"Stephan has done an amazing job growing Tower into a dominant industry force. He is one of my best Shark Tank investments." —Mark Cuban

THE FIVE HOUR WORKDAY



BONUS List of 38 amazing productivity tools

Available FREE at http://www.FiveHourWorkday.com

It's standard for many big, deep-pocketed corporations to have highly complex and expensive integrated tools and systems to enhance productivity of workers, and these are smart to use as available, of course. These have been around for a long time and big companies already tend to use them. The world hasn't changed there much. What has is the accessibility of free and/or extremely inexpensive productivity tools for pretty much any small business and individual, many of which work equally well for large corporations. This is where the power of today's knowledge worker has seen a massive sea change over the past decade.

The list below is some productivity gems that I know and use personally. I'm not exaggerating when I say some of these tools can save you years of time and millions of dollars. I'm also not exaggerating when I say some of these tools have been around for over a decade and are still not used by 95+% of today's knowledge workers. These are the tools that allow my entire staff to work only a five hour workday (8am-1pm) and continue to build one of the fastest growing companies in the nation. Enjoy!

Finance, Bookkeeping, & Payments

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- Online & Phone Wire Transfers
- Modern Credit Cards & their Apps
- Square

Information Systems & Storage

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Communications

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Operations Management

- Panjiva
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- Endicia
- ShipStation
- Saying "No"
- Daily To Do Lists
- WunderList

Category: Finance, Bookkeeping, & Payments

Paytrust.com - A mail opening and scanning service that makes bill paying easy. You use their PO box as a your mailing address of record and then your mail goes to them. They open and scan everything and upload your bills into an online bill paying service. The rest works like an online bill pay service like most modern banks, but the key here is these guys remove the task of having to open you mail at all. Just login on occasion, click a few buttons and batch pay your bills. You tie in your bank accounts, and set-up auto pay rules for any bills you want. They pay some bills electronically via ACH, and others they just cut and mail a check. Everything gets stored so you have an online depository of all your bills and payment history.

Time & Money Saved: No more lost bills, and the organization of this massively reduces the risk of unpaid bills, which cost you late fees, the jacking up of your credit card rates, etc. Imagine how much time you would save if you never had to go to the mailbox again and open anything. I read my mail about every 6 months. Huge time savings on a daily or weekly basis.

Paypal - Need to securely pay someone (or some business), or get paid from someone (or some business)? This makes doing that as easily as sending an email. All you need to know what email they use for their Paypal account. No check book required. No merchant accounts required. No wire needed. Finance is a whole new world. When we work with vendors and they ask us to pay with a check, or fax them a PO and/or invoice, do an ACH transfer, or heaven forbid send them a wire for some little payment, I always shake my head. Paypal is faster. You just sync you account to auto sweep into your bank account, and draw from an account or a credit card, and you have a new, faster, more convenient, and traceable, recordable way to pay or receive money from anyone. You can use Paypal to streamline you life even for something like paying your buddies for the annual fantasy football league, yet very few people do. Paypal has the most critical mass in applications like this (which is important, because you can only use it with other people on the system), but there are other utilities like Venmo which is designed for your phone and syncing with your contact list and FaceBook friends, as opposed to having to figure out what email address to Paypal to every time.

Time & Money Saved - One of the biggest time killers is doing your company books. This is one step closer to having the books done as you go, as Paypal documents and stores all transaction date online (for all time), so a bookkeeper doesn't have to "assemble" this every month. They can just download transactions. Also, you don't have to write and mail checks, trudge into the bank to do a wire, and other old school ways of doing things. It's a huge time saver, and time is money.

Quickbooks Online - Bookkeeping has come a long ways in the last 20-30 years. Computerized bookkeeping desktop programs like Quickbooks in its initial form was a massive leap over physical general ledgers, but it was still a little messy when you had to have an accountant update your file in some remote location, and then come back to your office or home to update your computer's file.

Keeping everything straight was a process. When Quickbooks moved to the cloud, life got 10x better for today's work environment. In our organization, we have an offsite bookkeeper, a tax accountant in another state, and investor in a 3rd state, and I need access and up to date reports on the regular to keep the bankers, or landlords, or vendors happy. With Quickbooks online, every relevant party has their own administrator defined level of anytime access. Don't even talk to anyone, just login and self-serve. Add into that the various integrations with merchant accounts, ecommerce platforms, banks, and more, and data entry becomes a thing of the past as you just import what you need from where you need. You can even create and send web hosted invoices to your clients, automate the acceptance of payments via credit card or ACH, and even do recurring billing. For certain types of businesses, you can almost run the entire thing off Quickbooks online.

Time & Money Saved - No more syncing up files. No more asking your accountant to create financial reports for you. No more data entry. And you can basically remove yourself from the bookkeeping function altogether if you get a couple separate sets of professionals checking each other's work (i.e. an tax accountant in one state that does an annual review, and a bookkeeper locally). The bookkeeping and accounting just kind of does it's thing in the background while you focus on more pressing business building activities.

Online & Phone Wire Transfers - When I started my own business back in 2004 and I needed to buy inventory, it was commonplace for me to have to walk into the bank to do domestic and international wire transfers. I'd drive to the bank, wait to speak with someone, spend 10 minutes filling out some ultra small type bank form (sometimes a couple times as I'd make mistakes), then sit there while the banker re-typed the information into their terminal, then drive back to the office. It was a 45 minute to 1 hour ordeal. I would have to do this a few times a month. After a few years, one of the bankers (I was with Wells Fargo) recommended I get set-up with recurring transfers that I can do on my phone. This was life changing. On recurring wire transfers (where I had to pay the same vendor different amount periodically), that 1 hour ordeal could now be handled in about 2-3 minutes on my phone from anywhere. New wires still had to be done the old way, and I'd waste another hour. I did this for the next 10 years until I switched to my new bank HSBC, which allows you to set-up and new wires online in about 1 minute, and then pay anyone already in the system in about the same time. My life changed again. I live and work in San Diego and the closest HSBC branch is like an hour and a half away, but I've never been there.

Time & Money Saved - It's funny, bankers used to call me and try to get me to switch to their bank because they only charged \$20 for a wire transfer where my bank might be charging me \$30. I'm doing a couple a month. This was honestly their sales strategy. It's not about saving \$20 per month, it's about giving me a service like online wire transfers that save me several hours each month - that's like a few percent of my working hours each month with one little service. Services like this, when you add up each little piece of time savings, are why it is actually very easy for me and really all knowledge workers to do in 2-3 hours a day what used to take 10 hours just five or ten years ago.

