

Handling Life: Achieve Work-Life Balance

by Nathan Tabor

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Preface

Work-life balance is essential to combat stress, ensuring both individual and company success. The stress associated with unbalanced lifestyles is costly; it decreases productivity, increases individual health risks and hurts relationships.

Individuals who have the tools to balance their professional and personal lives are happier, healthier, and more productive both at work and at home.

My Story

At the relatively young age of 40, I had worked long and hard, and I was enjoying the fruits of my honest labors.

As a hard driving entrepreneur, I had managed to parlay my God-given business acumen, natural tenacity, and technological savvy into a bevy of business interests that generated hefty profits and positive cash flow. I owned a car lot, seven apartment complexes (399 units), and a consulting and internet media company. I got married in 2003 to Jordan, and our precious daughter was born in 2005.

I was living the American Dream.

But internally I was miserable. I was a nervous wreck, plagued by spontaneous, unpredictable panic attacks, struggling daily to keep my mind focused on the tasks at hand. I was fighting to find balance in my life and was failing.

The four main areas of my life that were affected: My Finances, My Health, My Family and Relationships, and My Spirituality.

My Finances

I was always working frantically just to keep everything going. Despite the persistent financial pressure, I was counted among the conspicuous consumers, compulsively buying things I didn't need and sometimes couldn't afford and then just stuffing them into storage because there was no room for them in the house.

I convinced myself that these never-ending acquisitions were good investments for the future. Sometimes I would make the excuse that I did it to satisfy my wife and daughter because I didn't want to disappoint them. But the truth was, I merely liked to spend money.

Periodically I took my family on vacation, but I couldn't relax enough to enjoy them. I was always busy on my cell phone or computer, talking or texting or emailing somebody about some business deal or "emerging crisis" back home.

I went to bed worried about business and money, I woke up worrying about business and money, and I spent most of the day worrying about business and money.

My thought was simple; if I could make more money, then I would have the time to do the things I wanted to do. I was wrong.

My Health

I was a competitive athlete in high school and college, especially in basketball, but along the way I hurt my back. What started out as a pinched nerve had turned into degenerative disc disease, spinal stenosis, and bone spurs. I was living on 240 milligrams of morphine a day to handle the pain, along with steroid shots in my spine and trigger point injections.

On top of that, I was 42-pounds overweight, and I knew that I needed to exercise, but I was too mentally paralyzed by stress to do it. All I could manage to do was work and worry. The more stress I had, the worse my back became because I was sedentary.

My diet was horrible. I consumed 12-18 coke cola's a day along with enough sugar and carbs every day to last a week.

Physically, I was a wreck and was doing nothing to change it.

My Family and Relationships

On the home front, my beautiful wife Jordan is smart and sophisticated, and my young daughter Abigail is extremely talented and bright. I desired to give them both the best of everything.

But even my fairytale marriage with the woman I dearly loved was suffering because of all the stress I was bringing into our home.

I had become a moody, withdrawn and almost unlovable person. I felt alone and rejected and miserable. Unfortunately, I had made her feel the same. I wasn't the man of God she had married, and I wasn't giving her the attention or love she deserved.

My daughter's demeanor had even started to mirror my demeanor. My cheerful, easygoing daughter was stressed and worried about her school work and wasn't sleeping well at night.

In other relationships, my high-intensity work-oriented lifestyle was taking its toll on other relationships as well. Because of the stress that permeated my personality, I was living in almost constant conflict with everyone with whom I had to deal. I had developed a short temper and was easily angered. I had a well-deserved reputation as a tough negotiator who drove a hard bargain. Why?

Because I could argue longer and talk louder than my "opponents", therefore I usually won. But I didn't make many friends in the process.

I definitely knew how to make the other guy cry “uncle” and did it without remorse. After all, this is business, and I saw that as a zero-sum game. For me to win, the other guy had to lose. I didn’t hesitate to call in the lawyers – or threaten to do so – when I couldn’t get my way otherwise. I bullied my way to victory time and again.

My Spirituality

Over the years I kept asking myself, “Where is God when I need Him most?”

I need to explain something my religious upbringing. I was raised in a Christian home, and my father was a preacher. I knew God from attending Sunday School, Church, reading the Bible and family devotions. At the age of 6, I accepted Jesus Christ into my heart and was baptized as a teenager.

But as life set in I knew I wasn’t walking closely with the Lord. I was fully aware that I needed to cultivate a more committed relationship with God, Jesus, and the Holy Spirit. I just didn’t make this a priority of my life. I rationalized and procrastinated. I just wasn’t quite ready to do something as radical as turning my life completely over to God to run however He saw fit.

As more and more time passed, and things continued to spiral downhill in my stress-filled life, I slowly came to realize my lip service to God wasn’t going to cut it. I was a hypocrite. I told others I was a Christian, but my fruit wasn’t that of a Christian. I knew without God's help and guidance I was never going to find balance in my life

My Turnaround

I had become something I didn’t want to be. My actions were affecting me, my family and my businesses. Of course, I hadn’t intentionally set out on this path! But here I was, all the traditional methods of getting back on track had failed me - money didn’t work, and materials things didn’t work.

If you are there, you know the feeling. You feel trapped and alone. Thankfully, there is a way out. By taking the necessary steps, I found the right path and came to terms with myself, my family, my finances, my health, and my walk with God.

If you need help in finding your way back to the right path I can help you or I will help you find someone! The hardest step I ever took was admitting to myself that I had to make a change. I encourage you to take that step! Trust me, it’s worth it!

All the best,
Nathan Tabor

Work-Life Balance Benefits

Understanding the benefits of a healthy balanced life will motivate anyone to make necessary changes. Balance will improve the lives of individual employees as well as the company culture. Learning the basics of work-life balance will also increase employee productivity, health, and morale.

Why It's Important

A healthy balance between work and home should be a priority for everyone. Implementing proper work-life balance offers many important benefits. There are, however, many hazards linked with an unbalanced work and home life.

Risks:

Poor health: Working long hours without taking time to relax will take its toll on health.

Unresolved conflict: A lack of balance can create conflicts at work and at home.

Poor performance: Taking on too much responsibility will lead to exhaustion and cause performance to suffer.

Financial loss: The impact on health and productivity takes a financial toll on both individual employees and organizations.

Benefits:

Fulfillment: People who successfully implement work life balance improve their sense of fulfillment at work and at home.

Health: A healthy work life balance decreases the risk of heart disease and other health problems.

Greater productivity: Being relaxed and well rested increases productivity and improves work performance.

Stronger relationships: Personal and professional relationships are strengthened and conflicts are avoided when there is work life balance.

Increased Productivity

While it may seem counterintuitive, work-life balance can actually increase productivity. While it is true that overtime will initially increase production, the surge only lasts a few

weeks before taking a destructive toll on productivity. In fact, working long hours for an extended time period will lead to exhaustion and unhealthy habits that decrease productivity.

Shorter work hours will actually increase productivity in the long-term. Additionally, studies show that people who take short, frequent breaks are more productive than people who only take a single break or work all day. Most people recommend taking a few minutes each hour to regroup.

Improved Mental and Physical Health

It is common knowledge that stress is directly linked to different diseases. Numerous surveys have discovered that work is a leading cause of stress related illness and injury, such as stroke, heart disease, and mental breakdowns. A balanced life will improve both physical and mental health.

Increased Morale

Work life balance is an effective tool to increase morale and improve company culture. Employees seek out companies that support healthy work life balance. The only factor more important than balance to job seekers is compensation. According to several surveys, Work-life balance improves happiness and overall job satisfaction.

Additionally, employees are more invested in companies that support their work-life balance. Work-life balance typically translates to employees who work harder and are more productive.

#1 Benefit

The #1 benefit of work-life is your you get to be you! When you are don't spend time with your family or take care of your health you aren't productive at work. When you aren't producing at work it consumes you. While at home you are physically present but mental absent and the same then happens at work.

Signs of Imbalance

The signs of imbalance are unmistakable. We see people suffering from poor health, burnout, and stress every day. For companies, this increases costs in the form of absenteeism, health costs, and turnover. If you recognize these signs in your life or your organization, take action immediately and focus on work-life balance.

Effects on Health

Imbalance promotes poor health. Over time, this can lead to devastating, and possibly life changing consequences.

Obesity: Not taking the time to exercise or eat well can increase obesity, which is connected to heart disease and numerous other health risks.

Exhaustion: Sleeping well can add years to a person's life. Sacrificing sleep for work will have negative effects on health and increase the chances of getting sick.

Emotional problems: Stress and exhaustion will wreak havoc on emotional well-being. This will affect relationships and personal identity.

More companies are taking an interest in the health and fitness of their employees. It is now in an organization's best interest to do so. Healthy employees are productive, absent less, and their health care costs less.

Cost of Absenteeism

Poor health increases employee absenteeism and thus is a costly problem for employers. There are hidden and direct costs that must be paid when an employee is absent from work.

Sick pay: Employees with sick days are still paid, which is a direct cost.

Loss of productivity: Even with someone to work the position of the sick employee, the employee familiar with the job will be more productive. This is an indirect cost of sick days.

While most people who take time off are legitimately sick, stressed employees will take days off to catch up with personal obligations, and they usually feel justified doing so

Signs of Burnout

Most people know that overworked employees eventually burnout. Burnout is the

physical and psychological response to long-term stress.

Loss of interest: Burned-out employees cannot make themselves care about their work, which is the source of their stress.

Lack of emotion: Emotional responses are abnormal when someone is burned-out.

Loss of motivation: Former motivators no longer are effective.

Possible depression: Burnout is closely linked to depression.

Burnout harms companies by increasing turnover.

Consider the following, when everything is added together, 150 percent of an employee's annual salary is the cost of turnover. This number is 200 to 250 percent for members of management.

Effects of Stress

Work is the main source of stress for most Americans. Stress' connection to obesity for workers in sedentary jobs is more significant than diet, according to research published in the Journal of Occupational and Environmental Medicine. The effects stress on heart health can be deadly.

Overemotional: People under stress can find it difficult to control their emotions.

Lethargy: The physiological impact of stress can cause lethargy.

Restlessness: Stress can make it difficult to focus, causing hyperactivity and restlessness.

Anxiety: Prolonged stress can cause anxiety disorders.

Goal Setting

In order to effectively manage time and live a balance life, you must be aware of your goals. It is important that you have goals because they provide direction.

Working towards a goal will help focus energy and reduce the stress that comes with not having a purpose. (See the “Written Plan” form at end of book)

Do you want to be S.M.A.R.T.E.R.?

S.M.A.R.T.E.R. is an acronym which you use to guide your goal setting or develop a plan of action to address problems. The purpose of writing these objectives is it makes you go through a process which helps you establish the outcome you desire.

What Does S.M.A.R.T.E.R. Mean?

Specific: “clearly defined or identified” - You should be clear and specific, otherwise you won't be able to focus your efforts or feel truly motivated. When writing this down, be as specific as possible and list out as many details as possible.

Motivating: “an interest in, a reason for or enthusiasm for doing something” - It's important to be motivated. If you feel yourself stalling during the process, motivation is what helps you stay focused and gives you the strength to accomplish your task. What is your motivation?

Achievable: “able to be brought about or reached successfully” – You have to be realistic to be successful. In other words, stretch your abilities but stay within the realm of attainable. Identify opportunities or resources which can help you be successful.

Results: “a consequence, effect, or outcome of something” - You should be able to measure the effects of your actions and see the outcomes they have produced. Just “doing” the motions or activities will not produce the affects you desire. Remember, results are tractable - “large enough to be measured; noticeable; definite”

Time-specific: “plan, schedule, or arrange when things will be done” - A timeline or date should be part of the process. Being time-specific ensures you know exactly when you are supposed to have something done. If you wait, procrastination will set in.

Evaluate: “to judge or determine the significance, worth, or quality of actions” - You have created your action steps, desired outcome, timetable, etc. and it's now time to determine how things are progressing. It's important to always be evaluating how things are going throughout the process. If your actions aren't producing the results you desire, then start back at Specific.

Re-Adjust: “alter slightly in order to achieve the result” - Life is full of surprises, you can’t control everyone around you and sometimes you make mistakes. It’s part of being human. Don’t quit if something isn’t going right. Simply adjust your behavior and responses as new challenges arise.

Four P’s of Goal Setting

You need goals to get things done. However, not every goal is effective. The way that you word your goals will determine whether or not you reach them. When establishing goals, it is important to remember the Four P’s of goal setting. They need to be positive, personal, possible, and prioritized.

