

# 101 TIME TACTICS

Productivity Tips to Maximize Your Minutes

By Kendall Callas

## CONTENTS

<a href="#">INTRODUCTION</a> .....	1
<a href="#">Personal Productivity, In Brief</a> .....	1
<a href="#">BE FIRST</a> .....	2
<a href="#">LOOK FOR LEVERAGE</a> .....	3
<a href="#">OPTIMIZE YOUR TECH</a> .....	6
<a href="#">SNEAK TO THE FRONT OF THE LINE</a> .....	8
<a href="#">STRATEGIES</a> .....	9
<a href="#">Sleep On It</a> .....	14
<a href="#">Morning Methods</a> .....	16
<a href="#">Lead Time</a> .....	18
<a href="#">Rinse, Repeat!</a> .....	20
<a href="#">Tips for Parents</a> .....	21
<a href="#">WHEN TO WAIT</a> .....	24
<a href="#">TAX TIME</a> .....	25
<a href="#">TOOLS</a> .....	26
<a href="#">Popular Times® graphs</a> .....	32
<a href="#">Label for Speed</a> .....	38
<a href="#">Speed Reading</a> .....	39
<a href="#">TIMING TRENDS</a> .....	40
<a href="#">TRACKING TIME</a> .....	43
<a href="#">TIME-SAVING TIPS</a> .....	44
<a href="#">Tame the Telephone</a> .....	44
<a href="#">Paying Bills</a> .....	45
<a href="#">Computer</a> .....	46
<a href="#">CALL OR CLICK NOW!</a> .....	48
<a href="#">TIMING TALES</a> .....	51
<a href="#">“QUOTES”</a> .....	54
<a href="#">RECOMMENDED READING</a> .....	55

*“Time is of the essence.”*

## INTRODUCTION

This book is short and the tips succinct because time is precious. I didn’t invent these time tactics, I discovered them over a 35-year career of trying to do more in 24 hours as an independent computer consultant and participant in the foot-race of life. As a perpetual student of business, I have always been interested in efficiency – *it gives me time to be lazy.*

Limited to 101 recommendations, these tips cannot be comprehensive; they jump around to uncover a variety of fresh insights, and I’ve tried hard not to bore you with what you already know. We cover strategies and tools to use time productively, and specific time-saving tactics. Mixed throughout are tips about **timing** – doing things in the right order, at the best time of day, or on the best day in the calendar to create advantage, such as time or money savings, reduced risk, or increased productivity. Not all these tips will work for you; some you’ll need to apply in concept, others with thoughtful timing. I hope every reader finds a handful of gems.

And ‘Thank you’ to Google for inventing the Popular Times® graphs, useful to us all. (To learn more, see Tools, Tip #67, [Popular Times](#).)

I hope you enjoy the true stories at the end of each section, examples of *timing in action*.



*“The only reason for time is so that everything doesn’t happen at once.”*  
– Albert Einstein

## Personal Productivity, In Brief

- Understand your goals – pay attention as they change
- Simplify – let the little stuff go and learn to say ‘No’
- Prioritize *everything*
- Plan – because “Chance favors the prepared mind”
- Focus – cut the clutter and apply your time like a sniper
- Work smart and learn to delegate
- Avoid mistakes – and learn from each one!

## BE FIRST

The #1 *timing* strategy to improve your outcomes.

*“Get there firstest with the mostest.”*  
– Civil War saying

Seize the *first-mover advantage*:

1. **Be first to reply.** If you participate in a group chat, messaging or email chat group, a fast response can set the tone for follow-on replies. If you are first to respond, you can manipulate the group’s response with a quick message; your attitude will likely be adopted by others and scare away conflicting opinions. People are often afraid to argue in a fish bowl and will fall in line. Everyone behaves differently with an audience.
2. **Be first to avoid bumping.** Delays accumulate as the day goes on. Studies show surgery and airline flights are much more vulnerable to delay in the afternoon. Flights departing after 9:00 am are 50% more likely to be delayed. Morning pile-ups make everyone wait.
3. **Be first in negotiating.** The first party to make an offer puts an *anchor point* on the table – a number which creates cognitive traction that can provide an overwhelming advantage. Listen, then make an initial offer, then sell the other party on why it’s unbudgeable. **At auction, too.** An early bid of a large, round dollar amount that jumps the bidding up to a higher level signals a strong commitment and deep pockets.
4. **Be first to shop.** Especially when pursuing a scarce item, be there when the store opens its doors and you will be able to: 1) choose from shelves freshly restocked overnight, and 2) tap an ace in the hole – yesterday’s returned items waiting to be reshelved.

*“Be First, Be Smarter or Cheat”*  
– Shay Kun

5. **Be first to respond.** Create an *email rule* to text you when your boss emails. On server-based systems like Gmail or Outlook, you can arrange to signal your cell phone, using your vendor’s email-to-text facility. To send an alert about your boss's email to your mobile device, set up a rule (or *filter*) to notify:

Your 10-digit phone #



- |                      |                                    |
|----------------------|------------------------------------|
| - For AT&T:          | 1234567890@txt.att.net             |
| - For Sprint:        | 1234567890@messaging.sprintpcs.com |
| - For T-Mobile:      | 1234567890@tmomail.net             |
| - For Verizon:       | 1234567890@vtext.com               |
| - For Virgin Mobile: | 1234567890@vmobile.com             |

When an email from your boss is received, you’ll be alerted instantly by text sent to your 10 digit phone #.

## LOOK FOR LEVERAGE

*“As a small businessperson,  
you have no greater leverage than the truth.”*  
– John Greenleaf Whittier

6. **Natural rhythms.** To avoid wasting time, be alert to fundamental social rhythms – everybody likes to stay in bed in the morning, don’t compete with the crowd on weekends, don’t drive during rush hour, and avoid vacationing in August. You’ll face shorter waits and get done faster if you also remember these basics:

*“Think in the morning. Act in the noon.  
Eat in the evening. Sleep in the night.”*  
– William Blake

- **First or last hour of the day** is the best time to call or visit a bank, post office, or busy office. (But beware a rush first thing in the morning – wait a bit for the early birds to clear; banks are also often busy in the last hour.)
- **Monday** is the busiest day of the week: avoid calling or visiting a bank, post office, or government/professional offices. Ditto the weekday following a holiday.



- **Avoid banks on paydays and the 1st or 3rd day of the month** (when government payments flow).

- **The day after a holiday**, don’t even try to call an **insurance company**. Family gatherings prompt people to reconsider wills, life insurance, and burial arrangements.

*“Whoever created the name ‘life insurance’  
had to be the sales genius of all time.”*  
– Robert Half

- **Christmas, winter holidays**, we all want to look our best. Reserve early for dental and hair care appts.
- **Black Friday, the day after Thanksgiving**, start your holiday shopping for toys, furniture, computers, laptops, electronics, etc. ... Or take advantage of the slack to visit a busy office, post office, bank, park, Costco – or see a movie!
- **On Super Bowl Sunday** (early February), when millions of eyes are glued to the tube watching the football game, instead (record it and) go on a tranquil shopping expedition, visit a park, or play tourist ...

For more, see [Google Popular Times® graphs on page 33](#)

7. **Buy cooking convenience.** Reduce prep time by buying products in a form that will save you effort in the kitchen. Many foods are available washed and prepped:

- baby carrots - cut and peeled
- broccoli crowns - trimmed
- cheese - sliced or grated
- corn - creamed or whole kernel
- fruit - trimmed, peeled, cut
- green beans - trimmed
- salad greens - cut and washed
- squash - cubed
- tomatoes - paste, sauce, diced or stewed

*Keep in mind, fresh foods are usually cheaper, more nutritious, and less burdened by salt and additives.*

*“Oh yes, there's lots of great food in America. But the fast food is about as destructive and evil as it gets. It celebrates a mentality of sloth, convenience, and a cheerful embrace of food we know is hurting us.”*

*– Anthony Bourdain*

8. **Pay for delivery.** Pharmacy, grocery, or restaurant meals, a small fee will bring it to you and save a trip.

**Recommended:** Subscribe to a meal delivery service for a weekly food box or meal kits.

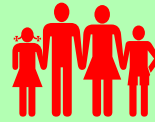
9. **Hire help to free up your time.** *Maximize the time available to do what only you can do.* If you can afford it, a house cleaner, tax preparer, bookkeeper, or gardener will free up hours you can apply to being instrumental and strategic. Marketing help or a personal assistant is easy to find on the web, especially for email and social media tasks.

*“I have no use for bodyguards, but I have very specific use for two highly trained CPAs.”*

*– Elvis Presley*

10. **Buy in bulk – clothing, too.** *Invest in the future.* When you shop for products you frequently use, buy 2 or 3 at a time. You'll reduce your transit costs and save shopping time in future; it will lock in price and availability, and hopefully score a price break (watch for sales!). Balance your shopping and transit time, storage cost, shelf life, and risk (that your size or taste will change) versus time savings in shopping plus shipping costs. *Whether you shop in person or online, buy basics in multiples.*

11. **Develop your network.** Good relations and regular contact with family, friends, and career contacts will help in many personal and career situations, including catastrophes. A personal recommendation can help you with a job or apartment search, a romantic introduction, and referrals when you suddenly need a lawyer, CPA, realtor, house cleaner, babysitter, handyman, etc. Someday you may need a ride, a rescue, a recommendation letter, a loan, or a couch to crash on. And you'll never be at a loss for someone to provide a reality check, bounce around ideas, or when you need advice.



*“Best results are often achieved well before you need a job, by consistently networking so that when you find yourself job-hunting you have a large network to work with.”*  
– Erik Qualman

**Recommended:**

*Cultivate your people.* Find a form of communication that emphasizes your strengths and use it monthly or annually to keep your network up to date on your goals and activities – newsletter, holiday cards (mailed or emailed), emailed links to samples of your work (art/photos/music/video/poetry/writing ...), family potluck picnics at a local park ...

*“Everyone you will ever meet knows something you don’t.”*  
– Bill Nye, the Science Guy

**First in the world.** Early in my career, I sought credentials to more effectively market office automation services to law firms. I became a “Corel WordPerfect Certified Instructor.” A new software version was released every year, so I saw the upcoming opportunity and hatched a plan. I contacted Corel to learn the first date I could take the certification exam for the new version. I made a reservation at a testing center to take the exam at the earliest time, on the first possible day. I passed, and sent out a Press Release to 2,000 top law firms. *Simply with timing, I created a unique marketing statement.*

October 25, 2001

**Kendall Callas Certified #1 by Corel**

San Francisco – Today Corel Corporation awarded Kendall Callas with the title of “Corel® Certified Instructor for WordPerfect® 10”. Mr. Callas is first in the world to earn this distinction.

*Timing can establish credibility.*

## OPTIMIZE YOUR TECH

*“Give me six hours to chop down a tree and I will spend the first four sharpening the axe.”*  
– Abraham Lincoln



Invest a little time and effort to sharpen your use of the devices and software which have come to dominate modern life.

12. **Computer.** *Learn shortcuts* (keystrokes) and advanced features: Cut+paste, Search/Replace, Bookmarks. Use macros, scripts, templates (for email and word processing), and keystroke recorders to speed up, simplify, and standardize tasks.

***Recommended monthly computer maintenance:***

- 1- Export Contacts/Address Book
- 2- Backup
- 3- Disk Cleanup
- 4- Virus update and scan
- 5- Delete cookies (browser)
- 6- Clean Registry (Windows)
- 7- Compress email folders
- 8- Defrag

*“We're all so damn busy choppin' wood, we don't have time to sharpen the axe.”*  
– Abraham Lincoln

13. **Upgrades.** *Don't blindly update* with each new hardware or software version. Wait until you have a reason, or **leap frog** (every other major update). Computer and phone upgrades often carry hidden costs and risks – including software conflicts, hacker intrusion, and re-learning time – and can ratchet up your data costs and battery needs. Operating System upgrades can have a domino effect, necessitating the update of other programs. An update screw-up can leave you with a nonworking printer or software. Wait a month before acting on an upgrade to allow time for the bugs to get worked out. But remember, keeping your browser, OS, and antivirus software up to date can help fend off cyber attacks.

