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Ta Balley Corpagh Ghoolish cur failt erriu

NOW THAT'S GROWTH!!



CHIEF MINISTER TONY BROWN - FUTURE THOUGHTS

Until you start doing something differently,
you are in for more of the same.

Kaupthing Singer & Friedlander is a full service integrated bank born out of Kaupthing Bank's acquisition of Singer & Friedlander Group PLC in July 2005. Our innovative approach to banking services and commitment to making your ideas a reality has helped us grow steadily, with operations now in ten countries and total assets under management of more than €14.3bn

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Feature article

CHIEF MINISTER TONY BROWN



**FUTURE
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motivation

Part 3

16: Get a workout partner or goal buddy.

Staying motivated on your own is tough. But if you find someone with similar goals (running, dieting, finances, etc.), see if they'd like to partner with you. Partner with your spouse, sibling or best friend on whatever goals they're trying to achieve., it works both ways, as long as you don't fall out of course...

"You don't have to be going after the same goals as long as you are both pushing and encouraging each other to succeed"



"why do you always stare at me when I exercise?"

15: Just get started.

There are some days when you don't feel like heading out the door for a run, or figuring out your budget, or whatever it is you're supposed to do that day for your goal.

Well, instead of thinking about how hard it is, and how long it will take, tell yourself that you just have to start. I have a rule (not an original one) that I just have to put on my running shoes and close the door behind me.

After that, it all flows naturally. It's when you're sitting in your house, thinking about running and feeling tired, that it seems hard. Once you start, it is never as hard as you thought it would be. This tip works for me every time.

14: Make it a pleasure!

One reason we might put off something that will help us achieve our goal, such as exercise for example, is because it seems like hard work.

Well, this might be true, but the key is to find a way to make it fun or pleasurable.

**If your goal activity becomes a treat, you actually look forward to it.
Now that's a good thing!**

Web 2.0 Consultancy/Seminars

“Web 2.0” refers to a perceived second generation of web-based communities and hosted services — such as social-networking sites, wikis and folksonomies — which aim to facilitate collaboration and sharing between users.

“Managing Corporate Reputation in the Digital Era” Business in the digital era demands quick thinking and even quicker action. Especially when a company’s reputation and possible future hangs in the balance.

Ensure your team members fully understand your company’s internet strategic positioning by booking a consultancy/seminar session today.

Contact Work Connexions on 01624 838425 or 07624 406750

The Fight for Access at Langness

PRoWL’s case is based around the 21-year rule described in Section 88 of the Highways Act, which says that if a path is walked as a right for more than 21 years it becomes a Public Highway. Mr Costain says, “The paths have been walked ‘as a right’ by generations of Manx people. If the Government chooses to then it can designate the path a public Right of Way immediately.” If the Attorney General ever had any questions about the application of this law, then a recent Law Lords ruling has helped clarify matters. “There’s no excuse for the path not to be re-opened, yet still the Manx Government seems to be dragging its heels,” said Mr. Costain. (For full details about this ruling see

www.prowl-iom.org).

The campaign group is a coalition of hundreds of local people, including 127 who have signed affidavits in the presence of a Commissioner for Oaths to say they’ve walked the now-obstructed paths, as a right, for more than the 21 years required. Among the 127 are trades people, housewives, three doctors, four nurses, a vet, three company directors, four chartered accountants, sixteen teachers and lecturers, a chemist, a coastguard, a clergyman and a policeman.

With the strength of public feeling in this case it’s hard to believe that the Isle of Man Government will fail to act on behalf of taxpayers for much longer.

THE RISE of WEB 2.0

Guest.blog

Inferno

www.infernopr.com

86% of businesses with a blog credit blogs with generating more business opportunities. A significant new survey is released today showing that blogging is becoming a key business tool, providing a valuable way for companies to create new and genuine relationships with their customers. The research, carried out for UK PR agency Inferno Communications by Loudhouse Research during August 2007, polled 300 UK companies with over 250 employees. It reveals that 50% of those companies surveyed now undertake some form of blogging – either having their own blog or encouraging employees to comment on blogs.