Modern Credit Cards & their Apps - All credit cards are not the same, and I'm not talking about the interest rates. I recently switched from one credit card I'll leave nameless (so as not to embarrass them), to a new Spark Business Visa by Capital One. First off, applying for this card is easy and takes a few minutes online. Not forms to fill out, and I don't need to go into any bank or call anyone.

At the time of this writing, this is one of the best points cards out there. You get 2x points for every dollar spent, period. The real beauty of this card is it's free smartphone app, which you can login to by using your finger print scanner on the iPhone. The user interface is dead simple. You instantly see your balance. Click on that balance and it shows you available credit and reward miles, and you can scroll down for transactions, as far back as you want to see.

Want to make a payment, click "pay bill", chose a date and amount (the pay from bank account is prepopulated from your account settings), and hit pay. Done. Of course you can have it on auto-pay too, but this is about as easy to pay a bill as you can get, all from the smartphone in your pocket. With my prior card, I had to turn off auto-pay to make a one-time payment for who knows why, plus their online system was wonky and didn't even always work. It was so bad that we resorted to just ACHing payment once a month from our online banking interface.

Want redeem you points for travel? Just click the points number on the homescreen and then click "Redeem a purchase". Instead of forcing you to call their 800 number and spend 30 minutes on the phone with a travel rep, they let you just use the same credit card to make a travel purchase anywhere on any site (you pick) and then a week later use their redeem a purchase "purchase eraser" and it can reverse any travel related charge with a single click of a button at a rate of 1 point per cent. A \$250 flight you booked on Southwest.com (or on Orbitz, or Kayak, or any site you like to use, or even thru a travel agent) costs you 25,000 points. No hoops to jump thru. Near instant execution. Complete freedom of choice - any flight, any day, or any hotel, or car, whatever.

Then, after a short period of time if you're not using the app, it auto logs you out so you don't have to worry about security if you lose your phone.

Another tip when using credit cards for your business is to use two cards, a main one with a larger limit used to pay all recurring accounts, and a secondary one that can have a smaller limit that you use for travel, online purchases, and where you actually are at an increased risk of the card number getting stolen. The reason here is that when your card gets compromised, you won't have to update the new card number on all your accounts. For even a small business, the number of recurring credit card accounts can be daunting today. It takes me like a few days to update all of ours... days. With the 2 card strategy, I never have to do that update all account thing again.

Time & Money Saved - For me and my business, the difference between using a random card and a card like this is \$10,000+ a year in free travel. I've historically avoided travel points cards because they always seemed to make it almost impossible to redeem them with all the blackouts, restrictions, and just a

somewhat retarded, burdensome process that would take you an hour on the phone. And this saves me hours each month because it's so easy and right on my phone.

Square - There are now many tools like this out there now, but Square was on the first to pair up an app with a simple credit card reading dongle that you could plug into your Smartphone. With this simple tool, anyone could now accept credit cards anywhere and the whole process took under a minute. No internet access required as it all runs thru your cell phone coverage plan. We use this for selling over the counter at tradeshows. For small merchants this was a huge gain in efficiency and even the ability to take credit cards. It doesn't require a merchant account. A receipt of the transaction is emailed or sent via SMS to your cell number, at the customers option.

For our store, we use Square's countertop utility that bundles an iPad with a sharp looking stand with an integrated credit card slider. For years, we input orders into our eCommerce system when a customer walked into our factory store. This worked, but depending on the employee's typing speed it could take from 3-4 minutes to like 10 minutes to capture all the information, creating a unique order for every customer. With the square countertop utility, pretty much anyone can get people checked out in under a minute. Then at the end of the day, we just put in one combined order into our eCommerce system.

Time & Money Saved - We have an existing merchant account and we can already accept credit cards on our website, so Square doesn't really save us any money. But it does save us loads of time. At tradeshows, we don't have to buy Internet access which they typically soak you on. IN the store, customers don't have to sit around while we "input their order," they simply swipe, sign with their finger, and go.

Category: Information Systems & Storage

Dropbox.com - Instead of keeping your files on a local computer, you keep all of your files in the cloud. Then you set-up any computer, tablet, or phone you use to this cloud directory of your files. It automatically syncs everything up constantly whenever your device is online and you use each device as if those files were right on the device you are using. If you're offline, the files are still there and you can change them. It will sync your changes back up when you connect in the future. The benefit here is that it gives you access to your files anywhere without having to remotely log into a home base computer like the GoToMyPC applications. This means you can work pretty much at full tilt where ever you are. Also, with the smart phone app, you can even access your documents from your phone.

Time & Money Saved - It minimizes the cycle time of communication when you have always on access to your important files. That makes you money faster because you can work significantly faster.

LastPass - This is one of my all-time favorite tools. It's great for both work and everyday life. The free version is basically a browser integrated version of a username and password vault, and you can upgrade to a premium account so everything syncs to your Smartphone. You set one secure password on LastPass, and it will auto log you into sites. Then when you're done with your session, just log out of LastPass and your accounts are inaccessible. You have to log back into LastPass to get into any site (without your password, but you can always log in regular without LastPass if you desire).

The premium version at \$12 per year gives you synced up access to all the same accounts thru an app on your SmarPhone, and this is super efficient. When you open the app, it's launches into your "vault" which has icons for all your websites that have passwords saved within LastPass. You simple click on the logo of the site you want to go to and you get auto-logged in. No navigating to the site and no typing passwords. It's a whole new mobile experience.

On a desktop, where you will likely add sites to your vault at you need, you go to new site and it gives you have the option to "save credentials for site" on a case by case basis. If this is a site you want LastPass to auto login for, you enter details in the pop-up, and that's the last time you'll have to remember the username or password for that site.

One of the magical features of LastPass is that when you are prompted to change your password, LastPass will do this for you with the click of a button and come up with a super secure password and remember it for you. If you are creating a new account at a website, you can have LastPass generate the password for you, or you have the option to make your own password.

I used to waste so much time getting to a site, trying a username/password, having it not work, trying another one, getting frustrated, opening up my master password doc, entering the encryption code, searching for the login, copying the login, pasting the login on the browser, copying the password, pasting the password on the browser, then logging in. This eliminates those bazillion steps on any page you have saved.

Time & Money Saved - LastPass saves a bunch of time and stress really. It saves time because it autoloads your info, all you have to do is click to login. No typing or anything. Its form-fills are also really awesome too for like eCommerce checkouts. You have typical form info - like billing and shipping and CC all saved so it will auto-fill all the boxes of a form, like when checking out to buy something or just submitting a basic email query on a email submission page.

