

MASTERY: Retiree Small Business Deluxe Course

Forty Exercises for a Vital Business Strategy

Introduction to the Course

Welcome to Retiree Small Business! Helping Retirees Escape Boredom & Find Purpose Through Entrepreneurship!

Retirement Reinvented: Start Your Own Business & Thrive!

RSB Course Overview

This step-by-step course is designed to help retirees start their own business in a fun, practical, and low-risk way. With no prior business experience required, participants will explore business ideas, create a simple plan, learn essential marketing techniques, and manage finance effectively. The course features challenging exercises, and actionable takeaways to keep learners motivated. At its most basic level, your new business will be expressed only through action.

“Mastery” can be completed in eight weeks’ time, or you can spread it out upon your convenience. You’ll want to make sure you have

- a fairly quiet place to work,
- scratch paper if you’re a doodler,
- minimal distractions,
- your bills and bank statements from the last quarter,
- pencils, pens, erasers, and a printer ready to kick out a few copies of each of the worksheets.

There are eight exercises to this course. Most will take an hour or so. A couple of them could take two hours. But this is all “vital sign” stuff. Don’t bypass any of the exercises and try to do them in the order they’re presented. It really will work better for you.

You don’t need to read any more introductory stuff. The clock’s running. Go for it.

Overview notes: Every week has 5 days’ worth of activities. (The other two days of the week can be used to catch up with what was missed during the week.) Every week’s content also has an icon attached to it. Week One’s is a computer; Week Two, a paintbrush dripping with paint; Week Three, a chess piece.

Each day’s activity should take between 45 minutes and an hour. One working slogan for this course, however, should reflect the hour timeframe: “Give us an hour a day, and we’ll give you the launching pad for your business” or the like.

Week One: Your Default Settings

By the end of this week, you'll

- *Discover what really drives your decision-making*
- *Define your “default settings” as they are now*
- *Determine the positives and negatives of your default settings*
- *Refine your default settings as you want them to be*
- *Determine whether running your own business really resonates with your default settings*

Introduction

Have you ever had a download interrupted midstream? How about a new piece of software that wasn't compatible with your operating system? Or maybe, like too many of us, you got hit by a virus that totally screwed up your computer?

That's when you *really* need your computer's default settings. By definition, "default settings" are *the computer or software settings made by the manufacturer, which will remain in place unless you decide to change them.*¹

It's tough launching a business. You need great ideas and the right resources. But I've seen people with plenty of brains and bucks fail miserably because they didn't understand themselves.

So what about your default settings? Do you know what "wires" you the way you are today? Do you want your personal defaults to remain in place, or do you need to change some of them?

By the end of this week, you'll know—and you'll probably find out whether you're really wired to have your own business.

¹ Cool definition, huh? It came from an online search that linked to Mantex at www.mantex.co.uk on 3/26/04.

Week One, Day One: *Discover what really drives your decision-making*

You have to get a different car. What and who really matters to you as you decide which car to get?

Who are the people that matter? If you're in a relationship, maybe what your wife thinks is a big consideration. If the car's destined for your college-bound son in two years, maybe he impacts your decision. If your dad was always a Buick man and you respect his opinion, maybe you'll look at Buicks first.

What other things matter? For most of us, money matters in a major purchase. Personal preferences—color, interior, sound system—come to mind. Others of us think seriously about the impact our vehicles have on the environment, or the gas mileage the car gets. Perhaps your trunk absolutely has to be big enough for your golf clubs.

Shift gears for a moment. What drives your important life decisions? Do you think God calls you to be in a certain place at a certain time with certain people, or do you make all that happen? Do you gather opinions from your friends before you make big choices? Do you ever worry about what the public might think of you if you take Option A instead of Option B? Or what might happen in the future?

The default settings of a computer determine the path it takes to solve problems.

Your default settings for decision making can show you something about your own wiring. Why? *Because when you make decisions, you reveal your primary frame of reference for everyday life. What really matters to you as you make decisions really matters to you, period.*

Today, let's figure out what drives your decision-making. The exercise on the next page directs you to take just three minutes to list as many influences on your decision making as possible. Then, it takes you through the process to help you determine the most important influences in your decision-making.

You might be surprised.

Exercise: What Drives My Decisions

1. Take three minutes and list all the possible influences you might consider as you make a decision that matters to you in the space below. Your goal is to come up with no less than twenty-one such influences:

- | | | |
|----|-----|-----|
| 1. | 8. | 15. |
| 2. | 9. | 16. |
| 3. | 10. | 17. |
| 4. | 11. | 18. |
| 5. | 12. | 19. |
| 6. | 13. | 20. |
| 7. | 14. | 21. |

2. Now cross out the five items above that least influence your decision making.

3. In the space below, write (in no particular order) the seven items from the above list that most influence your decision making.

- | | | |
|----|----|----|
| 1. | 4. | 7. |
| 2. | 5. | |
| 3. | 6. | |

4. Now circle the three most important influences on your decision making out of the seven you've listed above this question.

Journal: What or who are the three most important influences on my decision making? How do those influences affect the decisions I make? What can I learn about my "default settings" because I make decisions based on their influences?

Week One, Day Two: *Define your “default settings” as they are now*

So what are your default settings? They’re *the attitudes, beliefs, motivations and people that are in place for you day in, and day out.*

Believe it or else, you have default *attitudes*. Are you largely optimistic or pessimistic about life? Are you adventurous or cautious? Do you have a general attitude of friendship toward others, or suspicion? Are you curious to learn more, or do you feel overloaded with information?

Another set of defaults—and these are usually hot buttons—are *beliefs*. Do you believe your family loves you? Do you believe that God wants the best for you, or that God is waiting for the first opportunity to smash you like a cockroach? For that matter, do you believe in God at all? How about “your country, right or wrong”? Do you believe that people are generally good, or generally out to screw you whenever possible?

Motivations are core values upon which you are willing to take action. They can be a wide variety of things. Does success motivate you? Money? Faith in God? Revenge? Love for your family? The wellbeing of all mankind? Sex? The desire to help others? Physical health? Recreation? Fear of death? They’re all motivations—and a whole jumble of them that seem to totally contradict each other can be default settings in the same human being.

People are a part of your default settings, too. You may still rely on the encouragement you remember from a coach you respected in high school. Parents, living or dead, are usually a part of your default settings. Spouses, lovers, children, friends, and co-workers who are part of your everyday life are also likely to be among the people who are default settings for you.

