101 Tips To Avoid Procrastination



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I. Introduction

On the back of the jacket of Jack Canfield's book, *The Success*Principles, this quotation caught our attention: "The principles always work if you work the principles".

Perhaps this is too simplistic a statement or merely echoes another familiar marketing "come-on", but it does translate into a variation of the work ethic. To us, this means doing instead of just thinking.

And doing is synonymous to action, execution, implementation, carrying out – all these convey the **active** mode as opposed to the **passive** mode of just thinking.

The human brain knows *no limits* when it comes to thinking out ways and strategies in dealing with all kinds of problems, but if these strategies and plans are NOT acted upon, they really hold no meaning – they're like empty blueprints camouflaged in sparkling rhetoric. And rhetoric comes cheap these days.

We've made up our minds to be less ambitious about this work, and called the 101 recommendations and suggestions contained in this book as simply TIPS. Tips on how NOT to procrastinate.

Procrastination pervades every aspect of our lives. And we've mastered it to perfection having learned a subtle form of it when we were babies.

We delayed falling asleep because our mothers wouldn't cradle us in her arms. We've procrastinated in performing our duties at home, in school, in the work place, and in our most fragile human relationships. We shudder to think what the final tally of lost hours will be because we procrastinated habitually.

Some of the tips we share here may be useful and some may be irrelevant. Others will come in handy not necessarily today, but at a later stage of our lives.

Procrastination is an expensive habit. We discovered that one of the ways that will not make us procrastinate is to figure out the dollar amount of something that was not done because of procrastination.

It all points to the generally accepted idea that time is money. This alone can serve as a strong motivator not to procrastinate again. Or at least to try not procrastinate!

Jack Canfield quoted Brian Tracy to drive home the message: "Life is like a combination lock; your job is to find the right numbers, in the right order, so you can have anything you want".

We'd be lying if we told you that if you followed our 101 tips on how not to procrastinate, you can have anything you want. It doesn't work that way.

These tips are ideas that have come from our heads and from other people's heads. And it's up to you to apply them in every segment of your daily routine. Avoiding procrastination is more effective when we

start with little steps. It does not mean having to change our lives drastically.

But as one writer said, not procrastinating will make us appreciate the life we have now. And as we build on the small steps, we'd be amazed at how much we can accomplish over the years.

In deciding not to procrastinate, you may want to accompany this determination with clear cut and well defined goals.

In other words, have a goal that is quantified, and not just qualified.

For example, saying "I will lose weight" is NOT as powerful as "I will lose 35 pounds in 1-1/2 years." These are concrete data you can work with. "I will lose weight" sounds noble enough, but let's count the ways, shall we?

II. Self-Evaluation

Tip # 1 Everything starts and ends with the self

If someone said to you that you were a procrastinator, your immediate reaction would be to defend yourself. "It's his fault", "My mother was like that too", "I was forced to do something I didn't want to do".

Some people like to blame their misfortunes on others. But the truth is, you are equally at fault. You procrastinate because you yourself

choose to procrastinate. The sooner you accept that, the better you'll be able to overcome procrastination.

Tip # 2 I want NOT to procrastinate anymore

In line with tip # 1 above, once you accept that procrastination is your weakness, the next step is to eliminate this weakness. Your desire not to procrastinate anymore should be sincere. You need to demonstrate that determination through small daily gestures.

Tip # 3 Mea Culpa-Take Responsibility

You've accepted the fact that (a) you're a procrastinator, and (b) you have a sincere desire to change. Now tell yourself that if you fail to achieve a particular goal or a given task, it's because you procrastinated. *Mea culpa*. Admitting guilt is a giant step. Note, however, that there is a huge difference between admitting guilt and being too hard on yourself. Admitting guilt is taking ownership of your actions. Being too hard on yourself is unjustified self-blame. Continue from where you left off.

Tip # 4 Ask: In what ways do I procrastinate?

Ask yourself, "In what ways do I procrastinate?" Sit down with pen and paper. Writing them will help you focus and identify them more clearly. Here are some ways where people procrastinate:

paying bills

- not discussing the complaints you've received about a member of your team for fear of hurting his/her feelings
- repeatedly postponing a dental appointment because you've got better things to do
- not returning the call of your son's teacher because you know what the problem is and you're fed up
- not discussing your resentment about your husband spending too much time at work or with his buddies
- not getting that hair cut, that dress dry-cleaned, that donation mailed
- not visiting a sick relative in the hospital
- not telling your significant other you no longer love her/him
- not calling your doctor about that persistent numbness in your right arm or not fixing a colonoscopy exam date
- not having the car's squeaking brakes checked
- not going to confession because you never know what the priest's schedule is
- not sending that overdue thank you note or making that overdue call to your mother-in-law

Tip # 5 Goals not met because of procrastination

After listing the ways in which you procrastinate, make a second list of goals that you failed to achieve because you procrastinated.

Let's take two typical examples: you promised your editor you'd get that article done by a certain due date. On the day the article was due, the editor calls you. You tell her sheepishly that you didn't have time to do it, and you say something like, "My son was sick for days and I couldn't concentrate" knowing full well your editor was generous with a deadline date.

Result? You took one step farther away from your goal of becoming a professional writer, and two steps farther away from developing a good relationship with an editor who picked you from the 25 writers who applied for the assignment. You can be sure your name has been taken off her address list.

Second example: you delayed lobbying for your colleague's promotion even if he was the best man for the job.

Result? The job went to someone less deserving; second, your colleague resigned to take up another offer.

When you measure the consequences of a missed opportunity because you procrastinated, ask if the consequence was worth the delay.

Tip # 6 Taking the hint from tips 4 and 5: what is the dollar value of missed opportunity?

In fast-paced societies, people tend to think of time as precious and valuable. Expressions such as "time is of the essence," "time means money," "you missed the train", "you missed a window of opportunity" reinforce the value of time.

When wheelers and dealers on the stock exchange take time off to whisper sweet nothings to their better half, those three minutes can mean hundreds, even thousands of dollars in missed transactions.

So, install a permanent calculator in your brain and calculate how much that missed deal meant in terms of dollar value.

The article you didn't submit could have cost you \$150.00.

Your colleague's resignation from the company wiped off an important asset from your human resources ledger.

If we make it a practice to tag a dollar sign for each of our procrastinations, we'd probably resolve to procrastinate less.

Tip #7 What kind of information do you need in a hurry?

We spend half our lives on the phone. We spend an equally big chunk of time looking for phone numbers and names. The directory is cumbersome. Putting them on your outlook means you have to reboot your computer.

Here's a neat trick: tear out sheets from your notepad and label each as kitchen, bedroom and living room.

Kitchen sheet: jot down the following telephone numbers:

- supermarket
- butcher's
- pastry shop
- utensil stores
- take out pizza and other delivery shops
- drug store
- Oriental grocery

Bedroom sheet:

- dry cleaner's
- doctors and dentists
- walk-in clinic
- shoe repair shop
- alteration shop
- department store
- Catalog order stores, etc.

Living room sheet:

- professional house cleaners
- plant shop
- local home centre
- florist
- bookstore
- eyeglasses
- airport

Or if you prefer to use your cell phone, use its memory feature.

Tip # 8 Filtering the essential from the petty

Procrastination is the opposite of action. When you decide which of your tasks need immediate attention and those that can be done later in the week, you've just learned the fine art of prioritizing. So decide – once and for all – which should be assigned top priority, and then act.

