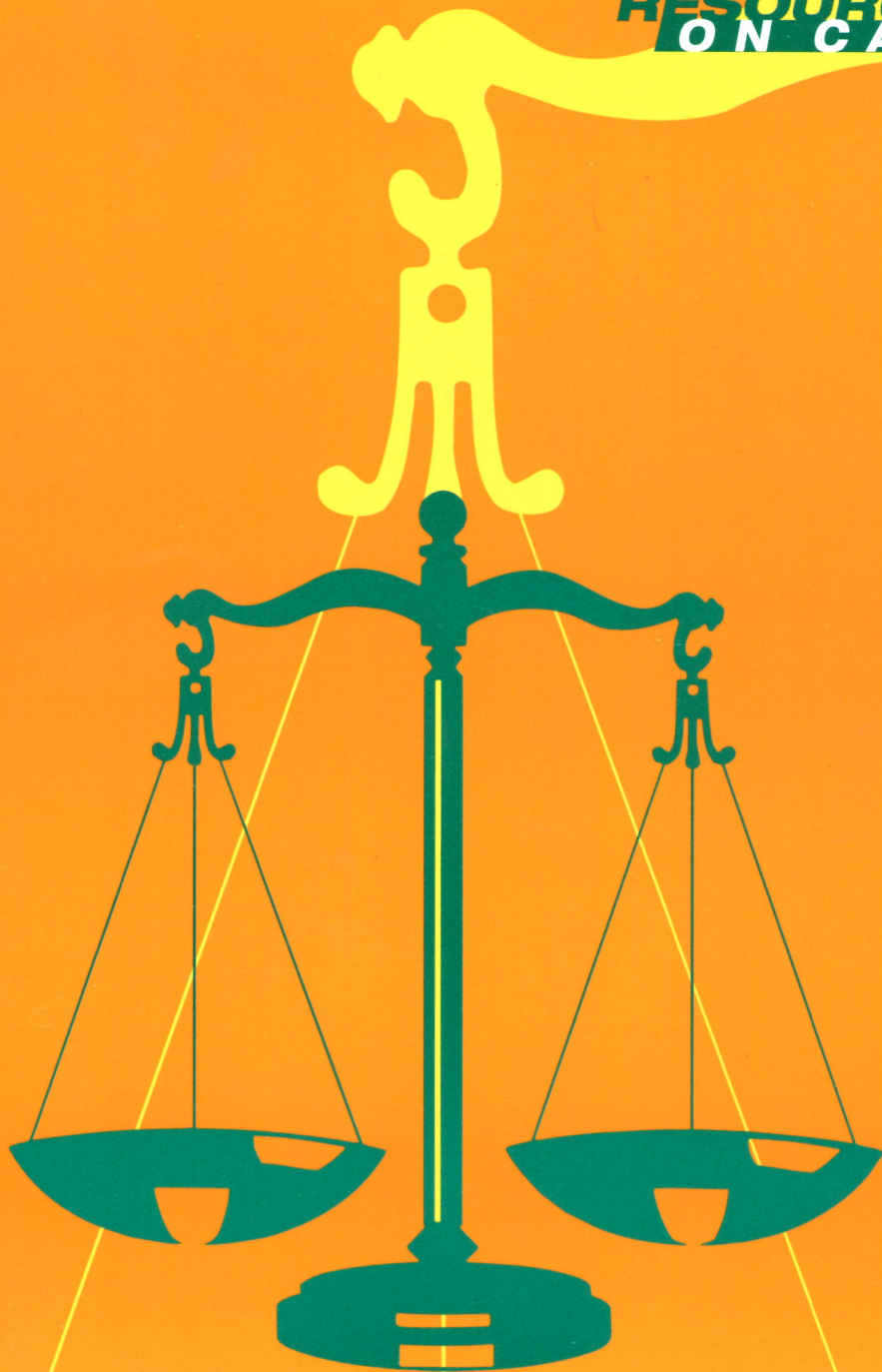


**RESOURCES  
ON CALL**



*Practical*

*solutions*

*for*

*managing*

*work*

*and life*

# THE WORK/LIFE KIT

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## **NO CHAOS TOO BIG, NO CLUTTER TOO SACRED**

Barbara Johnson will impose order on all kinds of messes - for an hourly fee. Barbara Johnson's business card could read, "Have labeling machine, will organize."

Johnson owns OfficeSORT, a Michigan – based, anti-chaos outfit. Her motto: Every piece of paper has its place - often the trash.

"She has wonderful ideas on how things should flow," said client Cindy Saul, editor and publisher of PhenomeNews in Southfield. "She sees the trees, not the forest."

Johnson's mission is to rid the business world of "corner stuffers," people who can't bear to throw out a report, a memo, notes, invoices, receipts, letters, even though they don't remember why they kept it in the first place.

"You may not believe this, but for nine years one man threw carbons under his desk. That was his filing system," she said.

Johnson is a one-woman sorting machine who learned her trade "during 20 years of corporate office work." Since starting her business three years ago, there's little she hasn't organized. "Freezers, closets, basements, estates," she said. "People say to me, „Look at this mess. Can you fix it?""

In many cases, Johnson ends up performing a sort of file-drawer euthanasia. "I couldn't stand to watch," Saul said. "She got rid of years of stuff."

For such faint-of-hearts, Johnson has developed a painless solution: the "lump file." "I tell them, „Put it there. If you haven't referred to it in a year, throw it out.""

Johnson says she wrestles her typical mess 20 to 30 hours before it succumbs. And after she's finished, it's not unusual for a client to call, usually within a few days, asking: "Say, Barbara, do you happen to remember where we put ...?"

To bring order to your personal chaos, Barbara Johnson recommends:

- Find a home for every topic. Subsequent paperwork will tend to go there.
- Categorize files. Put contracts in order.
- All paper has some order. Find out what it is. Then separate information by topic, and, if needed, into subgroups.
- Create a "hot area" where only items needing immediate attention go.
- Always ask, "Why am I saving this?"

## RELIEVE STRESS BY TAKING YOUR HOME TO WORK

You've probably heard that to help relieve stress you should "leave your job at the office."

"But that may do more harm than good," claims Jack Gillespie, editor of Communication Briefings, a biweekly newsletter on effective business communication. "Time management experts agree that always trying to separate the personal and the professional causes even more stress."

"In fact, you'll ease your stress if you take care of some home chores at work and do some work-related tasks at home," says Gillespie. "Anything you can do to balance work and home life will help fight stress."

Try these seven tips to relieve the pressure on your time at home and at work.

- **Start a to-do list.** We're sure you've heard that one before. And perhaps you've heard that list-makers feel great when they cross off a completed task or check off reaching a milestone. But do you know why? Those simple acts release endorphins, those same chemical signals that make you feel good when something makes you laugh.
- **Use the same devices at home that help you in the workplace.** For example, you may post a monthly calendar at work to make sure you complete tasks and meet deadlines. If it helps relieve pressure there, it can do the same at home.
- **Set aside time at work to list home-related chores, and do the same at home for tasks you face at work.** Experts agree that integrating your work and home responsibilities helps lead to a calmer life.
- **Avoid list-lock.** Don't think you must stick to a list even when your priorities change. In today's fast-paced workplace, you must constantly rethink your list and revise it to match reality. The inflexible will soon break if they don't bend.
- **Seek a mentor.** Seek someone outside your work circle whose knowledge and know-how you can tap when you face an especially stressful, time-pressure situation. Just knowing you can go to this person if you have to will often get you across the rough spots without help.
- **Get away from the notion that putting in lots of hours equals quality output.** Are you working long hours to make a good impression because technology lets you work night and day? If so, keep in mind that you'll crash long before your computer will. If you work with technology, you're a "knowledge" worker. So you should "know" this basic truth - working longer doesn't always mean you're working better.
- **Use "commitment" language to try to deter those who crave chunks of your time you can't spare.** For example, someone wants you to meet on a certain date or time and you know it will put you in a stressful time bind. Say something such as "I can't do it then because I have a commitment at that time." When you say you have a "commitment," you'll find that it's easier for someone to accept than if you just said, "I have to write a report."