They Need to Be Positive

When creating your S.M.A.R.T.E.R. plan, remember to make sure all points are positive. This means that you focus on what you want to achieve rather than what you want to avoid. For example, you would write, “I will find a new job” rather than “I will no longer work at this horrible job.” Staying focused on the positive will help improve your outlook. This, in turn, will improve your chances for success.

They Need to Be Personal

When creating your S.M.A.R.T.E.R. plan, reflect your dreams and desires. Make things about you and how your behavior affects you and those around you. If your aspirations aren’t personal, you will have a hard time maintaining them.

They Need to Be Possible

When creating your S.M.A.R.T.E.R. plan, make sure all points are realistic. When you set impossible goals, you set yourself up for failure and disappointment. Creating possible goals demands that you be honest with yourself.

They Need to Be Prioritized

When creating your S.M.A.R.T.E.R. plan, take the time to rank each action. Make a list of your top five goals which are the most important to you. This helps you identify where you need to spend your time and energy.

Remember the Victories

The human brain is an odd thing. For some reason, it’s easier for us to remember negative instead positive experiences. It’s our default setting. The way to overcome this is to focus on the positive and remember all the good. Remember all the blessings

the Lord has provided unto us.

Remembering the victories and positive memories are powerful motivators. You can either focus on the time in the valley or the time spent on the peaks. Your achievements will encourage you and motivate you. Now, before you say “Nathan, I don’t have any peaks” let me challenge you. My challenge is for you to focus on the peaks NOT set by the world, but victories set by God’s word.

The world would say you have been victorious if you have these “material” things. That is not the peaks I’m talking about. I’m talking about who you are and what you have done for others. I’m talking about the love you have shown others and the type of person you are. I’m talking about what God has done for you!

Remove “Should” from Your Vocabulary

The words that you use have a greater impact on your life than you may realize. Constantly telling yourself you can’t do something is discouraging and you should definitely avoid language that involves uncertainty. For example, the word “should” needs to be removed from your vocabulary.

This word immediately makes you feel guilty. You are admitting you “should” have already done something or the chances of you actually doing it are slim to none.

What’s the difference between “I should” and “I will”? One is probable and the other is definite. Saying, “I will start exercising” is making a commitment to follow through. Try it in your daily life. Making this simple shift in vocabulary will commit you to action and improve your productivity.

Build on Your Successes

Success itself can become a cycle if you start small and build on your achievements. Think about your failures. Normally, one doesn’t just all the sudden fail. There are a serious of missteps and bad decisions that lead to failures. Successes are the same way. You start out with a small success here and there, which leads to other successes and so on.

For example, if you want to get into better shape, don’t sign up for a marathon right away. Trust me, it isn’t going to go well for you or your muscles. Start out with the basis and build from there. As time passes, you will look back and be amazed at what you have done.

Optional Ways to Work

The traditional methods of work may increase stress and imbalance in life. Each person is unique and providing different work options will allow people to choose the method that helps them be their most productive and maintain their balance. While it may not be possible to provide every option, allowing for different work styles will improve company culture and promote balance. Each option comes with its own pros and cons, so examine them carefully before choosing a new way to work.

Telecommuting

Given the way we use technology, telecommuting is a popular work option. This allows people to work from home and send their projects in when they are due.

Telecommuting Pros

Cost: Companies can reduce overhead and other costs by allowing employees to work from home.

Productivity: People who work from home are often more productive.

Lowers stress: Many employees benefit from losing morning commutes and distracting office mates.

Personal control: Employees who work from home are able to take responsibility for their own schedules.

Telecommuting Cons

Communication: When all communication is electronic, employees may not communicate as well as they can face-to-face. Additionally, a lack of social interaction can isolate employees and stunt company culture.

Motivation: People who are not self-driven are not successful need more accountability than telecommuting offers.

Longer hours: Some people work longer hours when they telecommute because there is no distinction between work and home.

Job Sharing

Job sharing is a popular option that allows employees to balance their work and home lives. This technique allows two people to share a job, with each one working part-

time hours.

Job Sharing Pros

Better attendance: When people have the time to handle personal matters, they are less likely to miss work.

Continuity: With two people sharing a job, there is always someone to come in and cover for a sick employee.

Morale: Employees who are able to find work life balance have better morale and productivity.

Job Sharing Cons

Conflict: People who want to be in control may not enjoy having an equal share with their responsibilities. This can cause conflicts between job sharers.

Inequality: If one employee is more effective than the other, that employee may shoulder too much responsibility.

More paper work: Employers have to double the paperwork for shared jobs.

Job Redesign

Sometimes it is necessary to redesign a position to alleviate stress. This requires analyzing and changing the scope and responsibilities of a position in a way that will motivate employees and improve their work life balance.

Flex Time

Flex time does not alter the number of hours employees work, but it does give them the flexibility to choose when they work. For example, an employee may choose to come at 7:00 am and leave at 4:00 pm to spend time with family.

Flex Time Pros

Productivity: People are more productive when they know that they will be able to take care of their other obligations.

Morale: Everyone's internal clock is different. People are happier when they can work at their optimal times.

Flex Time Cons

Difficult to manage: Managers may have trouble coordinating meetings when everyone works different hours.

Miscommunications: It is easy to forget to communicate ideas with people who have already left for the day.

When at Work

Keeping balance when at work is difficult. Outside influences always try to creep in and destroy productivity. Becoming sidetracked, however, simply creates job related stress that further increases the level of imbalance you experience. Fortunately, there are a few useful tips that will help you regain your sense of balance while at work.

Leave Home Stress at Home

Everyone has personal problems that create stress and hinder job performance. If these issues are severe, it may be necessary to take a leave of absence. In most cases, however, there are better strategies to help leave the home stress at home.

Strategies

Get up early: Get up early enough to take a few minutes and prepare for a new day. Focus on what is ahead and not the past.

Take advantage of the commute: View the commute as a chance to enter your “work zone.” That is, mentally gear up for the workday.

Communicate appropriately: Discuss your problems with a friend or confidant outside of work. Do not vent about home stress to your coworkers.

Find outlets: Discover useful ways to alleviate stress, such as exercise. This will help keep you focused throughout the workday.

Break up Large Tasks

Projects and deadlines can be overwhelming. If you have a large task ahead of you, you might be tempted to procrastinate. This will only create more stress. A better solution is breaking up the task.

Strategies

List the steps that are necessary to complete the task.

Schedule time for each step.

Complete the easiest step first, and then move on to the next easiest. This will give you a sense of accomplishment.

Do not look ahead. Focus on the task at hand.

Delegate Tasks

People can avoid stress by simply delegating responsibility. This sounds simple, but many people, particularly those in management, have problems delegating authority. They do not trust others to do the job.

There are a few tips that will help anyone feel more confident about delegating.

Choose tasks to delegate: Do not delegate sensitive or difficult tasks.

Choose people to help: Find responsible people you trust to handle the tasks for you.

Give instructions: Make sure that you communicate clear instructions with deadlines.

Be available: Let people know that they can come to you with questions, but do not hover over them.

Set Accurate Goals

Accurate goals decrease stress. This involves estimating the time that it will take to complete something. There are a few steps that will help you set accurate goals.

Steps:

Familiarize yourself with the requirements.

List the actions that need to happen.

Estimate the time necessary for each action you need to take.

Estimate the total time necessary for a task.

When at Home

We should be able to relax at home and unwind after a hard day at work. Unfortunately, this does not always happen. Home has stress of its own, and it seems like the stress from work is constantly waiting to spill over into our home lives. To have work life balance, it is important to learn how to effectively manage the stress and obligations at home.

Leave Work Stress at Work

Bringing the stress of work home will ruin your family life. Additionally, not being able to separate from work will destroy your balance, increasing your stress level. Luckily, there are a few strategies that will help keep work separate.

Strategies

Stop on the way home: On particularly stressful days, you may want to stop somewhere for a few minutes and decompress.

Vent in the car or to a friend: Use the daily traffic jam as a chance to express your frustrations to yourself instead of ranting about them to your family.

Enjoy your family: Do not focus on the downside of family life. Find ways to spend time together that everyone enjoys.

Find outlets: Discover useful ways to alleviate work stress, such as exercise or meditation. Practicing these will help you focus on the present.

Turn Your Phone Off

Cell phones have made it nearly impossible to escape the pressures of life. Now there is always a way for someone to reach us. Not only are we inundated with phone calls, we have emails and social networks to worry about. There is only one way to fix the problem and alleviate stress: TURN OFF THE PHONE. It is acceptable and healthy to occasionally disconnect. Silencing the phone does not count as disconnecting. It does not matter when you disconnect, just that you do.

Challenge: turn off your phone for 30 minutes a day.

Take Some “Me” Time

“Me time” is essential to a person’s health and well-being. Often, people think that “me time” is a day at the spa or something else extravagant that they cannot afford to

do. Actually, “me time” is much simpler. It is anything that you do just for yourself. There is no set expense or time frame that you have to follow when taking “me time.” It can be as simple as taking a walk. The only imperative concerning “me time” is that you actually take it.

Maintain Your Boundaries

Boundaries are important in every aspect of life. Without them, people will constantly pull our attention away from what is important. In order to achieve work life balance, it is necessary to establish boundaries between work and home. This will require you to determine what those boundaries are and communicate them. For example, you may set a boundary that says you do not take calls after 7:00 pm. Each person’s boundaries will be different, so think about what works for you.

Once you set your boundaries and communicate them, you need to maintain them. People naturally push boundaries, and they will test you. You need to stay strong. For example, let a call go to voicemail and only return it if the matter is truly an emergency that cannot wait. Odds are that it is not. After some time, other people will learn to respect your boundaries.

Stress Management

It is impossible to experience work life balance without stress management. Stress is unavoidable. If we do not handle it well it can cause lasting physical and psychological damage. On the other hand, managing stress can combat its negative effects. Fortunately, stress management is not too complicated; anyone can learn how to manage stress. The issue is actually implementing the steps.

Managing Your Stress

What is stress? Is this a trick question? Everyone knows exactly what stress is!

The Random House Dictionary defines stress as, “physical, mental, or emotional strain or tension,” and, “a situation, occurrence, or factor causing this.” The word “stress” actually comes from a Latin word meaning, “distress.”

Stress can be difficult to pin down because it is a very individual thing. For me, public speaking is very stressful – but it may be one of your great joys in life. Remember: since stress is different for everyone, your approach must be personalized, too. Typically, we interpret stress as a negative thing, but it doesn't have to be that way.

Stress is something we are all familiar with, it's very normal, we deal with it on a daily basis. A little stress is great, it helps us be more productive, but too much is dangerous. Webster's dictionary defines stress as “a state of mental tension and worry caused by problems in your life, work, etc. or something that causes strong feelings of worry or anxiety.” Excessive stress can cause heart disease, depression, and even death. Stress can come from daily life, financial strain, heavy work load, or personal issues. Being stressed can make you feel overwhelmed, and many aren't able to deal with the stress properly.

Unhealthy ways of dealing with stress

- Ignoring the stressor
- Smoking, drinking alcohol in excess and/or using drugs
- Over or under eating
- Withdrawing from society, family, and friends
- Excessive sleeping, or not sleeping enough
- Over extending yourself with activities
- Lashing out at others

Healthy ways of dealing with stress

- Address the stressor
- Exercise

- Spend time with friends or family
- Spend time with a pet
- Listen to music
- Relax
- Meditate
- Write in a diary
- Take it to God

Most important step: take your worries and concerns to God

Understanding the Triple “A” Approach

Remember, you have a choice in how you deal with stress. You can choose to:

- Alter the situation or your approach to it.
- Avoid the situation.
- Accept the situation.

The First A: Altering the Situation

We’ve heard the saying, “A leopard can’t change its spots,” but I’d like to disagree. When dealing with stress, there are often many ways in which you can change your approach or the situation to make it less stressful.

The Second A: Avoiding the Situation

The second A stands for Avoid. If drinking coffee gives you indigestion, and causes you stress and embarrassment at work, don’t drink coffee! This A is all about identifying the things that you needlessly stress about, and how to remove those items from your life.

The Third A: Accepting the Situation

Benjamin Franklin once said, “In this world nothing can be said to be certain, except death and taxes.” Our final A will help us cope with those things that cannot be changed or the things in life that just need to be done, even though they are unpleasant. Accepting the situation as it is, and being as positive as possible about it, is what this third A is all about. You can even use some of the principles from the first A to alter your attitude and make the situation a little less stressful!

Some people feel that accepting stressful situations and living through them makes them powerless. This is not true. When you choose to accept the situation rather than to alter or avoid it gives you the power of choice. You are trying, and this can reduce

stress greatly.

