

ARE YOU ALWAYS LATE?

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By Pauline Wallin, Ph.D.

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"Fashionably late" is no longer in fashion. In today's heavily scheduled world, it is the punctual who are respected and admired. Even though most of us know this, some people are always late, no matter how much time they have to get ready. You may be one of them. Do any of the following sound familiar?

** You're always rushing at the last minute, even though you've promised yourself countless times that you wouldn't let this happen again.

** You've tried setting your watch several minutes ahead, but you're still late.

** You may be punctual for work (barely) but you're usually at least 20 minutes late for meetings, appointments, class, church, theater or other non-work situations.

** You make excuses, such as: "There was traffic," or "Something came up," or "I was going to call you but I didn't want to be even more late."

** People become impatient or angry at your tardiness.

** You believe that you are more motivated when in a time crunch, or that you move faster under pressure.

If you can identify with 2 or more of the above, you have a problem with punctuality. Chronic lateness is not a psychiatric diagnosis. Nor is it a genetic condition, even though some people treat it as such. They say things like:

"That's just the way I am. I don't like it, but it seems that I am incapable of being on time."

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"My mother was always late; I'm always late, and so are my kids."

"I don't mean to be late. It just turns out that way."

Chronic lateness is related to procrastination. Latecomers and procrastinators have trouble NOT with time, but with self-discipline. They may also have underlying anxiety about the task they're faced with.

If you have problems with being punctual, especially for things that are a bit threatening, such as doctor's appointments, new social situations, or meeting with people you don't like, then your lateness is anxiety-based. Putting off the inevitable is how your mind tries to cope with anxiety.

But if you are habitually late for routine business and for events that don't cause you much discomfort,

then the problem is mainly with self-discipline and your "inner brat," the part of you that balks at exerting itself, and at being told what to do.

Here's an example of how your inner brat sabotages your efforts. Suppose that, in order to be at work by 8:00 a.m., you must leave home by 7:30. So you set the alarm for 6:30 — no, let's make it 6:15 just to be safe.

The next morning when the alarm rings at 6:15, your inner brat says to you, "Just press the snooze button. You didn't really intend to get up till 6:30 anyway." And 9 minutes later when the alarm rings again, your inner brat says, "Just one more time. It's not 6:30 yet."

You might press the snooze button 2 or 3 more times. By the time you do roll out of bed you feel a little rushed, but you convince yourself that you can still make it out the door by 7:30 . . . 7:40 at the latest.

Oops — what have you just done? You have inadvertently allowed your inner brat to negotiate. The 7:30 departure time is no longer firm. Now it's moved to 7:40. Plus, you have opened the door to further delay as you get closer to 7:40.

As your morning routine progresses, you find several little things that didn't seem urgent last night or the day before, but which need to be taken care of *right now*. Checking your watch (which you've set 10 minutes fast) you see that it's 7:35. "It's really only 7:25," you remind yourself. Your inner brat adds that you have at least 15 minutes, since you can still make it to work on time if you leave at 7:40, providing traffic is not too bad.

Next thing you know, it's 7:55, and you go flying around looking for your shoes, your keys or that recipe you promised to Gladys at work. Now there's no way you're going to be there by 8:00. But tomorrow for sure . . .

How did this happen? You can see that the problem is not lack of time — you have enough time to get ready.

The problem is what you do with the time. Your inner brat distracts you, makes excuses about the

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urgencies of nonessential tasks, or rationalizes that you don't have to conform to a rigid schedule.

And it's not just work or other obligations that your inner brat resists. It also balks at preparing for things that you're looking forward to. Just as with work, getting ready for positive events requires focus and blocking out distractions. Since these involve effort and concentration, your inner brat wants nothing to do with them.

As you can see, if you want to be successful at mastering your chronic lateness, it's not enough to merely rearrange your schedule. You must also understand how your inner brat sabotages your best efforts to be on time by distorting your priorities. Once you get to know your inner brat, you'll be on your way to breaking your lateness habit.

Pauline Wallin, Ph.D. is a psychologist in Camp Hill, PA, and author of "Taming Your Inner Brat: A Guide for Transforming Self-defeating Behavior" (Beyond Words Publishing, 2001) Visit <http://www.innerbrat.com> for more information, and subscribe to her free, monthly Inner Brat

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Beat Credit Card Companies at Their Own Game!

By Daryl Flagg

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Have you ever wondered how much money a credit card company makes? Have you ever wondered how much of that comes from late fees? Everyone has and if you haven't you should because most likely you own a credit card, which means that these late fees has or could directly affect you.

As you have probably taken notice, credit card late fees are on the rise and have been so for awhile. There is enormous competitive pressure on credit-card interest rates and annual fees, and this has given way to a fee frenzy. For credit card issuers, late fees now represent their third largest revenue stream, (interest revenues and merchant fees rank first and second, respectively). In essence, those who pay late are now covering the costs for those credit card users who do not carry a revolving balance and those who file for bankruptcy.

So how much are credit card companies making from issuing late fees? Over the years we have watched the number of late fees charged to consumers jump to record-high levels. Late fees can range from \$10 to as much as \$40. The average late fee more than doubled since 1996 from \$13.28 to \$29.84. In fact, many major card issuers are now charging a \$35 late fee. Let's assume that 100,000 people made late payments for a particular month and they were charged a late fee of \$30 for doing so. This would add up to \$3 million in revenue. As you can see, credit card companies are making a lot of money off of card holders and there is no slow down in sight regarding the increase in late fees.

Credit card companies are making a killing off the late fees they issue to their customers and they don't

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mind doing it because their ultimate goal is to make money. They are like any other for-profit business in that they sell a product or service for revenue. In the case of credit card companies, the product happens to be credit. These companies aren't just some "thing" sucking up as much money as they can. These "things" are run by man. And wherever man is involved, greed also becomes involved. These people are just like you and me. They may have a family to support, bills to pay, etc. Most people don't work just for the pure enjoyment, but for money, a source of income. And the more income we achieve the easier and better our lives become, supposedly.

Some of you may be asking, "So what do we do about the late fees?" Well there's an article that I wrote awhile back that you may be interested in. You can find this article at <http://www.nextmonthonline.com/WhitePapers/Article1.aspx> . It addresses several methods and tips to avoid having to pay a late fee. One method in particular that I would like to address further in this article is the Skip-a-Payment technique. If you happen to know that you can't pay your credit card bill for a particular month just skip it. Next Month Online is an independent company from credit card issuers. They allow their visitors to skip a payment for a nominal fee. This fee is generally 70% than your typical late fee. You will accrue no late fee and no bad mark on your credit report. Credit unions often offer this type of service for loans or mortgages, but first you have to fill out an application and then you need to qualify. With Next Month Online, there is no application to fill out and everyone qualifies as long as they have a credit card. Credit card companies are not very happy with Next Month Online because they are losing money every time someone uses the Skip a Payment service. This is by far the best service you can use if you know you will be late because you save a lot of money and

avoid all the hassles that come with bad credit.

Credit card companies are not backing down from increasing fees. They, for some reason, do not see us as people who make mistakes once in awhile or people with other priorities in our lives. They want their money and they want it now! This is the reason you should not back down either. Hit them where it hurts, their pocket books. If you know you will be late for a particular month, just use a skip a payment service because the credit card companies will no longer be taking money from you, you will be taking money from them.

About the Author Daryl Flag is the founder and CEO of Next Month Online. Next Month Online is a service that allows its visitors to skip credit card payments. They can be found at <http://www.NextMonthOnline.com>. Sign up for free!

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