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100% Effective Natural Hormone Treatment
Menopause, Andropause And Other Hormone Imbalances
Impair Healthy Healing In People Over The Age Of 30!

Forgetting to Remember

By Rosalyn Bronstein

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Many of us can look back on our formative years with great fondness. We were surrounded by people who looked after us, taught us, and provided the values and socialization needed to succeed in the modern world. Others met our most basic needs, and we were completely dependent.

Remembrance of people and past events plays an important part in many religions and cultures. Some light candles and offers up prayers. Special days are set aside as memorials or celebrations of lives past. This occurs both in the East and West, and some of the ceremonies are quite similar in content, despite differences in language and culture. This is universally acknowledged as a way of paying homage.

More than simply marking the calendar, however, we mark our hearts when we think back to fond memories of people we've loved and events that were important to us. This provides a sense of stability in a rapidly fluctuating world in which people frequently move, change jobs, change partners, change friends, and change interests. Sometimes it feels hard to keep up with the movement. Yet by being centered with our memories, we can return again and again to our zone of comfort and serenity.

By far, the best way to remember those still living is by keeping in touch with them. Picking up a phone requires little effort, yet may mean so much to the recipient of the call. Better still, send a note letting them know how special you think they are. That's something to be treasured by both sender as well as the receiver. Keep a journal or diary of each day, and mention something worth remembering. Although it takes a few minutes and some thought, the results are well

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worth the effort. And by making this a habit, you may look forward to this quiet time of reflection.

By provoking a positive emotional response, it's easy to touch the soul. Perhaps with a global response of people making a connection to those they care about, the world would be a better, and safer, place to live.

Rosalyn Bronstein, for more than 20 years an author and consultant, has been an advisor to

numerous multinational corporations and international organizations. Understanding the value of maintaining relationships, www.ntouchnrat.com was created. It's a unique and secure way to never lose touch again with the people who have brought meaning to your life without having to use e-mail.

Forgetting Costs Money

By Kathleen Gagne

It's amazing how simply forgetting to do something can end up costing money. Having a bad memory can actually end up costing a small fortune. If you haven't given this any thought before, it's probably a good idea to start thinking about it now. Just take a look at all the ways that forgetting costs money:

The most obvious way that forgetting can cost you money is when you forget to pay your bills. Late charges can be pretty nasty, especially on credit card bills. Forget to pay your credit card bill, send it in only one day late and you could be facing some rather steep penalties. Not only do they charge you a high late fee, but they almost always increase your finance charge too. In fact, credit card companies can increase your finance charge if they find out you paid another company late!

Another big way that forgetting costs money is through your check book. Forget to write down even one purchase, lose track of your balance and you've got rubber checks bouncing everywhere! The banks will hit you with overdraft charges almost as heavily as the credit card companies. They can also charge you a fee for each and every overdraft, even if they were a result of the same one mistake. In addition, you face paying penalties by the merchants you wrote those bad checks to.

Let's not forget about those "free trials". You know the ones...the ones that have the term "membership" attached to them? They ask you for payment information up front and they will conveniently start billing you at the end of the trial period if you don't cancel the membership first. How much money have those cost you for forgetting to cancel?

Miss an appointment or forget to call within 24 hours of that appointment to cancel and you could be charged for the entire visit.

Return your movie rentals or library books late and you pay late charges.

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Forget to get a package in the mail and you end up paying extra shipping charges to get it there on time.

Forgetting costs money on the less obvious things too. You lose money when you forget to use coupons and when you forget to mail in rebates. You spend extra money on gas when you make extra trips to the grocery store to pick up forgotten items. (Did you forget your coupons on the return visit too?) You shell out money for eating out or on cafeteria lunches when you forget to pack a lunch.

If too many of the above scenarios sound familiar to you, it may be time to put some sort of reminder system in place. Big mistakes or little slip-ups, forgetting costs money!

Kathleen Gagne knows how easy it is to forget about things when you are already bogged down with all of life's little details. She has created a fun, whimsical website full of cute things to help you remember. Visit

and say hello to "Pinky" while you're there.



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