The Positive No

One of the most powerful tools for avoiding a stressful situation is the Positive No. This tool enables you to say no in a way that maintains control over the situation, but does so in a constructive, assertive way.

- Say no, followed by an honest explanation, such as, "I am uncomfortable doing that because..."
- Say no and then briefly clarify your reasoning without making excuses. This helps the listener to better understand your position. Example: "I can't visit our neighbor right now because I promised Jenny I would take her to the playground."
- Say no, and then give an alternative. Example: "I don't have time today, but I could schedule it in for tomorrow morning."
- Empathetically repeat the request in your own words, and then say no. Example: "I understand that you want everyone to partake in the roast beef supper, but I do not eat beef."
- Provide an assertive refusal and repeat it no matter what the person says. This approach may be most appropriate with aggressive or manipulative people and can be an effective strategy to control your emotions. Example: "I understand how you feel, but I will not [or cannot]..." Remember to stay focused and not become sidetracked into responding to other issues.

Remember; only use this approach in appropriate situation. Do NOT be rude! Remember, we are to show the love of Christ at all times.

Exercise is Important

Everyone knows that exercise is an important part of a healthy lifestyle, but it is also a key aspect to managing stress. Exercise affects people mentally as well as physically. It produces endorphins that will improve your mood and prevent depression. In order to reap the benefits of exercise, however, you must be consistent with it.

Choose an exercise you enjoy: You will not repeat an activity that you hate doing.

Start slowly: If you over do it, you will simply become tired and discouraged.

Schedule it: Exercise must be a priority or you will never get to it.

Start Eating Better

Diet has a strong impact on our emotions and the way that we handle stress. Eating well is an important factor in stress management. Unfortunately, our bodies crave fatty, salty foods in times of stress. Rather than giving in to fast food cravings, focus on getting healthy.

Avoid sugar and caffeine: Their highs may give you more energy, but once you crash, you are left more exhausted than before.

Focus on nutrition: Be sure to include whole grains, lean protein, and leafy green in your diet.

Eat frequently: Increase your focus by eating small healthy snacks throughout the day. This will balance blood sugar and increase energy.

Getting Enough Sleep

Many people are sleep deprived. Experts recommend sleeping between seven and nine hours a night. Sleep deprivation increases stress, weakens the immune system, and raises the risk of having an accident. Given the important role that sleep plays in physical and mental health, it only makes sense to do everything in your power to improve sleep.

Avoid electronics before bed: Studies show that the light of the television, phone, or computer may make falling asleep difficult.

Relax: Unwind with a relaxing routine before bed.

Exercise: Exercise will make it easier to fall asleep.

Have a bedtime: A regular bedtime will train your body's internal clock and help you fall asleep.

Self-Assessment

We are not always aware of how much stress is affecting our lives. It is possible to believe that you are effectively managing your stress when, in reality, stress is managing you. This is why it is important to step back and assess your stress level. The results of the assessment will reveal any changes that you need to make in order to improve your stress management. You can use the results of the assessment to make the necessary changes to your diet, exercise, and sleep routines.

Know When to Seek Help

Despite your best efforts, some situations are just too stressful to handle on your own. It is never a bad idea to ask for professional help with stress. Having an objective third party to talk to and get feedback from can be an important part of your support system.

Working in a Home Office

Working from home has its advantages and disadvantages. Working in a home office and maintaining work-life balance requires preparation and regular evaluation of your work practices. If you are not careful, your home office can take over your life. By following a few guidelines, you can avoid burnout as you take advantage of working at home.

Setting Up a Home Office

It is important to set up the home office properly in the beginning. A poor work environment will only harm productivity. Make sure that you are comfortable and have all of the tools that you need to do your job well.

The Set Up

Location: Choose a separate room or a location that is out of the way. This will help prevent distractions and create a professional work environment. You also need to make sure that it is well lit.

Equipment: Make sure that your equipment is functional and that you have everything you need.

Clear out the office: Remove items from the office that are not work related. It is not a storage shed.

Organize: Organize supplies so that they are accessible, easy to use, and functional.

Make it a workspace: Limit the office use for work. It is not a play area.

Setting Boundaries

It is difficult to establish boundaries in a home office; people do not view a home the same way they see the work office. Because you do not have company policies to prevent distractions, you need to create your own boundaries. You can base these boundaries on the rules and boundaries of your old workplace. For example, do not take personal calls while you are working. Just like other boundaries, expect people to challenge them. You must stick to your boundaries, however, in order to be effective at your job and keep your work life in balance.

Dealing with Distractions

It is easy to become distracted while working from home. There is no one to supervise,

and your family can easily forget that you are working. Fortunately, a few safeguards will help you avoid distractions.

Limit access: Ask your family to stay out of the office while you are working. Family, children especially, can be very distracting.

Use a timer: Schedule breaks for activities like social networking. Do not constantly surf the internet.

Turn off the television: Even if you need a television for work, it does not have to be on all the time. Turn it off to avoid distractions.

Set aside time to talk on the phone: You cannot allow yourself to be distracted by every phone call.

Make a Schedule

Working from home gives you the chance to create your own schedule, but you do need to create it. If not, you will have trouble accomplishing tasks on time. Most people find a schedule that sets tasks for each hour helpful, but you may use any format or time block you like.

No matter how you create your schedule, you must stick with it. It is too easy ignoring your schedule when no one is monitoring your performance. Make a schedule and stick to it.

Increasing Your Happiness

Wake Up Early Enough for Some “Me” Time

Getting enough sleep is important but waking up early enough so that you have time to transition into your day can also help foster happiness. If you usually hit the ground running and leave the house with just enough time to make it to the office on time, you are kicking your day off with anxiety. Waking up even 15 minutes earlier so that you can have some “me” time can help you ease into your day with a sense of centeredness instead of a sense of panic. Some people like to wake up very early and have an hour or more of “me” time, while others just need an extra 10 or 15 minutes to linger over a cup of coffee or tea. Figure out what works for you!

Ways to Use Your “Me” Time:

- Read the newspaper or a passage from a book you are enjoying.
- Pray or meditate.
- Do some light stretching or yoga.
- Linger over your coffee, tea, or breakfast.
- Spend time stroking your pet.

It's important not to use your “me” time to get a head start on your work day by reading emails, working on projects, or checking voicemail!

Plan Your Day

Taking a few minutes to plan your day can help alleviate stress and promote happiness at work. You don't have to plan every minute but having a sense of what needs to be done, what expectations need to be met, and what time and resources you'll need throughout the day can make your workday run much more smoothly.

Create a To-Do List

Once you've checked for action items, take a few minutes to make a to-do list for the day. This gives you a picture of how your time will be used, what resources you will need, and any other people you may need to involve. How you set up your to-do list is up to you – whether it's by most pressing items first, “low hanging fruit” (easily completed items) first, or some other system. What's important is that you create a list so that you have a plan for the day. While your plan may have to

change to accommodate emerging needs or unexpected events, having a plan means you can get back on track when the immediate crisis has passed. Keep your list manageable and limit it to just what you will work on today – that way the list doesn't become overwhelming and discouraging.

Check for Action Items

It sounds like common sense, but the most important thing you can do to plan your day is to check for action items. Use your time immediately after arrival at work to check your mail, voicemail, email, and calendar or agenda for action items. Being sure to check all these places helps ensure that you don't miss an important item. Once you know what your action items for the day are, you are better able to plan your time and resources. Additionally, knowing what must be acted on helps you fit in longer-term projects into your schedule. Taking even 10 minutes each morning to check for action items can go a long way towards reducing stress and promoting your workplace happiness.

Build in Breaks

We all want to be productive at work. While it might at first seem counterintuitive, building breaks into your day can help you be more productive and happier at work. Building short breaks into your day helps to break work into manageable chunks. It also gives you guideposts to aim for – and if you make a break something to look forward to, you may find yourself working more efficiently to get to it. Breaks give you time to reset, relax, and tune in. They also help you as you transition into different projects or other aspects of your work.

Build regular breaks into your workday as you create your to do list – and put those breaks on your list or schedule, just like you would any other appointment! You can use your breaks to check email, take a walk around the office or even get outside for a few moments, get yourself a drink or snack, or even just take a few moments to not think about work. You might build in different types and lengths of breaks as well, or consider having a coworker who is your “break buddy.” Breaks should be long enough to give you time to reset but not so long that you get completely distracted – 5 to 15 minutes is a good guideline, with a lunch or dinner break being longer. Even if you can't get up from your desk or out of your office, taking a quick 5-minute break can leave you feeling refreshed and recharged

Take Time to Socialize

It may sound like exactly the opposite of what you should be doing at work, but take the time to socialize with others during your day. Take a few minutes to chat with a colleague when you refill your coffee cup. Ask a coworker how her day is going. You

want to keep these interactions relatively brief so that you are still accomplishing work, but also long enough to make a meaningful connection.

Many people also find they are happier at work if they take the time to socialize with coworkers outside of work hours, whether by meeting for dinner regularly or otherwise sharing non-work time together. Whether you choose to limit your socialization to work hours, or you choose to spend time with coworkers away from the workplace, it is key to have interactions that aren't wholly centered on work. Getting to know your colleagues on a personal level, and letting them get to know you as a person, helps you feel connected. This can make you a much happier person at work!

Arrive at Work Early

Commuting is often the most stressful part of the workday. Whether you drive, walk, bike, or take public transit to work, delays and traffic jams can get your day off to a stressful start. Too often we make this worse on ourselves by leaving for work at the last possible moment, meaning there's no room for error, and that we arrive at work with only moments to spare before we have to jump into our first project or meeting. All this can leave us frazzled, anxious, and short-tempered.

Altering your morning commute so that you can arrive 10 to 15 minutes early for work helps you ease into your workday instead of having to throw yourself right in. And giving yourself that cushion can also give you much-needed wiggle room in your commute to account for the unexpected. When you arrive early, you have time to transition gradually into your work -- check email or schedule, get a cup of coffee, and to do list, or simply say good morning to your coworkers. This helps you meet the day in a positive frame of mind.

Set Boundaries

A lack of boundaries can be a major contributor to unhappiness in the workplace. When we do not set boundaries, we may find that our time is not our own, our plan for our day gets derailed, or we spend too much time dealing with other people's problems.

We may also take on too much, which can lead to resentments and conflicts. Learning to set good boundaries around your work and your time is a key skill to fostering happiness in the workplace. Strong boundaries can also help alleviate conflicts and other problems which can undermine everyone's happiness!

Protect Your Downtime

One of the most important boundaries we can set at work is around our downtime. Often, we find ourselves working through lunch, answering emails on weekends,

staying late to finish one last thing, or going without a break all day. When we do take a break, we might cut it short to help a coworker or address an issue that could have been handled by someone else. This can breed exhaustion, burnout, and resentment.

Learn to protect your downtime. Start simply, if this is hard for you – make yourself take a full lunch or close your door when you take a five-minute break between projects. Let your team members and clients know that you do not check email on the weekend, or that you only check a set number of times. Be firm, clear, and polite about the fact that you are protecting your “you” time so that you can better serve your clients or colleagues’ needs.

Know When to Call It a Day

In this age of smart phones and tablets, even if we leave the office at our regular time, work can follow us home. It’s important to know when to call it a day! Checking and responding to email late at night (or even just after dinner) extends your workday into your downtime.

Set a boundary with yourself that you will not check email or voicemail after a certain time. If you can avoid taking work home with you, do so. And don’t stay late at the office unless it’s a true emergency. When work bleeds into all other aspects of our lives, we can quickly become burned out or overly stressed. While there will always be occasions where work has to intrude on non-work time, making a practice of ending your workday at a regular time can help you avoid overload and burnout.

Practice Positivity

Positivity is like a muscle – you have to use it and build it. One way to help foster happiness is to practice positivity. Think about Paul being in prison. Did he let his circumstances rule him? Or did he rule his circumstances by relying on God?

Is it that simple? No. If it was everyone would be a Christian. Colossians 3:2 tells us to set our minds on the God. If your focus is off God, then you’re not going to be able to maintain positivity.

The side effects of this type of mentality is contagious.

Keep Your Interactions Positive

Surround yourself with positive people. Try and limit your exposure to negative people. Avoid gossip and rumors. Avoid comparing your life to the lives of others on social media.

For example, sometimes I want to tell someone exactly how I feel and for one brief moment I know I will be extremely satisfied. You know what I'm talking about right? And you also know what happens next. The guilt of losing it isn't worth the moment of gratification.

As my grandmother always said, "if you can't say something nice, don't say anything at all."

Be Thankful

Gratitude is one way to find the positive in every day. I love the old hymn Count Your Blessings. It says, "Count your blessings, name them one by one." Too often we forget to be thankful and instead focus on all the "issues" we have in our lives.

