

Organizing Round-Up

April – June 2006

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Bubble Bath – Me Time? I think not!

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Things around our business and home have been a bit chaotic with family and business happenings. And I've been very tired. So I went to the doctor to get tests done, you know the kind that you really should start getting after you turn 40? Today my nurse called me to tell me I'm perfectly normal and maybe I just need to take some me time, you know, take a bubble bath.

Well I wrote the book on free time/me time! I had to laugh when I told her, "Dawn, a bubble bath might be nice for some, but I'm only 4' 11" tall and hovering around 100 lbs., I tend to float sideways because my feet can't reach the end of the tub to prop myself comfortably." Why is it that so many people think a bubble bath is a solution to "me time"?

Okay, I have some friends who take bubble baths. And it works for them. But for those of us who are vertically challenged, we need to be more creative finding me time that works for us. Today I went two doors up in the business park to chat with some nice people. To ME that's "me time". Spending time with nice people who can talk about anything.

Get creative and make a list of at least 5 creative "me time" things that YOU like to do! Then schedule that time in your planner.

Blessings and Peace,
Susie Glennan
President – Busy Woman, Inc.
<http://www.thebusywoman.com/cart>

Editors note: We recently did a poll asking what small business owners wanted to hear more about. The top answer was Network Marketing. The second was time management.

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If there's a topic you'd like to read about, please let us know!  
Email: [Susie@thebusywoman.com](mailto:Susie@thebusywoman.com) or call: 800-848-7715

## Shed 100 Lbs This Weekend

If you are like me, you have hundreds of unwanted pounds around your house. Now, in just one weekend, you can loose 100 lbs. or more.

Ready?

**Take inventory of the things in the area you are trying to clear out.**

So spend one morning going through the items found in your space (furniture, papers, clothing, etc).

While doing so, make piles in another area for

- things you would like to keep
- things you must keep
- things you are certain you would like to throw away

Here's a good rule of thumb: if you have not found a use for the item in the last twelve months, then you most likely no longer need that item. So... throw it away! Don't think twice about it. Just let it go. Discard the throwaway pile immediately: do not let it lie around waiting to be removed. Send it to your favorite local charity. If you don't immediately remove it you are more likely to have second thoughts and keep more of the things you do not need. Try to have the space you are organizing empty by the time you are done.

**Get the Tools you need!**

After your piles are finished, start the organization process. Some good items to obtain are:

- small file cabinet if you need to store loose papers
- clothes hangers for those clothes you keep piling up
- a pegboard and hangers for it (they make great tool hangers)
- some plastic bins with lids for those items you need to store

When buying the items you need, keep your eyes open for other helpful organizational aides: there are tons out there. Remember that your intention is to clear and organize your space, so only purchase items that you need and will assist you in the process.

*Shed 100 Lbs. this Weekend - Continued on page 3*

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## Relationships are All About Communication!

By JoJo Tabares

Good relationships rely on effective communication skills. It's a huge part of our friendships, our parenting and our professional life. Studies have shown that effective communicators have better relationships, closer friendships, make more money and are generally happier people. Why? Effective communicators have the ability to relate with others, the confidence to express their needs/desires and possess the ability to persuade others to adopt or otherwise act on their ideas.

### Our marriages suffer for lack of effective communication skills:

*"An offended brother is more unyielding than a fortified city, and disputes are like the barred gates of the citadel."* Proverbs 18:19

The reason most often cited for a failed marriage is a lack of communication. It takes both husband and wife really listening to each other and communicating their needs in order to make a marriage work. Ask any couple married for 20 years or more and they will tell you that the secret to a successful marriage is communication.

How often have you heard the marriage jokes that cite how a man doesn't know what his wife needs or wants from him? How many times have you heard a woman say that her husband doesn't listen to her and that he isn't in touch with her feelings?

These all stem from poor communication skills. We need to understand that our spouse doesn't read minds. Wives need to tell their husbands what she wants from him. Husbands need to understand that wives don't always need a solution. Sometimes we just need to vent and only want him to listen to what troubles us.

