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Avoiding The Morning Rush

By Aurelia Williams

It's stressful isn't it? Having to get all those things ready, trying not to forget anything, not to mention bickering kids, tantrums about what to wear or the sleepy head who doesn't want to wake up. No, the morning rush isn't any fun but luckily there are a few things you can do to bring peace back into your family's morning routine.

Prepare Ahead - Sounds simple enough but did you know you could actually leave just about everything ready for the next day? It might take a few extra minutes out of your evening but you'll be much faster if you prepare everything once the kids are asleep rather than rushing in the morning.

Lay out the kids clothes for the next day – Include things like hair clips, socks and shoes. And don't forget to lay out your clothes too.

Leave breakfast ready (or nearly ready) – Depending on what you have for breakfast you can often pre-prepare a lot of it. If you have pancakes make the batter the night before and stick it in the fridge. If you have cereal and toast, leave the cereal out, bowls, spoons and bread. You can even set the table to save time.

Pre-Pack Lunch Boxes – If your kids take a packed lunch to school prepare it the night before. Most things like sandwiches will be fine left in the fridge overnight.

Pack Their School Bags - Look through their bags and make sure there aren't any last minute dates or events you've overlooked. Pack all their books and things in their bags and leave everything by the front door.

Get The Kids Involved - The responsibility of getting the kids to school shouldn't completely lie on your shoulders. As soon as children are old enough to help out then they should. Even the youngest of kids can help.

Make a Chart - If your kids (like most kids) are forgetful, make a chart for each one which explains in order all the things they need to do in the morning. You can draw pictures for the really young ones

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and write a description for the older ones. For example, you can have a picture of a toothbrush, then the school clothes, hair brush, etc.

Talk to your kids about the list beforehand and explain it to them. Then stick it up in a prominent place in their rooms and the next time they ask you "mom, what do I do know?" tell them to go look at their list. This is a great way of getting kids a little more involved and to start teaching them responsibility.

By preparing ahead you can't avoid all of your family's morning stresses but it will certainly help a lot, and who knows you may even have time for that extra cup of coffee.

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Getting Some Perspective On Your Avoidance Habits

By Rick Hoogendoorn

It is quite natural for human beings to avoid discomfort. Our brains are wired that way. Without thinking about it, we'll rush in from the cold. Of course! Without really thinking about it, we'll steer clear of somebody we don't particularly like. Of course! Without thinking about it, we'll bypass the _____ section of the buffet table. Of course! It's the SPINACH section!

And without really thinking much about it, we'll often avoid entire aspects of our financial lives. Over the years I have met many people who clearly want financial freedom but, at the same time, don't want anything to do with money! And so it becomes important for them to see how it was they have been avoiding money in their lives. At least it becomes important if they really want 'financial freedom'.

Do you avoid thinking or dealing with any of the following things related to money? (If you stop reading this article now, that might be a clue!) your financial situation generally (where you're at.) your investments your cash flow (month to month money management) your debt your estate planning (insurance situation) your tax situation your spending your financial situation as it pertains to your spouse

If you're avoiding any of these areas, it's probably because the thought of them makes you uncomfortable in some way. Unfortunately, avoidance doesn't make it 'go away'. In fact, avoidance often makes things much worse, so all you're doing is placing a larger burden on 'your future self'.

Scientists, somewhere, ought to be working on a way to place future burdens on 'some other person'

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rather than our future selves. (No word on that yet, unfortunately). What we avoid today still tends to pop up later in life. If we aren't paying attention to our finances, it will show in the future. If we're racking up debt today, it will come home to roost in the future. If we're not doing proper estate planning, somebody is going to get it in the nose in the future. These things don't go away because we're pre-occupied with our shoe laces.

But what a difference a little attention makes! To be on the other side of the avoided issue, knowing it has been taken care of. Knowing we're now steadily increasing our net worth instead of going in the hole. Knowing our family is taken care of if we die. Knowing we'll open a gift of savings in the future, not a gift of debt. Knowing it REALLY wasn't all that scary once we turned our attention to it and dealt with it face on.

The first step to managing the financial issues we're avoiding, though, is to know what it is we're avoiding. The 'why' doesn't matter that much. It's because it is uncomfortable. Well, so what! That discomfort will be temporary, and on the other side of it is a REAL comfort zone. The REAL comfort zone of knowing things have been dealt with, rather than the FANTASY comfort zone constructed by avoidance and denial.

It is a great feeling to know it is REALLY taken care of.

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