Get in the habit of focusing on the good. Take time every day to write down three, five, or ten things you are thankful for. Even if they are minor things, write them down. The continuous practice of being thankful helps keep you in a positive mindset even when life is challenging.

Address Conflict

Nothing can poison your mind quite like unaddressed conflict! Conflict is an everyday part of life, but it doesn't have to rule you. When conflict arises immediately take the high road and address it.

Side note: if you find yourself involved in constant conflict you really to dig deep inside and deal with the reason causing this conflict.

Look for the Silver Lining

No matter the situation, there is always a silver lining of some sort. To avoid going negative, shift your focus to what is God trying to teach you or what has He got planned for you. This isn't always easy, actually, most of the time it's hard and doesn't make sense.

Happiness is a Choice

Ultimately, the most important thing we can do is to choose to be happy! We will all face difficult days and situations, but we choose how we react to them. We can either choose to face them alone and be stressed and miserable OR we can choose to face the day with God and His promises. This is a choice.

Fake It If You Have To!

Remember to smile! Even when you don't feel like smiling, the act of using your muscles to smile releases happy chemicals into your brain. And as the saying goes, when you smile the whole world smiles with you – you'll see smiles in return, which can improve your mood. You don't have to always be jolly when you're at work, but remembering to smile when you interact with others, or just to yourself, can improve your mood. Smiling also makes you seem more approachable, which means you may be able to more effectively connect with others. It might help to have a mental list of things that make you smile so you have thoughts of these throughout the day!

Learn to Say No

It can be hard to say no, especially to people who we depend on in the workplace. We may feel guilty, or we may fear that the person will refuse us the next time we need help. However, learning to say no is one way of protecting your own work time and downtime. While we all sometimes will have to say yes to something that causes upheaval in our day, learning to say no when we really don't want to or are not able to do something is a key skill.

When we say yes, when we really mean no, we may end up resentful of the task and the other person. This can lead to passive aggressive interactions or outright conflict, which undermines everyone's well-being. Trust that saying no will not convey that you are a bad person, not a team player, or otherwise a poor colleague. Learn to say no firmly, but kindly, and be very clear about what you can and cannot do in any given situation.

Learn to Say Yes

We may be hesitant to say no, but we are sometimes equally hesitant to say yes. We may be afraid to say yes to things that are a stretch of our skill set or which pose a risk. Learning to say yes to things we really want to say yes to is as important as learning to say no! Be willing to change your plan to take advantage of a good opportunity.

Based on the professional development plan you create, be willing to say yes to projects or experiences which take you out of your safe zone and into your development areas. When we are willing to say yes – whether to a new project or to a little time off – we are also setting good boundaries for ourselves. Saying yes allows us to grow and experience new things, even if we may be a little fearful of the risk of trying something new or unexpected.

Have a Nightly Routine

Nothing gets your day off on the wrong foot like rushing around in the morning! Lost keys, skipping breakfast, discovering that the pants you wanted to wear are not back from the dry cleaner – all this can throw your morning into chaos.

Taking time the night before to organize what you need for the next day can help avoid this morning rush and let you start your day centered, organized, and with everything you need. Create a nightly routine – and follow it! Choose your clothes for the next day, set up your coffee maker (especially if it has a timer and automatic brew!), pack your lunch.

Take time to place the things you will need for work the next day in your briefcase or bag. You might even choose a space near the door to be your “launch pad,” a space where everything you need for the day is in one place and easy to pick up. Your routine will vary depending on what you need each day, what your workday looks like, and what the needs of your family are. It might even help to make yourself a checklist until the routine truly becomes a habit.

Get at Least 8 Hours of Sleep

Sleep deprivation is bad for your mental, emotional, and physical health. It's hard to feel productive, happy, and positive when you're exhausted! Making sure that you get at least 8 hours of quality sleep per night is one step you can take to help prepare yourself to be happier and healthier, both at work and in the rest of your life.

Many of us are used to running on just a few hours of sleep, or to getting sleep that isn't truly restful. There are a few steps you can take to ensure that you get the most restful sleep possible and wake up ready to face the day with a positive attitude.

Steps to Quality Sleep:

- Go to bed and wake up at the same time every day – including weekends.
- Have a nightly routine that prepares you for bed – shower, tooth brushing, prayer or meditation, etc.
- Put away the electronic devices!
- Make your bedroom a sanctuary.

Managing Your Finances

The Love of Money

Do thoughts of money consume you? From making it, to keeping it? Basically, you worry or think about money from the moment you wake up to the moment you go to bed. This isn't good for you, your family or those around you. The balance you should strive for is described in Ecclesiastes 5:10-20.

Solomon describes two individuals. First is the individual who is consumed with making money. He never has enough and is NEVER happy or content no matter how much he has. Second is the person who finds balance in their work and life because they are living a life for God. They know God is in control and will provide for them in all circumstances.

Remember, money is NOT the root of evil, the LOVES of money is root of ALL evil.

For many people, finances are an unsolvable Rubik's cube filled with regret, frustration, and anxiety. You never seem to have enough to do the things you want to do even though you work ALL the time to make money.

Unfortunately, you aren't alone. There are millions of Americans who live with the shackles of debt each day.

We don't teach children when they are young the value managing money, saving money or maintaining a good credit score. We don't teach children how to balance a checkbook/bank account or create a budget (much less stick to it!).

The solution to the financial puzzle isn't hard. The implementation of the solution is the hard part. With education, self-control and the right tools you can take control of your finances and start taking steps to reclaiming your financial freedom.

Do you know what is one of the top reasons for divorce in America? Arguments over money or the lack thereof.

It's time to face reality. You can't just keep spending money. It's time to get serious about your finances. It's time to get out debt. The Pew Charitable Trusts reports that 80% of Americans are on average \$68,000 in debt. WOW! That's a ton of money which causes a slew of stress.

Steps to Getting out of Debt

Create a Budget

When going on a road trip, you make plans, right? You put the directions in your GPS, you reserve a hotel room and you calculate how many miles you can drive on a tank of gas. Simply breaking it down, you make a plan and then execute you.

Creating a financial budget is no different. It is very useful in helping you make sure you reach and maintain your goals. One of the main reasons a person doesn't create a budget is they don't want to face reality. I've been there. I was making money, therefore I spent money and as long as money was in the bank all was good.

A budget is a very personal tool, and is tailor made for each individual. What works for some people may not work for others. Your budget can depend on your income, your goals, your expenses, etc. There are some basic items to contemplate before creating a budget. First, you need to understand your income.

Often time people have a tendency of living beyond their means. Everywhere you look there are credit cards, and loans available to help you sink further into that hole called debt. I've fallen into the mental trap of "I have available credit on my card therefore I can afford this purchase." Are you there? If so, RUN!

Credit card companies hook you and before you know it their charging you 18-29% interest and you are only paying the minimum balance due.

Are you living within your means? If not, it's time to immediately take steps to make this happen. You need to sit down and establish what you consistently make each month. Use this number to establish your budget.

Determine Budget Duration

Don't over complicate the process or make it stressful. When you are developing your budget, the duration is important to factor in. You can make your budget as simple or complex as you wish. You could create a budget for a year and create sub durations per pay period or per month. Your budget duration could be determined by your goals also. If your goal is to pay off your credit card within the next two years, then you can make a budget reflecting that.

The most common budget duration is a yearly budget that is broken up into monthly periods. There is no right or wrong way to determine your budget duration; it completely depends on your needs. Anything goes as long as it works for you!

Establish Expenses

Take the time to write down all your expenses. Give yourself time to really think about your monthly or yearly expenditures before committing to what you've written. Normally, expenses that you hadn't thought about at the time will come to you later on. Go back 12-months and review your credit card and bank statements.

You can build a great budget, but if your expenses are not accounted for it will be a wasted effort. Be honest with your numbers. If you aren't, it will cause additional stress and issues down the road.

Track Current Spending

Even though you have made a list of your expenses, sometimes what we write down as an expense is different than what we are actually spending our money on. By keeping a record, it allows you to evaluate if your budget is right and it allows you to see where your money is really going.

Honestly, I'm really bad with this step. If I'm out and about I will stop and buy a coffee or snacks and spend \$5 before I know it. What's five dollars, right? Well, think about it. Spending just \$5 a day is \$150 dollars a month and \$1800 dollars a year.

I highly recommend you keep a log, for at least a month or two, of everything you spend money on. With this log, you can see where your money is really going.

Reduce Stress and Anxiety

When a person is weighed down by their financial situation, it can cause a lot of stress and anxiety. Stress and anxiety can make it hard to function in life. Feeling the overwhelming pressure can be debilitating. Financial stress and anxiety can be curbed or even controlled by having a properly developed budget.

Lessening Family Conflicts

Financial strain can affect every aspect of your life, especially your health and relationships. When you're stressed out, it always has a way of leaking into your relationships with your spouse, family, and friends.

When financial stress is at the forefront of your mind, it can cause you to be distant and irritable. A major cause of divorce in America is related to financial issues and pressure.

Borrowing Money

Sometimes we have to borrow money from a loved one or a friend. This is HARD! It's

embarrassing, and it really puts strain and tension into relationships which are most likely already full of tension and strained. If you can avoid this carinaria please so at all costs.

My personal advice? If you want to damage a relationship, loan a family member or friend money. The majority of the time it doesn't go well.

Establish Your Financial Goals

It is important that you have goals in mind when you start a budget. Set down and determine your short-term vs long-term goals. Don't overcomplicate your goals and make them realistic.

Use Technology

It takes the right tools to get the job done. You wouldn't trust a plumber to do his job without having some handy tools. There is a plethora of tools available to help anyone with a budget. Even if you aren't tech savvy, there are tools available for you. Search financial budget or money management on your phone or google.

Paying Off Debt

Debt plays a huge role in our lives. We use it to get an education, to secure transportation and housing, and to basically handle most facets of life. Having a budget helps you develop a plan to pay off debt and become financially free. Consider taking these steps to pay off debt:

Get Your Credit Report

There are three different types of credit reports that you need to obtain in order to fully view your credit situation. There may be debt reported on one report that isn't on the other reports. The three different credit report agencies are Experian, Equifax, and TransUnion.

According to Federal Law, a person is entitled to a copy of their credit report each year from all three agencies for FREE. I highly recommend you check your credit report annually by visiting AnnualCreditReport.com.

Start with Small Debt

When you have debt from several different places, it can be overwhelming. Once you have seen what is on your credit report, you can prioritize what needs to be paid off. Don't start with the biggest debt, it will wear you down. Find a small debt, pay it off

and taste victory! Once you have the “feeling” you will want to experience it time and time again.

Manage Credit Cards

Credit cards are convenient, important for your credit score, and dangerous. Credit cards are great if you use them properly and they are a curse if you don't use them properly. As you work your way out of debt you should develop a mentality of only using a credit card if you can pay the full amount off when due.

Student Loan Consolidation

If you have student loans you should immediately investigate options for consolidation. Over 40 million people today have student loan debt, including myself, and it's honestly a racket. Contact your loan provider and see if they have any different repayment options or consolidation programs. If this isn't an option, then google student loan consolidation. There are a lot of resources out there for people who are willing to put the effort and time into researching them.

The Envelope System

My wife really enjoys this system. In my very humble opinion, it takes a bit of planning to begin with, but it really works. Here's how you do it. You go to your bank, withdraw cash and put it in envelopes to cover expenses like gas, groceries, etc. Let's say you spend \$200 a month on gas. Then your gas envelope would have \$200 cash in it.

Weekly Allowance

Give yourself a weekly cash allowance. If you don't enjoy life, then you will come to resent your budget! As a recovering spender, it feels good to see something I want and not buy it.

Generating Savings

The average American is 2-4 paychecks away from being completely underwater. This is scary! It's time to tighten the belt and generate savings. Having a nest egg will provide you with some security, which will reduce your financial stress. Having a savings plan is critical to finding your financial freedom.

You also need to establish an emergency fund. You never know when something is going to happen.

You can save small amounts of money each week, two weeks, or month for emergencies. You never know when you might have to have repairs made to your car,

you lose your job, or a pipe in your house ruptures. It's comforting to be able to face the disasters head on, knowing that you have the ability to take care of it yourself, thanks to your savings.

Another important type of savings is retirement savings. People are living longer and longer these days, which is great! This newly found longevity though, does create a financial problem. When the Social Security Administration was started, in 1935, the average life expectancy was 61 years old. Now the average life expectancy is 81 years old. According to the Social Security Administration, the trust fund reserves are estimated to be depleted by the year 2037. As we get older, we are no longer able to depend on the Social Security payments to be enough to cover our living expenses. We have to take the opportunity now to save for a future, or risk financial destitute.