### Effective communicators have deeper and stronger friendships:

*"He who loves a pure heart and whose speech is gracious will have the king for his friend."* Proverbs 22:11

How many times have you wondered if something you said had offended a good friend? How many find it difficult to talk to a friend about something that bothers you? There is a way to say almost everything that needs to be said in a way that allows you to remain friends. In some cases, it may allow your friendship to grow! This cannot be accomplished without effective communication skills.

### Our careers are more successful if we are effective communicators:

*"You can have brilliant ideas, but if you can't get them across, those ideas won't get you anywhere."* Lee Iacocca

Studies show that people who love public speaking actually make more money than those who do not. Successful leaders are successful communicators. If you are an entrepreneur, you will need to communicate effectively with your customers but also with your business associates, employees and suppliers. If you are climbing the corporate ladder, you will need those communication skills in order to show your superiors that you can handle management position. Once there, you will need them in order to lead the employees or team you are managing.

In fact, more and more companies are looking for effective communication skills in hiring and promoting employees.

*Relationships Are All About... - Continued on next column*

Management styles in the 21st century require leading employees than delegating responsibility. Leadership requires self-confidence, personal presence, credibility, ability to persuade and explain, understanding of others, interaction and learning effectiveness which all require good communication skills.

Relationships are all about communication. Effective communication can increase the success of your friendships, marriages and business relationships. So...what steps do you need to take to become an effective communicator? ...Take them!

"A word aptly spoken is like apples of gold in settings of silver." Proverbs 25:11

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JoJo Tabares holds a degree in Speech Communication. Her Christian and humorous approach to communication skills has made her a sought after speaker. JoJo's articles have appeared in various homeschool magazines and websites such as Dr. Laura.com. Her [Say What You Mean](#) curricula is endorsed by The Old Schoolhouse Magazine and her eBook, [Say What You Mean When You're in Business](#), has been used by direct sales leaders and small business owners alike. For more information, please visit <http://www.ArtofEloquence.com>

## The ABC's and Secrets of a Beautiful Life

- A ~ Always accept a compliment with grace and confidence
- B ~ Be Kind to all - even the not so kind
- C ~ Choose wisely, choices define who you are
- D ~ Don't share nasty gossip, and silly stories
- E ~ Energize - Bring a breath of Fresh air to the room
- F ~ Friendship - Be a trusted friend
- G ~ Generosity - you never know who you help
- H ~ Hinder no one,s dreams, for people who don,t have dreams don,t have much
- I ~ Inspire the best in people, then be inspired by them
- J ~ Judge your achievements by what they cost you to get them
- K ~ Keep fast to your dreams for as you dream you become
- L ~ Listen to the voice inside you
- M ~ Mention to your friend, every now and then, that she is beautiful
- N ~ Never miss a chance to laugh - or to cry
- O ~ Offer your hand of assistance to All who need it
- P ~ Perfection does not exist, please don,t waste your life looking for it
- Q ~ Quietly speak your message, yelling only hurts your throat
- R ~ Release you inhibition
- S ~ Share your story with your children
- T ~ Treat yourself to ice cream, tiramisu, and chocolate once in a while
- U ~ Understand being alone is ok
- V ~ Vision, sometimes it isn,t what you see, but rather, what you feel
- W ~ Wisdom - Remember the wisest person in the room is the one listening
- X ~ eXpect to fall sometimes, even the best do Your beliefs are important, don,t lose them to conformity
- Z ~ Zest for life - develop one

The most exquisite piece of art ever witnessed is a life well lived.

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## **The Truth About Direct Sales, MLM, and Wholesale/Retail**

There are positives and negatives in all types of sales. As long as you know the truth you'll do fine.

Many ladies contact me each week. One of the questions is about what type of business they should be in or what type of sales they can do to make a living. It depends on your personality and ideals. I'm going to briefly go over some differences in running a sales oriented business. It is my hope that this information will help you make a better choice of what type of sales you'd like to do.