How do you find out about your default settings? We’ll start here: *Your default settings usually reveal themselves when you’re under pressure.* What are your attitudes when the going gets tough? What beliefs shape your responses toward life’s pressures? What motivates you to try to deal with pressure? Which people will you draw on for strength to get through that trial—and who will you avoid at all costs?

Today, let’s define your default settings in these four categories: attitudes, beliefs, motivations, and people. The following exercise will help you do exactly that.

Exercise: My Default Settings

Remember, your default settings are the attitudes, beliefs, motivations and people that are in place for you day in, and day out.

In the space below list five attitudes, five beliefs, five motivations and at least five people that you believe to be default settings for you. If you have problems coming up with responses, imagine yourself in a pressure situation and think about the default settings that would emerge in you.

Attitudes

- | | | |
|----|----|----|
| 1. | 3. | 5. |
| 2. | 4. | |

Beliefs

- | | | |
|----|----|----|
| 1. | 3. | 5. |
| 2. | 4. | |

Motivations

- | | | |
|----|----|----|
| 1. | 3. | 5. |
| 2. | 4. | |

People

- | | | |
|----|----|----|
| 1. | 3. | 5. |
| 2. | 4. | |

Journal: Which of my default settings can the people around me easily see? Which ones aren't as easy for others to notice? Should I let more people see more of my default settings, or less of them? Why?

Week One, Day Three: *Determine the positives and negatives of your default settings*

There are positives and negatives about everyone's—and I mean *everyone's*—default settings.

Some of them are obvious. If your family is in good health and loves you, that's a huge plus. If your attitude about credit card debt has driven you into bankruptcy, that's a major minus.

But determining other positives and negatives takes some thought. Maybe you think your default settings are the worst ever; period, end of story.

I bet they aren't. Take the attitude of pessimism, for example. Sometimes pessimism makes people skeptical. Sometimes being skeptical means you don't take everything at face value. You need proof that it's a good idea to take the next step in a relationship or a business deal. That ain't all bad.

Maybe you feel cheated because your parents never seemed to want anything but a regular 9-to-5 job. You never had a visible model of an entrepreneur at home. Not to worry. Those "9-to-5ers" can teach us all about consistency and hard work.

On the flip side, you might think everything's going your way with your default settings. You believe that the American system really works, that it's foolproof, that you can't fail. Trust me, your belief isn't a guarantee against failure. I share your belief, and I've failed miserably in a business venture.

Maybe you're motivated by a noble cause. That's great! But as you discover that others have different motivations—and many less than noble motivations—you might be tempted to abandon that motivation. Are you ready to stand alone to make something great happen—or not?

Your default settings have a number of positives and negatives. To really use this week's study for all it's worth, you need to take the time today to analyze some of those positives and negatives.

So what are you waiting for?

Exercise: The Positives and Negatives of My Default Settings

Refer to the last exercise to complete this assignment. Think about each category of your default settings, and list at least three positives and three negatives for each category. Your positives and negatives can be general (regarding the category as a whole) or specific (addressing just one of your default settings at a time).

POSITIVES

Attitudes

1.

2.

3.

Beliefs

1.

2.

3.

Motivations

1.

2.

3.

People

1.

2.

3.

NEGATIVES

Attitudes

1.

2.

3.

Beliefs

1.

2.

3.

Motivations

1.

2.

3.

People

1.

2.

3.

Journal: What positives and negatives in my default settings help me the most? Which positives and negatives hinder me the most?

Week One, Day Four: *Refine your default settings as you want them to be*

In many ways, your default settings are simply the hand you've been dealt. In the first 20 years of your life, you didn't have a lot of say about the attitudes, beliefs, motivations and people around you.

But as life went on, you had the opportunity to make choices regarding your default settings. Maybe you chose a spouse. You probably made at least a few different friends. It's possible that your attitudes and beliefs changed as you experienced more of life on your own. As you matured, it's likely your motivations changed. If you're like most of us, your desire to earn money became more driven by the need to provide for your family than the car you wanted when you were 16.

The bottom line is that your default settings don't have to stay the same. Mine didn't.
<TIME FOR A KORB STORY IN HERE>

So take today's exercise to write in the changes you'd like to make to your default settings. One note of caution: Don't make any people changes until you've done the hard work of revising the other three areas of your default settings. You might find out that by rewiring some things about your attitudes, beliefs, and motivations, the people in your default settings don't need to be changed—at least yet.

Exercise: Refining My Default Settings

Remember, your default settings are the attitudes, beliefs, motivations and people that are in place for you day in, and day out.

Refer to the previous exercises from this week. Consider your original “default settings,” the positives and negatives about those settings, and which of those settings you’d like to change. Then in the space below list five attitudes, five beliefs, five motivations and at least five people that you want to be default settings for you. Put a star by every setting that you changed from your original default settings list.

Attitudes

- | | | |
|----|----|----|
| 1. | 3. | 5. |
| 2. | 4. | |

Beliefs

- | | | |
|----|----|----|
| 1. | 3. | 5. |
| 2. | 4. | |

Motivations

- | | | |
|----|----|----|
| 1. | 3. | 5. |
| 2. | 4. | |

People

- | | | |
|----|----|----|
| 1. | 3. | 5. |
| 2. | 4. | |

Journal: What reasons were behind the default setting changes I made? What are the positives and negatives about the new default settings I now have?

Week One, Day Five: *Determine whether running your own business really resonates with your default settings*

Were you wondering when we'd finally talk about your business? Today's the day.

But this may not be the pep talk you're expecting. In fact, it's my goal for a select few of my present readers to call it a day for your venture into Entrepreneurland. That's right: A few of you need to cut your losses and get the hell out of Dodge while you can.

Don't get me wrong. The overwhelming majority of people reading this will do the exercise that follows, find out that your default settings will support a business of your won, have a great weekend and continue on schedule into next week's material. But some of you—just a few of you—shouldn't.

There's no doubt that you picked up this course because you had an interest in starting a new business, or making your present business better. And that's cool. I'm flattered that you've spent your hard-earned time and money to get this far.

Yet, if after you finish the exercise that follows you discover that your default settings won't support a business venture right now, I want you to be honest with yourself. Don't force this business-for-yourself thing. It could be that the timing isn't right for you.