Tip # 9 Better in black and white than dreaming in technicolor

That's just our way of saying that when you read things on paper, you're able to act logically; this is much more effective than just thinking out how to avoid procrastination.

Putting down things in black and white is even better than brainstorming with another person. Here's the reason: if you write down what needs to be done, you're the only one who knows what's urgent and important.

You focus on this task from the implementation to completion. Once it's completed, you take it off your list. There's that sense of accomplishment, no matter how small the accomplishment is.

You go on to the next task, until you actually get used to the idea of doing, rather than procrastinating.

Brainstorming with a friend, on the other hand, can be viewed as a positive, but can be a form of procrastination. You'll say to yourself, "what she said makes sense", so you mull over it, leaving the task undone.

Thinking about your tasks yourself and then doing them – without anyone's feedback – is much more productive.

Tip #10 Discard old habits

We're creatures of habit. Even if we know that a certain activity is no longer cost effective, we continue doing it anyway.

One example: not looking for alternatives. It's a lot easier to use the same, familiar road to work, but if there's a quicker, or more relaxing route you can take, find out what that other route is.

It's always good to have alternative routes. Traffic snarls occur in times when you're in a hurry.

Tip # 11 It's mantra time once again

Once in awhile you'll deviate from your intentions. You're a human being with limitations, or else life, without warning, takes a detour, and we get derailed.

Let's take a lesson from our brothers and sisters in the east who live by mantras that they recite to themselves every day.

Here's one you can recite in the morning as you wake up: "I will not procrastinate today. It is unproductive. I have tasks to do, and I will write them down so I can decide which of them need to be done by 12 noon. My goal is to finish at least 2 big tasks and 2 small ones".

Tip # 12 Have a second mantra for after the job gets done

Have a second mantra that you can recite after you complete a task. "I completed my task! I focused well and didn't allow myself to procrastinate. This translates to about \$150.00 that I can take to the bank."

It may sound vulgar to attach a monetary value to every task accomplished. This reinforces the belief that time is money. And when you make a final tally, you'd be surprised at what you end up with.

Time can always be expressed as a savings or a loss. It's all up to you. And people don't have to know. After all, a mantra is something you keep to yourself!

Tip # 13 If you fall back a few steps, climb the stairs again

If you're a chronic procrastinator, you will experience problems staying on course for the first few weeks. It's like going to the gym for the first time. You're all gung-ho for the first 3 days and then you stop.

Old habits die hard. So you missed doing the three tasks yesterday, big deal. Revise the list, and plan on doing them within a specific time frame. Don't dwell too long on what you failed to do.

Start climbing the stairs again and get to the top without looking back. Aim for completing four tasks today - three from yesterday and one for today.

III. Procrastination at Home

Tip # 14 Keep it simple

This is a common advice. Simplifying your life means a simpler, uncluttered way of living. Get rid of grit and gunk from your house.

When your house overflows with objects, it tends to distract you. And we all know what happens when there is too much distraction. It prevents you from thinking and acting intelligently, hence you procrastinate.

Go around your house and make a list of everything you don't really need. For instance, do you really need three toasters in the kitchen? One hasn't been working for months. You either dispose of it or have it fixed.

Tip # 15 Ask family members to do an "inventory"

Ask your husband and children to do an inventory of clutter. Your husband can do the garage and the basement. Your children can do their bedrooms. Stipulate that you need their lists in three days, no later. Explain to them why junk has to be eliminated from the house.

If you explain your intentions clearly, they will understand and would be more willing to cooperate. Tell them that the house needs a much needed airing, and when all the junk disappears, so will the distractions.

Tip # 16 Encourage them not to replace old junk with new junk

It can be a vicious cycle. Just as we managed to clear the house of unwanted bric-a-brac, in come new ones. Explain to your family that there was a specific reason for clearing junk. Old clutter should not be replaced with new clutter. Encourage them to think twice before acquiring additional material possessions. Examples:

- Will I consult this book more than once, or is it just for one school assignment? Maybe I can borrow it from the library instead?
- The hubby loves tools. He spends his weekly allowance on them. He just filled up an entire wall with all kinds of tools. Ask him which ones he hasn't used for 6 months and ask him to throw them away.
- The clothes in your closet. Which of them have you not worn for six months? Call the Salvation Army or the recycling center.

As soon as the closet is half-full, and you can finally see the wall of your closet, you'll be inspired to re-organize your whole bedroom: dressers, commode and night table drawers – shoe racks included!

Tip # 17 Don't let your house budget stick out like a sore thumb

Budgeting for house expenses is a chore people put off indefinitely. They know something is wrong with the budget; bills pile up and remain unpaid for weeks, and the only time you jolt out of your complacency is when the utility company calls to advise you that power will be cut off in a week if you don't settle your bill.

It's not because you need to earn more; it's because your budget needs fixing. Nurse it back to health. Procrastinating will only make the problem worse. If it's easy for governments to get into a deficit, it's even easier for individuals to fall in the same trap.

Tip #18 With the help of family members, identify time wasters at home

Solicit the cooperation of the entire family and ask them to come up with potential sources of time wasters. Here's a handful:

- * miscommunication
- misplaced objects and personal effects
- documents and papers not filed
- too many magazines and CDs strewn about
- * mistakes
- * indecision
- inefficient use of family vehicles
- too much TV viewing
- * different meal times
- non-adherence to curfew rules
- friends who hang around indefinitely

Tip # 19 Divide and delegate house chores

Obviously you can't do it all. So it's time for a strategy: plan a nice dinner for your family on one long weekend, and tell them in advance that you have something to announce. Cook them a special dish or two and whip up a dessert that everyone will adore.

At the end of the meal, tell them that you want to make some changes at home. Say that you've been procrastinating in doing some important chores around the house because you lack their support.

Bring up your divide and delegate plan, ask them for suggestions, and get everyone's commitment. Your concrete, well laid-out plan will get you the results you want.

Tip # 20 Set up chore chart after division of labor is decided

As the initiator of the plan, you must be the first to set the example. If you committed to re-organize the cupboards and clean out the fridge once a week, do it. When everyone sees you're doing your part, they'll do theirs.

Set up a chart in the kitchen or in the TV room where everyone can cross out the task once it's completed. Check the chart once a week; tell them how pleased you are with their progress. If some members have been delinquent, ask them why. Don't scold, give them another chance. This chart is an effective way for you to identify who the biggest procrastinators are, and you may need to supervise them more closely.

Tip # 21 Begin with small chores first to get everyone's cooperation

If a huge job is assigned the first time, that person may tend to procrastinate. You may consider dividing up the chore in small parts.

Let's take re-painting the entire garage as an example. If your husband works the usual 8 hours a day, don't expect him to paint the whole garage on one weekend.

Remember that the old paint needs to come off, some sanding has to be done, and primer needs to be applied. If you have a closed, double-car garage, divide the job by walls, or by a quarter of a wall at a time.

That way your husband does not feel overwhelmed, forcing him to think of excuses to put it off.

Tip # 22 Procrastinating can lead to major house repair bills

There are certain appliances we take for granted. If routine maintenance isn't exactly one of your favorite hobbies, motivate yourself by saying procrastinating can lead to major house repair bills.

Here's an example: the water heater was working fine until one cold winter morning, everyone started shouting "There's no hot water!" Experts say that water heaters need to be checked once every two years. Deposits collect at the base of the heater over time,

interrupting with the smooth operation of the heating coils. Why wait for it to break down, necessitating costly repair or replacement bills?

Prepare a check list of appliances that need to be inspected and ensure that your maintenance records are in order.