Of those companies that do have blogs, 64% were launched in the last 6 months. And 86% of these blogging companies state that their blog has generated additional business opportunities. Blogs also compare well to other forms of business information, ranking with business decision makers as equally important as trade shows and internet searching, and more influential than TV and radio advertising.

The research questioned UK managers with direct sales and/or purchasing responsibility to discover how they and their companies use blogs to interact with existing and potential customers and how they engage with the blogosphere to inform their own business decision making. The main findings of the research found:

- 50% of UK companies now undertake some form of blogging
- 64% of UK corporate blogs have been launched in the last 6 months
- 86% of companies that have a blog credit it with generating more business opportunities for their company
- 66% of managers in the survey have visited blogs in the last 12 months
- 80% of blog users visit blogs during working hours
- 33% of blog visitors will access a blog on a daily basis

“The research shows that blogging in the UK is fast becoming a serious business tool,” Grant Currie, Managing Director of Inferno PR commented. “There are many parallels with

**“Web 2.0 is
about individuals
& Groups”**

'Internet 1.0' in that there has been a lot of hype and questions asked about 'Web 2.0' technologies and mistakes are being made. But the fact remains that it appears blogging is one of the Web 2.0 technologies that is now taking serious hold in the business world. UK companies are now beginning to adopt blogging as part of their business strategy and those that have done so are pointing to specific business success and opportunity being created. It seems the hype is over and the real business of blogging is on its way."

Currie also cautioned businesses to understand what is and isn't achievable in the "blogosphere" before developing their own blogging strategies. He said, "Businesses shouldn't view a blog as another billboard from which to shout their corporate messages. Starting a blog is essentially starting a conversation and as in verbal communication, conversations have conventions, rules and boundaries. Those businesses in our survey who have derived new business opportunities from their blogs, will have found that these successes came indirectly from the blog, rather than directly. A blog is not the place to sell and businesses should get suitable advice before embarking on their blogs."

Prominent UK blogger, Neville Hobson, author of the Hobson Report echoes these thoughts, saying: "A business blog is a powerful communication tool, as many companies who successfully use them can attest. Blogs also represent disruptive change and a challenge to traditional business thinking. Companies who recognize the social characteristics of effective communication are those likely to gain the most from business blogging."

It's a wired, wired world

The research also cautions businesses looking to exploit the blogosphere revealing significant difference in opinion between buyers and sellers over what constitutes a 'good blog'. For instance, only 30% of respondents felt that corporate branding was a positive thing raising questions over the validity of trumpeting the company line on a blog versus allowing individual views to flourish. Furthermore, those respondents with spending responsibilities saw blogs as the second best source for informing a business



Managing Director Aiden Doherty from Kaupthing Singer & Friedlander talks about Transparency and Banking.

How does one tell the difference between a financially stable bank and a less stable one?

The financial markets these days are highly complex and very difficult to understand in some areas. Not only do banks offer the 'normal' banking business of taking deposits and lending, banks are also involved in a myriad of other activities e.g. Treasury, where banks are trading in the worldwide money and foreign exchange markets, Capital Markets, where banks make funding available to businesses and individuals for long term investment, and Investment Banking where banks provide investment banking services for both the clients and for their own account.

It is because of the complexity of the markets in which banks trade these days that it is sometimes difficult for the general public to truly understand a bank's stability and/or strength. Depositors should carry out their own due diligence relative to the bank which they plan to invest with; to do so they should seek expert guidance from their independent financial advisor or accountant. Carrying out such analysis has now become very pertinent following the recent market crisis and the Northern Rock situation. Some areas where clients should investigate before choosing a bank are:

1. What depositor protection schemes apply, if any, in the jurisdiction?
2. What is the bank's, or in the case of a subsidiary the parent bank's, credit rating?
3. Does the bank, if it is an offshore subsidiary, have any guarantee from parent to cover the deposits in the subsidiary?

