You may not get everything done on your list, but you will get the most important things done. This is working smarter, not harder, and getting more done in less time.

5. **Control Procrastination.** The most effective planning in the world does not substitute for doing what needs to be done. We procrastinate and put off important things because we don't sense enough pain for not doing it or enough pleasure to do it. To get going on something you have been putting off, create in your mind enough pain for not doing it or enough pleasure to do it. I prefer the pleasure approach. Take a procrastinated item and turn it into a game. Work with one thing in front of you at a time so other things won't distract you. ("Out of sight, out of mind.") Break it down to little bite-sized, manageable pieces. Get it started, take the first step and you will likely continue it to completion.

6. **Run an Interruptions Log.** The average person gets 50 interruptions a day. The average interruption takes five minutes. Some four hours each day, on average, are spent dealing with interruptions. Many are crucial and important, like new orders, and are what we get paid to do but many have little or no value. Run an Interruptions Log to identify and eliminate the wasteful interruptions. Just use a pad of paper and label it "Interruptions Log" Create six columns: Date, Time, Who, What, Length, Rating. After each interruption is dealt with, log in the date and time it occurred, who brought it to you, a word or two about what it related to, the length of time it took, and finally the rating of its importance: A=crucial, B=important, C=little value, and D=no value. Run it for a week or more to get a good measure of what is happening in your life. Then evaluate the results and take action to eliminate some of the C and D interruptions that have little or no value.

7. **Delegate It.** We all have 168 hours each week and when you subtract 56 hours for sleep and another 10 hours for personal care, that doesn't leave a whole lot of time to get done what needs to be done. Delegation permits you to leverage your time through others and thereby increase your own results. The hardest part of delegation though, is simply letting go. We take great pride in doing things ourselves. "If you want a job done well, you better do it yourself". Every night in Daily Planning, look at all that you have to do and want to do the next day and with each item ask yourself, "Is this the best use of my time?" If it is, do it. If it isn't, try to arrange a way to delegate it to someone else. There is a lot of difference between "I do it" and "It gets done".

8. **Manage Meeting Time.** A meeting is when two or more people get together to exchange common information. What could be simpler? Yet, it can be one of the biggest time wasters we must endure. Before a meeting ask, "Is it necessary?" and "Am I necessary?"

Ten Time Savers - Continued on page 5

If the answers to either are “no”, consider not having the meeting or excusing yourself from attending. Then prepare a written agenda for the meeting with times assigned for each item along with a starting time and ending time. Circulate the written agenda among those who will be attending. There is no sense in holding a meeting by ambush. Let people know in advance what is to be discussed.

9. Handle Paper. It’s easy to get buried today in the blizzard of paperwork around us. The average person receives around 150 communications each day via email, telephone, hard mail, memos, circulars, faxes, etc. A lot of time is wasted going through the same pile of paper day after day and correcting mistakes when things slip through the cracks. Try to handle the paper once and be done with it. If it is something that can be done in a minute or two, do it and be done. If it is not the best use of your time, delegate it. If it is going to take some time to complete, schedule ahead in your day calendar on the day you think you might get to it and then put it away.

10. Run a Time Log. If you want to manage it, you have to measure it. A Time Log is a simple yet powerful tool to create a photo album sort of overview of how your time is actually being spent during the day. Simply make an ongoing record of your time as you spend it. Record the activity, the time spent on it, and then the rating using A, B, C, and D as described in #1 above. Some examples of how your time might be spent: Made telephone calls, 35 minutes, A; Made baskets, 48 minutes, A; Attended meeting, 55 minutes, C; Telephone call from Janis, D. Run this for a few days to get a good picture of how your time is being spent. Then analyze the information. Add up all the A, B, C, and D time. Most discover a lot of their time is being spent on C and D items that have little or no value. Finally, take action steps to reduce the C and D items to give you more time for the really important things in your life.

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Feature Recipe

Chicken & Brown Rice Salad

(This recipe came from Alton Brown on Food Network but was modified to make a main course.)

1 – 2 Grilled chicken breast
1/2 cup diced red onion
1/2 cup white wine vinegar
1/2 cup chicken broth
2 teaspoons crushed garlic
1 teaspoon sugar
1 teaspoon kosher salt, plus a pinch
1/2 teaspoon freshly ground black pepper
1 recipe Baked Brown Rice, (recipe follows)
1 tablespoon chopped fresh dill

Directions:

In a 10-inch saute pan over medium heat, fry the bacon until crisp. Drain, crumble, and set aside. Reserve 1 tablespoon of the bacon fat.