Tip # 23 Healthy eating - plan the menu ahead of time

Procrastinating leads to fast food. We can prove this easily. Last weekend, you ordered pizza and cokes for the family because you didn't have time to cook.

You vow that from now on, your family will eat only healthy meals. You decide to shop for ingredients early in the week. The weekend's here and nothing was bought, because you kept putting it off.

Tip # 24 Oh, what a slimy garden...

The garden is one part of the house where everyone loves to spend nice summer evenings. But spring arrives and no one dares to stay in the garden because it's unkempt. Someone's got to pick up the shovel and the pruners soon; include the garden in your list of tasks for next spring. Remember to share the work: let someone take the lawn, someone else take the flower beds, another member the fence, and so on. Make it a communal effort.

IV Procrastination in School

Tip # 25 Take your cue from the professor's lesson plans

On the first day of school, professors customarily hand out lesson plans for the semester or the quarter, depending on what school system you're in.

The lesson plans include the main textbooks to be used, supplementary reading material, project submission dates, and exam dates. Treat this lesson plan as your guide for avoiding procrastination. Academic procrastination can be disastrous if not reined in properly!

Tip # 26 Use the lesson plan to identify the short and long term assignments

Professors are efficient creatures. They schedule out assignments appropriately so they too are not overburdened with term papers and exam booklets. If they were overloaded, they'd have to procrastinate in tallying final grades, leaving that task at the last minute.

So professors mean business when they write "to be handed in by...."
Use their lesson plans to arrange your own schedule. Take an hour or two and spend the time in the library reviewing all your lesson plans for the semester.

Map out dates with corresponding academic tasks, revising if necessary. If certain projects require extensive research, tackle those first. Last minute researching – procrastinating – in other words – may affect your chances of getting an "A."

Tip # 27 School's a fun place to hang out, but...

Teens are at that time of their lives where socializing is their # 1 priority. They prefer hanging out with their friends instead of with mom and dad; it's only natural therefore that some teens consider school as the extended party place.

And spending time with their friends is an excellent excuse for postponing school work. When you're spending too much time in the corridors, locker rooms or cafeteria discussing next Saturday's disco dance, your academic work will lag behind.

To avoid the school principal calling your parents, be reasonable about academic work. Submit papers and assignments on time.

To illustrate: if you've got a paper due in two days where you need to research on the social instincts of Neanderthals and their need for company, tell your friends politely that no, you can't join them at the mall after school.

Go seek refuge in the library instead, pick a quiet and inconspicuous corner where you can't be interrupted. Pore over the Neanderthal books and write a smashing essay. Hanging out in the mall won't tell you much about their social instincts!

Tip # 28 School counselors are there to help...

Instead of agonizing over an academic problem indefinitely, have you ever thought that your school counselor could be a valuable support person? If you think you need a tutor for Physics or Chemistry because you're having a whirl of a time understanding the equations, ask for help before it's too late.

Faced with academic difficulties, students tend to procrastinate in asking for help because they're either too shy or too lazy to ask for help. Take advantage of school resources like tutors and academic counselors before you get an "F" at the end of term.

Tip # 29 "My boyfriend's in the same class and..."

If your boyfriend is in the same class, that's fine, but don't let that distract you so that the relationship encroaches on academic work.

Don't let love make procrastinate in completing your assignments. But when you're spending too much time in each other's company and it's beginning to make you procrastinate in doing what your teachers and team leaders expect of you, arrange dates with your boyfriend ahead of time wherein you absolutely CANNOT get together.

Strike a healthy balance. Succeeding in human relationships is just as hard as succeeding in school work. Besides, you don't want to blame your sweetheart for your poor performance in Biology, do you?

Tip # 30 Fight your own battles first

Another manifestation of procrastination is when you let others monopolize your time so they can pour out their hearts to you. Being a willing listener is one thing, but when you do this too often, it will make you procrastinate.

Assess your motives. Do you listen to their problems so you can avoid school work or your own problems? Don't use friendship or the Good Samaritan philosophy to procrastinate.

Tip # 31 An ideal student, but he's doing way too much

The ideal student not only excels in academic work, but also in extra curricular activities.

He's a member of the basketball team, the president of the science club, the chief debater on campus, the volunteer who offers his services twice a week to accompany seniors to their doctors' appointments. He's the all-around and wholesome American boy, the envy of all parents, the lad who makes the girls swoon all over.

Little do you know how much pressure he has fulfilling all these roles. It has everything to do with image. How does he keep a healthy balance? He can't. That's the straight and honest answer. It's called

STRETCHING YOURSELF TOO THIN. Often we forget that we're in school primarily for intellectual pursuits.

Sports and humanitarian work come in second. But the admission that you can't do it all is the first step in avoiding procrastination. Don't fall behind your school work because you're being pulled in all directions.

And don't use your extra activities in school as the excuse for your procrastination. No one is going to earn your diploma for you.

Tip # 32 Many committees, many commitments

This is just an extension of tip 31 above. School officials who have programs or personal agendas will form committees and request student volunteers to steer these committees.

It's a great way for them to let their students do the research work for their upcoming thesis, or get students to assist in that charity drive they do every year.

As a student, you have to decide which committee will serve your goals best. And if you must get involved, then choose one, or a maximum of two committees, provided that you have time left to tackle your school work.

Don't let your committee commitments lead you to the path of procrastination. You'll have plenty of time for committee work when you leave university.

Tip # 33 Break that huge term paper into small parts

Students dread term papers. They take forever to finish and you hate footnoting. You're not alone. Term paper phobia is as common as a fear of heights.

If you tend to put doing term papers, one way of avoiding procrastination is to divide the project into small parts. When you've set up the outline, pick out the sections you think are the most difficult and begin your research. You can leave the easy parts for later.

Breaking a job into tinier segments is an effective way of taking immediate action instead of postponing it for later.

Tip # 34 Turn that cell phone off

Your parents bought you a cell phone so you can call if you find yourself in a bind or need a lift or simply need to let them know if you'll be late for dinner.

It's a good idea to keep the cell phone with you especially on those nights when you have to stay in the library till late at night. But don't use it to keep you from doing what you're supposed to do.

If you talk too much on your cellular, you're not only using air time, you're using it to procrastinate from attending to that pressing academic project. Allocate 30 minutes during the day to stay in touch with friends, but try not to go beyond that time.

Tip # 35 Don't live in the gym

We agree, staying fit is important. You need muscles and brawn to keep you in tip top shape for jogging from one classroom to another.

Plus, the gym is a great way to unwind and...meet next Saturday night's date. Nothing wrong with toning those muscles, but have you procrastinated enough doing something for your brain as well?

The brain also needs to be stretched and maximized to earn that ticket to an Ivy League university later. Go ahead and shape up, but don't let your six pack abs get in the way of meaningful school work.

V. Procrastination at the Work Place

Tip # 36 Job description is your main guide

You got that much coveted job. It's tailored fit to your skills and experience. The perfect job, congratulations!

So as not to procrastinate in this new job the way you did in the previous one, sit down and examine your job closely with a fine-toothed comb. Assess what the priorities might look like, and what the most difficult tasks will be, based on your past experience.

Then map out a navigation chart, with AVOID PROCRASTINATING as your guiding principle. Imagine different situations that might occur, and the relationships you need to cultivate and nurture that will help you accomplish your objectives.

Study the short term goals versus the long term goals. Remember: companies measure your performance using certain parameters. One wrong move and it will obliterate all the good deed you did the month before. Don't give them the satisfaction of labeling you a procrastinator.

