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After I learned to work and reach some goals I was hooked in seeing how far I could go. I also liked helping others to learn. I've ever liked to retire € the word Å € because it seemed funny to dissociate themselves from friends and life, that my in-laws have done. I swore not to retire. I soon learned that if I had been independent, then nobody would think I've ever had to help with the workload. So it was difficult to need to slow down with this body that ages and get the job done. So I resized. I studied and learned to take more care of myself, but never learned how to exercise. Strange, Isn't it that I like to work, but don't € t as if for exercise. This is because my work usually produces a product. Can't really see the result that exercise provides. It gives me t seem more subtle and I don't € t feel better for some time. Then there is my short-term memory that gave problems with me since my forties. So I try to write down things, or stay nothing in my brain for a long time. My friends are so fearful by Alzheimer's and are more fear of being overlooked or rejected. So I get in touch with friends available for comfort and help when they need it. I have to have to avoid having to say one I don't € t KnowÅ € t in response to how to get help, we are all on this trip together. I discovered, and none of us is without decline to our age. Sometimes it's different in each of us. But together we can understand some things and we cannot stay for more than thirty minutes, as doctors recommend. It's our first start. We can eat better, to improve health. I know the works in our favor. We can love us, despite our ugly days. We can be honest and ask questions. We are a team. It has never been to a team at school. They didn't want me. Now I'm on our team and we're going to win some. I believe in us. I believe in God, it is a good life until I remember getting our chair after thirty minutes. I wish I could get out of a car like Jackie Kennedy did for photographers, and walking with grace. It's never happening again for me. That € s O.K. I'd think about something else. If I can remember. Dorisena Photo Courtesy: Oscar Wong / Getty Images As soon as you enter the wonderful world of being an adult, it is very likely to start feeling a lot of your credit score. At the knowing that it refers to your credit cards and loans to students, you might not fully understand what this term indicates and how you can influence your futures. You can understand or not. credit scores can understand in many of the decisions You take and the opportunities you have when it comes to accessing loans or rent an apartment. That being said, it's essential to understand how your credit score is calculated and what you should aim for yourself. Here everything you need for know, Å, think of a type of credit score of how Å financial relationship card. Or, better yet, like the mysterious "permanent trace" your teachers were always threatening with at school. Credit scores vary 300-850; Higher will be the score, more deserving credit has been deemed.The credit score was originally created by Fico, or Fair Isaac Corporation, in 1989. Since then, it has been used to keep borrowers online, in theory. The idea behind a credit score? It reflects the probability of an individual is to repay their debts and bills in a timely manner, which means that the creditors often use it when it is assessed if you are a good candidate for a loan, for example. On the other hand, this metric was criticized to be intrinsically exclusion measures as they tend to reflect implicit prejudices and economic racism perpetuate and discrimination.Å, Photo Courtesy: Noel Hendrickson / Getty Images for now, however, we must all know about our credit scores to better or worse. Why is it so important to manage your credit score? In addition to the reporting your alleged tax bravura lenders, credit scores are often used by the owners to determine if you would be responsible Also, your credit score is likely to be checked when you are: Request a domestic or automotive loan interested in hiring an apartment that requires a credit card registered for insurance to get your utilities occasionally configured, potential employers will check the Your credit score part of a background control or an intake decision. As you can see, get tagged with a little flattering score is never in your best interest. While you won't always prevent you from getting a loan or an additional credit, you are likely to be blocked with a higher interest rate than someone with a higher score because you are considered a so-called "risky investment". So, how exactly a good credit score looks? Here is a break to help you see where you fall on the financial scale according to your score: Excellent: from 800 to 850 very well; from 740 to 799 Good; from 670 to 739fair; from 580 to 669 Place; from 300 At 579 Å, photo of courtesy: Narisara Nami / Getty Images Another thing to keep in mind is that there are three different national credit offices, everyone will assign your version of your score. These offices are known as Experian, Equifax and Coney. Don't be alarmed if you find out during a three-bureau credit check that your scores are slightly different. Your score is based on certain types of information, and some offices may have more access to it compared to