In my opinion, these three areas are paramount in deciding the relative strength of a deposit taking institution. In our case, deposits placed with Kaupthing Singer & Friedlander (Isle of Man) Limited are not only covered by the Isle of Man Depositors' Compensation Scheme, but importantly all deposits are guaranteed by our parent, Kaupthing Bank hf., which has an Aa3 rating by Moody's, the independent ratings agency.



What can one expect from a private bank?

The definition of a private bank varies; in essence private banking tends to involve offering banking services to individuals with disposable wealth of more than £50,000, although some banks have a much higher threshold and do not offer private banking services for clients with a disposable wealth of less than £500,000.

Many private banks also provide banking services to ex-patriots as ex-patriots are viewed as mobile, entrepreneurial and ambitious individuals who, in future years might accumulate greater disposable income/wealth which will need to be managed. Consequently, even though some ex-patriot relationships may begin at levels below normal minimum, by forming a relationship at an early stage private banks view this as an opportunity to set the stage for future business. In essence, private banks and their affiliates offer their clients a service over and above that of the normal retail bank. This involves working in partnership with clients, providing a superior personal service, offering a choice of tailored products to meet individual needs rather than the needs of many.

Who are you specifically targeting?

At Kaupthing Singer and Friedlander our target market is threefold i) local Isle of Man business, both in the per-



sonal and CSP/TSP sectors, ii) the ex-patriot client overseas and iii) high net worth individuals. We market our services through various investor publications, through selected IFA networks and, probably best of all, because it is a true and genuine recommendation, through our existing client base. Readers will associate the old adage that bad news travels faster; the same goes for banks and if a personal recommendation is being given it carries more weight than simply looking at an advert in a publication. Needless to say clients will only give a personal recommendation if they value their relationship with the bank. Therefore, to be able to maximise our existing client base and hope that they will 'spread the word' we have to make sure that our clients trust us and we deliver on our promises. Therefore, transparency, honesty, good service, with competitive rates and pricing are paramount in our mind when targeting clients

Kaupthing Singer & Friedlander (Isle of Man) Limited who have been operating in the Isle of Man for 36 years and currently has over £1bn of assets under management in the Isle of Man. Visit the Bank's web site on www.kaupthingsingers.co.im



A Printer for all seasons...

Sorry guys no such thing...

You need to decide what you need your printer to do.

Is it an office workhorse that will generate all your invoices print hundreds of letters and work it's socks off? If it is then you want a good old mono laser. Do you want several people to use it? Then it needs a network card. Do you want to save money on paper then make sure it has a duplex unit! This kind of beast is known as a work group printer and in my humble Hewlett Packard are still best at these!

OK so you aren't printing 1,000s of pages but want a reliable network printer that a few can share. Then what you want is one of the smaller mono lasers. Samsung, Canon and HP all do good printers that start at less than £200 and if you use our own BigFish toners really cheap to run.

Colour – Here's the big question. Do you really need to print colour? Are you sure? Really sure? It's a big question because colour printing ain't cheap. Quality is good these days on both Laser and InkJet. If what you need is high quality photos then you need inkjet technology. Canon and HP are the kings of this market but you need to know what you want to print. Prices start at £59.00 and go all the way up to your annual mortgage payment. Your best way to choose is to ask a reputable dealer with no ties to any manufacturer.....like BigFish! We sell what we like and only what we like.

Now for normal office colour use you really need to look at colour laser. Quality for presentations, brochures etc are excellent and they are much cheaper to run than inkjet.

Konica Minolta I really believe are the best in this market. Printers start at £220 for a basic A4 up to £2,500 for an A3. Quick point re A3 colour laser. Unless you are a design house or an architect YOU DO NOT NEED A3. You may think you do but less than 1% of printing is A3.

