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make  
today  
matter

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*providing solutions and support  
to help women get organized,  
manage time, find balance  
& build their best lives*

*My life has felt like chaos for a long time and learning about MTM came at a critical time in my life. I have gotten more done in the past few days than I accomplished in the past few months. I was feeling paralyzed by the volume of things I had to do, and now feel like I can move freely though my day! Thank you so much for creating MTM! Lisa, New Mexico*

introducing  
make today  
matter for  
business

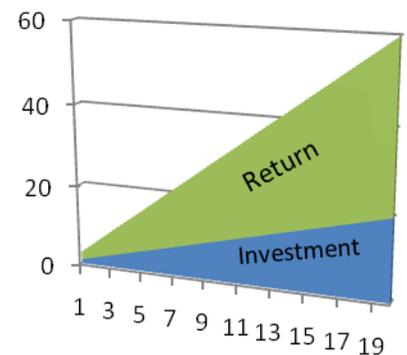
## Business Benefits Quantified

**M**ake Today Matter, a woman owned enterprise, is dedicated to improving the lives of women through its online program, e-classes, e-books and complimentary organizational products. At its core, Make Today Matter believes that life balance, organization and perspective are the keys to living better. People who live by their priorities are happier, more productive and more engaged. We help women achieve this through a structured approach through our premium content website run like an online university.

Why implement Make Today Matter in your business? There are a wide range of benefits, both tangible and intangible, that make it a great investment.

### Direct Tangible Benefits

- **Reduce voluntary turnover** – Studies show that replacing employees directly costs from 20-30% of the employee's annual earnings.
- **Increase profit** - A 5% increase in employee retention can result in a 25% - 85% increase in profitability, according to the Harvard Business Review article, "Putting the Service- Profit Chain to Work."
- **Improve productivity** – Stressed employees are just not as productive. Presenteeism (a condition where employees are at work but can't perform to capacity) reportedly accounts for 80% of lost productivity. Source: American Productivity Audit



**3x Return on Investment for Wellness Initiatives through reduced absences and medical claims**

### Indirect Tangible Benefits

- **Reduce medical claims** - An article in the *San Francisco Chronicle* noted that Blue Cross of California cut premiums by 10% for a company that had instituted a wellness program.
- **Improve customer service** - Positive energy reflects onto customers, instilling confidence and improving sales and customer retention. CareerBuilder.com conducted a survey that found 42% of retail workers don't feel motivated at work and 28% have no loyalty to their employers.

### Intangible Benefits

- **Improve workplace morale** – well balanced employees have a more positive outlook.
- **Improve productivity** – Good, tenured employees perform at a higher level than recent hires. Employees' diminished capacity on the job is costing U.S. employers about \$250 billion a year. Source: Advance PCS Inc.
- **Engaged workforce** – Actively disengaged employees cost American business \$300 billion a year in lost productivity. Source: Gallup

*This program has changed my life already and I've only been following it for a week! I know that may sound dramatic, but along with the support from others, I can already feel the benefits. Extremely well-written. A must-have for any busy woman.*  
**Kathleen, United Kingdom**

The Make Today Matter Life System (MTM) can help. It can be implemented quickly, easily and economically as a bottom-up strategy. MTM will give your employees the work-life balance support they need to effectively evaluate their priorities and implement strategies to achieve balance, both at work and at home.

Make Today Matter allows employees to identify the root sources of stress in their lives and to actionably address them.

**Make Today Matter starts paying for itself immediately.**

## The High Cost of Stress – The Facts

### According to the American Institute of Stress

- Stress costs American businesses more than \$300 billion dollars per year.
- Stress is a key factor in many voluntary resignations.

### According to a survey conducted by the National Life Insurance Company

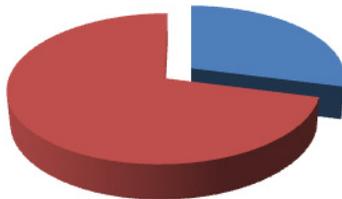
- Those in high stress jobs are three times more likely to suffer from stress-related medical conditions.
- Those in high stress job are twice as likely to quit.
- Women, in particular, report stress related to the conflict between work and family.



Cascio (2000) calculated that the cost of replacing 288 employees per year (in a hospital employing 1,200 persons with a turnover rate of 2% per month) was \$2,888,295.52.

According to the Employment Policy Foundation, a Washington, D.C.-based research group, average turnover costs reached \$13,355 per full-time private-sector worker in 2004. The result is based on an earlier study that found turnover costs average 25% of a worker's annual salary.