others. There are some different aspects of your financial history that credit reporting agencies are watching when you assign the score. As mentioned, there are three different credit offices that monitor your credit progress and one of them can slightly position more emphasis on some aspects of others. Å, photo of courtesy: Jodi Jacobson / Getty Images In general, however, these are the main parts of the history of credit that are considered, together with their importance. Payment History (35%): Do you tend to make payments on time or are you striking regularly with late taxes? Have you ever presented for bankruptcy? Total amount due (30%): how much money did you get on loan and how many different credit institutions? Duration of credit history (15%): Ironically, you may have a bad credit score simply because you have no credit. This is because the offices have nothing to base your story when it comes to your responsibility with debt management. Credit types (10%): How much experience do you have in managing different types of loans? For example, have you demonstrated the ability to make timely payments on credit cards, a car loan and a mortgage? Or does all your debt consist of a type of credit? New credit (10%): are you in the market to extract further credit? Whenever a potential lender controls your story, it could affect your credit score. For example, if you already have a maximum of eight credit cards and a bureau you see that you asked for five new ones, this is something they will do in your score. Want to see what kind of shape is inside? Head towards the annual credit report to get a free copy of your score, calculated by all three unions. If you find out that your score is not raised by par, don't panic. The good news is that credit scores are far from the permanent and can always change. Photo courtesy: Skysher / Getty Images Do you want to get your score in better shape? Here are some of the best ways to do it: it remains at the top of your bills; Å, of time to kick those late sidewalk fees. Just pay the bills in time for six months is one of the easiest ways for your credit score. Not timely by nature? To attach a Handy Bill paging calendar *or, better yet, set auto-pay on your accounts. If you go to the auto-pay path, make sure you select wisdom the payment date. Choose a day when you know there will be money in the Your account, like the day after your payday. Your credit limit: Ok, so this can be complicated and requires a small discipline. But, irony of fate, you can actually bring your score by increasing the limit to your credit credit Kicker? In reality you don't want to spend any of the additional credits that you allowed you. The idea here is to increase the relationship between the quantity of credit you have vs. How much you used. Don't close that old account; While you don't use a credit card, it's often a great choice, especially if you "you're already in debt, don't be so fast to close your account. Longly keep an account open, Better is reflected on your credit. Once the account is turned off, feel free to cut the card and never use it again. This will actually be good on your credit use rate and prevents you from entering more debt at the same time. Intinue a reliable credit consultant: in a head? If you arrived at the point that you can't even imagine I was ever able to pay all your debt, it may be time to consider credit counseling. A reliable credit consultant it can work with you by contacting all your creditors and negotiating the lower monthly payments. Furthermore, they will often be able to talk to them to allow you to go out of interest, which is a Salvagente s And you just pay your monthly loan fees. The compromise? You will probably have to accept to stop stop using the accounts you are trying to pay. Off.Consider consolidation: consolidating your credit, you end up paying a monthly cost to your credit counseling service, which will disbrigger your funds among your credit institutions until your debt is paid. It is important to realize that the use of this type of service can adversely affect your short-term score, but if you are already under a mountain of debts, you could get out better in the long term. Dan Talbott received the call on Christmas Eve. He was at his house in Plano, Texas, and he was only sitting at dinner with his wife and four children when his cell phone rang. He was the head of him, Mark Townsell, who directs the development of business in North and South America for the division of Hewlett-Packard's IT services. Townsell has risen to the point: Procter & Gamble had decided to choose a blue-chip technological company to manage its computer systems and its date centers around the world. The first obstacle would come in just three weeks, when a team of P & G managers would travel to HP Å, Å s high seat pole for a series of make-or-break meetings. They decide if HP had quite talent and even experiment to make an offer on the contract, let alone win. For Hewlett-Packard, the stakes could not be higher. A large part of the logic for the controversial acquisition of Compaq Computer's company was the HP Catapult in the computer services sector relatively rapidly growing, a segment of the IT sector in which HP was definitely a Tier-Two player. A Brawler Hewlett-Packard could compete for lasting and very profitable contracts with giant customers like