Non-definitive definitions

### **Direct Seller (i.e.: Direct Marketing)**

Selling through targeted contact with an existing or prospective customer, direct marketing enables direct marketing consultants to create programs, which will obtain a measurable response from their marketing efforts. Direct marketing solutions are dependent upon the utilization of databases, mail, and email lists.

Direct marketing services are personalized towards the potential customer utilizing the information the direct marketing consultants obtain. Direct marketing services also utilize responses from potential customers in the form of a purchase, an inquiry, or a referral.

(Reference: <http://www.onpoint-marketing.com/direct-marketing.htm>)

Side Note: Being in Direct Sales does not exclude you from being in MLM or network marketing.

My thoughts positives: I was in direct sales for many years and loved selling the products. It had a place in my life when I needed the products. I had all the different products I needed for free. I was a rep for one direct sales company for 3 years, then another one for about a year, then an mlm company for a couple of years. This gave me choices that I would not have otherwise. I was also able to socialize with other moms about once a week. That filled my other need. Each endeavor has a time a place in our life.

Direct Sales companies do the marketing with you and for you to a point. They have marketing materials and media coverage. There is a lot of hype/support that many people need to keep them going and these types of organizations fill that need. There is also a sense of belonging to a larger organization.

If you sign up with a direct sales company and you don't spend most of your focus on a down-line, you can better service your customers. I like this aspect. It allowed me to build up a client base that followed me from business to business.

My thoughts negatives: My accountant figured out that I was only making about \$1.50 an hour. To move up and do better I had to spend money on conventions

*The Truth About... - Continued on the next column*

and sales meetings. That was valuable time taken from my family.

Another issue often experienced is when there are too many reps for the product line you choose in one area, making your local market saturated. This can hinder sales or cause dissention.

Also, you often have to keep inventory, which is another topic in and of itself. Managing inventory can be a real chore. I remember when I got stuck with products that just didn't sell any longer. When I sold makeup I had stock that spoiled.

### **Multi-Level Marketing**

Multilevel marketing (MLM) plans are designed to sell goods and services through distributors. Other names for mlm are network marketing, matrix marketing. The mlm concept is based on a promise from a company that if a person signs up to sell their products, they will pay a commission on all sales generated by that person as well as other distributors the person recruits. MLM plans typically guarantee commissions through two or more levels of recruits that make up a down-line.

(Reference:

<http://www.onpoint-marketing.com/mlm.htm>)

My thoughts positives: I know others who absolutely thrive on working their MLM business and love it! The ones who've been able to generate the residual incomes the companies boast about are mostly the ones who stick with the company for a long time. They are also people who are so passionate about the company that it is their joy to be all about the company.

Multi-Level Marketing companies do the marketing with you and for you to a point. They have marketing materials and media coverage. There is a lot of hype/support that many people need to keep them going and these types of organizations fill that need. There is also a sense of belonging to a larger organization.

My thoughts negative: Some ladies would rather focus on a down-line feeling that it makes them more money in the long run. I personally had to spend too much time with my down-line and it didn't make me enough money to continue in business.

There are sometimes too many reps for the product line you choose in one area, making your local market saturated. This can hinder sales or cause dissention.

Also, many have shared with me that they lost a lot of friends while running these types of business because they were taught to eat, sleep, and breathe their business. Some people tend to keep themselves grouped with those interested in the business and this leaves out the friends they once had. I've experienced this first hand. I was on the receiving end and lost my

*The Truth About... - Continued on page 5*

*The Truth About... – Continued from page 4*

friend. She didn't have time for me unless I was into her business. And when I didn't sign up she moved onto other people.

The last type of sales is about owning your own company reselling other people's products, or your own products.

