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Living a Life in Balance

Do you feel like your life is too complicated?
Are you often torn between your work and home responsibilities?

"If so, you're not alone, and you don't have to despair," says Odette Pollar, president of Smart Ways to Work, a personal productivity firm in Oakland, Calif., and author of *Take Back Your Life*. "You can gain peace and relief by making a conscious effort to reduce the complexities in your life and achieve balance."



Given all you have to do, it's easy to lose sight of what's probably your ultimate goal: to enjoy your life as you follow through on your personal and professional responsibilities in satisfying ways.

Here are Ms. Pollar's suggestions for successfully balancing your time and life.

Learn to streamline

Speeding up and trying to force more and more into the same blocks of time isn't the best way to have more time in your life. According to Ms. Pollar, the best way to "get it all done" is to have fewer things to do by consciously streamlining your ongoing responsibilities.

Being selective about your choices and how you spend your time is important. And it's vital to keep your perspective and establish realistic expectations for yourself.

"Regaining balance starts with the awareness that something is out of kilter, that you have too much going on," she says. "From there you can identify what you want less of in your life."

Ask yourself questions

You can achieve balance by setting your priorities and creating a life around them. This is a long-term process and requires thought and insight.

As a way to get started, take some time to list three to five answers to these questions:

- What physical needs are important to you and why?
- What emotional needs are important to you and why?
- What mental needs must be filled to make you content?
- What causes the sense of frustration or depression you may feel?
- What does success -- both personal and professional -- mean to you?

Your answers will provide information you can use to make changes in your life.

Determine what you want

Before making any big changes, consider the results you want to achieve. This will give you a starting point from which to choose a direction and set goals.

For example, you might want to:

- Enjoy work and have enough energy left at the end of the day to enjoy your home life.
- Cultivate a better relationship with your children, partner, friends and extended family.
- Do more things you'd like to do and feel more content.

By reacquainting yourself with your needs, desires and feelings, you can make a plan with a systematic approach for achieving your goals.

Respect the process

Achieving balance is an ongoing process that requires your regular attention. As you move forward, talk with others about how they have achieved balance in their lives and share your successes.

As you continue on your road to a more satisfying life, remember the following.

- Keep your job and your life in perspective. Success at the expense of relaxation and enjoyment is not success.
- Take yourself less seriously. Learn to see and appreciate the lighter side of life.
- Learn to say "no." Be firm without apology or guilt.

"It's easier to balance a simpler life," says Ms. Pollar. "For a life worth living, eliminate the unimportant, whether it be relationships, tasks, responsibilities, possessions or beliefs."

Krames Staywell

Recognizing Domestic Violence



Your home is supposed to be a place where you can feel safe and secure, where your troubles can be left outside, and where you can rest and recover.

This is Domestic Violence Prevention Month. Before making the right decisions to protect yourself, family, or a friend it's important to understand what domestic violence is and where it comes from.

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Budgeting Tools for Every Consumer Type



Some people want immediate mobile access to their finances via smartphone. Others prefer to manage their money with an old-school spreadsheet or ledger. Some crave a comprehensive platform for viewing and managing their entire financial picture. Others want a tool for a narrower financial purpose, such as to automatically divert money into a savings account or just to pay bills. Whatever your priority or level of tech savvy, chances are there's a tool that's suited to you.

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