Tip # 37 Hone that keen sense of smell

If you've developed a strong sense of smell and have judged character with surprising accuracy, use that to your advantage. Try to distinguish the good colleagues from the back stabbers.

It's easy to receive cooperation from the good ones, harder from the blockers or those who resent you. If hostile feelings are preventing you from doing an effective job, don't procrastinate because you dislike confrontation.

Deal with the problem. Nip it in the bud, as they say. Try every trick in the book to win their confidence and trust. Help them not to procrastinate so that you don't procrastinate.

Tip #38 Procrastinating can lead to tunnel vision

If you analyze a lot, you could get paralyzed and stay stuck analysis mode. This could lead to tunnel vision.

If you eliminate procrastination from your life, you avoid tunnel vision.

As Jane Smith said, "there is always more than one way to get to where you want to be. Make the effort to look for the alternatives

even if they are hard to find at first." (Successful Work Habits in a Week, Hodder & Stoughton, 2002).

Tip # 39 Learning to say no

Its one thing to try to win your colleagues' collaboration, playing martyr is another. Learn to say no, no matter how much you like or admire a colleague.

Don't see the office as the place for cementing friendships. Stick to your agenda and do the work. Keep the emotions of your colleagues – and yours – at bay. If a colleague is in trouble and you've helped her in the past, let her deal with it herself this time. Don't leave a task undone just so you can offer a helping hand to everyone.

Tip # 40 "We're a great team!"

You have a great team? Good for you. Use it to your advantage. If your team members are performing to your satisfaction, you have more confidence in delegating tasks to them, freeing up considerable time for you to attend to your important duties.

Knowing that you have a team you can rely will make you procrastinate less. Delegate tasks based on each team member's strength and limitations; it's one of the more effective ways to obtain results.

Tip # 41 "I've got some problems with my team"

It's not the end of the world. This situation can be salvaged, but it's up to you to do damage control. Don't give up on your team members. It will take time to teach them leadership skills. Invest the time now rather than later.

It takes an exceptional leader to get everyone to cooperate and share the same vision. It's your job to make sure that the team produces for the overall good of the company.

An unhealthy team mired in hostility and aggression is the # 1 barrier to productivity. Many managers have procrastinated in doing their jobs because the team is divided.

Lacking support is the sure way to procrastination, and procrastination equals non-productivity. If you're busy putting out fires and mending hearts, you might be next in line before firing squad.

Tip # 42 "Urgent" is the flavor of the day

Unless you're in the business of saving lives, then be wary of managers who say "it's urgent." You see this happening everyday in the office.

Workers are pushed to produce busloads of reports. How much of it gets read? A large company produces at least 100 different reports a day.

Take one example. One of the large companies we worked for had at least five different reports on inventory: inventory of return merchandise, inventory of obsolete parts, inventory of parts on allocation, etc. And as the years pass, the inventory spreadsheets on inventory get larger and longer.

While it's good to sift through reports, it's also a sign of procrastination. Who said a company will fold up because managers don't devour the 101 reports a day?

Get to the bottom line. Filter through the essential data and read those. Identify those tasks that are truly urgent.

Tip #43 Workplace safety

Government authorities are breathing down the necks of companies to implement work safety facilities and procedures. Companies must comply with regulations and must ensure the physical well-being of employees.

If you notice that there are potential causes of accidents in say, the parking lot (e.g. broken bottles, ice, large potholes, sluggish security gates and card readers) report it immediately to the appropriate department. Don't wait for an accident to happen.

Tip 44 Get to the bottom of things

If your boss requests that you investigate an incident, do a thorough job, not a half-baked one. Use your detective skills so that you submit

a full report giving all the facts and circumstances of the incident. By doing a thorough job the first time, you avoid having to do a reinvestigation because there were questions from the boss you couldn't answer.

Tip # 45 Ah, those back-to-back meetings

There must be something about board rooms and conference rooms that make people gravitate towards them. Is it the mahogany wood, the jelly croissants that are served every morning, the new projector, the cushy leather chairs? Meetings take up a lot of time.

Not that they're useless, but there are far too many meetings being held. If you take the number of man hours per day that are taken up by meetings, multiply that number by 5 days and then multiply that again by 50 (excluding Christmas and New Year).

Compare that figure to the company's annual generated revenues. If we took half of those man hours and made managers stay at their desks doing their work, imagine how much more revenues can be earned.

Don't doubt it - meetings are a great time to daydream and give in to our distractions. It's a "perfectly legitimate" excuse not to review last month's accounting expenses that are due soon.

Tip # 46 "You've got 28 voice mails" and "you have 55 unread messages"

How much time would it take to go through all those messages? Voice mails and e-mails take you away from your main functions. Deal with the important ones and decide which ones can be dealt with this afternoon, tomorrow, and next week. And do file them away in a subfolder so they don't take up visual space on your screen.

Some workers tend to answer each and every message they receive, since it's a great escape from the real task at hand. For non-urgent matters, devote 4:30 pm to 5:00 pm (when things begin to wind down) for answering non-urgent messages.

Tip # 47 Are you a morning person?

Fitness trainers ask people this question a lot because exercising at a specific time of the day is an effective method for maintaining discipline. The same applies to the office. If you're a morning person, tackle your difficult responsibilities when you're most energetic and productive before lunch.

Leave the less essential ones for another time. And then there are some people who like to work through their lunch hours because that's when they reach peak energy levels; that way they leave the office early to have that extra hour to spend with family.

Tip # 48 Do what you hate most first

There are certain aspects of our job we don't like. But you need not let these unpleasant tasks derail you. If you make it a daily habit to tackle them first, they become easier for you to do and won't be as unpleasant. You've saved yourself precious minutes by not procrastinating.

Tip # 49 Arrgh, here comes the collection bag again

Do you know how much time is wasted when people go around collecting money for things like birthdays and retirements? The actual celebration takes just as long. If you're the manager of a department, tone down on the merry-making. Birthdays are meant to be intimate celebrations, not a means to procrastinate. Sign memos instead of hordes of birthday cards!

Tip #50 Heap praise on a job well done

Employees thrive on positive feedback. A sincere compliment for a job well done is a strong motivator for employees to do even better next time. Be fair in granting salary increases. Promote an employee if he or she deserves it. Happy employees are good for the company's profit and loss statement.

Tip #51 And Cy Charney says...

Cy Charney wrote "The Instant manager" (American Management Association – AMACON, 2004) and his thesis was on how to become an

effective manager. One of his recommendations was to respect the time of your team members, just as they do yours.

Mr. Charney said, "Don't ask them to do things that others should be doing, unless it is an emergency. Don't continuously interrupt them unless absolutely necessary. Let them complete each task."

Tip #52 If you're stuck, ask

Instead of wasting time wracking your brain, be humble and approach a colleague even if she's a subordinate. Say, "I'm running out of ideas, can you brainstorm with me?" or "I can't solve this problem. Maybe you see something in it that I don't?"

Procrastinating in asking for help won't solve anything, but swallowing our pride can yield tremendous benefits. It makes your colleague feel good, and she can offer a fresh perspective on the problem.

Tip # 53 Hurry, put the punch clock right by the water fountain!

If water fountains could record conversations between office workers, the tape and timer would probably run out. It's like a tower transmitter that emits data at many kilobytes per second.

