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Menopause, Andropause And Other Hormone Imbalances
Impair Healthy Healing In People Over The Age Of 30!

An Effective Management Tool

By Martin Day

If your perception of conducting surveys is that they can be a useful exercise but are too time consuming to prepare, cumbersome to deploy and require considerable resources to process the numerous responses into a meaningful report it is perhaps time to think again.

Online surveys turn what was once a time consuming, resource hungry, cumbersome process into a low cost, quick, easy exercise that delivers real-time reporting.

Ease of Design

Out with the word-processor, now there is a quick and easy way for almost anyone to create surveys using a simple menu system that allows surveys to be created in minutes and with the ability to add additional questions and modify and move existing questions around.

Ease Of Delivery

Once a survey has been created it is deployed through the internet or organisations intranet making it instantly available to anyone with access to the internet.

Ease of Promotion

There are a number of easy ways to invite respondents to participate in a survey such as sending an email that contains a link to the survey or linking to the survey from a suitable website.

Ease of Participation

Online surveys don't just make it easy for the publisher as most respondents find that, when compared against the traditional pen and paper survey, completing a survey online is quicker and easier and from the publishers point of view a lot less prone to mistakes such as respondents missing out questions or multiple responses being entered against single response questions.

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Ease of Survey Management

With an online survey the publisher can see in real-time the response rate and summary results.

Ease of Analysis

At the end of the survey the response data is ready for detailed analysis, the information can be loaded into a spreadsheet or third-party analysis program where the respondent data can be sliced and diced.

Appreciating the Ease

Once the ease of the total life cycle of conducting a survey online has been appreciated by business managers they will begin to recognise the multitude of new opportunities that exist.

The costly annual employee satisfaction survey can now be done quicker and cheaper allowing the exercise to be conducted bi-annual or quarterly ensuring any employee problems are identified and dealt with early. There is also now an opportunity to conduct smaller and more targeted ad-hoc surveys on a departmental level or a niche area of the business improving employer/employee communications.

A survey can be used to help deliver a management message and measure the employee support and concerns of introducing new initiatives, something a simple one way memo style directive cannot do.

Survey's can be used as a marketing tool as the survey explains the benefit of a product or service and gathers the response from potential customers.

ROI today

Technology too often delivers better ways to perform certain tasks but with a Return on Investment that often requires 'investment' first and the 'return' later. Many of the available online survey services such as

www.surveygalaaxy.com

have not only turned a cumbersome task into a cinch, but reduced the cost

down to a pinch, giving you a return on investment from day one and opening up a world of possibilities and further savings.

With the opportunities that online surveys bring it is a tool the smart manager will always have to hand in their personal tool box.

Martin Day is a Director of Survey Galaxy a web site that allows anyone to create, design and publish online surveys. For more information please visit

www.surveegalaxy.com

How to Consolidate your Debts

By Talbert Williams

In order to do this, you can either approach one of your existing creditors with a debt consolidation plan, or else you can talk with a third party lender about the possibility of taking out lending with them in order to consolidate your existing outstanding debt.

In this regard, it is very important to understand that "debt consolidation" is not new money lending. Any lending you are given is merely to consolidate the existing debt you have, and the lender will ask you to declare and account for this. So, although debt consolidation may be considered a "loan", it is not a loan in its purest form.

Reasons to Consolidate Debt

The overall reasons why you may wish to consider debt consolidation are two-fold:

·In order to try and reduce the cost of your existing debt funding.

·In order to try and do away with all the mess of having to pay back lots of creditors and instead concentrate on one or two large creditors; thereby hopefully making your money management problems much more manageable.

As you can see then, given the right circumstances, debt consolidation can be an extremely useful debt management tool. However, if you are considering debt consolidation as a means of managing your existing outstanding debt, you should also note that there are two ways you can put in place an effective debt consolidation program: (1) by yourself; and (2) using a debt counseling service.

Should you Consolidate Debt by Yourself?

In short, debt consolidation programs undertaken by you are by far the cheapest form of working this useful debt management program. But, self-regulated debt consolidation programs do require a certain level of discipline. They do require you to arrange for one or two creditors to accept to take over your existing smaller debts.

They also require you to make payment to this creditor in a timely manner. In other words, there is no financial overlord looking over your spending and making sure you stick to a workable financial diet. For this reason many of us who consolidate our debt believe we have just been given a new lease of

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life and go out and spend, spend, spend. The net result of this is not only do we now have new debt to repay, but we also have the large consolidated debt to repay. As such, self-regulated debt consolidation may not be the most effective debt management tool.

Debt Counseling Services

Conversely, debt counseling services are where you tell a debt counselor what all your existing outstanding debt is. The debt counselor then either arranges with your existing debtors to negotiate with them going forward with regard to the outstanding debt, or arranges to consolidate all the outstanding debt as one large debt. You then pay the debt counselor a monthly payment, which he then either distributes to all of your existing creditors or pays towards the one large debt. For providing this service the debt counselor takes a commission off of you; thereby making this form of debt consolidation more expensive, but at the same time probably more effective.

Talbert Williams offers debt consolidation referrals and advice. For more information, articles, news, tools and valuable resources on debt solutions, visit this site:

<http://www.1debtfreedom.com>



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