Evernote - This is a good note taking app whose main goal is to organize your random thoughts, observations, and things that you run across. When you think of note taking, people tend to think of someone walking around with a waiter's notepad in their back pocket or by their nightstand. But in today's world, taking notes involves snapping pictures, writing notes, recording a quick comment into

your phone's mic, and taking a short video. Notes come in all forms, and you need one centralized place to capture all of that.

Historically, I've used the basic notepad on my Smartphone, and my camera function, but then notes are all over the place and not really folderable or searchable. Evernote address that issue. Users can take and upload notes, pictures, and audio and video. Evernote organizes them all into cloud notebooks that sync across all of your devices. The free version lets users upload 60MB worth of content monthly, with paid accounts allowing more options.

Time & Money Saved - Ideas are the currency of today's knowledge working world, but they come out of nowhere and then they are just as easily forgotten. Writing these down and capturing them as you have them (in the middle of the night, in the shower, while reading a magazine on a plane, or just seeing something random that gives you an epiphany) is the key to leveraging your powerful, always on brain. Most people don't have a strategy for actively capturing these ideas, but most all very smart and successful people do. You can't put a price on ideas, so a tool like Evernote is really priceless.

Category: Communications

Slack: This is a great productivity tool for quick communication. It's like a mash up between an instant messenger, email, and a threaded discussion group. It has an app, and online component, and a desktop, which makes it equally usable at your desk, where ever with your phone, or on the road anywhere with Internet access.

As business people we've become pretty reliant on email, perhaps too much so. As they say, the way to cut down on your email load... is to just don't send so many. That's what Slack helps with. Not everything requires an email. But what doesn't require an email would then be sent via text, or getting up and talking to the person, or writing a sticky note or a million other things. Slack puts that all together in one interface and the channels organize updates nicely. If I need to tell someone to come to my office at some point in the day, I will just slack it to her and I know she will see it much faster than with an email. It's also a great way to reduce people interrupting me. They slack me something, and I will answer on my time. Emails sometimes take too long to respond to, so then people come in my office. Slack eliminates that while also getting people's questions answered in a timely manner.

There are better and worse ways to use Slack. When I first used it, I only used the phone app. But the downloadable desktop app is easier and much faster to use as you have a full keyboard. So when at your desk, use that. Fall back to using the phone only when you need to. And online is nice for when you travel internationally and don't have your phone plan available. You can still keep in the loop perfectly.

Slack is just a platform and you can find new and interesting ways to leverage it. At Tower, we created a channel called "Daily Gratitude" that everyone posts things they are grateful for. This is a daily practice where first thing when you get up you post 3 things you are grateful for. This essentially tricks your mind into being more positive and leads to like a 30% bump in happiness levels (science says). Using slack, we

make a group activity out of this, so other's posts prompt you to make yours when you forget. Boosts the whole teams morale, and it's also an interesting way to learn daily about the lives of those people on your team.

Time & Money Saved - Slack was created as a reaction to email being used inefficiently for the wrong types of communication. Communication evolves, and if you get stubornly stuck in old ways, you are wasting time. Slack saves you time, saves time on team collaboration, and keeps things organized, date stamped, and stored for future access. It goes beyond just saving an individual time, it compounds times savings across teams.

Gmail .com - Most people think email is email. Web email, accessible anywhere, that can store nearly unlimited data is a giant leap in productivity above using a desktop email solution like Outlook. Most importantly, you can't lose old emails when a computer hard drive crashes or you need to swap to a newer computer. Much time saving versus copying over files. Also, the email interface is the same on the road as at home, so you pace of work is unaffected when traveling. You can POP in up to 5 nongmail email addresses, so all of your email addresses can come into one interfaces and be organize by folders.

Time & Money Saved - It minimizes the cycle time of communication when you have always on access to your important files. That makes you money faster because you can work significantly faster.

Basecamp.com - This is a great productivity tool for managing projects where a bunch of people, many times across multiple companies, are involved. It simply makes the job of coordinating the effort much easier. It's a private, secure web space that houses a task list, discussions, deadlines, files, and images related to a project. Baseline documents can be uploaded and kept up to date in one location online so that everyone is on the same page and always has access to the latest, updated project information (things like logins and passwords, KPIs ("Key Performance Indicators'), member profiles, etc.). Anyone can create a new discussion thread and send it to everyone, or select a subset of the group to be made aware of and/or discuss the current topic. Beyond just an online application, Basecamp leverages email, so these new threads get emailed out all the recipients, which can then respond just by email (they don't even have to log in online) and it all gets updated in the online space. It's a great tool for working with clients, outsourcers, and agencies, or just with internal teams.

Time & Money Saved - It's an inexpensive tool that makes your team and working with other companies a massively more productive, streamlined process. Online shared space tools like this are a big part of why knowledge workers are so much more productive than their peers of 20 years ago. You get more work done with less employee time, which is the most expensive thing in today's world... people's time.

TurboScan - This is a smartphone app and probably one of the best \$4.99 I've ever spent. TurboScan is a photo scanner for your phone. Like a spy in an old James Bond movie, you just frame a document into the viewfinder, hit a button, and it snap pictures of your document. Then you can go to page two, three, whatever. When you are done, you hit a button that says "email PDF to myself" to a pre-populated email address in your account, and a PDF of that physical document is in your inbox. You can throw away the original. This is ideal for when someone wants you to sign a copy and send it back to them. You print it out, sign, then use Turbo Scan, and you can email the signed document back to them in just a few minutes. Plus you have a saved copy of the signed document in your computer now, as well as within the TurboScan app, in case you need to refer back to it years from now. No scanner and no fax machine required - who even has a fax machine anymore to be honest. We don't.

Time & Money Saved - This is a precise example of what Peter Thiel refers to as "turning bits into bytes" in his great book *Zero to One*. With a few button clicks, you've take a document from the physical world (where stuff needs to be stored, and gets lost, and damaged) to the digital world and securely stored it for all time, and empowered you to zap it around the globe in seconds.

Skype - Video conferencing has been around for a long time, and the cost savings when you compare it to the flight costs, car costs, hotel costs, and just human time costs involved in business travel for in person meetings, it represents staggering savings. When I started in business in the 90s, there were these pretty expensive video conferencing systems that my company used on occasion, and that was considered cutting edge at the time. Today, pretty much anyone with an internet connection has that capability at zero cost. Yet business people everywhere still stubbornly insist on flying all over the country for in person meetings. Many people travel for more than 25% of their job. This is why we work on average 9.4 hours per day in America to get 2-3 hours of real work done, and then moronically complain about how busy we all are.

You what the smart people are doing? They've avoiding business travel at all costs. They're avoiding any meeting at all cost when it can be done better and more efficiently via email or video conferencing. I have entrepreneurial friends that live in the same city and do lunch together over Skype - they both go get a sandwich, bring it to their desk, then Skype and chat face to face just as if they were sitting across at a table. But they don't have to waste and hour getting to and from the restaurant, nor spend a fortune on lunch.