Ways to Save Money

Cutting Services

Call each of your service providers and see if they can reduce your bill. You might even consider cutting the service out. Three years ago, we cut our cable off and got an antenna. It saved us \$150 a month or \$1800 a year. When you call your telephone, cable, internet, etc. provider ask to speak to the retention department. The answer is always NO until you ask!

Side note: turn off the lights when you leave a room!

Mortgage or Rent

Evaluate your housing cost. Could you refinance your home? Could you move to another rental property? These are questions only you can answer. However, if you are struggling to get by or you want to reach your goals sooner, this is an area you could save a lot of money.

Debt Payments

Call your credit card companies and see if they will reduce your interest rate. The answer is always "no" until you ask.

Personal Care

Personal care expenses are a broad category for your budget. Personal care can range between your food, toiletries, medical expenses, clothing and gym membership. You will need to evaluate can any of these areas be reduced.

Once upon a time I was a jeans snob. I love jeans and would buy them without hesitation. At the peak of my obsession I had 63 pairs of jeans. Today I have 3 pairs of jeans and I only buy a new pair when needed.

Entertainment

It is unrealistic to make a budget without having an entertainment expense. Yes, this is not a life necessity, but it is important for the quality of life. Obviously if the choice is paying a utility bill, or paying for entertainment, you should choose the utility bill. This expense could be small, depending on the flexibility of your budget. Here are some examples of entertainment expenses: Movie Tickets, going out, Concerts, renting a movie, Putt-putt golf, etc.

Cuts Can Be Made

Not all budgets require you to make cuts to your spending, but a lot of budgets do. Determining where cuts can be made can sometimes be a little difficult, especially when we are giving up something we really enjoy. Just keep in mind that the cuts you make, need to be realistic, and something that you can follow through on.

Cut Bad Habits

One great way you can save money is by cutting out some bad habits. If you are a smoker, you could cut out cigarettes. The average price for a pack of cigarettes is \$5.25. According to the American Cancer Society, a light smoker smokes about 10 cigarettes a day. There are 20 cigarettes in each pack, which is a pack every two days or \$78.75 a month plus tax. That's \$945 a year. What could you do with \$945 right now?

What other bad habits do you have? Or what could you make at home? Buy a coffee maker?

I'm not trying to be harsh or back you in a corner. I'm just being real. Please don't shoot the messenger.

Decrease Transportation Costs

One excellent way to cut costs is to reduce our transportation bills. Consider starting a car pool or joining a car pool. If public transportation is an option, then consider utilizing it. If you own an automobile, take care of it. Not servicing your automobile will save you money today and cost you 10 times more tomorrow. Preventative maintenance on a vehicle helps save money in the long run.

Decrease Entertainment Expenses

It's amazing the free things going on in every community. All you need to do is look for them. You can find them on sites like Facebook or Eventbrite or in your local paper. Also, look for coupons or Groupon deals. It takes time and planning but you can have a blast without spending a fortune.

Eating Out

My family loves to eat out. So, not having a budget for eating out is just not possible. It's part of life. Evaluate how much you eat out, and budget accordingly. Yes, you might need to pack your lunch here and there or you might need to stay home a few evenings and cook BUT remember your goal is financial freedom.

Time Management Strategies

Time management is the key to getting things done. It is easy to become sidetracked by unimportant tasks that do not help you reach your goals without the proper time management. By implementing some simple, common-sense strategies you can manage your time, decrease your stress level and make life easier.

In order to manage time, you need to determine the difference between urgent and important tasks. Urgent tasks are tasks that need to be done quickly, and important tasks are related to specific goals. Most tasks will be a combination of the two, such as urgent/important or urgent/unimportant. You need to place priority on important tasks, completing tasks that are both urgent and important first.

Unfortunately, we are often trapped performing urgent tasks that are not important. They may be important to the people around you, but they are distractions and interruptions that do nothing to help you meet your own goals. Important tasks should take priority because they are focused on specific goals.

The 80/20 Rule

Many successful individuals recommend following the 80/20 Rule. The 80/20 rule states that only 20 percent of our actions are responsible for 80 percent of our successes. This means that it is necessary to discover the 20 percent of our actions that are the most effective. Focus on these actions once you discover them and make them your priorities.

The 80/20 Rule should be linked to your goals. Once you prioritize goals, you should spend your most of your time working on the 20 percent of activities that you know will move you forward.

Utilize a Calendar

Calendars are essential to effective time management. Calendars are familiar tools, but they are not always used effectively. When using a calendar to manage time, it is important that you only use one. Given the different calendar options, it is easy to try to integrate different calendars, but you risk scheduling mistakes. You can choose from physical calendars, mid tech options like day timer, and high-tech apps for your phone. Find the calendar that works for you and stick with it.

Create a Ritual

Rituals can help improve time management. Rituals are repetitive actions, which do not need to be scheduled. For example, you do not think about brushing and flossing before

bed or making coffee with breakfast. By creating rituals that are connected with goals, you will not have to schedule certain tasks. For example, if you get up at the same time every morning and exercise for 30 minutes, you will create a ritual. This ritual will become a habit over time.

You will not create a ritual overnight. For the first few months, you will have to be disciplined in your efforts. It takes time to create a habit. How long it takes a habit to form will vary according to each individual. There is no magic number. You will have to continue your quest until your ritual is complete.

It is easy to begin tasks but completing them is much more difficult. Life will always find a way to distract us from our tasks. Given how easy it is to procrastinate and avoid tasks, most people have a list of tasks waiting to be completed. As this list grows, stress levels increase. By following a few simple tasks, you will improve your chances of completing tasks and staying on track and reducing stress levels.

The One-Minute Rule

Everyone hates doing small, mundane tasks. They may seem unimportant, but over time, they will pile up, which will diminish focus and waste time. For example, if you do not take the garbage out regularly, it will overflow. This makes a simple task much more difficult. Implementing the one-minute rule eliminates this difficult situation and protects your focus.

According to the one-minute rule, if a task will only take one-minute, you should complete it immediately. Examples of tasks that follow the one-minute rule include: filing papers, putting clothes in the in-laundry hamper, and taking out the garbage. A single minute will not put you behind schedule and following the rule will save you time in the long run.

The Five-Minute Rule

Schedules only help people focus and manage time when they are done correctly. A common mistake that people make when creating schedules is to make them too strict. It is not possible to plan the day down to the minute. When creating a schedule, you should follow the five-minute rule.

The five-minute rule is simple: allow at least five minutes between scheduled tasks. This time is set aside so you can complete small tasks that you have avoided or neglected. The five minutes accomplish more than provide time to complete small, seemingly unimportant projects. They also provide a buffer between scheduled activities, which will help keep you on schedule in case a task runs longer than you expected.

My wife has implemented this in our household. She sets a timer for 5 minutes and we

have to clean the kitchen.

The 15-Minute Rule

Lack of time is a common excuse for not completing a task. We often overestimate the time that it takes to complete tasks, but the 15-minute rule allows you to accurately time your tasks. When you follow the 15-minute rule, you set a timer for 15-minutes and work on a task. You should stop working on the task when the time is up. You will be surprised by how many tasks you complete within the 15-minutes. When you are not able to complete a task within 15-minutes, schedule 15-minutes the next day for the same task. This allows you to make consistent progress. You will also be able to better estimate how long a similar task will take.

This right here sums me up! I often put off tasks because the thought of doing the work is mind boggling. I just know it's going to take FOREVER to do and it's going to be really hard! The reality? When I finally start the task it never is as long or is as hard as I imagined. I know this about myself but still struggle with it on a daily basis.

Utilize Technology

Technology has made completing tasks much easier. Computer software and online programs help you manage tasks, create reminders, and track your progress. Besides computer programs, there are countless apps now that help you make lists, keep track of schedules, and complete tasks. No matter which smartphone you have, there are apps to keep you on track such as Reminders, Outlook, and Todoist. You can make schedules, create lists, reply to email, etc. wherever you are. Find the technology that fits your lifestyle. If you try to use an app that you do not like, you will abandon your efforts completely. Before trying an app, ask your friends for recommendations and look up reviews online. You may also want to begin with free apps. With a free app, you have not lost any money if you do not find the app useful.

Overcoming Procrastination

We all procrastinate from time to time. Procrastination occurs when we avoid tasks that we find unpleasant. Even if we perform other work-related tasks instead of the ones we dislike, we are guilty of procrastination. Unfortunately, procrastination will hinder our long-term success. With the proper skills, you can overcome procrastination.

Eat That Frog!

Mark Twain has a saying that applies to procrastination: "Eat That Frog!"

If the first thing you do each morning is to eat a live frog, you can go through the day with the satisfaction of knowing that that is probably the worst thing that is going

to happen to you all day long!

The “frog” is anything that you do not want to do, the dreaded task(s). The thought is simple, if you complete your dreaded task(s) first, you are provided with a sense of accomplishment, which sets the tone for your day.

Once you have identified your frogs, obstacles and distractions, the only answer is take action. Make the tasks that you want to avoid part of your daily routine. Schedule the tasks into your calendar. Once they become habit, you will find them easier to accomplish. Once you have scheduled the time to accomplish your tasks, you must follow through. Resist the temptation to procrastinate with your favorite time waster. Just do it.

Just Do It

When you dislike a particular task, it is easy to procrastinate. Whether you spend time checking email, looking at Instagram or playing Candy Crush, you are procrastinating. You need to do more than identify when you procrastinate. You need to discover why.

- Discover your obstacles: Why are you avoiding your tasks?
- Discover ways to remove obstacles: For example, turn off your phone or disconnect from Wifi.
- Reward yourself: Once the task is completed then take time to do something you enjoy.

We are bombarded with distractions every day. These distractions are temptations to procrastinate. By removing as many distractions as possible, you will be on track to overcoming procrastination. Distractions to Avoid:

- Office clutter: Clean up your space at the end of each day, both at home and in the office. This will help you stay focused, and you will not be tempted to clean during a project.
- Email notification: Establish specific times to check email. Automatic notifications are distracting and cut into the time you spend on each project.
- Telephone calls: Do not take all calls. Choose a time to return calls and texts.
- Environment: Remove distractions such as books, magazines, etc., from your workstation.

Chop It Up

The size of a project can also contribute to procrastination. It is easy to become overwhelmed by a large project. The key to overcoming procrastination is to chop up the large project into smaller tasks. Rather than looking at the entire project, focus on the single task. This will prevent you from becoming overwhelmed by the enormity of the work you must complete. For example, you could break a large report into different tasks such as brainstorming, outlining, writing, etc. This technique will create a sense of achievement with each step and improve motivation, allowing you to stay focused as you reach the end of the entire project.

Many tasks have multiple steps. These tasks may be overwhelming when you look at the complete picture. By breaking these tasks up into their basic steps, you will be able to remain focused as you work, and each task will be easier to manage. Word to the wise, if you really want to make this a success, write down each step and put a completion date to it.

Reward Yourself

People tend to procrastinate because they do not find certain tasks to be pleasant. Procrastination becomes its own reward. Overcoming procrastination requires that you implement a reward system for completing tasks. Otherwise, you will revert to bad habits. Rewards should match the tasks completed. For example, taking 10 minutes on Facebook could be a reward for returning all your emails. Similarly, going to a movie could be a reward for completing a project on time. When choosing rewards, you need to stay away from anything that you already have planned. For example, if you already have plans to go out with friends on a weekend, the outing will not serve as a reward. Using the appropriate rewards will improve motivation and help prevent procrastination.

Here's the really unique part. When you are procrastinating it's hard to enjoy yourself. Why? Because you know you should be doing your work instead of having fun. If you get your work done first, then you will be able to enjoy yourself.

Set Realistic Deadlines

Schedules and deadlines will help you stay focused and avoid procrastination. When setting deadlines, however, you must be realistic. Deadlines that are not realistic will actually contribute to procrastination. If you do not have a chance of completing a task on time, you will avoid it. If you are creating your own deadline, you should consider how long similar tasks have taken. Be honest and allow time for interruptions and emergencies. Do not create a schedule based on the best-case scenario. You are setting yourself up for failure. If you are assigned a deadline, determine if it is realistic. If the deadline is not realistic, you are setting yourself up for failure.

In school I majored in procrastinating and graduated top of my class! Here's an example of how I did things. I would be given 4 weeks to write a paper and instead of immediately setting a schedule, I would wait until the last minute. This was a huge mistake. Why? Two main reasons. First, no matter what I did the thought of having the paper due was always present. Second, the paper I turned in wasn't my best work. It was rushed and riddled with simple errors because I didn't make an effort to do my best work.

