

Life Plans

Baha and Margaret
Habashy



Design Your Better Future

REVIEWS

“With clarity, simplicity and accessibility, Baha and Margaret Habashy lay out a life structure that balances the spiritual, physical, mental, financial and emotional components. Busyness and efficiency are not the same things, and this book will help decrease busyness whilst increasing efficiency – the reverse of much experience! The work sheets help us to think through the issues well.”

Dr. Charles Price, Senior Pastor, The Peoples Church

“Baha and Margaret have done it again with their 3rd book that pulls together concepts from the first 2 and puts it under 1 compact umbrella. I have firsthand experience in putting many of their concepts to use-- especially the Weekly Maintenance and Time Blocking Plan. Use it and you will have a better future, more effective and balanced living and maximize your impact for good.”

George J. Abate

Vice President, Controller- Xerox Corporation

"This book will change your life and help shape your future in an easy to conduct step-by-step fun process. The book's authors do a wonderful job in guiding your thoughts and customizing a path that fits every life style. All I can say it has helped me become a better manager, husband and father."

Saeed El-Darahali

President and Chief Executive Officer, Simply Cast.Com

“Reading this book is a wonderful exercise. Baha and Margaret captured a lifetime of experience and wisdom into a construct that is very readable, very practical, and yet very solid from a theoretical standpoint. ... I really like the construct of the house as a framework which nicely ties together the various aspects of a successful life plan, in a way that is more complete than anything else I can remember ever reading.”

Eric C. Tappenden

President, Chapel Ridge Funeral Homes

“At last we have a simple, practical, holistic approach to the critical subject of life-long goal setting. If you are looking for a book that explains the benefits of a purpose driven life, shows you how to do it, and gives you templates and examples of what is involved, all in less than 100 pages. The theory is digestible; the scope is comprehensive; the program is credible; the exercises are doable. If you don't benefit from this book in significant ways, then you really don't want to change.”

Bruce McAlpine, President, Fulcrum Search Science Inc

"I enjoyed reading Baha and Margaret's latest book, *Life Plans*. I found that the design and setup made it easy to read and the practical exercises helped me to reflect and think through each framework concept. The book presents a balanced approach to reaching your life's purpose and goals. I have already started to use the book's template for my next five year life plan."

Gerry Baranecki, Senior Manager, IBM

LIFE PLANS

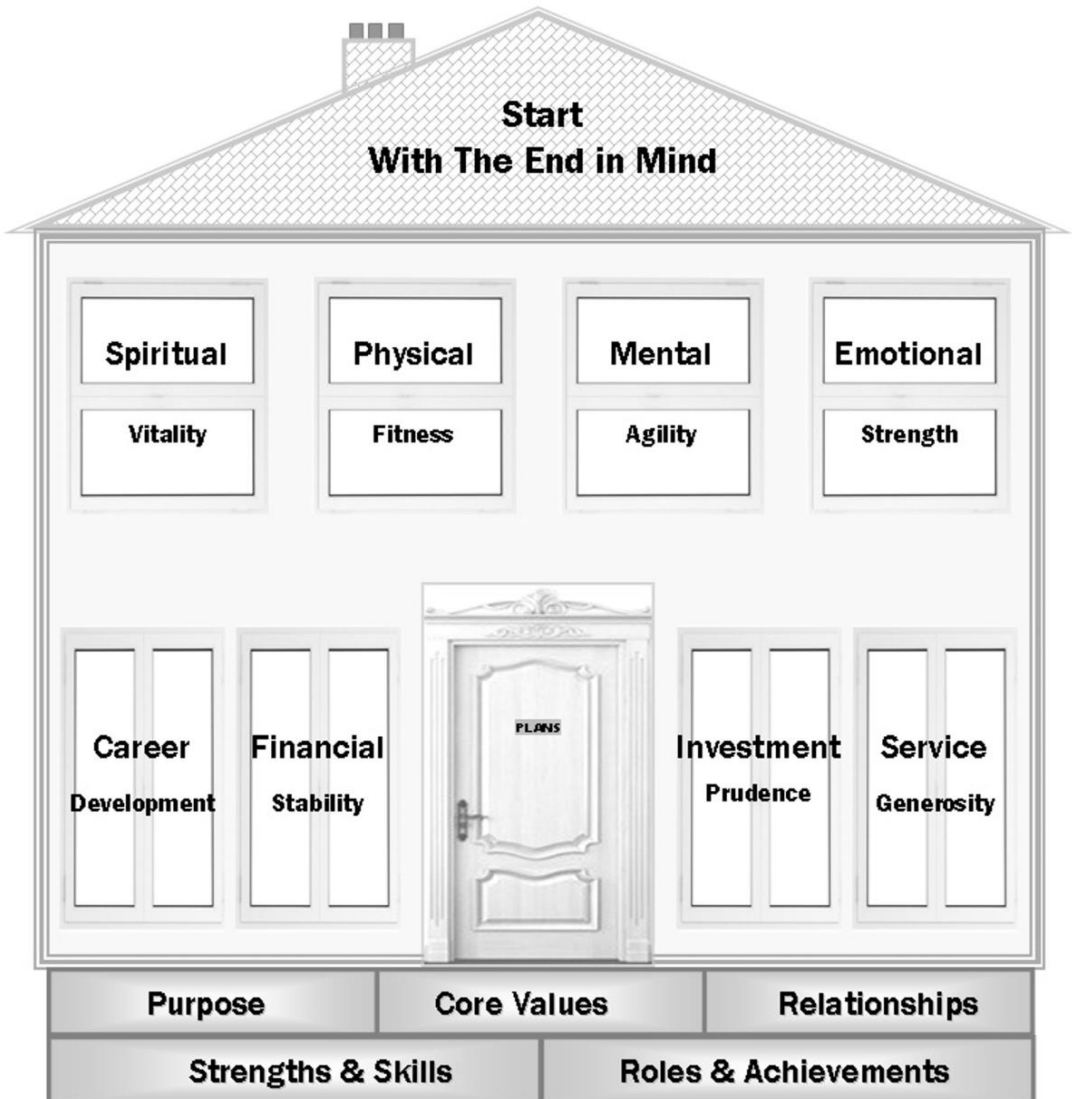
Design Your Better Future

Baha Habashy with Margaret Habashy

Download the companion
Life Plans Template.

<http://integrity-plus.com/Data/Templates/LifePlans-Template.doc>

A Topical Framework To Help You Design Your Better Future



Copyright © 2011, by Baha and Margaret Habashy

All rights reserved. No part of this book may be reproduced in any form or by any means except in the case of brief quotations embedded in critical articles or reviews - without written permission from its publisher.

This publication is designed to provide accurate and authoritative information in regard to the subject matter. The authors and the publisher are not engaged in rendering legal, psychological, or other professional service. If professional advice is required, the services of a competent professional should be sought.

Published by Integrity+ Consulting
24 Dewitt Court, Markham, Ontario, Canada L3P 3Y3

Phone: (905) 294-0380

E-mail: info@integrity-plus.com

Library and Archives Canada Cataloguing in Publication

Habashy, Baha, 1942-

Life plans: designing your better future / Baha Habashy with Margaret Habashy.

Also available in electronic format.

ISBN 978-0-9736493-5-2

I. Self-actualization (Psychology). 2. Work-life balance.

3. Success. I. Habashy, Margaret, 1948- II. Title.

BF637.S4H23 2011

I58.I

C2011-906165-1

Any scripture taken from the HOLY BIBLE, NEW INTERNATIONAL VERSION.

Copyright ©

1973, 1978, 1984 International Bible Society.

As best as possible other references listed appropriately.

THANK YOU

- We are truly thankful to all those who encouraged us through the writing of this book.
- **Noel, our son**, you provided the initial inspiration and challenge by your desire to create your own life plan. We admire you, for your commitment to keep growing.
- **Michelle Hutchinson**, you have been a true encourager. Your willingness to give of your time to edit our humble work is more than we can repay. Above all, you have been a true friend.
- **Phil Lam** and Associates, your creative cover design adds meaning that we could never express in a thousand words. Thank you for your creative input.

Dedication

Rev. Ernest LaFont, what the world needs today is more role models like you.

We have lots of information and lots of knowledge that we fail to apply.

As a 98 year old, you continue to be engaged in making the world a better place.

By your life and character, you are helping us see how we should build our lives.

TABLE OF CONTENTS

A : INTRODUCTION

Most of us know how to plan. We plan for the little things and large events. We plan for grocery shopping, holidays, family gatherings, buying a car etc. While some of us may be good planners for some aspects of life, we neglect to plan for other parts resulting in great disappointments.

