



101 TIME TACTICS

Productivity Tips to Maximize Your Minutes

By Kendall Callas

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

INTRODUCTION

This book is short and the tips are succinct because time is so 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 a computer consultant and participant in the foot race of life. As a perpetual student of business, I have always been interested in efficiency – *it lets me 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 begin with strategies and tools to use time and timing productively, and finish with specific time-saving tactics. 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 #56, [Brave New Tool](#).)

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



“Time is of the essence.”

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!

LOOK FOR LEVERAGE

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



1. **Read widely.** News, fiction, nonfiction. Subscribe to information about your deep interests (blogs and podcasts, too). *Over 95% of self-made millionaires read nonfiction at least half an hour per day.* Learn about tech, money, people, your hobbies, the world ... the future. *Read ambitiously!*

*“Read every day something no one else is reading.
Think something no one else is thinking.
It is bad for the mind to be
always a part of unanimity.”*
– Christopher Morley



2. **Exploit your talents.** *Emphasize your strengths.* Figure out what you're good at: Listen to what others tell you and ask people you trust. Key to success is understanding how to use your skills to create value for others. As the world changes, develop new talents. There is always opportunity along the frontier of change. Classic advice: *“Do what you love, love what you do.”*

*“Choose a job you love,
and you will never have to work a day in your life.”*
– Confucius

3. **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, bookkeeper, or gardener will free up hours. Marketing help or a personal assistant is easy to find on the web, especially for email or social media tasks.

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

4. **Extend your planning horizon.** If you can *look a year ahead*, you can ease planning for your meeting/party/reunion/vacation. **Schedule your event early to reduce competition** for days off, flight and hotel reservations, seat and room selection, tour bookings, etc. Booking early can earn you the cheapest flight, the plum reservation, the maximum discount ... (*Best airfares are available 2 to 4 months before international flights, and 4 to 8 weeks for domestic.*)

*“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

5. **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 increase convenience; it will lock in price and availability, and hopefully score a price break (watch for sales!). Balance your shopping and transit time, storage, shelf life, and risk versus time savings in shopping plus shipping costs. Whether you shop in person or online, buy basics in multiples:
- **Wardrobe:** Shoes, white sox, underwear, T-shirts, sweat pants, polo shirts, shorts
 - **Pantry:** Canned and dry goods, rice, pasta, pickles, olives, sardines, wine and spirits, napkins, paper towels, paper plates, toilet paper, tin foil, plastic wrap, zip loc plastic bags
 - **Garden:** Trash bags, gloves, fertilizer
 - **Home:** Furnace filters, light bulbs, soap, laundry/dish detergent, sponges, cleaning supplies
 - **Office:** Notepads, pens, pencils, blank computer discs, printer paper, envelopes, shipping supplies

6. **Natural rhythms.** To improve scheduling, it's helpful to be alert to social rhythms and human psychology. You probably know to avoid driving during commute hours and vacationing during August. You'll face shorter waits and get done faster if you also remember:

*“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 the bank, post office, DMV, or busy offices.
- **Friday afternoons** your call will get right through to tech support or customer service – when many people are thinking about the weekend.
- **Mondays** are bad days to call or visit your bank, post office, or government/professional offices ...
(And the first weekday after a holiday.)

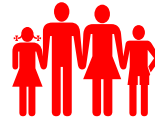


- Don't visit a bank on the **1st or 3rd of the month** (when government payments occur).
- **The day after a holiday**, don't even try to call an **insurance company**. Family gatherings prompt people to reconsider wills, life insurance, and burial arrangements.

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

- The **day after Thanksgiving (Black Friday)**, instead of starting your holiday shopping, take advantage of the slack to visit a park, post office, bank, DMV, or busy offices.
- On **Super Bowl Sunday** (early February), when millions of eyes are glued to the tube watching the game, instead go on a tranquil shopping expedition, visit a park, or play tourist ...

7. **Develop your network.** Good relations and frequent contact with family, friends, and professional contacts will help in many personal and career situations. 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 letter of recommendation, an emergency loan, or a couch to crash on. And you'll never be at a loss for a second head to bounce around ideas, provide a reality check, or for when you need advice.



“One of the most powerful networking practices is to provide immediate value to a new connection. This means the moment you identify a way to help someone, take action.”
– Lewis Howes

Recommended: *Cultivate your people.* Find a form of communication that emphasizes your strengths and use it annually to keep your network up to date on your goals and activities:

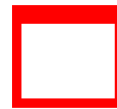
- New Year's cards (mailed or emailed) with a drawing or image and profound message.
- Holiday newsletter with family photos or a selfie of your year's best adventure.
- Email a link to a sample of your work (photos/music/video) along with a discussion of your challenges and how you solved them.
- Weekend family potluck picnic at a local park.
- Email a photo or art reproduction plus a poem or quote.



8. **Optimize your tech.** Invest a little time and effort to make best use of the devices and software which dominate modern life:

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

- **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). Phone or computer upgrades often carry hidden costs, including software conflicts and re-learning time, and can ratchet up your data costs and battery needs; operating system upgrades often require the update of other programs. Wait a few months before acting on an upgrade to allow some time for the bugs to get worked out. On the other hand, keeping your browser, OS, and antivirus software up to date may help fend off hacker attacks.
- **Car** - “Combat park” – back in – if you might need a quick exit. If your car will be parked on the street or at the airport, remove or hide anything showing your address such as registration or insurance papers, prescription medications ... In case of emergency, keep your car gassed up and equip it with cash, meds, food, water, and a map of your evacuation route. Don't get squeezed: refuel/recharge when you get down to a half tank (or charge). On the freeway, drive with your doors unlocked to allow quick access to rescuers should you get in an accident.
- **TV** - Take the burden off your soul and stop watching commercials. Use a Digital Video Recorder to time-shift your favorite TV shows and skip the commercials. Netflix? Streaming offerings have exploded: Amazon Prime, Apple TV+, Criterion Channel, Disney+, HBO Max, [Hulu.com](https://www.hulu.com), [Mubi.com](https://www.mubi.com), Peacock, [Philo.com](https://www.philo.com), Roku, [Shudder.com](https://www.shudder.com), Sling TV, [TubiTV.com](https://www.tubitv.com) ...



Recommended: Watch TV series a season at a time on DVDs from your **public library** – free and no commercials. While you're checking the library website, see if they have educational DVDs on home repair, music, history, religion, literature, philosophy ...

