Work Right: How to Improve Your Productivity

It’s Monday morning. Your desk is cluttered, your to-do list is two pages long and you have 25 new voice-mail messages. Maximizing your efficiency with proven productivity skills can help you clear the decks and get on with your work.

"The key to becoming more productive and efficient is to establish 'do-it-now' work habits," says Kerry Gleeson, founder of the Institute for Business Technology in Boca Raton, Fla., and author of "The Personal Efficiency Program." "Dealing with something the first time you touch it can help you clear out your backlog, improve your concentration, process your work in a timely fashion and overcome procrastination, which eats up more time in the workplace than practically anything else."

These additional suggestions from Mr. Gleeson can help you further improve your productivity:

Use a calendar system to plan a week at a time
Planning on a weekly basis increases your chances of scheduling and doing your work successfully. "When it comes to planning your workload, planning by the day is too short a time frame and by the month is too long - by the week is just right for most people," Mr. Gleeson says.

Commit to a daily action plan
Each morning, devote 10 minutes to creating a daily action plan, then track your progress through the workday. To simplify your daily planning, work backward from the larger picture created by your weekly plan. Derive your daily to-do lists from a list of tasks designed to move you closer to a larger goal.
Stop shuffling through the piles of paper on your desk
When you pick up a piece of paper, deal with it by acting on it, passing it on to someone, filing it or pitching it.

Determine which assignments need to be done right away
Breaking down projects into specific tasks and entering those tasks on your to-do list over a week's time can keep you from being overwhelmed by a large project.

Make follow-up and follow-through part of the work process
Follow up with staff members on their ongoing projects; follow through by keeping your boss informed of your progress and problems with major projects.

Analyze your time
Create a time log to keep track of what you do and how long it takes. "You'll be amazed at how much time you spend on certain items and how little you spend on others," Mr. Gleeson says. "Use your analysis to delegate tasks and eliminate interruptions that waste your time."

Batch routine tasks
Return phone calls and respond to memos and e-mail messages once or twice a day. "If you perform a series of these tasks in batches or blocks of time, you'll complete them in 25 percent less time," Mr. Gleeson says.

Put routine tasks on your weekly calendar and your daily to-do list
Doing so allows you to do them, then move on. Schedule time each week for planning your workload and keeping your desk and work area organized.

Think in terms of work cycles
Each task has a beginning, middle and end. The beginning involves preparing and setting up for the task. The middle is the act of doing it. The end involves completing it, then returning files, supplies, reference materials and anything else you used to where they belong. Cleaning up as you go will help you maintain order and prepare for the next item on your agenda.

Work smarter by streamlining routine tasks
"You should spend as much time coming up with ways to do your tasks more efficiently as you do performing them," Mr. Gleeson says. "Low-value, time-consuming tasks can clog your ability to produce if you waste time completing them."

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The Anatomy of a Simple Will, and Why You May Need One

(Article on next page)
Everyone should have a will. Even people of modest means should at least have a simple will, for two reasons:

- To name an executor (sometimes also referred to as a "personal representative") to wrap up their affairs, and
- To specify "who gets what" from their property, to avoid family squabbles.

In the absence of a will, the state law of intestacy determines how the decedent's (the deceased person's) property is to be distributed. In many situations, the law dictates exactly what the decedent would have wanted anyway if he or she had taken time to write a will. But many times the law does just the opposite.

Too often, one mistakenly thinks that one's heirs know what they are "supposed" to do, know what they're to get, or will act appropriately. Family squabbles regularly occur because siblings cannot agree on how to distribute mom's candlesticks, ashtrays, or microwave oven. When big-ticket items are involved, things can get bitter and ugly. A will, therefore, should be used to either name a particular person to receive each item of property or to set out a procedure for making the distribution—e.g., alternating selections by the two children, beginning with a coin flip.

Although some states include a form for a simple will in their statute books, there is no particular format required. The design of the document is usually straightforward, even if the language used by lawyers is a bit stilted. The text generally runs 2–5 pages. Keeping in mind that such a "simple" will may not be what you need at all, look over this description of a typical simple will structure just for reference purposes:

- A paragraph stating that the will-maker is of sound mind and intends this document to be his or her "last will and testament."
- A paragraph naming the executor—there should be an alternate, too.
- Nomination of guardians for any minor children in the event both parents die prematurely. A guardian should be named for the person and for the property of each child. (These roles can be filled by the same person.) Note that whoever is nominated still must be approved and appointed by the court.
- A provision that the executor first pay all the decedent's debts and taxes.
- Specific bequests—if any—to named individuals, e.g., "Daughter Sally gets my wedding ring; daughter Jane gets my gold necklace."
- Disposition of the remainder (residue) of property, which consists of everything that remains after taxes, bills, and bequests.

Married people with children often write wills that are "mirror images" of each other: "If I die first, everything goes to my spouse. If my spouse has already died, I give everything to my children, in equal shares, per stirpes." Wills of this type are sometimes referred to as "I love you" wills.

The will can set out an alternating selection process, to be supervised by the executor. If no procedure is specified, it is the executor's job to conduct the property distribution as he or she sees fit—as long as it is completely fair to all beneficiaries. Too often, the executor is an adult child who is also a beneficiary and who abuses the position by giving himself or herself preference in some way. This is strictly prohibited by law, but it is the basis of many probate horror stories.

The "pay all my debts and taxes" clause seems straightforward, but it frequently leads to an unsuspected problem: since many transfers of property at death take place completely outside the probate system (e.g., joint property, retirement accounts, life insurance, etc.), this clause sometimes results in one beneficiary being singled out for these expenses. The decedent's "debts and taxes" all must come out of the "hide" of the beneficiary (e.g., a child) who inherits probate property, while other property, which may pass outside of probate to another child, is free and clear. This is one of many scenarios that make it wise at least to consult an attorney about your will.
People find that preparing a will provides great peace of mind, but they often fear that preparing one is complex. A simple will, however, is often merely a structured list of straightforward tasks designed to wrap up their affairs.

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Making the Most of Family Moments

The time you spend with your children each day doesn't have to be scripted or scheduled. In fact, if you set aside only specific times as "family time," it puts a lot of pressure on both you and your kids. Instead, family time can take place spontaneously in many different ways during ordinary interactions between parents and children, whether it's rocking a baby to sleep or driving a teenager to the mall.

You can take steps to make the most of these moments. One place to start is at the dinner table. "Even if it's for only 10 or 15 minutes, it's the sacrosanct time that everyone agrees is important," says Eve Orlow, Ed.D., a clinical psychologist in the Philadelphia area. "Turn off the TV and radio and don't read the newspaper. Ask questions that create the foundation for relationships — not only 'Did you have a good day at school?' but also 'What was good about school today?'" Dr. Orlow says. "It's also a good time for children to learn that they should ask, "And how was your day?"

Here are some other ways you can become involved with your children:

- Listen up. Listen not just for what happened, but for what they are telling you about their day through their actions and tone.
- Read together. This teaches kids that books are not only a source of education but also of pleasure.
- Play board games together. You'll interact with your children while having fun.
- Limit and monitor TV viewing. The American Academy of Pediatrics (AAP) recommends no more than one to two hours of quality television or videos for children older than 2. Children younger than 2 should not watch TV or videos, the AAP says.
- Focus on their unique interests. For some kids, it might be going to a ball game; for others shopping at the mall or baking cookies.
- Relax more. "With so many things to be done, there's something magical about spending two hours — or all day — on a Monopoly game," Dr. Orlow says. "It says: 'We value hard work, we also value relaxation time and we value being together.'"

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