Time & Money Saved - I always laugh when start-ups spend money on travel . If you want to save money and increase the amount of time you have to do important stuff in business, eliminating travel all together is the #1 way to go. This is the no-brainer one. Yet, I think it makes people feel important or like they are "doing business" when they travel, so they pride themselves on it. It's no wonder why 8 out of 10 businesses go out of business in the first 18 months of their existence. It's because of stupidity like business travel.

I've been sourcing products out of China for well over 10 years and the first time I ever went there was 2014. Don't confuse this with me saying travel is stupid, I've been to Colombia, South Africa, Zimbabwe,

Botswana, Vietnam, Cambodia, Thailand, Canada, and Mexico just in the past few years, but that was for personal vacation and fun. For business, use Skype and you'll save a ton of time and money, that you can focus where it's really needed in order to grow a business.

Screencast-O-Matic - There are a bunch of screen cast tools out there, but for most people this one will do everything they need and it's free. What a screen cast tool does is make a little video recording of your screen, mouse movements, live voice over, and it can even incorporate a web cam (where you can just film your talking head or something more informative like you sketching on a whiteboard).

There are two main ways we use screencasts at Tower:

- 1) For quick references for people and training videos. Sometimes it's just easier to show someone a process than it is to explain it. On occasion we send a screen cast to a customers and to each other to quickly explain computer and web things. It takes 5 minutes to make. The visual aid created ensures they will get it and it will be clear. If we rely on a phone call or showing them in person, it's hard to guarantee they will understand it and remember it a week later. If they forget, you might have to duplicate the process again. You also might spend a half hour with them instead of just the controlled 5 minutes you know it will take to simply make a screen cast that they then can refer back to a week, month, or year down the road. This prevents all of that.
- 2) It's also great for longer training videos. Easy to record, upload to YouTube and then send. Saves my voice and makes it easier for people to follow the steps on their own and in their own time. It also saves me from needing to spend the whole day training that person. It's easy to set-up a little training course for new hires to go thru to learn a new system, and we only have to do the work once to train multiple people.

Time & Money Saved - There is a lot of need to explain things to people. If you find yourself explaining the same thing over and over again, you will understand how much time you can save with screen casts. It's a free tool, so there is no cost only huge financial upside in being able to leverage knowledge that one person has across an unlimited amount of people who need to learn a skill.

HootSuite.com - This tool is helpful when trying to manage various social media accounts. Monitor all of your social activity across networks in one easy-to-use dashboard which lets you schedule Instagram posts, manage Twitter lists and followers, and measure overall performance. Hootsuite allows you to view your social media networks in a whole new way that allows you to ultimately increase productivity.

Time & Money Saved - Social media UI is designed for people, not businesses. Thus it can be overwhelming for small companies to correctly use and leverage, so many of them just don't even make an effort. They can't measure the ROI, so it gets backburnered. That's shooting yourself in the foot. Even if you're not relying intensely on social media to grow your business, you still need to play around with it and learn to understand it over time or you will get disrupted. To make it manageable with a small team,

it's critical to use productivity tools and even outsourcers where applicable to really tap into social media. Hootsuite is just one of many great tools that save you a ton of time here.

Iconosquare - This web utility was built to help you manage your Instagram account more efficiently. It organizes the different sections of your account in a clear manner but also comes up with one-of-a-kind options like Statistics, Engagement, Love Rate and Hashtag Performance. It allows you to compare your Instagram account to your competitors so you can remain on top of the leader board. If you are looking to manage your Instagram account in a very straight-forward, user friendly way, Iconosquare is definitely for you.

Time & Money Saved - The experience for most businesses on social media is akin to having a tiger by the tail. You get that it's very powerful, but you don't really control it, it controls you. Tools like Iconosquare let you tame the tiger, and harness social media's massive potential.

Category: Travel & Transportation

Triplt - This is a smartphone app that fields, stores, and organizes all of your travel and itinerary information. When you book a hotel, or flight, or car, and get your confirmation email, you simply forward that email to plans@tripit.com. They scrape the email and add everything to your itinerary - hotel addresses, confirmation numbers, flight times, terminals, gates, rental car information.

I used to travel with a bunch of printouts and often times have to scramble on the return trip to find somewhere to print stuff out. Now it's all in my cell phone and gets in there with the ease of forwarding an email. They have a free version, and an upgraded TripIt Pro version for \$49/yr. The upgraded version gives you instant updates on flight and gate changes. I used the free version forever, but I just love this app so much that I felt compelled to pay them money to upgrade. It's that good.

Time & Money Saved - This is like having a personal assistant in your pocket organizing everything and making sure you have all the info you need, but it takes zero time an very little money. Personal assistants aren't cheap, and keeping track of all this and a bunch of documents all yourself is a huge hassle.

UBER - Uber isn't just a cheaper way to get around town, it's a huge time saver and it fundamentally improves your quality of life. In big cities, compared to driving where you'll have to find and likely pay for parking once you arrive, Uber drops you off right where you need to go and you pop open the door and walk out. Also, you have to drive your car both ways and pay for tax. Compared to a Taxi, with Uber you don't need to call and wait for anyone to arrive, or find a cab stand, rather you just press a button on your Smartphone and a car comes to you, wherever you are. That buys you an extra ten to twenty

minutes to continue with what you're currently doing. Once you arrive in an Uber, you don't even need to take a few minutes to pay as it's all automated online.

A lot of people think of Uber as just a cab replacement of sorts, but it actually represents a much greater change in transportation. In San Francisco, where Uber has been around for about 4 years, the entire cab market is \$140 Million per year. Uber is doing \$500 Million per year, and it's revenues have been growing at 200% per year. Uber replaces cabs, yes, but it also replaces driving, and perhaps even more importantly it's so affordable and convenient that it frees people to get out of the house. In the same way that Southwest Airlines market's that, "You are free to move about the country," Uber is saying the same thing about moving about your city.

Time & Money Saved - I almost find it annoying when someone asks me to run them to the airport. it basically takes 45 minutes of my time round trip and costs me probably \$5-\$7 in gas to "do them this favor." With the value of your time in there, this could easily be a \$30 cost and for many people it's way higher than that. A cab one-way cost about \$30 where I live, but an Uber costs like \$12. Parking a car at the airport is more than \$10/day. So that's the savings on functional trips like an airport run, but when you consider going out on the town and having a few drinks, the time and cost savings are life-changing. No parking (or parking tickets). No gas. No risk of a DWI. You literally are now free to move about your city again. And it cracks me up where cities are trying to block this. It's actually an economic boost as it's increasing people getting out and conducting commerce with local merchants.