1 - My Confessions, I wish I learned this when I was much younger. 2

2 - Building a Life Plan, this is your exercise book 4

LIFE IS A PROCESS

Keeping the end in mind, this process provides an easy to personalize topical framework to help you **design, build, and maintain** your life plan.

A: DESIGN

You are unique. Just like building a house, you can have a custom design or you can modify an existing plan. The choice is yours. Whatever you do your life plan will be uniquely yours.

3 - Start With The End In Mind 13

Foundational Strength

Like any well-built structure your life must be built on strong foundations. Your foundations define the kind of life you can hope for and how you can go about fulfilling your life plan.

4 - Purpose 16

5 - Values 19

6 - Strengths 22

7 - Roles 26

8 - Relationships 31

Effective Balanced Living

Picture your effective and balanced living as a collection of rooms or living quarters that complement each other. While different by nature, every one supports and enhances the roles of the other to deliver the effective and balanced life you desire.

9 - Spiritual Vitality	35
10 - Physical Fitness	38
11 - Mental Agility	40
12 - Emotional Strength	42
13 - Career Development	46
14 - Financial Stability	50
15 - Investment Prudence	51
16 - Service Generosity	53

B: BUILD

Building a house requires the intentional methodical assembly of the material and resources needed to fulfill a well-established design. With a good design in hand the builder's job is easy.

17 - Start with the End in Mind	56
18 - Confirm Your Foundations	57
19 - Create Your Action Plan	58
20 - Support and Accountability	60

C: MAINTAIN AND ENHANCE

Your life plan is a living system. The best system or plan will rapidly deteriorate if not properly maintained. With maintenance and review your life plan will adapt to serve you in response to your changing world.

21 - Weekly Maintenance Plan	63
22 - Quarterly Maintenance Plan	66
23 - Annual Maintenance Plan	67

C : LIFE PLAN TEMPLATE

This template provides a thinking and documentation process to help you build and maintain your Life Plan.

Start With The End In Mind	72
Confirm Your Foundations	73
Write Your Action Plan	76
Spiritual Vitality	77
Physical Fitness	78
Mental Agility	78
Emotional Strength, Spouse	79
Emotional Strength, Family	80
Emotional Strength, Friends	81
Career Development	81
Financial Stability	82
Investment Prudence	84
Service Generosity	85
Commit To A Maintenance Plan	
Weekly Maintenance Review plan	88
Quarterly Maintenance Review plan	90
Annual Maintenance Review plan	92
APPENDIX	
Your Coaching Toolbox	93

INTRODUCTION

This book is for self-motivated professionals and leaders who seek to strengthen their grip on life. It is a thinking and discussion tool designed to help you create plans and measure your progress as you build a better future.

This is your book. Read it with a pen in hand. Personalize it to make it truly your own. If you do so, it could be a very important tool for a long time.

Its structure:

1. **Provides short, easy to read text.** For illustration we use the metaphor of building a house.
2. **Gives practical exercises.** You can modify these to make them your own. Use the Companion Workbook for extra writing space.
3. **Guides you with a sample Life Plan template.** You will find sample input to help you on your way of creating your own life plan.
4. **Supports you as you maintain and enhance your life plan.** We realize that life plans are not static. With sample maintenance plans you will keep your life plan fresh so it continues to serve you in response to your changing world.

How to use this book?

While some chapters build on each other, you do not have to read them chronologically. They can be used as a collection of plans or one integrated plan. Examine the Table of Contents. Select the chapters and exercises that are most appealing. The space provided for examples is just to get you started. Use our Companion Workbook for additional writing space. For an example of a completed life plan see the **Life Plan Template in Section E**.

Whatever you do, start creating your plans. Refer to this book to update your plan regularly. You can start your Life Plans right now. Request your complimentary Companion Workbook at: <http://www.integrity-plus.com/wp/lfbw/>

“The unexamined life is a life not worth living.”

Socrates

1 - My Confessions

The pain of a workaholic

At the start I need to tell you that this book is for me. It is a result of my own life journey. I am a recovering workaholic that lived most of my working years without a life plan.

The attached image¹ is from the *Harvard Business Review* article, **“Overloaded Circuits: Why Smart People Underperform.”** In this highly recommended study, Dr. Ed Hallowell describes to a great extent my overloaded, hurried world and the negative impact it had on my quality of work and life.



Candidly, I enjoyed the hurried life. The hyperactive, fast moving, always changing, corporate world in which I lived seem to feed and reward my workaholism. I prided myself on being very busy all the time. The excessive demands placed on me made me feel important. In the process I became addicted to the adrenalin generated by my high stress life. The abundant supply of coffee provided for free in our offices gave me an extra jolt of energy. People admired my high energy. That too fueled my ego and self-esteem, so I drank more coffee. In the process I had no control over my work or personal life. I did not even know the meaning of having a life plan.

My wake-up call came on August 12th, 1999 when my doctor told me that unless I changed my lifestyle and work habits he did not want to see me anymore. Ten years before that I was diagnosed with a painful condition called fibromyalgia—a chronic, widespread severe pain syndrome that is highly aggravated by stress. With little sleep, lots of pain and stress, you can picture me with bulging eyes and grinding teeth. You can also imagine what I was like when I got home from work in the late evenings!

On the business side, by most standards I was successful. But now I know I was not the best I could have been. To borrow from Jim Collins’ book, *Good to Great*, I may have been good but I was not great. My success came from sacrificing other more valuable priorities. Looking back I did not have a balanced life.

With my compromised health, I know I was not my best at home. I can honestly say, by God’s grace, it is a miracle that my marriage survived all these years. I

have been very fortunate to have a wife who filled a lot of the family gaps created by my workaholic, unbalanced lifestyle. For her faithfulness I am forever grateful.

I am very proud of my two children. Now that they are adults, I regret some of the mistakes I made in their growing years. I am often asked, with what I know now, would I have done parenting differently?

My answer is a resounding “yes.” For one, I treated my parenting role with the same driven, bad work habits. If I were to do it over again, I would have a plan and be more intentional on giving my children more fun in their growing years.

Yes, there are many aspects of my life I would have done differently. Now I believe that many aspects of my life would have been different if I had taken time to create a clearer vision for my life and family. I wish I had a clear, comprehensive life plan to direct my priorities.

In this book I do not wish to give you advice. I am fully aware that I am just like you still learning. You can say that I am still a work in progress. My hope is to challenge you to think and take time to create a personal plan that will impact the rest of your life. Like me it is never too late to think and take corrective actions. This book is a result of my thinking time and the process of creating my personal life plan.

This is a journey that I wish to take with you. Through this book we included some of the principles, thoughts, and tips found in our last two books. In addition, we are taking advantage of experience we gained by coaching clients over the past ten years.

My hope is that this book becomes a practical resource that will:

- Ignite your vision for a better future
- Guide you in designing your own framework for a better life
- Empower you to improve the quality of your life
- Equip you to coach and help others to design and create a better life.

This book is a coaching tool which we hope you can use to make a positive impact on the lives of others. You do not need a title to help others on the journey of life. Life coaching is popular and in much demand. While it is expressed in many professional designations, at its heart it is one person helping another. For those who wish to learn more about coaching, in the Appendix section of this book we added **Self Directed Coaching**. This is a simple, transferable methodology and tool that we have used in coaching our clients.

We hope that the book leads you into a partnership of life on life. Together, in some small way, we can all create a better world.

Baha and Margaret Hlabashy

“You cannot depend on your eyes when your imagination is out of focus.”

Mark Twain

2 - Building a Life Plan

Common sense and prevailing wisdom tell us that success requires planning.

- You cannot build a house without a plan.
- You cannot build a business without a plan.
- You cannot build a great career without a plan.
- You cannot build your education without a plan.
- You cannot build a healthy family without a plan.
- You cannot build a retirement nest egg without a plan.

“Failures don’t plan to fail; they fail to plan.”

Harvey MacKay

Yet, most of us expect to build a great life without a *life plan*.

Most of us know how to plan. We plan for the little things and large events. We plan for grocery shopping, holidays, family gatherings, buying a car etc. While some of us may be good planners for some aspects of life, we neglect to plan for other parts resulting in great disappointments.

- While some may successfully plan and execute for their education they find their career a total disappointment.
- Some may make a lot of money but sacrifice their health in the process.
- While many may plan and build a great house they fail in creating a good home.
- While some may end with the biggest toys on the block they fail in achieving the happiness they desire.