“We owe a lot to Thomas Edison – if it wasn't for him, we'd be watching television by candlelight.”
– Milton Berle



- **Camera** - Digital photos are almost free – use your camera liberally for record keeping and to document events, including landlord, legal and insurance issues and repairs. Capture images of bills, checks, tickets, schedules, letters, travel itinerary, screen shots, car license plates, new faces ... Keep it handy for quick snaps. It only takes 12 pictures to make a calendar. Snapshots plus narration makes for a great family movie – use photo prints or video editing software.

- **Cell phone** - Screen your calls; let unknown callers leave a message. Attach a label: “If lost, please contact ...” Keep your contact list up-to-date; copy key phone numbers on paper, keep in your car or wallet – in case of loss, theft, or rushed evacuation.

- **Computer** - Learn (keystroke) shortcuts and advanced features: Cut & paste, Search/ Replace, Bookmarks. Use Macros and Scripts to speedup and simplify frequent tasks.



Recommended monthly computer maintenance:

- 1- File, Export Address Book
- 2- Backup
- 3- Disk Cleanup
- 4- Virus update and scan
- 5- Delete cookies
- 6- Clean Registry
- 7- Compress email folders
- 8- Defrag

- **Email** - Use CCs to build ties. Create Groups. Keep templates of your best messages. Archive everything you send. Reply promptly to build loyalty and satisfaction.



- **Social Media** - Limit the time and degree of your participation to less than a couple hours per week and nothing more than you want your next door neighbor to know. Compile a list of experts who share resources and insights you find valuable.
- **Security** - Setup 'two-factor' identification to double your protection; best option is to have a code sent to your landline. Ask for it on all your financial accounts and safeguard your statements. To protect your privacy on Facebook, etc., don't list your actual birthday (*suggested*: list the first day of your birth month). Be disaster-ready – at home and at work: store meds, food, water, and cash for 3 days, and a battery-operated radio; have an evacuation plan (and rally point), known to all.
Recommended: Shred! Don't throw away anything bearing your signature, Social Security #, MRN, account numbers, phone # ...
- **Passwords** - A valuable step to prevent financial loss or identity theft is to use strong passwords, especially on your financial accounts.
Recommended: 1) Pick a number from your life (at least 4 digits) – a date, phone #, address, etc. – to use as your core password. 2) Make up a short nickname for each of your accounts (BofA, wFargo, socSEC, isP, Broker, AMZN ...). 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 easy to reconstruct.)
- **Long passwords** - Recent thinking is that long passwords are better than complex passwords – and easier to remember. If your login allows, try "Here is where I keep 100% of My Money!" or "does the library have 1,000s of Books?" or "this 1 is my BofA account."



9. **Phone a pro.** *For your next vacation, talk to a travel agent.* Even if you go on to make your own travel arrangements, your first conversation will give you a chance to ask key questions and get free advice. If you have a complex itinerary, or can find a travel agent who has been there before, you can save hours of information overload and a myriad of decisions by using the knowledge, resources, and discounts a professional can provide. They can guide you to places you'd never discover, arrange art/history guides, room upgrades, and after hours/VIP access. They will point you to exclusive deals, train passes, city passes, and 'skip the line' tickets to the Eiffel Tower, the Louvre, the Vatican, the Colosseum ... *And if disaster strikes, you've got somebody you can call 24-hours.* The American Society of Travel Agents offers an agent finder at <http://web.asta.org/imis/TravelSense>.

Recommended: Apply this advice when you hire any professional – attorney, CPA, Realtor, architect ...

“What has happened to the good old-fashioned travel agent? I want to go to a really posh travel agent and have them organise everything for me. I don't want to do things on the Internet.”
– Jenny Eclair

Timing can establish credibility. Early in my career, I sought credentials to more effectively market law office automation consulting services to San Francisco law firms. I became a “Corel WordPerfect Certified Instructor”. A new software version was released every year, so I saw an upcoming opportunity and hatched a plan. Well ahead of time, I contacted Corel to learn the first date I could take the certification exam. I made a reservation at a testing center to take the exam at the earliest time, on the first possible day. I passed, and after confirming that I had earned the privilege, sent out this Press Release to 2,000 top law firms:

October 25, 2001

Kendall Callas Certified #1 by Corel

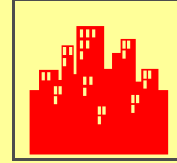
San Francisco -- Today Corel Corporation awarded Kendall Callas with the title of “Corel® Certified Instructor for WordPerfect® 10”. Mr. Callas is first in the world to earn this distinction.

Simply with timing, I created an asset – a unique marketing statement.

SNEAK TO THE FRONT OF THE LINE

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

10. **Apartments for Rent.** Apartment hunting is difficult because everyone uses the same bulletin boards, newspapers, and online sources – 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 Craigslist, walk the streets where you'd like to live looking for 'For Rent' signs, visit large apartment buildings to introduce yourself and leave your name – for each source add a name to your list. 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.

11. **California State Park Reservations.**
<https://reservecalifornia.com/CaliforniaWebHome>,
(800) 444-7275 - 7 days, 8 am to 6 pm PST.
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.



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 web (or telephone) to reserve a stay for July 1 (the latest allowable date). 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 harder. Call June 16 to reserve December 16 through 29. Later call to cancel December 16 through 22, leaving you with December 23 - 29. (Maximum stay varies between one and two weeks. There is a small fee for cancellation.)

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



- 12. 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 be more compelling. Strut your best stuff first in your 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

- 13. A) Fold tasks together.** Adopt efficiency as your goal – *multi-task!* Shave in the shower. Read on the treadmill. Do the mail while waiting on hold. Listen to voicemail while the computer starts up. Read the newspaper over lunch. Listen to talk radio in the car. Make phone calls while driving, if it’s safe. Exercise while you watch TV. Push and lunge to make vacuuming a workout. Dance and sing to add playful vigor to housekeeping. After washing the dishes, skip the towel work and let them air dry overnight so you can go watch TV!

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

B) Concentrate tasks. Batch your phone calls. 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 repairs for a semi-annual 'glue day'. And wait until you have two reasons to get up off the couch – you need a beverage and a sweater!

“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

14. **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

15. **Hedge your bets.** *Anticipate likely risks.* Photocopy the contents of your wallet. Copy key cell phone contacts onto paper and keep in your car or wallet. *When traveling,* carry a copy of your passport on your person. Use your cell phone/camera to carry images of your passport, drivers license, etc.– and your luggage (in case of loss). *Joggers and bikers:* carry your ID and medical card. Backup your computer data monthly or weekly. Wear your safety belt. Review your credit report annually. Gather referrals or business cards for computer and auto repair.

