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It's Not That Bad Yet?

By Pat Swan

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IT'S NOT THAT BAD YET?

Can you think of a word or phrase that irritates you? Possibly when your teenager rolls his or her eyes and says, "Whateevver." For me it is this phrase. "IT'S NOT THAT BAD YET." Have you ever thought like this or do you know anyone who does?

I will give you an example. A person might say, "I am really worried about my 14 year old. He comes home intoxicated two or three times a week and I am sure he smokes pot." I ask if they have him in counseling. They say, "Oh no, it's not that bad YET." Or someone says, "My marriage is going to pot. We fight all the time and I don't know what to do." I ask, "Have you thought of marriage counseling?" "Oh no, it's not THAT bad yet."

This phrase keeps people stuck in miserable jobs, unfulfilling lives and eroding relationships. It is the reason people become more stressed, more depressed, more sick. It is the reason we have a 50 percent divorce rate. It tricks us into thinking we do not have to DO anything YET. We continue to tolerate the intolerable, and to wait for a miracle. What exactly do we mean when we say this?

IT'S not that bad yet.

What exactly is not that bad? Your life? Your life isn't that bad yet? That sure sounds like a life to jump out of bed full of energy for every day. Your marriage isn't that bad yet? Is that the kind of marriage you went looking for? Is that the kind you want to keep? Or is it the fighting, the drinking or the stress on the job not that bad yet?

It's not THAT BAD yet.

How bad is THAT BAD? How will you know when it is THAT BAD? If you wait, will it be too late to do anything about it? Imagine how you would feel if you went to the doctor with migraine headaches. He calls you back in a couple days and tells you they found something on the x-rays. They don't know

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what it is, but don't worry, it's not THAT BAD yet.

Or consider this. You see a few bugs around the house. You call in the Orkin man. He looks around and then tells you that he found evidence of termites. They have quite an appetite, those little critters. Munch, munch, munch. Call him next year. It's not THAT BAD yet.

It's not that bad YET.

Does this mean you completely expect that it will get that bad some day, but it's not that bad yet? Or could it mean that you believe that it will miraculously improve without your doing anything, and it never will get that bad? Most of the people I talk to mean this. It's not that bad YET and I'm too darn busy to worry about it right now, so don't bug me with it until it is that bad. When it gets that bad I'll worry about

what to do about it. When will that be? When you get served divorce papers, when you develop an ulcer, or become clinically depressed?

What is the answer?

What can we do about this kind of thinking? How can you feel motivated to make changes? How can you help others get motivated to do something before it's too late? Ask this compelling question. **IS IT AS GOOD AS IT GETS YET?**

Is your life as good as it gets yet?

Do you have a jump out of bed full of energy with a smile on your face kind of life? Why not? You deserve it. What are you waiting for? Or do you have a STAY IN BED with a smile on your face kind of relationship? Why not? What are you waiting for?

Don't wait.

What are you waiting for? Are you waiting until you have more money, have more time, the kids grow up, or you retire? Why kill time? You have only one life to live. You can have a great life right now.

You don't wait until the termites eat away the foundation of your house. Why wait till your partner serves divorce papers? You don't wait until the tumor is inoperable. Why wait until your life or your job gets so bad you become depressed or sick? Don't wait until it's too late and you have nothing left but regret.

How do you start?

Decide what you want that you don't have. Decide what you have that you don't want. Write them down. Develop multiple action plans to get what you want or to solve the problem. Decide what plan works best for you. Write it down. Begin to follow the plan, step by step. Is your life as good as it gets yet? Why not. What are you waiting for?

What if you get stuck?

If you know that you want more, and you have a plan, but you get stuck, what can you do? Hire a coach. Is your life as good as it gets yet? Are you on the way? If not, why not? You can do it. What are you waiting for?

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Top Ways to Get A Bad Credit Loan

By Talbert Williams

If you have a bad credit rating, then you may think that it is impossible for you to get a bad credit loan. This, however, is not true because there a number of bad credit loan lenders who are willing to provide bad credit loans. With bad credit, you may not qualify to get a bank loan, but you can definitely get a private loan from the bad credit loan lenders.

People generally want a bad credit loan when they want to consolidate their debt. However, compared to a normal loan, a higher rate of interest is charged on a bad credit loan, and the down payment required is also higher. Bad credit loans are now easily available on the Internet. The application forms are not complicated, and are not too long as well.

On a smaller scale, you will find that bad credit loans are available in the form of payday loans or cash advance loans. Their main advantage is that they do not require a credit check. However, only a small amount can be borrowed, and has to be paid back with the next paycheck. Bad credit loans are also available in the form of car loans, debt consolidation loans, or personal loans on a larger scale.

A borrower should apply for a bad credit loan only when he/she has not been approved a loan from a number of financial institutions. Moreover, the bad credit loans should be structured in a way that does not exceed 12 to 18 months.

Thus, if you have a bad credit, then it does not mean that you would not be approved for a loan. If you work cautiously, then you can not only get a bad credit loan, but you can also improve your credit rating.

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