### **Wholesale/Retail**

You purchase products from vendors at wholesale and sell retail. Or, you make your own products to sell wholesale and/or retail. This could be at trade shows, online, at home parties, etc. You are the business owner. You decide when, where, and how you'll sell, what price to sell for and more. Although some wholesale vendors have restrictions, they are usually easy to deal with.

You still market by using a database management program, snail mail, email, and phone sales. But now the marketing is all up to you instead of having a company give you marketing tools. Sometimes larger companies do outside marketing and retain ads in large publications that can help you. But this is not the norm as far as I know.

My thoughts positives: You can choose what products to sell and when. If you're not selling products that you make by hand or that are your own design, you can become a manufacturers rep. You buy wholesale and sell retail.

Sometimes a vendor will allow you to set up an account giving you a certain area of your state to sell to, or a certain market to supply to.

For support, you can join local business organizations that you can network with, leaving you free from too much competition. (How many times have you been in direct sales or mlm only to find 10 other people selling the same product?)

My thoughts negative: The downside to this is the need to make up your own marketing brochures, ad campaigns, etc. You also don't have the hype/support of others doing the same thing to cheer you on.

You might also have to pay for the products before you retain the sales. Many fall into a trap of borrowing and falling behind in this loop. They end up owing money and not selling enough, fast enough to pay off the debt. It's a vicious cycle. So watch for this if you choose this business.

If you had your choice, which one would it be?

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Susie Glennan has been in direct sales for over 23 years, home schooled & ran a daycare for 8 years, is a teacher, technology trainer, Toastmaster, Speaker, and Author of numerous articles that have been published in magazines and across the web. She teaches personality based time management & other seminars on various topics. Her passion is teaching others to use their God given personalities to enhance their lives and relationships by effectively managing their time and staying true to the values in life that are most important. Find great direct sales tools: <http://www.thebusvwoman.com>

## *Feature Recipes*

### **Dorito Chicken**

- 2 to 3 cups diced cooked chicken
- 1 cup sour cream
- 1 can cream of chicken soup
- 1/4 cup finely minced onion
- 1 tsp. chili powder
- 1/2 tsp. salt
- 1/2 tsp. pepper
- 1/2 tsp. garlic powder
- 1/2 cup grated Cheddar cheese
- 1/2 cup grated Mozzarella cheese
- 1 bag (medium size) bag of Doritos, crushed

#### **Preparation:**

Grease or spray a 2-quart casserole dish. Cover bottom of casserole with half of the crushed Doritos. Mix all other ingredients except cheese and place on Doritos. Put remainder of crushed Doritos on top of this. Add cheese on top. Ready to bake. Bake at 350° for 30 to 40 minutes.

#### **Submitted by:**

Sue Ann Mulvey <http://www.designsbydemaision.com>

### **Nana's Fudge**

- 2 cups Sugar
- 1 cup Evaporated Milk
- 1/2 cup butter or margarine
- 1 pkg. semi-sweet chocolate bits\* (6 oz)
- 3/4 cup flour
- 1 cup finely crushed graham crackers
- 3/4 teaspoon vanilla
- 3/4 cup nuts

**Preparation:** Combine sugar, evaporated milk and butter in saucepan. Bring to a full boil, stirring constantly. Boil 10 minutes, stirring occasionally. Remove from heat. Add remaining ingredients and beat well. Spread in well-buttered pan. Let cool and cut into squares.

\* Variation: Use other flavors of chips! Butterscotch is awesome!

#### **Submitted by:**

Mary (Nana) Goulet and her two daughters, Susan and Cathy opened <http://www.NanasCupboard.com>



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## Watch What You Say!

Everything you say has an impact on others.

I'll never forget the time I was walking through the waiting room where I worked; there was a patient sitting there, looking very unhappy. So I smiled at her as I walked by. On my way back through the waiting room 15 minutes later, she said to me, "thank you for that smile. It brightened my day." A simple little thing, almost unconscious on my part, and yet it meant so much to her.