*“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



16. **Take advantage of compound interest.** Start saving money early in life. 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



17. **Write a script.** Before that important phone call or meeting, *take a minute to plan*. Sketch out an agenda, list your key points, think through your opening and 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

18. **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 alcohol, tobacco – any addictive drug.
- Avoid stress – **talk** about your feelings and concerns.
- Expand – explore the world and never stop learning.
- Exercise! To inject a workout into a busy day:
 - take the stairs (instead of the elevator)
 - walk to lunch
 - park a few blocks away from your destination

“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

19. **Invest in stocks.** No annual fees. And you decide when to sell – and thus when the gain/loss hits your income taxes. If you never sell, and hold your whole 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 without the upside potential. **Not mutual funds** because you'll pay about 1% per year in fees – but that may be worth it if you want professional management and instant diversification. (You'll also have to pay tax as you go on dividends and capital gain distributions.) **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. 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. Learn about 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

20. **Think 80/20.** Look for the sweet spot, that first 20% of effort that will yield 80% of the results; consider stopping 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.”



21. **Go far first.** *Head all the way in* to begin your tour of a fair, archeological site, or amusement park, then enjoy the sights as you work your way back out. That is, 'go the distance' – expend the maximum energy initially – then drift back to your entry point, so that when you're done (and tired), you're near the exit.

“Do the difficult things while they are easy and do the great things while they are small.”
– Lao Tzu

Recommended: 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, visit: ThemeParkInsider.com.



22. **Terminate junk mailings.** 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



23. **Give everyone the same holiday gift.** *Uncomplicate your life and save time!* Everyone appreciates cash, candy, nuts, chocolate, homemade cookies, a contribution to charity, a book, gift card, digital timer, sweat pants, flashlight, steaks or fruit by mail ... *(But, of course, a more personal approach may be best for your closest few.)*

“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

Kayak collision. Kayaking alone in San Francisco Bay, I paddled to 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 to pick up the kayak, turn it perpendicular to the path, and then walk across. If there was ever a key moment in my life, this was one. As I put the boat in motion, a bike raced around the curve and sped past me. If I had moved 5 seconds 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 maybe me), and catapulted the rider into the Bay. I was astonished at the carnage I avoided. *Go slow in moments of high risk.*

Sleep On It

*“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

- 24. Put your dreams to work.** *Use 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

- 25. 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). Get the best sleep by keeping the same bedtime and waking time each day. Use a clock alarm to soften the transition with music/radio. The body wakes to eat, so train your sleep cycle by regularly eating or drinking something you look forward to soon after rising. A TV in the bedroom is a mistake.

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

- 26. Maximize overnight healing.** The body repairs itself during sleep. To help, take anti-inflammatory medication at 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; not for kids.)

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



27. **Plug in before bed.** While you get your rest, remember to use the overnight hours to recharge your batteries, camera, computer, mobile phone, etc. so they too are fresh in the morning.

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

28. **Run big computer tasks overnight.** Download that game, upload those photos, render your video, generate that big PDF, scan for viruses, backup and defrag your hard disk, compress email folders, etc. When the task is complete, *the computer will obediently wait for you!*

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

Sleep like a baby: Plan for contingency. During the first two summers of college, I worked in a couple branch offices of Bank of America. I heard an amazing tale from the Operations Officer in one small town branch 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 an aggrandizing fantasy. On the other hand, it is possible that Hitler, in a lucid moment, made contingency plans in case Germany lost the war. Perhaps he set up more than one wife-by-wireless to provide several quiet hiding places to run to if the unthinkable happened. *The best time to plan for a contingency is long before you need it.*

Morning Methods

Timing tips to help start your day.

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

29. **Drink early and often.** Drink water upon waking to help alleviate the common overnight problem of slight 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

30. **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 all day. 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

31. **Email early.** Send email in the morning to improve response. 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

32. **Use your brain before the afternoon slump.** Research shows that most of us suffer reduced ability about 7 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, afternoons deliver better creativity and insight for most people.

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

33. **Be an early bird.** *Start important tasks early in the day.* 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

34. **Be an early riser.** *Wake up an hour earlier, painlessly.* Keep the same bedtime, and let the rest of America change its clocks! In November, when Daylight Saving Time ends, and the whole country advances the clock to return to Standard Time, maintain your usual sleep pattern and simply reset your morning alarm an hour earlier. That is, 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

35. **Go early to avoid bumping.** Studies show, surgery and airline flights are much more vulnerable to delay in the afternoon. *Morning pile-ups make everyone wait.*

“Minor surgery is surgery someone else is having.”
– J. Carl Cook

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 canned peaches in the early 1980s, you were eating our product.) We were owned by farmers, and were chronically short on capital, so we rotated about \$30 million of short term Libor debt. 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 our constant renewing of short term notes constituted long term debt, in excess of our limits; they had called our loans and we were about to go bankrupt. He instructed me to liquidate the fund and pay back all the money first thing in the morning, which I did. *Instead of taking their money, we took care of our people.*

Lead Time

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

36. **A) Start early.** 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. For dinner in a popular restaurant, eat early – how about lunch? Book domestic flights a month or two in advance; book international flights up to 4 months ahead. As soon as you’re ready, *get on the waiting list* for a parking space, community garden plot, country club membership, that best seller library book ...

Recommended: *Take advantage of all the time available:*

- Taxes - don’t wait for April, start when you get your tax reports.
- Exams - spend any extra time reviewing your work.

*“The early bird gets the worm,
but the second mouse gets the cheese.”*
– Willie Nelson

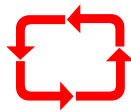
B) Arrive early. *Cut stress and take command.* Show up early at an interview/meeting/party for a relaxed opportunity to create an impression. You’ll make a stronger impact, learn surprising things, and achieve a more genuine connection; ask to use the bathroom and do reconnaissance on the way.

*Travel early to make that wedding
or cruise ship sailing.*

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

37. **Dynamic deadlines.** In delegating work to others, it’s wise to set deadlines. In doing so, you not only set a date, but provide information. New research suggests that a short lead time signals an easy task; a long lead signals a difficult task – which can prompt procrastination. So make sure, when the task really is easy, to set a short lead time to motivate quick work – and monitor progress on the rest.

Just-in-time Judo. In my years at Cal, I took several martial arts courses. Harmon gym issued the uniforms, but we had to wash them. One weekend, I did my laundry, including my Judo gi. Washing is a slow business, no problem. But the dryer spins fast, and therein is potential energy for disaster. As my laundry dried, the heavy material and reinforced collar of my gi held water; bunched in a corner, it shifted the machine’s spin off balance. The dryer began to vibrate. And wobble. I reappeared on the scene just in time. My stroll toward the dryer turned into a mad dash as I saw it shaking and ‘walking’ off its concrete pad. A fellow loading a washer nearby noticed and threw his hip against the machine to stabilize it – to no avail. A moment later, I was on it and flipped the door up to halt the spin – and save the day. *Monitor carefully and allow lots of time for high risk/high payoff tasks.*



“Second thoughts are ever wiser.”

