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

In Sickness And In Health

By Tresaca Hamilton

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by: **Tresaca Hamilton**

I recently drove by a business that had a sign out front that read "Closed due to illness".

This meant that the cash flow would stop until the owner was able to return to work. Even worse, the business would not be able to generate revenue for the owner when it was most needed.

Take the following steps today to ensure that your business will still be working when you are not able to.

1. AUTOMATE YOUR BUSINESS:

Automate as much as you can in your business so that you can not only make money while you sleep, but also when you are sick and can't operate the business.

You can automate follow-ups using autoresponders, and the sales process using a shopping cart. Think of other areas of your business that are vital to its success, and automate the processes if you can.

2. CREATE SYSTEMS:

Think about your daily routines in your business. Which routines are vital to the success of your business?

Turn these routines into systems by documenting the steps necessary to complete them. Create binders for your systems so that your assistant or partner can complete certain projects in your absence using the steps in the binders.

3. PLAN AHEAD NOW:

Will you hire an assistant or temporary manager to operate your business in your absence? Then do the research now to make it possible.

Write down all the attributes you want for your assistant. What duties will they perform during your absence? What resources will be available to them to carry out their duties?

Choose your assistant now so they will be prepared to come aboard when you need them to. You don't have to hire them now, but make it easy on yourself by already having someone ready to help you operate your business when you are not able to.

Let this person know what your goals are and give them a binder containing your standard operating procedures and the resources for them to complete their duties.

4. CREATE MULTIPLE STREAMS OF INCOME:

If you are the only one able to operate your business, you definitely need to ensure that your cash flow will not stop when you have to stop working.

Create infoproducts now to generate more revenue for your business. If you are not able to physically generate revenue for your business, your infoproducts will be able to. Automate the sales process so that you don't have to worry about the cash flow when you are not present.

Cash flow may be the lifeblood of a business, but make sure it doesn't stop flowing when you are not able to operate your business.

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Germany's Health Insurance System

By Katrin Giese

About 87 percent of the residents of Germany have statutory health insurance, i.e. GKV. As of May 2005, the GKV relied on 321 non-profit sickness funds to collect premiums from their members and pay health care providers according to negotiated agreements. Those who are not insured this way, mainly civil servants and the self-employed, receive health care through private for-profit insurance.

In Sickness And In Health

An estimate of 0,3 percent of the German population (around 250,000 people) has no health insurance at all. Some of them are so rich that they do not need it but most of them are poor and receive health care through social assistance.

Germany's statutory health insurance

There are three different categories of sickness funds: primary funds, substitute funds and "special" funds. Some workers are required to be members of the primary funds, e.g. if they earn less than the than the income ceiling (2006: EUR 3,937.50 per month / EUR 47,250.00 per year). Those earning more than that ceiling may be members on a voluntary basis, or they may have a choice of funds. Some of them automatically become members of a particular fund for example because of their occupation (company-based funds) or place of residence (local sickness funds). Some occupations have their own "special" funds, e.g. farmers or sailors.

Substitute funds are divided into two kinds: they provide health insurance to both white collar workers and blue collar workers earning more than the income ceiling. Membership is voluntary.

Both, employers and employees pay half of a member's premiums, which in 2006 averaged between 13 and 14 percent of a worker's gross earnings up to the contribution assessment ceiling (2006: EUR 3,562.50 monthly / EUR 42,750.00 p.a.). Premiums are fixed according to earnings rather than risk and are unaffected by the respective member's marital status, family size, or health. Premiums are the same for all members within a particular fund with the same earnings.

Germany's private health insurance

About eleven percent of Germany's residents pay for private health insurance provided by some 40 for-profit insurance carriers. Many of those choosing private insurance are civil servants who want to secure percentage of their medical bills not covered by the government. Some sickness-fund members buy additional private insurance to cover such extras as a private room or a choice of physicians while in a hospital. Otherwise, the medical care provided to the publicly and privately insured is identical. In both cases the same medical facilities are used. Self-employed persons earning above the income ceiling must have private insurance. Members of a sickness fund who leave it for a private insurance carrier are not allowed to return to public insurance.

As opposed to the statutory health insurance, contributions to the private insurance depend on the member's age, gender, occupation and health status, that is, the individual risk. Although private insurance companies pay health care providers about twice the amount paid by the primary sickness funds, private insurance is often cheaper than statutory health insurance, especially for younger policyholders without dependents. As is the case for members of sickness funds, employees who have

private insurance have half their premiums paid by their employers.

Germany's health insurance information portal

informs about

news and changes in the german health insurance market and supplies insurance quotes.

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