If you were to "clock" workers who spend too much time by the water fountain, it becomes apparent who the true procrastinators are. They should be at their desks dealing with the paper work or satisfying irate

customers, but no, they avoid angry customers by quenching their thirst and turning it into some kind of art form.

Tip # 54 Office cafeteria: Saturday Night Live!

There are days it doesn't look like an office cafeteria anymore; it has the air of a cruising bar – and not just on Fridays! Meeting who's who at the cafeteria is a daily sacred ritual so woe to the person who stands in the way of the socialization process.

"You need to reach out, interact with human beings, otherwise the company turns into an impersonal arena," they say defiantly.

Okay, folks. Socialize all you want, while that webcam conference is going on. It's only the president talking about freezing salaries and downsizing the work force. Lingering in the cafeteria to make small talk is a glaring form of procrastinating. At least you got to agree to this one.

Tip # 55 Birthday bashes take 1-2 hours of planning and celebrating. Do you know how many hours it takes to plan the company Christmas party?

If you pay close attention, some companies actually form committees for purposes of planning the annual Christmas employee party. Five to six members assigned to food and beverage, another three for the live band and perhaps one to four people to think of games and kiosks.

And God forbid, let's not forget the gift exchange. The Christmas party is a whole movie production of sorts. And obviously an excellent reason to escape the drudgery of memos and customer calls and filling out return merchandise account forms. Procrastination at its most festive!

Tip # 56 "Hey, did you hear about Felicity and her husband? Thirty years of marriage and now this..."

The latest scoop is always the juiciest. In a large company of 5,000 employees, for instance, if you were to tally the number of lovers' quarrels, miscarriages, divorces, children on drugs, children who dropped out of school, cosmetic procedures done, who's wearing the latest hi-tech heart pacer and who got terminated, you'd probably come up with an astonishing number.

But there's no need to take pen and paper to tally up the figures because this is where word of mouth works best. The rumor mill has never been riper and...juicier.

If you try to camouflage your procrastination by pretending to be genuinely concerned about the gruesome details of a divorce or mastectomy, you're only cheating yourself. Basking in the misery of others is counter productive to professional achievement.

Tip # 57 To echo the martyr idea mentioned earlier...

Mentoring is one of the more valuable contributions you can make to a company. Its positive effects must never be underestimated. Many a

successful human being had a mentor or several mentors at different stages of his life.

But anything carried out to excess has a negative effect. If you think you have a sacred duty to mentor your subordinate because you want to develop his potential for a managerial role, then do so. Just don't do it excessively, or else someone above you will begin to think, "Those who can't, teach." Apply the brakes on your predilection for over-mentoring.

Tip # 58 Watch out, if you're networking to the hilt, this could just be your way of dodging your responsibilities!

Your secretary looks up, surprised, as you bolt out the door. "Where are you off too?" "To my networking club", you say.

"But that's where you were all afternoon yesterday!" she persists.
"I belong to another networking club. It's called diversifying your contacts, my dear. Got to expand those contacts, otherwise, the company can't sell what's left in our inventory."

Go ahead and network, if you must. But if the excess inventory runs out of control, don't go crying to your networking buddies. They're not buying any of that excess inventory.

Tip # 59 And if you're no longer happy on the job...

Don't procrastinate about leaving and seeking better opportunities elsewhere, if you're no longer happy on the job. If you and upper

management no longer see eye-to-eye on your role in the whole scheme of things, then cut your losses (emotional losses included) and hand in your resignation.

If your salary is your sole means of support, then time your departure in such a way that you have another job waiting for you. Don't let a regular paycheck or stock options or sheer convenience feed your procrastinating habits.

Tip # 60 If you are interrupted often on the job, Smith says, "Remain standing."

People like to mill in and out of private offices just to make small talk. They're the classic procrastinators at work. If they enter your office uninvited and appear to be engaging you in idle chatter, here is Jane Smith's tip (*Successful Work Habits*, Hodder & Stoughton, 2002): stand up and remain standing. And don't ask your unwanted visitor to sit down!

Tip #61 Upgrade skills and expand knowledge base

A corporation does not need stale ideas from stale employees. Invest the time in upgrading your skills and expanding your knowledge base.

Learn a new language, add to your repertory of software, and take life-enhancing courses offered by your local college or university.

Don't procrastinate, because you'll never know when your company will create a position requiring a foreign language.

Tip # 62 Don't procrastinate in ensuring a smooth transition for your successor

Your successor deserves a smooth transition. Schedule your departure intelligently. Tie up loose ends so that you can hand over your files and pending matters to whoever is taking over your job.

Help her succeed by not procrastinating. Type out an information sheet resembling a Frequently Asked Question list and give it to her.

This way, when the actual transitioning takes place, you don't waste time addressing routine questions, leaving you more time to show her the key aspects of your functions.

VI. Procrastination and Human Relationships

Tip # 63 Okay, so you're not impulsive but...

"I want to think things more. I don't want to hurt him." How many times have we heard that before? Men and women say they don't want to do anything – especially end a relationship – impulsively.

The problem is, you're the problem. Admit it. The relationship's been going downhill for the last 12 months. You've craved for freedom frequently, but you still can't get to tell your mate that love's gone out the window.

Stop pretending that you need to think things through. No matter how you analyze it, it all boils down to the same thing: time to move on. Here are examples of what your procrastination causes:

- You deprive yourself of the mental freedom you need to concentrate on other aspects of your life,
- You deprive yourself of the opportunity to meet other people who share your interests and with whom you can have a meaningful relationship,
- You deprive your mate of the truth about how you feel
- You deprive your mate of the opportunity to meeting other people,
- You deprive your mate and yourself of the chance to find happiness again.

Just muster up the courage and say it. Time heals all wounds.

Tip # 64 It's not what you say, it's HOW you say it

No one says ending a relationship is easy. There have been documented accounts of people turning suicidal after a break-up, separation or divorce. They fall into a depression, and a few are unable to come out of it whole and able to trust again.

But if you procrastinate because you're worried about the aftermath, you'll only be doing the other person a disservice. Talk to your mate when you have full rein of your emotions.

Yes, honesty is still the best policy but this is where you'll have to optimize on your diplomat's skills. Choose your words, and dwell on the positive. Convince her that both of you would be better off with somebody else. Offer to remain friends so the transition is not emotionally devastating.

Tip # 65 Married to your work? Or just procrastinating in the dating game?

In *Lives Without Balance*, Steven Carter and Judith Sokol (Villard Books, 1992) discuss the phenomenon of confirmed bachelors, male and female.

Striking a balance between work and play is still considered the ideal, no matter how sacred you think the work ethic is: "By now if you are unattached, it's probably overwhelmingly apparent that your lifestyle is not conducive to finding or forming a solid relationship. Whether you're male or female, you are simply so involved in your work that you don't have the necessary time or energy for dating...Yet you ache for a relationship.

Is procrastination barring you from a meaningful relationship?

Tip # 66 Father / mother issues?

One of the worst kinds of procrastination is when you carry resentment from childhood into adolescence and into adulthood. Here you are in your 40's and that childhood resentment is still brewing

inside you. All these years you've allowed it to grow into a cancer because you won't deal with it.

Don't let your procrastination erode any love that's left. If you're angry about something, speak up. If they explained their side, perhaps that resentment may just whittle away, and you'll only berate for yourself for making a mountain out of a molehill. You can't continue blaming your parents for your misfortunes.

Tip # 67 And with your siblings...

Don't procrastinate either. Instead of putting off a project in which your older sister asked you for help, why not just tell her in a straightforward manner that you don't have time to spare because of your school work and other commitments. Tell her now and not later. That way you avoid any friction.

