

## QUARTERLY NEWSLETTER

First Quarter 2007

### 6 Time Savers for the Office: No More Late Nights at Work!

#### INSIDE THIS ISSUE:

Time Saving Ideas At Work	1
Money-Saving Suggestions	2
How to Expedite Escrow	3
Notary Publics Photoless Driver Licenses	4



Let's make the most of 2007!

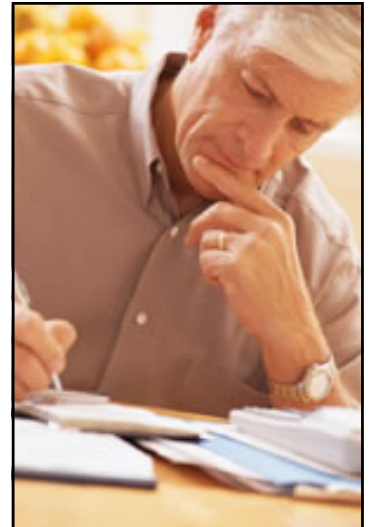
Are you ready to leave the office right when the clock strikes 5:00, or are you not even close to being done for the day? Here are 6 tips to help you finish your work on top, and not be late for dinner.

1. During peak energy periods, work on the most "intense" projects. When you are not at your peak energy level, work that takes 30 minutes to do can take up to 90 minutes because you tend to lag and work slowly.
2. E-mailing is a great way to stay in touch, but it can be time consuming. Use the phone when it's something lengthy that needs to be addressed or emotionally charged. It's a great idea to leave a lengthy message when the call goes to voice-mail in order for the recipient to work on resolving your problem before calling you back to save time.
3. Sit up straight and make sure your workplace is ergonomically correct. To work efficiently, you must be comfortable.
4. Minimize interruptions, especially socializing. It might help to have your cel phone off and the door closed. If you receive a call from a friend, tell them you'll call back after you are done with work.
5. If you are procrastinating on a big project, just start it. After about 5 minutes, you'll realize that it's not so bad. The key is to break it down into steps. You can try to accomplish each step one at a time with breaks in-between.
6. Delegate, if at all possible. If you need copies made, faxes sent, cover sheets to be typed up, reminder calls to be made, it can help having an assistant take care of those activities while you concentrate on the things that matter.

## Suggestions to Help Trim Your Budget

Trimming your budget is about rethinking about the way in which you spend money on everything. The biggest savings often lie in areas where you spend the most money, such as housing, transportation, food, insurance, health care, and clothing. Here are some money-saving suggestions.

- Eliminate premium channels from your cable or satellite TV service.
- Reduce phone extras, such as call forwarding or call waiting.
- Cancel your land line in favor of cell service.
- Find a cheaper long-distance carrier.
- Wash only full loads of dishes or clothes.
- Use shades, blinds, or drapes to regulate home temperature instead of air conditioning or heating.
- Turn off all unneeded lights and turn off TVs, computer and other electronics when not used.
- Raise deductibles on your home, renters, or auto insurance.
- Cancel comprehensive & collision coverages from your auto insurance policy if cars are older than seven years.
- Avoid over-packaged, over-processed and highly advertised foods. The closer the food is to its natural state, the less it costs.
- Give up smoking, sodas, and snack foods.
- Go through the refrigerator and use those items that have been there for a while to avoid throwing them away.
- Buy fruits and vegetables in season.
- Cook large portions so that you have enough for the following day. This can help you save money on having to buy lunch or cook dinner all over again.
- Set a limit for number of times you eat at a restaurant or take out food.
- Group your errands so that you can do them all in 1 trip. This helps save gas.
- Try to purchase a car that would give you better gas mileage.
- Keep your credit as clean as possible. This will help you pay lower interest rates on anything you borrow against, such as a home, car, and credit cards.
- Try to buy things on sale. If there are 2 items side by side at the grocery store, buy the item that's on sale.



## Breaking Your Worst Work Habits

Managers at work need to be perfect examples for their fellow employees. Arriving late, taking long lunches, and leaving early seem like earned management perks, but a team can't win if the quarterback is sitting on the sidelines drinking soda. It's important to look at your style of work as a manager and evaluate your contribution to the business if you want it to grow. Here is a list of some bad habits and what can be done to break them.



1. **You dislike your customers:** If you hesitate to speak to customers, are impatient with questions, or unwilling to solve problems, your employees will think it's okay to treat customers the same way. You can help break this habit by reevaluating what customers mean to your business and how important they are to you keeping your job.
2. **You abuse your power by abusing time:** You cannot expect your employees to take time seriously when you yourself take 70 minute lunch breaks. You can break this habit by trying to discipline yourself to be more punctual. Put yourself in one of your fellow employees' shoes and evaluate what it means to you to have employees be punctual at all times.
3. **You dress unprofessionally:** When you don't care about the way you look, the perception will be that you don't care about much else. If you put yourself to a little experiment, you will see that people will treat you differently, more professionally, if you dress for success.
4. **You get too personal:** It's okay to form friendships with coworkers as long as the friendship is outside of the work atmosphere. At work, employees must treat you professionally. Have activities with friends outside of work, but not during work hours.
5. **You openly show you dislike your superiors:** Perhaps you were given too many assignments lately or gotten criticized by your boss. While it is upsetting, you cannot share that information with coworkers or other employees. Employees who listen to our dislike for management will develop a lack of respect for the chain of command, which is unhealthy for them, and for you.

It's important and necessary to break bad work habits for a healthier career. Work on breaking them to enjoy a great success!

## Secrets to Getting to Sleep and Staying Asleep

### Contact Information

Our newest company is Lark Painting Services, owned and operated by Louis Hernandez.

Louis has an experienced team of painters and artists who can help make any room in your house look and feel like brand new.

Call him for a free estimate at 909-373-0878. Credit cards are accepted.

909-373-0878 Phone  
909-373-0778 Fax  
contactus@larkfinancial.com

**We're on the Web!**

**[WWW.LARKFINANCIAL.COM](http://WWW.LARKFINANCIAL.COM)**

## News Flash

Our newest company is Lark Painting Services, owned and operated by Louis Hernandez.

Louis has an experienced team of painters and artists who can help make any room in your house look and feel like brand new.

Call him for a free estimate at 909-373-0878. Credit cards are accepted.

If getting a good night's sleep is so easy and important to our health, then why do so many people complain of frequent sleep problems? The truth is that we are not suffering from insomnia; we are suffering from information overload.

In the next 24 hours you will take in as much information as a person in medieval times absorbed an entire lifetime. Local news, e-mail, work, family issues, phone calls, finances, world events, all pour into our brain and it must all be processed by our body. Information is impacting us physically and dictating our emotions.

Here are some ways to deal with information overload to help give yourself a good night's sleep.

1. Do not listen to the news late at night when trying to go to sleep. Deal with money and family issues while the sun is shining to let your body relax at night.
2. Do not take your worries to the bedroom. You can think about your problems anywhere you choose except the place you sleep.
3. Relax your body as you are ready to sleep. Starting from your toes, work your way up to your head. Concentrate on relaxing your body one part at a time while taking deep breaths.
4. Exercising, walking, meditation, and taking deep breaths are all ways to help relieve stress. Getting rid of stress as the day progresses will help relax the mind at night.
5. Do not drink or eat anything that might be a stimulant, such as chocolate or coffee, anytime after dinner.