To help you decide here are some per page costings.

A4 Mono (using our toner) less than 1p per page

A4 Colour Inkjet 15 p per page

A3 Colour InkJet 29 p per page

A4 Colour Laser 8 pence per page

A3 Colour Laser 17 pence per page

Deborah Gwinell
Sales and Marketing Director
BigFish



These are approximate costs but based on my experience not manufacturers spiel!

Another couple of tips. For mono laser printer remanufactured (recycled) toners are excellent. Colour compatibles, either ink or colour laser are a false economy. You will get poor print quality and you can damage your printer. Also if you buy or use one of the larger workgroup printers it will greatly benefit from a regular service. This will improve print quality prolong the printers life and save you money.

I am always happy to give advice on the printer minefield so just give me a call. We are after all "hooked on printers" and have been doing it for 14 years.

Big Fish

we're hooked on printers!



hp LaserJet
2200dtn printer



hp LaserJet 2200/d/dn printer



hp LaserJet
2200dt printer



BIGFISH, Laser House, 62a Main Rd, Onchan, Isle of Man, IM3 1AL
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r e s p i t e <<

Did you know that the average person makes about **1,140** telephone calls each year? Cats would have a lot to meow about if they used the phone as they have over **100** vocal chords, Giraffes wouldn't say much, they don't have any. A human will spend a third of their lives sleeping and perhaps consume 8 spiders whilst doing so. A dark room and comfy bed doesn't matter to a bullfrog as they are said to never sleep, darkness matters to goldfish though, they will eventually turn white if left in the dark. Astonishingly, a kangaroo can jump **30ft** at full pelt, but can't walk backwards, neither can an Emu. Elephants are the only animal that can't jump, but they are capable of swimming a remarkable **20** miles a day, swimming forwards of course, not like a shrimp, who can only swim backwards. If your flying off for some winter sun soon, try not to eat too many bananas, mosquitoes are more likely to bite you. Talking about having a bite, don't listen to rock music if you have termites, they eat through wood **2** times faster if they can hear it. Americans like their rock music, they also like their pizza, eating on average **18** acres a day, that's a lot of calories, you can burn **20** calories an hour just chewing gum, **26** calories with a good one minute snog or just frown about your weight rather than smiling, that burns more calories too. **THOUGHT:** It takes one tree to make a thousand matches, but only one match to burn a thousand trees

>> So you do **Sudoku** do you?



VISIT OUR WEBSITE FOR THE ANSWERS!!

3 sports you win going backwards?

Tug-of-war
rowing
swimming the backstroke

					3		4	
9	4	5	3	6	7			
8	7				9	2		
	5							
		4	5		8	6		
						4		
	9	1				6	7	
		7		8	5	2	1	9
6		8						



Q u o t a t i o n

classic sporting quotes

'If you don't believe you can win, there is no point in getting out of bed at the end of the day'
Neville Southall

'If you can't stand the heat in the dressing-room, get out of the kitchen.'
Terry Venables

'I definitely want Brooklyn to be christened, but I don't know into what religion yet'
David Beckham

'One accusation you can't throw at me is that I've always done my best.'
Alan Shearer

'He's got his hands on his knees and holds his head in despair.'
David Coleman

'I couldn't settle in Italy, it was like living in a foreign country'
Ian Rush

'I never make predictions and I never will.'
Paul Gascoigne

'If that had gone in, it would have been a goal.' -
David Coleman

'I owe a lot to my parents, especially my mother and father'
Greg Norman

Replying to 'Have you ever thought of writing your autobiography?'
'On what?'
Chris Eubank



Want to see your favourite quotation in our next issue?
email to: info@workconnexions.com



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CHIEF MINISTER TONY BROWN

FUTURE THOUGHTS



Q. WHAT FUTURE DEVELOPMENT THAT YOU CONSIDER INEVITABLE, DO YOU LOOK FORWARD TO WITH THE MOST ANTICIPATION?

Increasing global opportunities for international businesses based in the Isle of Man, stimulating our economy, providing opportunities and quality employment, improving living standards and improving the quality of life for all.