I have two regular golfing buddies. All three of us share something in common besides stupidly high handicaps: We've all had to walk away from personal business ventures in the past and work for other people. (Ouch! That still hurts!) Each of us, on our separate journeys, had to spend *years* in the 9-to-5 world after our business failures waiting for the opportunity to launch out on our own again. It was just a question of timing.

That being said, maybe the timing will *never* be right for you. So what's so bad about that? Undoubtedly you have some positives going for you in your default settings. Check them out and decide to make the most of them. Succeed wildly as a parent, spouse, Vice-President in Charge of Something Important, or friend. There's absolutely nothing wrong with any of that.

And for the rest of you? One Chinese symbol for "crisis" is a combination of the symbols for "risk" and "opportunity." If your defaults show that you just might respond to the crises of pressure by embracing risk and seizing opportunity...well, you're ready to move ahead with us.

Let's find out where you land.

Exercise: Will My Default Settings Support My Business?

Review the previous exercises in this unit. Carefully evaluate whether your default settings will support a personal business, and write your reflections in the appropriate categories below.

Some questions to ask:

Are my attitudes helpful or harmful in a private business?

Are my beliefs in line with business success as I understand it?

Will my motivations carry me through the challenges that will come?

Will my default setting people want to, or know how to, encourage me if I continue to pursue my own business?

Will my attitudes support my business?

Will my beliefs support my business?

Will my motivations support my business?

Will the primary people in my life support my business?

Journal: Will your default settings support your personal business? If not, how will you change your own expectations regarding your business? If so, what kind of support do you expect to get specifically for your business from each category of your default settings?

Week Two: Painting the Big Picture

By the end of this week, you'll

- *Choose the elements that will make up your big picture*
- *Choose the flavors, colors and sounds of your big picture*
- *Put together the big picture for your business*
- *Write five specific objectives for your business*
- *Determine the “due dates” to achieve those objectives*

Introduction

I don't know squat about art, OK? But I did pick up something helpful from Pablo Picasso to kick off this week's work.

Picasso once said that sometimes artists bust their butts to get just a small part of a picture—he used a peach for an example—painted properly. They really want that peach, a really small part of the picture, to “work.” So they spend all sorts of time on the peach. But in the end, most casual observers only see the big picture. The peach is just a detail. And if the big picture doesn't look good, the peach doesn't matter.

The lesson? Unless your big picture is in good shape, what's really important to you won't matter to anyone else.

There's a big picture for your life. For the purposes of this course, your business can be the peach in that big picture. Then there's the big picture for your business. Most likely, your “peach” there is the service or product you deliver.

This week is all about putting together your big pictures—one for your life, one for your business. You absolutely won't have time to go into a lot of details.

That means by the end of this week, you'll have defined what's really important in your big pictures—and what you absolutely need to do to complete the big picture for your business *right now*.

Week Two, Day One: *Choose the elements that will make up your big picture*

There's a lot of talk about "the big picture," but what does that really mean? For our purposes, the "big picture" means *all the things that make up your life—and how they relate to each other*.

What's the difference between the big picture and your default settings? Think of it this way: *Except for people, your default settings are mostly internal and invisible. In comparison, your big picture elements are mostly external and quite visible*. So what are some big picture elements to think about?

There are still *people*—family, friends, customers. But here you also need to include those people who may have a negative impact on your life. In that category, it could be people who needlessly waste your time, or people who seem to do nothing but bitch and whine, or people who constantly make you the butt of their jokes. Get real.

You also need to include several *activities* that show who you are. These can include what you do at home, with your family, at work, with friends, hobbies, leisure time, political groups, civic groups, volunteer work, whatever, wherever.

Then there are the *roles* in which people see you. Some are defined by family (parent, child, sibling, third cousin). Others are defined by activities, and still others by your business. Try to include at least two roles each from family, activities, and business in your big picture.

Today, your big goal is to put together the "big picture" of your life. You won't have time for a lot of details, but you will have enough in your picture by the end of today's exercise to get a more objective look at your life, and how people see you now.

Let's move on to the exercise.

Exercise: What Makes Up My Big Picture

1. Take a few minutes and list the **people** who are a part of your big picture. Some of these people might be individuals (for example, your spouse and children, close friends) while others might be groups in your big picture (for example, customers, your Rotary club, the sports team that you live and die by). Don't worry about listing them in any kind of order, just list them.

- | | | |
|----|----|-----|
| 1. | 5. | 9. |
| 2. | 6. | 10. |
| 3. | 7. | 11. |
| 4. | 8. | 12. |

2. Now list the **activities** that are a part of your big picture. Again, don't worry about listing them in any kind of order right now.

- | | | |
|----|----|-----|
| 1. | 5. | 9. |
| 2. | 6. | 10. |
| 3. | 7. | 11. |
| 4. | 8. | 12. |

3. It's time to write down the **roles** you play that are part of your big picture. For better focus, we're limiting this list to seven.

- | | | |
|----|----|----|
| 1. | 4. | 7. |
| 2. | 5. | |
| 3. | 6. | |

Journal: Now that you've listed the elements that make up your big picture, think about which elements would be bigger and which might be smaller. If you want, do a rough drawing of your big picture. One last question for today: Did you list "business owner" or "entrepreneur" (or something like that) as one of your roles? Why or why not?

Week Two, Day Two: *Choose the flavors, colors and sounds of your big picture*

Today we'll hone in on your creative side. I want you to take the time to think about your big picture WAY outside the box.

Creativity needs to apply to your life and your business. You may think it sounds a bit off the wall to think about your life in terms of flavors, colors and sounds. So let me be blunt: Big businesses pay big bucks to have someone help them think creatively about their big pictures. You deserve no less.

The idea here is to help you think about your life in more than two dimensions. You need to get past a black-and-white, words-on-paper-only perspective of your big picture. There's nothing wrong with putting that kind of picture together. But there's nothing right about leaving it that way.

Today you get to add flavor, color and sound to your big picture. You can choose some of those elements that describe what you think your life is like now—and you can choose some that describe your big picture the way you want it to be, even if it isn't quite there right now.

So let's talk about *flavors*. Does your big picture seem bland, like a lukewarm baked potato with nothing on it? Is it spicy like curry or Tabasco sauce? Is it creamy and sweet like frozen custard? Is it inviting like the taste of a cinnamon roll, or repulsive like a rotten apple? Answer the question, "What taste would my life leave in my mouth—and in others'—if I left it just as it is? What kind of taste do I want my life to leave day in and day out—and when it's all over?"

