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**Rod Johnston**  
Century 21 Action!  
[www.RodsRealty.com](http://www.RodsRealty.com)  
(562) 522-6861



# Timing is Everything

Do the right things at the right time and you can make bundles of money, eliminate stress, and get more for less.

# Make More Money



## Buy and sell a home

The best time to make an offer on a home is the first Tuesday of the month. The seller has just sent in a mortgage check on a home he/she doesn't want, and has lost hope that any of the people who saw the home over the weekend are going to make an offer. This is when the seller is most likely to accept a lower offer.

The best time to list your home is during the spring on a Thursday. Statistically, more homes are sold during the spring than any other season, and sellers tend to get more money during active markets. Thursday is the best time to list a home because most buyers look for homes on the weekend, and they often restrict their searches to homes that are new to the market. A home listed on Thursday will be two days old on the first Saturday and nine days old on second Saturday--in single digits for two weekends. Friday would seem to be even better, but many agents don't work on Fridays, since they usually work weekends.



## Buy and sell stocks

The best time to buy stocks is once a recession is declared official. Since economic statistics are usually six to nine months behind real economic performance, once a recession is made official, the stock market has already endured the biggest part of the devaluation. Additionally, the announcement that the recession is official tends to make amateur investors skittish, which devalues stocks even further. This is the best time to find great deals and ride the market back to prosperity. The best time to sell stocks is midweek between 11am and 2pm EST. When markets open, they respond immediately to any significant news released since the last closing bell. This tends to make markets volatile, particularly at the beginning of the week. The end of the day is the time when companies are most likely to release big news, which can cause turbulence in the markets.



## Find a new job

Surprisingly, most hiring managers report that December is the easiest time to find a new job. At the end of the year, hiring managers rush to spend any remaining personnel budget. If they don't, the money is returned to the company's bottom line, and the department may see a reduced budget next year. Also, since the holidays tend to be a very busy time for many businesses, many hiring managers will abbreviate the hiring process during December.



## Ask for a raise

The best time to ask for a raise is on Friday at 5pm. Most managers report that Monday is the most stressful day and that each day becomes less stressful as the week goes on. By 5pm, your boss is likely to be in a good mood, focused on the weekend ahead. Additionally, blood pressure and heart rate tend to get lower towards the late afternoon, making people more calm and reasonable. Finally, if the meeting goes badly, you will have the entire weekend to step away from the situation and assess your options before seeing your boss again.

# Cut Down on Stress



## **Fly**

Most people know to buy airline tickets on Tuesday--the day when rates are the lowest. To reduce stress, schedule your flight on a Saturday. Saturday is the least busy day for air travel. There are less flights, fewer delays, and shorter lines. If you must go during the week, schedule your flight around noon. Airport busy times tend to mirror highway rush hours (7am-10am, 4pm-7pm) since business travelers account for a large portion of midweek air travelers.



## **Schedule your surgery**

No one can fully explain why, but surgeries performed first thing in the morning are four times less likely to have complications than surgeries performed towards the end of the day. There are likely several contributors. Doctors and nurses are sharper first thing in the morning, operating rooms are freshly cleaned and fully stocked, and nobody is rushed or behind schedule yet--which tends to happen towards the end of the day.



## **Call tech support**

The best time to call tech support is as soon as they open on Wednesday morning. Mondays are the worst, because everyone from the weekend is calling in. Fridays are bad, because many people try to resolve their issue before going home for the weekend. Most people are very busy first thing in the morning and unlikely to take time to call tech support until later in the day. Many tech support representatives report spending more time and energy on early-day callers than late-day callers. The one exception to this rule occurs if you are asking tech support to do something very complicated or inconvenient. Remember--people tend to be in a better mood at the end of the day.



## **Do your most difficult task**

The best time to accomplish something difficult or complicated is first thing in the morning. Cortisol levels rise while you sleep, peak as soon as you wake up, and stay high for about three hours. These increased cortisol levels raise blood sugar and give you the energy you need to concentrate on complicated tasks.

Google Maps estimates your traveling time based on current traffic conditions. To see an overhead map of all current traffic flow, select the "Traffic" tab on the upper-right hand side of the page.

# Get More for Less



## Pay for home improvements

The best time to renovate your kitchen, build a patio deck, or repaint your house is mid-January. Mid-January is when builders, contractors, and artisans receive their credit card bills, which likely spiked during the holiday season. Since most homeowners want their improvements completed before the holidays, November and December can be dead times for many in the home improvement industry. Even those who are lucky enough to get work during the holidays will likely have to pay more for materials and look harder for labor during the holidays, increasing overhead. Thus, many home improvement projects can be completed in January at a discount, particularly if you are willing to pay a substantial amount up front.



## Get a hotel upgrade

If you would like to be upgraded to a suite or get a discount on a room, try checking in late at night. Hotels know exactly which rooms are going to be empty for the night at that time, and will often release them at a discount. Keep in mind--a hotel doesn't make any money off an empty room. However, if you want to take advantage of the hotel's generosity, you will have to ask for a discount or upgrade. Even at night, hotels rarely volunteer a better deal.



## Repair your car

Most auto garages report that Thursday is the least busy day and thus the best day to take a car in for a repair. Let the garage know that you are comparison shopping and ask for a quote. They will likely give you a lower quote on Thursday than any other day--especially if your car requires multiple repairs.



## Buy something from a salesperson (e.g., car, insurance, etc)

The best time to buy a car, a refrigerator, or an insurance plan is towards the end of the month. This is when salespeople are often desperate to make their sales goals, and willing to take a big cut on their commission to close the deal. To improve your savings even more, try to show up at a time when the salesperson is least busy. For instance, car lots tend to be busy during the weekend, but empty midweek, especially midday. Go to a car lot at the end of the month at 2pm on a Wednesday and you will have the best chance at securing a great deal.

[Gazaro.com](http://Gazaro.com) allows you track the prices of popular items over time, much like a stock tracker. Follow items you intend to buy and wait until the price dips to make your move.