**14. Security.** Prevent a damaging loss of your money, privacy, or secrets.

- Avoid public wi-fi.
- Monitor your credit reports, bank accounts, and credit cards to quickly report suspicious transactions.
- Set up *two-factor* identification to double your protection. Best option is to have a code sent by voice to your landline. Ask for it on all financial accounts, and shred or safeguard your statements.
- Keep your password list in a password-protected file. (Do not name it PASSWORD.LST.) Print the list periodically to store it in your safe deposit box – otherwise it may be locked in your machine and unavailable when needed. Alternatively, keep them in password vault software – but this may point the bad guys where to look.
- Lookup your email address at [haveibeenpwned.com](http://haveibeenpwned.com) to see if your personal info has been breached.

**Recommended:** Shred! Don't throw away anything that shows your signature, Social Security #, account numbers, phone #, email or mailing address ...

➤ **E-Trade Tip:** Request a **fob**, a free plastic dongle to boost password security – press a button to generate a 6-digit single-use code number that you append to your password.

➤ **Facebook Tip:** Don't list your actual birthday. (*Suggested:* List the first day of your birth month.)



Avoid financial loss or identity theft by using effective passwords, especially on your financial accounts.

**15. Passwords.** A valuable tactic to prevent financial loss or identity theft is to use effective passwords, especially on your financial accounts.

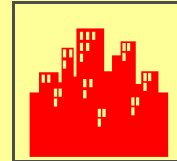
**Recommended:** 1) Make up a short nickname for each of your accounts (BofA, wFargo, socSEC, isP, Broker, Amzn, etc.). 2) Pick a memorable number from your life to use as your core password – a date, phone number, address, etc. (at least 4 digits). 3) Use the account nickname plus all or part of your core password number to compose your account password, something like this: BofA9999, socSEC415, or 123isP. If you forget a password, a rule like this makes it easier to reconstruct. *Alternative:* use sentence-long passwords, easier to remember, harder to crack.



## SNEAK TO THE FRONT OF THE LINE

Here are two proven strategies to help you compete for highly sought rentals/reservations. *Stretch your time frame into the next month, where there is no competition.*

16. **Apartments for Rent.** Apartment hunting is difficult because everyone uses the same online sources, bulletin boards, and newspapers – rushing into competition with each update of the listings. The secret is to learn about those updates before they are published.



**Strategy:** *As you go about your hunt, collect your own list of landlords and apartment managers. Do the usual things – search online (Craigslist), walk the streets where you’d like to live to spot ‘For Rent’ signs, visit large apartment buildings to introduce yourself and leave your name. For each source add a name to your list. Then, don’t wait for them to call: Weekly, contact your whole list to **ask about upcoming vacancies**. You will learn first about new vacancies because you can save the landlord the cost and effort of advertising the opening. They might even call you, if you have impressed them with how polite, courteous and pleasant a tenant you would be.*

17. **California State Park Reservations.** Cabins and choice campsites are difficult to reserve, especially for summer. Each day reservations open up for a six-month window. Predictably, the best spots and dates (holidays, weekends) are quickly gobbled up. <https://www.reservecalifornia.com> or (800) 444-7275 - 7 days, 8 am to 6 pm PT.



**Strategy:** *Example #1: Let's suppose your goal is an overnight tent site overlooking a waterfall on the 4th of July, a high hurdle. On January 1 (at 8:00 am), visit the website (or call the 800 number) to reserve a stay for July 1 – the latest allowable date (6 months later). Make it long enough to spill over to include July 4 – for instance, four nights, July 1 through July 4. Later, call to cancel and refund the first few days of the reservation, trimming it to overnight. **Voila.***

*Example #2: For a week in a cabin at Christmas, you may need to try even harder. Call June 16 to reserve December 16 through 29. Later call to cancel December 16 through 22, leaving you with just December 23 - 29. (Maximum stay varies between one and two weeks. The fee increased for cancellations less than 6 days in advance on 1/1/24.)*

## STRATEGIES

Put time and timing to work for you over the long term.

*“I learned that we can do anything, but we can’t do everything ... at least not at the same time. So think of your priorities not in terms of what activities you do, but when you do them. Timing is everything.”*  
– Dan Millman



- 18. Fire the Big Guns First.** *Put your best foot forward.* Always lead with your strongest material. If you begin your presentation with the most convincing points – and establish credibility – your remaining arguments will seem more compelling. Strut your best stuff first in your job or school application, résumé, screenplay, story, sales pitch, article, speech – or courtroom plea! It’s a hard fact of life: most readers will sample the beginning and move on if it doesn’t speak to them. Classic advice to screenwriters: *Put your all into the first ten pages.*

*“Don’t forget that the only two things people read in a story are the first and last sentences. Give them blood in the eye on the first one.”*  
– Herbert Bayard Swope

**Recommended:** As the last step of every project, re-consider the order of the pieces for best effect.

- 19. Be brief.** Save everyone time, put punch in your message – and avoid making a fool of yourself by talking too much!

*“Brevity is the soul of wit.”*  
– Shakespeare

*“I would have written a shorter letter, but I did not have the time.”*  
– Blaise Pascal

20. **Think 80/20.** *Look for the sweet spot*, that first 20% of effort that will yield 80% of the results; maybe stop there. Remember a basic rule of accounting: **Materiality** – it's rarely worth it to grind down to the penny. Why vacuum under the rug? It doesn't pay to fold your underwear. *Don't be a perfectionist!*

*“The perfect is the enemy of the good.”*  
– Italian proverb

21. **Concentrate tasks.** Combine tasks that use the same tools, resources or methods. Delay a trip to the store until it's really worth it. Wait for a full load before running a dishwasher or clothes washer to save time, energy, and water. Accumulate a 'Fix-it' list for a semi-annual 'glue day,' sewing repairs, or a shoe polishing project. Include kitchen sponges and towels when you do your laundry. And wait until you have two reasons to get up off the couch – you need the bathroom and a beverage!

*“Sustained success is largely a matter of focusing regularly on the right things and making a lot of uncelebrated little improvements every day.”*  
– Theodore Levitt

22. **Multi-task!** *Fold tasks together to save time.* Shave in the shower. Swish mouthwash while you comb your hair or put on your shoes – or while you pee! Open the mail while waiting on hold. Listen to your voice-mail messages while the computer starts up. Read over lunch or on the treadmill. Listen to talk radio in the car. Make phone calls while driving, if it's safe. While you watch TV, floss, fold laundry, or exercise (calisthenics or play with a dumbbell). Play music and dance to add playful vigor to housekeeping; lunge and squat to make vacuuming a workout. After washing the dishes, skip the towel work and let them air dry overnight so you can watch TV!

**Recommended:** If you try to handle more than two activities at once, research shows that the brain hits a capacity limit and more errors will occur.

*“I'm working to improve my methods, and every hour I save is an hour added to my life.”*  
– Ayn Rand

23. **Hedge your bets.** *Anticipate likely risks.* Scan or photocopy the contents of your wallet (color is best). Copy or print key phone contacts onto paper and keep in your car or wallet. Wear your safety belt. Review your credit report annually. Backup your computer data and phone contacts periodically. Collect referrals and business cards for computer and auto repair.  
When traveling: carry a copy of your passport on your person; use your cell phone/camera to carry images of your passport, drivers license, vaccinations, etc. – and your luggage (in case of loss).  
Joggers and bikers: carry your ID and medical card.



*“Don’t let yourself fall into ‘empty.’  
Keep cash in the house.  
Keep gas in your tank.  
Keep an extra roll of toilet paper squirreled away.  
Keep your phone charged.”  
– Gretchen Rubin*

24. **Make your moves early to take advantage of compound interest.** Start saving money as early in life as possible. Arrange automatic payroll deductions to savings. Make pension contributions early in the year to earn more tax-free.

*“Compound interest is the eighth wonder of the world.”  
– Albert Einstein*

**Hitler’s wedding-by-wireless.** During the summer before college, I worked in a couple branch offices of Bank of America. The Operations Officer in one small seaside town told me an amazing tale about a customer who died. As is often the case, the safe deposit box had to be drilled open and inventoried for probate. Inside the box they found newspaper articles and a videotape of a TV news interview laying out the box-holder's remarkable claim: **She married Adolph Hitler!** She claimed that she was wed by radio to the leader of Nazi Germany during WWII – she standing on the grounds of the German consulate in San Francisco, he in Berlin – for a wedding-by-wireless. Of course, maybe she was crazy and the claim was just a self-deluding fantasy. On the other hand, it does seem possible that Hitler, in a lucid moment, might have made contingency plans in case Germany lost the war. Perhaps he set up more than one wife-by-wireless to provide a choice of quiet hiding places to run to if the unthinkable happened.  
*The best time to plan for a contingency is long before you need it.*



25. **Write a script.** Before that important meeting or phone call, *take a minute to plan*. Sketch out an agenda, list your key points, think through your opening, closing and key phrases, consider their point of view ...

*“When I am getting ready to reason with a man, I spend one-third of my time thinking about myself and what I am going to say and two-thirds about him and what he is going to say.”*  
– Abraham Lincoln

26. **Live long and prosper.**  
Make time by extending your healthy life:

- Eat your vegetables – just like Mom said.
- Cut back on red meat – it is poison in the long run (and it’s the planet-friendly thing to do).
- Take daily vitamins + minerals – cheap insurance.
- Get enough sleep – sleep deprivation is a form of torture!
- Minimize addictive drugs - alcohol, tobacco, coffee ...
- Avoid stress – *talk* about your feelings and concerns.
- Expand – explore the world and never stop learning.
- Exercise! A small investment of time+money will reduce your long term health costs, and increase the quality and number of your remaining years.

**Recommended:** *To squeeze a workout into a busy day ...*

- take the stairs (instead of the elevator)
- walk to lunch
- park 2 or 3 blocks away from your destination
- pick a small goal and do it first thing every day

*“My grandmother started walking 5 miles a day when she was 60 years old. She’s 97 now, and we don’t know where the hell she is.”*  
– Ellen DeGeneres

27. **Invest in stocks** – early and often, and watch them grow. *No annual fees. No tax until you sell* – and thus when the gain/loss hits your income taxes. If you never sell, and hold your entire life, your heirs will inherit the stock and all the profits, with *no taxes or fees for anybody, ever* (except income tax each year on any dividends). **Not bonds** because of their low returns and they behave more and more like stocks these days, but with little upside potential. **Not mutual funds** (except low-cost index funds) because you’ll pay about 1% per year in fees – but that may

be worth it on a portion of your portfolio for the professional management and instant diversification. **How to buy stock:** Research says buy at least six stocks to diversify your portfolio. Pick companies that you encounter in your life or in the news. Follow stocks that go up on down days. Try to pick the ‘gorilla’ in emerging industries. Buy on the dip. Let your winners run. Sell losers in your high-income years for the tax loss. Look into low-fee (indexed) ETFs. Read a book. Standard wisdom: *The average investor does not take enough risk.*

*“Don’t gamble! Take all your savings and buy some good stock and hold it till it goes up, then sell it. If it don’t go up, don’t buy it.”*  
– Will Rogers

## 28. Plan your tourist adventures.



- *Head all the way in* when exploring a fair, amusement park, archeological site, etc., then enjoy the sights as you work your way back out. In other words, go the distance – expend the maximum energy initially – then drift back to your point of entry, so that when you’re done (and tired), you’re close to the exit.
- *Arrive early* to queue up for the morning opening to enjoy the top attractions without waiting. It’s likely to be cooler, less crowded, and you can park closer. For more advice, check [ThemeParkInsider.com](http://ThemeParkInsider.com).

*“I think, at a child’s birth, if a mother could ask a fairy godmother to endow it with the most useful gift, that gift should be curiosity.”*  
– Eleanor Roosevelt

## 29. Give everyone the same holiday gift.



*Uncomplicate your life and save time!* Everyone appreciates cash, gift card, contribution to charity, homemade cookies, candy, nuts, chocolate, a well-chosen book, sweat pants, flashlight, or steaks, cheese or fruit by mail ... (But a more personal approach may be best for your closest few.)

## Sleep On It

Improve yourself without effort!