Plans often fail because most of us neglect having an overall life plan. In other words, a life plan provides a framework for your other plans on the journey of life. It simply asks four key questions:

- Where is my life going?
- What will my life look like when I get there?
- What are the foundations and critical areas that I cannot ignore?
- What do I need to be and do to make this happen?

Before you start, good planning requires that we acknowledge and confront reasonable challenges and make peace with expected realities. In building a house the planner confronts the challenges created by the type of soil on which the house will be built, as well as the environmental issues that might impact the design and building timelines. Here we wish to highlight two key challenges that often derail your life planning efforts.

CONFRONTING THE CHALLENGE OF CHANGE

It has been said that the only one who likes change is a baby in a wet diaper. However, most agree and accept that change is inevitable. While most of us do not like change we all love progress. Progress is the reward that compensates for the pain or challenge of change.

Desire, Willingness, and Ability to Change

Most of us desire change in return for the promise of something better or less pain. We accept change when the promise of progress or reward is attractive and appealing or if the pain we carry is more than we can cope with in our daily life. For example, we all would desire to trade in a problematic 1995 Ford for the latest model BMW. And, as we get older we all desire to go back to regain our strength and vitality.

“Everyone thinks of changing the world, but no one thinks of changing himself.”

Leo Tolstoy

The willingness to change is different. There is no change without cost. The willingness to change happens when we are prepared to pay the price for change. While we all would be willing to trade our older car for a new one most of us would not do so unless we are prepared to carry the new car payments or unless we were stranded on the side of the road with a broken transmission. And, while all of us dream of a younger, healthier body very few of us are prepared to pay the cost of regular healthy exercise and better eating habits—until we get a medical warning of an impending health crisis. You see, while most of us welcome change with the promise of progress, change does not happen unless the rewards exceed the possible price, the consequences are too great to bear, or we are captured by a vision that is greater than we ever experienced.

The ability to change often involves elements that are outside our immediate or present control. For example, we may want to trade a 1995 Ford for a new BMW and are willing to carry the extra car payments, change will not happen if the bank will not give the credit needed for the transaction. If, for the promise of improved health, I am willing to give up my bad eating habits, this will not happen if the family culture is based on highly fatty foods and bad drinking habits. You see, in some cases, the ability to change may involve environmental, cultural, or economic factors that are outside our control.

Change we must. A life plan helps you consider the opportunity and benefits of change, think through the issues and implications, and place you in the best possible place to gain the rewards of change. Empowered by your life purpose, core values and character strengths and skills, your life plan will embrace change.

In the process of change, your life plan should assume some reluctance to change. This is natural. For this reason your life plan will include the needed support to help you overcome this challenge. One of the most effective tools to overcome this challenge is to build a cadre of support and accountability. Accountability comes in the form of friends or coaches who can keep you focused and energized.

CONFRONTING THE CHALLENGE OF AMBIGUITY

In designing and building a life plan, it is critical to be clear on what we think and what we communicate. Words we use can often reflect different meaning depending on how and when they are used. **Purposes, objectives, and goals** are words or terms that we will use in life planning. They are good words but when misused they create ambiguity. In the course of creating your life plan and sharing it with others it is important to clearly define what these words mean.

“There is no greater impediment to the advancement of knowledge than the ambiguity of words.”

Thomas Reid

We recommend that you consider these words as **descriptive tools** that enhance the meaning of your life plan. In so doing they bring increased clarity, objectivity and/or a greater level of commitment for the desired change you wish to see in your life.

Purpose: The definition of the word “purpose” is:

- The reason for which something exists or is done, made, used, etc.
- The object toward which one strives or for which something exists

The synonyms are words like “aim,” “ambition,” “aspiration,” “dream,” “ideal,” “intent,” “intention,” and “meaning.”

In developing your life plan we recommend that the best use of this word would be **“the reason for which something exists.”** This will be helpful as you start to define the various parts that support your life plan and the functions that help you be what you wish to be and do what you are best at doing.

Objective: The definition of the word “objective” is:

- Something that one’s efforts or actions are intended to attain or accomplish
- An end that can be reasonably achieved within an expected timeframe and with available resources.

In general, objectives help us paint a picture of a future state. Objectives **are statements of faith of what you wish to see happen at a future point in time.** Objectives should be reasonable so they can give direction to your

intended end results. Objectives are broader in scope than a goal and may give guidance to the creation of several goals. In developing your life plan this book will guide you as you state clear objectives for the various parts of your life.

Goals: Much has been written about goals and the need for setting goals. The sports world has given us clear images to help us understand goal setting. Yet, it is surprising that when it comes to setting life goals many of us fail the basic fundamentals of setting goals. Goals are the way the rubber hits the road of your life plan. Goals are projects that direct your priorities and are translated into commitments that lead to actions.

The Power of SMART Goals

While objectives can be slightly vague and high level, goals must be more specific and clear. Goals are stepping stones to the realization of objectives. In the excellent book, *Strategy for Living*, Richard Dayton and Ted Engstrom express the idea that goals have the power to change us as they motivate and keep us focused. Someone has suggested that we all have goals. Some are clear goals; others are fuzzy goals. Some are good goals and some are foolish goals. Regretfully, many seldom achieve their goals for one simple reason; their goals are not **Specific, Measurable, Agreed upon, Realistic, and Time dependent.**

“Goals are not only absolutely necessary to motivate us. They are essential to really keep us alive.”

Robert H. Schuller

- **Specific:** Goals need to be specific. In sports, a goal is a very clearly marked point. We suggest that a specific goal is one that can be verified by one of the five senses or can be confirmed by scientific measurements. If you were to say that your goal is to be a good coach then this is subjective and open to interpretation. It is highly based on the image you and others have of what a good coach is like. But if you were to say that you want to coach five people in e-mail etiquette, then you have a more specific goal. Specific goals are SMART goals because they communicate value that justifies the discipline and effort required to achieve them.
- **Measurable:** Socrates wrote that an unexamined life is not worth living. Having a measurable goal allows you to gauge your progress towards reaching it. So if you were to say that your goal is to find five people to coach then you can measure your progress as you find the first, second, third, fourth, and fifth person. Measuring progress is a very important self-motivator. Measurable goals are SMART goals because they help you make appropriate and timely changes to your action plans when necessary. The more specific the goals, the more measurable they are likely to be and the more likely to succeed.
- **Agreed upon:** Before you embark on any goal you must be sure that your goal is agreed upon by those who have an important stake in it. Unless you and the five individuals you have targeted for your coaching role agree on their need for your coaching, you have no chance of achieving your goal. In

other words, agreed upon goals are SMART goals because they are backed by the support of other people who are committed to the same outcome. In addition, the support you receive will bring along with it an element of healthy accountability that will keep you motivated and encourage you not to give up.

- **Realistic:** A common mistake is to underestimate the effort and the investment required by most goals. One thing that is helpful is to “**aim high and goal low.**” It is good to set high and lofty visions or objectives but it is wise to set realistic goals. Setting realistic goals that can be easily achieved will encourage you as you progress to higher-value goals and activities. Realistic goals set limits to the expectations of others and set you up for the possibility of over achieving your goals.

“A goal without a plan is just a wish.”
Larry Elder

- **Time dependent:** Can you picture a football or a basketball game that has no time boundaries? Goals with endless timelines lead to frustration and apathy. A SMART goal has a start and a finish. A poorly stated goal would say, “I will lose five pounds.” A SMART goal would state I will lose five pounds by the end of next month. Time dependent goals are smart goals because they help you avoid the natural temptation to procrastinate. The shorter the time horizon, the smarter the goal and the more likely it is to succeed.



Exercise

- Briefly examine past life events so far and list your most successful plans and indicate the reason they have been successful.
- Indicate areas of your life where you may have experienced the most disappointment and what you wish would have gone better.

Use the Companion Workbook for more writing space.

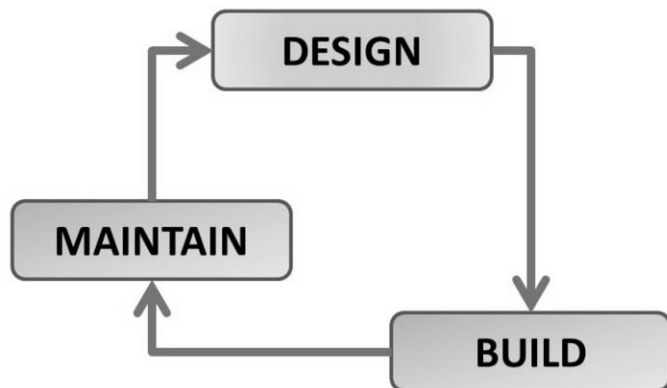
My most successful plans and reasons for success:

My most disappointing plans and reason for disappointments:

LIFE IS A PROCESS

At its core, life is a process. From the day you were born to the day your life comes to an end your life is a process or a series of processes. The word “process” as a noun is defined as a series of actions, events or steps taken to achieve an end. Many of us live life in an unintentional

manner driven by processes defined by others. This is often reflected in a feeling of being overwhelmed, loss of control, or even worse, loss of life meaning.



