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**Better Late Then Never**

**By Brenda Townsend Hall**

Whenever I talk to teachers I don't usually have to wait long before they start listing their concerns

about students. I wonder what would come top of your list of teachers' complaints about student behavior. My guess is that punctuality would come pretty high. It doesn't sound too difficult on the surface to insist that students should come on time to their lessons but in practice there may be factors that make the lateness habit difficult to break.

Take country cultures, for example. Some countries, notably those in northern Europe or North America place a high value on punctuality. To be late is considered rude, sloppy, even insulting behavior. But in other countries, punctuality is not valued in the same way. Time is seen in a much less rigid way so being a late is quite acceptable. I remember attending an appointment in the south of France for which I was dutifully a few minutes early. After I had waited for fifteen minutes, I asked the secretary what was causing the delay. She looked quite surprised and said that the person I was seeing naturally didn't me expect to arrive punctually and expected the appointment to take place about 30 minutes after the agreed time.

Personal circumstances can also be difficult for students too. Adults coming to evening classes, for example, might find themselves delayed by work or home commitments. I once had a student who was often late because he had to have regular kidney dialysis that was scheduled to end just before his class.

I think the trick is to weigh up the situation and then work round it. If it is a problem affecting just one or two students, ask them what it is that makes them late. If they have difficult circumstances, then you have to be understanding. If it affects many class members and you feel it will be impossible to change their behavior, devise a strategy for using the first ten minutes of the lesson in a way that will mean you are not going to be interrupted in full flow as the late comers arrive.

For example, you could assign that time for homework review. Get students to work in pairs, comparing their homework and circulate among them giving a helping hand and answering questions. Once everyone has turned up to class, you can begin the lesson proper. Okay, it's a solution that may seem defeatist but you can't change cultural norms and you need to understand when things are tough

for students. And one thing is sure. If you discuss the issue with the class and suggest this solution, then if they don't like it, they will probably make the effort to come on time. Win-win, or what?

Brenda Townsend Hall, a contributing editor to ESLemployment, is a writer in the fields of English for business, cross-cultural awareness and business communications. Interested in receiving TEFL job listings weekly for free? To learn more visit

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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 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

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<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 Flagg 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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