71% of 18-29 Year Old Employees  
are Looking for a New Job



Adecco Workplace Insights

### An Adecco Workplace Insights Survey indicates that

- 54% of employed Americans report that they are likely to look for new jobs once the economy turns around.

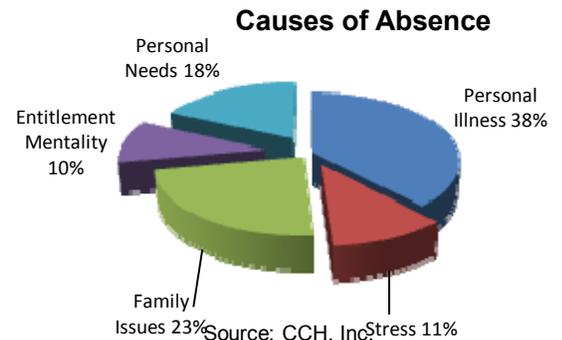
### According to the Luminari Landmark Study

- 62% of workers don't think their employer tries to minimize unnecessary stress.
- 20% of workers stated that their work regularly interfered with their responsibilities at home and kept them from spending time with their family.

**In a NIOSH Study** - Workers who report they are stressed incur health care costs that are 46% higher than other employees.

### According to CCH Inc.

- Last minute no-shows cost organizations an average of \$610 per employee.
- Paying the price for low morale: Organizations reporting fair/poor employee moral have 33%+ higher rates and costs of absenteeism.



## The Work-Life Balance Role in Stress

**W**ork-life balance is a hot topic in many corporations these days....

The recent economic ups and downs have pushed corporations to be leaner and more efficient than ever. Shareholders are driving companies to perform in the current harsh business environment, and this is driving increased hours and responsibilities.

This increased productivity can have a price. Many employees are “constantly connected” with laptop computers, pagers and cell phones with email. Employees are often working longer hours in this tough economic climate, especially where layoffs have impacted their co-workers or family, can become anxious and distracted.

*MTM is a powerful tool for making very effective changes toward a greater quality of life. It has guided, inspired, and motivated me to cultivate better relationships with those I love, create a more peaceful home, adopt a joyful outlook, and connect with my authentic self. I recommend it highly to anyone wanting to take deliberate steps toward a fuller, more rewarding life. Sarah, Pennsylvania*

**The results of a demanding or stressful work environment can be**

- lower effective productivity
- increased health care costs (physical and psychological health)
- a negative working atmosphere affecting job and customer satisfaction
- turnover, as quality employees look for change or “greener pastures”

**Forward-thinking companies are trying to improve their work environments through**

- fitness programs
- flexible hours
- tele-commuting options
- hotline services for personal assistance
- other top-down benefits

While the above mentioned programs are important and truly beneficial, they require middle management to embrace them in the face of constant pressure to deliver business results. These programs are also typically focused on a simple “work-life” paradigm with “two” competing priorities— work and personal.

**There are many situations in which employees can be stressed by personal issues**

- Care for sick or dying relatives
- Managing a single parent household with young children
- Financial concerns
- Spousal job loss

**The National Alliance for Caregiving estimates that between 22 million and 25 million Americans care for an older or disabled relative.**

Employees may like the distraction that work offers from these very personal stressors, however, the work-place is usually not equipped to support them. These factors will have a negative impact on the business and the employee may become “intolerant” at work or have lower job satisfaction as a result of the non-work related issues.

## Our View of Work-Life Balance

### LIFE PROFILE SUMMARY ANALYSIS

Life Area	Your %	Your Priority	Overall Priority Rating
Self Care & Self Time	30%	5	13
Attitude & Outlook	72%	11	2
Self Esteem	71%	16	2
Faith	37%	8	6
Life Balance & Vision	40%	4	12
<b>SELF SECTION SCORE</b>	<b>54%</b>	<b>9</b>	<b>4</b>
Energy	44%	3	14
Health	67%	13	2
<b>HEALTH SECTION SCORE</b>	<b>55%</b>	<b>8</b>	<b>4</b>
<b>MENU PLANNING</b>	<b>25%</b>	<b>6</b>	<b>13</b>
Household Management	64%	9	3
Money Management	62%	7	4
Information Management	74%	14	2
<b>LIFE ROUTINE SECTION SCORE</b>	<b>67%</b>	<b>10</b>	<b>3</b>
Goals	24%	1	79
Career	81%	12	2
<b>GOALS &amp; CAREER SECTION SCORE</b>	<b>43%</b>	<b>7</b>	<b>7</b>
Planning	68%	10	3
Action & Accountability	22%	2	43
<b>LIFE SKILLS SECTION SCORE</b>	<b>44%</b>	<b>6</b>	<b>7</b>
Relationship with Friends	66%	19	2
Relationship with Partner	90%	18	1
Relationship with Children	83%	17	1
Relationship with Family Outside the Home	64%	15	2
<b>RELATIONSHIP SECTION SCORE</b>	<b>77%</b>	<b>17</b>	<b>1</b>

**M**ake Today Matter approaches life balance in a comprehensive fashion. The MTM Life Profiler — a tool specifically designed for use in conjunction with the MTM program to assess the member's strengths, life areas needing improvement, and priorities to be worked on.