Think about *colors* next. Would you use bright colors in your big picture today? Royal colors? Colors from nature, or colors from technology? What colors would you add to make your picture better? Answer the question, "What colors do I see when I look at my big picture? Where do those colors come from? What colors would I like to add to my big picture—and where would I get them?"

Then consider *sounds*. When you think about your big picture today, do you hear music or noise—or some of both? Is there a certain kind of music? Do you hear a quiet country evening, or a busy city street? How about voices? Answer the question, "What am I listening to in my big picture today? What do other people hear from my life? What do I want to hear—and want others to hear?"

This may be kind of a stretch for you at first. Maybe it seems a bit too "touchy-feely-artsy" or something. But you have to stretch your idea about what your big picture communicates to you and to other people—and what you'd like to change.

Exercise: Flavors, Colors and Sounds for My Big Picture

Remember, your big picture is defined as all the things that make up your life—and how they relate to each other.

In light of what you've just read, use the spaces below to list several flavors, colors and sounds for your big picture as it is today and as you'd like it to be. Provide brief descriptions of those elements when you're asked for them.

Big Picture Flavors Today

- 1.**

A Brief Description of What Taste Is Left In My Mouth:

Big Picture Flavors I'd Like to Add

- 1.**

A Brief Description of What Taste I'd Like to Achieve:

Big Picture Colors Today

1. 2.

One Word that Describes Those Colors:

Big Picture Colors I'd Like to Add

1. 2.

One Word that Describes Those Colors:

Big Picture Sounds Today

- 1.**

What Those Sounds Do to Me:

Big Picture Sounds I'd Like to Add

- 1.**

What I'd Like Those Sounds to Do to Me

Journal: Review your answers above and come up with a one sentence description of your big picture. Then write down which of your present flavors, colors and sounds you want to keep around and why—and how you'll be adding the flavors, colors, and sounds you want in your big picture.

Week Two, Day Three: *Put together the big picture for your business*

You've taken the opportunity to put together your big picture for your life. Now it's time to put together the same kind of picture for your business.

In a way, you'll be creating a picture within a picture. It's important for you to understand that your business is a part of your life's big picture. It is placed within the big picture of your life. If your business becomes your life's big picture, and you try to place your health and family within the framework of your business, you're in trouble.

I know from experience. I won't take you through all the gory details, but <KORB STORY HERE>.

So with that in mind, let's get started on the big picture for your business. Here, people may include family, partners, and/or employees. You need to limit your roles to those that apply to your business (accountant, researcher, boss, salesman...). Your activities here are also strictly business. Then add your business flavors, colors, and sounds.

Get the picture in focus!

Exercise: The Big Picture for My Business

Apply the same categories from your life's big picture and apply them now to your business—first as it is, and second as you want it to be.

AS IT IS

People

1. 2.

3. 4.

Activities

1. 2.

3. 4.

Roles

1. 2.

3. 4.

Flavors

1. 2.

Colors

1. 2.

Sounds

1. 2.

AS I WANT IT TO BE

People

1. 2.

3. 4.

Activities

1. 2.

3. 4.

Roles

1. 2.

3. 4.

Flavors

1. 2.

Colors

1. 2.

Sounds

1. 2.

Journal: What positives and negatives are in your business “big picture” as it stands today? Write a brief description of your present business big picture, then of your business big picture as you want it to be. Write out what positive results could happen for your business if you make the changes you’d like to make.

Week Two, Day Four: *Write five specific objectives for your business*

It's rubber-to-the-road day. (You didn't think we were going to leave you in colors, sounds and flavors, did you? Sheesh—give me a little more credit than that!)

Yep, today you get to write five behavioral objectives. All that means is that you'll be describing five things you want to change in your business big picture, and telling yourself the behavior you'll have to change to make those things happen.

Let me tell you something from years in corporate boardrooms: There's a boatload of big companies that spend weeks putting a simple list of business objectives together. They eat donuts, impress each other, agree on a bunch of words, gather around the water cooler, hold hands and sing "Kumbyah" and kid themselves into thinking they've accomplished something when they're done.

The objectives from those meetings usually fulfill their destiny as the bovine fecal matter they are. Don't get me wrong. They're usually great objectives *as far as they go*. They just don't go far enough to address the action that needs to be taken to fulfill the objective.

A decent objective will not just say, "Our objective is to make more money." It will also add *the behavior* that will fulfill the objective and *the person or people* who will modify their behavior to make it happen.

And in terms of objectives, *the more specific the better*. So a decent version of the objective above would look more like,

"Objective: My business will make an extra \$15,000 through five additional sales calls each week by my senior sales person and myself."

That objective blows most boardroom objective-by-committee versions out of the water, period, end of story. So form your objectives after this model for today's exercise. But don't get too cocky. Tomorrow, we'll have to add the final element to make the *good* objectives you'll write in the next few minutes *great*.

Exercise: Five Business Objectives

Your goal today is to produce five business objectives that include a SPECIFIC TARGET (in the example, a \$15,000 increase in sales) through a SPECIFIC BEHAVIOR (in the example, an extra five sales calls per week) by SPECIFIC PEOPLE (in the example, your senior sales person and yourself).

Refer to the “big picture” changes in people, activities, roles, flavors, colors and sounds from the earlier exercises this week to help you come up with those five objectives. Write the objectives in the spaces below.

OBJECTIVE ONE:

OBJECTIVE TWO:

OBJECTIVE THREE:

OBJECTIVE FOUR:

OBJECTIVE FIVE:

Journal: How will fulfilling these objectives make positive changes in my business big picture? Where will each objective’s results show in the big picture—in people, activities, roles, flavors, colors, and/or sounds?

Week Two, Day Five: *Determine the “due dates” to achieve those objectives*

Ready to make the five objectives you wrote yesterday great? Here’s the secret ingredient: *due dates*.

Deadlines. Red circles on the calendar. Beeping reminders on your PDA.

Due dates make time a tool in your hands. Due dates give you a benchmark to achieve. Without a due date to make it happen, an objective can string out forever and lose its power.