By defining life processes you create a structure that helps fulfill the greatest possible life purpose and gain the best meaning for your life. Life processes are not static. Life is dynamic and so are life plans. To be as intentional as possible, a life plan follows the same structure as building a good house—**designed, built, and maintained.**

- **In the design stage** we envision and define the future and describe its critical parts or elements.
- **In the building stage** we create the actual plans that we need to live by and communicate them to others.
- **In the maintenance stage** we update and enhance our plans in response to the changing world and keep our plans relevant to the dynamic world in which we live. **Sometimes this may lead to a total redesign.**

Wise Words

"The secret of getting ahead is getting started. The secret of getting started is breaking your complex overwhelming tasks into small manageable tasks, and then starting on the first one." **Mark Twain**

"Achieving health, happiness, and an energy balance comes down to deciding to focus more on the positive than on the negative and to live in a manner spiritually congruent with what we know is the truth." **Caroline Myss**

"A journey of a thousand miles must begin with a single step." **Lao Tzu**

"The thing that is really hard, and really amazing, is giving up on being perfect and beginning the work of becoming yourself." **Anna Quindlen**

"Better keep yourself clean and bright. You are the window through which you must see the world." **George Bernard Shaw**

"I am thankful for a lawn that needs mowing, windows that need cleaning and gutters that need fixing because it means I have a home.... I am thankful for the piles of laundry and ironing because it means my loved ones are nearby."

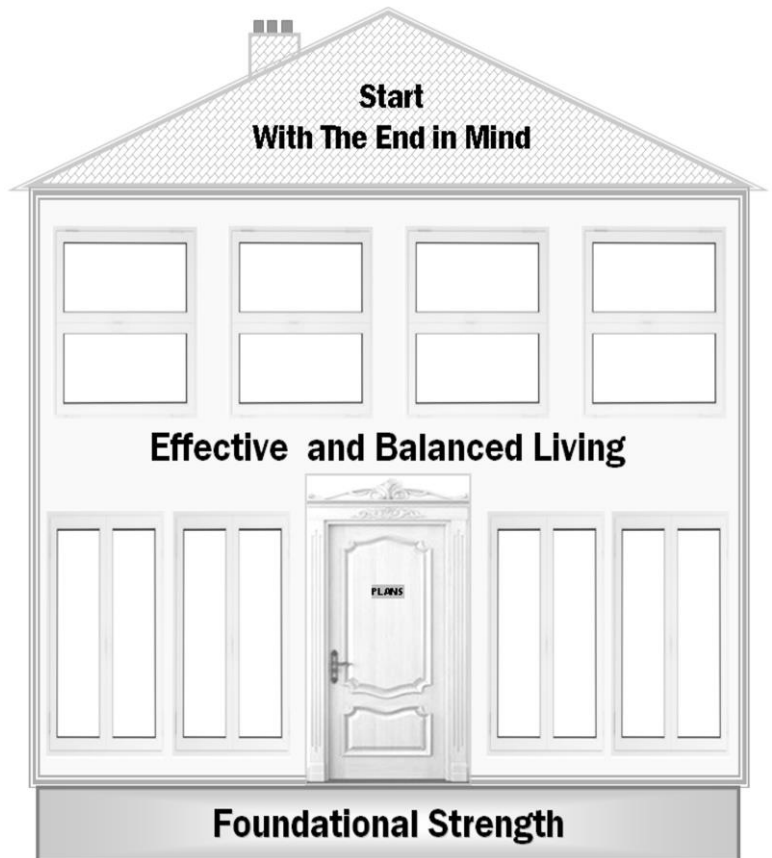
Nancie J. Carmody

A. DESIGN

Author and speaker, Freeman Thomas, advises that good design begins with honesty, asks tough questions, and comes from collaboration and trusting your intuition. In building a home the designer must keep the focus on the desired end result. Dr. Steven Covey in his book, *The Seven Habits of Highly Effective People*, says that in all critical life endeavours we must always “**start with the end in mind.**”

Start by defining:

- a **reasonable end point** in time and what you wish to see at that end point in time
- the **required foundations** on which your life structures stand
- the clear requirements for **effective and balanced living**



End point:

It has been said that “If you aim at nothing you always get there.” Regardless of age or state of life, none of us can guarantee or specify the end of life. You could live to be a hundred or you can face “the end” in a year or two. The exercise at the end of this chapter will lead you to project a reasonable end point so you can aim towards it.

“Destiny is not a matter of chance; it is a matter of choice. It is not a thing to be waited for; it is a thing to be achieved.

William Jennings Bryan

Foundations:

Like any well-built structure your life must be built on strong foundations. The foundation you create defines the kind of structure you can build as well as how you can take advantage of the great opportunities life brings your way.

Your foundation will be a mix of the following elements:

- **Purpose**
- **Core Values**
- **Strengths**
- **Roles**
- **Relationships and How You Prioritize Them**

Effective and Balanced Living

In most of our homes there are rooms and areas designated for specific functions. The same applies in designing your life plan. Your successful design will leverage the strength of your foundation by creating the various parts of your life with the reality that you are a creature of **body, mind, and soul**.

Your job is to ensure that your design includes all the areas needed for effective and balanced living. For each area, you will need to document:

- **Purpose:** why is this area important? Why should it be part of your design? What are your dreams, visions, and aspirations for this part of your life?
- **Objectives:** what you want to see happen when you reach a specific end point
- **Present State:** what is lacking and/or should change to achieve your objectives
- **Be and Do List:** what you wish to *be* or the character attributes or adjectives by which you desire to be known. Related to this you will list what you hope to *do* to reflect such attributes. Your *Be and Do* list will serve as the tool by which you can **create realistic quarterly SMART goals**.

3 - Start with the End in Mind

In planning it is critical to specify the start and end point of a plan. A life plan can be based on the end of life. But since none of us, regardless of age or state of life, can guarantee or specify how long we will live we need to be more realistic. You may be young and hope to live for another 50 years or more. But setting such a long planning horizon brings elements that make your plan impractical.

For the purpose of life planning we encourage you to consider a reasonable future point in time as the target date for achieving your purpose, objectives, and goals. This can be the end of a stage in life such as the end of schooling, before getting married, before changing career or it could be a specific time horizon such as two, three or five years from now. Whatever it is, it should be a reasonable point in the future.

Let us suppose that you know that your life will end at a specific future point and that will be the end of your life plan. Suppose that your plan end date is 5 years from now. What will that end look like?

In his book, *The E-Myth Revisited*, Michael Gerber² gives a powerful story to illustrate this point in time. He writes:

“I’d like you to imagine that you are about to attend the most important occasion of your life. It will be held in a room sufficiently large to seat all of your friends, your family, your business associates—anyone and everyone to whom you are important and who is important to you.

Can you see it?

The walls are draped with deep golden tapestries. The lighting is subdued, soft, casting a warm glow on the faces of your expectant guests. The chairs are handsomely upholstered in golden fabric that matches the tapestries. The golden carpeting is deeply piled.

At the end of the room is a dais, and on the dais a large, beautifully decorated table with candles burning at either end.

On the table, in the center, is the object of everyone’s attention. A large ornate box. And in the box is ... you! Stiff as the proverbial board.

*Do you see yourself lying in the box, not a dry eye in the room? **Now listen.**”*

Think as if you are planning “your last party.” You need to envision who you wish to invite and who will give tribute to your life well lived. Your selection will

“If you live each day as if it is your last, some day you will most certainly be right. ...

Remembering that I will be dead soon is the most important tool I ever encountered to help me make the best choices in my life. ...

Remembering that you are going to die is the best way I know to avoid the trap of thinking you have something to lose.”

Steve Jobs

include the people who are important to you. Do not select these people at random.

Think carefully about why you are selecting these people. These are people in whose life you have made significant investments and/or who have impacted your life greatly. Now, what do you wish these people would say? Which of your character qualities do you wish they would remember? What achievements do you hope they will recall?



Exercise

Considering Michael Gerber’s story, think of a specific future point in time. Assume that your life will come to an end at that future point in time. Complete the following exercise:

- **What** is the target point in time?
- **Who** are the individuals or representatives that you wish to call on to give tribute to the life you have lived?
- **Why** would you choose these individuals or representatives of certain groups?
- **What** do you wish each one would say about your character and your life achievements?