Procter & Gamble - which in turn would help drive sales in personal-personal-computer and HP server divisions. HP dynamic managing director, Carly Fiorina, had aimed his career - and the future of the company Å € Å, Å - on the acquisition, and the fact that many critics were already declaring a failure. Now - six months after L 'Compaq Acquisition was booked Å € Å, Å - "It was time to start showing results.procter & Gamble, the largest company of consumer products in the world, would make a rich prize. The \$ 40 billion juggernaut market 300 trademarks - bounty, charmin, light, crest, crest, pampers and tide - to some 5 billion consumers in over 160 countries. Wining the contract to perform the IT P & G infrastructure ", its central nervous system - would give HP a critical sea head in its battle The first industry guns, electronic data systems and IBM. None of that was lost on Talbott. But even if he was taking Townsell's pitch, Talbott was thinking about other more immediate worries. A few centimeters over 6 feet and more than a few pounds over 200, Talbott is a Texas dynamo that seems to live on hot dogs and working days of 18 hours. He brings the IL The completion of a man who spent most of his working life at airports and conference rooms, and in fact, has Å € Å, Å - "read by only 3 million miles on American Airlines. But while it is a IT-SERVICES-INDUSTRY industry veteran who put in EDS and 4 years in IBM in 23 years, is a HP rookie. At the time of Townsell's call, it was with Silicon Valley Company for a whole month. Elena's The thought of fighting for the P & G contract: accept the challenge of Townsell was a no-to-hisruner. But he was still finding his way to manage the company of 141,000 people, which boasts operations in 160 countries. He should have brought all HP assets at the bargaining table. He could accurately reflect the real functionality of HP? Talbott bets that his Alma Materers EDS and IBM will join the fight for P & G and that they both brought their teams to +. Only a few months before, EDS was on the verge of signing a huge contr Act of \$ 8 billion to detect all Procter back-office operations, when P & G welcomed the affair at the eleventh hour. There were few doubts about the fact that a hurt and hungry EDS would have returned to hunt for this new revised affair. IBM would also be Å € Å, Å - © eager to take another large piece of market share. When heading up to heads with two giants in the sector, HP would compete for its own legitimacy. Talbott does not need to be said : This was a must win. After that thanked Townsell for his trust, Talbott fell back and announced to his family that P & G was at stake. Å € Å, Å - "You didn't win ... I see me for a little, Å € Å, Å -", said his wife. And then, using the lingo of the dealkaker to get into battle, broke the news: Å € Å, Å -" I'm going to engage. "He doesn't need a translation . He heard him before.Procter & Gamble The headquarters is surmounted by a couple of almost conical towers and 16 floors - nicknamed the Å € Å, Å -"Dolly PartonÅ € Å, Å - for obvious anatomical reasons - which protrudes downtown Cincinnati. While the life of P & G extends over three centuries, is an organization incessantly looking for a look at it Å € Å, Å -"a former Maker Soap and 166-year-old candles which is now extraordinarily technocentric. It is not Unusual to raise the lid on a multinational and find an incompatible application fragragus and software systems. Recently as the end of the 90s, Eds Å € Å, Å -"to take an example not so random - it was tangled in 16 Different e-mail systems. P & G is an exception. Thanks to heavy information technology investments, its activities are standardized, seamlessly and deeply abbreviated, in all 86 countries in which it operates. Use its IT systems to get a competitive advantage and focus on its main challenge: realize, package and send billions of objects a year. From 1999 to 2002, P & G estimate that launched \$ 500 million standards and globalizing his back-office operations. But from the restating of the company, which was not quite good in 2001, P & G undertakes a radical plan to outsource all his back office Å € Å, Å - "not only, but finance and accounting, management of structures, HR and purchase. The declared objective was to rationalize its structure and focus on development and marketing products. But it is clear that the much more urgent goal was to reduce costs. The plan was massively ambitious; it would have for the largest Outsourcing contract ever. And it was massively disruptive, as part of the agreement, over 5,700 employees would be bent in the best bidder. Many have complained bitterly about the uncertainty of being forced to work for another company. Offer, which pilling EDS against computer services affiliated with Dallas, lasted for 18 long months. Finally, on September 18, 2002, P & G said His employees expect an announcement. He would assign Plano, in Texas,fibased Eds a long-term contract evaluated with a disconcerting \$ 8 billion. Randy Reedy, a vice-president of the IT P & G team, was sent to a company jet in Manila to break the news in Asia. An hour outside of Osaka, Japan, the reedion capped of Copilot on the shoulder. shoulder. I have just received a message: they were ordered to return to the states. The reedion was stunned. Å € Å, Å - "What is happening in the world? Å € Å, Å -" blurry. Plano block, all hell was bursting. Eds had just reported a disastrous disaster of the earnings of the third quarter. As part of the agreement, P & G had to take a great participation in EDS. Now, his leaders watched in horror while investors cut off \$ 9.2 billion, or about 53%, the market value of the company. The P & G team huddled late in the night. At least one person has addressed the thought they were about to send 5,700 of their people in Å € Å, Å -Å "Next Enron Å € Å, Å - at Iam, P & G Capo Ag Lafley called its EDS counterpart, then -Ceo Dick Brown: P & G was putting the bargain waiting. But for all purposes, the contract was dead. Two months later, P & G concluded talks with EDS. Even now, almost a year later, Bobby Crisham, the EDS directive that led the search for P & G's company, can offer only this euphemism in format on the \$ 8 billion framework that escaped: Å € Å, Å - "It was hard. The day after the accomarked agreement, IBM and HP leaders started strategic on how to get a piece of action of P & G. HP, in particular, strictly monitored the race. He was already refueling a big one. Piece of computer systems P & G ", about 90% of its servers and 40% of its workstations - and was desperate to protect that business. Eight days after P & G took his decision, Steve Huhb, sales VP for HP managed services, organized for Carly Fiorina to call P & G Piefley by P & G. Your message: HP services now have had The critical mass to manage P & G. Å € Å, Å -"as some things we struggled, after the compaq fusion, was that there was a lot of ignorance on what we could actually do," says Fiorina. Å € Å, Å -"It was important to conveny to ag that we had capacity in this space that could not have been aware of - and in fact, it was not aware of our abilities. I wanted it to know that we were working in the competition for the His activity. "To the hard light of the day, HP seemed clearly out of his league in a competition against EDS and IBM. Both HP and IBM hoped to convince the company to move away from an outsourcing strategy of a single size. That is exactly what has done P & G. has broken the contract in pieces Å € Å, Å -"employee services, structures management and so on - and make an offer of each piece separately. It would begin with the largest and most critical slice of all: its network of computer systems world.On 2 January, Dan Talbott has collected its core tracking group in a cavernous conference room in the HP Atlanta office building. Sitting around a table were Senior Marketer Tom Simmons, Mary Roth customer management, and John Junker and Jim Alverdi, customer representatives that interact daily with P & G. While watching each of their faces, Talbott knew they were thinking, Å € Å Å, Å - "This cannot win this deal." To the hard light of day, HP was clearly out of his league. Lifting the probable competition: IBM is a \$ 81 billion Behemoth in the services sector, with dozens of billions Of dollars in her wallet. Eds, who invented outsourcing when Ross Perot founded her in 1962, boasts \$ 21 billion in annual sales. Despite his fusion with Compaq, HP still had to make his first multibillion-dollar score. In the best of cases, HP was the dark horse, and everyone in that Atlanta conference room knew it. And HP was not yet in the race. Everything depended on the visit of the Palo Alto site, when P & G would determine if HP had the stuff already. It also uses to compete for the deal. HP had to find a way to counter its larger He had never taken a customer of this size. P & G runs out of 100,000 e-mailbox, 78,000 workstations, 3,500 servers and a mainframe farm; The company's IT store consists of 2,000 people in 53 countries. No 15 January, the P & G selection group arrived at the HP headquarters. Talbott and the team of him worked to convince P & G that HP could manage Å - Å Speeds and the Technical Network Feeds by P & G near P & G. The day culminated with with Dinner in Chantilly, a Park Pank Menlo, where they had to be united by Ann Livermore, head of the global services of Ann. As Livermore drove in the restaurant parking lot, she received a call on her cell phone. She was Talbott. She Å € Å Å "You said the meetings were going very well, Å € Å Å" She remembers her. Å € Å, Å -"What he really meant he was, Å € Å, Å -Å Å Å the breath. Å »Å Å Å, Å € œ Å € Å œ Å € Å € "" yesÅ € It is entered into a room Private dining, and before it could grasp a glass of wine, the P & G team tears with questions: why should HP get this contract? Do you understand the meaning of this company? Can we rely on you when problems collect? Å € Å, Å -"They had in search of consistency, Å € Å, Å -" he says. Å € Å, Å -"We would coherent in our values, in our convictions and in our practices, from the front lines directly to the executive level? Å € Å, Å, Å - After half an hour, someone from HP suggested to sit for dinner, where the questions could continue. The kicker came. The door opened, and Fiorina was walking, which had slipped from a dinner of a Cisco board in another part of the restaurant. She appears to her was completely unexpected-even on the hp-and she spent about 20 minutes with the P & G team. Å € Å Å "I wanted him to understand, from above, how important this opportunity is for us, Å € Å Å"Remember to you. Å € Å, Å -"ATC, we spend a lot of time thinking about who we do business. P & G I needed to know that we would not have pursued this if we didn't think we could add value Å € Å, Å -" and if we were not able to Thinking that we could win ... It was an extraordinary session, with extraordinary poles. If HP has not been cut, the market, in fact, would have sent the message that despite the Compaq acquisition, HP services were not yet ready for the first time. Å € Å, Å -"We were competing for our future," says Mary Rolf, who runs HP's relationship with P & G. Å € Å, Å -"would have been a tremendous arrest joke if we didn't get a slot in that final offer process.