Category: Marketing, Prospecting, & Customer Service

Domain Name Generator by Shopify - Inappropriately called "Business Name Generator", this lives online at https://www.shopify.com/tools/business-name-generator. It's a subset of their core business, which is hosting eCommerce sites, but don't let that fool you. I don't even use Shopify (I use Volusion), and yet I still use this tool. It is a very powerful tool that allows you to input one keyword and check related domain name availability. Thinking of starting a dog related business, input "dogs" into the search field, hit search, and it will return several thousand domain name ideas, and only ones where the .com URL is available.

Most people start by trying to name a business, then see if they can find that exact URL or a workable close one by trying dozens of domain names in the search availability function at a domain registrar like GoDaddy.com to see if they are available. This is a slow and frustrating process, and frankly a retarded strategy given today's available tools. For naming a business, it's much more efficient to start with domain name availability first and using a tool like this to optimize and expedite the process, while also giving you a lot of ideas that you wouldn't otherwise think of. There are other tools with similar type functionality that I've used before (I used to use NameBoy.com), but this is exactly what you need and it's the best I've found and it's free.

Time & Money Saved - This will save you weeks of time when naming a company and finding a good URL. The money you save is really almost impossible to measure as this is a branding vehicle you are identifying, and the better it is the easier it will be to market and grow your business. The difference between a good URL and a bad one can be measure in the millions in today's world.

WordTracker.com - This tool is used to identify what terms and phrases people type into search engines like Google, the relative volume of different searches, and lastly the number of web pages online that have content related to those searches. This process is called "Keyword research" and it's a fundamental part of the SEO ("Search Engine Optimization") process, a process that I've personally built, and helped others build several million dollar businesses on without relying on advertising.

First, you need to know exactly what people are searching on. Most people just guess. If they start a plumbing company, they just guess what people might search on if they are looking for their services. Guessing is stupid, of course, when relatively inexpensive (\$~60/mo) tools like this tell you exactly what people search on. What they search on might just surprise you. This tool will tell you roughly how many times people search on one term versus another. You simply put together a list of 20-30 "seed" terms or phrases that you think people might search on, feed that into this tool, and it's extrapolates that list to maybe 1000 terms and rank orders them by search volume. So this gives ydou "demand". Search queries are an expression of demand for information, products, and/or entertainment.

The other piece of information this tool provides is the number of individual web pages in the world that mention that exact keyword or exact phrase in their page content, or specifically in their page title (what you see in the search result and in the blue bar above your browser). These are web pages that have been "optimized" either intentionally, or accidentally, for that search term or phrase. This is a measure of "supply," who's currently addressing that expressed demand.

Then you simply find keywords and phrases that have a lot of demand (or searches), but not much supply (or pages addressing that need). These are the sweet spots which you can create content for and have the best chance of being found in Google or other search engines. This is the basis of SEO. This is how I indentify marketing opportunities, and really entire business opportunities. It takes the guess work out of the question, "If I build this, will people buy it/consume it/enjoy it, and how many other people will I be competing with to reach them?"

Time & Money Saved - The underlying reason by 8 out of 10 business fail in the first 18 months of operation is that people tend to build entire businesses around an unproven hypothesis that people will want what they are providing. Historically, it's been hard to tell upfront, so it's hard to blame them... until now. Now there is no need to guess. Search engines can read demand. So if you start a business and fail, not using a tool like this could cost you hundreds of thousands of dollars, if not millions. There are other ways to get estimations of supply and demand, but they are expensive, time consuming, and not all that reliable. This one tool gives you a way to prove business viability, or not, in an afternoon. That's invaluable.

YouTube clips for customer info - Like FAQ pages, YouTube clips can be leveraged to automate the sales and customer service function for your business. Instead of having the same conversation hundreds of times, you just do a quick video clip (doesn't have to be anything fancy or of high production value at all), upload it to YouTube, and then embed it in your site. Think of this as capturing your best salesperson's pitch once and then leveraging it for all eternity. Whenever a customer calls or emails in about a product, simply send them a link. Again, this is turning bits (people, who's time is precious and expensive) into bytes (recordings of those people, which can be made omnipresent at zero cost). Recording sales pitches is one half of the equation here, with the other side being addressing common customer questions and customer service issues. Take the time to write all of those down as they come in, then make a quick, friendly video and put it online. You can email a link out to customers as they email and call in, but more powerfully they can self-serve by just Googling for the information. Done well, they'll likely find your answers, appreciate how easy you made getting their questions answered (which buys you goodwill), and this may even be a great source of new customers.

Time & Money Saved - Historically, machines and things were expensive and people were cheap. Today, this is all flip-flopped. Things have become cheap, and people are becoming more and more expensive. As an example, you can get a computer fixed and it might cost you \$200 in labor, or you could just buy a brand new one, far superior one, for \$500. Anywhere you can find ways to replace people with technology powered solutions, you want to. This means you can pay the people more for less work as you find creative ways to leverage technology. This is precisely how we were able to move to a five hour workday while nearly doubling our employees per hour earnings at Tower. We have a full-time filmmaker on staff, and he was like our 7th hire. Many of the videos he creates replace our need for adding to our number of sales people and customer service people.

FAQ pages - Most businesses completely miss the point of a FAQ page ("Frequently Asked Questions"). Just the fact that it's referred to as a "page" shows how undervalued its value can be. Most businesses will put out 5-7 common questions and answer them with a few sentences, and all on the same page. When I talk about FAQ pages, I'm talking about what should be the foundation of your website. A good website is like a library where people can buy stuff. The content, the information, is the critical foundation here to help customers self-serve and more importantly to help attract and earn trust with prospects in the first place.

In today's world when a customer makes the first point of contact with your company (referred to as the "zero moment of truth"), their purchase decision is already 70% complete! That's at the first time they contact you. It didn't used to be this way. In the olden days (10 years ago), once they contacted you, then you got to work selling them. They were just getting started in the process. But times are changing quickly and the percent of their purchase decision that is complete by the time they first contact you is increasing every year. In 5-10 years, it may be in the 90% range.

They're doing the research themselves, self-serving, and unless you empower this you aren't part of the conversation at all. You are invisible. FAQ pages are about getting in this conversation. If you are serious about your business, you need to think of FAQ pages as about answering the top 1000 questions your prospects and existing customers have, not 5-7, and you should build that resource and put it online over a period of years.

