

This Free E-Book is brought to you by Natural-Aging.com.

100% Effective Natural Hormone Treatment
Menopause, Andropause And Other Hormone Imbalances
Impair Healthy Healing In People Over The Age Of 30!

SOME TIME SAVERS

By Dr. Donald E. Wetmore

SOME TIME SAVERS by Dr. Donald E. Wetmore

In my Time Management seminars which have conducted for more than 100,000 people from around the globe, I show people how to get more done in less time, with less stress; to help them have more time for the things they want to do in their work and business lives.

If you can recapture a wasted hour here and there and redirect it to a more productive use, you can make great increases in your daily productivity.

Here are five of the techniques I share in our Time Management seminars, each one of which will help you to get at least one more hour out of your day of additional productive time.

1. **Maintain Balance.** Your life consists of Seven Vital Areas: Health, Family, Financial, Intellectual, Social, Professional, and Spiritual. You will not spend equal amounts of time in each area or time every day in each area. But, if in the long run, you are spending a sufficient quantity and quality of time in each area, then your life will be balanced. But ignore any one of your areas, (never mind two or three!) and you will get out of balance and potentially sabotage your success. Fail to take time now for your health and you will have to take time for illness later on. Ignore your family and then may leave you and cost you a lot of time to re-establish relationships.

SOME TIME SAVERS

2. **Get the Power of the Pen.** A faint pen has more power than the keenest mind. Get into the habit of writing things to do down using one tool (a Day–Timer, pad of paper, Palm Pilot, etc.) Your mind is best used for the big picture rather than all the details. The details are important, but manage them with the pen. If you want to manage it you have to measure it first. Writing things down helps you to more easily remember all that you need to accomplish.

3. **Do Daily Planning.** It is said that people do not plan to fail but a lot of people fail to plan. Take the time each night to take control of the most precious resource at your command, the next twenty–four hours. Plan your work and then

work your plan each day. Write up a To Do list with all you have to's and all of your want to's for your next day.

Without a plan for the day, you can easily get distracted, spending your time serving the loudest voice rather than attending to the most important things for your day that will enhance your productivity.

4. **Prioritize It.** Your To Do list will have crucial and not crucial items on it. Despite the fact most people want to be productive, when given the choice between crucial and not crucial items, we will most often end up doing the not crucial items. They are generally easier and quicker than crucial items. Prioritize your To Do list each night. Put the #1 next to the most important item on your list. Place the #2 next to the second most important item on your list, etc. Then tackle the items on your list in order of their importance. You may not get everything done on your list, but you will get the most important things done. This is working smarter, not harder, and getting more done in less time.

5. **Control Procrastination.** The most effective planning in the world does not substitute for doing what needs to be done. We procrastinate and put off important things because we don't sense enough pain for not doing it or enough pleasure to do it. To get going on something you have been putting off, create in your mind enough pain for not doing it or enough pleasure to do it. I prefer the pleasure approach. Take a procrastinated project and turn it into to a game. Work with one thing in front of you at a time so other things won't distract you. ("Out of sight, out of

SOME TIME SAVERS

mind.") Break it down to little bite-sized, manageable pieces. Get it started, take the first step and you will likely continue it to completion.

Dr. Donald E. Wetmore, a full-time Professional Speaker, is one of the foremost experts on Time Management and the author of "Beat the Clock" and "Organizing Your Life". If you would like to receive a free copy of his humorous article, "Poor John", who wastes hours in his days, email your request now for "John" to: <mailto:ctsem@msn.com>

Would you like to receive more Timely Time Management Tips on a regular basis to increase your personal productivity? Sign up now for your free "TIMELY TIME MANAGEMENT TIPS". Just go to: <http://www.topica.com/lists/imemanagement> and select "subscribe". We welcome you to our list!

Dr. Donald E. Wetmore, Professional Speaker
Productivity Institute
Time Management Seminars
60 Huntington St. P.O. Box 2126
Shelton, CT 06484
(800) 969-3773
(203) 929-9902
fax: (203) 929-8151
e-mail: ctsem@msn.com
Visit our Supersite: <http://www.balancetime.com>

Payday Loans Could Cushion Savings Fall

By Mr Hanna

Consumers in this country saved an average of £495 each over the first three months of this year, the research found - a far cry from the £680 which was being typically hoarded in the final quarter of 2005, perhaps influenced in part by the onset of the inevitably costly festive season.

Men have fared somewhat better so far this year when it comes to being disciplined and stocking up for the future - saving £594 on average in comparison with women's relatively paltry £403. This, however, is still a good 40 per cent less than they managed to put away in the months leading up to the end of 2005.

Those aged between 30 and 50 were shown to be the most careful savers in the country, having stashed away an impressive average of £679 each over the first three months of 2006. Worryingly, under-30s put away a mere £295 each and this suggests that many of the population have plenty to do to avoid spending beyond their ultimate means.

Commenting on the findings, Jason Robinson – director of savings operations for Birmingham Midshires – said: "The cold weather and delayed advent of spring could account for this disappointing start to the savings year. We know that the months after Christmas often cause a 'financial hangover' and the prolonged winter months cause people to comfort spend in an effort to boost everyday doom and gloom.

SOME TIME SAVERS

"We'd advise savers to think carefully about their spending habits over the year to maintain consistent savings habits and nurture their long-term security."

These findings might in part indicate that Brits have, since Christmas, been stretched when it comes to striking a balance between their short-term spending needs and the obvious requirement to built up a decent financial nest egg for use in the future.

In this kind of situation, a payday loan can come in useful to help you start getting back on an even keel. This service provides you with short-term cash which, as well as catering for any immediate needs you might have such as a special occasion to buy for or an extra couple of bills to pay, can buy you time to reassess your spending and savings patterns without having to make cutbacks which are too sudden or inconvenient.

Repayable on your next payday, My Payday Loan's (

) services include

cash advances of between £80 and £1,000 which will be present in your bank account within 24 hours of your request. This can ensure that, in the short term, you don't need to further erode any of the savings you've already made while you assess the way forward financially. There's no small print and the standard repayment charge of £25 for every £100 is straightforward and uncomplicated.

Michael is a keen writer, and internet marketer living in Scotland: Contact details: E-mail:

Phone: 0131 561 2251 Michael's Website:

SOME TIME SAVERS



This Free E-Book has been brought to you by Natural-Aging.com.

[100% Effective Natural Hormone Treatment](#)
Menopause, Andropause And Other Hormone Imbalances
Impair Healthy Healing In People Over The Age Of 30!