*“The serpent, the king, the tiger,  
the stinging wasp, the small child,  
the dog owned by other people, and the fool:  
these seven ought not to be awakened from sleep.”*  
– Chanakya

- 30. Sleep hygiene.** *Maximize brain health into old age with good sleep habits.* The brain’s sewage system works during deep sleep to remove dementia-causing plaque (beta amyloid protein). To get the best sleep, keep the same bedtime and waking time each day. Avoid caffeine after lunchtime; avoid exercise and tech in the hour before bed. Make your bedroom dark. Use a clock alarm to soften rising with music/radio. The body wakes to eat, so train your sleep cycle by eating and drinking something you like soon after you rise. *A TV or smartphone in the bedroom is a mistake.*

**Recommended:** *Get to bed by 10:00 pm.* Circadian rhythms focus the brain’s plaque-removal process during *slow-wave sleep* – between 10 pm and 1 am.

*“A good laugh and a long sleep  
are the best cures  
in the doctor’s book.”*  
– Irish saying

- 31. Put your dreams to work.** *Harness your unconscious brain power.* As you drift off to sleep, phrase a question in your mind. Your sleeping brain will work on it overnight. When you wake, you will have greater clarity and maybe an answer. Similarly, if you have to tackle an important project tomorrow, review it before you go to bed tonight. (Not advised if insomnia is a problem.)

*“It is a common experience that a problem  
difficult at night is resolved in the morning  
after the committee of sleep has worked on it.”*  
– John Steinbeck

32. **Maximize overnight healing.** The body repairs itself during sleep. To help, *take an anti-inflammatory medication ten minutes before bedtime* – if you have a good reason: muscle/joint soreness, a sprain, or Repetitive Stress Injury. This will aid your body’s ability to circulate white blood cells and Human Growth Hormone to promote tissue growth and repair. (Take the maximum adult dose of aspirin or ibuprofen – not recommended as a daily routine; read the directions; consult your doctor; not for kids.)

*“Time may be a great healer  
but it ain’t no beauty specialist.”*



33. **Plug in before bed.** While you get your rest, remember to use the overnight hours to recharge your batteries, camera, computers, mobile phone, etc. so they too are fresh in the morning. Make it a routine.

*“One way I get a quality recharge is to  
connect with nature. To experience  
something that’s bigger than me.”*  
– Lili Taylor

34. **Run big computer tasks overnight.** Download that game, upload those photos, compact email folders, render your video, generate that big PDF, scan for viruses, backup/defragment your hard disk, etc. *The computer’s blinking cursor will obediently wait for you when the task is completed!*

*“Part of the inhumanity of the computer is that,  
once it is competently programmed and working  
smoothly, it is completely honest.”*  
– Isaac Asimov





## Morning Methods

Timing tips to help start your day.

*“An early-morning walk  
is a blessing for the whole day.”  
– Henry David Thoreau*

35. In November, rise an hour earlier, *painlessly*. Keep the same bedtime, and let the rest of America change its clocks! Become an early riser on the first Sunday in November, when Daylight Saving Time ends, and the whole country sets back the clock to return to Standard Time: simply maintain your usual sleep pattern and reset your morning alarm an hour earlier. Go to bed an hour earlier (by the new clock), with no change in body time. For example, if you normally go to bed at 11 pm and awaken at 7 am, you’ll change your clock, like everyone else, but continue to follow your regular sleep rhythm with a 10 pm bedtime and a 6 am alarm.

*“My formula for success?  
Rise early, work late, strike oil.”  
– J. Paul Getty*

36. Be an early bird. Start important tasks *early in the day*. In the morning, you’ll rarely have to wait on hold, roads and stores are faster and less crowded before lunchtime, and it allows more time before the end of the day to deal with unexpected problems, including your own mistakes. *Do it early if it’s vulnerable to delay* (like going to the gym). *Everything is easier and more relaxed in the a.m.*

*“Early to bed, early to rise,  
work like hell, and advertise.”  
– Ted Turner*

**Recommended: Email early.** To improve response, send email in the morning. Before noon, recipients have more energy and are less burdened by the day’s deadlines – responses will be quicker and more thoughtful.

*“I generally blog between 5:30 a.m. and 7 a.m.  
I will from time to time add something during  
the day, but for the most part blogging is an  
early morning activity for me.”  
– Fred Wilson*

37. **Drink early and often.** *Drink water upon waking* to help alleviate the common overnight problem of mild dehydration and improve your mental and physical functioning. (You likely went 8 hours without a sip, and water is lost through sweating and breathing.)

*“I try to start drinking water as soon as my feet hit the floor in the morning.”*  
– Mary Kay Andrews

38. **Exercise before breakfast.** *Exert before you eat* if you are exercising to lose weight. Blood sugar depletes overnight, and the calories needed for early exercise will come directly from burning fat – exactly what you want. Raising your metabolism will temper your appetite and help you make healthier food choices all day, and the increased blood flow will lower blood pressure, reduce stress, and improve mental productivity. Doing it early helps jump past motivational blocks and makes your workout less susceptible to interruptions.

*“Those who do not find time for exercise will have to find time for illness.”*  
– Earl of Derby

39. **Use your brain before the afternoon slump.** Research shows that most of us suffer reduced ability about 8 hours after waking. Make important decisions and *handle key tasks in the morning*, when you have greater concentration, mental clarity, recollection, and analytic skill. Conversely, in the afternoon, reduced energy lowers inhibitions, delivering better creativity and insight for most people. Other studies recommend *late morning and mid-afternoon* for the best level of energy and mental resources.

*“Each morning sees some task begun,  
each evening sees it close;  
Something attempted, something done,  
has earned a night’s repose.”*  
– Henry Wadsworth Longfellow

**Early morning advantage.** About 3:00 am, the police entered the 1960s building I lived in, and knocked loudly on my apartment door. They came to investigate if I had murdered or kidnaped someone, I suppose. Surprised and groggy, I opened up to hear a strange story. They said a 911 call had been placed from my residence; no voice, just a call and disconnect. After they looked around to their satisfaction, they explained that sometimes old equipment malfunctions to cause such calls. They usually investigate early in the morning, at 3 or 4 am, because that’s when people are in deepest sleep and most disoriented when awakened – sleepy and slow to react or make up a lie – the best strategy for what might turn into a chase or a fight.

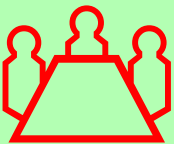
*There is a best time for everything.*

## Lead Time

*“Punctuality is the virtue of the bored.”*  
– Evelyn Waugh

40. **Begin as early as you can – how about now!** Why wait to start? Put time on your side: *allow more time for key tasks*. This will reduce stress and failures, boost quality, and increase everyone’s satisfaction. It also gives you time to think through what happens next. Don’t wait for April to start your taxes, begin in Feb-March when you get your tax reports. Begin vacation planning and holiday gift shopping early. Ski passes are cheapest in the spring and rise until they go off the market in late fall. Book domestic flights a month or two in advance; book international flights up to 4 months ahead – an Expedia study claims 10% savings 6-months in advance.

**Recommended:** *Sign up early*. Don’t wait until the last minute. Act ASAP to book a pickle ball court, routine doctor and dental visits, car maintenance, salon or bank appointments, vacation hotel and travel arrangements, movers, the waiting list for best-seller e-books, and other important reservations. As soon as you’re ready to commit, *get on the waiting list* for a parking space, community garden plot, country club membership, that best seller library book, etc. Get on the list: *you can cancel or reschedule later*.



41. **Extend your planning horizon.** *Look a year ahead* to ease planning for your next meeting/party/reunion/vacation. **Schedule your event early to reduce competition** for days off, flight/hotel reservations, seat and room selection, tour bookings, etc. Booking far in advance can earn you the cheapest flight, the plum reservation, the maximum discount ...

*“Our 300-year plan is the long-term structure we need to fit our goals.  
Long horizons change your priorities.”*  
– Masayoshi-Son, founder of Softbank of Japan

**Just-in-time Judo.** In my years at Cal, I took a series of martial arts classes. Harmon gym provided the uniforms, but we had to wash them – or smell the consequences. One weekend, I did my laundry, including my Judo gi. Washing is a slow business, relaxing. But the spin cycle is fast, and therein is potential energy for disaster. As my laundry spun dry, the heavy material and reinforced collar of my gi held water; bunched in a corner, it shifted the machine’s spin off balance. The washer began to vibrate. And wobble. I reappeared on the scene just in time. My stroll toward the machine turned into a mad dash as I saw it shaking and ‘walking’ off its concrete pad. A guy loading a machine nearby noticed and threw his hip against the washer to stabilize it – with no effect. A moment later, I was on it and flipped the door up to halt the spin – and avert disaster.

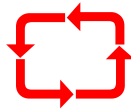
*Watch carefully and allow lots of time for new endeavors.*

42. **Reduce stress – add an hour.** Add 60 minutes when you budget time for big tasks (okay, how about 20?): a trip to the airport, shopping, running errands, work tasks, an appointment to see your lawyer ... Simply taking more time to reduce stress will relieve time pressure and help you *avoid making stupid decisions to save time*. Life will be more relaxed, mistakes and accidents fewer, and you’ll have more moments of calm. You’ll be able to adopt a more yielding and forgiving attitude: road rage will decline and so will your annoyance at petty humans!

43. **Arrive early at events.** *Cut stress and take command.* Show up 10 or 15 minutes early at your next interview/meeting/conference/seminar for a relaxed opportunity to meet people and create an impression. You’ll make a stronger impact, learn surprising things, and achieve more genuine connections. Ask to use the bathroom and do reconnaissance on the way. Travel early to assure you make that wedding or cruise ship sailing.

*“You never get a second chance  
to make a good first impression.”  
– Will Rogers*





*“Second thoughts are ever wiser.”*

44. **Consider it twice.** Critical decisions should be examined from all sides, over time – perhaps over a cocktail? If it’s important, *sleep on it*. In making a decision or considering an opportunity, be clear about your goals, the point of view of each stakeholder; ‘Follow the money,’ and weigh the pros vs. cons, and long term vs. short term. Consult an expert or a book. Generally, go slow, but sometimes go fast! Figure out which as early as possible.

*“The first draft of anything is shit.”*  
– Ernest Hemingway

45. **Pace yourself.** *Do it in pieces.* Difficult tasks are easiest if you break them into parts. Attack large tasks in increments – a page a day, an hour a week, a chapter at a time – to avoid fatigue, boredom and errors. Small pieces are easier to fit in, and more feasible to persist with day after day. For creative projects, you will do your best work over multiple sessions (write/sleep ... write/sleep ...) because each re-handling encourages review and 'next level' thinking. *During sleep, your brain will review your work and discover problems and new approaches.*

**Recommended:** Let it a day sit after the first attempt, then tackle it again with a refreshed viewpoint.

*“There are no big problems, there are just a lot of little problems.”*  
– Henry Ford

46. **Procrastination Tips.** To overcome inertia:
- Promise yourself a reward when done.
  - Break off the smallest, easiest piece – and do it *now*.
  - Bargain with yourself to *prep* or *set up* now (maybe format the title page), but do the heavy work later.
  - Strip the task to its minimum and focus on the very least you can do now for an immediate payoff.
  - Meditate on the importance of the task to someone you care about or to your personal growth.

*“Procrastinate now, don't put it off.”*  
– Ellen DeGeneres

**Time it for profit.** Early in my career, I used mailings to promote my work. A few times, I hired workers to stuff envelopes by placing classified ads in my neighborhood monthly tabloid newspaper. Eventually, I learned that, if I missed the deadline to mail in my ad by a day or two, then it would be delayed a month to the next edition – but would be at the top of the queue. This discovery of the value of careful timing helped me get my ads to the top of the heap – the first and best position at the head of the classified ads.

*Stay alert for the lessons timing will teach you.*

## Tips for Parents

Goals for parents to discuss with kids.

*“Children have to be educated, but they have also to be left to educate themselves.”*  
– Ernest Dimmet

## Peak Performance

Some goals are best undertaken while young.