38. **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, and weigh the pros and cons, the point of view of each stakeholder, and long term vs. short term. Consult an expert or a book. Generally, go slow, but sometimes go fast! *Try to figure out which as early as possible.*

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

39. **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, one chunk at a time – to avoid fatigue and boredom. 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 new approaches. **Recommended:** Let it sit after the first attempt, sleep on it, then tackle it again with a refreshed viewpoint.

Procrastination Tips:

To overcome inertia ...

- Promise yourself a reward when done.
- Strip the task to its minimum and focus on the immediate payoff.
- Break off the smallest, easiest piece – and do it *now*.
- Bargain with yourself to set up the task now (say, format the title page), but do the heavy work later.

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

“Testing, testing.” In 1980, I got early exposure to personal computers by using a Radio Shack TRS-80 (‘trash 80’) in my Treasury duties at CalCan. 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 critical at the end. *Always test after making a change.*

Tips for Kids

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

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



40. **Read every day** to build vocabulary and worldly knowledge. Start with the fun stuff: Visit Mars, Camelot, the *Lost World*, *Treasure Island* and *Journey to the Center of the Earth* to meet monsters, magicians, cavemen, pirates, robots, vampires, detectives, and unique characters like *Tarzan*, *Frankenstein*, *Peter Pan*, *Robinson Crusoe*, *Winnie-the-Pooh*, Sherlock Holmes, and Hercule Poirot. 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, friends, teachers, and librarians for pointers.

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

41. **Plant a tree.** Learn to swim, to ride a bicycle, to play chess. Start a college fund, buy stock, learn a trade. Take up a language, do your family genealogy, write some poetry. Ask an adult for a lesson in ‘How to cook an omelette’, and ‘How to do laundry’. Pick a sport/instrument/skill 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

42. **Learn about the Internet.** Take a class, do a lot of experiments, stretch your limits, read about it regularly, listen to anyone who knows more than you do, and ask a lot of questions. It can give global reach, new friends, and access to a constantly expanding trove of news, reviews, how-to's, images, maps, tools, and resources of all kinds, not to mention job opportunities. But, remember that *everything on the Internet was put there for a reason.*



“The Internet changes everything.”

43. **Aim a day early.** *Don't put things off until the deadline.* For schoolwork, chores, renewing a library book, etc., plan to do it 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 extra time to catch and fix mistakes.*

“The early bird catches the worm.”



44. **Join a club.** Make friends and learn something. Chess club, Sierra Club, Engineers Without Borders ... Learn social games, sports like Tennis, Football, and Golf, or card games like Poker, Bridge, and Gin Rummy. Games help develop mental and physical abilities, encourage friendships early in life, and can help with social and business goals later in life. Glow-sticking? Quidditch? *Create your own team experience.*

“I have made some really significant deals because I play golf.”
– Donald Trump



45. **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 (download 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



46. **Keep a travel diary**. Take notes (and pictures) of car trips, vacations, foreign travel – destinations, adventures, new friends, weather, local foods, souvenirs ... Make daily entries in a journal – a paper notebook or electronic diary/scrapbook. Add drawings, tickets, postcards, brochures, receipts, maps (highlight your route). Someday you'll want to remember.

“To travel hopefully is better than to arrive.”

– Robert Louis Stevenson

Well-timed lesson. When I was 3 years old, my two brothers (ages 5 and 8) led me on a dangerous mission – across the street and down the block. We wanted to see a house in our neighborhood where there had been a fire. (We had heard sirens in the night.) The abandoned house was scorched and smokey, but relatively undamaged. I remember the smell as we explored and found a prize – a forgotten box of cigars. 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 timely lesson, none of us ever thought to take up smoking.*

WHEN TO WAIT

Achieve without effort! Sometimes it pays to delay.

“There is surely nothing quite so useless as doing with great efficiency what should not be done at all.”
– Peter Drucker



47. **Pay slow.** Don't pay bills right 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, mail a check one week before the due date, or schedule electronic payment for a day or two before the due date. (If there's no stated due date, pay three weeks after invoice date.) *But, remember, individuals and small businesses appreciate quick payment.*

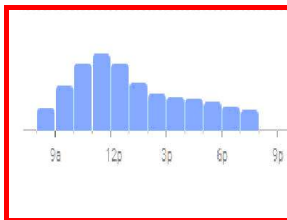
“I'll gladly pay you Tuesday for a hamburger today.”
– Wimpy

48. **Deny silently.** Say 'No' by saying nothing. Avoid clashes, and maintain plausible deniability (*What email?*) – simply don't reply to that email, phone message, letter, text ... (Keep in mind, non-response will torment someone waiting for your reply.)

“Delay is the deadliest form of denial.”

Recommended: To improve your odds of cooperation, specify a deadline: “It will really help me if you can get back to me before the weekend.” Follow-up at short intervals to communicate encouragement and concern. Ask about progress: “Can you let me know when you've finished part 1?”

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



Acropolis - afternoon is best

50. **First things first** – but not if everyone does it. Visit the DMV at the end of day. Call tech support at the end of the week. Expect a crowd if you visit a restaurant right after it’s reviewed. Delay your visit to that popular tourist site until the relaxed priorities of late afternoon.

*“Effective leadership is putting first things first.
Effective management is discipline, carrying it out.”*
– Stephen Covey

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. 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 workers could continue to park in the lot for a couple extra months.

TAX TIME

51. **Omit zeros.** On tax forms, don't enter a zero, just leave it blank. All those lines that are not applicable, don't apply, or compute to zero, just leave empty. The IRS interprets them as zero, so will any software. That way it's faster to fill out and easier to correct, if needed.
52. **Use a pencil.** For paper forms, use a pencil (not a pen) – to fill out tax forms, applications, filings, etc. That way it's easy to fix mistakes or re-file. Photocopy to print a copy in ink – just make sure to leave the signature blank, then sign the copy you submit in ink.
53. **At year-end, defer income.** Push income into the next year to delay paying tax on it for 12 months – a standard tax strategy that earns an entire year's interest – and accelerate deductions. Wait to sell stock after January 1, if you have a gain. If you're self-employed, delay sending November/December invoices until January 1. (But if your tax rate 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

54. **Hide in the crowd at tax time.** If your taxes are at all complicated, file tax forms 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 once told me about a standard 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 fixes the date it was placed in service and establishes 100% business use in Year 1. This gives you 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. A similar idea offers value 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; delay deductible expenses into Years 2 and 4 ..., with zero in years 1 and 3 ... You'll get no benefit in Years 1 and 3, etc., but in the years you amass the expenses, you'll have higher deductions.