Add the red onion to the pan and cook until translucent, approximately 5 to 6 minutes. Add the vinegar, chicken broth, mustard, sugar, salt, and pepper to the pan and stir to combine. Add the bacon back to the pan along with the rice and cook, stirring occasionally, until the liquid is absorbed, approximately 7 to 10 minutes. Stir in the dill. Allow to cool slightly before serving.

Baked Brown Rice:

1 1/2 cups brown rice, medium or short grain
2 1/2 cups water
1 tablespoon unsalted butter
1 teaspoon kosher salt

Directions:

Preheat the oven to 375 degrees F.

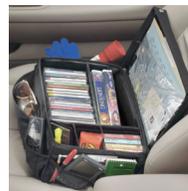
Place the rice into an 8-inch square glass, baking dish. Bring the water, butter, and salt just to a boil in a kettle or covered saucepan. Once the water boils, pour it over the rice, stir to combine, and cover the dish tightly with heavy-duty aluminum foil. Bake on the middle rack of the oven for 1 hour.

After 1 hour, remove cover and fluff the rice with a fork. Serve immediately.

Submitted by: Susie – <http://www.thebusywoman.com>

Confessions of a cluttered car...

“First it was candy wrappers.
Then it was soda cans.
But now they dump all over me.”



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Organizing Your Home Office – An Oxymoron??

© 2005 Susan M. Totman, MVA

Is there really any such thing? An organized home office? Yes, there is hope even for the self-proclaimed “hopeless cases”. Most of the self-employed entrepreneurs I know that work from home are incredibly disorganized a good part of the time (myself included). I wonder if it is because we are alone, it’s not a public place, so who really cares what it looks like, right? How many people do you know that keep an orderly home office? Not many, I’d bet.

The problem is that when we are really disorganized, most of us are simply not that efficient overall, when it comes right down to it. There is no accountability. In a traditional office environment, there is an expectation of organizational skills that is lacking when you are the only person to account to. Yeah, you might think you know which pile that document is in – or maybe it’s in the other one – or the other one... you get it. So I’ve buckled down and become nearly obsessive about putting things where they go within my office, which is a very tight space – and it’s paying off. Here are ten steps to getting on the right track with getting and keeping your home office a little bit neater.

Organize your workspace – Really think about your workspace when setting up your office. Draw pictures of your layout. Measure. Think vertically and how you can use ALL of the space, particularly if you have a very small space like mine. I bought a desk that has a hutch that fits most of my envelopes, postcards, etc. that I use daily and the hutch was deep enough that I can fit two of my inkjet printers on the top as well as my modem, router, etc. The desk is an “L” desk with two workspaces, which has worked out beautifully because I operate not only my own business, but several others as well, and has room for the fax, scanner and telephones while leaving me considerable workspace.

Organize your supplies – Make a place for your general supplies that end up all over the desk, in the drawers, or wherever you drop them (paper clips, pens, pencils, staples, post-it pads, white out, binder clips, tape – you name it). I use a bookcase for my supplies and used baskets that I picked up for about \$2 each at Wal-Mart to keep my supplies at my fingertips and out of my way when I’m working.

Organize different papers – I bought a kitchen cart for about \$75 and just omitted the knife holder when I assembled it. It makes a beautiful wooden printer stand and has a drawer as well as a cupboard area with two shelves under it for paper/media storage. It is much more sturdy than many of the metal cabinets I looked at, much nicer to look at and significantly less expensive. There is plenty of space for all of my paper stock and the drawer is used for scissors, my rotary paper cutter, etc.

Organizing Your Home Office – Continued on next column

and most of my paper is now hidden away behind the nice wooden stand that also holds my laser printer/copier on top. Did I forget to mention it’s on wheels? Very cool and allows me to move the cabinet around if I need to get to paper jams, etc, but otherwise fits into a very reasonably sized 30” spot on my wall.

Filing – If you have many clients like I do, I have found the best way to keep close track of everyone’s files (as I often have many files out at one time, while multi-tasking) is to color code them, either by the folders themselves as I do, or by the file folder labels, which can be bought in many different colors. I also keep an index file for each client and the colors of those cards match the color I’ve chosen for their folders. If I cannot find colored index cards, I just use a similar colored marker to their folder color and mark the top of the cards with that color so I can immediately see that the card is related to a specific company/client.