Tip # 68 Aunt Mable means well, but...

Everyone has a doting aunt. They think the world of us and would give us anything in the world to make us happy – including their used make-up kits, clothes and handbags. The generational divide in fashion tastes though is too apparent to ignore.

Don't postpone telling your aunt Mable that you don't want her fire engine red lipstick, her roaring 20's dinner gown and her leopard skin handbag. If you don't tell her now, she'll shower you with more undesirable gifts. And remember what we said earlier about clutter.

The procrastinating monster rears its ugly head in between the dark recesses of your closet that's looking more like a huge wasteland.

Tip #69 "Come with me shopping..."

Or "let's go see a movie." "Let's bar hop tonight." "Can you go with me to this concert?" "Join me for dinner at my step mother's. I don't want to be alone with her."

Do you have friends who seem to want to include you in all – and we mean all – of their activities? Is it their constant need for company, or simply a case of not having a backbone? If you're not capable of a firm but polite no, you'll receive a lot more invitations you can handle.

Friendships have to be nurtured, but this is overkill. Shed off your procrastination habits and tell your friend politely you can't go out with her anymore. She'll survive. Or she can find someone else to drag along.

Tip # 70 Butt out of my kitchen!

One woman was lamenting the fact that her mother-in-law always seems to drop in around the time she's preparing dinner for her husband.

This woman endured her mother-in-law's unwelcome visits – not to mention her acerbic words - for six months, but feels she's come to the end of her rope.

The woman told us, "She says things like, my dear Albert (that's my husband) would much rather pepper his steak than salt it. One day, I had worked so hard on this trifle, and she said, oh dear, I don't think he's too fond of British dessert; he has a weakness though for French pastries. I'm surprised he didn't tell you."

If the woman is as smart in the human relationships department as she is in the kitchen, she'll know how to deal with her mother-in-law. But she better take action now or she'll end up soaking her in a pot of scalding soup!

Tip # 71 If there's a will, there's a way

We're not referring here to the will to do something. We're talking about a real Will – as in Last Will and Testament. Your father is dying and is about to sign his last will.

You also know that he is going to leave a larger part of his estate to your older brother being the eldest child. And here's the painful part.

You know that your older brother has been arrested a few times for gambling debts and credit card fraud. The family kept this secret from your father because of his illness. For the last five years, you've been arguing with your brothers and sisters to tell your father about your brother's predicament, but they did not want him to worry unnecessarily.

If you procrastinate and the Will is signed and then your father passes away, your inaction is tantamount to squandering your father's hard-

earned money. Worse, your brother's situations will deteriorate further. You give a chronic gambler more money, what do you really think he's going to do with it?

Tip # 72 Aging sick parents need just a bit of your time

Your parents have lost their autonomy and are in a home for the aged. Have you been to one of these places lately? Old sick people can't move around anymore and are confined to their wheelchairs all day long.

You see the look on their faces – the look that says they could use some company, need to be read to, or need someone to just listen to their troubles. Sons and daughters with families of their own and who lead hectic lives come less often, a few have stopped coming. Think what a pity it would be if you procrastinated in visiting.

Tip # 73 Health is wealth and many more

Health conditions need immediate attention. Don't procrastinate in seeing a doctor to have the following checked: growths, tumors, change in appetite, consistent chest pain, numbness that doesn't go away, frequent dizziness, irregular bowel movement, loss of appetite, depression, blood in your stool, persistent coughing, unusual changes in the skin, or a general feeling of being unwell.

VII. Self Improvement - A General Sense of Wellbeing

Tip # 74 Let's get physical...

You've complained enough about your weight. Your parents are tired of listening to you, and so are your friends. It's been a yo-yo, on and off, touch and go affair with the scale.

You're only 23 but you're overweight by twice that number. The doctor just said that you're a likely candidate of diabetes if you don't do something. See which of these statements apply to you.

"I'd feel better if I lost weight because:

- I would like myself better. I'd be happier about my physical appearance.
- If I learn to like myself, my friends and family would like me better too. I'd be more positive about life, and I'd slowly build up my self-confidence. These qualities attract people.
- I'd be more comfortable in my relationships with the opposite sex. I would stop agonizing about what they're thinking of me being such a fat slob. I want them to think of me as attractive, and pleasant to be with.
- My doctor would stop nagging me. My blood pressure, my cholesterol, and my blood sugar levels would be lower, and with some effort, I'd probably regain that old energy I had in my teens.
- My friends would respect me more and seek my opinion about their own problems.

The benefits are immeasurable. If you stop procrastinating, you can enjoy these benefits today.

Tip # 75 The gym can be a scary place

If you go to the gym frequently enough, you get used to seeing certain types: the fanatics, the confident and the driven.

Then there are those who can't look you in the eye – they're attired in clothes that camouflage their size and their demeanor suggests they're embarrassed about being in the gym at all. They look miserable, move awkwardly, and are terrified of the machines.

You were there once. Don't delay about giving them encouragement. A simple, sincere smile would go a long way. Don't give advice; don't offer to show them how a particular machine can be adjusted. If you smile at them everyday, chances are by next week, they shall have mustered enough courage to ask you to help them figure out their fitness routine. It works all the time!

Tip # 76 You've reached a plateau - at the gym

Even your fitness program needs re-hashing. If you stick to the same routine for more than 6 weeks, and you've got fitness goals to achieve (stronger hamstrings as an example), then don't let your shyness stand in your in achieving those goals.

Get a fitness trainer to help you. The essential thing about fitness is variety. You can't be doing the same exercises indefinitely without varying your routine.

First, you could be less enthused doing those repetitive movements with the same muscle groups, and second, those muscles may get overworked to the point that they're no longer reacting to your pushing and pulling.

Don't let a trainer intimidate you. They're always willing to discuss your goals - that's what they're trained and paid to do. If you procrastinate, you may not learn the secrets to turning your biceps into the watermelons you want them to be. They'll remain the size of plums.

Tip # 77 Cosmetic surgery: not a sin these days

Why should it be? People have a right to change their appearance if it gives them more self-confidence, and less of an inferiority complex.

If your long hooked nose has been bothering you for years and you can re-shape it safely, why not get a nose job done? People do it all the time. And even if half of them won't admit, they're suddenly looking wonderful. And they're happier, more radiant. Don't procrastinate. Cosmetic surgery is NOTHING to be ashamed of. Get a new nose, be nose-happy and nurse that bruised ego back to health.

Tip # 78 Did you make it to the list of 10 worst dressed this year?

It's been ages since anyone complimented you on your wardrobe. You walk along the office corridor and you notice people turn away.

Perhaps you're imagining it but they seem to be suppressing a giggle every time they see you. Okay, you've never been vain about your appearance, but we're not sure that's exactly a good thing nowadays, especially if there's so much press coverage about the oft-repeated concept of "dressing for success."

Not sure you're wearing 21st century attire? Not sure your make-up isn't more appropriate for the circus? Not sure the colors match? Do your shoes look like you haven't stepped into a shoe store for the last 15 years?

If you procrastinate about seeing an image consultant, you may not even make it to the first step of the corporate ladder. Your brains and experience got you this far. Are you going to let your image set you back a few light years? Don't hesitate. Image consultants would give anything to turn a project into a success.

Tip # 79 That turbulence inside...

Thank goodness for the 21st century. We have cosmetic surgeons, image consultants, and we also have...psychologists. You sure deserve an "A" for appearance: you're the envy of your friends, the campus belle, and the office "beauty and brains" who's loved, hated, loved.