Create a "To Do" List

For years, I struggled to get things done in a timely manner, forgot to do the things I needed to do, or had to do things at the last minute because I was disorganized.

I have conquered this problem in my personal and professional life. How? Being purposeful and diligent in my approach with one simple thing: at the end of each day I make a list of tasks and prioritize their order. I keep this list on my phone which syncs up with my computer. I can add, edit or delete as needed.

The benefit is unmeasurable. Two major things have happened. First, I know each morning what I need to do second, when I leave work I don't worry about trying to remember what I need to do. This action has increased my work productivity and allowed me to spend more quality time with my family.

Breaking Down a Project

Focus on the important. The main mistake that people make when creating to do lists is making them too long. For you to be successful, your list must be targeted on completing tasks which moves you closer to your goals. Anything which doesn't move you closer to your goals is just wasting your time and energy.

When breaking down a project, you should keep DBT (DBT = Divide, Block, Tackle) in mind.

- Divide: Break projects into tasks that are 15 minutes or fewer.
- Block: Block out time to complete each chunk.
- Tackle: Tackle each specific task individually rather than looking at the entire project.

Think about it this way. How do you eat? One bite at a time. If you tried to put everything on your dinner plate into your mouth at one time it wouldn't work. You will either end up spitting it all out or choking to death on it.

This is EXACTLY what happens in your everyday life. Instead of breaking things down, you try and do things in a way that doesn't make sense, thus wasting time.

Make It a Habit

Your ability to select your most important task at any given moment, and then to start on that task and get it done both quickly and well, will probably have greatest impact on your success than any other quality or skill you can develop! If you nurture the habit of setting clear priorities and getting important tasks quickly finished, the majority of your time management issues will simply fade away.

Bad habits and good habits are formed. For some reason it's easy to form a bad habit and extremely hard to form good habits. It doesn't take long to form a habit. Within three to four weeks you can form a habit. Just imagine what you could do if you simply applied yourself and did things.

Write it Down

Make your list! Write out all the things you need to do and then assign dates on when they must be done.

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Since 2014 I have conquered this problem in my personal and professional life. How? Being purposeful and diligent in my approach with one simple thing: at the end of each day I make a list of tasks and prioritize their order.

I keep this list on my phone which syncs up with my computer. I can add, edit or delete as needed.

The benefit is unmeasurable. Two major things have happened. First, I know each morning what I need to do, and I get it done. Second, when I leave work I don't stress and worry trying to remember what I need to do. This action has increased my work productivity and allowed me to spend more quality time with my family.

Caution: simply having a "to do" list will NOT help you reach your goals. Having a to do list is useless unless you actually do the items.

Nine Ways to Overcome Procrastination

Your ability to select your most important task at any given moment, and then to start on that task and get it done both quickly and well, will probably have greatest impact on your success than any other quality or skill you can develop! If you nurture the habit of setting clear priorities and getting important tasks quickly finished, the majority of your time management issues will simply fade away. Here are nine ways to get moving on those tough tasks.

- **Delete it.** What are the consequences of not doing the task at all? Consider the 80/20 rule; maybe it doesn't need to be done in the first place.
- **Delegate it.** If the task is important, ask yourself if it's really something that you are responsible for doing in the first place. Know your job description and ask if the task is part of your responsibilities. Can the task be given to someone else?
- **Do it now.** Postponing an important task that needs to be done only creates feelings of anxiety and stress. Do it as early in the day as you can.
- **Ask for advice.** Asking for help from a trusted mentor, supervisor, coach, or expert can give you some great insight on where to start and the steps for completing a project.
- **Chop it up.** Break large projects into milestones, and then into actionable steps. Huge things don't look as big when you break it down as small as you can.
- **Obey the 15-minute rule.** To reduce the temptation of procrastination, each actionable step on a project should take no more than 15 minutes to complete.
- **Establish clear deadlines.** Assign yourself a deadline for projects and milestones and write it down in your day planner or calendar. Make your deadlines known to other people who will hold you accountable.
- **Give yourself a reward.** Celebrate the completion of project milestones and reward yourself for getting projects done on time. It will provide positive reinforcement and motivate you toward your goals.
- **Remove distractions.** You need to establish a positive working environment that is conducive to getting your work done. Remove any distractions.

Delegating Made Easy

If you work on your own, there's only so much you can get done, no matter how hard you work. As well, everyone needs help and support, and there is no shame in asking for assistance. One of the most common ways of overcoming this limitation is to learn how to delegate your work to other people. If you do this well, you can quickly build a strong and successful team of people.

At first sight, delegation can feel like more hassle than it's worth. However, by delegating effectively, you can hugely expand the amount of work that you can deliver. When you arrange the workload that you are working on the tasks that have the highest priority for you, and other people are working on meaningful and challenging assignments, you have a recipe for success.

Remember, to delegate effectively, choose the right tasks to delegate, identify the right people to delegate to, and delegate in the right way. There's a lot to this, but you'll achieve so much more once you're delegating effectively!

Conflict Resolution

Wherever two or more people come together, there is the possibility of conflict.

This book will give you a six-step process that you can use to modify and resolve conflicts of any size. You will also learn crucial conflict resolution skills, including dealing with anger and using the Agreement Frame.

The Random House Dictionary defines conflict as, “to come into collision or disagreement; be contradictory, at variance, or in opposition; clash.”

People often assume that conflict is always negative. This is not true! People are inherently different, and conflict simply happens when those differences come to light. Viewing conflict in this way can help us maximize the possible positive outcomes of the problem at hand. Equipped with a conflict resolution process, people can explore and understand those differences, and use them to interact in a more positive, productive way.

The term “conflict resolution” simply means how you solve conflicts. Although there are many processes available, we have developed one process that you can adapt for any situation. You will even be able to use these tools to prevent conflict and to help others work through conflict.

5 Proven Ways to Address Conflict

1. Collaborating

With the collaborating approach, the parties work together to develop a win-win solution. This approach promotes assertiveness (rather than aggressiveness or passiveness).

This style is appropriate when:

- The situation is not urgent
- An important decision needs to be made
- The conflict involves a large number of people, or people across different teams
- Previous conflict resolution attempts have failed

- This style is not appropriate when:

- A decision needs to be made urgently

- The matter is trivial to all involved

2. Competing

With a competitive approach, the person in conflict takes a firm stand. They compete with the other party for power, and they typically win (unless they're up against someone else who is competing!) This style is often seen as aggressive, and can often be the cause of other people in the conflict to feeling injured or stepped on.

This style is appropriate when:

- A decision needs to be made quickly (i.e., emergencies)
- An unpopular decision needs to be made
- Someone is trying to take advantage of a situation

This style is not appropriate when:

- People are feeling sensitive about the conflict
- The situation is not urgent
- You should consult with others before making a decision

3. Compromising

With the compromising approach, each person in the conflict gives up something that contributes towards the conflict resolution.

This style is appropriate when:

- A decision needs to be made sooner rather than later (meaning the situation is important but not urgent)
- Resolving the conflict is more important than having each individual "win"
- Power between people in the conflict is equal

This style is not appropriate when:

- A wide variety of important needs must be met
- The situation is extremely urgent

- One person holds more power than another

4. Accommodating

The accommodating style is one of the most passive conflict resolution styles. With this style, one of the parties in conflict gives up what they want so that the other party can have what they want. In general, this style is not very effective, but it is appropriate in certain scenarios.

This style is appropriate when:

- Maintaining the relationship is more important than winning
- The issue at hand is very important to the other person but is not important to you

This style is not appropriate when:

- The issue is important to you
- Accommodating will not permanently solve the problem

5. Avoiding

The last approach is to avoid the conflict entirely. People who use this style tend to accept decisions without question, avoid confrontation, and delegate difficult decisions and tasks. Avoiding is another passive approach that is typically not effective, but it does have its uses.

This style is appropriate when:

- The issue is trivial
- The conflict will resolve itself on its own soon

This style is not appropriate when:

- The issue is important to you or those close to you (such as your team)
- The conflict will continue or get worse without attention

Set Ground Rules

Ground rules provide a framework for people to resolve their conflict. Ground rules

should be set at the beginning of any conflict resolution process. They can be very brief or very detailed – whatever the situation requires.

Ground rules should be:

- Developed and agreed upon by both parties.
- Positive when it is possible. (For example, “We will listen to each other’s statements fully,” rather than, “We will not interrupt.”)
- Fair to both parties
- Enforceable
- Adjustable
- Written and posted somewhere where both parties can refer to it (for more formal dispute resolution processes).

If the parties are using a mediator to help them resolve the conflict, it is important that the ground rules be developed by the parties and not the mediator. The mediator’s role is that of a guide and mentor, not a judge or supreme ruler.

Some examples of ground rules include:

- We will listen to each other’s statements fully before responding.
- We will work together to achieve a mutually acceptable solution.
- We will respect each other as individuals, and therefore not engage in personal insults and attacks.

Participants can use the ground rules throughout the conflict resolution process to monitor and modify their behaviors. Ground rules give participants an objective, logical way of addressing personal attacks and emotional issues.

An example: “Joe, I feel like you have cut off my last several statements. We agreed at the beginning of this that we would listen to each other’s statements fully before answering.”

If the conflict is being mediated, this also gives the mediator a fair way to give participants feedback and help them work with the conflict. Since the same rules are being applied to everyone, it can help the mediator maintain fairness and avoid bias.

Getting to the Root Cause

It is going to be difficult to solve the problem if we don't know what the problem is! When you get to the root of the problem you can develop a long-term resolution, rather than a band-aid solution. Most times we deal with the symptom of the problem instead of identifying and addressing the real problem. (See 5 Steps to Address Problems)

The Importance of Forgiveness

Forgiveness is a key concept in conflict resolution. Forgiveness does not mean forgetting that the conflict happened or erasing the emotions that it created. It does mean accepting that the conflict happened. Accepting and working through how it made you feel, accepting the consequences that it had, and letting those actions and consequences exist in the past.

Successful conflict resolution should give the participants some feeling of closure over the issue. Participants should feel that the conflict has been resolved to their satisfaction, and that it will not likely reoccur. These accomplishments should help participants put the conflict behind them and move forward, to more things that are positive.

These goals should be kept in mind during the resolution process. Ask yourself, "Will resolving this help provide me with closure? Will this action help me accept what has happened and move on?"

Benefits of Conflict Resolution

There is no doubt about it – conflict resolution can be hard work. Effective conflict resolution digs deep into the issues, often exploring unfamiliar territory, to resolve the core conflict and prevent the problem from reoccurring.

However, this process can be time-consuming and emotionally difficult. You and the person that you are in conflict with may arrive at a point (or several points) in the conflict resolution process where you wonder, "Is this really worth it?"

When you arrive at these stalemates, look at why you are resolving the conflict. It can also be helpful to explore what will happen if the conflict is not resolved.

- What relationships will deteriorate or break up?
- If this is a workplace conflict, what is the financial cost to the company?
- What will be the emotional cost to the participants?

- Who else will be affected?

These questions should help participants put things into perspective and evaluate whether or not the conflict is truly worth resolving. In most situations, resolving the true conflict is well worth the effort in the long term. Visualizing the benefits can provide the motivation to work through the rest of the process.

For complex conflicts, there are some additional ways to stay motivated. It's OK to break the resolution sessions into parts, with a different goal for each session. It's also OK to take breaks as needed – a walk around the block or a glass of water can do wonders to refresh the mind and body.

Improving your Health and Wellness

Why It's Important

Health and wellness are important aspects in anyone's life, especially yours. It's proven science, the healthier you are, the happier you are. The happier you are the more productive you are.

When you don't feel well you are lethargic and irritable. This means you aren't as productive as you could be, and you don't treat people like you should.

First step is getting a baseline established. This is achieved by having a physical done. This allows you to gain some familiarity with your physician and them to your health needs. According to the Partnership to Fight Chronic Disease, nearly a third of the 133 million Americans with a chronic disease don't even know they have the disease, which means as many as 100,000 lives could be saved each year by simply increasing the use of common preventive care services like physical exams. Please have your health evaluated before starting any program. This will ensure you have the desired results you seek.

The Main Goal

The main goal of a health program is to modify or preserve your health in order to enjoy life and avoid injury or illness.