- Elite *swimmers* peak in their early 20s.
- *Powerlifters* peak at 34.
- *Equestrians* later still, on average.
- For sports like *sprinting*, which requires speed, power and maximum oxygen consumption, athletes tend to peak in their mid-20s.
- In endurance sports, such as *marathons*, the peak is typically reached by 40.
- In tactical low-impact sports, like *sailing* and *equestrian* competition, athletes compete at elite levels into their 50s.
- *Chess* — considered a good proxy for performance in a cognitively demanding task. Individual performance rises sharply until the early 20s and peaks around age 35.
- *Processing speed* — the ability to think quickly and recall information like names — peaks around 18.
- *Vocabulary* skills peak about 65.
- *Innovation*
  - *Conceptual thinkers*: Economists who challenge conventional wisdom and think more abstractly published their single most significant work at the age of 25.
  - *Experimental thinkers*: Economists who tend to refine their work based on accumulated knowledge and experience wrote their most significant paper in their mid-50s.

### *Examples:*

- *Pablo Picasso*, considered a conceptual artist, painted some of his most important works in his 20s.
- *Robert Frost*, a more experimental innovator, wrote for years before his first book of poetry was published around the age of 40.

— Wall Street Journal, Turning Points column by Clare Nasberry, 7/5/23

47. **Plant a tree.** *Early in life:* Learn a language (best to start before age 12). Ask someone to teach you to swim, to ride a bicycle, to play chess. Start a college fund, buy stock, learn a trade.



Do your family genealogy, write some poetry. Ask an adult for a lesson in ‘How to cook an omelet,’ and ‘How to do laundry.’ Pick a sport/skill/instrument you like – baseball, ballet, ballroom dance, karate, piano, violin, guitar, singing, painting, sewing, cooking, public speaking (*What are you good at? Best of all something new!*) – then **find a mentor and practice every day**. If you make your absolute best effort, you just may get into the Olympics or start a career!

*“The best time to plant a tree was 20 years ago.  
The second best time is now.”*  
– Chinese proverb

*“Book: A garden carried in a pocket.”*  
– Arabian proverb



48. **Read every day.** *Build vocabulary and worldly knowledge while young.* Start with the fun stuff: Visit Mars, Oz, Camelot, the *Lost World*, *Treasure Island* and *Journey to the Center of the Earth* to meet monsters, magicians, cavemen, pirates, vampires, robots, detectives, whales, and unique characters like Tarzan, Frankenstein, Gulliver, Peter Pan, Robinson Crusoe, Winnie-the-Pooh, Tom Sawyer, Sherlock Holmes, Hercule Poirot, and Harry Potter. Thrill to biographies of your heroes and adventures told by master storytellers such as Rudyard Kipling, J.R.R. Tolkien, Dr. Seuss, Jack London, Mark Twain, Alexandre Dumas, Jules Verne, H.G. Wells, Isaac Asimov, Ray Bradbury ... Ask your parents, teachers, and librarians to point you.



*“If you want to be a leader,  
you’ve got to be a reader.”*  
– David Noebel

49. **Ban devices overnight.** Encourage kids not to use the phone/computer when they should be sleeping. Eliminate late night usage by not allowing phones or devices in the bedroom after bedtime. (A recent study found that daily screen-time in excess of 4 hours caused behavioral disorders in kids aged 9 to 11.) Best approach is to teach moderation. Despite rules, parents have little control over kid's screen-time; screen-time limits may backfire, encouraging over-indulgence. Some experts suggest no social media until after the age of 16.

50. **Don't delay, aim a day early.** *Don't put things off until the deadline.* For schoolwork, chores, big deadlines, to renew a library book or buy holiday gifts, etc., plan to finish a day before it's due. Then the stress is gone, and you can relax for a day – or you can take one more look at the job you've done and use the extra time to make it even better! And you have time to catch and fix mistakes. *You'll need the extra time if your dog upchucks on your keyboard.*

*“The early bird catches the worm.”*  
– English proverb



51. **Learn ‘touch typing.’** Good keyboard skills reduce errors and increase speed. Blazing speed on a full-size keyboard will make you more productive and more employable. Take a class or find free lessons online (look for Mavis Beacon free typing tutorial software).

*“Communication is a skill that you can learn. It's like riding a bicycle or typing. If you're willing to work at it, you can rapidly improve the quality of every part of your life.”*  
– Brian Tracy

**Well-timed lesson.** A house on fire! We heard the sirens in the night. I was only 3 years old, so it was a big deal when my two brothers (ages 5 and 8) led me on a dangerous mission a couple days later – across the street and down the block. We wanted to see what the fire had done. The abandoned house was dark and empty, scorched but relatively un-damaged. I remember the smoky smell as we explored and found a prize – a box of cigars forgotten in a dresser drawer. When we got home, we begged to smoke one. Our Dad, in his infinite wisdom, agreed. In turn, we each took a puff, promptly turned green, and erupted in coughing. After that, none of us ever thought to take up smoking.

*A timely lesson can change behavior.*



## WHEN TO WAIT

Achieve without effort! Sometimes it pays to delay.

*“All things come to he who waits.”*



52. **Pay slow.** Especially when interest rates are high, don't pay bills right away; when you receive them, wait. Hang on to your money as long as possible to improve your cash flow – the first rule of cash management. Generally, schedule electronic payment for a day or two before the due date, or mail a check one week before the due date. If there is no stated due date, pay three weeks after invoice date. *But, remember, individuals and small businesses appreciate quick payment.*

*“I'll gladly pay you Tuesday  
for a hamburger today.”*  
– Wimpy

53. **Deny silently.** Say “No” by saying nothing. Avoid clashes, and maintain plausible deniability (*What email?*) – simply don't reply to that email, voice mail, letter, text ... *Apply with care: non-response will torment someone waiting for your reply.*

*“Delay is the deadliest form of denial.”*  
– C. N. Parkinson

54. **Pregnant pause.** A gap in conversation causes tension – people want to fill it. It's a classic interview technique used during an interrogation, in collections calls, or to dun for money. Start the thought rolling –
- “We expected your check last week ...”
  - “Are you aware your unpaid balance is \$ ... ?”
  - “Did you know about it? ...”
  - “I thought you said you weren't there ...”
- then hold your tongue for a long beat of silence and wait for the other person to start talking.

## TAX TIME

55. **At year-end, defer income.** Push income into the next calendar year to delay paying tax on it for 12 months, and accelerate deductions – standard tax strategies that earn an entire year’s interest. If you have a gain, wait to sell stock after January 1. If you can, delay sending November/December invoices until January 1. But if your tax bracket will rise, do the opposite.

*“The wages of sin are death, but by the time taxes are taken out, it’s just sort of a tired feeling.”*  
– Paula Poundstone

56. **Harvest tax losses.** *Sell your loser investments* for an annual opportunity to reduce your taxable income. Come November, cull your portfolio of those stocks, mutual funds, ETFs, etc. with bleak prospects. *Cut your losses.* Make it a winter tradition to reinvigorate your portfolio and mobilize your capital to better prospects. Do it early to avoid cooling year-end prices and allow for a year-long holding period on your next investment – long-term if you sell in December of the following year.

57. **Hide in the crowd at tax time.** If your taxes are at all complicated, *wait to file tax forms until just before the deadline* to sneak in unnoticed. In the tidal wave of April 15 filings, marginal claims/deductions are more likely to be allowed. *Conversely, if you expect a refund, file early to hurry your money home.*

*“Income tax returns are the most imaginative fiction being written today.”*  
– Herman Wouk

- **Time your deductions.** A tax attorney told me this strategy used to boost business income tax deductions. Say you buy a vehicle for use in your business which you’ll also use for personal purposes. Acquire the vehicle near the end of Year 1, use it once for business, then garage it for the rest of the year. This establishes 100% business use in Year 1, and fixes the date it was placed in service. This gives a bump in Year 1 because, in subsequent years, the business deduction will be calculated based on business use as a proportion of total miles. *Similarly, for business and personal taxes:*
- **Bunch your expenses.** Especially in recent years (with the higher standard personal income tax deduction), it’s often difficult to reach the threshold above which it pays to itemize deductions. A standard strategy is to *bunch* deductions every other year. That is, postpone deductible expenses into even years, and avoid deductible spending in odd years. You’ll get no benefit in odd years, but in even years when you amass the expenses, you’ll be able to deduct more.

## TOOLS

*“The expectations of life depend upon diligence; the mechanic that would perfect his work must first sharpen his tools.”*  
– Confucius

58. **Artificial Intelligence. A.I.** – see those periods, it's probably the last time you will. AI is here to stay and moving in fast. It's not unreasonable to predict that AI will permeate society and be bigger than the internet.

One way or another, you will pay if you ignore it. It's better to learn now, and take advantage of it. So ...

*Try it, you'll like it.* Here's an easy opportunity to give AI a free personalized test run and maybe gain some useful advice/research. *All you have to do is type a question.*

For the moment, 2 big players are duking it out: **ChatGPT** (from OpenAI and backed by Microsoft) and **Gemini** (formerly called Bard, from Google). Meta Platforms (formerly Facebook) just announced its entry, Llama – but it requires a download.

### SUPER BRAIN

In a nutshell, what AI agents like **ChatGPT** and **Gemini**/Bard offer is intelligent Q&A:

*A powerful and well-informed brain  
you may consult anonymously, 24/7*

The two have surprisingly similar interfaces and use the same approach: Type a question, get an answer on-screen. Try out a few of your own AI experiments. ChatGPT got there first, but only Bard xx offers free instant access with no strings. (ChatGPT requires login, Llama requires a download.)

### INSTANT ACCESS

**Gemini**/Bard offers free, instant access – no log-in, no sign-up, no download. Click below to type a question:

- <http://gemini.google.com/app> - **Gemini**/Bard trial

Experimenting with Bard and ChatGPT led me to conclude that Bard is better. ChatGPT hiccups more often, and can suffer from internet congestion. Bard is faster, more reliable, and cleanly designed. Bard answers are generally better and, for example, did a much better job providing legal advice than ChatGPT.

## SAMPLE QUERIES

I had success asking these questions of both ChatGPT and Bard, and received very similar answers:

- Does sunlight filtered through glass help the body make vitamin D?
- Do I need earned income to contribute to a Roth?
- Are the works of Beatrix Potter out of copyright?
- Is it safe to eat grapefruit while taking Metformin?
- How should I store bread?
- Why do whales sleep vertically?
- Improve the following document: [paste]
- What lawsuits are associated with "return of rent"?
- Create a detailed outline for a book about the Fed, 1980 to present- Discuss spillovers of U.S. monetary policy that might affect emerging markets
- What are fun outings for a group of 20 in the Bay Area?
- How can seniors reduce crime risk?
- Find rice pudding recipe
- Who wrote Fahrenheit 451
- Why did World War Two start?
- Who is Nina Simone?
- Why is the sky blue?
- Define Tragedy of the Commons
- What can I do to prevent dementia?
- What is average rent for a one bedroom apartment in Noe Valley, San Francisco
- Top ten dentists in san francisco who take liberty dental plan
- What duty does the HR function of my landlord (a California corporation) have to me as a tenant?
- Does a camera aimed at my door violate my right to privacy as a housing tenant?
- List a short housing tenants Bill of Rights
- Job description for a housing Resident Manager
- Ways to save time
- What are the top ten books
- Define "a woman of a certain age"
- List a short itinerary for vacation to Los Angeles
- List a short itinerary for vacation to Sicily
- List Los Angeles literary agents interested in time management

AI is said to be helpful in generating product ideas, marketing slogans, company names ... It also seems generally very helpful with research, life and health questions, objective feedback, tutoring ...

### **Hallucinations:**

- "Generative" AI agents like ChatGPT and Bard are not designed to deliver perfect answers or "the truth". They are guessing at likely answers, based on the mass of documents they've read. They will produce an answer by hook or by crook – even by making it up. "Facts" are sometimes invented to make the answer look good. This can create remarkable insights and childish distortions. But AI agents are becoming known for occasionally generating incorrect information, harmful instructions, and biased content.
- ChatGPT and Bard were "trained" on documents found on the web – email, forum Q+A (Reddit), social media – these sources contain the usual societal bias, prejudice, propaganda, marketing puffery, fear, and even outright falsehoods, and were never intended as examples. Remember "GIGO": Garbage In, Garbage Out.
- In your answer, double check titles of works, place names, people's names, list entries – they may have been invented!
- Answers to complex questions should be checked for errors of logic.
- Verify your answer against other sources.