What:: My point in time is		
Who	Why	What
God	•	•
Spouse	•	•
Children	•	•
Family	•	•
Friends	•	•
Work Contacts	•	•
Service or Ministry Contacts	•	•

FOUNDATIONAL STRENGTH

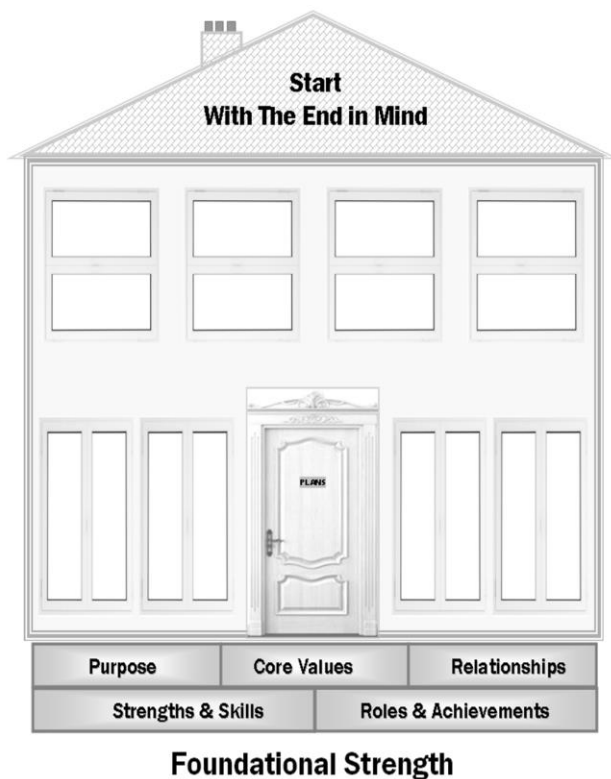
A foundation is the lowest load-bearing part of a building. It is often below the ground level seldom seen to the naked eye. Yet, the foundation is vital to the stability and even the viability of the structure. To a great extent the foundation defines the purpose and the function the building is capable of fulfilling. It is the structure on which all other parts must rest or are overlaid. While seldom seen, its strength is quite visible by the structure that is built above it.

Like any well-built structure your life must be built on a strong foundation. The foundation of your life defines and enables the kind of life you can hope for and how you can go about fulfilling your life plan. The foundation you lay for your life will greatly impact the choices you make and the opportunities that you will seek and take advantage of.

No building can be spared the harsh realities of winds and storms without being grounded to a good foundation. In the same way the foundations you lay for your life plan and the various elements that form it will help you withstand the winds of change and the tremors of disappointments.

In this book we encourage you to focus on the following foundational elements:

- Your Life Purpose
- Your Core Values
- Your Relationships
- Your Strengths and Skills
- Your Roles and Achievements



4 - Purpose

In his bestselling book, *The Purpose Driven Life*, Dr. Rick Warren believes that the most basic question everyone faces in life is, “*What am I here for?*” Rick Warren adds that in the absence of a purpose, life is an endless treadmill or spinning wheel going nowhere. With a clear purpose, life is focused, simpler, and meaningful.

“This is the true joy of life, the being used up for a purpose recognized by yourself as a mighty one.”

George Bernard Shaw

Having survived the holocaust and four concentration camps the world renowned psychiatrist, Dr. Viktor E. Frankl, wrote his classic book, *Man’s Search for Meaning*. The theme of the book is that having a well-defined purpose is the driving force behind man’s existence. Having a strong life purpose empowers you to face life’s challenges and to achieve great results.

Life purpose is the cornerstone of a comprehensive life plan. Historically, the cornerstone concept is derived from the first stone set in the construction of a masonry foundation. It is very important since all other stones will be set in reference to this stone, thus determining the position of the entire structure.

Regretfully, for most of us, we go from hour to hour or from day to day allowing the events of life to define the purpose for our minutes, hours, and days. By doing this we allow the events and dictates of others to control our destiny. It is very true that if you do not define your purpose, others will define it for you based on their assumptions, needs, and their life priorities. With the multiplicity of opinions and influences you easily lose control. The negative impact will be seen in a life that is off balance or a structure that is not sustainable or even void of great value.

Some define life purpose as being successful, making money, being happy or having fun. While these may be good or even admirable they are totally inadequate as meaningful life purposes. In *Man’s Search for Meaning*, Dr. Frankl writes, “Don’t aim at success—the more you aim at it and make it a target, the more you are going to miss it. For success, like happiness, cannot be pursued; it must ensue, and it only does so as the unintended side-effect of one’s personal dedication to a cause greater than oneself or as the by-product of one’s surrender to a person other than oneself. Happiness must happen, and the same holds for success: you have to let it happen by not caring about it. I want you to listen to what your conscience commands you to do and go on to carry it out to the best of your knowledge. Then you will live to see that in the long run—in the long run, I say—success will follow you precisely because you had forgotten to think of it.”³

A good proof of this is King Solomon. He is considered the richest man who has ever lived. In the book of Ecclesiastes he accounts for all he had and did and states that he did not deny himself any physical or material pleasure that his eyes desired. Yet, he states that all of this did not satisfy his longing for meaning. He says that, “Yet when I surveyed all that my hands had done and what I had toiled to achieve, everything was meaningless, a chasing after the wind.”⁴

King Solomon is also considered the wisest man that ever lived. In the end of the same book he states, “...here is the conclusion of the matter: Fear God and keep his commandments, for this is the whole duty of man. For God will bring every deed into judgment, including every hidden thing, whether it is good or evil.”⁵

In the absence of a life purpose it is almost impossible to have a life vision. Your vision can be called the picture of your future. It is the cause of your inspiration and the framework for all your life plans.

Bertrand Russell, one of the best known atheists that ever lived said, “Unless you assume a God, the question of life’s purpose is meaningless.”

In the corporate world purpose is articulated in mission statements. A mission statement is a corporate communication tool. It is brief but powerful enough to set the course of corporate life. It simply states why a business exists. To define a purpose or mission statement you may need to raise your thinking to the highest level possible of your existence by asking yourself why do I live. Whom/what do I serve (job, spouse, God, money, bigger home) and why?

Grappling with the purpose of life could be the most important thinking exercise you will do as you deal with creating your life plans. Do not short-change this process.

“If you do not define your life purpose, others will assume it for you and impose it on you.”



- Take time to reflect on the great characters of history. What do you think drove them to be who they were and do what they did? List the top three that you admire along with what you think may have been their life purpose.

Person	Life Purpose

- Now take time to reflect on your own life purpose. What truly drives you? Is it fame, power, wealth, applause, the good of others, the beauty of creation and having a maximum impact for good, or is it faith in a creator who examines life with an eternal perspective and life hereafter? This could be the most pivotal choice you will make for the rest of your life. Take time to state your life purpose below.

Life purpose statement:

A personal note:

In our culture today we often do not discuss religion for fear of offending others. To us it is very important to show respect for all religions or religious views as they form a very critical part of who we are. Very often we greatly misunderstand people because we do not take time to examine their religious foundations. I hope this chapter did not offend you or cause you to misunderstand me. If it did, please accept my apology.

Without any offence intended, just like you, my life and writings are founded on my life purpose and mission statement. My life purpose is rooted in my faith that I am a created human being. The purpose for my life is defined by the One who created me. In the Bible my creator tells me:

“I know the plans I have for you,’ declares the Lord, ‘plans to prosper you and not to harm you, plans to give you a hope and a future.”⁶

In His wisdom and His love for me, my Creator reveals His purpose and plans for my life. My responsibility is simply to follow it.

So my mission statement is:

“To know and worship God, so that my life may reflect His character and have a maximum impact for good.”

5 - Core Values

In his book, *Coaching Questions*, Tony Stoltzfus writes, “Values are the bedrock of behavior. They define what is important to us, they form the framework we use for making decisions, and they are the driving force behind our work and our passions.”⁷

**"Effectiveness
without values is a
tool without a
purpose."**

Edward de Bono

A business dictionary defines core value as, “Principle that guides an organization’s internal conduct as well as its relationship with the external world.” Regretfully, unlike successful corporations, most of us do not have clearly written core values.

We all like to live by our core values and deliver value and meaning to ourselves, our loved ones, and our community. Personal core values are like the rudder that steers the ship to keep it on course when facing storms or helps it take advantage of the winds of change.



