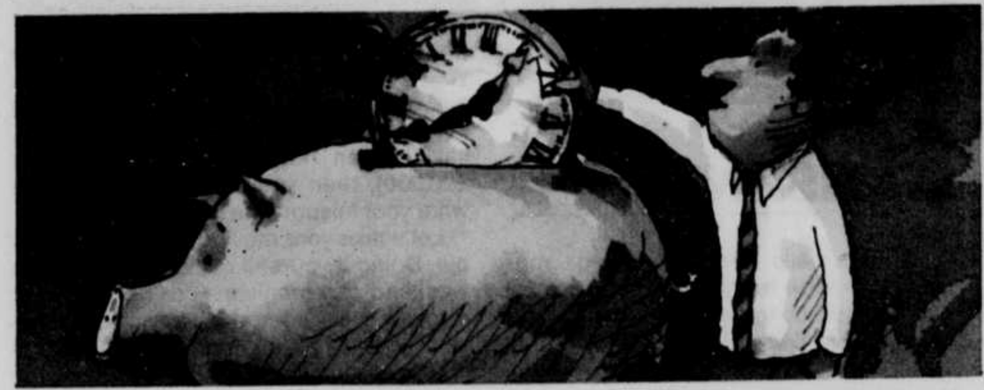
plete the job than it would a professional, and you run the risk of botching the works to the point where you have to hire someone anyway.

—***Is there something else I'd like to be doing,*** should be doing, at the same time? If there is, and if you can afford it, hire someone.

—***Will I enjoy working on the job or task?*** Is there any benefit to doing a task yourself? Roofwork can provide a good aerobic workout and wallpapering might just be plain old fun (especially if you've seen a few too many Jerry Lewis and Laurel and Hardy movies). Many of us are Mr. and Ms. Fix-Its at heart, and there is a private sense of satisfaction and achievement in a job well done. Don't cheat yourself out of that hands-on good feeling, but don't force it down your throat.



—***Can I afford to hire someone else?*** Many times it just doesn't make economic sense to parcel out a task. Yes, it would be wonderful to have a full-time chef in your kitchen, but let's be realistic.

Obviously, we're not talking about full-time help here. But there are advantages to considering part-time, task-specific help in your personal life, just as there will be advantages to the same in your professional life. If, as the old saying goes, time is money, then you'll have to decide how much of each to spend in order to get the job done.

TIME-SAVERS: ASSORTED TIPS TO HELP YOU BEAT THE CLOCK

- Visit laundry, dry cleaner and repair shops on your way to work each morning—with pick-ups scheduled for your return trip—and liberate your weekends and evenings from the personal maintenance chores that can clutter your free time.

- If you're one of those who entertains at home because you have to, get your obligations out of the way with one big year-end (or middle-year) bash. Invite everyone. It could save you time and money. Food and drink can be simpler and cheaper at a blow-out than at a sit-down dinner party.

- Set your watch five minutes fast, to make sure you're running ahead of schedule. Of course, most of us are too smart to fool ourselves so easily, but the trick here is to keep yourself so busy you forget you're operating on Personal Savings Time.

- Work on your ability to do more than one thing at a time. We're not talking about walking and chewing gum here. But you can save time if you're smart about combining certain tasks. You can watch the news while you excercise, clean the kitchen while you talk on the phone, and balance your checkbook when a busy caller puts you on hold.

- Avoid long lines. Even if you've got some work to do while you're waiting, long lines can really drain you of precious time. Bank or shop at off hours, renew your driver's license by mail, and put off seeing hit movies until a week or two after they open. Yes, good things come to those who wait, but not if they're waiting in a ridiculously long line.

- Consider getting a computer. It's not as expensive as you might think. Computers will save big chunks of time in your career, and in your personal life as well. You can pay your bills, prepare your taxes, develop a working budget and read consolidated news items from every major newspaper in the country, all with the stroke of a key. Through dozens of popular tele-text retrieval systems, you can also pull up-to-date information from the world financial markets, indexed biographies of local and world leaders, and recent reviews of your favorite restaurants. A computer can put anything and everything you'll need or want to know at your fingertips, at any hour of the day.

- Try to forestall major repairs on your car, your house or apartment, your stereo or your television, whenever possible. Follow regular maintenance schedules and fix things at the first sign of disrepair, however slight.

- Schedule your own personal maintenance check-ups (doctor, dentist, accountant...) on the same day, or in the same week, if possible. These appointments can get in the way of your day-to-day routine, and it makes good sense to clump them together so that they get out of the way quickly.

- Shop at home. The wonders of mail-order allow you to buy everything you could possibly need (and some things you couldn't possibly ever use) from the comfort of your easy chair. You can peruse catalogs on your way to work or in the bathtub. Find established companies with good records of order fulfillment and customer service and go on a home shopping spree.

- Buy non-perishable household goods in bulk, at one time. Toilet articles, paper goods, canned foods can all be bought for long-term use to minimize shopping trips. Buy the family or jumbo sizes when appropriate, even if you're living on your own.

- Eat left-overs. When you cook, make enough for the next day's meal, too. When you've gone to all the trouble to prepare a nice meal, why spoil it by having to do it all over again tomorrow?

- Get an answering machine. There's no need to hang around your house or apartment idle, waiting for important calls that never come when they're supposed to. Let the phone answer itself and you can return the call when you've got the time. You can also use the machine to help screen your calls.

- Practice saying, "No!" At home, as at work, you might find yourself taking on more than you can handle. Avoid appointments that get in the way of what's really important to you. Come on, you don't really want to meet your roommate's best friend's babysitter for drinks, do you?