## **BUYING TIME FOR BUSY PEOPLE: ERRAND SERVICES SAVE THE DAY**

It was the kind of situation busy professionals have nightmares about. Joan Oth suddenly realized that she was supposed to attend two equally important meetings on the same day - and at the same time.

First, she panicked.

Then she called Robin Levine, who runs Erruns Express in Watertown, a service company specializing in personal errands and odd jobs.

"I remembered that Robin Levine has an MBA," recalls Oth. "So I gave her some parameters and sent her to represent me and make a decision. She did a fabulous job."

It was all in a day's work for Levine, whose business it is to buy groceries, balance checkbooks, feed cats, comparison-shop for appliances, decorate rooms, cater parties or even attend business meetings for her dozen or so clients who are too busy to handle such chores themselves.

"Nothing is strange to me anymore," admits Levine, who was a full-time market researcher before becoming a professional go-fer.

Paying someone for performing such mundane and low-skill tasks as picking up dry cleaning or changing the kitty litter might seem a wild extravagance, but a surprising number of people are doing it. Personal service firms such as Levine's are not only surviving but also frequently flourishing.

"My clients have a scarcity of time and can't afford to waste it standing in lines. And when you throw in a couple kids, well, their lives can get really zooey," says Levine.

Work and family experts attribute the continuing strength of such errand services to a time crunch in American life that grows ever more pervasive, even as high-tech gadgets proliferate, all in the name of saving time.

"These services are the perfect solution to the time famine and are finding a market niche by institutionalizing ways to bridge the gap between the way life used to be and the way it is now," says Bradley Googins, director of the Center on Work and Family. "They're a valuable strategy for people trying to balance their lives and meet the increasing demands of workplace and home."

In other words, errand services have stepped in to perform the tasks that full-time homemakers once did - getting an oil change, swinging by the post office, walking the dog. And, as a result, they have created peace of mind.

John Spector, a Wellesley accountant, is a prime example. He hates shopping so much that four years ago he agreed to sign up for Judith Rosenthal's personal shopping service, The Gifted Buyer.

"Judith buys almost all my clothes, which are pretty conservative and don't change much from year to year," Spector says. "She saves me money but also time, which I'd much rather spend with my family than shopping."

Spector says his wife, a full-time orthodontist, is also one of Rosenthal's clients. "My wife is very pleased with what Judith does," says Spector. "She doesn't have time to shop either."

Rosenthal is also pleased. "Some people become very dependent on me because I've lifted a huge burden from their already stressed lives."

One of the time-consuming, no-fun tasks that some people will cheerfully fork over money to someone else to do, is pay all their regular bills on time, the specialty of Jenjan Associates of Abington.

"It's a service for middle-class people trying to get back on a budget and who need discipline and routine," says Claire Therault, who runs the company with her husband, James, a computer programmer. "We've all been in the place where you spend Saturday morning fighting with your husband or wife over bills," says Therault. "This ends the Saturday morning fights."

Jenjan calculates the total annual amount a client must pay to cover all bills and determines what the average weekly expenditure should be. Clients make a single weekly payment to Jenjan, which receives and pays the bills. "We send monthly reports with all the receipts and stubs," says Claire Therault. "Sometimes people give me free rein to take care of debts, and I usually pay off credit cards."

"I figured that for just over \$6 a week, it was hardly worthwhile for me to spend my time paying bills," says Mary Shell of Hull, an operations manager for a South Shore car dealer. "The Jenjan service gives me more time for myself, and since I get monthly reports I don't have to spend hours going through piles of old bills at tax time. I just hand my accountant 12 envelopes and let him take care of it. And this year, for the first time in a while, I didn't have to ask the IRS for an extension."

Some personal services are more in the nature of emergency rescues than regular care. "It's usually a one-shot deal," says Sarah Smith of Cambridge, who runs Desk a Mess? and specializes in restoring order to chaotic and paper-packed desks and files. "My clients are usually people who don't like paperwork. They're not slobs; they're just busy doing more interesting things," says Smith. "They usually have a filing system that doesn't work, and I try to make it simpler, easier and fun."

"I had one client for over a year and spent 10 or 12 hours a week going through boxes and boxes of papers; it was like shoveling sand against the tide," says Smith, "but every job is possible if you have time and like organizing."

Some people get into the personal service business because they looked in vain for someone to do that sort of thing for them. "I was working as a courier and had no health insurance so I started researching different health plans," said Ira Kweller of Allston. "It was a lot of work, and I began thinking „I'd pay somebody to this for me" and planted a seed in my own mind."

Kweller now runs Creative Home Services to do shopping, research, including health plan research, miscellaneous errands, light housework and occasional home repairs, among other things. "There's no one word to describe what I do," says Kweller. "I do everything people would do for themselves if they had the time to do it."

Errand runners predict a strong demand for their services in coming years, as middle-class wage earners struggle to maintain their lifestyles. "For some, time, not money, is the most important commodity, and they're willing to pay for anything that means one less hassle in their lives," notes Googins.

## HOW TO GET HEALTH INFORMATION WHILE TRAVELING

For anyone not convinced that technology brings both solutions and new problems, consider this. If you become sick or injured while traveling, modern airline travel makes it quick and easy to be whisked from virtually anywhere in the world to the facilities of the best-qualified specialist.

But that same air travel makes it just as quick and easy for you to be set down in a strange climate and environment filled with microorganisms against which your body has few if any defenses.

In addition, there are problems caused by such factors as jet lag, altitude changes, and most definitely the special characteristics of the locale you're visiting. For example, some 50 million people suffer from allergic reactions, which can flare up the minute you get off the plane in a high-pollen-count area.

But depending on where you travel, there are dangers far worse than allergies. Before you board that airplane for travel to areas with unfamiliar germs, here's how to find out what you need to know.

- Your personal physician may be one of your best sources of information. You can call with specific questions before or during your trip. If you're worried about a particular health hazard, he or she may be able to offer immunization, prescription medicines, or simple tips on how to avoid the problem.
- The American Academy of Allergy and Immunology, Brookfield, WI, maintains a 24-hour hotline for physician referral and information. "More than 20,000 people each year call before they travel," says the Academy's Director of Communications, Sarah Kaluzny-Petroff, "to obtain allergy information on everything from poison ivy to exercise induced asthma." The Academy can send a calendar showing the asthma and allergy dangers in different parts of the country, and even a list of board certified doctors in the areas you plan to visit. Hotline operators can also provide answers to specific questions. Phone: 800-822-2762.
- When you're outside the U.S., you may want medical care from a doctor you know understands your complaint. A pocket guide to English-speaking doctors in other countries is available from the International Association for Medical Assistance to Travelers (IAMAT). The group also publishes detailed information on what immunizations to obtain for which destinations, a chart of climates around the world, and a guide to prevention of malaria. Phone: 716-754-4883.
- You may also want to look through the "yellow book," a directory containing country-by-country advice on local diseases, as well as general information, and much more. It is published by the U.S. Department of Health and Human Services, and is available from the Superintendent of Documents, U.S. Government Printing Office, Washington, DC 20402; or phone: 202-783-3238.
- Health Information for International Travel is another useful publication. This one is published each year by the Centers for Disease Control and Prevention. It contains specific advice on each country that you might be visiting, plus general advice for the average traveler. It's also available from the U.S. Government Printing Office.

- The Centers for Disease Control and Prevention also maintain a “hot line” for travelers, on such topics as influenza, malaria, AIDS, chronic fatigue syndrome, Lyme disease, Rocky Mountain Spotted Fever, food-borne bacterial diseases, and much more. Phone: 404-332-4555 and listen for the information you want. During business hours, you can often be transferred to experts to answer specific questions. You can also have information faxed to any number you specify. Phone: 404-332-4565.
- For information on insurance to cover medical expenses, and even possible medical evacuation, during travel, contact your travel agent, or your insurance agent. Ask for the division that handles travel insurance. But before you buy, check your existing homeowners and medical policies to be sure you don't duplicate coverage. Phone: 402-342-7600.
- You can also obtain more general travel insurance information from the Health Insurance Association of America's helpline, including a brochure which details many companies and their travel insurance offerings. Phone: 800-942-4242.
- But the most important information may be your own - the name and phone number of your doctor, your brief medical history, your insurance card, and any self-help directions you think may be necessary. It's good to pack a list of your current medications, and sufficient supplies for the trip. If you're leaving the country, it's probably better to leave the medications in their original containers. That way, inspectors are less likely to question what those little pills and powders may contain.



