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SOME TIME SAVERS #2

By Dr. Donald E. Wetmore

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In my Time Management seminars, which I 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 personal 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 and the quality of your life.

Here are five of the many 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 for additional productive time.

1. Run an Interruptions Log The average person gets 50 interruptions a day. The average interruption takes five minutes. Some five hours each day are spent dealing with interruptions. Many are crucial and important and are what we are paid to do but many have little or no value. Run an Interruptions Log to identify and eliminate the wasteful interruptions. Just use a pad of paper and label it "Interruptions Log" Create six columns: Date, Time, Who, What, Length, Rating. After each interruption is dealt with, log in the date and time it occurred, who brought it to you, a word or two about what it related to, the length of time it took, and finally the rating of its importance:
A=crucial, B=important, C=little value, and D=no value. Run

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it for a week or more to get a good measure of what is happening in your life. Then evaluate the results and take action to eliminate some of the C and D interruptions that have little or no value.

2. Delegate It We all have 168 hours each week and when you subtract 56 hours for sleep and another 10 hours for personal care, that doesn't leave a whole lot of time to get done what needs to be done. Delegation permits you to leverage your time through others and thereby increase your own results. The hardest part of delegation though, is simply letting go. We take great pride in doing things ourselves. "If you want a job done well, you better do it

yourself". Every night in Daily Planning, look at all that you have to do and want to do the next day and with each item ask yourself, "Is this the best use of my time?" If it is, do it. If it isn't, try to arrange a way to delegate it to someone else. There is a lot of difference between "I do it" and "It gets done".

3. Manage Meetings A meeting is when two or more people get together to exchange common information. What could be simpler? Yet, it can one of the biggest time wasters we must endure. Before a meeting ask, "Is it necessary?" and "Am I necessary?" If the answers to either are "no", consider not having the meeting or excusing yourself from attending. Then prepare a written agenda for the meeting with times assigned for each item along with a starting time and ending time. Circulate the written agenda among those who will be attending. There is no sense in holding a meeting by ambush. Let people know in advance what is to be discussed.

4. Handle Paper It's easy to get buried today in the blizzard of paperwork around us. The average person receives around 150 communications each day via email, telephone, hard mail, memos, circulars, faxes, etc. A lot of time is wasted going through the same pile of paper day after day and correcting mistakes when things slip through the cracks. Try to handle the paper once and be done with it. If it is something that can be done in a minute or two, do it and be done. If it is not the best use of your time, delegate it. If it is going to take some time to complete, schedule ahead in your day calendar on the day you think you might get to it and then put it away.

5. Run a Time Log If you want to manage it, you have to measure it. A Time Log is a simple yet powerful tool to create a photo album sort of overview of how your time is

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actually being spent during the day. Simply make an ongoing record of your time as you spend it. Record the activity, the time spent on it, and then the rating using A, B, C, and D as described in #1 above. Some examples of how your time might be spent: Made telephone calls, 35 minutes, A; Answered emails, 48 minutes, B; Attended staff meeting, 55 minutes, C. Run this for a few days to get a good picture of how your time is being spent. Then analyze the information. Add up all the A, B, C, and D time. Most discover a lot of their time is being spent on C and D items that have little or no value. Finally, take action steps to reduce the C and D items to give you more time for the really important things in your life.

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, "You Just Might be a Workaholic", email your request now for "might" to: <mailto:ctsem@msn.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.

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"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.

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