That was almost 10 years ago, and I remember it like it was yesterday. That smile changed both of us; it had a positive impact on her, and her reaction had a major impact on me. It made me realize how much we affect each other as we move through our individual lives. And most of the time we're totally unaware of it.

During an especially difficult time in my life I was attending a professional meeting, and my supervisor stated to the group that I had a "hardwiring problem." I felt embarrassed, chagrined, and aghast that she felt that way and would say it in front of other people, who were then drawing erroneous conclusions about who I was! For years afterward, any time I had difficulty grasping a concept, I would flashback to her saying that about me, and I'd think that maybe it was true. Maybe I wasn't like others, maybe I just didn't "get it."

Words are very powerful. They can affect you long after they've been said. They can change the way you see yourself. Words can be bullets or shelters, rocks or loving arms.

"I hate you." "I'll take care of it for you." "You are so stupid." "You're the best thing that's ever happened to me." These are simple statements, but each is full of potentially life-changing meaning. You only need to put yourself in the shoes of the listener to know how these words could impact your life.

Just think, these kinds of things are spoken every second. With every syllable that comes out of your mouth, you literally have the power to greatly enhance another person's self-perception, or destroy it.

Some people are seemingly oblivious to the power of their words. They spout and spew, apparently never stopping to consider what those words are doing to the listener. They feel justified in "telling it like it is." I doubt that we are ever justified in purposely and thoughtlessly causing harm to another with what we say to them.

The absence of words can also have an affect. When someone does not reply to something you've said or asked, it is impossible to know what that lack of reply is really saying. Do they just consider what you've said to be totally unimportant? Are they too busy to reply? Did they even hear you?

*Watch What You Say! – Continued on next column*

When I was just starting out in my business, I emailed someone who had the same type of business and asked her questions about how she got started, and what was helpful for her in getting clients. I never did hear back from her. That made me think that she just didn't want to bother with a "newbie." She'd had the opportunity to help someone else, and possibly to further her own career by generating referrals, just by being helpful. But her lack of response made me decide that she was not someone I would recommend to others.

Be careful what you say. Think about the impact your words will have. Words change people's lives.

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Rita Ballard is the owner of Healer's Helper, a virtual assistance business providing administrative support to practitioners in healing professions – traditional healthcare, mental health, and complimentary/alternative therapies. Visit her website at <http://www.healershelper.com>, or email her at [Info@healershelper.com](mailto:Info@healershelper.com). Call toll free: 877-716-4880 to find out how Healer's Helper Virtually Restores Balance. One Task at a Time!

## Tips For Using The Busy Woman's Daily Planner®

### NEW - Emergency Medical Kit

Loaded with great information, these pages are ingenious! The medical history page is invaluable. It fills the need for loved ones to know family medical history. Make copies of your medical history page and give them to your children and their children. This should be your most valuable hand-me-down and keepsake.

Each kit contains:

- 1 sheet with cards - Emergency Medical Cards for your wallet (just tear at the perforations)
- 1 envelope - Emergency Medical Envelope to hold important documents
- 1 tab - Emergency Medical Tab (orange tab)
- 1 card - Medical History Female
- 1 card - Medical History Male
- 1 card - Personal Medical Information Female
- 1 card - Personal Medical Information Male

Have your emergency medical information with you at all times. The biggest complaint I received from ER nurses was the lack of legal documentation such as a "do not resuscitate" and "power of attorney" when people were brought into the hospital unconscious. Without these documents, your wishes might not be granted.

The head of an oncology department shared that patients admitted to the ER while on chemotherapy are seriously at risk. If the ER staff does not know that they are on chemotherapy yet alone other medications, they could harm the patient with normal treatment.

Wouldn't you rather be safe than sorry?

And keeping track of medical screenings is a breeze with our new Personal Medical Information page. NOW for men too!

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## **A PEEK AT HEALTH INSURANCE IN 2006 AND BEYOND**

Health insurance plans and rates for 2006 will be formally announced by most insurance carriers this month, but MedSave.com was able to compile a sneak-preview of changes that consumers can expect next year with regard to prices, insurance companies, policies and employer trends. Tony Novak, enrollment adviser at MedSave.com, says that most people who pay for their own health insurance will benefit from the overall effect of these changes.