## THE REAL DIRT ON CLEANING SERVICES

Marlo Brooks, 27, knows anyone who spots the house cleaners lugging mops and pails into her apartment might imagine her a wealthy woman – or a slacker.

“They'd probably think, „Isn't that lazy of you? Who do you think you are?“” said Brooks, who is single and works in Boston's financial district.

Far from being a pampered princess, Brooks thinks she works hard enough during the week to earn her free time. “I do not want to spend my weekends cleaning,” said Brooks, an operations manager who pays to have her Brookline apartment cleaned every other week.

Like 19 million other Americans, Brooks has learned the delights of delegating housework and will find a way to pay for it. Last year 10 percent of US adults hired someone else to clean their tubs and dust their tables, a 59 percent increase from 1988, according to Mediamark Research, a consumer research firm based in New York. Instead of grabbing a sponge, people are picking up the phone - usually to ask a neighbor or friend for a referral to a private cleaner, sometimes to call an established company. And with spring cleaning on the agenda, industry observers say, more and more people will be seeking the emotional high that comes with the smells of Pledge, Murphy's Oil and Fantastik when applied by somebody else.

“This is the time of year we get a lot of calls,” said Claire Heavey, placement counselor for a cleaning service.

Handing the mop to someone else may be a positive trend, showing that people are giving priority to time with children or focusing on professional goals. In generations past, particularly when women saw home as their sole domain, a spanking-clean home was considered a virtue. Now, “there's a difference in the values we find important,” said Professor Sharon Nickols, dean of the college of family and consumer sciences at the University of Georgia in Athens.

Among single people, there has been a striking rise in the numbers using cleaning help. Last year, 3.6 million single people, one out of 12, hired cleaners, a 79 percent increase from a decade before, according to Mediamarks.

Household cleaning help is not cheap, no matter who does it. The established companies are the most expensive, cost depending on the company, the frequency of the cleanings and what you want done. Professional cleaners have learned the tricks of the trade however, and can be more efficient in the long run.

Aside from cost, trust is another major factor in determining whether you are comfortable with such cleaning help, which is generally done while you are away. Most cleaners ask for a duplicate house key. Always check references or get a referral.

Though cleaners from companies are usually bonded and insured to protect against theft or damage, the greatest assurance comes from using a place or person with an established reputation. Also, if you use a company on a regular basis, ask for the same person or crew to be sent regularly. However, an advantage of a service is that it can send a backup person or crew, if the regular one is sick or off. And people who hire through a company do not have to worry about tax obligations for domestic employees. The company takes care of the employee's taxes.

Nickols, a long-standing member of the American Association of Family and Consumer Services, said consumers should check to see if the cleaner is dependable and can understand and follow directions, especially if English is not his or her first language.

And if it's important to you, ask if the cleaner is a smoker. And while many cleaners like to estimate cost by the job, rather than the hour, try to get some rough time estimate in the agreement. Otherwise, it can breed resentment later if a job that took three hours suddenly is zipped through in half the time.

Gigi Halsing of Franklin, who has been cleaning homes for 14 years, said a good working relationship develops if customers show respect for her work and provide clear expectations. She said it could be annoying if a customer repeatedly asks for extra chores, like cleaning out the refrigerator, without offering extra money. "Some people like to push it, and they have this cute smile when they ask," she said.

Mary Vose, a full-time administrator and mother of one, who lives in the South End, said her only expectation is that once a month she can enjoy a bright, clean home without lifting a finger. Vose had never used a cleaning service before she hired one this month to clean her apartment. "I used to think it was decadent," she said. "But now I think I deserve to treat myself."

## **IT'S IN THE BAG - GROCERY SHOPPING WITHOUT THE HASSLES**

Though he knows home delivery of groceries may sound as elitist as “getting a maid,” Morocco Flowers, 44, tried it after hearing one service had expanded to all of Boston, offering free delivery and “prices competitive with your local supermarket.”

Last Wednesday, delivery workers lugged \$83 worth of groceries up three flights of stairs and right to the dining room table of Flowers' South End loft. Looking at the receipt, Flowers was confident most items cost the same or less than at the supermarket where he usually shops.

It's not only convenient, Flowers said, it's economical to get his groceries through the delivery service.

While some emphasize low prices, other services in Greater Boston promote same-day delivery, greater variety of products, sophisticated Internet Web sites or convenient drop-off systems in trying to carve out a niche.

In this competitive new enterprise, operating more on optimism than profits, managers have faith that harried people will awaken to the benefits of this service, just as skeptics were won over to automatic bank tellers and cellular phones.

“Nobody wants to be caught not in the business if it catches on,” said Stephen Griffin, publisher of the Griffin Report of Food Marketing, based in Rockland. “If competitors are doing it, we ought to do it. Generally, the first person in wins.”

Clearly, home shopping and delivery of groceries is not for everyone. Customers must be willing to invest some time at first to learn about the service, create a master list of their standard grocery items and think ahead about ordering. With a master list, customers don't have to look up codes and item descriptions every week.

Consumers also must sacrifice control over picking out meat and produce themselves. And if a particular brand of paper towel or dish detergent is not available, some companies will choose a substitute.

In return, customers can kick back and relax rather than race to the grocery store, stand in line and haul everything home. And they may save money by avoiding spontaneous purchases spurred by browsing the aisles.

“People who are looking at this service are looking to simplify their lives,” said Valerie Ferraro, regional marketing manager for a home-delivery service.

Deborah Howard, a single mother from Walpole, said the service has improved her quality of life by enabling her to have “unrushed” time with her two children.

Despite the delivery charges, she said, she saves money overall because she thinks ahead about what she really needs and faxes the order to the company. “Not being in the store, I don't have those impulsive buys,” she said.

## DOGGY DAY CARE

E. P. is up in the second floor playroom. It's midday and quiet time at his day care center and he's supposed to be napping. But he's having trouble adhering to the rules. So is Max. He's curled up in a corner on his mat. But his eyes roam around the first-floor study, plotting a way to escape over the child gate and jealously watching the antics of his playmate, Cozmo, who is prancing about with an attitude - after all, he belongs to the owner.

But in the lounge, Maxwell and Shadow are on their best behavior. They're in the middle of a daylong interview process. Although IQ tests and references aren't required here, socialization skills are necessary ingredients for enrollment.

This is, to be sure, no ordinary day care establishment. It's the Pooch Palace, a 14-room Victorian home devoted entirely to the care, entertainment and whims of canines.

Although pet care, other than boarding at a kennel, has been around since women began to reenter the workforce in the mid-'60s, starting with dog walkers and then moving on to house sitters and play groups, it recently has embraced more lavish centers similar to those once devoted solely to human kid-care.

These centers have become trendier and more plentiful than ever, popping up all over the place.

According to one owner, many of her clients are putting off having children and consequently treat their pets like child surrogates. But working couples have found that even dogs take more time than their busy lives can afford. Therefore, they're willing to pay to avoid the guilt feelings that come with leaving Lassie alone in an apartment all day and being too tired in the evenings to take her for an hour's romp in the park.

Hence the growth of doggy day care centers and pet sitters, according to Marianne McDermott, executive director of the National Association of Pet Sitters based in Washington.

Amy Marder, veterinarian and animal behavior consultant to Angell Memorial Animal Hospital and the MSPCA, said she thinks dog day care is fine as long as it doesn't interfere with the dog's ability to be left alone at home without tearing up the house.

"The exercise, socialization and playtime in a play group is fine but it should not replace the owner/dog interaction. Dogs need quality time just like children."

## TIPS FOR BUSY MORNINGS

Working parents are often their busiest in the morning when they're getting themselves and their families ready to face the day. These time and energy saving ideas will help your family get off to a great start!