Temporary Filing – I use a temporary filing system that allows me quick access to files I use a lot of the time without having them piled on my desk or on the floor in stacks. I bought a rolling metal file cart from Staples for about \$29 (very sturdy) that has enough room for about 100 files with reasonable amounts of materials in them, plus a shelf under and two sliding metal drawers. This tool has become an absolute necessity for my office. I can roll it around or hide it under the desk when I don’t need it.

Tracking – It is very important in my business to track every copy, print, telephone call or fax that I do. I keep a binder that has four dividers – one for each. Each section has a running log that I use to track the quantity, client, project and type of paper I used for example for printing or copying. The phone/fax logs are obviously focused on the number I called, length of call, who I talked to, related to what client or project, etc. This allows me at the end of the month to simply tally up what I used for each client and submit my billing and the binder is always at my fingertips. I also have a separate time log for each day in a separate binder that I simply jot down the client name and project, time started and ended. I have used several different time tracking software and found that most do not multi-task (i.e., track several at one time) well, and find that doing it by hand is really much more efficient and is very quick to summarize at the end of the month.

Put stuff away periodically. Every time I leave the office, I take 5 items that belong somewhere else, such as my empty coffee cup, plate if I had lunch, etc. This helps me to purge the extra stuff that tends to clutter up my space.

Archive – Get the plastic file boxes you can pick up at Staples, Wal-Mart, etc. for about \$8 or so and put away files and materials that you no longer use. I keep old files in the office about six months after a contract has finished, then I back up all electronic

Organizing Your Home Office – Continued on page 7

files, pull all paper files, write a summary of what the box contains, keeping one copy in the box and one in a file of archives I have, then storing the box away again. This helps to keep your file system current and ensures that periodically you have open file space again for new files.

Set aside specific time for organizing – you need to set aside a couple of hours a week at least just to do filing and cleaning of your office. No matter how diligent you try to be, it is most likely that you will always have documents that need to be filed or archived, and your space will need to be dusted, vacuumed, equipment dusted off, etc. Do it regularly and it won't become the huge job that it can if you continue to put it off.

Last, but certainly not least, keep a detailed to-do list. Keeping a list keeps you focused on the tasks that you need to get done, save a lot of time, and help to ensure that you don't miss any details of projects. I make my lists during "down time" when I am not frustrated or pushing for a deadline. My thinking tends to be more organized in the late evening or very early morning before anyone else gets up, so I make my lists then and am much more successful that way.

To begin organizing your home office and time schedule for your new business, I have developed a free tool for you to use. Get this tool at <http://www.eliteofficesupport.com/articles/SOHO-Organize-TM.pdf>.

Bio: Susan M. Totman, MVA is a working mom of 4 (3 teenage boys and a 7-year-old girl). Susan has worked in office administration for over 20 years, has worked part-time from home as a virtual assistant since 1987 and full time since 1999. She is a Certified Master Virtual Assistant and Web Designer, while working part-time for a non-profit organization, Maine Community Action Association and is considered an industry leader in the Virtual Assistance Industry.

For more information, please see Susan's websites at <http://www.eliteofficesupport.com> and <http://www.elitewebstudio.com>.

Tips For Using The Busy Woman's Daily Planner®

Appointment Pages

These pages are perfect for scheduling blocks of focused time. With four lines per hour you can draw lines around each block of time you plan to do your tasks. Just be realistic when planning. Put notes in the box provided. If you want to get really creative you can use different highlighters for each block. If you'd like more information, you can read our article: [Blocking Time For More Productivity on the website](#) under time management, then articles.

Daily Pages

This is our most popular page! Perfect for setting daily priorities, keeping appointments and planning menus. Includes room for chores and note-taking too. My customers taught me to alternate the appointment and daily pages to give you two pages per day. This is what I do. Sometimes I use both and sometimes I don't. But at the end of each month, they're little to no waste of pages. I just take out the ones I didn't use and put them into the next month.

Our Daily Pages are so versatile! There's a little box to code the task priority and one to put a check mark if the task is completed. Then there are these sections: appointments, to be called, chores, menu, and notes.

Child Information Page

Our Child Information Page is the original. No one had these back in the very early 90's, which is when we came out with most of our planner pages. The child info page has evolved according to mine and thousands of other women's needs and includes a permission slip so that if you have your child go out with friends, you hand the Child Info card to the driver. It has sections for birth date, nearest relative, allergies, shots, blood type, doctors name and number, insurance information and all right at their fingertips.

The back of the card has a section for medical treatments and clothing sizes. This card is invaluable!