### **Notes:**

- It will help if you think through your issues and prepare questions in advance.
- Bard says: "ChatGPT is generally better at generating creative text formats, such as poems, code, and scripts. Bard is generally better at providing comprehensive and informative answers to questions."
- ChatGPT and Bard allow the output text to be copied the usual ways for use in other programs.
- If you get no answer, try again. (ChatGPT sometimes blinks and does not respond.) Bard seems more resistant to internet glitches.
- Bard talks. So does ChatGPT for an extra \$20/month.

### **Strategies:**

- To review a document, type a prompt like "How can I improve the following text:" then paste your text. I received an intelligent response when I asked it to "Check the following for accuracy:" and pasted this document.
- Another interesting approach is to ask "Create an outline for a book about [topic], from 19xx to present."
- Also try invoking a talent with a phrase like "Pretend you're a tenant's lawyer ..." to focus your question.

- It may help to rephrase your question, specify a timeframe, ask for brief output, or to limit the number of reported results.

**Constraints:**

- ChatGPT and Bard don't remember the details of prior questions.
- Limited knowledge of world and events after the last update.
- ChatGPT-4 was trained two years ago (Sept 2021); its data is old. Google's Bard is more recent.
- They can't read PDF files, or access the internet.
- They can't email or print output.
- They won't report phone numbers or email addresses.

The programmers, sources, and users of AI are all subject to human biases; so were the authors of the digital texts used to 'train' these systems. It seems likely that classics, non-English texts, and medical and scientific topics, were under-represented. And of course, relying on 'digitized texts' limits sources to publishers' biases – probably not many foreign works or minority authors. Presently, we lack sufficient information to judge ChatGPT's or Bard's prejudices and so must carefully scrutinize their logic and output – which are known to occasionally produce errors, termed 'hallucinations.'

*Now it's your turn.*

Your mission, if you choose to accept it:

- Formulate a couple questions that interest you, then click the link to Bard above. See how it works, try a few questions.
- Take 10 minutes to experiment. It's an investment in the future – learn now!

*Just watch out for hallucinations!*



59. **Send email on schedule.** *Use timing to show you care.* Don't stress your subordinates (or family) by sending Sunday or late-night lightning bolts. Instead, motivate them with timely alerts/advice. Schedule messages in your email software to launch when recipients will be awake and most receptive:

- **Gmail** - After typing the text of your email, click the down-pointing arrow at right of the Send button (on mobile devices, click the 3 dots at upper right), then choose 'Schedule send' or 'Schedule when to send it,' and specify a date/time.
- **Outlook** - After typing the text of your email, click the Options tab, then from the More Options group, choose Delay Delivery; under Delivery Options, check the box for 'Do not deliver before' and indicate a date/time.

*"It is important for me to carve out time in my schedule to spend quality time with my family."*  
– Belinda Johnson

60. **What time is it in Paris?** Visit the Time Converter and World Clock at [www.worldtimebuddy.com](http://www.worldtimebuddy.com) to find out. Plan meetings and travel, track flights across time zones.

61. **Last minute travel.** *Throw caution to the wind!*

Ready your passport and eye mask. Pack your toothbrush and charger cables! Check these travel websites for deals if you have a flexible schedule and attitude:

- [www.VacationsToGo.com](http://www.VacationsToGo.com) (800) 338-4962
- [www.TravelZoo.com](http://www.TravelZoo.com) (877) 966-0000
- [www.LastMinuteTravel.com](http://www.LastMinuteTravel.com) (844) 821-3454

And consider the Frontier Airlines "Go Wild" pass. All-you-can-fly. Summer \$499/year, Fall & Winter \$299/year, All year \$1,999. Must book 1-day before domestic travel, 10-days before international travel. [www.flyfrontier.com/deals/gowild-pass](http://www.flyfrontier.com/deals/gowild-pass)

Also check [www.Hotwire.com](http://www.Hotwire.com) for their "Hot Rates." Non-refundable, and ineligible for hotel loyalty points, you choose the hotel location, amenities, and star-rating, but don't learn the name until you book.

62. **I sing the brush electric.** Use an electric toothbrush. Over the years of ownership, you'll save time and improve your dental hygiene. It does a better job and the convenience will encourage you to brush more often. And it's fun!

*"Love conquers all things except poverty and a toothache."*  
– Mae West

**63. Keep lists to organize your time and priorities.**

To Do, Pending (Wait for), Fix it, Grocery, Costco, Packing, Weekend plans, Holiday shopping, etc. And Calls to make, Talk to agendas, Get from storage ... List items in the order you'll encounter/act on them.



*“I have ideas saved on my computer  
that I visit from time to time  
to see if one may shine and motivate me.”*  
– Ann Turner

**64. Keep life lists to tend your goals.** Life Goals, ‘Bucket’ list, Places to visit, Movies to see, Books to read, etc. *Periodically revisit your life lists* to add and refine ideas revealed by the passage of time and your changing point of view.

*“In the long run,  
men hit only what they aim at.”*  
– Henry David Thoreau

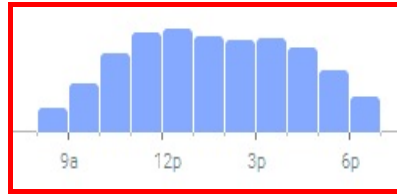
**Recommended:** Keep lists in files. Lots of apps can help keep lists and notes, search/sort/edit, cut+paste, and keep them in a place where you can easily find and update them. Word processor or text editor (plain text) files offer a low tech approach which can reduce upgrade complications. (This task can span decades, so keep it simple; expect to eventually migrate to voice input, a new OS, app, etc.)

Common needs include:

- **PHONE.LOG** - Date, phone#, name, notes
- **AUTO.BIO** - Cull events annually from your calendar
- **PASSWORDS** - Password-protect, disguise filename
- **PEOPLE** - Contact list, lookup name/address details and insert notes, cut+paste, mass mail/email
- **TRAVEL** - Vacation plans and dreams, notes copied from internet research and news articles
- **BOOKS** - Past reads and suggestions for the future
- **QUOTES** - To remind you of what's important



65. **Popular Times®** – a brave new tool. To help in planning at the time-of-day or day-of-week level, use Google Maps to lookup a business or tourist site, then scroll down to see the “Popular Times®”



Uffizi Gallery, Florence, Italy

graph. It’s a time/day chart that appears in the Google Maps report when a location is sufficiently identified. It provides an activity measure that can help you avoid lines/delays and plan your day by revealing how busy a location usually is at different times and days of the week. *How crowded is it?* Google provides the answer by tracking GPS and wi-fi signals (sometimes live) to help you decide *When today?* Click to see *Which day of the week is best?* The bar graph shows “average popularity over the last several weeks ... relative to the typical peak popularity for the business for the week.” (Google Maps, [google.com/maps](https://www.google.com/maps))

Sample Google Maps search:  
post office san francisco bryant

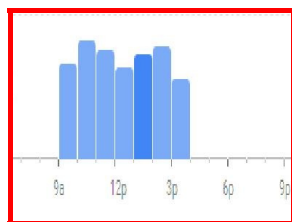
*“Timing in life is everything.”*  
 – John Sculley

The resulting graph offers the opening/closing/busy times for the specified park, post office, bank, transit hub, library, gas station, grocery, restaurant or business. Valuable to the traveler, tourist sites are also included:

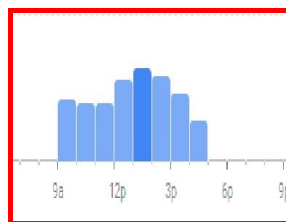
- Louvre
- Stonehenge
- Great Pyramid of Giza
- Roman Forum
- Pantheon (Rome)
- Great Wall of China
- Statue of Liberty
- Washington Monument
- Eiffel Tower
- British Museum
- Sphinx of Giza
- Roman Coliseum
- Acropolis (Athens)
- Chichen Itza
- Empire State Building
- Grand Canyon Park

Note the average stay estimate. *For restaurants:* See wait times by clicking on an hour’s vertical bar.

- **US Post Office branch**  
 Best: Thursday morning. Worst: Saturday 10 - 3.

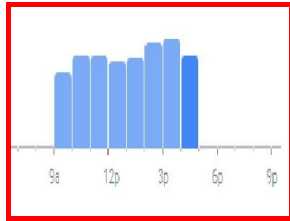


Saturday heavy

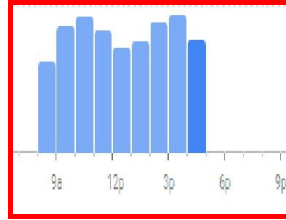


Thursday morning light

- **DMV - Dept. of Motor Vehicles.** Best: First hour (9 - 10) any weekday. Worst: Friday 10 - 12.

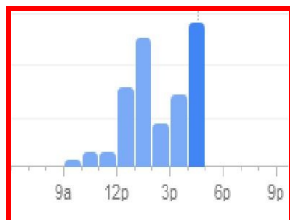


First hour weekdays best

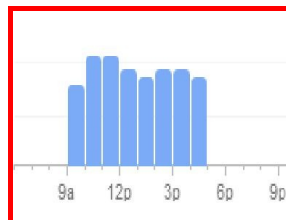


Friday is the busiest

- **Bank branch.** Best: Thursday morning. Worst: Thursday evening or Friday morning.

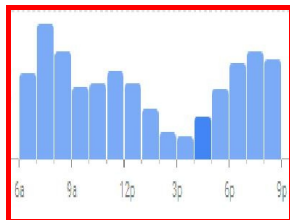


Thursday morning is best

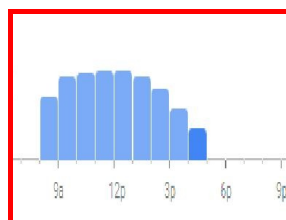


Friday morning is worst

- **Gym.** Mid-day is best time to workout, except Saturday. Monday - Thursday: usually light 9 - 5 and heavy after 5 pm.

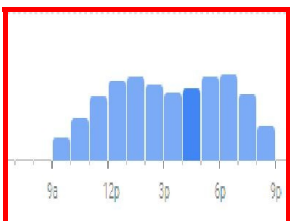


Mon-Thurs light mid-day

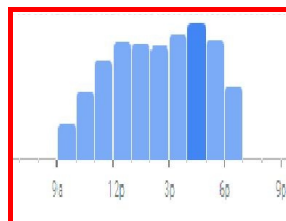


Saturday afternoon light

- **Costco.** Best: Weekdays before 11 am. First and last hours always light. Heavy weekends. Worst: Saturday afternoon



Weekdays before 11 good



Saturday afternoon worst



66. **Use a calendar to plan ahead:** anniversaries, meetings, appointments, vacations, family gatherings, due dates, reminders – and don't forget your birthday!



*“Plan ahead:  
It wasn't raining when Noah built the Ark.”  
– Richard Cushing*

Also schedule:

- Annual events and tasks (birthdays, “order tax forms,” “review investment returns” ...)
- Deadlines for taxes, applications, payments, “pay qtrly est inc tax,” “pay property tax”
- Car and home maintenance (“change motor oil,” “replace furnace filter/water filter,” “flip mattress,” “change toothbrush head,” “clean gutters,” “dust blinds” ...)
- Reminders for “call Mom,” laundry, backup, haircut, “wash car,” and major trips to the store
- Library book and account renewals, membership and Certificate of Deposit expirations

*“To travel hopefully is better than to arrive.”  
– Robert Louis Stevenson*

- **Attention travelers:** Expiration of passport, driver's license, vaccines
- End dates for free trials
- Preparation – lead time for reservations or to buy gifts, final planning, confirmation calls, research (“begin tax data entry,” “Salmon season?”)
- Diary notes of important events and purchases
- Traditions – celebrate old customs, create new ones

*“A goal properly set is halfway reached.”  
– Abraham Lincoln*

If you prefer a paper calendar, note repeating events on Post-Its or in a distinctive color of ink to facilitate transfer to next year's calendar at year-end.

*“Electric communication will never be a substitute for the face of someone who with their soul encourages another person to be brave and true.”*  
– Charles Dickens

## 67. How to write better email.

- Take notes and organize your thoughts – **overnight**.
- *To squeeze out new ideas, do **not** refer to your notes* when you type the first draft; recall from memory to spur new ideas, then add your notes.