### **Prices**

MedSave.com predicts that health insurance rates will increase by an average of 10% nationally, based on a consensus of reliable industry sources. This is a modest price increase compared to health care inflation trends over the past 25 years. In fact, next year's price increase is expected to be the second smallest of the past decade. High deductible insurance plans including health savings account qualified insurance will increase by more than 10%. Average short-term health insurance rates will not increase in price and costs may actually drop slightly due to the introduction of new lower-priced plans.

### **Insurance Carriers**

Three of the nation's largest low cost health insurance companies nationally are expected to be bumped from that position and surpassed by more innovative and lower cost health plans. Large national health plan administrators (independent of health insurance companies) will be more likely to be able to use their power to "kick out" an insurance company but continue to market the same or slightly improved health plan to their existing member base. This emerging shift of power in the health care delivery system may have significant positive long term implications for consumers. Residents of some state including Minnesota and Washington will find fewer low cost health insurance choices available as some leading low cost health plans withdraw from the state in 2006. Listings will be updated on a state-by-state basis at MedSave.com.

### **Policies**

The trend toward "limited benefit" or "basic" health insurance policies will accelerate. Limited benefit plans typically have a maximum dollar limitation built into the insurance policy. Traditional health insurance typically provides maximum coverage amounts reaching into millions of dollars but basic health insurance limits maximum benefits to a few hundred thousand dollars. More than a dozens new limited benefit health insurance policies will be introduced by insurance carriers in early 2006.

A second significant change will be the re-introduction of 36 month short term medical insurance plans in most states. "Short term" insurance is significantly

*A Peek At Health Ins... - Continued on next column*

less expensive than continually renewable health insurance. MedSave.com data indicates that more than 98% of health insurance buyers change their coverage in less than 36 months, so this type of coverage is suitable for most health insurance buyers. Most short-term health insurance policies are purchased directly online.

The overall effect of the changes will be that the average dollar amount spent on health insurance policies purchased online at MedSave.com is expected to decrease by more than 10% compared to 2005 as more people replace full coverage health plans with limited benefit plans. This is not because the insurance costs less, but rather because of the widely increased ability of buyers to buy different types of health insurance with less expensive "trimmed down" coverage provisions.

### **Employer Trends**

The largest growth area in the health insurance industry in 2006 will be firms that specialize in providing benefits to low income workers as more employers offer limited health benefits to part-time workers.

The dollar amount of the employee's contribution will increase by more than 10% over 2005. This change is consistent with the long-term national trends to shift the balance of cost of health coverage from the employer to the employee.

Most large employers will begin offering health savings accounts in 2006. The availability of free health savings account administration and low cost investment account options with firms like Vanguard Funds makes this option more popular with employees. Affiliated Web sites like [www.healthsavingsaccount-hsa.com](http://www.healthsavingsaccount-hsa.com) offer free assistance and support to those who wish to start a health savings account online.

### **Beyond 2006**

Short-term medical insurance will become the standard for an increasing number of individuals and families who purchase their own health insurance because of the lower price and more liberal coverage. Prescription drug insurance is likely to be removed from most health insurance policies as the trend continues toward drug discount plans. More small businesses will adapt flexible benefit plans that are built around consumer-driven reimbursement of health care costs through HRA and HSA plans. Double-digit price increases will remain as the norm in the health care industry for the foreseeable future.

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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, sign up for our online Newsletter with an article, tip, specials, and other interesting information.

So much is happening at The Busy Woman, Inc! Our CAR Organizers were featured on AOL's welcome & home pages! And gorgeous, fashionable "leather" purses with matching binders arrive in May!

Busy Woman, Inc. is steadily growing to meet your needs. Please let us know if there's anything you would like to see in our newsletter so we can bring you what you want.

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