You don’t believe me? How about your friends who went through a long engagement with no wedding date in sight? How many of those marriages happened? The couple went through a time where they were almost-but-not-quite married. They were pretty sure they were committed to get married, but when? Do they go ahead and move in together? Do they share a bank account? Do they start drawing up pre-nups if they’re not sure the nups are in the picture?

You may think you’re committed to your business. But if you can’t hang due dates on your business objectives, you aren’t showing the kind of commitment it takes to make a business happen.

So let’s add due dates to yesterday’s sample objective:

“Objective: ***By the end of the next fiscal quarter***, my business will make an extra \$15,000 through five additional sales calls each week by my senior sales person and myself.”

Hits a little bit harder when you have a due date, doesn’t it? So do the same for your five objectives. But be real about when you can expect to get them accomplished. *The realistic approach is to give your objectives different due dates according to priority (importance) and achievability (implementation).*

Face it: You’re probably a masochist at heart if you think you can achieve all five by next Wednesday. So don’t do that to yourself and the people around you.

Exercise: Five Business Objectives

Your goal today is to add DUE DATES to your five business objectives that already include a SPECIFIC TARGET through a SPECIFIC BEHAVIOR by SPECIFIC PEOPLE.

Think about IMPORTANCE and IMPLEMENATATION of the objectives you wrote yesterday as you assign each of them DUE DATES. Then write the complete objectives in the spaces below.

OBJECTIVE ONE:

OBJECTIVE TWO:

OBJECTIVE THREE:

OBJECTIVE FOUR:

OBJECTIVE FIVE:

Journal: Now that there are due dates attached to my five business objectives, when do I anticipate seeing changes in people, activities, roles, flavors, colors and/or sounds in my business big picture? What will those changes be? What impact will they have?

Week Three: Putting Time in Checkmate

By the end of this week, you'll

- *Write out your present schedule*
- *Determine what elements in your “default settings” and “big picture” need to be included in your schedule*
- *Determine what you can exclude from your schedule to make room for those new elements*
- *Commit to the time you can take for your business—and you*
- *Rewrite a new schedule*

Introduction

Giving time to some people is like putting a live grenade in the hands of a chimpanzee: If the recipient has no clue what to do with it, the poor critter is just moments away from vaporizing.

Everyone screams for more time. Scotty pleaded for time from Captain Kirk when the *Enterprise* was about to overheat. (Did anyone ever suggest a *radiator* for that bucket of bolts?) Writers facing a drop-dead deadline beg their editors for more time. Contractors assembling a last-minute bid wish they had more time. Parents recognizing that they really *do* need to spend quality time with the kids look for more time.

Having gone down that list, take a look at the common element: a sense of urgency, maybe even crisis.

Those ongoing responsibilities, near-emergencies, wake-up-in-a-cold-sweat-at-3-in-the-morning thoughts, or genuine crises combine to provide a real filter for time management. Why? *Because those are the front-burner issues that demand action.*

So what do you do with your time? Do you feel in control of your schedule, or does your lack-of-schedule have you by the throat? Are you taking care of the necessary stuff in life, or are you constantly enslaved by the tyranny of the urgent?

You need to care enough about time and your schedule to make it important, and then keep it that way. You need the important stuff on the schedule, and you need to keep your appointments with the important stuff. If you haven't caught on yet, let me remind you that *the important stuff includes more than your business*. You need to schedule in time to take care of your family and yourself. You need to schedule in time for a spiritual or recreational life.

There's also a need to eliminate stuff that doesn't matter. Sometimes you even need to set a limit on how long you'll spend with certain people, or eliminate activity that just doesn't produce positive results.

By the end of the week, you'll have the tools to put together a schedule that puts time in checkmate—rather than a daily routine that steamrolls you into chaos.

Week Three, Day One: *Write out your present schedule*

Almost every business management seminar has a time management element included. This one does, too.

Almost every time management seminar asks the participants to write out their present schedules. This one does, too.

Almost every participant dealing with writing out her or his weekly schedule says, “Come on. *Not again.*”

There’s no escaping this one. Give it up.

In order to manage time effectively, you have to begin with the benchmark of your current schedule. And the schedule you filled in for the seminar you took two months, two years, or two decades ago won’t cut it.

I could ask how well you implemented the last “revised schedule” you did, but I won’t. For some of you, that would be an act of cruelty on my part. For others, the question might make you feel too cocky.

We need a fresh picture of this season of your life and business on the page that follows, because your schedule to this point might not include the realities of your default settings and big picture. In the past, you might have treated those things as servants of your schedule.

This week, that all changes. This week, you learn how to make your schedule serve your life and business vision.

So let’s start with an updated version of your weekly schedule.

Exercise: My Weekly Schedule, First Draft

*As best you can, fill in the times below to describe your **current** schedule. Work, family, personal time, sleep, spiritual development, recreation, education, hobbies clubs, and meals should give you a good start on this exercise. If you can't determine exact times, don't worry about it. Just do the best you can.*

	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
12 AM							
1 AM							
2 AM							
3 AM							
4 AM							
5 AM							
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7 AM							
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Journal: Count the hours you spend at work next to the time you spend resting, with your family, or having recreational breaks. Do any of those amounts surprise you? In your ideal situation, in what categories would you spend more time?

Week Three, Day Two: *Determine what elements in your “default settings” and “big picture” need to be included in your schedule*

Chances are that some of you are reading this because life as a cog in someone else’s business just wasn’t a fit for you. Let me take this one step further: Some of you are reading this because working for someone else was killing you.

There’s no way I’m going to sugar coat this for you. I have a good friend who was the most relaxed guy in the world until he was talked into going corporate after years as an independent media producer. He and his wife thought the security of a corporation would be nice after twelve years and two kids without benefits.

Two years later, his blood pressure had gone through the roof, he was in counseling for clinical depression, and he was still traveling two weeks a month on top of being “meetinged to death” when he was in the office. Comp time was a joke. Vacations? Get real. The office couldn’t stand to be without him.

It took a few more years for him to work through, but he discovered that he just wasn’t cut out for typical corporate life. The schedule was killing him, not only because of the hours, but also because *the hours didn’t address what he needed to survive*.

Remember your default settings? They’re *the attitudes, beliefs, motivations and people that are in place for you day in, and day out*. For twelve years, my friend ignored the clock as long as the project was finished on time and within budget. He found himself in an atmosphere where clocked 9-to-5 hours in the cubicle were valued more than project progress. My friend is motivated by the opportunity to create. The corporation only valued about 20% of the creativity he brought to the table—and he was spending so much time on corporate stuff, he didn’t spend the energy to find other outlets for his creativity.

