So you woke up a little late today, showered, and grabbed a quick cup of coffee on your way out the door. A little hectic.

Once you got to the office, you returned a few phone calls, checked your e-mail, and checked the markets. After going through your mail, you realize that it’s time for lunch—you’re starved and not sure how the morning evaporated so quickly.

Uh-oh. As you head out the door to pick up a sandwich, you hope it’s not going to be another one of those days when you just can’t seem to get anything accomplished.

We all have days that start off on the wrong foot, when we have to put out fires, or when we can’t seem to get off the phone. But days that get away from us should be few and far between. If you find yourself at the end of the day with lots of work left undone, take a look at this list of the top 10 culprits and how you can take control of them.

Are you efficient and effective, or do you have days that seem to fly by with little accomplished? If you find yourself at the end of the day with lots of work left undone, take a look at this list of the top 10 culprits and how you can take control of them.

Following are the top 10 time wasters according to *The Big Book of Business Games*, by John Newstrom and Edward Scannell. While you may not be plagued by all 10 of them, perhaps you can identify several you can target to make your days more productive. Let’s look at these prospecting killers and specific ways advisors can get them under control.
1. Treating nonemergencies as crises

A true crisis must be dealt with immediately, whether it’s personal or business. But the key is to decide whether or not a situation really is a true crisis. Your assistant may view a situation as urgent when it really isn’t, so it’s good to teach him or her the difference. Do you have specific criteria in your practice that determine whether a situation merits crisis-level attention? Here are four key questions to ask:

- Can it wait?
- Is someone in danger?
- If the issue isn’t addressed immediately, will there be danger?
- If the issue isn’t addressed immediately, will you lose a valued client?

If a situation isn’t truly urgent, put it on your schedule and address it with the urgency priority it deserves. Some advisors recommend setting aside a certain amount of time each day (based on what is realistic for you) to deal with small emergencies. This strategy allows them to handle the issues they’ve planned out and still deal with other situations as needed. It makes them more flexible while they still accomplish their daily goals.

**Situation:** The markets are down and a few clients are calling because they’re anxious.

**Solution:** Is it a crisis? Yes, if the person is an important client or in a state of panic. Can you call them back? You certainly must talk to clients and return phone calls promptly, but you should also make it a priority during client events and quarterly reviews to reinforce the fact that the markets will go up and down, and investing is for the long term.

2. Telephone calls

The best way to deal with the telephone is to set aside a specific time each day to make and return calls. Here are a few tips to ensure that you control the telephone, not vice versa:

- Before making a call, have the premise of the call well organized and planned. Know what you are going to say before you dial.
- Do you have problems getting past gatekeepers with clients and prospects? Know what message you will leave before you are asked.
- Do your best to make a positive, vibrant impression on the telephone. Think about what your voice, style, and mannerism are conveying.
- Always have solid, specific reasons for talking to each client or prospect before you call.
- Understand what you wish to accomplish before you call so that you will know when you have reached a satisfactory outcome.

3. Poor planning

Set aside time each morning to set your goals for the day and how you will achieve them. Don’t let unplanned items distract you from your goals. Accomplishing short-term goals is a must if you want to conquer the big goals.

4. Attempting to do too much

Be realistic about what you can accomplish when doing your daily planning. Ending the day with one or two items on your list undone is OK; it gives you a place to start the next day. But if you continually end the day with four or five or more items undone, you are attempting to do too much.

5. Drop-in visitors

As with the telephone calls, take visitors on your schedule, not theirs. If someone other than a client drops in unexpectedly, you or your assistant should be cordial but firm as you schedule a time—at your convenience—to meet with this person.
6. Poor delegation

Do you delegate tasks to sales associates and junior team members? Make use of the people around you who have the time or talents to help you with what you need done. This will enable you to concentrate on the areas in which you are most effective, such as prospecting and building relationships with clients.

7. Personal disorganization

Being disorganized can be a huge time waster, and it goes hand-in-hand with poor planning. Take a few minutes each morning to organize your projects for the day. This will save you time in the long run.

8. Lack of self-discipline

We all have days when we are less than disciplined; however, this shouldn’t become a lifestyle. Examine your habits and commit to improving the less desirable ones. Here are some places to start:

• Getting organized
• Enjoying a healthy diet
• Exercising regularly
• Maintaining a positive attitude

Many advisors find that a morning routine prepares them best for the challenges of the day. Focus on creating a morning ritual that will help you have a productive day.

9. Inability to say no

If you are active in your community or with any charitable organizations, you have quickly found out that you can spend a significant amount of time volunteering. While being generous with your time is certainly admirable—not to mention a great way to prospect—it is easy to get overwhelmed and overscheduled. It can be a challenge, but you must learn to say no to some requests for your help. Practice saying no in situations where you feel most comfortable. Recognize that people actually respect you for knowing your limits and protecting your time and energy. If you are doing too much, you can hardly give your best at anything.

“WHETHER YOU FACE one, six, or all 10 of these time wasters, identifying and tackling them can make you more productive, more successful, and more at peace with yourself.”
10. Procrastination

Personally speaking, I think procrastination should be the no. 1 offender rather than no. 10, because everyone battles with it. One way to overcome procrastination is to plan to do your most difficult tasks first thing in the morning when you are energized and fresh.

By facing the tough challenges head on, you’ll start the day with a sense of accomplishment. Then you won’t have a feeling of ambivalence as you take on the things you most enjoy later in the day. You’ll be more productive and expend less energy resisting one task while you do another.

Whether you face one, six, or all 10 of these time wasters, identifying and tackling them can make you more productive, more successful, and more at peace with yourself.