Time & Money Saved - My business Tower Paddle Boards will do about \$10M in sales this year. We currently have 9 people on staff, but the majority of those are doing new business development stuff that has little to do with the paddle board company. We could very easily operate this business with 4 people. We highly leverage people because we employ strategies like creating content once that serves 1000s of prospects and customers for the rest of time. Do the work one, and realize a perpetual benefit. This is building assets and that's why FAQs are about. Done right, they save you millions of dollars and thousands of hours in worker's time as you can even start eliminating headcount from your company.

Putting your Prices Online - Historically, companies have been very paranoid about putting their prices online. This is not serving them well in today's connected world where people like to do their research on their own before reaching out to a company. See my discussion of the "Zero moment of truth" above. Pricing is one of the primary things prospects want to understand and if you are not upfront with them on it, they move on to a competitor. On the flip side of this, if you are one of the few companies that is very transparent with your pricing, you win huge good will from prospects, and your business will thrive.

Nearly a decade and a half ago, I remember reading a claim by Larry Ellison, the CEO of Oracle, that by metamorphosizing his company into an Internet company he projected he was going to increase profit by a billion dollars within a year. This bold talk was a PR stunt of sorts, but what he was getting at was that they could move from a company that used sales people to source, quality, and then individually negotiate each new business deal, to a company that could standardize things, let prospects self-serve online, and thus leverage the web to increase the quantity and quality of their leads, which then a smaller sales force could just close. It wasn't just about some great revenue growth initiative, but rather about making the whole sales process massively more efficient. He was right on the money, and I saw that clearly as I was deep into the study of online business models and online marketing.

Ellison's bold talk was based on a brilliant strategy, but I'm not sure how perfectly they executed. In 2003 their market cap was about \$60 Billion and they had a headcount of 42,000 employees. Today's their market cap is near \$170 Billion and they have 135,000 employees. Their stock price is up from the \$10-\$20 range back then to about \$40 now, but it's been 15 years and they've clearly left a lot on the table.

Time & Money Saved - Ellison's theory was right on the money in my opinion, so to certain companies just putting your prices online can save you billions. You can do more work with less people. Putting prices online is all about increasing lead generation, closing prospects more efficiently, and basically automating the entire sales function. These are the primary functions of any business.

InfusionSoft - This is a marketing automation tool for customer relationship management and driving new prospects thru a marketing funnel. You basically set-up an automated interaction flow for a prospect. Once that prospect initiates the flow, they are driven thru a series of steps over time. At it's very basic functionality, it creates what is called a drop campaign. The prospect opts-in and gets one email, then another 2 days later, then another a week later, then another a month later, then the sequence is done. But there is endless customization and branching that you can program into the preplanned flows. You can integrate offline stuff like sending the prospect a piece of mail, or a gift, or trigger someone on your team to give them a call.

Online, your website is a lead generation tool. This is about acquisition. What you do once you have their attention is your conversion function. Tools like InfusionSoft aim to optimize your close rate, and they aren't just for new prospects, but also for existing customers to drive repeat purchase and customer satisfaction.

InfusionSoft isn't a cheap software as packages start at like \$300 month and it can cost thousands to setup, but it can be a very powerful automation tool.

Time & Money Saved - If I attract 100 prospects, but only close the deal with 2-3 of them, that would be a good conversion rate for an eCommerce store. Compare this to a retail store where if 100 people walk in the front door, maybe 60 of them will buy something. Increasing your conversion rate just a small percent can mean huge gains in profitability, so tools like InfusionSoft can work magic. It can literally be worth millions, and it can make a small staff as powerful as a much larger staff using old school methods.

Category: Human Resources

Recruiterbox.com - This website simplifies and streamlines the process of accessing and making hires. The way I used to hire was to post on Craigslist and maybe Monster, and then receive a barrage of emails. My low-tech processing method was I'd then sort them into folders into a series of folders in my inbox and maybe print some out. Sometimes I'd do a quick Google search on candidates. Maybe try to find them on LinkedIn or FaceBook. If I wanted to send a candidate by a peer, I'd forward the email. When I got a ton of these I usually didn't have time to even respond to every applicant so sometimes they'd email me asking for a status update or if I had received everything I needed. Then I'd bring a few candidates in for an interview with myself and a few people from my team.

Recruiterbox is a centralized system for hiring. It automates and organizes everything. You post to Craigslist with a special recruiter box email and candidates are added to "new candidate" screen as the emails come in. The software scrapes social media to find links, and the applicant's resume and cover letter are open on screen in the applicants profile. It's like an order processing system from there, where

all your team has access to review, add commentary, and move candidates thru the stages. Recruiterbox will also post to job boards for you like Indeed, and a widget can control the job openings section of your website so it's always up to date. The cost is \$20 per job hire. You pay ala carte.

Time & Money Saved - Every time we used to do a new hire search, it basically tapped a fair chunk of my day every day for a month or two. For this reason, I always agonize before posting a new job ad. Recruiterbox compresses the time involved significantly, and now this is totally manageable for any small company without even needing a full-time HR person.

Zenefits.com - This is a centralized system for a growing list of HR functions, and it's free. They make money by acting as your health insurance broker. You have to use a broker anyways, so there is no incremental cost here.

We use Zenefits to eliminate all of the paperwork when hiring new workers, for managing employee healthcare, and for managing vacation time and sick days. All of the paperwork is done online and each employee gets a login to the system and they just go thru the onboarding process on their end. When they can to change their healthcare plan, add a dependent, change their address, or print an insurance, they just go online and self-serve. If they want to request time off, they do it online. They manage everything themselves in a very user-friendly manner than anyone can do.

All the documentation is stored for us, and a weekly email of status updates reminds us if any changes need to be made in our payroll system (payroll isn't integrated into the system for us as we us ADP, but I imagine this is on their "to do" list). Management reports keep you on top of everything by just logging in and taking a quick peek.

Time & Money Saved - From the managerial prospective, you not only eliminate all the paperwork and time interaction of these historically paperwork heavy functions, but you have access to complete, updated information and reports on stuff like salary bumps, hire dates, headcount, who's taking time off and how much per year, etc. In my mind HR has been a nightmare of bureaucracy historically for my small company. Zenefits makes the whole process simple, which saves us a ton to time and money.

YouTube Video Cover Letters - The traditional time intensive method of hiring is you have potential employees email in resumes and covers letters, sort thru them all (many applicant's which are just using the "spray & pray" approach, and wasting our time), then schedule a few for interviews. Then even if you hire someone you think is good, you can quickly find out they can't produce. It's a hassle, and a lot of work.

