

bad business

ANITA BRUZZESE, AUTHOR OF *45 THINGS YOU DO THAT DRIVE YOUR BOSS CRAZY—AND HOW TO AVOID THEM*, TELLS YOU HOW TO DITCH OFFICE NO-NOS

OK, so you've read the magazine articles about why the guy just isn't that into you, took the lessons to heart and dumped the loser boyfriend.

Still, even though you have your love life back on track, why is it that you got passed over for that latest promotion at work or haven't had a raise in two years? Could be, girlfriend, that the boss just isn't that into you.

See if any of this sounds familiar: You talk on your personal cell phone at work, cried in your perform-

ance evaluation and skipped the last company party because you absolutely could not miss the sale on Jimmy Choos.

Such behaviors may not seem like a big deal to you (those were some fly stilettos), but they're the kind of things that drive your supervisor nuts. And when you get on the boss's nerves, you don't get the big jobs that net you bonuses, promotions and fatter paychecks.

Remember that raises are not gifts—you have to earn them. That means when you approach the boss (never on a busy Monday or I-want-to-get-out-of-here-early Friday), you are able to cite chapter and verse what you have done to make a real impact on the bottom line. Telling him or her you really want that cute convertible BMW 650i will only get you shown the door.

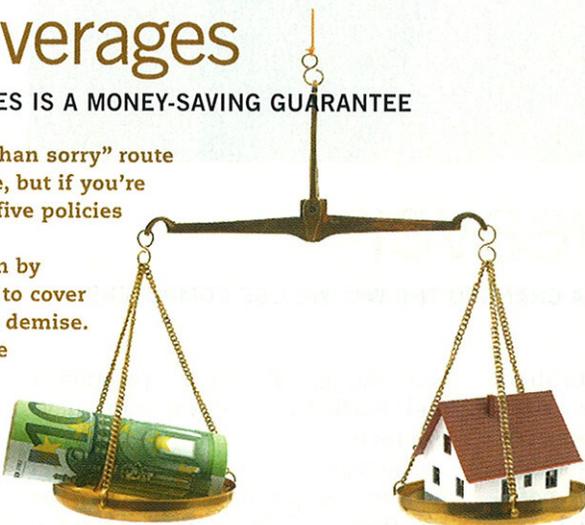
Finally, remember that your success is the boss's success, so when you make him look good to his boss, then he really will be into you. —Anita Bruzzese

accidental overages

CUTTING BACK ON THESE POLICIES IS A MONEY-SAVING GUARANTEE

People tend to take the "better safe than sorry" route when it comes to insurance coverage, but if you're looking to save some cash, here are five policies you can slash.

- **MORTGAGE LIFE** Skip this premium by getting enough term life insurance to cover costs in the event of your untimely demise.
- **CREDIT CARD LIFE** A hefty term life insurance policy should also cover your credit card debt.
- **IDENTITY THEFT** Avoid this one by monitoring your credit reports routinely. Federal law also limits any credit card loss to \$50.
- **FLIGHT** Studies show your chance of being in a plane crash is about one in 11 million. And even then, your life and health insurances should cover an accidental death or injury.



- **CAR RENTAL** The automobile policy you have on your car should also cover any accidents that occur while driving a rental.

—Tiesha Henderson

Q&A

Q. I'M A SINGLE MOTHER, AND I WANT TO PUT MONEY AWAY FOR MY CHILDREN WITHOUT BEING PENALIZED OR BREAKING THE BANK (ME). HOW'S THIS POSSIBLE?

A. Saving is possible no matter your budget or income level. One thing that's really helped me save is when I don't have to think about it. If I have to actively place money in a savings account, I'll never do it. Most banks offer automatic withdrawals from your checking account on every paycheck. Whether you have that funneled to an ING account, savings account or mutual fund, just have it automatically transferred. Even \$25 a month stashed in an interest-bearing account will grow over time. Most people think you have to save several hundred dollars every pay period to have productive savings, but any contribution is better than no contribution. We'll always find something else that we need to spend money on and treat our savings like another bill, so keep it consistent, and keep it unemotional.



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