### **The night before**

For most parents, the morning prep really begins before bedtime. Kids are bathed, lunches are made and clothes are laid out, all in an effort to streamline the morning routine. "I make and pack bottles and breakfast for the baby, and pack backpacks and lunches for the two older kids," says Peggy Brogan Woods. "Each night, I go through papers from school and child care, and handle those needing immediate attention. I also read and prioritize the day's mail. Finally, I plan the next night's meal," says Woods, an assistant vice-president at an advertising agency.

It's also important to do some emotional prep for the next day, says mother of five Mariam Turner-Brower. "We make sure to cuddle and talk about what a great day the next will be," says Turner-Brower, who works as a counselor. "Although the children aren't necessarily more cooperative the next day because of it, this ritual contributes to an overall positive attitude in them - and that makes for sweeter mornings."

### **Dads on duty**

It's always helpful to have an extra pair of adult hands in the morning. "If my husband and I didn't work together, we all would walk out the door stressed, frustrated and late for work," says Katherine Menges, an occupational health nurse. "I make the lunches while my husband dresses our two-year-old daughter and brushes her teeth and hair. He has more patience in the morning."

Still, some moms, single and married, do the morning rush alone - and they've learned to grin and bear it. "My spouse is a sales rep, so he travels about eighty percent of the time," says software engineer Elizabeth Liener. "When he is in town, he helps out at the tail end of the morning by taking the boys to school. But I always do all the dressing and feeding."

### **Breakfasts of champions**

You know the rule - It's the most important meal of the day. Cereal, toast and fruit appear on most families' morning menus. But others get a little more creative, eating everything from peanut butter sandwiches to dinner leftovers.

If your family just has to have pancakes, take a cue from Sharon Garvey, a sales rep, and mother of two preschoolers: "On the weekends, when I have extra time, I make a few dozen pancakes and freeze them. Then on weekday mornings I heat them in the microwave for an instant warm breakfast for the children."

Many childcare centers serve breakfast - a boon for busy moms. "My trick for getting us going in the morning is to dress my kids and put them in the car while they're still sleeping," says Shari Biediger. "By the time we get to child care at seven, they're awake and ready to eat breakfast with the other kids at their center."

### **Don't forget your lunch!**

Making sure everyone has a nutritious midday meal is a task many moms have decided to delegate: "Every night my husband prepares lunches for the family. They are always delicious - prepared with love" says Janice Rose Schwalb, trainer and systems analyst.

"Making 15 lunches a week is just too much!" says Donna Gross, who has three school age children. "I give them lunch money."

Involving kids in the brown-bag responsibility is important. "My children make and bring their lunches four out of five days a week," says Mariam Turner-Brower.

### **Little helpers**

Children of working moms learn responsibility and independence early, and they can often be a big help to their parents. "My five-year-old daughter Chelsea gets herself dressed, brushes her teeth, decides how she wants her hair done, helps make her bed and keeps her room very tidy," says Rebecca Downey.

Older kids, of course, can move beyond dressing themselves and brushing their own teeth to making their own breakfasts and helping out around the house. "All three of my kids clean up their rooms, clear the table and do chores in the morning, such as feeding pets and taking out the garbage and recycling," says Donna Gross.

### **On the road**

Even after the kids are fed, dressed and dropped off, a mother's job is just beginning. Resourceful working moms find ways to maximize down time. They take care of family and work-related tasks during their commute and at the office.

"While commuting, I check voice mail from my car phone, I put it on speakerphone," says Pam Tsuzaki, a sales rep and mother of two.

When someone else is doing the driving, you can accomplish even more. "During my train ride," says Lynn Kuessner. "I open mail, answer letters, pay bills, make grocery and to-do lists, cut coupons, and read school notices."

### **Room for improvement**

Most people manage to come up with an efficient a.m. routine. Still, they've got some ideas on how things could change for the better. Of course, most parents long for more family time in the morning. "I would like to be able to visit with my husband a little bit in the morning," says Donna Gross. "My husband and I try to go on a weekly lunch date instead."

If a fairy godmother came along to grant an ideal morning, here's what one mom would wish. "I'd have time to make the girls a nice breakfast and eat it with them. Then I'd be driven to work in a limousine complete with my choice of newspapers and a representative from Starbucks Coffee to cater to my every caffeinated whim," says Taylor Fox Thompson, an insurance company coordinator with three girls under five.

Now that's a fantasy every working parent would enjoy!

## IS YOUR FAMILY A TEAM?

There they go again. My neighbors. They're out in the backyard in shorts and flip-flops, all five of them, scrubbing down deck furniture. Even the youngest is pitching in, giggling as she slathers suds on the chaise. Last week they cleaned out the garage. Last month they built a tree house.

As I watch them, I have to wonder, why is it that some families seem infused by a genuine team spirit while others must be coaxed and cajoled into accomplishing even the most menial tasks? Does teamwork come naturally or must it be cultivated? What can the rest of us can do to inject more esprit de corps into our own homes?

### THE SECRETS OF THEIR SUCCESS

**Spouses function as equal partners.** “This sounds so simple, but we take an egalitarian approach because we both want to be deeply involved in raising our kids,” explains Marybeth Edeen. “My husband wants to be more than the dad who just shows up at night and has limited interactions with his kids. He wants to see them grow and develop and help influence that development.”

**They didn't wait.** According to Linda E. Jessup, founder of the Parent Encouragement Program in Kensington, Maryland. Kids can begin helping around the house at the age of two or three. One good way to get them started is by involving them in whatever household tasks you're engaged in, teaching new skills as you go along. “It's a way to spend quality time with the kids,” says Jessup, “quality time doesn't always mean playing games.”

**They honor choices.** “If you want cooperation, you have to allow team members to do things in their own way,” asserts Edeen. “I don't have a say in the way my husband handles the morning routine, including picking out the kids' clothes. It's his decision.”

**They have great expectations.** Kathleen Sanford believes her family's success starts with the assumption that they will work together. “It would never occur to us not to be a team,” she says. “And we were careful to convey this outlook to our children from the moment they were old enough to understand.”

**They're grateful.** No gesture goes unacknowledged. “A lot of people are quicker to thank strangers than their own family,” Kathleen Sanford explains. “We try not to take each other for granted. Thanking reinforces the desire to help.”

**They have fun.** As hard as they work, they also play. Making time for leisure, say the Sanfords, has been crucial to nurturing their family alliance. “We do have a lot of laughs together. I've had people tell me, 'I wish I could be part of your family. You all seem to enjoy each other so much.’”

**They came up with a plan.** “When I first came into the picture, we were anything but a team,” Jennifer Page admits. “As a single dad my husband was used to doing everything himself, almost by rote. Once I came along, he had to relearn how to do things with someone else; it was challenging for him to change his routine to accommodate this new person in the family.”

**They put in the effort.** When the Page children balk at chores, one of the adults will physically do it with them (being careful not to take over. “I think there are times when parents need to have hands-on involvement in helping kids accomplish their jobs,” says Jennifer. “It's not enough to passively order them around from the couch.”

**It's in their roots.** “I grew up hearing „We help each other because we're a family,” says Jennifer Page, “so it was only natural that I'd want to convey that to my own children.”

Does that mean the situation is hopeless if your family doesn't yet have an ingrained sense of collaboration? “Absolutely not!” says Paul R. Korn, a professor of psychological services at Suffolk University in Boston, and researcher on the nature of teamwork. “Sure, we may have some bad habits, but because we're intelligent people, we can work to change them.”

## **GETTING YOUR CREW ON THE TEAM**

**Get your spouse involved.** This piece of advice is essential; it's difficult, if not impossible, to get your kids to pitch in if your co-captain is sitting on the sidelines.

How can you get your spouse more involved? For starters, set aside time when you can talk calmly about the situation without interruptions. Point out that it's unfair for one person to be expected to handle all or most of the load alone. “Research has shown that children are better off when both mothers and fathers are actively involved in child rearing,” says Barnett. “These children are more competent and have higher self-esteem”

**Encourage gratitude.** As the Sanford family discovered, children are apt to feel like valued players on the team when the members frequently compliment, thank and encourage one another.

Help your children understand how to respond courteously to a compliment: tell them to smile and respond with a simple thank you.

