

EPM

Everyday Perspective Magazine

Everyday you see life
the same
in change
or
you change
the same
way you see life everyday

Read EPM and envision!

www.everydayperspective.com

Welcome to *Everyday Perspective Magazine!* *Everyday Perspective Magazine (EPM)* is an on-line Magazine that is for people and about the lives of people. *EPM* aims to give people ideas and inspiration for improving their lives. *EPM* focuses on a variety of dynamics from consumerism to the workplace. The hope of *EPM* is to help people address and transform their daily challenges into successes that contribute to efforts of a better life. A better life for you, is what makes a better life for other, and makes a better world for all. Enjoy making the word better with *EPM*.

Financial Matters

Low Minimum Self-Maintenance Accounts

Investing does not have to be hard. Today it is more convenient to invest than ever before because of self-management options. Managing your own account can reduce any chances that a broker may take too much of a commission from your investments. TD Ameritrade, Scottrade, and ShareBuilder are a few self-management trade companies that offer a low minimum initial investment. There is a trading expense associated with TD Ameritrade, Scottrade, and ShareBuilder. The trading expense is low and ranges from \$4-\$10. This expense is low in comparison to the commission costs that a broker could charge. You also have the ability to control the number of stocks you buy, which stocks you want to buy, and how long you will own the stocks. Self-managing your account requires that you educate yourself about the stock market so that you make wise choices. Self-managing your account means that you are assuming some of the duties of a broker, but with time and effort, you may surprise yourself with what you can do with your money.

Consumerism

The Facts About Consumerism

Everyone is a consumer. All consumers want both great quality and great quantity for as little as possible. This may sound selfish, but this desire of consumers makes consumerism happen. As a

consumer, when you have a bad experience, appropriately voicing your problem is necessary for the betterment of consumerism. What you experience may not be an isolated case and your voice can help the company realize that they have a problem that needs to be addressed. Not only should you voice your concerns to the local company, but if necessary the problem should be brought to the attention of company headquarters and the Better Business Bureau. Avoiding bad experiences as a consumer is the hope of all people, and is actually something possible if you check things out. Checking out the company you want to do business with and doing some comparison shopping ahead of time will help you to be a better consumer. Comparison shopping ahead of time will help you to be less of a compulsive buyer when the time comes. Consumerism cannot happen without you and can happen better because of you.

Peace: Tempering Tolerance

Patience

Patience is more than a quiet eight-letter word that begins with the letter "p". Patience is having the endurance to withstand something that feels like an annoyance or a misfortune. It is bearing the anxiety you feel when you have to wait. The truth is, if what you are waiting for is worth it, then you can wait for it. Patience is difficult when you must use it during situations of injustice or pure stupidity. Everyone feels that they should not have to wait on fairness to be corrected. Unfairness isn't something that people want to ever deal with. Yet, patience is actually something that can add years to your life if you exercise it. It can help you live when driving on the road near someone driving reckless, and patience can allow you to earn more money (if you can ignore your current job stresses while you look for a new job). Using patience can keep you calm and save you from having strokes and other health problems. Patience is something you want others to have with you when you need help. If you think about it, patience actually isn't all that bad when you actually use it.

Relationship Dynamics

Relationship Defined

A relationship is any connection that you have with any person. There are many different types of relationships and many different levels to relationships. Regardless of the type of relationship or the level of the relationship, the expectations are the same. Making a relationship work means to communicate, to show respect, and to be patient. Relationships can grow, stay stagnant, or dissolve themselves. Whether they are growing, are stagnant, or become dissolved; the outcome of what happens to a relationship is due to how a relationship is , maintained. What you put into a relationship will be what you get out of the relationship. Even if you don't think that you are doing the work or are doing too much work, it takes more than one person to make a relationship fail and it takes more than one person to make sure that it succeeds. You will know what a relationship means to you based on what you get out of the relationship. If you aren't getting anything out of the relationship and the picture you see of the relationship is one that is displeasing, then change the scenario in the picture.

Legal Ease

What does Legal System mean?

Reading this title may make you wonder about the question and answer. A Legal System is a system that interprets and enforces laws. There are many laws that have been made and will continue to be made whether the laws are favorable or not. All people are expected to follow the laws. Not abiding by laws will put us at risk for the many different consequences that can result from not following the law. Following the law can provide protection and support for you to live a fulfilling life. The legal system was established to protect people and should be upheld for the same reason. Even if you don't believe in the legal system, the legal system is a daily expectation and not a daily choice. You do have to choice to follow the legal system or suffer the consequences.

R E L A X A T I O N

Resting

Even

Later

After

eXcuses

Don't underestimate the benefits of relaxing, especially at the time you are stressed and have the least amount of time to relax. Relaxing can allow your mind to think better thoughts so that you can be more efficient and productive than what you were before your few minutes of relaxation time.

Workplace: Humane Resources

Overlook the Small Stuff

We all have had work situations that seem problematic. We sometimes have supervisors that have different expectations than what the company outlook has highlighted. We sometimes have goals we are to fulfill in the most productive manner that happens to contradict the manner in which we can preserve quality. We engage ourselves in battles to do our jobs in ways that keep us at peace with ourselves. Before we know it, work situations overtake our every thought and every level of energy within us, and wears us out completely. So what do you do? Stop internalizing so much! Out of the ten things designated to you to do, start with the easiest and or quickest thing first. Get the easiest and quickest things out of the way. If you are thinking about how "stupid" it is for you to have to do what you are doing, stop thinking about the "complexity" of it, and just do it. Whether or not it makes sense, someone has to do it and if you quit or get fired, the next person in line will be paid to do the same "stupid" task you did not do. So, make the best out of your job and overlook the small stuff!

Health Matters

What to do with a Bad Doctor

Going to see the doctor can sometimes be a big planning event. From making an appointment for the right date and time, to managing your daily routine around this appointment, to wondering if you will be seen first among the doctor's other numerous 10am appointments, to waiting in the waiting room, and well you know the rest. Unfortunately, by the time you see by the doctor, sometimes a deeper regret builds inside of you. The regret is because you begin to notice that that doctor sitting in front of you is a bad doctor. Bad doctors can surely create a level of anger in anyone, however, it is best to stay calm when you realize your situation. It is true that any human being can have a bad day, so you must fairly evaluate the situation. While meeting with the doctor: be sure to ask as many questions necessary, get a copy of any records for your visit (financial statements and physical tests done that day and those in the past), and leave upon the appointment's completion with grace. At the point in which you leave, really think about if you should seek a different doctor who will service you more to your liking. Changing doctors is not always an easy process or a decision. You do not need your past doctor's permission to drop them, but you do need to spend some time researching new doctors within your insurance network plan. It is also wise to think of a few questions that you feel are important for the kind of doctor that you want. Next, begin calling the doctors on your list to question them or their staff about who they are and the office procedures concerning patients. It may also be a good idea to do a little research on the doctors through their own website or through reference sites such as, <http://www.ucomparehealthcare.com/>, where you can check out a doctor's background. You can also do an internet search with the keywords: Medical Board of (type your state). When you find the website of your state's Medical Board, there should be a link for you to access some information about your physician. Remember, your health and time are worth a doctor who will treat you with respect. Stay calm, reflect on how to make your future doctor's visits better, and do your research.

Food Favorites

Jell-o Dream

1 small sugar free low calorie Jell-o Gelatin cup (choice the flavor your heart desires)

1 squirt of light whipped cream

1 tsp. of low calorie high fiber breakfast cereal

Open up your Jell-o Gelatin cup, add one squirt of light whipped cream on top of the Gelatin, and top it with a tsp of your favorite healthy breakfast cereal.