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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!**

**Self improvement: Turn Down the Rheostat**

**By Susan Dunn**

**Self improvement: Turn Down the Rheostat by Susan Dunn, MA Psychology, Emotional**

**Intelligence Coach**

I woke up one morning with a terrible sore throat that got worse as the day went on, instead of better, as I had hoped. By the time I realized it was a true case of laryngitis, and all I could do was croak, it was too late to cancel the Cub Scouts who were due at my house right after school. I wondered how I would manage when I could only whisper, and then I discovered the miracle. Those squirming, busy, full-of-energy exuberant 8-year-olds hung on every word I said when it was whispered.

Instead of having the usual management problems I did when I raised my voice with commands or laments, things went very smoothly. My voice must've sounded very soothing to them. Also they had to quiet down in order to hear me. After all, they didn't want to miss their brownies and milk!

It was a real lesson to me that my loud voice and strident tones were the cause of more friction than I was aware of.

I also noticed at work when I had a cold and my ears were stopped up that I had a better disposition. The loud and strident tones of others weren't affecting me the way they usually did. The buzzing and clanking of machines, the shouts of others, the ringing phones all were muffled and seemed far away. I didn't notice every little thing that went on and it was easier to concentrate. Not that I'd want stopped-up ears all the time, but what a gift upon occasion. It made for a much quieter world, and this affected my disposition.

If you're highly sensitive and experience internal as well as external stress, or if you're experiencing a lot of external stress, you need to slow it down and, as they say, "stop the madness".

Put up a Plexiglas shield between you and the stimuli from the outer world. Don't hear as much, and don't talk as loudly yourself. In fact cut down on the amount of talking you do, as well. Calm things down and you'll calm yourself down. Manage the external stimulation that's coming your way, and you'll feel less stressed.

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I was reminded of this when reading an email from someone on one of the lists I belong to. She was talking about how her perfectionism got in the way of her housecleaning, and that when she started getting that way, she took off her eye glasses to do her cleaning and then everything was fine.

It's sometimes a relief to hear and see less, yes? And you can also apply this to forgiveness, and what you remember. I have a friend who's well into her 80's whose memory is a bit less than it used to be, she tells me. She tells me, "I'm a much nicer person now than I used to be. I no longer remember every single thing someone tells me, every slight, every negative comment. I'm much more forgiving." I think she has a point.

One of the less mentioned benefits of developing your emotional intelligence is that eventually you can modulate your emotions. They don't "come in" as strongly. You don't experience them as strongly.

Therefore they're easier to manage, like the cub scouts no longer agitated by my loud tones who were therefore better behaved.

You can also benefit by learning to turn down, your negative self-talk. These are the things you're always telling yourself in your head that you may or may not be aware of, which actually make things worse. These are the things that pop out of your mouth when you miss an appointment, for instance, like, "Why am I so stupid?" or "Can't I ever get it right?" Pay attention to how you talk to yourself. Make it positive and self-soothing. The other doesn't work. Get off your back and on your side!

Slow it all down. When you immediately react to what someone says is when you are most likely to say something that will either agitate the situation, harm you or the other, or that you'll regret having said later.

This is when we speak like the knee jerk reaction when the doctor taps our knee with that rubber thing - as if it were automatic, and we had no control over the words that come out of our mouths, or the gestures and expressions we use, which can be equally damaging. If someone has rolled their eyes at you in disgust when you've made a suggestion or asked a pertinent question, you know what I mean.

This is when we get that flash anger and say, "That's it. I quit," or "Pack your bags and get out." The take-home point is to `get' that you've been insulted or what not, but not to take it so "hard" that you can't deal with it in a way that's constructive and that won't sabotage you.

Work with an emotional intelligence coach and learn how to slow down your reactions to things. It will give you time to think them through and this will almost always bring better results.

And try the thing about whispering next time you're with a young child. It works beautifully. In fact they're kind of fascinated by the whole thing. Which is to say, as we say in coaching, "try one thing different."

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## **Fancy A Dream Home Get A Home Improvement Loan**

**By Dina Wilson**

Guess where most people spend their time well it's their home. No wonder that people would like it to be perfect. So would most of the people as well. A perfect home depends on how an individual wants it to be. Perfection varies from individual to the other.

Most people love their home that's why it should be perfect in fact it should be reflection of perfection. If you love your home as well than it should be as you want it to be not as it is. If that is the case with you and you want your home to be your paradise but you cannot afford it then a home improvement loan can help you in your quest.

A home improvement loan is basically a loan offered to people who want to make major or minor changes to their home. The changes can be major or minor. Examples of the changes are

- Adding or renovations of new rooms
- Central heating
- Landscaping
- Adding of luxuries like fireplaces or swimming pool
- Plumbing roofing or safety repairs

It could be a minor change or a major change which can completely turn around your home. A home improvement loan offers you an opportunity to make that improvement to turn your home into a dream home.

There are various ways by which an individual can go for a home improvement loan.

Secured home improvement loan in this loan the borrower provides a security to the borrower. The security could be any thing either a car or any other asset of the borrower.

Home equity is another type of secured home improvement loan where the security provided by the borrower can be only his home for which the loan has been taken.

Home improvement is basically an equity loan where the security is essential for the borrowing of the loan. However if the loan amount is under £10000 then an unsecured home improvement loan can be borrowed. An unsecured home improvement loan does not require the borrower to provide any kind of collateral to lender. These loans therefore carry a little higher rate of interest (about 1% – 2%) then the secured loans. This is the result of lender covering up for his risk factor. The usual interest rate is around 11.4% (variable)

Everyone in this world has home even people with bad credit history, People like, CCJ's, defaults, arrears, late payments or people who have previously filled for

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bankruptcy. A credit score is given to all UK people who have previously taken loans. A score of below 600 is the one which causes the bad credit history. A home improvement loan is now available to these people as well.

Applying for loans is easy all the people who want to get the home improvement loan need to do is go

online and fill in their requirements after they have found themselves a lender. If approved they will get the loan very quickly.

There are other benefits of home improvement as well which many people do not know about.

- If you go for home improvement it increases the value of the home which helps the owners when the owner wants to sell the house. It often helps in getting a better deal for the home as a furnished home would fetch a better price than an unfurnished one.
- For most people pride is the most important thing and a dream home would be the thing that provides that pride.
- For people with bad credit history it is an opportunity to improve their credit score if they follow the repayment plan as it should be

A home can be the best place to be once you come from your work if it is properly maintained. A poorly maintained house is no good to anybody so a home improvement is an absolute necessity. A home improvement loan is designed for people who are not financially capable of going for home improvement with several benefits by keeping the borrowers financial capabilities in mind.

Dina Wilson is an expert loan advisor at online home improvement loan She has done MSc Management and Finance from University of Whales. To find Home improvement loans ,cheap online home improvement loan,online home improvement loans visit



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