Å € It is not worried. Two weeks later, P & G made the official when he chose IBM, EDS and HP as three companies that made the finals. Jerboott, Talbott beat the HP team Pursuit with a new name: Project Chantilly.Making The Pig Flynn January 31, Talbott received a FedEx containing two 750 MB CDs: Procter & Gamble ... S RFP (request for proposals), which arranged the offer process. He did Slide the first disk in your PC and clicked on the timeline. His jaw has fallen: the offers were due to the P & G headquarters on March 28th. A one billion dollars contract in outsourcing generally requires at least 9 to 12 months to offer. The expiry of DO-OR-Die P & G GÅ, Å "€ is allowed for only 56 days. Then he hits the print button and get his second shock. Over the next hour, the two CDs chewed two cases of paper. The RFP totaled more than 10,000 pages. Å € Å Å "I was stunned, Å € Å Å" Remember her. Å € Å, Å -"The thing was massive, and there was not the time to take everything in. Two days later, Sunday afternoon, Talbott punched in John Crowther's mobile number - Å" € s he with his wife and Two daughters in a shopping center near their house in the suburbs of Detroit. Crowther, a native of the United Kingdom, had put in 19 years at HP managed services and knew the division intimately. Å € Å, Å -"give a first flight tomorrow. For Cincinnati, Å € Å, Å -"Talbott said to him. Å € Å, Å -" will be my director of offers. "Crowther has created a place of the Make-Shift countryside in a scruffy HP stain in Blue Ash, Ohio , not far from the global data of P & G. Centro. He spent the next two weeks of help recruitment from all over the world, a team that quickly grew up to 80 people. At their first meeting on vast scale, Jim Fischer, the technical lead architect, entered with a stuffed toy - a pig Rose - and linked to the ceiling of the conference room. The message of him: Å € Å Å "We could be the loser, but we will go to fly the pigs on this deal." Then Talbott got up to talk. Å € Å, Å -"We would not have been selected if P & G was not comfortable with the notion we could win, and the same goes for EDS and IBM Å € Å, Å -" We are all starting to leave the same place, Å € Å, Å -"he said to the team leaders. Å € Å, Å -"The final decision reduces how we interact with the customer. In each of our meetings with P & G, there will be one of the two possible outcomes: we approach the Win column or approach the loss column. Our task is to ensure that every conversation is a victory. As part of the P & G headquarters, the selection team and its Directors, the IT-outsourcing consultancy based on Houston TPI, started to marry the three contenders. IBM has been ultra-defocused and has played its deep technical and outsourced experience. Its learning curve was very short Å € Å, Å -"From the first day, understood 80% of P & G systems and processes on the negative side. IBM has proved less flexible than EDS and HP. Å € Å, Å -"IIBM has treated us as a great, important customer, but they were a bit paternalist," says the reedio. Å € Å, Å -"The attitude was, Å € Å, Å -is," we us, we know what we are doing. Å "Å, Å, Å - (IBM executives refused to comment on the record for this history.) EDS has collected high tips for its operating excellence, and you revealed an excellent listener. Å € Å, Å - Å "EDS worked extraordinarily difficult to try to understand what was important to us Å, Å, Å, Å, Å says Linda Clement -Holmes, the head of the P & G outsourcing initiative. Å € Å, Å -"Sul - suggestions, and would be presented in the presentation of the next meeting." But Eds was limited by the bad company news that continued to Break throughout the Bidding.as for HP, the biggest concern was the unknown: could it really manage an agreement of this quantity? In the Plus column, P & G already used HP hardware. And the P & G team was Satisfied with the frankness of HP. Å € Å, Å -"With HP, what you see is what you get," says Reedy. Å € Å, Å -"Had less experience Global compared to the other two and less experiences in the development and maintenance of applications, but they have addressed such high-head problems. They don't try to hide their weaknesses. Å »Whatever he told the team of him, Talbott privately believed that EDS was the front runner. For beginners, Eds had almost reduced that mega-outsourcing agreement. Å € Å Å "Eds put a winning solution on the table, Å € Å Å" He says. Å € Å, Å -"Lost only because of their external problems." What are more, in the previous 18 months, Team Eds had built a deep relationship with P & G side.talbott was a bit comforted by his conviction that EdsÅ € Å, Å - The largest weakness played at the biggest strength of HP. His members of the P & G staff have still been alarmed at the thought of being cultivated Å €

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