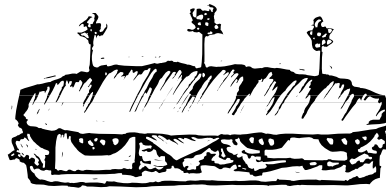




# Ten Time-Saving Tips

1. **Delegate household chores** to your spouse and children. Pick chores that are appropriate for each child's age and ability. Ask children which chores they prefer.
2. **Plan ahead.** Do things the night before. Encourage children to prepare their backpacks for school before they go to bed. Collect everything you need for the next day and put it in the car or by the door before going to bed.

3. **Freeze meals ahead of time.** Make double portions of your favorite dishes. Use leftover turkey for casseroles, soups and stir-fries. Make and freeze a week's worth of sandwiches at a time. Take them out of the freezer at breakfast and they'll be defrosted by noon.



4. **Enlist outside help for yardwork.** If your kids are too young to rake leaves or water the lawn, hire an older neighborhood child to do the job. Be sure to clearly explain what's expected.

5. **Buy birthday, anniversary and special events cards in advance.** Pre-address and sign them. Mark dates in a calendar so you'll remember when to send them.

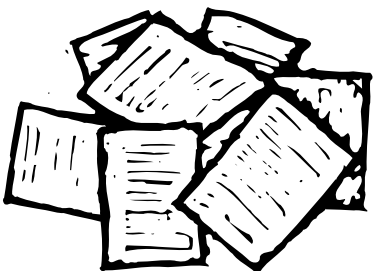


6. **Ask a teenager or older family member to plan and prepare the evening meal one night a week.** Encourage them to use imaginative menus to make the job more fun and add variety to your diet.

7. **Use work breaks to review your daily to-do list.** Crossing off completed or unnecessary items will help you feel more relaxed.

8. **Plan ahead for at-home emergencies.** Keep an extra key with the neighbors. Post a list of essential phone numbers, such as those for relatives, doctors and neighbors, next to the phone. Compile phone numbers of backup baby sitters and child care providers.

9. **Create a neighborhood car pool** for carting kids to games, school events and lessons.



10. **Consolidate bill paying.** Stash bills in one place when they arrive. Pick a time once a month to pay bills that are due.