Exercise

So here is an exercise that might help you start the process of writing your core values and sharing them with others. Use the following page to write your thoughts:

1. List key descriptive words that mean the most to you. Refer to the Core Values List that follows for ideas to get you started.
2. Most likely you will start with a long list. That is OK. The next three steps will narrow your list.
3. Which words in your selected list reflect what **you are most passionate about** or care about the most? Create an (A) list or use the list provided by placing an (A) besides your chosen words.
4. Copy your (A) list to the following page.
5. Think of the words carefully then create an **(A, B)** list by placing a **(B)** beside any word that represents something that:
 - is unique about you and/or
 - You are presently engaged in or form a significant part of your present or desired work or personal life.
6. Narrow your (A,B) list by selecting your **five most important words**.
7. Write your 5 core value words into one to three powerful sentences that you can easily recall and communicate to others as your core values.

My Chosen Core Value A List

(A) LIST WORDS	B	(A) LIST WORDS	B

My Five Top Personal Core Value Words Are:

1.	2.
3.	4.
5.	

My Personal Core Value Statements are:

1.
2.
3.

CORE VALUES

This list is not all inclusive. Feel free to add more helpful words

- | | | |
|---|--|---|
| <input type="checkbox"/> Accomplishment | <input type="checkbox"/> Focus | <input type="checkbox"/> Passionate pursuit |
| <input type="checkbox"/> Accountability | <input type="checkbox"/> Follow-through | <input type="checkbox"/> Peace |
| <input type="checkbox"/> Achievement | <input type="checkbox"/> Freedom | <input type="checkbox"/> Planning |
| <input type="checkbox"/> Advancement | <input type="checkbox"/> Friendship | <input type="checkbox"/> Practicality |
| <input type="checkbox"/> Adventure | <input type="checkbox"/> Frugality | <input type="checkbox"/> Precision |
| <input type="checkbox"/> Artistic | <input type="checkbox"/> Fun | <input type="checkbox"/> Principles |
| <input type="checkbox"/> Authenticity | <input type="checkbox"/> Generosity | <input type="checkbox"/> Progress |
| <input type="checkbox"/> Beauty | <input type="checkbox"/> Gentleness | <input type="checkbox"/> Purpose |
| <input type="checkbox"/> Be knowledgeable | <input type="checkbox"/> Governance | <input type="checkbox"/> Rationality |
| <input type="checkbox"/> Being known | <input type="checkbox"/> Harmony | <input type="checkbox"/> Reaching out |
| <input type="checkbox"/> Belonging | <input type="checkbox"/> Healing | <input type="checkbox"/> Recognition |
| <input type="checkbox"/> Benevolence | <input type="checkbox"/> Health | <input type="checkbox"/> Reflection |
| <input type="checkbox"/> Building | <input type="checkbox"/> Heritage | <input type="checkbox"/> Relationship |
| <input type="checkbox"/> Caring | <input type="checkbox"/> Honesty | <input type="checkbox"/> Renewal |
| <input type="checkbox"/> Change | <input type="checkbox"/> Honor | <input type="checkbox"/> Responsibility |
| <input type="checkbox"/> Changing world | <input type="checkbox"/> Hospitality | <input type="checkbox"/> Romance |
| <input type="checkbox"/> Character | <input type="checkbox"/> Identity | <input type="checkbox"/> Sacrifice |
| <input type="checkbox"/> Commitment | <input type="checkbox"/> Influence | <input type="checkbox"/> Security |
| <input type="checkbox"/> Communication | <input type="checkbox"/> Inspiration | <input type="checkbox"/> Service |
| <input type="checkbox"/> Community | <input type="checkbox"/> Integration | <input type="checkbox"/> Sincerity |
| <input type="checkbox"/> Compassion | <input type="checkbox"/> Integrity | <input type="checkbox"/> Spiritual life |
| <input type="checkbox"/> Competence | <input type="checkbox"/> Intimacy | <input type="checkbox"/> Spontaneity |
| <input type="checkbox"/> Concern | <input type="checkbox"/> Investment | <input type="checkbox"/> Stability |
| <input type="checkbox"/> Creativity | <input type="checkbox"/> Knowledge | <input type="checkbox"/> Starting things |
| <input type="checkbox"/> Depth | <input type="checkbox"/> Leadership | <input type="checkbox"/> Stewardship |
| <input type="checkbox"/> Devotion | <input type="checkbox"/> Legacy | <input type="checkbox"/> Strategy |
| <input type="checkbox"/> Directness | <input type="checkbox"/> Lifelong learning | <input type="checkbox"/> Strength |
| <input type="checkbox"/> Diversity | <input type="checkbox"/> Love | <input type="checkbox"/> Success |
| <input type="checkbox"/> Duty | <input type="checkbox"/> Marriage | <input type="checkbox"/> Team |
| <input type="checkbox"/> Efficiency | <input type="checkbox"/> Mastery | <input type="checkbox"/> Thoughtfulness |
| <input type="checkbox"/> Emotion | <input type="checkbox"/> Meaning | <input type="checkbox"/> Travel |
| <input type="checkbox"/> Enthusiasm | <input type="checkbox"/> Motivation | <input type="checkbox"/> Truth |
| <input type="checkbox"/> Entrepreneurial | <input type="checkbox"/> Movement | <input type="checkbox"/> Volunteering |
| <input type="checkbox"/> Evangelism | <input type="checkbox"/> Nature | <input type="checkbox"/> World Issues |
| <input type="checkbox"/> Excellence | <input type="checkbox"/> New challenges | <input type="checkbox"/> Worship |
| <input type="checkbox"/> Exploration | <input type="checkbox"/> Nurture | <input type="checkbox"/> Add more |
| <input type="checkbox"/> Family | <input type="checkbox"/> Opportunity | <input type="checkbox"/> Add more |
| <input type="checkbox"/> Finances | <input type="checkbox"/> Policy | <input type="checkbox"/> Add more |
| <input type="checkbox"/> Flexibility | <input type="checkbox"/> Perfection | |

6 - Strengths

Donald O. Clifton, Ph.D., has been called the Father of Strengths Psychology. When we examine his work we find a simple message for all of us. We are our best when we focus on our strong talents. We are most effective, do the best work, and enjoy life the most when we are in our best fit to leverage our strengths. **This is our sweet spot.** Life is most fulfilling when lived in our sweet spot.

“If your senses are numbed with delusion and denial, you will stop looking for your true strengths and wind up living a second-rate version of someone’s life rather than a world class version of your own.”

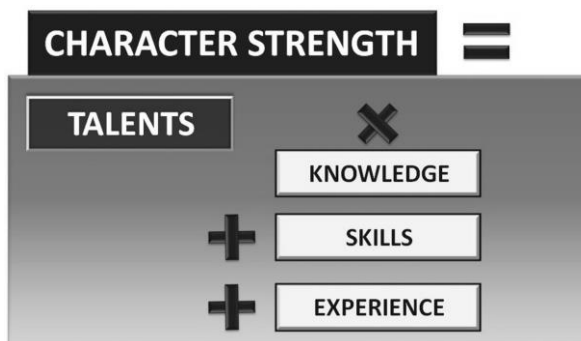
Dr. Donald O. Clifton

There is a strong element of personal responsibility in focusing on our strengths and living in our sweet spot. While life and work environments may be a factor, we own the responsibility of defining our strengths and seeking to plan a life that focuses on our strengths.

Often opposites attract. Instead of focusing on what we are good at, we envy those who are better than we are in certain areas and try to be like them. This is engrained in us from early childhood. Parental statements like, “Why can’t you be like your sister?” or “Your brother is very smart; he gets As in math” or “If you really want to be successful you have to do well in sciences.” These are carried with us into adulthood impacting our careers and life plans.

Great danger comes when, driven by greed, financial pressures, social status, family or peer expectations, and even corporate dysfunction, we try to fit into a mould that does not match our best fit. Instead of focusing on what we are good at, we focus on our weaknesses. Life becomes like fitting a square peg into a round hole.

We each have strengths. Each of us is totally unique in our strengths. Based on extensive research by the Gallup organization and many others strengths is the combinations of our God given talents developed over time by the addition of appropriate knowledge, skill, and experience. This is illustrated by the attached diagram.



Strengths are revealed in the ability to consistently deliver near perfect performance in a given activity. Just like your human muscles your strengths grow as you exercise them and use them. They atrophy and diminish when ignored or neglected.

Talents are your God given qualities. You start acquiring your talents long before you are born. They are often revealed in what comes naturally to you. They describe who you are designed to be. Sometimes we refer to talents as cognitive preferences that are visible in your being from early childhood.

Knowledge is the sum of what you know. Over the years as you acquire more and more knowledge some of what you know leverages your talents and contributes to growing your strengths.

