

A close-up photograph of a person's hands working at a desk. The right hand is pressing buttons on a white calculator, while the left hand holds a white card or piece of paper. The desk is cluttered with various items, including a laptop, a tablet, and some papers. The background is blurred, showing a person's arm and a dark jacket. The overall scene suggests a busy, organized workspace.

**NOW
SOON
LATER**

Creating order and calm during times of change will help you achieve greater peace-of-mind.

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TASK	When does it need to be done?			WHO CAN HELP?
	NOW	SOON	LATER	

For other helpful resources, visit www.harvestadvisors.com/free-resources.