In the sample Life Profiler Summary Analysis shown, “Goals” and “Action & Accountability” life areas are the highest priorities as depicted by the high numbers shown in the “Overall Priority Rating” column. The Life Profiler has a recommendation matrix (not shown) that provides direction for improving the target life areas.

The MTM program uses Mini-Makeovers (short, action-oriented e-classes and exercises) designed to introduce and reinforce skills or characteristics conducive to specific life areas. This unique approach provides the opportunity for continual personal and professional development.

As a result, our members are more balanced and have a clearer direction after participating in the program than they did before starting. Continuous self reflection and structured self-review keep our members focused on what is important and avoids distractions by non-priority areas.

Make Today Matter understands that each person views the world through their own lens of life experience and environment and that each person has a unique set of priorities. Our program is geared to maximize the benefits to each unique need, not a “one size fits all” approach. Make Today Matter really does help women build and maintain their best lives.

*Clear some space out of your schedule and work through Brook's system of getting organized, healthy, and financially responsible. Brook takes all the things in our lives that keep us off balance, from overstuffed closets to forgetting to take care of ourselves—and gives simple steps to create a balanced, simplified life. She also gives us a simple organization system for managing our time, meal-planning ideas and things to make our relationships better. If you are serious about making changes for the better, then this program is for you. Elizabeth, Michigan*

## Business Program

**F**or businesses and organizations, we have created volume purchase discounts on classes and memberships.

The volume purchase program can be utilized to purchase discounted MTM memberships and classes in quantity. Blocks can be any size, within the ranges listed below, to take advantage of the discounts.

The following tables outline volume pricing for MTM memberships and classes:

Block Type	Block Quantity Range	List Price	Price per Person per Month*
Memberships	50—99	\$19.95	\$12.50
Memberships	100—249	\$19.95	\$10.00
Memberships	250—499	\$19.95	\$8.00
Memberships	500+	\$19.95	\$6.00

\*The monthly membership blocks require a minimum commitment of 6 months.

Block Type	Block Quantity Range	Average List Price	Price per Class Registration**
Classes	50—99	\$39.00	\$20.00
Classes	100—249	\$39.00	\$16.00
Classes	250—499	\$39.00	\$14.00
Classes	500+	\$39.00	\$12.00

\*\*Class blocks are prepaid and can be “drawn down” over time. For example; with a 50 class block, 10 people can take 5 classes over the course of a year or 50 people can each take 1 class. The block purchases do not expire.

This program is exclusive of any other discounts, coupons, or specials.

**There is surprisingly little you need to do to get started!**

Contact us at:

**Andy Stowers**

Sales and Operations

Phone: 715-690-1011

[andy@maketodaymatter.net](mailto:andy@maketodaymatter.net)

*I am glad I decided to try MTM. It is one of the best things I could have ever done for myself. I am encouraging everyone I know to give it a try—it can change your life for the better! Maureen, Florida*

To discuss creating specialized content specific to your business, please contact us.

# Make Today Matter Life System

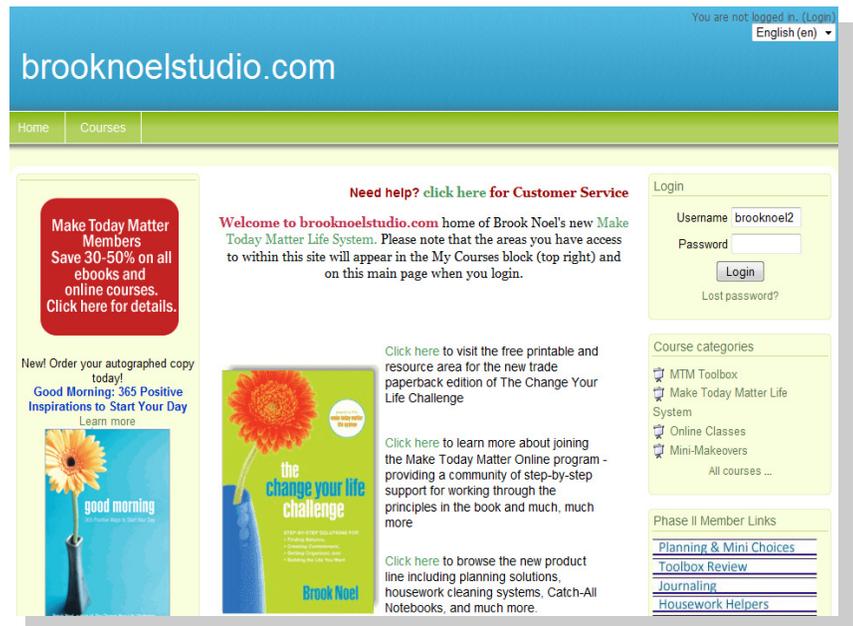
**M**ake Today Matter currently offers more than 150 products and services. Some highlights from our membership, class, and e-book categories:

