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Successful Living: How to balance Health and Work

By Ulli G. Niemann

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Health: Who's got time for it? If you know what's good for you (and your finances) you will make time for it. Health is your most valuable asset. Without it, all the money in the world won't have much value. That's why an investment advisor like me is writing about how, in today's environment of longer commutes, shorter staffs, instant communications, voice mail, faxes and fast food on the go, as well as social and family obligations, you need to pay attention to your health.

Of course, I don't know your specific situation, but chances are there are at least some similarities between yours and mine. So maybe some of the ways I have found to integrate taking care of my health into my routine will assist you to do the same. However you do it, I guarantee it will be one of the best investments you will make.

Life as a whole can be overwhelming, so I divide it up into smaller, more manageable pieces. Every 24-hour period represents a 'mini-life' to me, which I want to fill with things I 'have-to-do' and, more importantly, things I 'want-to-do.'

I am an investment advisor, specializing in no-load mutual fund investments, and have owned and operated my company for the past 20 years. Besides doing extensive research so I can effectively manage the millions of dollars of clients' assets I am responsible for, I write and publish two weekly investment updates, a monthly newsletter, various investment articles, and handle 15,000+ subscribers to my free internet publications. In addition, I am a husband and an older parent of a 7-year old boy.

Though my plate is pretty full, over my career I have developed a lifestyle which balances my health and work very well, thereby making me a more relaxed and productive person.

Here's how my 24-hour "mini-life" works.

After working at the office in the morning, at 11:30 sharp I head to the fitness center for my 90-minute lunchtime workout. Afterward, I grab a nutritious sandwich and a health drink, and by shortly after 1 pm I'm back at the office.

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Thanks to my exercise regimen the edge has been taken off and I'm relaxed knowing that I already have attended to my health needs. I may be physically a little tired, but mentally I feel very sharp, so the afternoon is my most productive time. Since I generally enjoy my work, it's okay if my work day extends into the evening. I feel good!

After a leisurely dinner with family and some play time with my son, I'm ready for my ultimate physical and mental relaxation ritual. Since I have always chosen to live in communities with facilities such as pool and spa, around 8 pm I head out for a wonderful hour or so of 'decompression time.' That includes a 45-minute soak in my spa, a dip in the cold pool and a shower. Afterwards I stretch out in the lounge chair looking at the stars in a cloudless Southern California sky and enjoying my favorite adult beverage.

This is the time I can think about projects, things I want to do or simply muse about life. No interruptions of any kind. I have enjoyed—or at least survived—another day and I feel balanced and in harmony.

I try to keep my routine pretty much the same every day with a couple of exceptions. Tuesdays I usually play a morning round of golf with a couple of clients. While I don't consider golf exercise, it's mentally very relaxing because by the very nature of the game I am forced to slow down.

Saturday mornings, it's tennis with the boys. After a leisurely lunch with good conversation and a lot of laughter, I head to the office for around 3 hours of work. Again, I'm far more relaxed when tackling spreadsheets or responding to e-mails after having exercised.

Sundays, I answer some e-mails from home, but spend most of the time with my son doing a variety of athletic things.

By Sunday night I'm back in the spa considering the week. Usually I can say that every one of my days indeed was filled with things I had to do as well as things I wanted to do. I look forward to the next morning when I get to start all over again.

Here are some things you can do to get into a similar rhythm:

1. Try to live close to work to avoid long, stressful commutes.
2. Join a fitness center near work and negotiate with your boss to extend your lunch to 90 minutes. Offer to work a half hour late to make up the time.
3. If you have a long commute, don't waste time in homebound traffic. Go to the fitness center after work and get on the road after the traffic has cleared.
4. If you have no other choice and you are a morning person, get to the gym before work.

Once you've been able to balance work and health, I can promise that the benefits you enjoy—including financial thanks to greater productivity—will have you wondering why you didn't start sooner.

Ulli Niemann is an investment advisor and has written about methodical approaches to investing for

over 10 years. He is stepping out of his comfort zone to write about different areas in which he has gained experience that can assist others. You can reach him at: www.successful-investment.com

How To Establish Work Life Balance

By Adwina Jackson

How do they do it? You know the parents that work full time and manage to raise smart, healthy and happy children?

They have a secret. That secret is maintaining a good work life balance.

Have you ever heard the expression "all work and no play makes a boring day?" Well the same goes for all play and no work.

Do too much of anything and you are bound to go stir crazy at some point or get cabin fever.

The good news for parents everywhere is that you can have the best of both worlds.

You can work hard and still find time to enjoy your family and your life. You simply need to create balance.

In fact the most successful business people are also parents. They are individuals who have discovered the secrets of balancing work and home life.

So how do you do it? You simply need to adopt a few essential strategies.

Work life balance is as simple as being able to balance the demands of work with your personal life. You can be successful and happy doing both.

Establish A Flexible Schedule - The more rigid you are the less likely you will be to develop a work life balance that is actually successful. You have to understand that there will be times when work requires more attention and other times when your personal life requires more attention. It's easy enough to balance the two when you allow a little flexibility in your schedule. Always leave room for the unexpected, that way you are never taken by surprise.

Balance Your Workload - You'll need to make sure that you take on enough work to keep you busy, but not so much work that you can't create balance in your life. Take on additional tasks at work only when you feel up to it, and you know your family won't be impacted by you coming home late a couple of nights in a given week. Likewise don't overbook yourself with birthday parties and anniversary parties, unless however you can balance your personal obligations with your work ones successfully.

Prioritize Your Activities - There are going to be times when you can't get everything done. Don't panic! As long as you have prioritized your activities you'll ensure that you take care of the most important ones first, and you can always catch up on less important activities later.

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Delegate - Any seriously successful work–life balancer knows that you simply can't succeed unless you know how to delegate. Know who you can turn to in a time of need and who has a skill set that is compatible with your needs, so that when the occasion arises you can dish out some of the items on your plate to others. Delegation isn't simply for official `work' tasks. You can also delegate personal tasks including the laundry and other chores.

Work life balance is easily created when you schedule enough time for your personal interests and work tasks. You can do this by organizing your schedule and taking great care not to overburden your plate at any given time.

Also remember that to achieve a successful work life balance you must put your personal life at or near the top of your priority list.

If work is your only priority, you won't succeed at both. Finding meaningful and challenging work is an important aspect of any work life balance.

As much as we love our children it is important to feel we are successful and contributing to society. The good news is you don't have to give up one or the other. You can manage to work and still raise your family, and accomplish both successfully!

Adwina Jackson is a wife and mother of a young boy. She's also the editor of Inspiring Parenting, an online source of valuable parenting information. Please visit

for

helpful and free parenting info. Observe your children's health, growth and development by clicking the website.



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