TOOLS

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

55. A) 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 them.

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



B) Keep lists to organize your life. 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.

*“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*

C) Keep lists in text files. Text files are handy containers for gathering information over time – easy to cut & paste into an email or document, searchable and readable by a multitude of programs. Create ‘plain text’ files (ASCII or ANSI files, usually named to end with .TXT) with a word processor or text editor.

- PHONE.LOG - Date, phone#, name, notes
- AUTO.BIO - Enter events annually from your calendar
- PEOPLE - Best kept in a program you can use for cut & paste and to merge into mailings and emailings
- PASSWORDS - Keep your list in a password protected file. (Do not name it PASSWORD.LST.) Periodically print a copy and store it in your safe deposit box.
- TRAVEL - Vacation plans and dreams, and notes copied from web research and news articles
- BOOKS - Past reads, and recommendations for the future
- QUOTES - To remind you of what’s important

56. **Brave New Tool.** To help with planning at the time-of-day and day-of-week level, do a Google search to lookup a business or tourist site, then page down to see the “Popular Times®” graph. It’s a time/day chart that appears near upper right when you do a *precise* Google search. 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.” (Also available in Google Maps, google.com/maps, which offers a handy pick list.)



Uffizi Gallery, Florence, Italy

A Popular Times® graph will appear in Google search results (upper right side) when you do a successful search (helps to include address).

“Timing in life is everything.”
– John Sculley

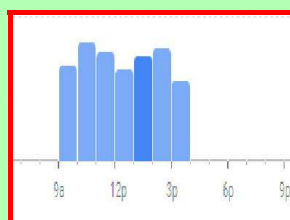
Sample Google search: post office san francisco bryant

This tool shows the opening/closing/busy times for a park, post office, bank, transit hub, library, gas station, grocery, fav restaurant/business, or tourist site, including:

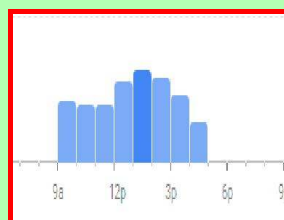
- Louvre
- Stonehenge
- Great Pyramid of Giza
- Roman Forum
- Pantheon (Rome)
- Great Wall of China
- Statue of Liberty
- Washington Monument
- Eiffel Tower
- British Museum
- Sphinx of Giza
- Roman Coliseum
- Acropolis (Athens)
- Chichen Itza
- Empire State Building
- Grand Canyon Park

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.

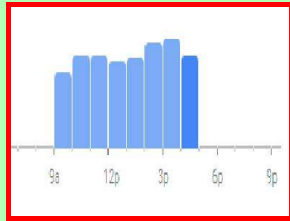


Saturday heavy

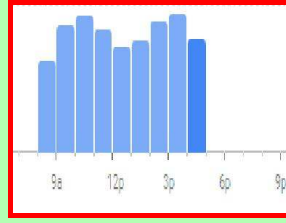


Thursday morning light

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

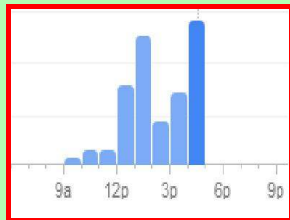


First hour weekdays best

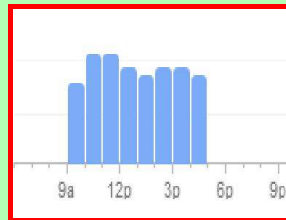


Friday is the busiest

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

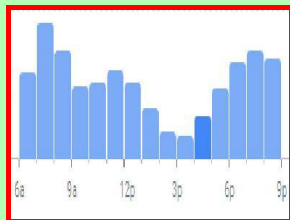


Thursday morning is best

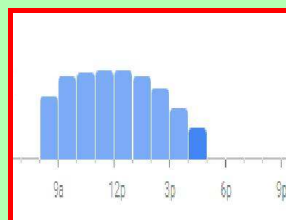


Friday morning is worst

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

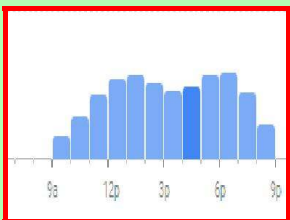


Mon-Thurs light mid-day

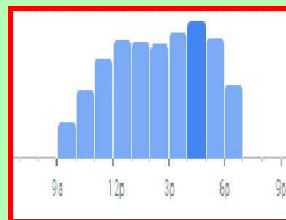


Saturday afternoon light

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



Weekdays before 11 good



Saturday afternoon worst

Google Popular Times® graphs reveal timing fundamentals:

- **Restaurants for dinner** are generally least busy Sun-Thurs before 7pm; most crowded Sat 6-9pm.
- **Restaurants for brunch** (or dim sum) are least busy Mon-Thurs before 11am; most crowded Sat-Sun 11am-2pm.
- **Bars** are least busy Sun-Thurs; most crowded Fri-Sat 7-10pm – an hour earlier if beer is the focus (pub/taproom).
- **Shopping centers** are least busy Mon-Thurs especially before noon; most crowded Sat-Sun 1-6pm.
- **Courts and government offices** are least busy Mon-Wed before 11am and after 4pm; most crowded 11am-4pm.
- **Trains, roads, and toll booths** are least busy Sat-Sun, and weekdays mid-day; most crowded 8-10am and 4-7pm.