## Make Today Matter Life System Online Membership

Our online programs are delivered through a private website utilizing the same software used by universities. By completing a monthly *Snapshot*, our members can easily track their progress in the life areas most important to them. Backed by more than 100 Mini-Makeovers, the Snapshot is a valuable tool designed to help members maintain balance amongst their priorities. Our team of 40+ moderators actively guides our members through the MTM program.

The Make Today Matter Toolbox includes thirty step-by-step guides to help members save time, regain control, get organized, eliminate chaos and clutter, feel better, regain energy, build balance, and find more joy:

- Manage Time
- Save Money
- Regain Energy
- Find Balance
- Improve Relationships
- Uncover Core Values
- Live by Priorities
- Develop a Home Management Routine
- Manage Mealtimes
- Set Your Goals
- Connect with Others
- Expert Support



Login page for *Make Today Matter Life System* members

## Benefits employees receive through MTM include

- Life improvement skills to increase their productivity at home and at work
- Relationship and team building skills
- Access to the tools to help evaluate their priorities
- Exercises to help employees step back from their daily routine and reflect on personal stressors
- Short, action-oriented mini-classes designed to improve important life areas
- Safe, private, online-community access, providing the opportunity to share thoughts with others looking to achieve similar objectives

*I just started this program and it has already changed my life. My mind is uncluttered now. If this is the impact the first week has had on my life, I can't wait to see how it looks at the end! God bless you for developing this program! Brittany, California*

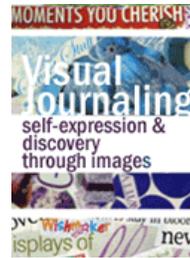
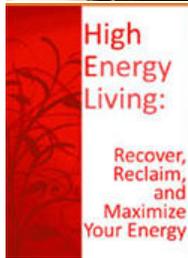
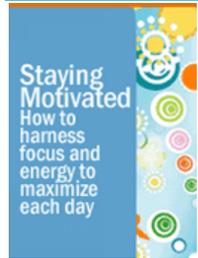
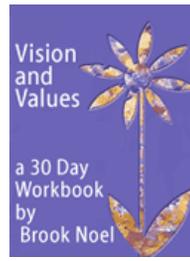
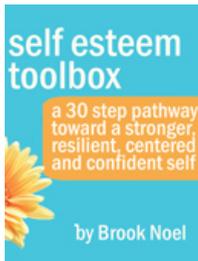
Please see our web shop for more details on our Make Today Matter memberships.

## Classes and Products

### 2010 MTM Online Classes

Our classes provide practical, ready to implement approaches to many of the issues facing people today. All classes are designed so our students can login any time, download their lessons, take self evaluations and optionally participate in our forums. We also have optional group events but these are not required to successfully complete the courses. Our classes are structured so that each lesson covers a relatively small amount of material so that the student can login, get the lesson and get through the material quickly. Typical students login for 30 minutes or less 3 days per week. See our web shop for the current schedule.

Class Name	Class Name	Class Name
Goal Workshop	Paper Piles and Files	Visual Journaling
30 Day Health Jumpstart	Managing Everyday Paper	Searching for Something
Extreme Home Makeover	Getting Things Done	10 Day Attitude Makeover
High Energy Living	Simplify Your Life	Mid-Year Goal Workshop



### E-Books

MTM e-books provide the same action oriented approach that our classes do. E-books are instantly available as downloads. Each e-book is designed to provide actionable instruction on the representative topic. See our web shop for detailed descriptions on each of our e-books.

MTM offers a number of books related to our program and living a balanced life. We also have several kits to help our customers address meal planning, project management, home management and financial management. Additionally, we offer a variety of organizational tools such as our popular "Catch All Notebook" series which replaces hardly used PDA's with a simple, customized and effective organizer.

### Books and Organizational Tools