It is therefore vital that we provide the right environment for IOM business to compete and win in the global economy.

Q. WHAT FUTURE DEVELOPMENT THAT YOU CONSIDER INEVITABLE FILLS YOU WITH THE MOST FEAR?

The changing world due to increased terrorism that is affecting our personal freedoms arising from the necessary increase in security against global terror.

The changes are slowly eroding much of the freedoms we have previously taken for granted and unfortunately there seems to be no alternative.

Q. DO YOU THINK THAT YOUR CURRENT INITIATIVES LIKE "FREEDOM TO FLOURISH" ARE WORKING AND IF SO HOW?

Freedom to Flourish is about agreeing and promoting a consistent central theme to run through all our communications about the IOM to audiences at home and abroad. It is supported by both Government and the private sector and is progressing on several fronts. It's concerned with developing clear and co-ordinated messages about the Isle of Man around a core concept - it's much more than just repeating the words 'Freedom to Flourish'.

It provides a common themed identity, which if used correctly gives a consistent and effective message.

Q. WE ARE BUILDING AN ONLINE AND OFFLINE COMMUNITY OF BUSINESSES WHO INTERACT AND FEED OFF EACH OTHER, AND IN COMBINING THOUGHTS AND IDEAS, WILL MAKE MORE OF A CONTRIBUTION TO THE ISLANDS ECONOMY. HOW DO YOU THINK THAT GOVERNMENT CAN HELP TO STIMULATE THIS TYPE OF ISLAND TEAM ETHOS?

Government welcomes and encourages ideas that can develop good quality legitimate business that will contribute to the growth of our economy and provide employment opportunities.

Government works with the private sector to promote opportunities and provide a climate where business can succeed.

Q. WHY DID YOU GET INVOLVED IN POLITICS AND WHERE DO YOU SEE YOURSELF IN THE NEXT FIVE, TEN OR EVEN TWENTY YEARS?

I became involved in youth work from the age of 19 and was also involved within the community. Due to this I became interested in getting more involved in town affairs – being a volunteer – and as my interest grew I wanted to do more. I did not see it as ‘politics’ but being involved in helping and being involved in my community.

My political aspirations developed during my first term as a Castletown Town Commissioner – 1976 to 1979 – and as I saw I could make a difference and really help people I decided to become more involved in playing a part in political life and in 1981 stood for the House of Keys and was elected and have been so continuously since that time.

As to where I will be in the future I do not know; I enjoy what I do now and as always I will decide at the appropriate time where I go to from here.

“ I WOULD LIKE TO STRENGTHEN OUR IDENTITY, OUR MANXNESS, WE ARE A UNIQUE NATION AND WE SHOULD BE PROUD OF WHAT WE DO AND WHAT WE ACHIEVE”

Q. WHAT WILL BE YOUR MAIN TARGETS THROUGHOUT YOUR TERM IN OFFICE?

There are too many main targets to list here however, I would hope to provide firm leadership and a cohesive Government doing its best to serve the people of the Island.

I hope that I can improve the quality of life and provide appropriate care and support for those most in need, provide opportunities and an environment where our young people can develop and be successful whilst building their future.