57. **Use a calendar to plan ahead:** meetings, 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, anniversaries, “pickup tax forms”, “review investment returns” ...)
- Deadlines: taxes, applications, payments ...
- Car and home maintenance (“change motor oil”, “replace furnace filter”, “turn mattress”, “change toothbrush head”, “clean gutters”, “dust blinds” ...)
- Reminders for “mv car”, “call Mom”, laundry, haircut, “wash car”, and major trips to the store
- Library book and account renewals, membership and Certificate of Deposit expirations
- End dates for free trials
- *Attention travelers:* Expiration of passport, driver's license, vaccines ...
- Preparation – lead time for reservations, final planning, confirmation calls, research (“begin tax data entry” ...)
- Diary notes of important events and purchases
- Traditions – celebrate old customs, create new ones

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

In a paper calendar, note repeating events on Post-Its or in distinctive 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

58. 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, then rewrite to incorporate your notes.
- It may help to begin with comments that invoke a helpful tone (family, humor, loyalty, the past ...).
- Use a “compliment sandwich” to soften a blow: praise + criticism + praise.
- Use simple words that defy misunderstanding. Emphasize key points.
- 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’s often helpful to over-write the initial draft (to vent your emotions), ponder overnight, then trim and rewrite with a more balanced attitude.
- *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.”*
– Anonymous

• ***If you are replying:***

- Re-read the initial email to assure you answer *all* the questions. *This is the most common email error.*
- Reply quickly to boost satisfaction and loyalty.
- Don’t ‘Reply All’ if your comments can be interpreted as negative; reply privately with no CC. *Praise in public, criticize in private.*

- 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.
- Archive your best emails in a ‘template’ or Draft folder or use a document or draft email to store good phrases/paragraphs.

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

“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



59. 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, ebooks (instantly accessible), 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 probably free wi-fi, as well!)

“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

60. **Tap a flow of ideas.** To learn about a new interest, subscribe to a magazine on the topic: *Backpacker, Bicycling, Boating, Brew Your Own, Car and Driver, Climbing, Canoe & Kayak, Consumer Reports, Dogster, Entrepreneur, FamilyFun, Fly Fisherman, Handyman, Horse Illustrated, Hunting, Kiplinger's, Magnificat, National Geographic, Numismatist, Opera News, Parents, Runner's World, Sail, Scuba Diving, Ski, Tennis, Traveler, VegNews, Vogue Knitting, Wild Fowl, Women's Health, Working Mother, Writer, Yoga Journal*, etc. If you subscribe on paper, you can tear out pages, and you'll build a library for instant reference – someday, just a glance at a cover may give you an idea that pays off the whole effort. For kids, reading on paper is best, to get articles and ads in a form that's easy to keep and flip through.

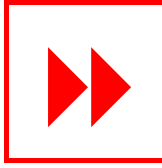


*“Ideas are like rabbits.
You get a couple and learn how to handle them,
and pretty soon you have a dozen.”*
– John Steinbeck



Time it for profit. Early in my career, I used mailings to promote my work. A few times, I hired envelope-stuffers 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 allowed me to get my ads to the top of the heap – the first and best position at the head of the classified ads.

Label for Speed



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

61. **A) Mark your door key** to make it easier to find – and save a few seconds *every day*. Use a color keycap available at hardware and variety stores. *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

B) Better buttons. A yellow adhesive color dot (buy where stationery is sold) or drop of fingernail polish is a good way to mark frequently used buttons on your remote control (Input, Pause ...) so they're easier to see 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



C) Label your luggage, mailbox, locker. Color dots, stickers, decals, tape, ribbon, or yarn make convenient visual clues to help quickly find one amongst many.

“The scientific theory I like best is that the rings of Saturn are composed entirely of lost airline luggage.”
– Mark Russell

Strike while the iron is hot. We were on a grand adventure, waiting for departure at the Sacramento Greyhound bus 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 bustling station, booming with sounds and charged with activity. And we made a discovery: a malted milk ball vending machine. But, between the three of us, ages 5, 7 and 10, we didn't even have a coin. That didn't stop us from turning the crank ... and milk balls came out! The machine was broken and freely dispensing candy! 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, 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!*

Speed Reading

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

62. 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; read groups of 3 to 5 words.
- Focus on:
 - Headings
 - Bullet points
 - First sentences
 - First and last paragraphs
 - Emphasized words (big, bold or italic)
 - Picture captions
 - Graphics and exhibits



*“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 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 another 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. (Non payment of taxes is a federal offense.) As the situation darkened, Dick 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 had decided he needed to not be there on the day the firm collapsed.

TIMING TRENDS

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

63. **Avoid the crowd.** Save time and money, and gain flexibility, by following the path less traveled: Vacation during the shoulder season. Shop at busy stores mornings, early in the week. Be a contrarian investor. Go to the movies on Mondays; avoid banks on paydays; skip free admission days at museums. Exploit seasonal bargains (skis in March, storm windows in June, snow blowers in August). Plan a year ahead ...

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

64. **A) Call in the morning.** Make your telephone calls to the East Coast early for best service (if you're on the West Coast). 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



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

*“If you were going to die soon and
had only one phone call you could make,
who would you call and what would you say?
And why are you waiting?”*
– Stephen Levine

65. **Mondays:** Avoid making business calls on the first day of the week – the busiest day – 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.”*



66. **Tuesdays:** The best day to shop for domestic U.S. airfares (according to FareCompare.com). Sales are typically announced in the morning – Wednesdays, too.

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

68. **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.”*
– Anonymous

69. **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 advertise a house for sale on MLS ...

“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

70. **Fridays:** Good day to call for tech support or customer service, when everyone else is thinking about 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

71. **Sundays:** Best day to shop for international airfares, according to a new study. *The sweet spot is on the weekend – but Fridays are the worst.*

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

Recommended: The best time to clinch a deal is at the end of day/eve (just before closing), at the end of the week (Sat/Sun) – by phone, in the rain. **Alternative:** Name your price by email/letter, then wait.

“Why is there so much month left at the end of the money?”
– John Barrymore

73. **August:** Don't vacation in the same month when the kids are out of school and all of France, Germany, and Italy traditionally take off. July is busy, too.

*“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

74. **Fall:** Best time to buy a new car, as dealers offer incentives to reduce inventory for the end-of-summer rollout of the new model year. *White goods and major appliances, too.*

*“The percentage you're paying is too high priced
While you're living beyond all your means.
And the man in the suit has just bought a new car
From the profit he's made on your dreams.”*
– Steve Winwood



75. **Refrigerate flowers for Valentine's Day and Mother's Day.** If you want to buy cut flowers, do it the day before the holiday, and keep them overnight in your refrigerator (that's what florists do). *Save money, time, and skip the frenzy.*

*“God is the friend of silence. See how nature – trees,
flowers, grass – grows in silence; see the stars,
the moon and the sun, how they move in silence ...
We need silence to be able to touch souls.”*
– Mother Theresa



76. **Mail at New Years.** If you send Christmas cards, personal or business, switch to New Years cards! That way, you have more prep time during a busy season, it's an optimistic message that's religiously neutral, and there's less competition for attention.

*“Every New Year is the direct descendant, isn't it,
of a long line of proven criminals?”*
– Ogden Nash

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 weights, 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 noticed that I had developed impressive quadriceps. Proper training at the right time in life – exploiting the flooding hormones of an 18-year-old – had made it easy to achieve my goal: muscles.