Skills are expressed in the how to of using your talents, knowledge, and strengths. They may be expressed in understanding the steps required to fulfill a function or a task.

Experience is revealed in the timely and appropriate application or use of your strengths in a timely manner. I like to call this wisdom.

When you live in the core of your strengths what you do comes to you with ease, almost naturally. Your strengths are a reflection of who you are. You are totally unique. Some psychologists suggest that these character attributes do not much change over time and that they are only enhanced or dulled in response to life or work environments.

In excess, strengths have a **shadow side** to their application. As an example let's say that two of your key character strengths are analytical and communication. In your job you acquire technical knowledge and develop great presentation skills. As a result you become successful in a sales career. Driven by a competitive, materialistic, commission-hungry lifestyle, you develop the skill of excessive work and you pride yourself on long hours without sleep. The result is that you become highly committed to your work at the expense of your health and other important parts of your life. In other words, you become a workaholic. This is the shadow side of your strengths.

More: The subject of strengths is critical and deserves much deeper understanding and focus as you create your life plan. For this reason we created the *Strengths Workshop*. This book is filled with thoughts and tips as well as more than 33 exercises dedicated to this subject. For more on this, please see our eStore.



The objective of this exercise is to help you focus on your talents as they are the key to revealing your strengths potential. Why? How you do what you do is more important than what you do. How you do what you do can be expressed using adjectives. Talents can also be expressed using adjectives. In

StrengthsFinder2.0 the Gallup organization researched more than 5000 talents and created 34 groups they called Strengths Themes. At the end of this chapter you will find a list of some of the dominant adjectives or attributes related to each of the 34 Strengths Themes. Here is what you can do:

1. Personal identification:

- A. Thoughtfully examine the themes list and select the **top five themes** that best describe you.
- B. From each selected theme, select the **best adjective** that best describes you.
- C. **Prioritize the five adjectives** you selected and use them to complete the following sentence

“I AM _____, _____, _____, _____ & _____,

2. External validation: Let us suppose your name is Tom.

- A. Seek input from five friends who know you well, give each of them a slip of paper that looks like the following example. Once you get their input you will have 25 adjectives/attributes that describe you.

Could you help me identify and focus on my best character attributes? As candidly as you can, please complete the following five sentences with the most important attribute or adjective that I demonstrate. Use one adjective per line:

<ul style="list-style-type: none"> • Tom is _____ • Tom is _____ • Tom is _____ 	<ul style="list-style-type: none"> • Tom is _____ • Tom is _____
--	--

- B. Compare these attributes to the ones you selected in your personal identification. Hopefully, you will find some similarity between your chosen adjectives and how your friends describe you.
- C. Use your best judgment to focus on what you deem to be the most accurate and important character attribute.

3. Historical validation:

- A. Reflect back on your life events; think of situations where you believe you displayed these character attributes and make changes as necessary
- B. Update or rewrite your “I AM ...” statement.

“I AM _____, _____, _____, _____, _____.”

Understanding your talents is only the beginning of learning and focusing on your strengths. We encourage you to take the Strengths Workshop.

Strengths Theme Adjectives

Below is set of 34 groups of adjectives based on the renowned StrengthsFinder2.0 tool.

- Achiever:** energetic, goal-oriented, hardworking, motivated, self-disciplined
- Activator:** impatient, learning, practical, results-oriented, persistent, tenacious
- Adaptability:** calm, flexible, productive, reassuring, approachable, responsive
- Analytical:** dispassionate, interrogative, logical, impartial, rigorous, objective
- Arranger:** adaptable, creative, flexible, ingenious, resourceful, innovative
- Belief:** altruistic, dependable, family-oriented, responsible, spiritual, faithful
- Command:** clear, confrontational, direct, honest, risk-taking, demanding
- Communication:** articulate, captivating, conversational, descriptive, communicative, expressive
- Competition:** aggressive, aspiring, challenging, driving, striving, competitive
- Connectedness:** accepting, thoughtful, considerate, humble, spiritual, caring
- Consistency:** balanced, ethical, even-handed, fair, unprejudiced, dependable
- Context oriented:** counterintuitive, experienced, interrogative, perceptive
- Deliberative:** careful, contemplative, private, serious, vigilant, intentional
- Developer:** challenging, coaching, encouraging, helpful, nurturing
- Discipline:** efficient, exact, orderly, predictable, structured, organized
- Empathy:** anticipating, appreciative, kind, sensitive, understanding, supportive
- Focus:** collaborative, efficient, goal-oriented, independent, impatient, intentional
- Futuristic:** energizing, foresighted, inspirational, motivating, idealistic, visionary
- Harmony:** agreeable, deferential, non-confrontational, peaceable, personable
- Ideation:** abstract thinking, contemplative, conceptual, creative, visionary
- Includer:** accepting, connecting, loyal, non-judgmental, sociable, approachable
- Individualization:** encouraging, impatient, intuitive, listening, observant
- Input:** quick-to-learn, inquisitive, interested, interrogative, studious
- Intellection:** inquisitive, introspective, reflective, studious, thoughtful
- Learner:** assimilative, energetic, inquisitive, motivated, studious
- Maximizer:** demanding, discriminating, focusing, productive, refining
- Positivity:** energetic, energizing, enthusiastic, light-hearted, optimistic
- Relator:** caring, close, genuine, risk-taking, sharing
- Responsibility:** conscientious, dependable, ethical, hardworking, available
- Restorative:** analytical, fixing, identifying, rekindling, resuscitating
- Self-assurance:** certain, confident, independent, risk-taking, self-confident
- Significance** achieving, credible, focused, goal-oriented, independent
- Strategic:** intuitive, observant, predicting, problem solving, reflective
- Woo:** conversational, friendly, initiating, networking, sociable

7 - ROLES

Shakespeare wrote in *As You Like It*: “All the world’s a stage, and all the men (and women) merely players: They have their exits and their entrances; and one man in his time plays many parts.”⁸

On the stage of life we are given an opportunity to play many roles. Some of these roles are a good fit to your strengths. They may be very rewarding by the evidence of great achievements, On the other hand other roles may be less so. A good life plan is best when you can leverage a foundation of successful roles and achievements. This is especially powerful when your achievements are based on your purpose, core value, character strengths and skills.

“Winners compare their achievements with their goals, while losers compare their achievements with those of other people.”

Nido Qubein

When asked to provide a résumé or CV most of us create one based on the titles we held or the organizations we worked for in chronological order. Regretfully, these do not often reflect your strengths, skills, or your most rewarding roles and achievements.

We encourage you to create a different résumé, one that is based on your fulfilling roles as well as the greatest achievements, and the most rewarding accomplishments in these roles. When you think of these and relate them to the reasons they were most rewarding, you create a foundation for a fulfilling future life plan.



Exercise

In the following table divide your life into logical time segments. For each segment:

1. For each segment, recall your most rewarding accomplishments. Also write the reason you believe these were rewarding or fulfilling.
2. List the roles you played that may have contributed to your achievements or feelings.

We encourage you to differentiate between your titles and the roles you played. For example, you may have had the title of teacher but the most fulfilling roles you played were that of a coach, catalyst or change agent. Refer to the list that follows for ideas.

Stage Of Life	Fulfilling Achievements and Satisfaction Reasons	Roles You Played
Early Years:	•	•
College Years:	•	•
25 -30 Years:	•	•
30 -XX Years:	•	•
XX -XX Years:	•	•
XX -XX Years:	•	•

Roles List

The following is a sample roles list. This is not all-inclusive so feel free to add other roles that you think are important to you.