**Look ahead.** Advance planning lets everyone know what's expected so they can arrange their schedules accordingly. That's why many experts recommend that the family get together to preview the coming week - including school assignments, sports practices and other after-school plans--on Sunday night.

**Make time for fun.** Having fun together is as important to developing team spirit as working together. The shared activity can be as simple as a picnic in the yard, going to the playground or watching home movies. Jessup notes that planning for the good times works best when decisions are made by consensus.

**Rotate chores.** Older kids can choose from a list, while younger ones will need to have their options read aloud to them, and it'll be up to you to make sure household tasks are equitably distributed. Karen Kirkpatrick's family uses trading cards to allocate chores.

**Don't give up.** Obviously, it would be ideal if you started building your team from the start. But even if you've been married for years and your children are older, it's never too late to begin.

Last night I handed my daughter a head of garlic as I chopped vegetables for dinner. “Would you peel this for me, please?” I asked. “Do I have to?” she said. “Yup,” I responded, “we help each other. It's all part of being on the family team.” “OK, Mom,” she smiled, and got down to work. Today, garlic, - tomorrow, the deck furniture?



## HEALTH COVERAGE OPTIONS

In today's health insurance smorgasbord, there are over 1,000 different health plans to choose from, all categorized as one of four basic groups: traditional indemnity or fee-for-service plans, preferred provider organizations (PPO), point-of-service plans (POS) or health maintenance organizations (HMO).

Under traditional *fee-for-service plans*, patients can choose to see any doctor at anytime and pay them a fee directly for their service and wait to be reimbursed, usually for 80% of the cost. Because there are no restrictions on this kind of insurance, it is the most costly for employees and employers.

Under *managed care*, a typical plan offers its members a specific list or "network" of doctors and related associates who have agreed to treat plan members for a fixed rate plus a co-payment fee. In the HMO and POS versions of these plans, members must choose a "primary care physician" through whom all their health care and treatment is channeled. Cost-wise, this plan is the least expensive and often the choice of families or those who have health concerns that need regular monitoring.

In a *preferred provider organization or PPO*, a doctor or other health care provider contracts with an insurer to provide care at a discounted rate. Members enrolled in a PPO can see any doctor they want as long as they're "in the book," generally for a small co-payment, with 90% to 100% of the cost covered.

The newest twist on managed health insurance is the *point-of-service plan (POS)*. It allows its members to get care in or out-of-network and with or without a gatekeeper's permission. It allows more individual freedom of choice, and costs accordingly.

### DOES COST EQUAL QUALITY OF CARE?

As health care has shifted from fee-for-service to managed care, how can consumers make sure they're not getting shortchanged on quality or service?

To help employers find the best plan for their workers, the National Committee for Quality Assurance (NCQA), has developed the Health Plan Employer Data and Information Set or HEDIS. A standardized set of performance measures, it is used to evaluate and compare managed care plans.

### ASKING THE RIGHT QUESTIONS

The key to finding the best health insurance is to find the right health insurance for your needs. Although employee options are limited, ideally you'll have a range of different plans to choose from.

- **Start by assessing your health condition.**  
Do you or anyone you will be insuring have a pre-existing health condition? Do you need regular treatment or maintenance for this condition?
- **Review past claims to see how much you spent on unreimbursed health costs.**  
How do these out-of-pocket expenses compare with the costs of a managed care plan?

- **Review all the health plans that have been offered to you.**  
Is your current doctor in a plan that's offered by your employer? If not, is your doctor willing to apply for enrollment in that plan?
- **Compare what is being offered.**  
Assess the benefits of each plan you are offered. What is the range of specialties offered by the plan? Is there a choice of laboratories that cover a range of tests?
- **Ask about the rate of referrals to specialists.**  
Most medical problems can be resolved by your primary doctor. However, you want to know there are no financial incentives *not* to refer your case to a specialist.
- **If you need to be hospitalized, ask if you must use a hospital within the network.** Generally, the status of the physician treating you determines your network status.
- **Read, read, read before you sign.**  
Reading the plan's documents through carefully will probably trigger questions or concerns you can address with your benefits manager or the plan's customer service.
- **Have the health plans being offered been reviewed and accredited by the National Committee for Quality Assurance?**  
To get a plan's status, contact NCQA at 202-955-3515. You can also download the information by computer at [www.ncqa.org](http://www.ncqa.org).

Finally, consumers are being confronted with more decisions to make, and health care is primary among them. The only way to make good choices is to be informed. Do your homework and know the rules of the plan you choose. If it doesn't meet your needs or expectations, you can always change it.

## THE GREAT DOCTOR SEARCH

Choosing a doctor is one of the most important decisions you'll ever have to make. Just because a doctor has a degree doesn't mean you should fall into his or her hands. Despite the potential for disaster, most people leave their medical care to chance, says Richard L. Sribnick, M.D., an internist in Columbia, South Carolina, and co-author of "*Smart Patient, Good Medicine*." "It's just amazing," he says. "People usually spend more time picking out a car than they do their physician."

### **The Importance of Primary Care**

Everyone should have a competent, compassionate primary care physician, says Dr. Sribnick. If you are one of the 50 million people in this country enrolled in an HMO or PPO, you must have one. This doctor, usually an internist, pediatrician, or family practitioner, should be thoroughly familiar with your history. He or she also should be concerned with your total well-being, physical and emotional.

Primary care doctors can treat a wide range of problems. Good doctors won't tackle conditions they know little about. If you need advanced treatment, your primary care doctor will most likely steer you to a qualified specialist.

### **Finding Doctor Right**

Dr. Sribnick recommends choosing a physician who attended an American or a Canadian medical school, which must uphold strict standards for accreditation. Also, look for someone who did his or her residency at a university teaching hospital. These institutions generally have excellent faculty and attract difficult cases.

National board certification is another good sign. It shows that the doctor has passed exams in a designated specialty. However, medical boards only check knowledge; they don't monitor a doctor's ongoing performance, warns Charles B. Inlander, president of the People's Medical Society. (To verify certification, call the American Board of Medical Specialties at 800-776-2378).

In your quest for a doctor, take into account certain intangibles, such as personality and reputation.

After you receive your referrals from Resources On Call, telephone the doctor's offices and arrange to meet with the candidates. If a doctor is unwilling to be interviewed, says Inlander, cross him or her off your list.

A face-to-face meeting will reveal much about personality and medical style. You can find out if the doctor is receptive to questions and amenable to telephone consultations. You also can find out at what hospitals the physician has admitting privileges, and to which colleagues patients are referred. Some doctors don't bill patients for initial interviews, while others charge a small fee or the full price of a regular visit. Consider this money well spent if it results in a long-term relationship with a caring, committed doctor.

### **Running a background check**

It's very difficult to glean information on a doctor's track record. You can find out if a physician has been disciplined by calling your state medical board.

### **Attitude is all-important**

Everyone wants a doctor who can skillfully address his or her health problem. But you also need to be treated with kindness and respect.

“I think patients have a right to feel their doctors care about them as a person and not a disease,” says Marc Nelson, M.D., assistant dean for medical education at Stanford University School of Medicine. “There's no need to settle for anything less,” he says.

“We know when patients feel their doctors understand and care, they're much more compliant,” says Dr. Nelson. “It results in much better medical care.”

Part of this also has to do with a doctor's ability to listen, improving his or her diagnostic capabilities, adds Dr. Nelson. “Patients tend to tell you things. Everything doesn't always come out on the first visit.”

### **Evaluating your care**

Your doctor may come highly recommended, with top credentials and a winning personality. You alone are the best judge of the quality of the care you receive. Above all, trust your gut instincts.

“If it doesn't feel right, get out,” says Inlander. “There is no need to hang around. There are plenty of good doctors willing to have you in their practice.”

## CHOOSING A DOCTOR FOR YOUR CHILD

When you schedule an interview with a pediatrician, do your homework ahead of time so you can make the most of the meeting. Take a list of your concerns, questions and priorities to make sure you and the doctor have similar philosophies about child rearing and children's health, nutrition and medications.