I want to ensure that the Island remains a safe place in which to live, and that we retain our unique way of life whilst ensuring that we are successful in developing our economy so as to safeguard our future

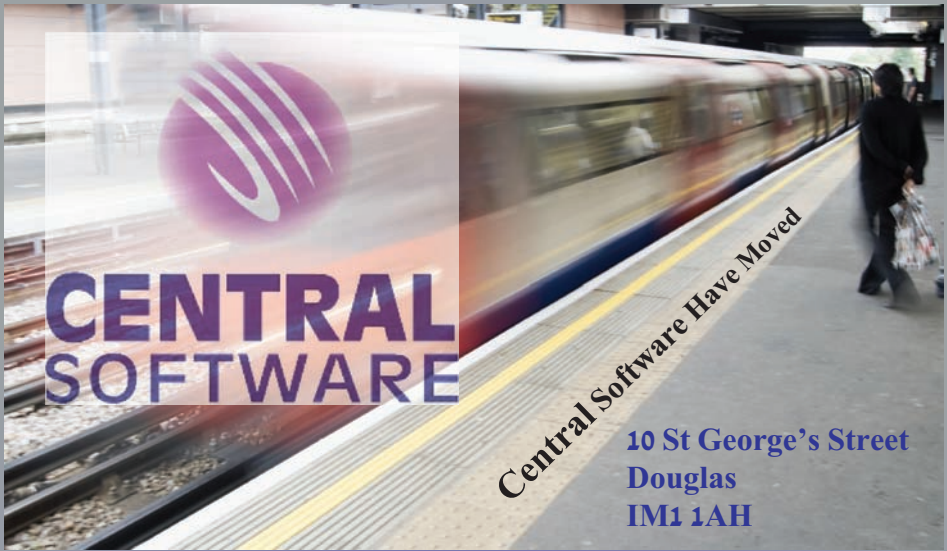
Q. DO YOU HAVE A FAVOURITE PART OF THE ISLE OF MAN? WHY?

The Island is so beautiful however my favourite part is The Slough area. I find the scale and diversity of the countryside - its ruggedness, its beauty, its peacefulness and its views - to be magnificent. It gives an air of real freedom.

Q. AND FINALLY...ASSUMING YOU HAVE THE ABILITY TO INFLUENCE THE FUTURE OF THE ISLE OF MAN IN ANY CAPACITY, WHAT FUTURE DEVELOPMENT WOULD YOU MOST LIKE TO HELP BRING ABOUT?

There are so many things that I wish to achieve in developing the Island however, I would like to strengthen our identity, our Manxness, we are a unique nation and we should be proud of what we do and what we achieve.

I would like to see the Isle of Man continue to prosper, to grow wealthier as a community, but continue to share the benefits of that prosperity and most importantly retain our strong sense of community, quality of life and national identity.



Central Software and its sister company **Central Core Components** have moved their Isle of Man operation from Regent House in Ridgeway Street to 10 St George's Street in Douglas.

Central Software offers Core Banking, Internet Banking, Wealth Management, Insurance, Pension and Compliance products to many of the major banks and finance companies both on the Island and Europe.

Central Core Components offers Client Database's which can be quickly, easily and economically customised to meet customers exact requirements.

Their range of off the shelf databases includes CRM, KYC, Risk,

Reporting, Human Resources and Recruitment solutions.

Director of Business Development Tracy Kinrade commented "Due to the expansion of our product offerings our operational requirements have changed. We are still based in Douglas to service our Isle of Man Banking Clients, but we required separate floors for the programming, testing and customer support for the UK resellers of our products operated by our sister company **Central Core Components**". Employing 15 staff in Douglas **Central Software** also has an office in Theale in Reading which houses their UK programming support team.



SOFTWARE PROGRAMMER

Due to an increase in the development of our product range we are looking to recruit a software programmer to join our dynamic programming team.

Experience in the following applications is desirable:

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Experience in the following applications is desirable:

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ASP Web Applications
The Finance Industry

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10 St George's Street

Douglas

IM1 1AH

Telephone 01624 624957 for further information

**Visit our websites www.centralsoftware.com &
www.ccc3c.com**

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Need space to think?

"Time goes by...so slowly". Do you know the song I mean? I can understand that some people experience life like that and it may seem like a bad thing to them. But when that haunting refrain drifts out of my radio I just think "If only!"

