

Too Late?

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By Rosalyn Bronstein

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Why is it that we tend to value relationships more once they've ended? Is it simply human nature to take for granted the smile of someone close, the friendship of a relative, the concern of a neighbour? In the moment, we think that these people will be around forever. Most of us never stop to imagine all those who have a profound impact on our lives.

It's so easy to justify this casual attitude by saying we are too busy, too tired, too involved with work, too concerned about money, and the list of excuses goes on and on. So enjoying a friendship may be put off for one day, and then another. Before long, feelings have faded, and there is less incentive to get together. Almost relegated to a chore now, precious moments become something to endure.

Usually, something dramatic must happen to change this apathy and pull one out of a rut. Perhaps it's something shocking, like a death, a divorce, sudden illness, an accident — something stunning to force taking notice. Then comes the guilt, the re-assessment of feelings, the sadness of loss. And the worst of all — knowing how unnecessary and perhaps preventable the situation could have been.

We long to have those precious moments once again, to share and express our feelings. Instead of waiting for an excuse, why not get out of the rut, take the initiative, and spend quality time with the people you value. Let them know how really important they are.

Rosalyn Bronstein, for more than 20 years an author and consultant, has been an advisor to numerous multinational corporations and international organizations. Understanding the value of maintaining relationships, www.ntouchnrat.com was created. It's a unique and secure way to never lose touch again with the people who have brought meaning to your life without having to use e-mail.

Beat Credit Card Companies at Their Own Game!

By Daryl Flagg

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Have you ever wondered how much money a credit card company makes? Have you ever wondered how much of that comes from late fees? Everyone has and if you haven't you should because most likely you own a credit card, which means that these late fees has or could directly affect you.

As you have probably taken notice, credit card late fees are on the rise and have been so for awhile. There is enormous competitive pressure on credit-card interest rates and annual fees, and this has given way to a fee frenzy. For credit card issuers, late fees now represent their third largest revenue stream, (interest revenues and merchant fees rank first and second, respectively). In essence, those who pay late are now covering the costs for those credit card users who do not carry a revolving balance and those who file for bankruptcy.

So how much are credit card companies making from issuing late fees? Over the years we have watched the number of late fees charged to consumers jump to record-high levels. Late fees can range from \$10 to as much as \$40. The average late fee more than doubled since 1996 from \$13.28 to \$29.84. In fact, many major card issuers are now charging a \$35 late fee. Let's assume that 100,000 people made late payments for a particular month and they were charged a late fee of \$30 for doing so. This would add up to \$3 million in revenue. As you can see, credit card companies are making a lot of money off of card holders and there is no slow down in sight regarding the increase in late fees.

Credit card companies are making a killing off the late fees they issue to their customers and they don't mind doing it because their ultimate goal is to make money. They are like any other for-profit business in that they sell a product or service for revenue. In the case of credit card companies, the product happens to be credit. These companies aren't just some "thing" sucking up as much money as they can. These "things" are run by man. And wherever man is involved, greed also becomes involved. These people are just like you and me. They may have a family to support, bills to pay, etc. Most people don't work just for the pure enjoyment, but for money, a source of income. And the more income we achieve the easier and better our lives become, supposedly.

Some of you may be asking, "So what do we do about the late fees?" Well there's an article that I wrote awhile back that you may be interested in. You can find this article at <http://www.nextmonthonline.com/WhitePapers/Article1.aspx> . It addresses several methods and tips to avoid having to pay a late fee. One method in particular that I would like to address further in this article is the Skip-a-Payment technique. If you happen to know that you can't pay your credit card bill for a particular month just skip it. Next Month Online is an independent company from credit card issuers. They allow their visitors to skip a payment for a nominal fee. This fee is generally 70% than your typical late fee. You will accrue no late fee and no bad mark on your credit report. Credit unions often offer this type of service for loans or mortgages, but first you have to fill out an application and then you need to qualify. With Next Month Online, there is no application to fill out and everyone qualifies as long as they have a credit card. Credit card companies are not very happy with Next Month Online because they are losing money every time someone uses the Skip a Payment service. This is by far the best service you can use if you know you will be late because you save a lot of money and

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avoid all the hassles that come with bad credit.

Credit card companies are not backing down from increasing fees. They, for some reason, do not see us as people who make mistakes once in awhile or people with other priorities in our lives. They want their money and they want it now! This is the reason you should not back down either. Hit them where it hurts, their pocket books. If you know you will be late for a particular month, just use a skip a payment service because the credit card companies will no longer be taking money from you, you will be taking money from them.

About the Author Daryl Flagg is the founder and CEO of Next Month Online. Next Month Online is a service that allows its visitors to skip credit card payments. They can be found at <http://www.NextMonthOnline.com>. Sign up for free!



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