We found a better way by learning from a company called MindValley. It's not a website, or a productivity app, it's just a technique. Instead of requiring written cover letters, we require applicants to make a video cover letter, upload it to YouTube, then email us a link when they send us their resume. This kills a bunch of birds with one stone. First, you eliminate all of the "spray & pray" applicants as they

won't go to the trouble. Second, you've just given the person their first task, which requires little bit of technical know-how, and thus you get to see how they execute. Third, without having to schedule anything (you can view when you have free time), you get to hear and see every applicant very similar fashion to what an initial interview is like. Instead of only seeing a few, you get to see them all. As they say, most people kind of make a decision on whether they like a person on not in like the first minute of meeting them.

For the applicant, it's really pretty easy. Everyone has a smart phone that can do the video on and it's pretty easy to upload to YouTube. Also, it empowers the applicant to go beyond the stats on their resume and really show their personality, creativity, and demeanor. You empower great candidates with the opportunity to wow you, and they will.

Time & Money Saved - The more in person meetings you can eliminate, the better. Also, having to adjust your daily tasks around those disruptive meetings, means you lose even more productive time. This is why email you can process as it fits your schedule is better than interruptive phone calls. It's why letting calls go to VM is better than getting interrupted based upon someone else's schedule. it's why a text that I can view and respond to on my schedule is preferred by most everyone to a call.

While this process clearly saves us a ton of time, it's impossible to access how much money it saves us. It's hard to put a price on making a great hire over making an average or bad hire, and this process increases you chances of doing that on a consistent basis.

OnlineJobs.ph - This is the website we use for finding inexpensive outsourcers. It's a freelance site just for the Philippines. There are a number of freelance sites out there. The go to sites oDesk and eLance have now merged into Upwork, and that's another option where you can find freelancers from any country. But the reality is that work cultures and the financial situation is different in every country, so some countries are better and worse to get outsourcers from, and this changes over time. Right now, the smart money is on outsourcers in the Philippines. They speak English. Average monthly wages for knowledge workers there are \$400-\$600 per month, so you can basically add a college graduate from the Philippines to your staff for \$6K/yr. You can pay these workers a great salary and give them a really good living in their country, all while slashing your costs by 80% or more.

Time& Money Saved - Leveraging outsourcers to do lower level tasks is a big part of being productive in today's new world. You prove the work in the US with your team and establish benchmarks and document the required processes, then you outsource tasks. Imagine having an full-time outsourcer for every person on your staff for an extra \$7000/yr tacked onto their salary. This is the direction the world is going. If your company is not, you are not going to be competitive in your marketplace, or in attracting top talent and being able to pay them a real living wage in the US.

Category - Education

YouTube tutorials - To remain competitive in today's rapidly evolving world, you need to become a lifetime learner. Fortunately, today there are YouTube tutorials on pretty much everything. Want to know how to change some setting in Gmail? There's probably fifty 2-minute YouTube tutorials for that. Want to learn about growth hacking, or PPC advertising, or FaceBook advertising? Go to YouTube. The beauty is that it's all condensed down into a visual presentation that you can absorb quickly. When new hires come into my company, I simply tell them they need to become an expert on their area of influence and they've got 3-6 months. All the information is freely available online somewhere, and YouTube tutorials are a great places to start.

Historically, knowledge workers acquired knowledge in schools, with book, and by attending conferences. Schools are becoming almost prohibitively expensive, and it takes years. Also, schooling is thought to be something you do at the beginning of your career and then the learning phase is over. That doesn't work so well anymore. Books on a lot of topics are outdated by the time they get to print. And conferences are usually just really expensive ways to waste time and money to get a few tidbits of superficial information from consultants who are there just to try to get you to hire them.

Time & Money Saved - YouTube tutorials save you massive amounts of time as they are succinct and available on your schedule 24/7. Compared to conferences they save you thousands, and compared to traditional schooling they save you tens if not hundreds of thousands.

Audible.com - Busy executives love Audible, and for good reason. As I've previously mentioned, unless you commit to becoming a lifelong learner, you are going to struggle to keep a competitive advantage in today's world. Where reading requires focus and setting aside dedicated time (outside of like plane rides for most people), audio books represent a great way to multi-task in a good way. When I started my paddle board company, I had this waterproof case and headphones for my smartphone and I'd go out and paddle around the bay for an hour and listen to an audio book. When the phone rings, the audio book pauses, and I answer the call. All while getting in some sorely needed exercise and product testing. Audio books, and podcasts, are also great for car commutes and even long walks for exercise.

Time & Money Saved - You're basically manufacturing additional hours in the day by using Audible to multitask. It's just getting more done is a more concentrated time, and then freeing up more free time to enjoy your life. Also, it's hard to put a value on knowledge. I can't count the times I've had a great new business idea or marketing angle appear to me while I've been listening to an audio book.

Category - Operations & Management

Panjiva.com - A website that makes sourcing great suppliers easy, gives you market share insights, and lets you find your competitors factories, and what competitors each factory supplies. Their service aggregates homeland security data. For almost every shipping container that enters the US, it must list:

1) the origination company and address, 2) the destination company and address, 3) the weight, and 4) a brief description of contents. You can search the aggregated data by product name and find manufacturers who make it, get information on volume of shipments, and to whom they ship. You can then drill down on that manufacturer to find companies they produce for, and how frequently they ship to them and see historical trend data (increasing shipments mean they're a good manufacturer, declining the opposite). You can then search on the companies names (your competitors even) and find their suppliers. Of upmost importance is that the actual trail of commerce provides you with a quality score of sorts for each manufacturer so you can only go with good ones. With the whole picture, you can almost ascertain insights into market share. It's a paid monthly service, and it's not cheap.

Time & Money Saved: Instead of expensive overseas travel, risky wiring of money to relatively unproven overseas manufacturers, this is just a monthly fee. And you can source a bunch of things and then turn the service off. Only subscribe when you actively need to source. Instead of years to line up good manufacturers and a bunch of overseas travel, it now takes a few hours from any computer.

Management by Absence - This is an application of the 80:20 rule, that implies that 80% of your productivity (or outputs) comes from 20% of your time (or inputs). You can try your best to guess which 20% is really moving the needle, but there is an even better way. Just start not doing certain tasks (even ones you think are non-negotiable) at all for a week or month at a time, and see what breaks. Stop answering the phone, and only review voicemail once every few days or weeks. See what breaks. Stop responding to emails on Tuesday or Thursday (as if you were just out sick or something), and see what breaks. Close the shipping department 2 days a week. See what breaks. Change your customer service and store hours to only 5 hours a day, 8am-1pm. That's what we did, and nothing really broke. More importantly, we unearthed massive chunks of time to focus our efforts on activities that really did move the needle in our business.