Because the corporate schedule didn’t address some of his most important default settings, my friend’s *big picture* was suffering, too. His work life was already miserable. It wore him out on every front, so he didn’t have a lot left to offer his family and they suffered. That affected his emotional health. His work schedule kept him away from the gym. So much for his physical stamina. He was always a hacker at golf, but he didn’t make it out to the course once in the five years he was working a corporate schedule—even while his supervisors and peers were hitting the links three times a week.

Almost everything my friend had been and valued was washing away after five years under someone else’s schedule.

In contrast, *you* have the advantage of writing your own schedule this week. Make sure it honors your default settings and big picture goals.

Exercise: For the Schedule--My Top Three Default Settings and Big Picture Goals

Remember, your default settings are the attitudes, beliefs, motivations and people that are in place for you day in, and day out. Your big picture is made up of all the things that make up your life—people, roles, activities—and how they relate to each other.

Check over your answers from the last two weeks as you respond to these two simple questions:

1. Which three of my default settings must I be sure to allow for in my schedule?

- A.
- B.
- C.

2. Which three elements in my big picture do I want to be sure to allow for in my schedule?

- A.
- B.
- C.

Journal: If you had to organize your schedule only around the items you listed above, would it look more simple or more complex? Do you think defining your schedule with these things would help you feel more in control of your time? If so, how? If not, what will define your schedule?

Week Three, Day Three: *Determine what you can exclude from your schedule to make room for those new elements*

What do you really *have* to do today?

I ask that question because I'm convinced that we all spend too much time doing things out of habit than out of purpose. I really believe that we give away too much time to things we do without question, because business people/parents/disciples/leaders (pick your role) have *always* done those things.

But think about it: How would telecommuting have started if someone didn't wake up one day and say, "Hey! Do I really need to spend the time commuting to the office, or could I actually get more done without the commute?"

And what if instead of checking e-mail every ten minutes, you checked it at scheduled times two or three times a day?

What if you started calling your best friend from high school for ten minutes in the evening once a week to catch up with her, instead of having to field a call from her every Tuesday right after her preschooler's play group—which happens to be timed right in the middle of your working hours?

What if you prioritized your work so you weren't working against self-imposed deadlines to get everything done today and instead, were working on the projects that were time-sensitive for today?

From such simple thoughts, great advances in productivity are made. In my case, <INSERT THE KORB STORY HERE>.

It was brutal for me to eliminate time-wasters from my schedule. It almost made me panic. But it was one of the most important things I've ever done, period.

So now it's your turn.

Exercise: Losing the Time-Wasters

There are plenty of ways to eliminate time-wasters from your schedule. Some are more positive actions, like prioritizing your work so you're working on real deadlines. Others are actions that limit your exposure to things or people that waste your time.

This could be the toughest list you'll make. But now you have to name the time-wasters you'll be adjusting out of your schedule. By the end of these three questions, you'll have done it.

1. What habits, people, or actions wasted your time in the last month? Try to come up with at least seven things:

- | | | |
|----|----|----|
| 1. | 4. | 7. |
| 2. | 5. | |
| 3. | 6. | |

2. Which habits, people or actions listed above do you still wish to include in your schedule?

3. Which habits, people or actions listed above can you eliminate or limit in your schedule?

Journal: Do I need to look again at priorities to make sure they're being addressed in my schedule? What do I do to prioritize work activities? How will I adjust my schedule to deal with time-wasters I still need or want to include? How much time will I gain from dealing with all of the time-wasters I listed today?

Week Three, Day Four: *Commit to the time you can take for your business—and you*

If you're going to establish and grow your business, you must, absolutely, positively, without a doubt commit to two categories of time in your schedule: your business life, and your personal life.

Because you're this far into the course already, I doubt that you'll have much problem making time for your business. But just in case, you must understand that a business takes time to grow. You need to schedule business-building activities.

And here's where the commitment comes in: You must not only *schedule* those activities, you must *do* them. If you need to meet with your accountant, schedule it and get it done. If you need to do inventory, get it on the schedule and follow through. If you need to meet with the local paper to set up advertising, find out when it can happen and have the meeting. If you need to return calls, get them in the schedule and get them over with.

Mark Twain put it this way: "Do the thing you fear the most, and the death of fear is certain." If you schedule and follow through, the value of the time you spend on your business will increase dramatically. Period.

For some of us, though, the time commitment to our personal lives is the one that presents the most problem. We'll dedicate hours (and then some) to making money, supporting our families, laying up for retirement, and keeping the customer satisfied. But when those hours conflict with the golf league you've finally signed up for, or your son's third soccer game, or that lunch with your spouse, or the Friday afternoon you were planning to take off so you could decompress, *what happens?*

One more time: You must not only *schedule* those activities, you must *do* them. Schedule a daily break and take it. If you've scheduled lunch with a friend, make it happen. If you decide a midday movie will be your break for the whole week, write it in your date book and don't miss it. If you work out three times a week, put it in your schedule and don't apologize about it. As the bumper sticker says, your children will select your rest home. So select some quality time to spend with them, and don't disappoint them.

Are there times when a business emergency should supersede your personal schedule? Of course. And vice versa. But stop making excuses about taking the time you need to have a healthy life and business. Do it.

Take the next few moments and make those commitments.

Exercise: The Time Commitments I Want to Make

Today's task is pretty straightforward. You need to identify the schedule commitments, both personal and business, and then assign how much time you think you'll need for them. Please review this week's exercises before you begin, so you can honor your default settings and big picture goals with these commitments.

Two guidelines: Make the commitments as they'd apply to an "average" week. Keep your commitments realistic, but also make them as you'd like them to be.

1. What are the time commitments you want to schedule in that relate to your business? How much time will each commitment take?

Commitment

Time

2. What are the time commitments you want to schedule in that relate to your personal life? How much time will each commitment take?

Commitment

Time

Journal: Compare the time commitment estimates above with the schedule you made on Day One of this week. Take into account the time you gained by adjusting or eliminating time-wasters from your schedule. Does it seem that your adjusted schedule will be more or less stressful for you? Why?