Life races along for me - the compulsive "to do" list rarely gets shorter and I'm scrambling to finish work by deadlines. I pack meetings and networking opportunities into the diary like a demon, pleased that I've made another great contact and that they want to talk to me. Every morning I wake up with a task prioritisation struggle already going on in my head and a feeling that I'll never get it all done in the time available. Well I do (get it all done), generally, and I feel great about my achievements. But there is something I'm failing on - badly. And it's been happening like that for years. Space to think.

I'm not talking here about time management. I can carve out time if I need to - in fact I'm a master at holding a straight line across a task battlefield as the crisis landmines go off and the displacement activity grenades fly past my head. But (and this is a bad thing) I'm also a master at multi-tasking. I do one thing on

the computer and sort two others in my head at the same time. Yet in order to think properly about important life decisions or future business direction, the conditions in your head have to be absolutely spot-on if you're to do that really deep thinking that will change the course of history. If you don't think, you don't plan and you end up in a place by default, which is generally a compromise and probably a disappointment.

For many people, the car is their space to think. The journey to and from work provides peace and time for ideas to percolate and solutions to pop up to the surface. My own space to think is often limited to the toothbrush moment in the mornings. That fraction of time when the little men in my head, rushing around checking the filing cabinets, come up with the goods after a night of toil on the task I gave them the evening before. I love them and I've learned to trust them on really quite big issues. But is two minutes doing justice to the momentousness of some of the decisions I might take as a result of their advice? I don't think so.

In fact, I can count the life-changing "aha!" moments of my entire life on just 2 hands - they're etched on my brain. Real insights that moved me onto a new plane because I suddenly saw a clear and inspiring route ahead out of a complex dilemma. Amazing thing, the neuroscience of insights. Apparently our brains give off

alpha-waves just before insights, which mean that we're shutting down inputs from outside and focusing on internal stimuli. Then illumination happens with a rush of adrenaline which creates energy, a positive outlook and a drive to change as new mental connections are made. And gamma waves pop up simultaneously across all parts of the brain as the connections form a sort of super-map to help the change happen. Now that's what I call a real opportunity for world-class action-planning.

So how do you create that space and make it effective? Clearly, you need to plan the time and the right conditions and sometimes you need help to make it happen. Otherwise, like any big or difficult job, it can seem too complicated to break down into the slices of the famous edible elephant and so too scary to start. How you approach getting the help depends on what you're hoping to achieve. If you're lacking personal reflective space, you may need a coach or mentor to

strategy for future success, a dynamic and experienced external facilitator can inspire you and your senior team, equipped with ideas and enthusiasm, to pull that strategy together in a matter of days, with everyone bought-in to making it happen. If you're struggling to develop new markets or new products, the potential innovations are pretty well all there, hidden in the market intelligence your people carry in their heads. A creative ideas specialist can provide the short-cuts in a single workshop to rip those concepts out into the light of day as options for fast technical and financial evaluation.

Sounds serious? Life is serious. But that doesn't mean you can't have a lot of fun changing your world, with a little help to create the right space you need to plan effectively. Now who wrote that song about getting by with a little help from your friends?

So how do you create that space and make it effective?

really make you focus constructively for short, effective periods of time on the important issues in your work, life or behaviour that you want to address, and help you develop a plan to move yourself forward. If you're running a business and you're facing another year without a convincing and distinctive



Caroline Bull moved to the Isle of Man in March to set up her own consultancy in economic, business and strategy development and is already working with a number of organisations on the island. She's good at creating space to think...
for other people!

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I CAN'T MAKE IT TO WORK TODAY BECAUSE...

The following excuses were actually given to major employers in the UK.

"I'm too drunk to drive to work."

"I'm too fat to get into my work outfit."

"God didn't wake me."

"My son accidentally fell asleep next to wet cement in our garden, his foot fell in and we can't get it out."

"I forgot I was getting married today."

And our winner by a mile...

**"THE GHOSTS IN MY HOUSE
KEPT ME UP ALL NIGHT."**



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