Personal Medical Information Page

This page has been a lifesaver! In 1997 I went into anaphylactic shock. After a near death experience due to food allergies my personal medical page because my lifeline. We're actually remodeling this page because of the high volume of people with many allergies to medications, food, and environment. It has a place for blood type, allergies, hospitalizations, pap smear, and mammogram. No woman should be without this page.

Vehicle Maintenance Page

Chart oil changes and repairs with this page. Room for make/model details, insurance info, and oil details! Busy Women have to drive, too. And these handy Planner Pages make it a snap to keep up with car and van maintenance, mileage, emergency info and more.

Find these and other unique planner pages at <http://www.thebusywoman.com/cart> or call 800-848-7715 for help.

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Supporting the Komen mission has never been easier.

Post a link offering the Pink Ribbon Throw to your website.
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A 40"x60" knitted rendition of the Pink Ribbon on a white throw is available for only \$69.99 plus \$8.95 shipping.



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<http://www.snapshotchocolate.com/pinkribbon.htm>

Rebounding from a Year End Lay-off

Pink slips spoiled the holiday season for more than a hundred thousand American workers this year.

Unfortunately, year-end layoffs have become an inescapable part of 21st century business. Well known employers like General Motors announced that 30,000 jobs would be cut, Ford cut 4,000 jobs, BellSouth made 1500 job cuts and Whirlpool announced 730 workers would be laid off this month.

Most laid-off workers wait until January to begin planning their next move. Now, at this point, it is critical to make smart financial choices to minimize the impact of the layoff and loss of income. Now, more than ever, the help of a good accountant or independent financial planner is invaluable but people who have not used a financial adviser prior to the layoff are unlikely to seek one at this time. A number of resources are available online for free or at minimal cost to help laid-off workers cope with the sudden changes.

Unemployment Compensation

The first step is usually to contact your local unemployment office. Unemployment compensation (UC) is a federal program that is administered on a state-by-state basis through local county offices.

Many counties now allow the application for unemployment compensation benefits to be filed online. In many states the local county UC office is combined with the welfare office, even though these are entirely different programs. A state-by-state listing of links to Unemployment Compensation offices can be found at

<http://workforcesecurity.doleta.gov/map.asp>.

Unemployment compensation is available to replace part of the paycheck of workers who are dismissed for lack of work. UC is not available to workers who were dismissed for disciplinary reasons, incompetence or to workers who quit their job for any reason.

Unemployment compensation is taxable income even though no taxes are withheld from the benefits payments so this may create a tax payment shortage on the following April 15 tax-filing deadline.

Health Insurance

The second step is to address health insurance benefits. Since employer-provided health insurance benefits are provided on a month-to-month basis, health insurance continues until the last day of the month that the employee was terminated. After that, the options available depend on the size of the employer. Most larger employers provide group health insurance that is governed by a law known as COBRA.

COBRA provides the right to continue health insurance for up to 18 months after termination of employment by paying the full cost of the health insurance plus

Rebounding From A Year End Layoff – Continued on next column

Rebounding From A Year End Layoff – Continued from previous column

small additional amount for administrative expense. This is especially valuable to those who are terminated during a pregnancy or while under treatment for an ongoing medical condition. Details about COBRA coverage and various options can be found at <http://www.COBRAplan.com>.

COBRA has several drawbacks. First, it is the most expensive type of health insurance available. Laid-off workers often cannot afford to pay the cost. Secondly, enrollment usually requires the payment of two or three months of coverage at once at a time when cash is tight due to the recent layoff. A worker with family health coverage who is laid off at the end of November could receive an invoice right after Christmas for more than \$2,400 for COBRA insurance premium. Most would agree that this large bill could not have come at a worst time. Secondly, many employers have difficulty with the administration COBRA benefits as required under the law. Many laid-off employees do not understand the program, their rights or their responsibilities. A third drawback is that COBRA only applies to health insurance and does not apply to most consumer-driven health plans. Health Savings Accounts (HSA) and Health Reimbursement Arrangements (HRA) are not funded by the employer after termination. HSA account balances remain available, but HRA balances are forfeited at the time of employment. Employers may not pay the balance of HRA accounts in cash to terminated employees.

Finally, COBRA is not available to the employees of small businesses. Small business employers who try to offer group health benefits to terminated employees can wind up in hot water, jeopardizing their contract with the health insurance provider.