Week Three, Day Five: *Rewrite a new schedule*

Putting a revised schedule together may not be as sexy as making your first million in sales, but I guarantee you'll have a better chance of making that money if you do it.

After you put together your revised schedule, print it out and put it somewhere you can easily see it. You may need to make several copies so you can look at your schedule at home, in your car, and at work.

Before I go any further, I know some of you are thinking, "Hasn't this guy heard of DayTimers®?" In fact, I have. And I recommend you use them, or one of their cousins, once you've had a chance to live with this revision for awhile.

The schedule you make today (and the revisions of it in the future) isn't meant to be the day-by-day specific-call name-and-date schedule. Instead, it's more of a template from which your portable calendar, printed or PDA, will flow. It gives you the boundaries of your time commitments; kind of a master plan, if you will.

Having said that, the schedule you put together today needs to be a working document. You'll need to constantly revisit this schedule to make sure it's really taking care of the time commitments you need to make. At the same time, it's a balancing act to figure out how much you need to "flex" the schedule you make before you actually change it. So please don't change the schedule the first time it conflicts with your reality.

If you so desire, you can color code this schedule according to time commitment categories so you can see at a glance how much time you're investing in each one. That's your call. If you're a visual learner, that will probably help you. Even if you're not a visual learner, it might not be such a bad idea.

So now it's time to redo the schedule. Get real about the commitments you have to make and the time-wasters you need to control or eliminate. The work you've done in the exercises and journaling this week should make that part a lot easier.

Go ahead. Prove to yourself that time in your hands is a much happier option than a live grenade in the hands of a chimpanzee.

You've got the tools, and the brains, to make the case.

Exercise: My Rewritten Schedule

Taking into account your work and thinking this week, rewrite your working schedule. Remember this is meant to be a more general schedule, and not the place to write in specific appointments, etc.

	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
12 AM							
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Journal: Compare this schedule to the one you made on Day One of this week. Do you think this schedule reflects where you want to spend your time more accurately than the Day One schedule? Will this schedule be less stressful than the one you've been keeping? Why or why not?

Week Four: Marketing—Five “P”s in a Pod

By the end of this week, you'll

- *Consider your **product** from your customers' perspective*
- *Work out the **pricing** of your product*
- *Hammer out how to **propagate** your product through the marketplace*
- *Determine your **position** in your customers' minds*
- *Develop strategy to **promote** your product in light of the other four “P”s*

Introduction

This week, you need to rethink the voting process.

I'm not talking about hanging chads in Florida, the electoral college, or whether you're a registered Democrat, Republican or Independent. I'm talking about the process that changes dollars in other people's wallets into votes for your business.

It's called *marketing*. It's the Dr. Pepper® of the business world: so misunderstood. And frankly, I blame a few of its supposed practitioners for that. When they couldn't dazzle us small business types with marketing brilliance, they tried to baffle us with marketing B.S.

They told us that marketing would always be too complicated for us little guys. But I've been around too long to believe that. The real humans in the marketing game are the ones who have made it simple for everyone. Those are the people to listen to.

And what are they saying? Well, they don't use the same words all the time, but most of them will tell you marketing boils down to a few simple things. My own list is made up of five words that begin with the letter "p" so it's easier to remember. It's a revision of lists I've heard from the marketing "good guys" across the country. Some of them have PhDs, some of them have learned their craft from the school of hard knocks.

Ready? Here's my version of their list. Marketing covers:

- Product—the thing or service at the heart of your business
- Pricing—how much you charge
- Propagation—how your product or service is delivered to the marketplace
- Positioning—what the customer thinks about your product
- Promotion—how the public learns about your product

Every dollar someone spends for your product or service is a vote for your business. You cover the five points in my marketing list, and you're ready to start winning those votes on a regular basis.

That's what we'll do this week.

Week Four, Day One: *Consider your **product** from your customers' perspective*

I'm a dad. I have children. So what I'm about to say is not meant to be cruel to parents or their children.

Everyone, and I mean everyone, who brings a baby home believes that bundle of joy they're holding is the best looking munchkin on the block. Truth is, most newborns look like lizards—or maybe Winston Churchill.

But in polite company, you'll never hear the truth. Instead, you'll hear how beautiful that newborn is. And in their own way, they are. They can afford to be. They're not really competing with anyone else, anyway.

Face it: Your product (or service, or product line—for this week, use the terms interchangeably, please) is like your baby. You think it's beautiful. You spent months, maybe years getting your business together to push your product.

But what does your product look like to your customers? Believe me, they won't be as polite with their opinions about your product as they'd be with your baby. And to make things more interesting, your customers automatically compare your product with as many others as they can.

So what do they need to see from your product? Think RAW:

- Relevance—*That your product will meet **their** desires and needs*
- Accessibility—*That your product can be in their hands with relative ease*
- Worth—*That your product gives genuine value against the price*

So how does your product stack up against that list? Take a few moments to work it out.

Exercise: The RAW Truth about My Product

Take a few minutes now to list the strengths and weaknesses of your product/service/product line against the RAW standards you've just encountered FROM YOUR CUSTOMERS' PERSPECTIVE. Remember, your customer is looking for:

- **Relevance**—*That your product will meet their desires and needs*
- **Accessibility**—*That your product can be in their hands with relative ease*
- **Worth**—*That your product gives genuine value against the price*

1. Relevance

STRENGTHS

WEAKNESSES

2. Accessibility

STRENGTHS

WEAKNESSES

3. Worth

STRENGTHS

WEAKNESSES

Journal: Now that you've considered your customers' perspective, do the RAW evaluation from your own perspective. Any similarities? How about differences?

Week Four, Day Two: *Work out the **pricing** of your product*

I have an ongoing battle with bungee cords and luggage racks. You see, it always seems that once my luggage is loaded on my car's rack, my fully-stretched bungee cords end up an inch short of making it all the way from one side of the rack to the other.

Funny thing, though. I keep tugging until it works. I grunt. I flex. I keep the kids away so they don't hear the colorful metaphors streaming from my mouth. I question the parentage of the bungee cords—and it *does* end up working.

Every business has the same kind of challenge with pricing. You see, you have to make price and value meet in the mind of your customer. That ain't easy at first.

<KORB STORY HERE>

For our purposes, “price” is simply the money your customers exchange for your product. “Value” is the worth of your product in terms of its use or importance.

How do you make those two meet?