*“Ideas are like rabbits.  
You get a couple and learn how to handle them,  
and pretty soon you have a dozen.”*  
– John Steinbeck

- Begin with ‘Thank you.’ For ... thinking of me, a quick response, an insightful reply, your suggestions, your help/concern/thoughts, your work/effort, taking the time, reminding me of ...
- *To stall*, send a preliminary reply to ... ask for more information, beg a delay, explain constraints ...
- Consider starting with comments that *invoke a helpful tone*: family, humor, loyalty, the past ...
- *Use simple words* that defy misunderstanding. Emphasize key points. Be brief. Consider their PoV.
- Use a *compliment sandwich* to soften a blow: praise + criticism + praise.
- *Don’t deceive*. It may harm your relationship, cause you anxiety, or create a risk of being caught.
- *Clearly signal the desired response* and deadline. “Please call if plans change.” “I need your check by Monday noon to make the reservation.”
- *Sleep on it* if it contains anything controversial or emotional. It helps to over-write the initial draft (to vent your emotions), ponder overnight, then trim and rewrite with a more balanced attitude the next morning.
- *Re-read it all* and remove incendiary language and anything that might be interpreted as a threat.

*“Gossip –  
The only thing that travels  
faster than email.”*

- Would telephone or in-person be better – personal, 2-way, and immediate? Maybe a call, with an email follow-up? Most effective: Hand deliver a letter and discuss in person. *Never send an angry email – either calm it down or telephone instead.*
- Decide if anyone should get a CC, and consider the BCC (blind carbon copy) – it is invisible, and people behave differently with an audience.
- Use CCs to build ties. Create Groups to facilitate tailored emailings.
- Archive your best emails in a ‘template’ or Draft folder or use a draft email to store good phrases/ paragraphs. Save everything you send.
- Enable the **Undo send** feature in Gmail, Outlook, and iOS16 ... Choose the maximum time interval (30 seconds to 15 minutes) to reconsider before the message is actually sent.

**Recommended:** Create a standard ‘signature’ in your email software to add a slogan, professional credential, or marketing message. *Remind the world who you are!*



## 68. How to write better email replies.

- Re-read the initial email to assure you answered *all* questions. *This is the most common email error.*
- Replying quickly will boost satisfaction and loyalty.
- Don’t ‘Reply All’ if your comments can be interpreted as negative; reply privately without a CC. *Praise in public, criticize in private.*



*“There’s no substitute for face-to-face. Something happens when you are in the room with people with whom you work, trying to solve a problem together by just listening to them. And the email becomes more meaningful after the trip with the face-to-face.”*

*– Shelly Lazarus, CEO Ogilvy & Mather*

**Parking on the streets of San Francisco.** My landlord, facing a deadline imposed by San Francisco law, combined a seismic retrofit with a construction project to add six new apartments to our building. Special seismic retrofit rules allowed the tenants to be displaced from the parking lot; we had to park on the street for the duration, but fortunately we were compensated. When the seismic work was almost done, it was paused, and the focus switched to work on the new apartments. Later, we found out this was done to extend control over the parking lot: the law requiring the seismic work allowed the parking displacement only for a strict minimal period while that work was done. By delaying the plastering of the beams, the seismic work was not ‘completed’ and so construction vehicles could continue to park in the lot for a couple extra months.

***Timing pressures can distort behavior!***



69. **Love your library.** Valuable free *curated* resources are just a few clicks away. Use your public library’s website to search the library catalog for books, audio books, ebooks, movies, and music. Reserve items for monthly pickup. Search newspaper and magazine databases to research health issues, medications, employers, consumer purchases, travel, computers and tech support, professional services, investments, movie reviews, recipes, and schoolwork. *All free.* (And likely free wi-fi, too!)



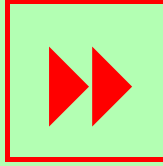
*“It is the studying that you do after your school days that really counts. Otherwise, you know only that which everyone else knows.”*  
– Henry L. Doherty

70. **Your own personal shorthand.** Take notes faster by using abbreviations. A few suggestions:

acct	- account	pix	- pictures
appt	- appointment	pkg	- parking
ar	- arrive	pmt	- payment
atty	- attorney	pls	- please
ck	- check	Q	- question
cp	- copy	re	- regarding
del	- delete	rm	- remove
dep	- deposit	rt	- right
dp	- depart	RT	- round trip
eta	- est ar time	rvw	- review
eval	- evaluation	sched	- schedule
f/u	- follow-up	tix	- tickets
inv	- invest	trfr	- transfer
lv	- leave	vac	- vacation
mk	- make	w/	- with
msg	- message	w/d	- withdrawal
mv	- move	~	- approximately
nr	- near	Δ	- change (delta)
para	- paragraph		

Example: “F/u Joe re atty Qs”

## Label for Speed



*“There is more to life than increasing its speed.”*  
– Mahatma Gandhi

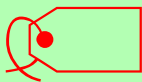
- 71. Color your key to find it easily.** Mark your door key to make it easier to find – and save a few seconds *every day*. Use color keycaps available at hardware and variety stores, or buy adhesive color dots (where stationery is sold). *Stop fumbling in the dark!*



*“I once went to one of those parties where everyone throws their car keys into the middle of the room. I don't know who got my moped, but I drove that Peugeot for years.”*  
– Victoria Wood

- 72. Better buttons.** Use yellow adhesive color dots or drops of fingernail polish to mark frequently used buttons on your remote control (Input, Pause ...). That will help you see them more easily in the dark – and on your TV, DVD player, computer keyboard, etc. *For tight spaces, cut a dot in half.*

*“If you die in an elevator, be sure to push the Up button.”*  
– Sam Levenson



- 73. Label your luggage,** mailbox, locker. Stickers, decals, tape, and colorful ribbon or yarn make convenient visual clues to help quickly find one amongst many.

## Speed Reading

*“I am not a speed reader.  
I am a speed understander.”*  
– Isaac Asimov

74. **Reading is a useful skill – and will be for the rest of your life!** Improve your reading speed: take a seminar. Inquire at a local school or library. Until then, follow these tips:

- Read with a goal. Frame a question in your mind and read to find the answer.
- Push yourself to skim. Do not read every word; absorb groups of 3 to 5 words.
- Focus on:
  - Picture captions
  - Graphics and exhibits
  - Headings
  - Bullet points
  - First sentences
  - First and last paragraphs
  - Emphasized words (big, bold or italic)



*“I read for three things;  
first, to know what the world has done  
the last 24 hours, and is about to do today;  
second, for the knowledge that I specially  
want in my work; and third, for what  
will bring my mind into a proper mood.”*  
– Henry Ward Beecher

**Speed moving.** My first job out of college was to work as assistant to Richard Meltzer, founder and chairman of the international advertising agency, Meltzer, Aron & Lemen. He was a *gray eminence* in the advertising biz and I knew I would learn a lot from him, but it turned out a bit differently than I expected. He was selling his piece of the firm to an advertising mogul from Palo Alto, and retiring to create a solo marketing consulting firm. We worked out of his top floor corner office with a fabulous view of San Francisco Bay. But, a few months in, we were suddenly in crisis. The new partner didn't bring with him the promised clients, and as the 1980 recession kicked in, expected work didn't materialize – but they had already hired the staff. As cash started to bleed, I was told confidentially of one tactic they used: They paid the payroll taxes, but stalled issuing the payroll checks – because non-payment of taxes is a federal crime. As the situation darkened, we learned the firm was going to declare bankruptcy on Monday; so over the weekend we moved our office – from one high-rise tower to another at their prestige address, One Market Plaza. To avoid damage to his reputation, he decided he needed to be somewhere else on the day the firm collapsed.

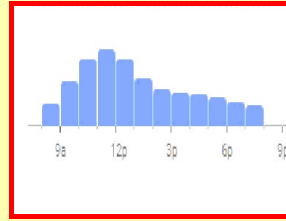
*Timing can change the perception of facts.*



## TIMING TRENDS

*“I believe the 24-hour day has come to stay.”*  
– Max Beerbohm

75. **Avoid the crowd.** Save time and money, and gain flexibility, by following the path less traveled: Be a contrarian investor. Vacation during the off-season. Go camping or visit crowd attractions (museums and amusement parks) on a week-day while everyone else is working. Shop at busy stores in the morning, early in the week. Delay your visit to that popular tourist site until the relaxed priorities of late afternoon. Expect a crowd if you visit a restaurant right after it's reviewed. Go to the movies on Mondays; skip free days at museums. Watch for sales to exploit seasonal bargains (toys and swimwear in January, skis and winter coats in March, candy after Halloween, gas grills in Nov-Dec). Plan a year ahead.



Acropolis - afternoon is best

*“Swim upstream. Go the other way. Ignore the conventional wisdom.”*  
– Sam Walton

76. **Call in the morning.** If you're on the West Coast, make your telephone calls to the East Coast early for best service. A 7:00 am Pacific Time call (before many people are awake) catches financial institutions on the East Coast at 10:00 am Eastern Time, already revved up to do business and waiting for the other half of the nation to wake up.



*“I recommend that the Statue of Liberty be supplemented by a Statue of Responsibility on the West Coast.”*  
– Viktor E. Frankl

77. **Call in the evening.** To avoid waiting on hold, take advantage of night-time hours offered by the organizations you call frequently. Many phone, credit card, healthcare, and utilities companies offer evening and Saturday hours. *You'll get right through.*

**Monday night end run.** In 1992, I was elected President of the San Francisco PC Users Group, the oldest and largest personal computer club on the West Coast. They liked me, so I served for 2½ years. Along the way, I tackled a timing issue: During football season, attendance was poor because we had our meetings on the second Monday each month. Many members preferred to watch Monday Night Football on TV rather than go to Monday night meetings. So, with great effort to counter inertia, I engineered a change to third Tuesdays. After that, our attendance grew throughout my term – until the internet eventually put us out of business by providing such a convenient and effective tool for self-learning.

*Everything has its own timing.*

78. **Mondays:** Avoid making business calls – unless you enjoy the hold music.

*“Monday's child is fair of face,  
Tuesday's child is full of grace,  
Wednesday's child is full of woe,  
Thursday's child has far to go,  
Friday's child is loving and giving,  
Saturday's child works hard for a living,  
And the child that is born on the Sabbath day  
is Bonny and Blithe, and Good and Gay.”*



79. **Tuesdays:** The best day to shop for domestic U.S. airfares ([FareCompare.com](http://FareCompare.com)). Sales are often announced in the morning – Wednesdays, too.

80. **Wednesdays and Saturdays:** The best days to travel by air. (*Tuesdays, too.*)

81. **Thursdays:** Quiet time at the post office; a good day to mail! *Wednesdays, too. Especially mornings.*

*“Every time I think the world is moving too fast,  
I go and queue up in the Post Office.”*

82. **Thursdays online:** *Post ads/listings early on the web so buyers researching on Thursday and Friday nights will see your listing in time for weekend action – if you really want to sell that couch on Craigslist, promote a rental on Airbnb, or list a house for sale on Zillow ... (Property listings often update on Tuesdays.)*

*“A whopping 89 percent of buyers start their home search online. How your house looks online is the modern equivalent of 'curb appeal.' Rent a wide-angle lens and good lighting, get rid of your clutter and post at least eight great photos to win the beauty contest.”*  
– Barbara Corcoran

83. **Fridays:** *Your phone call will get right through to tech support or customer service – while everyone else is slacking off in pre-weekend mode, thinking ahead to the weekend. Afternoon is best.*

*“Technology is a queer thing: It brings you great gifts with one hand and it stabs you in the back with the other.”*  
– C.P. Snow

84. **Sundays:** A good day to shop and run errands – traffic is light and parking free. Best day to shop for international airfares, according to a new study; *the sweet spot is on the weekend – but Fridays are the worst.*

85. **End of month:** Because inventory is accounted for monthly, sales goals and dealer incentives motivate discounts just prior to month end. Wait until then to buy a car, appliance, or any big ticket item subject to a sales commission. (*Especially true at year-end.*)

**Recommended:** The best time to clinch a deal is just before closing, at the end of the week – on a rainy day, by telephone. **Alternative:** Name your price by email/letter, then wait ...

*“Why is there so much month left  
at the end of the money?”*

– John Barrymore

86. **August:** Don't vacation in Europe in the same month when the kids are out of school and all of France, Germany, and Italy traditionally take off. It's also bad timing due to monsoons in Asia, summer storms in the U.S., and hurricane season in the North Atlantic.