- Decide what's important to you. Do you want a doctor who advocates breast-feeding over bottle-feeding and can help you with any questions or problems you have? Do you want a doctor with separate sick and well waiting rooms? How important is it to know you'll visit the same doctor each time?
- Find out how emergencies are handled and how easy it is to get in touch with the doctor after hours. How long is the typical wait for an office visit?
- Ask about fees, insurance plans and hospital affiliations. Make sure all of these are acceptable to you.
- Clock the trip to the doctor's office. Remember: You could be making this drive with a sick and screaming child.
- Assess the waiting room. Is it kid-friendly? Is there enough there to keep your child occupied until the doctor can see you?
- Check your prospective pediatrician's board certification by calling your county medical association or the American Board of Medical Specialties at (800) 776-2378.

## **FINDING THE RIGHT ATTORNEY**

Choosing a lawyer is an important decision. There are many types of legal problems, and it's crucial to find an attorney who has the right background and expertise for your case. Fortunately, there are some simple steps you can take to make an informed "buying decision" and increase the chances of a successful outcome to your case. Here's how to hire the best lawyer you can.

### **A Case In Point: Evaluating Your Need for An Attorney**

There are many events in everyone's life that have legal significance, such as getting married, getting a parking ticket, or getting fired from your job. The easy answer is to say that you should consult an attorney whenever you experience, or anticipate, a legally significant event. But of course, that's neither practical nor necessary.

In deciding whether to consult an attorney, ask yourself "What is at stake here?" There are some events in life where a lot is on the line inherently: getting a divorce, being sued, being accused of, or charged with, a crime. If something less is on the line, deciding whether or not you need to consult an attorney may be more complicated. When you ask yourself, "Can I afford an attorney?" you should also be asking yourself, "Can I afford not to have an attorney?"

### **A Case In Point: The Initial Consultation**

Once you've decided to consult an attorney, keep your options open. Consult with several attorneys before choosing one, and do your homework beforehand. Find out if the attorney has ever been disciplined or censured by the state bar association.

When you call an attorney's office, take notice of how courteous the staff is and how your call is handled. When you meet with the attorney, some of your questions may simply be repetitions of the questions you asked before you made the appointment, such as those about their experience in the legal field and with cases such as yours. But it doesn't hurt to ask again. An attorney's willingness to answer these questions may be an important indicator of the attorney's personality and ability to interact with you in a manner that you find comfortable.

Assess the attorney's communication style. "You could have the most brilliant lawyer in the world, but if you can't get that person on the phone, or if you don't speak the same language, it doesn't matter how brilliant that person is," says Stacy D. Phillips, a family-law attorney at Mannis & Phillips in Los Angeles. She recommends that clients make sure a lawyer has "the three A's: ability, affability and availability."

### **How should you evaluate your consultation?**

After the consultation is over, ask yourself these questions:

- Did the attorney listen to what you had to say?
- Did he/she express knowledge of the important legal principles affecting your case?
- Did you feel that the attorney gave you an honest evaluation of your situation?
- Did she/he answer your questions concerning education and experience fully and completely, without being offended that you asked?
- Was he/she willing to give you complete information regarding fees and billing practices?

### **A Case In Point: How will you be charged?**

Ask beforehand about initial consultation fees, billing rates and retainers. Some attorneys charge a consultation fee that will be applied to your total bill if they represent you; some charge their normal hourly rate; others don't charge. One of the most important things that you will discuss with potential attorneys is their fees and billing practices. You should not hesitate to ask detailed questions on these points, nor should you be embarrassed to do so. You are hiring a professional to perform services on your behalf, and the professional's willingness to fully and frankly discuss fees with you is an important indicator of how they will deal with you on other issues.

There are a number of standard fee arrangements that an attorney may suggest:

- Flat fees
- Hourly rates
- Retainers
- Contingent fees

### **What about expenses and court costs?**

Be prepared to scrutinize miscellaneous fees charged for court costs, filing fees, secretarial time, and delivery charges. Be very cautious and discuss those details up front so that you can estimate the costs before they become an issue.

### **How can I control the legal fees that I will be charged?**

1. Get a fee agreement in writing. If an attorney is unwilling to put a fee agreement in writing, cross that attorney off your list.
2. Request that the fee agreement includes periodic, itemized billing. An itemized bill will list and detail every charge, so that you can compare it to your fee agreement.
3. Make an arrangement to limit fees entirely or to require the attorney to contact you and discuss the case before proceeding beyond a certain amount of legal costs.

### **Summary**

Keep in mind as you consider selecting an attorney, that *you* are the client. The attorney you select works for you and is legally required to act in your best interest. Your ultimate goal in selecting an attorney is not just to find an attorney who is competent and knowledgeable; you should be looking for an attorney with whom you can communicate and in whom you have confidence. Whatever method you use to find and evaluate attorney candidates, you should keep these ultimate goals in mind.

## CHOOSING A FINANCIAL PLANNER

You may be considering help from a financial planner for a number of reasons - deciding to buy a new home, planning for retirement or your children's education, or simply not having the time or expertise to get your finances in order. The following are ten questions to ask when choosing a financial planner:

**1. What experience do you have?**

How long the planner has been in practice and what companies has she been associated with? Choose a financial planner who has a minimum of three years experience counseling individuals on their financial needs.

**2. What are your qualifications?**

What qualifies him to offer financial planning advice and does he hold a designation such as the Certified Financial Planner® mark. Look for proven experience in insurance, tax planning, investments, estate or retirement planning.

**3. What services do you offer?**

The services a financial planner offers depend on a number of factors including credentials, licenses and areas of expertise.

**4. What is your approach to financial planning?**

Ask about the type of clients and financial situations she typically likes to work with. Make sure her viewpoint on investing is not too cautious or overly aggressive for you.

**5. Will you be the only person working with me?**

If the planner works with professionals outside his own practice (e.g. attorneys, insurance agents, tax specialists), get their names to check on their backgrounds.

**6. How will I pay for your services?**

Planners can be paid in several ways: a *salary* from the company for which the planner works; *fees* based on an hourly rate, a flat rate, or percentage of assets and/or income; *commissions* paid from the products sold to you to carry out the financial planning recommendations or a *combination of fees and commissions*.

**7. How much do you typically charge?**

The planner should be able to provide you with an estimate of possible costs.

**8. Could anyone besides me benefit from your recommendations?**

Ask for a description of any conflicts of interest in writing. These may include business relationships with companies that provide insurance, securities or mutual funds; or fees received for referring you to an insurance agent, accountant or attorney.

**9. Have you ever been publicly disciplined for any unlawful or unethical actions?**

Several government and professional regulatory organizations keep records on the disciplinary history of financial planners and advisers. Ask what organizations the planner is regulated by, and contact these groups to conduct a background check.

**10. Can I have it in writing?**

Ask the planner to provide you with a written agreement that details the services that will be provided. Keep this document in your files for future reference.

For a planners' disciplinary history or a copy of the brochure, contact the CFP Board toll-free at (888) 237-6275 or at [www.cfp-board.org](http://www.cfp-board.org)



## HIRING A CONTRACTOR

Sometimes hiring the services of a professional contractor can be a bit “like a box of chocolates - you never know what you'll get,” to paraphrase a famous American.

Although most contractors are competent, honest, and hard working, there are as many reasons to choose carefully as there are regrets for having not. By doing your homework and using the following guidelines, you will significantly improve your chances of hiring the right contractor to do the work.

Begin by carefully considering exactly what you want to have done to your property, and what it will realistically take to do the job.