The four most common health behavior programs are:

- Increasing Physical Activity
- Nutrition, Diet & Weight Loss
- Tobacco Cessation
- Substance Abuse Treatment

Increasing Physical Activity

Many physicians will agree that exercise has a multitude of physical and mental health benefits. Adding exercise to your daily routine will create a happier and healthier you. The benefits of exercising include:

- Decreases weight (when combined with a diet)

- Improves mood
- Increases energy
- Facilitates better sleep
- Reduces stress
- Lowers blood pressure
- Lowers cholesterol
- Reduces Type 2 Diabetes risks
- Increases bone and muscle strength
- Reduces risk of Colon Cancer
- Reduces risk of Breast Cancer

With all of these health benefits, why wouldn't you want to engage in physical activity?

Working out by yourself is tough. I highly recommend you find a partner or group to workout with. If you know someone is waiting on you it makes you show up and you work out harder. It's the wiring in our brains. When we try to work out alone it's hard, but when we work out with others we push ourselves. We don't want to embarrass ourselves and we don't want to be the one who can't do it.

Finding time to take care of our bodies is another challenge many of us face. Exercise is an important part of stress reduction for many reasons, including:

- Exercise makes you stronger, and therefore more resilient to stress.
- Exercise helps clear your mind, reducing the harmful effects of stress.
- Exercise can help you work out the negative emotions that can result from stress, such as anger and frustration.
- Exercise can also give you time alone to think through stressful situations.

There are two main ways to approach exercise: thirty minutes per day, or three to five one-hour sessions per week. If possible, try to find some activities that you enjoy.

If you are having trouble finding the time to exercise, try these tips.

- Take a walk at lunch.
- Walk or bike to or from work, if possible.
- Take the stairs instead of the elevator. (You will be surprised at how many extra calories you burn!)
- When watching television, use commercial breaks to do quick exercises, such as crunches, planks, or stretches.
- Stand when talking on the phone. (This will also help your muscles stretch and prevent muscle tension.)

Nutrition and Weight Loss

These days our lives are filled with fast food restaurants and vending machines. Our breakfast and lunch come from these locations, and sometimes dinner too.

U.S. Department of Agriculture reported that the number of fast food restaurants has more than doubled since the 1970's. Fast food is easy, and pretty cheap, but it's also full of fat and sodium and few healthy options.

It's not just fat you have to watch, sodium is a major contributor to medical issues also. The CDC states that reducing the sodium Americans eat by 1,200mg per day, on average, could save up to \$20 billion a year in medical costs. Most people want to eat healthier, but the convenience of the other foods dissuades them from doing so.

Now, you can't make healthy eating mandatory, but you can make it as available and accessible as the "junk" food. According to Medscape, over 85% of adults do not eat the recommended amounts of fruits and vegetables each day. Wow, that is a lot of people! How can you eat healthier?

- keep vegetables and fruits around the house
- take healthy snacks to work with you
- seek out healthy options at restaurants
- learn to cook healthier meals
- drinks lots of water

Consider this information when thinking about your diet and weight loss. According to the Journal of American Medicine, more than one third of Americans are obese.

The same article stated that the estimated annual medical costs of obesity in the U.S. were \$147 billion dollars in 2008. The average costs for an obese person was \$1,429 higher than the costs for a person of normal weight.

This means not only will you feel better, but you will save money on healthcare costs.

Quit Smoking

It's sad how many people die each year due to tobacco related illnesses. My grandfather died at the age of 56 from smoking. I don't remember much about him because he died when I was five, but I do remember I had to wear a surgical mask to see him due to his tracheotomy and bad health. Smoking cut his life short.

Is smoking really that serious? Here are some SERIOUS facts provided by the CDC:

- Smoking causes an estimated 90% of all lung cancer deaths in men and 80% of all lung cancer deaths in women.

- For every person who dies from a smoking-related disease, about 30 more people suffer with at least one serious illness from smoking.

- More than 16 million Americans suffer from a disease caused by smoking.

- Secondhand smoke causes 7,333 annual deaths from lung cancer and 33,951 annual deaths from heart disease.

So, why would someone continue to smoke when ALL the evidence proves it is bad for you? Because it's addictive, it's a lifestyle. I know this first hand. Yes, even after my grandfather died from smoking I started smoking in college at the age of 19 and smoked for 10 years. Thankfully I quit on October 31, 2001. Quitting wasn't easy! I used to joke it wasn't hard to quit smoking. I had done it at least several dozen times. The truth was it was hard.

The mental mind games are tough. The only way to truly quit is to decide your health is more important than smoking. Yes, going through the process of quitting is tough. There are numerous potential side effects ranging from food cravings, irritability, weight gain, anxiety, depression, trouble sleeping, restlessness, headaches, and problems concentrating. Thankfully overtime all these symptoms go away after you quit.

However, if you don't quit there are VERY serious illnesses and issues in front of you. The most serious one is death. The other illnesses and issues are:

- Stroke

- Heart Disease
- Increased Blood Pressure
- COPD (Chronic obstructive pulmonary disease)
- Cancer
- Pregnancy and Birth Risks
- Reduced fertility in males
- Reduced bone health
- Reduced tooth and gum health
- Type 2 Diabetes
- Reduced immune system
- Rheumatoid arthritis

Did you know your health insurance will decrease if you aren't smoking?

Does your company offer a tobacco cessation program?

Substance Abuse

Substance abuse is a huge black hole, which most people can't dig their way out of alone. There is a "hole" someone is trying to fill with alcohol or drugs. This "hole" can be caused by many different factors or circumstances, and it can be emotional, mental, or physical.

There are three major types of substance abuse; Alcohol, Illegal Drugs, and Prescription Drugs. The most commonly abused and easiest to obtain substance is alcohol. According to SAMHSA (Substance Abuse and Mental Health Services Administration), 19.2 million people reported using alcohol at work or being impaired by alcohol at work at least once in 2008. Alcohol is dangerous because it is easily accessible, and inexpensive.

Illegal drugs are a rising problem, they range anywhere from marijuana to cocaine. These drugs are highly addictive and have a wealth of negative mental and physical health effects.

Prescription drug abuse is as negative as illegal drug abuse. People who abuse prescription drugs can obtain their drugs legally or illegally. Some patients will go to multiple doctors faking illnesses to get prescriptions to a multitude of drugs. Some patients steal their prescriptions from friends and family members, and some buy them from drug dealers.

Alcohol and drug addiction can develop from many scenarios. Sometimes a person gets injured and has to take medications to alleviate the pain, which they then become addicted to. Sometimes the user has a trauma, or mental illness that facilitates the addiction. There are many reasons why someone may become addicted to a substance, and usually it is very difficult to “kick the habit.” Needless to say, drug and alcohol addiction can cause a lot of problems for the user, their family, and those around them.

Alcohol and drugs can damage major organs, can cause or increase the risk of developing cancer, and can even cause death.

Alcohol and drugs are dangerous because they cause the user to be impaired.

Alcohol and drugs lead to outbursts, mood swings, and poor decision making.

Mental Health

Mental disorders are becoming more prominent in the world today. As a nation, we have finally started to recognize mental conditions as more than character flaws, but the stigma still remains for many people. I don't know what it is, but we have sympathy on someone who's arm is in a cast, but we struggle to comprehend mental health problems.

Like in physical health, mental health can decline rapidly if not treated properly. This particular section is not just for serious mental ailments, but for daily mental issues. We all have stress, depression, and anxiety from time to time. Getting the necessary support and help through tough times is a crucial part of health and wellness. It's critical to talk with someone about what's going on in your life. Whether it be a family member, a friend, a co-worker, a life coach, a psychologist or psychiatrist, it's imperative you talk with someone.

According to the CDC, mental health is “a state of well-being in which the individual realizes his or her own abilities, can cope with the normal stresses of life, can work productively and fruitfully, and is able to make a contribution to his or her community.”

The CDC also states that only 17% of U.S. adults are considered to be in a state of

optimal mental health. Mental health is a broad topic that can have a negative stigma attached to it, but it is a serious issue. Mental health programs can help with stress management, grieving employees, and employees who need a support system. Depression is a leading cause for absenteeism and reduced productivity. Employees who are depressed are less engaged and don't put in the effort that a happy employee would. Keeping your employees happy and healthy benefits your company.

I've grown up in the church and I'm not sure where it comes from, but it seems like most Christians have a very negative view of counseling. It used to be that mental illness was a taboo topic. If you were diagnosed, you were just treated like you were "crazy." Medical professionals now acknowledge that mental illnesses are true illnesses.

These days, people are more understanding of mental illnesses, but there is still a negative stigma that lingers. Most people who have not personally been affected by mental illnesses do not know a lot about them. The truth is we all at some point or another have poor mental health, either due to stress or situational issues. We have all at some point had depression or anxiety, and that does not make us crazy, it makes us normal human beings. Some people have more constant and chronic conditions.

Become aware and educate yourself about mental health illnesses so you can recognize symptoms in your own life and the lives of others.

Here are some facts on mental illness, provided by NAMI (National Alliance on Mental Illness):

- 1 in 4 Americans experience mental illness every year
- 1 in 17 Americans live with serious mental illnesses
- 60% of adults who have a mental illness do not get treatment
- Mood disorders, like depression, are the 3rd most common cause of hospitalization for people ages 18 to 44
- Suicide ranks #10 in the most common causes of death, which makes it more common than homicide. Suicide is the third leading cause of death among Americans between the ages of 15-24 and the second leading cause of death among those between the ages of 25-34.

There are all types of programs to help with mental health issues. If you are at a breaking point please see help from a professional.

Benefits of Counseling

Having a one on one conversation with a licensed professional is sometimes the best and only way to resolve some of the emotional strain you may have in your life. Webster's dictionary defines counseling as "professional guidance of the individual by utilizing psychological methods especially in collecting case history data, using various techniques of the personal interview, and testing interests and aptitudes."

A counselor or therapist works one on one with a person to help them resolve the cause of the issue that they are having. Therapists / counselors work to give the patients the tools they need to move past whatever issues they are seeking help for. The goal is to help the patient resolve their issues, so they can move on and live a happy life.

Sometimes in life things happen that we don't know how to handle, and sometimes we react to things because of underlying issues we are not aware of. You are struggling because something is hindering you. Until you figure out what it is and how to address it, it isn't going to get any better.

Sleeping Better

The last building block of a healthy lifestyle is sleep. We know it is one more thing that you may not have time for. Trust us; you don't have time not to sleep!

Here are some scary statistics taken from a recent Sleep in America poll (performed by the National Sleep Foundation, based in the United States).

- 43% of adults stated that they had a good night's sleep almost every night. An additional 25% say that they get a good night's sleep a few nights a week.
- The average person needs 7 hours and 18 minutes for a good night's sleep but receives only 6 hours and 40 minutes. That doesn't sound like a big difference, but over the course of the year that's about 230 hours of sleep debt!
- 28% of adults stated that sleepiness interfered with their daily activities at least a few days a month. 5% reported that it does so almost every day.
- About a quarter of adults have driven while drowsy.

Try these tips to help you get a good night's sleep.

- Use your bed just for sleeping – not for reading, watching TV, working, etc. Likewise, try to sleep just in your bed, not on the couch or in the armchair.

- Make your bedroom a comfortable place, with curtains to keep light out, an appropriate amount of blankets, and no noise or distractions.
- Try to go to bed and get up around the same time each day.
- Have a routine before you go to bed. A cup of tea, a few stretches, a few moments of meditation, a warm bath, and quiet music are all great ways to relax.

Evaluate Results

After you have successfully implemented your health and wellness program, it's time to just sit back and relax. Right? Wrong! Not evaluating your health and wellness program is like driving a car blindfolded. It may go smooth at first, but eventually you're going to crash! It is your responsibility to stay motivated and make progress. If it's not going the way you anticipated, then you may need to make some adjustments.

Find an accountable partner or workout buddy. Find a healthy eating plan. This makes the process SO much easier!

Seek Help If Needed

Medical issues are real. I've had anterior cervical spine surgery and know first-hand what it feels like to not be able to do something. If you have health problems, please seek the advice of a medical professional. This section is directed at those who can, but don't. Yes, your body hurts, your joints ache but you can be in better shape. We should be in the best health we can.

My Health Journey

I was an accomplished athlete in high school, especially in basketball and as you know when you are young, nothing hurts and even if it does you push through. Unfortunately, by the age of 16, I was visiting a chiropractor weekly and had had knee surgery. Over the next 10 years the occasional slight pain was manageable but by my late 20's I was having some legit neck and back pain.

Entering my 30's, I was diagnosed with degenerative disk disease and mild spinal stenosis. To control the pain, I had steroid shots in my spine, trigger point injections in my muscle, and pain meds. By the time I turned 40, I was on 240 milligrams of morphine a day and getting over a dozen trigger point injections every 8-12 weeks.

