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Now It Is Ford Motors Turn

By Michael Ochoa

It has happened again, and again in a very big way. I am sure you have heard the news that

General Motors is closing plants and letting some 30,000 people go. Some they will be able to relocate, some they won't.

Ford has started announcing they will be "cutting back" and will have more to say about it in February. When asked if the cuts will go deep enough, Bill Ford said he thinks they will. This is all devastating news that we should all be concerned about.

The manufacturing sector of our economy is the one sector that provides for our society in any country, a "ladder" that allows us to move from lower class economies to middle and upper middle class economies. Without manufacturing, it becomes more and more difficult for families to pull themselves up and obtain their dreams.

Most manufacturing jobs provide up to nine other jobs in the local economy. Think about the local drug stores, dry cleaners, car washes, gardeners, fast food restaurants, independent auto mechanics, and so on, that are going to see their customer base diminish and their services not used as frequently. This will be a direct result of their local patrons no longer have the discretionary income they once had. Most of those that are being laid off will now start to learn how to get it done themselves. After all, they will now have the time. Many will begin working on their own cars, taking care of their own lawns, cooking and eating "in" more often than not.

And with fewer "end" products being produced, suppliers and their employees are affected in the same fashion.

What of our younger generations that are coming up through school. What direction do they take upon graduation? What field do they now study in college? And to learn a trade is still a good bet, but unless they move to an area where there is more discretionary income, what do they learn a trade in?

These are tough situations and difficult questions. These actions affect us whether we live nearby or not, whether we were the ones laid off or still working, and whether we live in the United States or not.

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There will be huge impacts. How much will the Federal Government be able to do to help us? I spoke with some friends who live in Marathon Florida who were devastated in the last hurricane and they related that FEMA has notified them that they are temporarily out of money due in large part to hurricane Katrina. They indicated that FEMA told them they need to go back to congress to get more moneys approved.

There are some individuals who had some foresight and started a home based business that provided them residual income. It may have sounded kind of corny then, or out of vogue, but there are those families, husband and or wife: single parent, or head of household that DID do something way back when and have been enjoying discretionary income month after month from their home business. To those who were prepared, you will have a little less worry and frustration than those that did not.

For those that did not have a home based business and consequently no monthly residual income, it is never too late to start one. You can start one up for relatively little cost, and it will not dig into your new

budgeted spending pattern if you start a business where the products would be those that you consume in your household each month (all businesses need to have products or services sold. If not, then they are a scam. Run away from them as fast as you can).

As independent adults that are getting caught in this layoff trap and having less and less security, there is some analyses that may be difficult, but nevertheless need to now take place. For those of us not directly caught (yet), this analysis process would still be good for us to examine as well.

First, hopefully those employees getting laid off have put back some savings. After all, this has happened before, so hopefully there was foresight that something like this could happen again and there was at least some preparation.

Second, take a real hard look at what areas you would be able to trim, immediately if you have to, in order to slow down the cash outflows every month. Look at these areas closely. If you have teenage children, you might want to involve them in the process. Have them help to contribute ideas that will help the family weather this storm. Explain to them that as parents, you will do everything you can to make this a temporary situation and explain to them you appreciate their help and input.

Third, "write down your plans". This is so important. Set some short term goals that will help you to get through this time. Also make sure to include your "written" finances from step 2 here as well. One technique to use is to sit down and write out where the money is currently being spent now. Keep in mind that most of us don't have the patience to do this, or are not honest enough with ourselves when we write it down. This is an important enough step that it is worth repeating. Look at the list and decide what, if any, areas you can trim down for the interim period. Don't look at it as "I can go without this" because this will begin to breed anger, after all, you worked hard for X amount of years and you deserve this (whatever "this" is). And anger will do you, and or your family and friends no good at all. This is not the end of the world and you and your family will survive it. **YOU MUST REMEMBER THAT!** But if you have the wrong mindset, it will make the process you are getting ready to go through much more difficult than it needs to be.

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Once you have it all written down, talk to your spouse, or if a single parent, talk to your children and try and solicit their support in "making those new plans happen". If the family has goals, and "everyone" in the family participates, this temporary setback will be brief and the family values and relationships will remain intact. If there are no goals, or they are not specific, then everyone does what they think they should do and in reality, nothing gets accomplished except feelings of contempt and frustration for one another.

Keep in mind that this has happened to people and families in the past and it will be experienced by people and families in the future. You may find that your life begins moving in a direction you had not originally intended it to, or the changes that take place in you or your family are changes you would not have thought possible before. That will be ok. Again, the most important thing to remember is that you did just fine up to this point and you will do just fine after this. There is a life after (insert you company name here). Sometimes many believe that a power greater than they are found it necessary to challenge them to learn and experience new situations that will further develop their true selves, or the people they were intended to be. Some will shrug their shoulders and say ok, let's move on.

Situations have a way of correcting themselves in time, but usually not without some direct input from us. What this means is if we are to have a positive outcome, we need to have positive input. If we experience a negative outcome, then we obviously have input negative actions, feelings and or

emotions.

Remember, this is not the worst thing that could have happened. If you were not ready for this one, then get ready for the next one. Seriously examine your spending patterns. Take a hard look at where your money is going. Employ a technique called delayed gratification, meaning wait and save the money for the item, or do what is necessary now in order to have the item or pleasure in the future.

And if you do not have a side business, a home based business, or a part time business, realistically pursue that. There are too many opportunities that are out there for bright people that are hard working in nature, to sit on the sidelines and not be able to participate in the "Great American Dream".

Michael Ochoa operates several websites and is a Success Coach who works with people helping them to build, develop and accomplish their own dreams of financial success and independence. Learn more at Make More at Home

<http://www.aces.makemoreathome.com>

Replacing Ford Headlights

By Mitch Johnson

How horrible would it be one day to wake up and realize you don't have any headlights? I think it

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would be pretty bad, it would not be safe to even drive your car if your headlights are broken or don't work.

Your lights are one of the parts that will last you a long while. But since they are on the exterior they are exposed to elements that can be damaging. They can lose their original luster. You can give your Ford vehicle a new fresh look by changing the grille, mirror, taillights, Ford hood and spoiler.

It is really simple and easy to replace Ford parts, especially the lights. The reason for that is Ford's popularity. A good place to look for the parts is Ford Parts Online; they are one of the most trusted auto parts dealers on the internet. So check them out if you need to replace any parts on your Ford vehicle.

But let's go back to your Ford lights. It's quite easy to change them yourself, just follow my directions and you'll be on the road again.

First remove the exposed plastic or metal trim around the housing to get the headlight ring and screws. Using the right tools remove the four ring screws. Be careful, because it is pretty easy to strip them. Put some penetrating oil on each one for a few minutes. Also be sure not to turn the headlight-aiming screws.

Once you remove the retaining ring the headlight will be free. Just unplug the wiring connector that is in the back of the headlamp.

Then plug back the connector into the back of new headlight then place it in the mounting base. The headlight will position itself due to lugs in the back, but if it doesn't then that means you have it upside down.

Turn on the new headlight to see if it is working. If it doesn't come on it probably means there is a problem with the wiring.

Your next step would be to replace the retaining ring. But again, be careful about the screws. The last thing would be to replace the trim elements that you had to remove.

Mitch Johnson is a successful freelance author that writes regularly for

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