TRACKING TIME

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

77. **Date it.** When you receive a business card, write the date on it. That way, 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 your photos, and who and where – or tag online photos. One day it may be important.

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

78. **Time it.** Use an egg timer to track your tasks – *free your mind*. A **digital timer** can remind you when you're finished with laundry, cooking, exercise, billable tasks ... (*I bought one for 88¢ at Walmart!*)

Recommended: Need a timer now? Do a Google search for “Timer 10 minutes” or “Timer 4 hours” and the countdown begins immediately!

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

79. **12:00 AM.** Avoid referring to 12:00 am or 12:00 pm. Is that noon or midnight? If you think about it, it's clear: The day begins at 12:00 am. But it's best to sidestep situations where an easy error can lead to major problems. Say “12 midnight”. Some tall buildings don't have a 13th floor; some airlines avoid 12:00 and schedule flights at 12:05 am or 12:05 pm. You should, too.

*“Tomorrow is the most important thing in life.
It comes to us at midnight very clean.
It's perfect when it arrives and it puts itself
in our hands. It hopes we've learned
something from yesterday.”*
– John Wayne

Date stamp ‘gotcha.’ It's well-known law that if you write your will entirely in your own handwriting, it need not be witnessed. 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)

- 80. Screen your phone calls** – *you have permission!*
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 consulting, phone harassment ... *(If you carry a mobile phone, you don’t have to answer it!)*

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

– Marisha Pessl

- 81. Do not call!** Politely interrupt fund-raisers and 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

- 82. Group your calls.** Return calls (or make 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

- 83. Ask for a call back.** When leaving a phone message, recommend a good time to call back. Don’t wait on hold, ask for an immediate return call.

Paying Bills

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

84. **Set up automatic payments – to your credit card.** Instead of linking ‘auto-pay’ to your checking account, set up your regular monthly bills (electricity/phone/Internet ...) to charge your credit card – earn points plus float!

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

85. **“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).

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

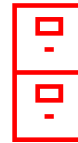
Standing opportunity, twice a day. I was fortunate that my consulting work often provided terrific views of the Bay from offices atop San Francisco’s skyscrapers. From high vantage points, I frequently noticed a faint ragged line where blue-green waters met blue-gray. Eventually, I learned this line marked the never-ending shoving match between ocean water and bay water, changing direction twice daily with the tide. Each flood tide pumps ocean water into the Bay through the Golden Gate, moving the line East; each ebb tide pushes the line back, West toward the ocean. I thought the demarcation was just visual, but one day I was in a kayak and 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 under the surface, a Z-fold of water in an overhang that – incredibly – never collapses on itself. It just hung in the water, seeming to violate the laws of physics. I was frightened, because I had to cross it. I had the sense to pickup speed and break through on the perpendicular, paddling continuously 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 complaints 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.
Sometimes change can be predicted – and risk avoided or opportunity seized. It helps to keep looking straight ahead.

86. **Forget the pennies, round up.** When writing routine monthly checks, simplify life by rounding up the dollar amounts. Pay \$24.00, instead of \$23.45, to your phone, electric, Internet, or credit card company. They'll keep track of the pennies, so you'll get them back on the next bill. You'll save time writing the amount, facilitate the math, and make it easier to balance your checkbook.

“If it's a penny for your thoughts and you put in your two cents worth, then someone, somewhere is making a penny.”
– Steven Wright

87. **Batch your bill paying.** Write checks or set up payments online once a week.

Paper filing tip: Write the date to pay a bill (a week before due date) on the back flap of the return envelope, tuck the bill into the envelope, and file in date order.



“Why is it that bills never get lost in the mail, but checks always do?”
– Anonymous

Wild wire escapade. My senior year in high school, I took an ROP 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 pull-out writing panel I used for note-taking. To prevent theft, fund transfers – “wires” – used complex authentication codes which changed frequently; procedures and passwords were posted on a page of paper called the ‘Code-Key’, kept in a 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 theft. Two investigators came down from San Francisco headquarters; 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 uncrumple and relax enough to become unstuck. *Timing is everything.*

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



88. 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 #.
- Before heading to the airport, see if your flight is on time by searching for your airline + flight #.
- Search for a small piece – “al am” instead of “constitutional **am**endment” – it's easier to type and a faster search.

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

89. **Whoa – Backup!** Monthly or weekly, make safety copies of your computer data. This is your best protection from hard disk crash, hacker, virus, flood, fire, earthquake, hurricane, disgruntled employee, theft, angry lover, and alien invasion.

Recommended: Group files you create in one folder – copy it frequently to archives (flash drive, DVD, Google Drive ...). Include your address book and email, too. (In Windows, search for .DBX mailbox files.) Store some backups offsite – in the cloud, car trunk or safe deposit box. *Resist the urge to ‘cleanup’ before backups.*

“Always have a backup plan.”
– Mila Kunis



90. Type the letter X twice (“**XX**”) to **mark places** in your text to complete later. XX marks the spots – to return to (with Find/Ctrl+F) for finalization. (*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



91. **Control key for Windows + Macs.** Memorize the cut & paste shortcut keys for fast editing via keyboard:

- **Ctrl+C** to **Copy**
- **Ctrl+X** to **Cut** – imagine scissor blades
- **Ctrl+V** to **Paste** – think of an arrow pointing to the insertion point
- **Ctrl+S** to **Save** – if the work is difficult to re-create, save every 5 to 15 minutes. *How much work are you willing to redo if the power fails?*

*“Save a boyfriend for a rainy day
– and another, in case it doesn't rain.”*
– Mae West

- **Ctrl+F** to **Find** text (Search/Replace)
- **Ctrl+Z** to **Undo** is good to remember, too, just in case you ever make a mistake.

*“You can't undo the past ...
but you can certainly not repeat it.”*
– Bruce Willis

(Use the Ctrl key in Microsoft Windows;
use the Command key on Macs.)

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. In the process I tackled a difficult issue: During football season, we suffered poor attendance because we had our meetings on the second Monday each month. Many people preferred Monday Night Football 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 put us out of business by providing such a convenient and effective tool.

Kitchen Tips

92. **Digital timers.** When specifying a digital cooking time for your microwave or other appliances, do it the easy way ...

- *type seconds:*

33 ... for half a minute
44 ... for $\frac{3}{4}$ of a minute
66 ... for about a minute
99 ... for a minute and a half



- *or type minutes+seconds:*

1:11 ... for a bit more than a minute
2:22 ... for almost two and a half minutes
3:33 ... for three and a half minutes

93. **Double the recipe.** Cook double batches of soups, casseroles, sauces, stews, cookies, etc. Freeze the extra to use later.

