

Get Organized to Increase Productivity

E-mail software and old-fashioned filing go a long way toward staying on track

By **Jack Kammer**, loan officer, Direct Home Loans

WITH ONLY EIGHT HOURS IN A typical workday, it's essential to be as efficient as possible. There are many simple-but-effective techniques to manage your time and increase your productivity. Some of these techniques involve technology, and some don't.

The first step toward increased productivity is to waste less time. When you get to work, don't check the latest sports scores or entertainment-news headlines. Rather, do something that moves your business closer to a close. For instance, check your business e-mail or write a personal note to a client. Also, make the toughest phone calls first. If you don't, you will either dwell on them or decide never to make them. Either way, putting off important calls creates a distraction from success.

It's equally important to plan for the next day before you go home. Write down a list of action items and create tasks in your e-mail software. If you can do these things, you're on your way to better performance and productivity.

Here are some other ways to add additional efficiency to your workday.

Stay organized

When you have important documents, what do you do with them? Although some people create reminders in their e-mail systems, it's often easier to create hard-copy files.

Start by creating a file-folder for each month of the year. Place the folders in a drawer close to your desk. When you receive a document that doesn't need your attention until next month or later, file it in the proper folder. At the start of each month, check the appropriate folder for action items that need your attention.

You also can create bimonthly or weekly folders. By doing so, you'll have a place for all your

papers and notes, and you also will keep your desk clutter-free.

Master your signatures

You can use your e-mail signature for more than just a signature. First, create a signature with your contact information for all your e-mails. You want your clients and partners to have your information at their fingertips. Most people simply reply to the last e-mail they received or look for contact information in a past e-mail.

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Also, you can create as many signatures as you want. Each signature can represent e-mails that you send regularly. Whether it's for a refinance, a purchase, a denial letter or a request for more information, all you have to do is open a new e-mail and click the appropriate signature. To take it a step further, leave certain areas blank for personalization. Either way, creating standard e-mails as signatures can be a huge time-saver.

Clear your inbox

The key to having a clear inbox is to use your e-mail program's "rules" component. When a new e-mail arrives, set a rule for the sender or for a word associated with a transaction, such as the client's or referral partner's last name in the sub-

ject. Every time you receive an e-mail from your client or partner, that e-mail will automatically be filed under the specified folder. This can save you hours of frustration, especially if you have ever tried to look for a supporting document you know you received but can't find.

To start, go to your inbox and create rules. Next, create logical subfolders (e.g., real estate agents, clients by city/state/other, lenders, friends and miscellaneous). Eventually, all your e-mails and new messages will be placed in their specific folder.

For e-mails you don't know what to do with, drag them to the calendar. You can either move the actual e-mail or a copy. I suggest moving the e-mail to the calendar and scheduling it for later review. This way, it is out of your inbox and no longer a distraction. By scheduling it for later review, you'll get a reminder when it's time for you to give it your attention.

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Although it's important to be organized, it's also possible to go too far. Know when enough is enough. You don't want to spend so much time organizing that it becomes a distraction from the actual work at hand.

By making small-but-important changes in your behavior, you can save an enormous amount of time and energy. Technology solutions are often the answer, but sometimes an old-fashioned file-folder works just as well. **!**



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