Your ideas are imitated by management, your flawless complexion is making everyone curious about the night cream brand you use, and none of your muscles is out of place. What's even more aggravating is, in spite of your God-given gifts, you're unpretentious and unassuming.

BUT -

That turbulence inside you is slowly becoming a full blown unstoppable thunderstorm. It's eroding your confidence, and your wounds remain uncared for. We all agree. Emotional wounds take the longest to heal. You need an expert who'll come to the rescue.

That list of psychologists has been sitting inside your drawer for the last six months. Staring at it won't cure you. Dial the first number on the list. Ask to see a psychologist. If you procrastinate some more, you may need more than a psychologist. Psychiatrists have been also known to cure old, festering wounds.

Tip # 80 Avoiding procrastination means you don't have to change your life radically

People procrastinate because they're overwhelmed by the enormity of what they're facing. To stop procrastinating does not mean radically changing your life, or suddenly switching from one profession to another.

As Carter and Sokol explain, "There is usually a reason why we chose the work we did, have the friends we do, and lead the lives we lead. If you are like people, you don't want a different life; you just want to be able to manage the one you have."

Do bear one thing in mind. The more you delay, the more dissatisfied you will be with your life.

Tip # 81 Stress: either manage it or stay away from it

Many people have been known to suddenly wake up one day and decide they want out. They walk away from 20-year marriages, break a childhood friendship and disengage from lifelong commitments.

They decided it was better to walk away from a situation that was generating more stress than they could handle - a wise decision on their part, given that a few reports have zeroed in on it as a potential leading cause of cancer.

Give this simplistic equation a thought or two: stress ▶ indecision ▶ more stress ▶ procrastination ▶ inaction ▶ triple stress ▶ illness!!

Tip # 82 If you decide to manage your stress...

You've heard the expression, "something's got to give." If you wish to deal with your stress more effectively, you'll have to cut back on some of your activities because you'll need a reservoir of strength to confront that stress.

But make a decision now about what you can give up, so that you'll have some energy remaining for other challenges that come your way.

For instance, if you do volunteer work three times a week at the home for battered woman, how about diminishing the frequency to once a week.

Your daughter who was being physically abused by her husband finally had the courage to pack her bags and leave him. She's now come to you for help and you know it will be a lengthy recovery period. Charity begins at home. Don't create two different sources of stress. Decide which is more important and take action.

Tip # 83 "My name is Tess, and I'm an alcoholic"

Alcoholism is a SERIOUS problem, no two ways about it. And it can be criminal, if you drink and drive and hit someone. If you're drinking everyday and you're feeling helpless and desperate, and these feelings are leading you to drink more, you need help. Don't delay. There are humanitarian organizations in your community that will provide referrals. Or go on the Net and begin your research into recovery.

Tip # 84 "Hi, my name is Ted...no sorry...it's J...J...Jed...and I'm on drugs."

Drugs are bad news. You could destroy not only your future, but also your family's future. Drug rehabilitation clinics have mushroomed all over the country. That's why you're not alone, and that's the good news.

Stop procrastinating and see a drug counselor in school, or ask for your doctor's advice about where you can go. It's best to invest in

drug rehabilitation now than to squander your lifetime savings on a never-ending need for drugs. Don't procrastinate in withdrawing – and this isn't a contradiction of terms. We just want to say, don't delay about getting treatment. You'll suffer from **withdrawal** symptoms at first, but they're only temporary.

Tip # 85 And then there was light...

You've tried everything – plan A, plan B. This option, that option. You've taken detours...short-cuts. Even dabbled in medieval art, of all things. A solution is nowhere to be found. Your life is one shattered mess and you're feeding on the splinters. Yours is a "life of quiet desperation," as one famous writer once said.

There's one person in your entourage that you've forgotten: your parish priest. The reverend Jesuit, the Chief Rabbi, and the Holy Iman – whatever religion you were born or converted into – never procrastinate in getting that much needed spiritual guidance.

Your problems may be your wake up call to the fact that you're spiritually devoid and empty. Spiritual leaders rejoice and give thanks whenever one of their prodigal sons returns to the fold. Don't wait until you plunge into complete darkness. There's one flickering candle left. Grab it and find your way out of the dark hole.

VIII. Bonus tips

This section contains your bonus tips. Some you can use, some are not relevant to you. There's no logical order to these tips, but at least this is a bonus that is tax free!

Your morning paper is divided into sections, and each section caters to the needs and expectations of specific family members.

The news and business sections will be the sections for good old dad, cooking and arts section for mom, fashion for the young teen in the household and international politics for the budding intellectual junior.

Let's use these sections to serve as the springboards for your bonus tips: *headlines, business, health, fashion, cuisine, environment, real estate, and readers' turn to write.*

We repeat, there's no logic here, only a method to the madness. Refer back to them from time to time, when you feel your life is spiraling down into madness and chaos. And don't forget your mantra!

Tip # 86 Headlines – just doing my duty to the country

If your leaders are pondering war and your beliefs go the other way, write your congressman a note – it doesn't have to be a flawlessly written letter. Urge him not to sign any legislation that hints at the country taking up arms. Suggest negotiation instead of confrontation,

diplomacy in place of ultimatums, peace, not war. This way, you've done your civic duty, and you're not procrastinating about potentially saving a beautiful country.

Tip # 87 Headlines - they're changing Medicare laws again

Quick, take pen and paper and send off another note. If the changes in your country's health care act will affect you adversely, don't wait for others to take up arms. Be among the first to protest. If thousands – or millions – do the same thing and it's an election year – these letters might just change your leaders' stance. Would you rather procrastinate than pay a 25% increase in your yearly drug bill?

Tip # 88 Business – cut your losses

If you haven't learned from the Nortel fiasco, don't wait until the next major stock in your portfolio turns into another Nortel – or Enron – or Worldcom. You know what happened to the small investor – he thought the stock, being a blue chip, might pick up momentum again.

Well, it started as a lackluster stock, and then it became sluggish, finally becoming a junk stock. There were millions of procrastinators waiting around for the stock market to do a 360 degree turn.

Money theorists agree. It'll be awhile before we see another spectacular performance like the one we jubilated over on the eve of the millennium. Everyone felt rich when 2000 rolled around. A lot of them are now in debt.

Tip # 89 Business - ask a financial planner to help you out

Your local banker would be more than willing to refer you to one of the bank's in-house financial planners. If you've fared poorly with finances, or want to have a better grasp of money matters, a financial planner could be a life saver. Sit down with your planner: tell him how you owe, how much you want to save for retirement, what assets and liabilities are on your books - he'll do the rest.

Tip # 90 Health – overbooked agenda making you procrastinate again?

Keep it simple. If you have too much to do, what hours are left for your health and fitness goals? Are you using your overbooked agenda as another excuse not to go to the gym or take that tennis lesson package your husband gave you for your birthday?

If you procrastinate further, 5 pounds will become 10, then 15, and it gets harder as you add more pounds. It's much, much harder to shed those pounds when you get to 30 pounds overweight. Tackle the weight issue while the pound gain is still minimal and manageable.

Tip # 91 Health – that newly-opened Pilates center might be worth a visit.

"Bah...it's just a fad, it'll go away when a new exercise routine is invented." We detect a hint of procrastination in this statement. Even if it's just a fad, at least it's a healthy fad. Hop into the car and check it out. Most clubs will let you try out a week of free membership. You

may not know it, but Pilates is producing stronger backs and more solid core muscles, and turning people into happy, pain-free individuals. Why hesitate? What have you got to lose?