Those who are not eligible or do not want to pay the high premium for COBRA coverage use a "COBRA alternative." This term is simply a name for any comprehensive medical insurance that is available to replace the group health insurance coverage. <http://www.MedSave.com> has a list of low cost health insurance plans that typically cost less than half of the cost of COBRA. In most cases coverage can be issued online and a policy and ID card printed immediately.

Another health insurance option is called an "individual conversion". This allows a terminated employee to keep the same health coverage without the involvement of the employer. The group health insurance is simply converted to an individual insurance with no gap in coverage and no need to meet medical eligibility requirements. This health benefit is not guaranteed by law but most health insurance companies do offer an individual conversion program. Some workers are eligible for either COBRA benefits or an individual conversion. In this case, it makes sense to call the insurer for details on either option. For more information, simply call the current

Rebounding From A Year End Layoff – Continued on page 9

insurance company's member support department and use the term "individual conversion" so that the office understands your specific request.

Life, Dental and Disability Income Insurance

The next step is to consider replacing other insurance benefits. COBRA makes no provision for life insurance, dental insurance or disability income insurance so these benefits must be handled separately. If disability income insurance will be continued, it is crucial to make an application for insurance before the end of employment. Millions of self-employed individuals have learned the hard way that disability income insurance is expensive and difficult to obtain if they wait and apply until after the former employment ends.

Life insurance is a much easier matter. Most people are surprised to learn how easy and inexpensive it is to replace employer-provided group health insurance.

Online services now handle the entire process from comparing rates across thousands of policies to completing the application. Some insurers will even issue substantial amounts of coverage without a lab test; other require good results in a paramedical exam and various laboratory tests in order to access the best rates. If the insurance company requires these medical tests then the cost is paid by the insurer. If the insurance company requests copies of medical records, these must be provided at your own expense.

This is one of the reasons why it makes sense to keep a copy of your own medical records at home.

Dental insurance is not an attractive option for individuals outside of an employer-provided plan. Seldom, if ever, does a short-term dental insurance plan provide benefits that exceed the amount of the premium paid. Instead, consider a dental discount plan that almost always provides more savings than the cost of the benefit. See <http://www.ehealthdiscountplan.com> for details of discount plans and dentists who participate in your local area.

Retirement Account

Lastly, this is the time to make a smart plan to handle retirement plan funds. When your job ended, you either had the right or the obligation to handle your accumulated retirement funds. In almost all cases it makes sense to have the employer deposit funds directly into an individual retirement account (IRA) that you set up at another institution. Self-directed IRAs offer more options, lower fees, and are generally considered safer than employer-managed retirement funds. Here are a few "dos" and "do nots" when handling retirement funds:

~DO open your own self-directed IRA with a bank or investment firm.

~DO make sure that your IRA account investments have no commissions, "12(b)(1) fees" or surrender fees.

~DO plan to minimize taxes on withdrawals using any and all of the provisions provided under the law.
~DO NOT leave retirement plan funds under management of the former employer.
~DO NOT have the employer send you a check; rather use a direct "trustee-to-trustee transfer". This is faster, safer, and avoids tax withholding on distributions.

OnlineAdviser supports the transfer of employer-provided retirement funds into low cost self-directed IRA accounts with Ameritrade, TD Waterhouse and Vanguard Group. All of these investment firms offer a wide range of exceptional services, no-load investments and minimal administrative fees. These accounts can be opened with or without the help of a financial adviser but some mutual funds are available on a no-load basis only if the account is opened under the code number of a Registered Investment Adviser who does business with the firm. These are known as "no transaction fee" funds. For more information, see the OnlineAdviser investment page at <http://www.tonymovak.com/investment.htm>

Extra Assistance

OnlineAdviser™ is a free personal support service that answers questions by telephone and e-mail on taxes, benefits and other personal financial issues. Requests for support can be posted privately at www.MedSave.com/onlineadviser.htm. Make sure to mention that you are laid off from employment so that the adviser can tailor comments and may be able to provide extra assistance on a case-by-case basis.

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Bio: Tony Novak, working as "OnlineAdviser", has addressed thousands of individual questions about various questions by e-mail and telephone about unemployment, taxes and replacement of benefits over the past twenty two years. He can be reached at tony@tonynovak.com



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While the main focus of this newsletter is to simplify your life and make time for what matters most, it also offers a lot of information that's sure to help you in one area of your life or another.

Have you been to our website? If not, go sign up for our online Newsletter for tips, an article, specials, and other interesting information.

So much is happening at The Busy Woman, Inc! Our CAR & HOME Organizers are once again being featured in major magazines!

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