*“Today is the first of August.  
It is hot, steamy and wet. It is raining.  
I am tempted to write a poem.  
But I remember what it said on one rejection slip:  
'After a heavy rainfall, poems titled “Rain”  
pour in from across the nation.’”*

– Sylvia Plath

87. **Timely fuel-up.** Fill your gas tank when you hit the half-way mark. By operating on the high side, you'll reduce problems from water condensation and sediment which can overwork your fuel pump. **Fuel-up early in the week** to avoid gas price bumps for the weekend starting Thursday. Likewise, get gas a week or more prior to holidays.

**Make hay while the sun shines.** In high school, I took up weightlifting. After a while playing with sand weights in my back yard, I fell in with a couple of serious power-lifters I met at school and began working out with the heavy iron, at a gym, three days a week. Only three months later, I was wearing gym shorts during PE class one day and stood up as I looked down – and was startled to notice that I had developed impressive quadriceps. Proper training at the right time in life – exploiting the surging hormones of an 18-year-old – had made it easy to achieve my goal: muscles.

*All things in life are easiest at the right time.*

## TRACKING TIME

*“Nine tenths of wisdom consists of being wise in time.”*  
– Theodore Roosevelt

88. **Pepper it with dates.** Specifics make your story more believable – add dates to pin down the facts. This adds credibility because “details motivate.”



89. **Blurb it.** *When you receive a business card, write the date on it, plus a word or two. Months or years later, you'll have a useful clue to jog your memory. Likewise, blurb your pix:* Write the date on the back of printed photos, and who and where – and tag online photos. One day it will help. *Set your camera to imprint the date in the corner of the photo.*

*“Nothing is more responsible for the good old days than a bad memory.”*  
– Franklin Pierce Adams



90. **Time it.** *Free your mind.* Use a timer to track your tasks – online or handheld. An inexpensive **digital timer** can remind you when you're finished with laundry, cooking, exercise, billable tasks ... *I bought a few to keep at my computer and in the kitchen – less than \$1 each at Walmart!*

*“I am pushing 60.  
That is enough exercise for me.”*  
– Mark Twain

**Recommended:** Need a timer right now? Do a Google search for “Timer 10 minutes” or “Timer 4 hours” and an on-screen countdown will start when you click.

**Date stamp gotcha.** It is California law that if you write your will entirely in your own handwriting, no witness is required. This is called a *holographic* will. My grandfather did this, but he was a meticulous man and used a date stamp. Consequently, *the will was invalidated because the date was not in his handwriting!*

## TIME-SAVING TIPS



### Tame the Telephone

*“[The telephone]’s an amazing invention, but who would ever want to use one of them?”*  
– Rutherford B. Hayes (1876)

91. **Do not call!** Politely interrupt fund-raisers and end phone surveys with this pleasant and direct mantra:  
*“Please put me on your Do Not Call list – Good luck!”*

*“For a list of ways technology has failed to improve the quality of life, please press 3.”*  
– Alice Kahn

92. **Screen calls aggressively – you have permission!**  
Modern times require that you ignore your instinct to be polite. Voicemail is the best way to avoid the distraction and minutes wasted on wrong numbers, phone surveys, charitable solicitations, sales calls, fund-raisers, robo calls, people you don’t like, people who want free answers, and phone harassment ...  
*When it rings, let unknown callers leave a message.*  
Return calls when convenient – or not!

*“Not returning phone calls is the severest form of torture in the civilized world.”*  
– Marisha Pessl

93. **Group your calls.** *Batch together your return calls* (or sales calls) when you’re most ready – at your desk/computer, ready to take notes, prepared with a positive mental attitude, with talking points in mind.

*“Before everything else, getting ready is the secret of success.”*  
– Henry Ford

## Paying Bills

*“The three most dreaded words in the English language are ‘negative cash flow.’”*  
– David Tang

94. **Setup automatic payments – from your credit card.** Instead of linking ‘auto-pay’ to your checking account, try to set up your regular monthly bills (electricity, phone, internet, etc.) to charge your credit card – earn points plus *float* (the short-term loan until the bill is paid).

*“Credit cards are like snakes:  
Handle ‘em long enough,  
and one will bite you.”*  
– Elizabeth Warren

95. **“Charge It” – after your closing date.** Delay large credit card purchases until the day after your billing period ends to maximize float and ease cash flow. It’s worth \$4.17 for each \$1,000 payment you delay for a month (30 days at 5% APR, with no initial balance; does not apply to transfers or cash advances).



*“Credit ... is the only enduring  
testimonial to man’s confidence in man.”*  
– James Blish

96. **Put your calendar to work:**

- Arrange monthly bill due dates to cycle on the same day
- Set one day a week to make purchases (keep a list)
- Schedule financial health sessions – once a day, or a day each month: plan, balance your checkbook, make calls, sched transfers, review investments ...

**Sometimes, our safety is in our speed.** My work often provided terrific views of the Bay from law offices atop San Francisco’s skyscrapers. From up high, I noticed a faint ragged line where blue-green waters met blue-gray, marking the never-ending shoving match between ocean water and fresh water entering the Bay, changing direction twice daily with the tide. Each flood tide pumps ocean saltwater into the Bay through the Golden Gate, moving the line East; each ebb tide pushes the line back, West toward the Pacific Ocean. I thought the demarcation was just visual, but one day in a kayak I actually encountered it. The tide creates enough pressure to form what is called a *standing wave*: it looks like a shelf about 10 inches high just above the surface, a Z-fold of water in an overhang that – incredibly – never collapses on itself; it just hangs in the water, seeming to violate the laws of physics. I got scared when I realized I had to cross it. I picked up speed and broke through on the perpendicular, paddling forcefully and concentrating on keeping the blades of my paddle fully engaged, pulling against the water, each stroke a grab for stability. I spit salt and 4-letter curses as I cleared it, relieved that I had escaped drowning due to my own stupidity for venturing solo into risky territory where there’s no one to call for help!

*Approach new frontiers with caution – fast or slow?*

## Computer

*“Computers are like Old Testament gods;  
lots of rules and no mercy.”*  
– Joseph Campbell



### 97. Search for exact text.

- When trouble-shooting a computer problem, do an internet search for the precise error message you received and you'll get directly to comments from people who've been exactly there before you.
- When shopping for a specific product, search for the model #.
- To decipher a store receipt, search for the product code: Costco 692731
- Before heading to the airport, see if your flight is on time by searching for your airline + flight #: United airlines 216
- Search for a small piece—use “**ter prob**” as search text instead of “**computer problem**” — it's a faster search, with fewer typos.

*“To err is human, but to really foul  
things up, you need a computer.”*  
– Paul Erlich

98. **Whoa – Backup!** Weekly or monthly, *make safety copies of your computer data*. Protect your work! This is your best protection from error, hard disk crash, cyber attack, theft, flood, fire, earthquake, hurricane, disgruntled employee, and alien invasion.

**Recommended:** Group files you create in one folder so it's easy to copy to archives (flash drive, DVD, Google Drive ...). Include your address book and email messages, too. (In Windows, search for .DBX mailbox files.) Store some backups offsite – in the cloud, safe deposit box, or your car trunk.  
*Do not 'tidy up' before backups.*

*“Always have a backup plan.”*  
– Mila Kunis



99. **XX marks the spot.** Type the letter X twice (“XX”) to mark locations in your text that need more work later – fill-in, review, or verification before completion. Search for XX later (with Find/Ctrl+F) to return and finalize. XX is low tech, simple to type, and easy to tell others. *(Exxon determined that no modern language uses a double X, then critics blamed them for “the same old double cross!”)*

*“For once you have tasted flight you will walk the earth with your eyes turned skywards, for there you have been and there you will long to return.”*  
– Leonardo da Vinci



**“Testing, testing.”** In 1980, I got early exposure to personal computers by using a Radio Shack TRS-80 in my Treasury duties at Cal-Can. A software developer named John Cormack created a program for us that analyzed operating vs. capital leases, in accord with the new accounting rule, FASB 13. He told me the cautionary tale of how one of his programmers had created a game for the Atari in BASIC. After testing, it was deemed ready to ship. But the programmer, a teenager, wanted to maximize available memory (ridiculously tight in the early days of PCs) to speed up the game. He ran it through a program that removed all the spaces between the codes. This had always worked before, but in this code an ASC (Ascii) command joined with another to produce a bug. After nationwide distribution, it was learned that the game wouldn’t run! The mistake was in the timing of the testing – important at every phase of software development, but most critical at the end.

***Testing is good, but time it right.***





*“America’s best buy for a nickel  
is a telephone call to the right man.”*  
– Ilka Chase

## CALL OR CLICK NOW!

Make these calls or clicks ASAP to create a stream of time savings stretching into the future.

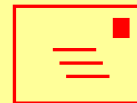
- 100. Say ‘No’ to Telemarketers.** To permanently opt out of commercial telemarketing phone calls, get on the federal government's National Do Not Call Registry. Call 1-888-382-1222 (from the phone number you want to register) or visit [www.donotcall.gov](http://www.donotcall.gov).

*“The worst day of writing is still better  
than the best day of telemarketing.”*  
– Alexi Zentner

- 101. Fight junk credit offers.** Get a lot of credit card offers in the mail? Opt out by calling 1-888-567-8688 or visit [www.OptOutPrescreen.com](http://www.OptOutPrescreen.com) – set up by the Fair Credit Reporting Act. Enter your Social Security number and date of birth to permanently exclude yourself from mailing lists sold by credit reporting agencies for unsolicited credit and insurance offers.

*“Procrastination is like a credit card  
– it’s a lot of fun until you get the bill.”*  
– Christopher Parker

- 102. Terminate junk mailings.** *Click a pen to banish unwanted mail.* If the phrase “... Service Requested” appears in any form on the envelope, circle it, cross out your address, write “Return to Sender,” and redeposit in the mail. Eventually, they will get the message.



*“Obviously, computers have made differences.  
They have fostered the development of spaceships  
– as well as a great increase in junk mail.”*  
– Tracy Kidder



### 103. Miles and miles of lists lovely lists.

- Visit the **Data & Marketing Association** ([dmachoice.thedma.org](http://dmachoice.thedma.org)) to get off major lists for catalogues, credit offers, magazine offers, and charity, bank and retail mailings.
- **InfoUsa** wants you to email your name + address to: [contentfeedback@infogroup.com](mailto:contentfeedback@infogroup.com)

### 104. Miscellanea.

- **Week-end book-end.** Prosecutors will sometimes rest their case on a Friday afternoon so jurors have the whole weekend to solidify their thinking before the defense begins to present it's case Monday morning.
- **XX**
- **XX**
- **XX**
- **XX**
- **XX**
- **XX**

**“First thing in the morning, cash out everyone.”** In 1983, I was Assistant to the Assistant Treasurer at California Cannery and Growers, a major California agricultural cooperative. (If you bought “Libby Libby Libby” branded canned peaches in the early 1980s, you were eating our product.) We were owned by farmers, and so were chronically short on cash, so we rotated about \$30 million of short term debt in the form of Libor notes. We also had an Investment Fund which allowed the owners and employees to invest in an in-house money market fund that I managed, paying a floating rate of prime + 2%. One night, the Controller called me at home and told me that our banks had decided that our constant recycling of short term notes constituted long term debt, in excess of our limit; they had called our loans and we were about to go bankrupt. He instructed me to liquidate the Investment Fund and pay back all the money first thing in the morning.

*Timely action allowed us to take care of our people.*

And a final tip, just for fun!