Time & Money Saved - I've used a management by absence technique to reduce the time it took me to run my \$500K/yr one man show eCommerce poker chip business from a 40-50 hours week to 12 hours per week (Monday, Wednesday, and Friday for 4 hours each day). That freed up time allowed me to aggressively and in a focused manner pursue starting additional businesses. One of those was Tower Paddle Boards, which will do \$10 Million this year in revenue. Without employing a management by absence approach here, I'd still be running the poker chip company spending 40-50 hours per week doing it.

Endicia.com - This is a desktop application that integrates with the US postal system which allows you to print postage remotely on a special thermal printer. We use it for shipping out some of our ecommerce orders to customers all over the world. You peel and stick the label on the package or envelope, then just drop at the post office back dock, mail bins, or skip the line and drop on the counter. If you ship a lot of like packages, you can batch import addresses, and batch print labels, so effectively you can print 100 individual shipping labels in about the same time as you can do 2-3 doing them one at a time. With international shipments, all of the customs form generation can be automated too, which is an enormous time savings. After you've printed and shipped everything, you can export USPS tracking numbers back into an eCommerce system so you can send tracking information to customers.

While we use this for eCommerce package fulfillment, you can also use it for just regular office mailings. You are basically just removing the post office for the equation, which is a giant step forward when it comes to efficiency. This service costs like \$15/mo.

Time & Money Saved - You never have to wait in the post office line again. What is that worth to you? Additionally, there are built in discounts on some postage rates when you use Endicia. The big savings for a company like mine is that we save tons of time on our shipping process. You can literally reduce entire shipping days to a couple hours. The financial savings here is in time saved.

ShipStation.com - Ship Station simplifies order processing and fullfilment, and makes the whole process massively more efficient. It integrates with many different sales channels. If you sell on Amazon and your own website, like us, then instead of going into each interface you can simply login to Ship Station and see all orders from both sales channels. Ship Station has about 80 sales channels that it communicates with as well as a custom one that you can use if your sales channel isn't preloaded. The second benefit of Ship Station is that you can easily and quickly estimate the shipping cost for one order or a batch with UPS, FedEx, USPS or any of the 20 carriers that you may have an account with. Once you process a shipment through Ship Station it will communicate with your sales channel, by closing the order and loading the tracking number into it.

Time and Money Saved - Ship Station allows you to create shipping labels and upload tracking numbers faster than other systems out there. Before Ship Station a company might be manually entering in each address into UPS' worldship software, or USPS' Endicia software, then manually copying and pasting the tracking number back into their sales channel. It saves us hours each day in order processing time by allowing these different software solutions to communicate through Ship Station.

Saying "No" - Being able to produce results means staying focused. In our day and age it is very easy to get distracted - the same tools that have made us massively more productive have also allowed us to waste massive amounts of time. People spend hours watching YouTube videos, and skimming their

Facebook and/or Instagram feed. While these can be entertaining, it's important to understand that this is simply entertainment.

If you open Pandora's box here and start mixing entertainment into your workday, pretty soon you are spending 9.4 hours at the office to do 2-3 hours of work, exactly what America's knowledge worker work force is doing right now. If you think this is an exaggeration, consider the statistic that the average American FaceBook user in 2015 uses the site 40 minutes per day. That's almost 5 hours per week. How much of that average number do you think is done at work?

Saying "No" to other's is critical if you want to be productive. If someone asks you to knock out early for drinks while you are in productive mode, try saying no. If someone asks you to meet up for coffee because they want to pick your brain, politely say no. If someone asks you to come speak to their group, just say sorry I'm too busy. If someone legitimate wants a meeting, tell them you only do lunch meetings - it multi-tasks things and you have to eat anyways. If someone calls you, or emails you, or leaves you a voice message, just don't respond. Give yourself permission not too, and you'll be surprised how much of your time you regain. Just because they interrupted you, doesn't mean it's rude not to take your time to reply. It's your time they're interrupting. Unapologetically hang up on the solicitor. It's no more rude then them calling you.

None of this means that you shouldn't do anything but productive work things, of course, but the objective here is to get work done when you work to free up lots of time to pursue things you like. You really can work five hours a day and be twice as productive as anyone around you working fifty. It's just a choice. Then you can call them at 2pm at tell them to knock off work early and go hit the tennis courts, or the beach, or grab a drink.

Saying "no" to yourself is just as critical when it comes to increasing productivity. Sometimes finding the willpower is tough, but there are tools out there to help keep you on track, and many of the most productive people in the world use these. HeyFocus.com is one, and RescueTime.com is another. Why rely on human nature when there are tools other people have made to help. That's like walking everywhere instead of using a bike, or car, or airplane. Use the tools.

Time and Money Saved - Time is money. How much is your time worth? Do you want to spend \$100 of your time being entertained? How about \$1000 of your time? All we really have in this life is time. It's how we spend it that matters. Deferring your use of time to others is what you are doing when you don't say "no" on a regular basis.

Daily To do lists - Sometimes goals can seem overwhelming. When you break it down to tasks that you can accomplish in one day, or into bite size pieces that can be done in a few hours, everything seems more manageable. More importantly, as a knowledge worker, we are managing energy and happiness.

Great satisfaction comes from checking things off a list. You feel productive. You feel happy. You manufacturer energy to do more.

Balance this momentum of checking a few things off the list with tackling the larger to do items that you really need to get done to move the needle. Try to tackle one big item a day in 2-3 solid hours of concentration and you will be among the most productive people in the world.

Time and Money Saved - There are lots of apps and technology out there for these lists. It doesn't really matter which one you use as long as you just do it. I personally just have a legal pad on my desk, old school. Something about physically writing it out and crossing it off feels good.

WunderList - This is a tool that you can use on your desktop browser and on a mobile device as an app as it syncs between them, and it can also work between people as you can assign other's tasks and watch them get clicked off as they complete them. It takes roughly 3 minutes to create and account, and get up to speed on how to use it. Dead simple, and great user interface.

I love it for lists. I have a "today", "Tomorrow" and "Later" list for work tasks. I will move a task from tomorrow to today and then that is my task list for the day. It's really easy to set due dates, assign a task or whatever. We have the guys at the warehouse using it for their to-do list. They invited me to see their list, so I can see when they're completing tasks. I also get notifications once they have completed something. Some people use this mainly for personal use, but have always worked off of a legal pad with lists to the transition for work is seamless. This is a good way to break a larger task into something that requires a lot of little tasks, then you can assign a task to a particular person and everyone can have live updates. I think it may have won "app of the year" last year per something I saw on their site.

Time & Money Saved - Keeping on task, and minimizing transition time from one task to the next is critical to working at a more intense pace than you are used to. If you can achieve that and keep with it consistently, you will save a ton of time here. The app and service is free, so all you do is save money and time here.

Check FiveHourWorkDay.com for an Updated List

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