*“I watch cooking change the cook,
just as it transforms the food.”*
– Laura Esquivel

94. Sponge specific:

A) **Include sponges when you do the laundry,** along with your kitchen towels.

B) **Microwave your sponges.** One minute is about right to sterilize a moist sponge.

Watch out, hot!

*“Flames from the lips may be produced
by holding in the mouth a sponge
saturated with the purest gasoline.”*
– Harry Houdini

95. Include your sink drain/strainer in the **dishwasher** along with your cutting board.

*“The best time for planning a book
is while you’re doing the dishes.”*
– Agatha Christie

96. **Liquid soap.** Instead of bar soap at your sink, use liquid soap in a squirt dispenser. It's faster, more sanitary, and requires less cleanup.

*“Child –
Someone who can wash his hands
without getting the soap wet.”*
– Anonymous

97. **Run the hot water.** To reduce deposits and growths in your pipes, periodically turn the hot water all the way up, wait for maximum hot, then let it flow an additional couple minutes. *This helps dissolve rust, metal and mineral deposits, and kill roots.*

Chefs recommend: Cook with water from the cold tap.

“A woman is like a tea bag - you can't tell how strong she is until you put her in hot water.”
– Eleanor Roosevelt

98. **Garbage shortstop.** Recycle milk or juice cartons as a garbage “shortstop” on your counter top. Next time you finish a carton, open the top all the way, rinse it, and station it near your kitchen sink or cutting board as a temporary garbage depot. Very handy for organic waste or a quick throwaway. Toss it in the garbage when the next carton is ready to take its place. (*Replace frequently.*)

“My plumbing is all screwed up. Because it turns out, I do not own a garbage disposal.”
– Demetri Martin

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!*



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

TELEPHONE TIPS

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

99. **Say ‘No’ to Telemarketers.** To permanently opt out of commercial telemarketing 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.

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

100. **Quick! Create your Social Security account – before the bad guys do!** To prevent identity thieves from creating an account to steal your benefits, *establish your account now* online at www.ssa.gov/myaccount. To help avoid problems when you retire, annually verify your recorded earnings; call toll free 1-800-772-1213 to request a free earnings report, or visit on the web.

*“I see retirement as just another of these
reinventions, another chance to do new things
and be a new version of myself.”*
– Walter Mossberg

101. Subscribe to an annual appointment calendar by mail, if you prefer it on paper. For convenient delivery of the same format each year, contact Sundial Editions, www.giftvalues.com, info.GiftValues@gmail.com, 1-800-445-4068.

*“Don’t be fooled by the calendar. There are only as
many days in the year as you make use of.”*
– Charles Richards



102. **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 – 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

Recommended: Learn more to trim unwanted mail:
https://www.washingtonpost.com/lifestyle/home/how-to-stop-junk-mail-and-save-trees--and-your-sanity/2018/02/12/6000e4c4-05d9-11e8-b48c-b07fea957bd5_story.html



Early morning advantage. About 3:00 am, the police entered the 1950s building I lived in, came to my apartment, and knocked loudly on my door. They had come to investigate if I had murdered or kidnapped 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 malfunctioned to cause such calls. They often investigate early in the morning, at 3 or 4 am, because that’s when people are in deep 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.*



103. Free on your birthday! *If you time it right, there really can be a free lunch!*

- [A&W](#): Root beer float
- [Applebee's](#): Entrée
- [Arby's](#): Deals
- [Bakers Square](#): Pie
- [Baskin-Robbins](#): Ice cream scoop
- [Ben & Jerry's](#): Ice cream
- [Benihana](#): \$30 voucher
- [Denny's](#): Grand Slam breakfast
- [Dunkin' Donuts](#): Beverage
- [IHOP](#): Pancakes
- [Krispy Kreme](#): Donut + coffee
- [Olive Garden](#): Dessert
- [Redbox](#): One day disc rental
- [Tony Roma's](#): Ribs

Most offers require email signup, some as much as a month in advance.



Act proactively. After a couple computer classes at Cal, I got a summer job with a brilliant computer entrepreneur named George Ray. He was entirely immersed in the Data General minicomputer and knew it inside-out. He slept on his living room couch because his bedroom was crowded with equipment. One day, I was working on a machine set up in the dining room when he called out to me from the bedroom. He knew they'd be changing the company's network password soon, and he wanted to assure his access. He was going to find the system memory address where the current password was stored; this would help him find the new password. A moment later, he said "Aha!" – he'd done it. No sweat. I wondered if he did all that from the other room so I wasn't a witness to his crime. *Act in advance if a resource might become inaccessible.*

“QUOTES”

More thoughts about time and timing.

The value of time:

1. “Time and I against any two.” – Baltasar Gracian
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. “I would have written a shorter letter, but I did not have the time.” – Blaise Pascal
6. “The two most powerful warriors are patience and time.”
– Leo Tolstoy
7. “Time is a great teacher, but unfortunately it kills all its pupils.” – Hector Louis Berlioz
8. “Dost thou love life? Then do not squander Time; for that’s the stuff Life is made of.” – Benjamin Franklin
9. “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
10. “A man who dares to waste one hour of time has not discovered the value of life.” – Charles Darwin
11. “There is no greater harm than that of time wasted.”
– Michelangelo
12. “What may be done at any time will be done at no time.” – Scottish Proverb
13. “Time flies like an arrow; fruit flies like a banana.”

Timing:

14. “*Carpe Diem*” [Seize the day] – Martial
15. “Buy on the cannons, sell on the trumpets.”
– London financier Nathan Rothschild

16. “Chance favors the prepared mind.” – Louis Pasteur
17. “Get there firstest with the mostest.” – Civil War saying
18. “If it weren't for the last minute, nothing would get done.”
19. “Early to bed and early to rise, makes a man healthy, wealthy, and wise.” – Benjamin Franklin
20. “All things come to he who waits.”
21. “They also serve who only stand and wait.” – Milton
22. “For everything there is a season, and a time for every matter under heaven.”

RECOMMENDED READING

- Bliss, Edwin C.; [*Getting Things Done: The ABC's of Time Management*](#), 1976
- Bottom Line/Personal*; monthly magazine, [BottomLineInc.com](#)
- Covey, Stephen R.; [*The 7 Habits of Highly Effective People*](#), 1989, 2013
- Di Vincenzo, Mark; [*Buy Ketchup in May and Fly at Noon*](#), 2009; and its sequel, [*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*](#), 2015
- 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

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