- **Get bids or estimates from at least three different licensed contractors.** Do not automatically accept the lowest. Make sure all bids are based on the same set of specifications, and discuss the bids in detail with each contractor to make sure you understand the reasons for any variations in price. Sometimes a higher price may be worth it if the materials to be used are of higher quality or the work is more extensive. Remember the lowest price and the best price is not the same.
- **Check references.** Call a few of the references that each contractor bidding your project provides. If possible, go out and look at finished projects. In addition to customer references, obtain references from material suppliers to determine whether the contractor is financially responsible.
- **Make sure you are only dealing with currently licensed, bonded, and insured contractors.** Ask to see their license, and then call the Contractor's State License Board to verify if the license is current and if there are any unresolved complaints against them.
- **Make sure they carry liability and workers compensation insurance.** Any contractor who cannot produce a written “Certificate of Insurance” should be avoided. If something is damaged by the contractor, and the contractor is not insured, you have a problem.
- **A well written proposal/contract** includes a complete description of exactly what will be done to what surfaces, in what time frame, and at what cost. A well written proposal establishes the basis for any size project to be completed without problems, and can be the very thing that keeps you from reaching a problem point.
- **The image of a company can be a good indicator of the way they work.** Is the estimator clean and well prepared? Are the contractor's trucks well marked, clean, and organized? Are the crews uniformed? All these things can reflect on the work habits of a contractor.
- **A written warranty is a must.** But remember, a warranty is only as good as the company itself. Will the contractor be around for the length of the warranty? Be cautious of exaggerated warranties. They may sound good, but what are you really getting?
- **Quality can be a very subjective term.** Your definition of quality and a contractor's definition may vary greatly. GET IT IN WRITING. The right contractor will do what they said, do it when they said, do it right the first time, and correct any problems that may arise.

## MAKE THAT MOVE

One in five people each year relocate to pursue a dream, a career or a change of pace. Thinking of joining the growing ranks of relocators? Planning is key, and here are some helpful tips on how to do it.

Once you've made the decision to move, look before you leap and compile a profile of your new community.

- **Visit at least once before you go.** Play the tourist during your first trip. Subsequent visits (about two or three) should focus more on scouting out neighborhoods, resources, services and the overall climate of your new environment.
- **Get the logistics.** Quality-of-life issues often determine your choice of locale. Check out how your potential city rates in such areas as education, crime and climate.
- **Become a resident (before you get there).** Get a feel for your new town by vicariously living in it first. Subscribe to local periodicals.
- **Utilize your support networks.** Friends and family may be the best resources you have.

Moving can put a strain on even the healthiest of budgets, especially if it's quick, ill-timed or unplanned.

- **Anticipate all expenses.** These costs typically include moving services, airfare, car shipment, temporary lodging, real-estate-agency fees and miscellaneous charges such as utility deposits and car registration.
- **Understand corporate relocation packages.** "Most corporations have relocation packages based on their employee status, size of household or distance of the move. Also keep in mind that you may have to pay taxes on the total of your moving costs.

Many transplants experience loneliness and isolation as they struggle to become acclimated to their new environments. Severing ties and embracing the unknown can be stressful for anyone moving to an unfamiliar place.

Looking to combat feeling like a stranger? Become a neighbor in the 'hood:

- Join local chapters of professional and civic organizations
- Take a class at the YWCA.
- Link up with folks who share your particular interests-or try a new hobby or sport.
- Join or start your own group--be it a book-reading club or bowling team

Keeping an open mind to change can prime you for the opportunity and growth that relocation can bring. Relocating isn't pain-free. It can be a disruptive and taxing experience, and no amount of planning can guarantee its success. But it can also be a gratifying and rewarding undertaking--a portal leading to unimagined possibilities and enriching opportunities.

## SMOOTH MOVES

Thousands of moving companies transport family possessions around the block or cross-country every working day of the year (and more than a few weekends). The difference between a successful move and a potential disaster depends in many ways on what you do before and during your move.

Here, five steps to a smooth move, starting with the most important.

### **1. Know your moving company. Before you hire a mover:**

- Visit the office and warehouse. Do the owners seem helpful and reasonable? Is their equipment up-to-date? Call the local Better Business Bureau for a possible record of complaints against the movers you're considering.
- Interview at least two movers, compare their services, and ask for competitive bids. Insist on a binding estimate. This number can't be raised after the move is completed because of "unforeseen circumstances," although additional services and changes, such as a stair carry at the destination, would involve re-figuring the estimate.
- Be sure that the moving company carries worker's compensation insurance and adequate liability protection against loss and breakage. Be particularly cautious about movers who advertise only in the local papers' classified sections. Some are uninsured shoestring operations.

### **2. Take advantage of the liability protection offered. Most professional movers present four levels of insurance.**

- Level 1: Given free when initialed on the bill of lading, this basic coverage pays 60[cents] per pound per item lost or damaged.
- Level 2: "Declared value" liability coverage delivers a maximum of \$1.25 per pound times the weight of the shipment and settlement is based on depreciated value.
- Level 3: If your shipment is worth more than \$1.25 per pound, for a larger fee, "lump-sum protection" an additional amount based on the specific dollar value of the shipment, minus depreciation.
- Level 4: "Full-value protection" is the most costly coverage. You can opt to cover what you think the entire shipment is worth. If you opt for full insurance, all missing or damaged items are replaced at full replacement value. "Ruined antiques will net you the full value established before the move," George Bennett says, "but you must be able to establish this value, preferably with photographs and a professional appraisal."

### **3. Make a list of major household items and boxes you are having moved and match your list with the mover's.**

- With list in hand, check off everything as it enters the truck and likewise mark off or have another family member note on the list everything carried from truck to the new home.
- Go through the same listing exercises for all items you send to storage with the mover.

**4. Report missing or broken items as soon as you're completely unpacked.**

“The owner doesn't have to open every box while the mover is on the premises to determine if anything is broken, since the owner has nine months to report damage or missing items and claims can be amended,” says Mr. Bennett. “On the other hand, if a carton or a piece of furniture is obviously damaged, it's wise to list whatever is broken while the mover is there and have the mover sign your list. Leave the item in view and the box packed as it was so that when the insurance adjuster arrives, he or she can see exactly what happened.”

**5. A few helpful details.**

- Cartons, packing materials, and wardrobe boxes are usually available from the moving company for a modest fee.
- Self-packing your breakable valuables might not be worth the risk. There is an hourly charge for the movers to pack your goods in boxes, but everything they pack is covered by liability protection. If you pack, and a favorite vase is broken in the move, you may be out of luck.
- Homeowners are not responsible for the cost of crew breaks, their meals, or time lost because of a flat tire.
- Should you help the men move your goods? Absolutely not. You are not covered by the company's insurance.
- Suppose the specific date spread for your move passes and the moving company never shows up? Best bet is to negotiate an agreement about that eventuality before signing the contract.
- Finally, when is the most economical time to move? Although summer is popular, if you can arrange your life to move between October and April, you may find moving companies more anxious for your business and willing to shave their prices.

## HOME BUYING FOR THOSE WITH BUSY LIVES

Stuck in overdrive? Can't seem to find the time to search calmly for a home?

Then you may be tempted to try what an increasing number of house-hunters are doing. They're asking a real estate agent for a list of properties to preview on their own. Convinced they can speed the search, such buyers try to launch a house-hunting campaign with a roster of available homes they can see without leaving their cars.

Granted, a drive-by tour can sometimes prove useful as a timesaving tool to narrow the field once your mission is focused. But there are problems with a headfirst plunge into the pool, says Kathy Felix, a Century 21 agent who has been in the real estate business for 18 years.

Searching for a home solo can waste large amounts of time if the buyer fails to set priorities or define financial capabilities first, says Carlton Fukumoto, a Re/Max agent. The harried homebuyer who wants a laser-like search for the best possible property is well-served by first spending several hours consulting with an agent and a home lender.

"In our society, everyone has too many things going on," he says. If you're a harried homebuyer, an indefatigable buyer's agent can be a godsend. "To meet their clients' needs, good real estate agents work all the hours," contends Fukumoto.

Here are some insights for time-pinched buyers stalking the right home.

- **Value preparation over action at the beginning of the process.**  
Shannon McDonald, a national time-management specialist, says the key to using time well is to declutter the mind. McDonald advocates placing a call to a mortgage lender to find out how expensive a home you can afford at current interest rates. Defining your limits helps prevent a futile mission that takes you to homes worth more than you can pay.
- **Remember that lenders (and agents) make house calls.**  
There's no longer any reason to drive miles out of your way to visit a lender's office to find out exactly how much you can afford. House calls have become routine, and lenders and agents will also come to your place of work if that is more convenient for you.
- **Pick an agent willing to help you clarify your priorities.**  
Discovering how much you're able to borrow to finance a home is only part of the puzzle. A spacious, new home in a distant suburb or an older, smaller place closer to your work? A fourth bedroom or a garage? Such trade-offs can be tough unless you gain direction from an objective outsider, such as a real estate agent.
- **Consider taking time off from work to see homes.**  
You can visit homes more quickly on weekdays, when fewer people are looking, than on weekends, says Felix, of Century 21. Can't leave your post at the office on a weekday? Then book early in the week for a weekend field trip with your realtor.
- **Find the right agent to act as your eyes and ears.**  
A dedicated agent will drive by properties you've tagged as interesting possibilities. She will also preview the interior and tell you whether a place merits a personal visit by you. A thorough agent will also check computer listings two to three times a day and will alert you if an exciting new possibility has just become listed - by e-mail, if that's your preference.