Then worse got even worse. Between the ages of 39 and 40, I gained 42 pounds! My diet consisted of 12 cokes a day, candy, chips, carbs, occasional protein and very few "green" things. My favorite joke was my water intact came from the water

in cokes. Needless to say, my health had deteriorated to the point where I seriously wondered if I would find myself in a wheelchair before I was 50.

My high-intensity work-oriented lifestyle was also taking its toll on my health. I knew I needed to get some regular physical exercise, but I was too mentally paralyzed by stress to do it. All I could manage to do was work and worry and then worry some more. I had convinced myself I didn't have the time to work out. This excuse was better than dealing with my stress.

Between the stress that permeated my personality and the mood swings caused by pain meds, I was living in constant conflict with everyone with whom I had to deal. Like most people, I had a short temper and was easily angered but I was doing nothing to control it. I had become a moody, withdrawn and unlovable person at times who was in constant pain.

Emotionally, I was on a roller coaster of anger, irritability, and depression. Physically, I was in horrible shape and was entering my 15th year of pain management. My symptoms were not getting any better, and my tolerance level for pain meds just kept going up. During 15 years of pain management, not once did any of my doctors suggest I stop using pain meds and begin physical therapy. They just kept increasing the dosage of my painkillers.

The time had come, and I knew enough was enough. Something had to change, and it had to change fast. I was "sick and tired of being sick and tired."

It was time to get real and take control of my health and my future. I consulted with my doctor about coming off my pain meds and they suggested a 6-month step down. This didn't suit me. I decided to come off all pain meds over a 30-day period. At the same time, I decided to stop drinking cokes and eating my big bowl of ice cream before bed.

I succeeded! However, I had the worst headaches ever and I always had to know where the closest bathroom was located. To say my body was shocked is an understatement.

Do you know what happened during these 30 days? I lost 30lbs. Know what else happened? I came off the emotional roller coaster of pain meds. I was able to come out of the "fog" and think clearly.

Now I just had to deal with the pain. It wasn't gone. The pain meds were just simply covering up the problem. I started going to physical therapy, joined a gym and started stretching. I also had dry needling and acupuncture done. By working hard, I was able to manage my pain.

Did I still hurt at times off the pain meds? Yes. Did I hurt at times when I was on paid

meds? Yes. However, the difference is that I've been able to avoid the roller coaster of emotions caused by pain meds, as well as avoid any long-term organ damage.

The critical point is I was able to manage my pain without the use of drugs and shots. I truly wish I had taken those steps in my 20's and 30's.

If you are on pain meds I encourage you to do everything you can to get off them. The process is tough, but the benefits are well worth it!

Update: Unfortunately, in Oct 2016 I was involved in an automobile accident. The driver was not paying attention and rear ended me. The effects of the wreck caused massive nerve damage, pain and muscle atrophy. This forced me to have an anterior cervical fusion of my c5, c6 and c7 disks. Thankfully the surgery was a success and now I'm working on building back my muscles.

Life Lesson: If you can do something other than pain meds, do it! At first, it's hard, but in the long run it's SO much better.

*Disclaimer: Some persons may have a medical condition(s), and it may be necessary to seek the help of a medical doctor or other trained professional.

5 Steps to Address Problems

What is a Problem?

The dictionary defines problem as "a matter or situation regarded as unwelcome or harmful and needing to be dealt with and overcome." A problem can be defined as a scenario in which your current situation does not match the desired situation, or anytime actual performance does not match expectations. Other labels for a problem include challenges or opportunities, or any situation or circumstance for which there is room for improvement.

Synonyms include difficulty, trouble, worry, complication, difficult situation, snag, hitch, drawback, stumbling block, obstacle, hurdle, hiccup, setback, catch, predicament, plight, misfortune, mishap, misadventure, dilemma, quandary, informal headache, nightmare.

Why do we have Problems?

We violate the Law of Order. We don't do things in the right order. What is the Law of Order?

The Law of Order

Ignore It and Create Chaos, Apply It and Find Balance.

The Law of Order is a proven, systematic approach to how everything must be done. It applies to all aspects of our lives: personal, professional, physical, financial and spiritual. It simply requires the prioritization of doing every task in the proper order.

When the Law of Order is applied, things get done -- and done right -- which creates balance. When the Law of Order is ignored, it creates chaos and affects ourselves and those around us.

For years, I did things the way I wanted to do them. Unfortunately, I never seemed to make all the pieces of the puzzle fit. I found I was miserable and I was making those around me miserable.

There are five steps everyone must take when applying the Law of Order: Admit, Identify, Establish, Implement and Evaluate.

The Law of Order applies to all aspects of our lives.

Personally: If you think you need to get a closer and better relationship with your family and friends, then you must put them first in whatever decision you make.

Professionally: To reduce the stress that comes with work, you should organize your work thoroughly and always do just as much work as you can handle.

Physically: Before you will be able to actively perform in any aspect of your life, you must be physically fit. Eat right and exercise as much as you can.

Financially: Financial stability can only be achieved via saving. You don't have to spend all your earnings. It's important to save for the rainy day.

Spiritually: Always put God first, He is the coordinator of all things and as such He can set things straight for you.

If you aren't getting the results you want in an area of your life, then it's time to start doing things the right way.

Visit <https://www.nathantabor.com/lawoforder> to download materials or view videos.

5 Steps to Resolve Problems

First Step: Admit

You must be willing to admit to yourself you need to make a change. Pretending everything is "ok" is only going to prolong your problems. It's time to admit your issues and move quickly to discover solutions and remedies.

You aren't alone. Nobody—and I mean nobody—goes through life without problems. What most people do is go throughout life without addressing the problems in their life and then wonder why they aren't satisfied.

It's time to get on the road to tackling your problems—begin by admitting you have them.

What pain is this issue causing you? The pain and misery are NOT going to get any better until you admit the problem and start the process of changing.

Stop denying, stop delaying and start admitting you need to make changes.

Second Step: Identify the Problem

The next step in the creative problem-solving process is to identify the problem. Is your problem the real problem? Or is your "problem" just a symptom of a deeper problem?

To get the full benefits of the “problem-solving process” and guarantee the results you desire, it’s critical you identify the root cause of the problem(s).

If you don’t and implement an action plan you will be wasting your time and resources. It’s critical you be honest with yourself and the process. However, by thoroughly digging in and identifying the root cause(s) of the problem, you will know what you need to deal with

Build ownership, i.e., by encountering the problem, you will understand it better, and be motivated to manage it.

Define the Problem

When a problem comes to light, it may not be clear exactly what the problem is. You must understand the problem before you spend time or money implementing a solution.

It is important to take care in defining the problem. The way you define your problem influences the solution or solutions that are available. You must address the true problem and not the symptoms in order to achieve a successful solution. You may come up with a terrific solution, but if it is a solution to the wrong problem, it will not be a success.

In some cases, taking action to address a problem before adequately identifying the problem is worse than doing nothing. It can be a difficult task to sort out the symptoms of the problem from the problem itself. However, it is important to identify the underlying problem in order to generate the right solutions. Problem solvers can go down the wrong path with possible solutions if they do not understand the true problem. These possible solutions often only treat the symptoms of the problem, and not the real problem itself.

Analyzing the Problem

When the cause of the problem is not known, such as in life, you can look at the what, where and who to help analyze the problem.

What? - “What” questions help to identify the problem. Use “what” questions both to identify what the problem is, as well as what the problem is not. “What” questions can also help identify a possible cause.

Where? - “Where” questions help to locate the problem. Use “where” questions to distinguish the difference between locations where the problem exists and where it does not exist.

When? - “When” questions help discover the timing of the problem. Use “when” questions to distinguish the difference between when the problem occurs and when it does not, or when the problem was first observed and when it was last observed.

Removing Mental Blocks

Brainstorming with others will help you arrive at a solution to the problem, even for problems that seem unsolvable or that seem to only have inadequate solutions. However, before beginning a successful brainstorming session to generate ideas, you must remove any mental blocks. Mental blocks can eliminate great solutions before they are thoroughly examined as possibilities or springboards to other possible solutions.

There are many types of mental blocks. Most blocks to problem-solving fit into the following categories.

- Emotions: Emotional blocks can include anything from a fear of risk taking to a tendency to judge or approach the problem with a negative attitude.
- Distractions: Too much information, irrelevant information, or environmental distractions can prevent a productive brainstorming session.
- Assumptions: If problem solvers assume there is only one correct solution, they will be unable to generate additional ideas. Assumptions also become mental blocks from stereotypes or perceived boundaries where none exist.
- Culture: Culture defines the way we live and limits the ideas we may generate or consider. However, not every culture is the same. Sometimes the cultural blocks are unnecessary, and sometimes we do not consider cultural limitations when we should.
- Communication difficulties: If we cannot communicate our ideas in some way – speaking, writing, or pictures – these communication difficulties can block our progress in generating ideas.

Step Three: Establish a Plan

Don't stop now, you must complete the process. You have gone through the process of admitting the problem and identifying the cause of the problem, now it's time to create a plan which addresses each problem and lays out solutions.

This process takes time and you will always be establishing new plans as new problems arise and you will also be adjusting current plans as needed.

You will write out what you need to change, adjust or completely remove from your life.

The best way to address a problem is straight on which requires you address the fear of change and deal with any and all mental obstacles.

See chapter on Establishing your Goals: Do you want to be S.M.A.R.T.E.R.

Step Four: Implement the Plan

Implementation is the critical step that trips most people up and holds them back. This is literally where the rubber meets the road. You have crafted a detailed plan, carefully paying attention to every detail.

Effective implementation requires daily application. All actions and thoughts are done to avoid problems. Corrective action is immediately taken when old behaviors creep in.

Literally every day you wake up and commit to be the human being you have been called to be. You are going to get the results in your life you want by being diligent in everything you do.

Fifth Step: Evaluate the Plan

Just when you think you have mastered a task you either slip and fail OR a new problem presents itself. To avoid going backwards you must always be checking yourself, your attitude and your motives.

There have probably been some bumps along the road. Take the time to identify lessons learned and ways to make improvements. If you find yourself stuck, go back to step 2 and step 3.

How to Avoid Problems

Some problems we simply can't avoid. Life isn't fair at times and certain things are out of our control. However, there are many problems we can avoid but we choose not to. Why? Because we ignore doing things in the right order. Take a minute and read about the Law of Order and please consider implementing it in all aspects of your life.

Anxiety is NO Joke

One of the biggest problems facing today's worker is anxiety. Anxiety effects everything we do, everything we say and everyone we interact with. When anxiety controls a person, they suffer, the business suffers and those around them suffer.

It's critical for people to have a healthy work-life balance. That means managing your professional life alongside your personal life in a healthy way.

Why? Because stress and anxiety affect a person's ability to function at their best.

Consider these facts:

56% say their life stress affects their performance at work
75% say workplace stress affects their personal life
70% say workplace stress affects their marriage
40% say they experience "excessive anxiety" in their daily lives

WOW! This means work affects home and home affects work!

So, what gives me the right to discuss this topic?

Just a few years ago I was way out of balance and it consumed me. I had become so focused on making money and growing my businesses that I lost my way. It affected all aspects of my life. Running my businesses became a chore, and at home, I was physically present but mentally absent. It took a toll on my relationships, my health, my finances and my relationship with God. I knew I had to change, and I did.

Implementing my Work-Life Balance Program will have a significant impact on you and your company. As people learn to manage and create balance they are then better equipped to handle stress, which allows them to be more productive at work and home.

My program is designed to help others by engaging them, educating them, and empowering them. It uses tried and true methods that helped me in my own journey. The program is delivered through one-on-one consultations, workshops, seminars or online.

Please let me know if you have any questions. I look forward to the possibility of working with you and your company.

All the best,
Nathan Tabor

The "Written Plan"

Use the "Written Plan" worksheet to develop your S.M.A.R.T.E.R. goals. You can print this page or you can download the written plan at NathanTabor.com/LawOfOrder

Please print one "Written Plan" worksheet per problem/issue.

WRITTEN PLAN

ADMIT: WHAT'S THE ISSUE?	
IDENTIFY: WHAT'S CAUSING THE ISSUE?	
ESTABLISH: WHAT'S THE PLAN? (S.M.A.R.T.E.R.)	
IMPLEMENT: MAKE THE CHANGE	
EVALUATE: HOW'S IT WORKING?	

S.M.A.R.T.E.R. GOALS

SPECIFIC	
MOTIVATING	
ACHIEVABLE	
RESULTS	
TIME-SPECIFIC: SHORT TERM	
TIME-SPECIFIC: INTERMEDIATE TERM	
TIME-SPECIFIC: LONG TERM	
EVALUATE	
RE-ADJUST	

Handling Life with Nathan Tabor. Learn more at HandlingLife.org.