**105. Free on your birthday.**  
*Time it right and there really is a free lunch!*

- [A&W](#): Root beer float ([www.awrestaurants.com](http://www.awrestaurants.com))
- [Applebee's](#): Entrée ([www.applebees.com/en/sign-up](http://www.applebees.com/en/sign-up))
- [Arby's](#): Deals ([arbys.com/deals](http://arbys.com/deals))
- [Bakers Square](#): Pie ([www.bakerssquare.com/eclub/sign-up](http://www.bakerssquare.com/eclub/sign-up))
- [Baskin-Robbins](#): Ice cream scoop  
([www.baskinrobbins.com/content/baskinrobbins/en/thescoop.html](http://www.baskinrobbins.com/content/baskinrobbins/en/thescoop.html))
- [Benihana](#): \$30 voucher  
([www.benihana.com/promotions/chefs-table](http://www.benihana.com/promotions/chefs-table))
- [Denny's](#): Breakfast ([www.dennys.com/rewards](http://www.dennys.com/rewards))
- [Dunkin' Donuts](#): Beverage  
([www.dunkindonuts.com/en/dd-perks/registration](http://www.dunkindonuts.com/en/dd-perks/registration))
- [IHOP](#): Ice cream sundae ([ihop.com/en/myhop](http://ihop.com/en/myhop))
- [Krispy Kreme](#): One dozen glazed donuts  
(<https://www.heyitsfree.net/krispy-kreme-birthday-freebie>)
- [Olive Garden](#): Dessert (<https://www.olivegarden.com/specials/free-birthday-appetizer-or-dessert-with-your-meal>)

*Most offers are good for the whole month and require email signup, some as much as a month in advance.*

*"I remember when the candle shop burned down.  
Everyone stood around singing 'Happy Birthday.'"  
– Steven Wright*

## TIMING TALES

More stories of *timing in action*.

**Strike while the iron is hot.** We were on a thrilling adventure, going home on a bus after visiting Grandma, waiting for departure at the Sacramento Greyhound station. Mom and Dad said it was okay if my brothers and I took a brief tour to look around. We wandered with wide eyes through the enormous, bustling station, booming with sounds, charged with activity, full of every kind of person. Then we made a discovery: sitting quietly amidst the chaos, we spotted a malted milk ball vending machine. Unfortunately, between the three of us, ages 5, 7 and 10, we didn't even have a coin. But that didn't stop us, in our childish innocence, from discovering the machine's secret. We turned the crank – and milk balls came out! We had chanced on a broken machine, freely dispensing candy! *Every child's dream*. Somehow, we found a paper grocery bag, and we turned the crank over and over to fill it with malted milk balls. We emptied the machine. On the bus ride home, over 3 or 4 hours, we ate those malt balls – all of them. We got off the bus with aching stomachs, and never again looked at a malt ball quite the same way.

Lesson 1: *Never stop exploring.*

Lesson 2: *When opportunity knocks, get a big bag!*

**Unidentified Flying Object.** In my younger days, I did a lot of backpacking with my cousins. I loved the natural beauty and the solitude one could find simply by getting out of the car. At the end of one trip, a rigorous visit to an alpine lake in the Marble Mountains, we were cruising along Interstate 5, headed home. It was twilight, in late September. We couldn't see the moon. In the distance, we spotted something oddly-shaped, and very big. We drove towards it for a couple hours, but it didn't seem to get any closer. It was a squashed egg shape, oblong, and very orange. As we zipped along our line through the countryside, we couldn't decide if it was blimp-sized and fairly close, or really big but very far. As we drove, it seemed to get oranger. We were three college-educated, sober adults, but we couldn't figure out what it was. And we stared at it for almost three hours. It broke all the rules we knew. It was a UFO. It was just too orange, too oddly-shaped, too big, too close, too strange ... to be the moon. But it was. *The Harvest Moon*. That's what we finally figured out. A visual distortion, a lens effect, caused by a seasonal bulge in the atmosphere. Happens every year in September - October. Sure fooled us.

*With the right timing, anything can happen.*

**Rubber the old-fashioned way.** The modern process of *vulcanization* makes rubber by adding sulfur to latex under heat. As far back as 1600 BC, Mayans in Central America used juice from the vines of the Morning Glory plant as their source of sulfur. They used timing to make up for a lack of industrial furnaces by conducting their rubber-making rituals during the hottest months of the year.

*Good timing can make up for limited resources.*

**The Collections Desk.** My senior year in high school, I took an R.O.P. class in Banking, and had the opportunity to intern in several local banks. Initially, once a week, I got to sit beside the Collections Desk at a Bank of America branch, where the big money flowed in and out of accounts electronically. It was in fact a big, boxy, gray steel desk, with a handy pull-out writing panel at the side I could use for note-taking. To prevent theft, fund transfers (*wires*) used complex authentication codes which changed with the day and time; procedures and passwords were posted on a page of paper called the 'Code-Key,' kept in a secure drawer of the Collections Desk. *I didn't know it existed, until it disappeared.* It mysteriously went missing, and suddenly the branch was in turmoil over a potentially damaging breach, possibly the first step of a major theft. Two investigators came down from San Francisco HQ; everybody was interviewed – except me. When I arrived the next day at my usual time and assumed my usual place at the Collections Desk, I pulled out the writing panel – and the Code-Key popped out! Apparently, it had been placed on the panel, closed, jammed into the desk – and stuck. It had been opened in the search, but I was the lucky one who happened to open it again, after sufficient time had elapsed for the paper to become unstuck.

*Good timing is better than luck!*

**What I learned in college.** I lived in the *co-ops* student housing at UC Berkeley in the late '70s, and there was still the scent of marijuana in the air from the '60s. One evening, we gathered for a scheduled after-dinner talk. The guest speaker was a pharmacist, and the topic was recreational drugs. I remember a comment about ingesting drugs: You get more bang for the buck on an *empty stomach*. The remains of a meal in the stomach dilute a drug, slow its effects, and reduce potency. This applies to any drug you eat or drink, including alcohol, aspirin, ibuprofen, prescription drugs, 'edibles,' and pills of any kind.

*Timing affects everything.*

**Kayak collision.** Paddling alone in San Francisco Bay, I reached the far edge of a small bay where I decided to investigate an urban canal that branched into Sausalito. To do this, I had to lift my kayak out of the water and carry it across a paved bike path which curved along the waterfront. I approached the path cautiously, and set down my boat parallel to it. I looked and listened, but detected no danger, so I began the awkward motion of picking up the kayak, turning it perpendicular to the path, and walking across. If there was ever a fateful moment in my life, this was it. As I stood and put the boat in motion, a bike raced around the curve and sped past me. If I had moved a second earlier, I would have blocked the path in time to meet a speeding metal frame carrying a couple hundred pounds of flesh; the bike would have sliced through my plastic boat (and, I'm sure, parts of me), and catapulted the rider into the Bay. I was astonished at the carnage I avoided.

*When in doubt, go slow.*

**Bali Bolt.** It seems like ages ago that I visited beautiful Bali.

It was hard to resist the steep discounts on airfare and hotel deals after the bombing.

Faraway Indonesia is so exotic and green. As my ten-day vacation ticked by, I relaxed and had fun seeing the sights.

Lolling by the pool on the next-to-last morning, a staff member delivered a surprise. A fax. An invasion by a modern annoyance.

The fax was a reminder from my travel agency that soon they'd be picking me up. My vacation bliss must come to an end.

It reminded me to buy a souvenir later that afternoon. I had playfully promised to buy a belt while bantering with the guy minding a nearby beach-side tourist trinket shop.

I couldn't remember my flight time, so I read further that they'd pick me up at 11:00 am – *today!* In less than one hour!!

I ran to the lobby and asked for today's date. A day had slipped. I had flown through an International Date Line – without noticing!

I scrambled to my room and did the fastest packing of my life. Thankfully, it was a warm climate which hadn't required me to pack much clothing.

I actually had ten minutes to spare after squeezing everything into my luggage.

I delivered my bags to the lobby and raced to the outdoor tourist trinket shop. The stress and running had me huffing and puffing.

The terrorist bombing a year earlier had nearly destroyed their tourist industry. One response was for the belt-makers to split the leather, to make two belts out of one. I bought a cheap thin belt, and sped back to the hotel.

My bags and I made the pickup, made the flight, and I survived to tell the tale. And I learned to calendar my days in-country.

*Consequences can be dire if you ignore timing.*

**Commission sales hi-jinks.** A few years ago, I sold our family home. A realtor put on several open houses and finally picked up an interested buyer who had no agent; so, our realtor assigned him to a buddy he worked with who had helped with the open houses. So, the realtor had set up the purchase with an agent from his firm on both sides of the transaction. When things seemed to stagnate, I wanted to take a step to push things along, so I instructed the realtor to reduce the asking price a step. Five days later he emailed to say he had not done it. (With no apology or explanation for the delay.) I realized later that he had delayed things to give more time for the deal to go through – and capture two commissions. He didn't want to risk attracting another buyer, who might already have an agent. I was manipulated to boost the profit of the two realtors. I thought about filing a complaint, but I don't think I was harmed, and I was extremely glad to have it all over with.

*Money alters timing.*

# “QUOTES”

Thoughts about time and timing.

## TIME:

1. “The two most powerful warriors are patience and time.” – Leo Tolstoy
2. “Work expands so as to fill the time available for its completion.” (Parkinson’s Law) – C. N. Parkinson
3. “In skating over thin ice, our safety is in our speed.” – Ralph Waldo Emerson
4. “If my doctor told me I only had six minutes to live, I wouldn’t brood. I’d type a little faster.” – Isaac Asimov
5. “Our life is frittered away by details. Simplify. Simplify.” – Henry David Thoreau
6. “Time and I against any two.” – Baltasar Gracian
7. “Time is a great teacher, but unfortunately it kills all its pupils.” – Hector Louis Berlioz
8. “A man who dares to waste one hour of time has not discovered the value of life.” – Charles Darwin
9. “Dost thou love life? Then do not squander Time; for that’s the stuff Life is made of.” – Benjamin Franklin
10. “Know the true value of time; snatch, seize, and enjoy every moment of it. No idleness, no laziness, no procrastination: Never put off till tomorrow what you can do today.” – Lord Chesterfield
11. “There is no greater harm than that of time wasted.” – Michelangelo
12. “Time flies like an arrow; fruit flies like a banana.”

## TIMING:

13. “Buy on the cannons, sell on the trumpets.” – London financier Nathan Rothschild
14. “Chance favors the prepared mind.” – Louis Pasteur
15. “Think slow, act fast.” – Bent Flyvbjerg
16. “What may be done at any time will be done at no time.” – Scottish Proverb

17. “If it weren't for the last minute, nothing would get done.”
18. “Early to bed and early to rise, makes a man healthy, wealthy, and wise.” – Benjamin Franklin
19. “There is surely nothing quite so useless as doing with great efficiency what should not be done at all.”  
– Peter Drucker
20. “*Carpe Diem*” [Seize the day] – Martial
21. “A stitch in time saves nine.”
22. “For everything there is a season, and a time for every matter under heaven.” – Ecclesiastes 3:1

## RECOMMENDED READING

*Click link to open in Google Books*

- Bliss, Edwin C.; [\*Getting Things Done: The ABC's of Time Management\*, 1976](#)
- Bottom Line/Personal*; monthly magazine, [BottomLineInc.com](#)
- Burkeman, Oliver; [\*Four Thousand Weeks: Time Management for Mortals\*, 2021](#)
- Covey, Stephen R.; [\*The 7 Habits of Highly Effective People\*, 2013](#)
- Di Vincenzo, Mark; [\*Buy Ketchup in May and Fly at Noon\*, 2009](#); and [\*Buy Shoes on Wednesday and Tweet at 4:00\*, 2012](#)
- Griessman, B. Eugene; [\*Time Tactics of Very Successful People\*, 1994](#)
- Horsager, David; [\*The Daily Edge: Simple Strategies to Increase Efficiency and Make an Impact Every Day\*, 2015](#)
- Jasper, Jan; [\*Take Back Your Time: How to Regain Control of Work, Information, and Technology\*, 1999](#)
- Lakein, Alan; [\*How to Get Control of Your Time and Your Life\*, 1973](#)
- Mackenzie, R. Alec; [\*The Time Trap\*, 4th edition, 2014](#)
- Pink, Daniel H.; [\*When, The Scientific Secrets of Perfect Timing\*, 2018](#)
- Pogue, David; [\*Pogue's Basics: Life\*, 2014](#), plus two sequels
- Stack, Laura; [\*Leave the Office Earlier: The Productivity Pro Shows You How to Do More in Less Time ... and Feel Great About It\*, 2004](#)
- Vanderkam, Laura; [\*168 hours: You Have More Time Than You Think\*, 2010](#)

*The links shown in this book are free of any financial relationship.*

Your feedback is welcome! Please email [TimeTactics@microCounsel.com](mailto:TimeTactics@microCounsel.com).