## RELOCATION TIME LINE

- **Six weeks before you move**
  - Get written estimates from moving companies.
  - Select one and confirm a moving date.
  
- **Four weeks before**
  - Send change-of-address forms to credit-card companies, periodicals that you subscribe to and medical services.
  - Clean out closets, basement and attic.
  - Pack least-used items.
  
- **Two weeks before:** Confirm moving time and cost with movers.
  - Notify utilities to discontinue service the day after you move.
  - Check on apartment-deposit refunds.
  - Start using up food in refrigerator.
  - Continue packing.
  
- **One week before**
  - Make plans to board pets, if necessary.
  - Finalize all moving plans.
  - Continue packing.
  
- **The day before**
  - Pack separately any clothes or important items you'll need immediately.
  - Call the movers that morning to confirm.
  
- **Moving day**
  - Oversee the loading of your items on the truck.
  - Clean up and secure the old house.
  - Arrange to return keys to the new residents or your landlord.

## TIME MANAGEMENT

Time is an abstract concept that is often difficult to control but hard to ignore. Learning to manage time will reduce stress within your work environment and help you establish and accomplish professional objectives.

Feeling as if you are behind schedule can cause stress and prevent creative thinking, problem solving and decision making from taking place. Learning to use time to your advantage will enable you to appear organized and successful.

In order to become a successful time manager, one must develop a plan depicting goals, ways to handle distractions and specific steps to be taken to reach each goal.

Answering the following 12 questions will help you to create your plan.

1. **Do I have a vision?** Your vision can be thought of as your dream or mission. Your vision is the path you choose to develop and will include the following:  
How far do I want to advance within my organization?  
What goals should I set for myself?  
What things can I change in order to become more successful?
2. **Do I have clearly defined long-term goals?** Long-term goals are milestones that you create, record and monitor as you move toward reaching your vision. Realizing that you will not be able to achieve all of your objectives is crucial. Think of your long-term goals as guides to help you reach success.
3. **Do I have clearly defined short-term goals?** Many view short-term goals as steps needed to reach long-term objectives. By creating several short-term goals, you are developing criteria that can be measured in the near future and will give feelings of instant gratification once they are accomplished.
4. **Have I prioritized my goals?** Once the steps for success have been recorded, classify each goal as either “urgent,” “important” or “want to.” After separating each goal into one of these categories, rank order in terms of importance.
5. **Have I written down all the steps necessary to reach my vision and achieve my goals?** By recording this process on paper or in a computer, you are able to constantly monitor progress toward reaching the vision.
6. **Do I know what I want to achieve this week?** By establishing relatively small tasks that are easy to accomplish in the very beginning, you will create an atmosphere filled with success.
7. **Have I determined my prime time?** Prime time is that time of the day when you are able to concentrate on tasks, can work with very few distractions and are able to accomplish purposeful objectives. Determine when you work best and block off time frames to accomplish tasks.
8. **Have I devised a plan for handling interruptions?** Do you have a minute? Interruptions can destroy plans, alter deadlines and devastate projects. Minimize interruptions by maintaining a suggestion box or limiting the time of office visits.
9. **Do I delegate tasks whenever possible?** Delegating duties can have several positive effects. It frees up more time for you to accomplish your goals, it makes others feel like they are part of the process, and it provides them with opportunities to accomplish tasks and hopefully gain recognition for their efforts.

10. **Do I set realistic deadlines for myself?** Often people establish excellent goals but fail to set deadlines or fail to meet deadlines. Once the short-term and long-term objectives have been recorded, a date or time should be written beside each task. Review plan regularly and monitor progress. After the goal has been achieved, record the date of completion and compare it with the original deadline.
11. **Do I prevent recurring crises?** Time managers learn to conduct successful meetings and avoid those that are time consuming, uninformative or simply unnecessary. Create a schedule of daily events to follow throughout the day. When unplanned events occur handle the situation promptly.
12. **Do I plan for success?** Winning time managers follow the old adage, "I think, therefore, I am." These managers think, feel and live successful lives by developing a plan for success consisting of the following:
  - They always begin a project believing they will succeed.
  - They always look and plan ahead.
  - They are confident in their own abilities.
  - They do not fear problems.
  - They keep their goals constantly in mind.

In addition to creating an organizational vision, create goals and a success plan for your personal life as well. Set aside time each week for hobbies family activities and sports. A balance between personal and professional goals is required to live a long and healthy life. The way the achieve success in both areas is to create a plan for success and use time to your advantage.



## NO ONE CAN HAVE IT ALL

*“If I had known what it would be like to have it all I might have settled for less”  
- Lily Tomlin*

Men and women must be able to choose freely what they want to do with their lives. No one should choose for them. But somehow we have forgotten that making a choice means foregoing something else. We seem to have overlooked the simple truth that choosing to travel down one path closes off another.

### **Making choices**

We have been telling our young people that they have the right to be anything they want to be. And we've encouraged them through role models. Unfortunately, the models we have offered convey the impression that these individuals have it all: full-blown career, happy marriage, well-adjusted children, big house, fancy car and good looks. Society's romance with career advancement and success means that some stories just don't get written. Rarely do I read an article that describes the consequences of the choices we make. What are the compromises, the trade-off, and the sacrifices? We may not want to admit it, but they do exist. By failing to acknowledge them, we not only deceive ourselves, we are setting up the next generation for an impossible task and huge disappointment.

My point is this: let's be frank about what we give up to gain something else.

### **The price of success**

The success stories we read are misleading. Some men and women may appear to have it all - the job, the power, the status, but what they may not have is happiness, satisfaction or purpose in what they are doing. It's not that journalists are getting the facts wrong. The truth is that being the subject of a media interview can be a heady experience. As the interview progresses, professional accomplishments assume greater proportions and personal problems disappear.

### **Realistic role models**

Most executive women will admit, privately, the heavy and sometimes painful demands of juggling family or personal life and the fast track. If we fear being knocked from the pedestal, let me say that neither me nor anyone else needs to be on one in the first place.

The world can't have perfect role models, so let's try to provide young people with real ones. Ultimately, what matters is that we are honest with ourselves and honest about what is attainable in life.

When we read about someone successful, we need to remember that no matter how bright the moon, there is a side we don't see. We need role models that inspire, but we also need role models that acknowledge the sacrifices they have made along the way.

Remember too that making a choice will never be easy. As we make decisions in our lives, we have to keep repeating the question: “What is most important for me?”

And, we won't always make the right choice. It's only human to make mistakes. Life is never a charted, swift and upward progression. There will always be interruption and discontinuity. What counts is that we turn these experiences into growth. One must continually refocus, reassess and redefine.

### **Life is an art**

Recognize too that while there are limits to how much we can have in life, the possibilities for leading fuller and more satisfying lives are almost limitless. No one can have it all. But we can have more if we look beyond narrow ambition to include other things that give life purpose and meaning.

I see more and more people doing this. I know women who after years of struggling to climb to the top of their profession are beginning to wonder: "Is that all there is?" I see the number of men who are defining success more broadly than simply moving up the organization. One survey found that more than half of the men polled said they would give up as much as a quarter of their salary to have more family or personal time. And more surprisingly, a little less than half said they would probably refuse a promotion that involve sacrificing time with their family.

I see young people who are putting personal life ahead of career success I've met people in their twenties who have been repelled by the sacrifice they have seen older colleagues and parents make.

I think the key to personal fulfillment is balance. "Having it all" is a vague and ultimately meaningless goal. We have to decide what is most important, accept the costs, and go after it. We must realize that we can't have it all, but we can have what we value most.