- 1) Start with what makes your product important to your customers (its value), and how much you think your customers might be willing to pay for that value.
- 2) Figure out your price extremes: the most you can charge for your product in light of your competition, and the least you could charge and still survive.
- 3) Then set a price that you think reflects the true value of your product to the customer, and still keeps you in business.

Don't make it rocket science. Just do it.

Exercise: Making Price Meet Value

Work through the pricing of your product/service/product line through the following three steps. Remember that this doesn't have to be your "final price" for actual operations—you can always revise what you come up with here.

- 1. Describe what really makes your product valuable to a customer, and a price range that your customers might be willing to pay against that value.**

- 2. Figure your price extremes: the most you can charge for your product in light of your competition, and the least you could charge and still survive. Don't forget to include your overhead as you think about your price extremes.**

- 3. Set a price between the extremes that you think will match the customer's perceived value of your product, yet keep you in business.**

Journal: Using this process, is the price of my product higher or lower than I expected? If the price is substantially lower, what can I do to add value to it in the eyes of the customer, and how much can I add to the price as a result?

Week Four, Day Three: *Hammer out how to **propagate** your product through the marketplace*

“Propagation” covers the delivery channels that get your product or service into the hands of your customers.

How will you put your product into circulation? For years, newspapers have printed their product and put them on trucks that delivered them to newsstands and distributors. Then the distributors took them to predetermined points where paper boys (yeah, I know, paper girls too) divvied them up and made the final delivery to each home on a predetermined route.

Newspapers still work that system. But today, of course, they deliver an online version too. It’s way easier to reach a huge number of people with your product that way.

The idea here is to think through what delivery channels will work best for you. Newspapers can actually deliver a product online. Pizza joints and shoe stores can’t. Writers and software developers can electronically transmit their services. Home nurses and landscapers can’t.

Do you need a retail storefront, or do you need a way to deliver to those stores? Do you need to focus on Web delivery, or on delivery trucks? Will you need sales staff on the road to make your business work, or an internal customer service phone bank?

Let’s find out. Your challenge today is to figure out how to get your product or service from your place of business to your customer—and to begin to figure the cost of that delivery. (If you plan on having one place of business and having the customers come to you, this exercise will be a breeze.)

Exercise: Product Propagation

What will it take to get your product from your place of business to your customer? How will you distribute your product? How many steps will be involved? What are they, and what will they cost? Outline the process below. If you need to consider more than one way to get your product to the customer, reproduce this page as much as you need to.

MY PRODUCT:

MY PLACE OF BUSINESS:

HOW I'LL GET MY PRODUCT TO MY CUSTOMERS:

Describe the steps below.	Estimate the cost of each step below.
Total steps:	Total estimated cost:

Journal: Do you feel that getting your product to your customer is too costly or time-consuming? Why or why not? Are there things you can streamline in your process of product propagation to save time and/or money?

Week Four, Day Four: *Determine your **position** in your customers' minds*

Does what your buying public think about your product really matter?

Frankly, yes. You know why? The sale of your product or service actually begins in the mind of the customer. That's why what they think matters so much.

Like it or not, your customers come to you based on ideas and memories. The idea of better computer performance drives people to buy software upgrades. The memory of a good hamburger brings 'em back to the local diner.

It all begins in their heads. So the goal of positioning is to have them think about your business *first* and *at the top of your business category* in comparison to your competition.

That means you have to play with their heads a bit. You need to exercise influence. You need to do something that guides their thinking. Bluntly put, *you need to try to control your customers' perceptions of your product.*

Promotion addresses some positioning concerns. But so do the everyday things you do in customer service. Your packaging creates a position in your customers' minds, and so does your storefront (if you have one).

Every aspect of your business that somehow comes into contact with your customers influences your position in their minds. Kind of scary, isn't it?

On the other hand, it doesn't have to be. From a practical standpoint, take a good look at your product reputation, your message, your customer service, your packaging and your physical plant (if it applies) against those of your competition. You'll have a workable picture of your position in your customers' minds.

Exercise: Position Analysis

Rank the following business/product elements against that of your top two competitors. Then figure your overall business/product “positioning rating” against the competition.

	<i>My product:</i>	<i>Competitor One:</i>	<i>Competitor Two:</i>
<i>Product reputation</i>			
<i>Message about product (ads, selling points)</i>			
<i>Customer service</i>			
<i>Physical packaging (presentation)</i>			
<i>Physical plant appearance</i>			

FINAL RANK: _____

Journal: Did the above ranking come as a surprise to you? Are there specific areas above where you need to make improvements to improve your position against the competition? Are there things you’ll want to keep doing to hold on to a positive position you already have?

Week Four, Day Five: *Develop strategy to **promote** your product in light of the other four “P”s*

Promoting your product or business is all about *developing* a message and then *disseminating* it.

To develop your product or business message, you have to inform customers about the characteristics and benefits of your **product**—and trust me, the more you describe your product in terms of the benefits it gives the customer, the more impact your message will have.

Then there’s **price**. For some products, that means you have to let your prices be known early in the message. For others, you simply have to suggest a price range. (Think about the difference in the words “bargain” and “luxury” in an advertisement. When you hear those words, you’re already assuming something about price relevant to the product category, right?)

You also have to indicate how your product can get to the customer. That’s **propagation**. Do they need to call a toll-free number, visit a Web site, or drive to your store to get the product—or will you deliver?

Positioning your product or business is huge in promotion. You can call out what makes your product distinct against the competition without ever mentioning them. You can hammer on a unique angle to fix your product in a customer’s imagination with good creative.

You also need to consider **where** you will promote your product (in-store displays, Web advertising, broadcast or print media) and **how often** you will advertise against your budget.

But keep this in mind: all the promotion and positioning in the world won’t mean a thing if your product stinks.

So let’s tackle promotion.

Exercise: Promoting My Product

Use this worksheet to develop the points of your promotional message and how you will disseminate it.

THE MESSAGE

ABOUT PRODUCT:

ABOUT PRICE:

ABOUT PROPAGATION:

ABOUT POSITIONING:

GETTING THE MESSAGE OUT

WHERE:

HOW OFTEN:

BUDGET:

Journal: Have some fun and take a stab at writing three advertisements—radio, TV, or print—for your product. Use the message points above as a basis for the ads. What are your strongest message points for promoting your product? What makes them so strong, in your opinion?