Tip # 92 Fashion: calling all young entrepreneurs

You spotted this tiny item in the fashion section about a boutique downtown that's searching for talent. "If you've got pieces of jewelry you want to sell, we'd be happy to take a look."

You've had these necklaces and other trinkets gathering dust somewhere. Once upon a time you were proud of them but were too shy to show them to friends and family. The boutique's description of the kind of hand-crafted jewelry they're looking for sounds like it was tailor-made for you.

Don't hesitate! Those tiny beads and miniature semi-precious stones could be your ticket to a bigger, dazzling world of fashion and entrepreneurship.

Tip # 93 Fashion: drab, boring hairstyle?

Hate your hair? How about a visit to a salon near you? You'll be amazed at the number of miracle workers they have on site. And the range of hair products these days is incredible. Remember that cliché about hair being your crowning glory? Corny, but true. Give your hair the care it deserves. As the optimists love to say, "You never know whom you'll meet."

Tip # 94 Cuisine: win his heart back

You might be taking a risk with new, sexy underwear. Why don't you follow the oldie but goodie rule: win his heart through his stomach.

Even your friends say they won't eat what you cook. Admit it's your major failing and take cooking lessons at your community's recreational center. A new hobby is food for the soul, a drug-free stimulant for the mind. When you graduate from the course – kudos to you for not procrastinating – you may just bring the old lover back.

Tip # 95 Cuisine: show off the gourmet cook in you

Your local paper has been publishing requests for recipes. Delight readers by digging old recipes from grandma's time and you could be a winning author! Submit your recipe entry and keep your fingers crossed.

Some women have "accidentally" started food and catering businesses because they weren't shy about sharing an ingredient or two. If you think your recipe deserves a Pillsbury prize or whatever other prize is being offered, don that apron and go for it!

Tip # 96 Environment

Is anyone paying attention to the Kyoto accords? How does one NOT procrastinate in doing what's good for the environment?

Here are a few suggestions:

- Write your municipal officials and encourage them to send our regular reminders to local residents that recycling boxes are available at city hall – for free. Ask them to publish recommendations on the art of composting and how to filter through household waste.
- Take the initiative and sort out your garbage everyday. Recycle whenever possible.
- If you have free time, offer your services for free to an environmental cause. Communities organize spring clean-ups annually. Give of your time.

Don't procrastinate. The environment needs you. Help your children breathe cleaner, healthier air.

Tip # 97 Environment – river running dry?

Again, here's where pen and paper can be powerful tools. Don't delay writing to your local officials about a factory or plant that is violating environmental regulations. Report it to the authorities before the clouds become heavy with pollutants and the rivers run dry.

Tip # 98 Real estate: property values – way, way up!

An individual was overheard saying in the café the other day that he'd never forgive himself for stalling in his decision to buy a piece of property that had everything – location, great low maintenance condition, reasonable price, recent renovations, etc.

The owners, who didn't really care about making a profit because they were going into a retirement facility shortly, were only asking for \$200,000.00.

By procrastinating, the individual missed out on the property because someone else – who was less of a procrastinator – grabbed it. The property is now appraised at \$450,000.00, up \$250,000.00 from four years ago. Now you know the truth - procrastination is an expensive mistake.

Tip # 99 Real estate: clean up before the doorbell rings

Your real estate agent already warned you once before: don't wait until the last minute to clean up the yard and tidy up the house. The open house is going to take place any day now. You've put it off until the day before, and the cleaning up is taking longer than you thought.

Next day, the doorbell rings, and the weeds were not pulled out, the shrubs not trimmed, the hallway not cleared of clutter, and the kitchen faucet is leaking. The closets are unrecognizable. The books on the shelves are covered in dust. The flowers are wilting. And you forgot to do this...and that...

The buyers said thank you anyway, and looked at another house.

Tip # 100 It's your turn...

Calling all writers! National newspapers usually allot a section to readers who want to try their hand at writing about a personal experience or about a how-to project that they can share with readers.

You've always aspired to write, but you keep voicing out the same, tired excuse: "I'm not feeling inspired," or "I have writer's block."

Actually, accomplished writers all echo the same thing: don't wait for a flash of lightning to shake you out of the doldrums, or that writer's block will go away and you'll be churning out pages in no time. The only time you'll write is when you stop procrastinating and start typing words on your keyboard. They don't have to be eloquent at first, just type whatever comes to mind.

For writers, the opposite of procrastinating is warming up. If you want to be a writer, you should take this very seriously. One brilliant writer suggested that to warm up, she uses this trick and it works 99.9% of the time.

Type a passage from a favorite author's book. Pretend you're the one writing it. Next, try to paraphrase it. You don't realize it but you've already started to write by putting your own words. If you devote 30 minutes each day doing this exercise, you'll be on your merry way to being a wordsmith!

Tip # 101 More on the writing life

Writing contests are abundant. There are thousands in North America, more across the Pacific, and a whole lot more in Europe and Asia. Most of these publishing entities have web sites wherein they advertise their monthly, quarterly and annual contests.

If you don't know what writing contests to enter, just type "writing contests" on any search engine and you'll get all the information you need: type of writing (mystery, non-fiction, poetry, novellas, flash fiction, etc), prize money, entry fee (if any), deadline and format required.

If you started a story but never got around to finishing it, fish it out of your hard drive and finish it. Don't let the fear of rejection make you procrastinate. "What if it's not good enough?" "What if I'm a lousy writer?"

Heed this advice from Jeff Hermann (*Writers' Guide to Book Editors, Publishers and Literary Agents*, 2000): "In my experience, the most insurmountable walls are the ones in your heads. No rejection is fatal until the writer walks away from the battle leaving the written work behind, undefended and unwanted."

IX. Conclusion

We could come up with a second batch of 101 tips to get you out of your inertia, but if you don't at least try five out of the 101 tips we've just shared with you, you'll never be in control of your own time. You certainly are not expected to execute on all 101 tips. That would be an impossible mission, too tall an order, and downright an unrealistic goal.

Lester R. Bittel in his book, "*Right on Time*" (McGrawHill, 1991) calls procrastination an insidious temptation that plagues all of us. What may appear to be harmless procrastination can turn harmful - if done to excess.

Procrastination means *losing* precious time, *wasting* valuable resources and *missing* life's golden opportunities.

Mastering your time and optimizing your resources are excellent remedies for procrastination. But they're not miracle cures, nor are they instant therapies. Only you can manage the absence of productivity in your life.

You can surround yourself with experts who excel at multi-tasking, time management and all these nice-sounding principles emanating from the Harvard School of Management, but if you don't act on their advice, procrastination will not disappear – ever.

The spirit is willing but the flesh is weak. That sounds almost biblical, but it rings true when we're talking about Bittel's "insidious temptation."

An idle mind is the devil's workshop. If you just keep thinking things out without doing, then you're only cheating yourself. The doing is the most important. For it is in the doing that you produce results you want.

It is in the doing that you discover hidden sources of your creativity. It is in the doing that you gain momentum. It is in the doing that you become a refined problem-solver. And the more you do, the quicker you become.

You have the means – 101 tips – to banish the devil forever. Let him play his tricks in someone else's workshop. Once you've learned not to procrastinate in most aspects of your daily life, success is only a step away.

"If we did all the things we are capable of doing, we would literally astound ourselves."

Thomas Edison's words, not ours ©