- | | | |
|--|---|---|
| <input type="checkbox"/> Accountant | <input type="checkbox"/> Guide | <input type="checkbox"/> Photographer |
| <input type="checkbox"/> Activist | <input type="checkbox"/> Helper | <input type="checkbox"/> Pilot |
| <input type="checkbox"/> Administrator | <input type="checkbox"/> Homemaker | <input type="checkbox"/> Planner |
| <input type="checkbox"/> Advisor | <input type="checkbox"/> Host | <input type="checkbox"/> Plumber |
| <input type="checkbox"/> Advocate | <input type="checkbox"/> Hydrologist | <input type="checkbox"/> Policeman |
| <input type="checkbox"/> Analyst | <input type="checkbox"/> Hygienist | <input type="checkbox"/> Policy-maker |
| <input type="checkbox"/> Arbitrator | <input type="checkbox"/> Influencer | <input type="checkbox"/> Problem solver |
| <input type="checkbox"/> Author | <input type="checkbox"/> Inspector | <input type="checkbox"/> Professor |
| <input type="checkbox"/> Banker | <input type="checkbox"/> Interpreter | <input type="checkbox"/> Programmer |
| <input type="checkbox"/> Boss | <input type="checkbox"/> Interrogator | <input type="checkbox"/> Promoter |
| <input type="checkbox"/> Builder | <input type="checkbox"/> Investigator | <input type="checkbox"/> Prospector |
| <input type="checkbox"/> Carpenter | <input type="checkbox"/> Investor | <input type="checkbox"/> Protector |
| <input type="checkbox"/> Catalyst | <input type="checkbox"/> Journalist | <input type="checkbox"/> Provider |
| <input type="checkbox"/> Champion | <input type="checkbox"/> Judge | <input type="checkbox"/> Psychologist |
| <input type="checkbox"/> Change agent | <input type="checkbox"/> Landscaper | <input type="checkbox"/> Realtor |
| <input type="checkbox"/> Chemist | <input type="checkbox"/> Leader | <input type="checkbox"/> Receptionist |
| <input type="checkbox"/> Cleaner | <input type="checkbox"/> Legislator | <input type="checkbox"/> Researcher |
| <input type="checkbox"/> Coach | <input type="checkbox"/> Librarian | <input type="checkbox"/> Resource |
| <input type="checkbox"/> Commander | <input type="checkbox"/> Listener | <input type="checkbox"/> Sailor |
| <input type="checkbox"/> Consoler | <input type="checkbox"/> Manager | <input type="checkbox"/> Secretary |
| <input type="checkbox"/> Consultant | <input type="checkbox"/> Manufacturer | <input type="checkbox"/> Servant |
| <input type="checkbox"/> Cook | <input type="checkbox"/> Mediator | <input type="checkbox"/> Server |
| <input type="checkbox"/> Counselor | <input type="checkbox"/> Mentor | <input type="checkbox"/> Social-worker |
| <input type="checkbox"/> Decorator | <input type="checkbox"/> Microbiologist | <input type="checkbox"/> Soldier |
| <input type="checkbox"/> Dentist | <input type="checkbox"/> Missionary | <input type="checkbox"/> Solicitor |
| <input type="checkbox"/> Designer | <input type="checkbox"/> Model | <input type="checkbox"/> Sportsman |
| <input type="checkbox"/> Developer | <input type="checkbox"/> Moderator | <input type="checkbox"/> Stockbroker |
| <input type="checkbox"/> Diplomat | <input type="checkbox"/> Motivator | <input type="checkbox"/> Supporter |
| <input type="checkbox"/> Director | <input type="checkbox"/> Negotiator | <input type="checkbox"/> Surgeon |
| <input type="checkbox"/> Doctor | <input type="checkbox"/> Networker | <input type="checkbox"/> Teacher |
| <input type="checkbox"/> Driver | <input type="checkbox"/> Nurse | <input type="checkbox"/> Technologist |
| <input type="checkbox"/> Economist | <input type="checkbox"/> Nutritionist | <input type="checkbox"/> Therapist |
| <input type="checkbox"/> Editor | <input type="checkbox"/> Observer | <input type="checkbox"/> Trader |
| <input type="checkbox"/> Electrician | <input type="checkbox"/> Organizer | <input type="checkbox"/> Trainer |
| <input type="checkbox"/> Encourager | <input type="checkbox"/> Overseer | <input type="checkbox"/> Translator |
| <input type="checkbox"/> Enforcer | <input type="checkbox"/> Painter | <input type="checkbox"/> Trendsetter |
| <input type="checkbox"/> Engineer | <input type="checkbox"/> Parent | <input type="checkbox"/> Veterinarian |
| <input type="checkbox"/> Entrepreneur | <input type="checkbox"/> Partner | <input type="checkbox"/> Videographer |
| <input type="checkbox"/> Facilitator | <input type="checkbox"/> Pastor | <input type="checkbox"/> Visionary |
| <input type="checkbox"/> Farmer | <input type="checkbox"/> Peacekeeper | <input type="checkbox"/> Watchdog |
| <input type="checkbox"/> Firefighter | <input type="checkbox"/> Pharmacist | <input type="checkbox"/> Writer |
| <input type="checkbox"/> Guard | <input type="checkbox"/> Philanthropist | <input type="checkbox"/> Add more |

Leveraging your Strengths and Roles

In the previous chapters you identified your **top five character strengths and roles**. Research suggests that you are most fulfilled and productive when you focus on roles that leverage your strengths. Now try to multiply the benefits of this exercise.

- Examine your achievements to identify how they were related to your core character strengths.
- Examine your achievements to identify how they related to your roles that build on your strengths.

Note on career development:

- Planning your career and professional development is most effective when you leverage the lessons learned from your personal history.
- The opportunities offered to self-motivated teachable people are limitless. The exercise you just completed is a powerful tool to help you make appropriate choices or seek the opportunity that can afford you the best career fit.
- Create a simple table that lists your character strengths and relates your roles and achievements to them. The following is an example.

Character Strength	Role Played	Achievement
•	•	•
•	•	•
•	•	•
•	•	•
•	•	•
•	•	•
•	•	•
•	•	•

Tell Your Story

Most people like a story. Try to tell your story to reflect, not only what you do or did, but more importantly who you are and what you are made of.

Imagine that you have a lead on an opportunity for a role in an ideal organizational setting. It is in an industry, market or geography that captures your imagination. This is an organization whose mission statement and core values resonate with yours and ignite your passion to give your very best. It is a place where you are likely to have your best fit and live and work in your sweet spot.

“The longer I live, the more I realize the impact of attitude on life. Attitude, to me, is more important than facts. I am convinced that life is 10% what happens to me and 90% of how I react to it. And so it is with you... we are in charge of our Attitudes.”

Charles R. Swindoll

You are invited to tell them your story. You were told that you are on top of the choice list. While you really want this job you want to speak with integrity. It is important that you communicate who you are by sharing your values, strengths, and skills. It is very helpful that you explain how you have been able to leverage these in previous roles.

Take time to write your story. This is your life success story. Write it in the form of a letter to a prospective employer.

A most powerful résumé:

Once you have written your story change it into a structured résumé. While not necessarily in this order your résumé should answer the following questions:

- Who are you? Describe your values, strengths and talents
- What have you accomplished? Here be sure to list relevant achievements that give evidence to your ability to leverage your values and strengths,
- What have your learned or experienced? This is the place to list your education, training and affiliations. Avoid using acronyms.
- Where did you work before? Provide a chronological record of employment.
- Do you have a family and other interests? Reference your family life and any extracurricular interest or affiliations.

Note: Your résumé is your sales brochure. It should be attractive and positive while presenting the factual highlights. Its sole purpose is to get you an interview or to confirm assumptions and understandings. Use it wisely. Do not offer it unless it is called for. Where needed augment it with a short cover letter to indicate:

- Your understanding of the prospective role and business need.
- How your strengths and skills can add significant value to the organization.

8 - Relationships

The success of your life plan is directly related to the impact of relationships on your life. When our children were teenagers we used to tell them that the kind of friends they keep defines who they are and what they will become. This still holds true for us as mature adults.

In his great book, *Restoring Your Spiritual Passion*, Dr. Gordon McDonald suggests that among the people who impact our life there are:

- **Important People** who share our passion and commitment and help us develop our roles and stay focused on achieving our life plan and goals. Some collaborate with us as they complimentary roles. These include our family, leaders, friends, coaches, and others totally engaged in our objectives and goals.
- **Teachable People** learn from our passions and benefit from your life priorities. They grow as we invest our time in developing them. As they grow they become partners and we delegate and collaborate with them. As we move on they become part of our legacy.
- **Draining People** who consume our energy and leave us emotionally drained.

It wisely said that “**who you know is more important than what you know.**” If credible relationships are your most important asset in developing your life plans, can you afford to neglect taking regular inventory of this great resource?



Exercise

1. Take inventory. List the people in your life. For each person indicate if you consider them Important, Teachable or Draining (**I, T or D**)
2. For each briefly write why you consider each person as an **I, T or D**.
3. Commit to regular communication frequency (Weekly, monthly, quarterly, annually...) with your Important and Teachable people.

“Some people come into our lives and quickly go. Some stay for awhile and leave footprints on our hearts. And we are never, ever the same.”

Unknown

I, T, D	Person or Groups	Briefly list why you consider this person or people I, T or D	Comm. Frequency

4. Take time to send a short note or e-mail to your important and teachable people sharing your thoughts.

Wise Words

“People, like nails, lose their effectiveness when they lose direction and begin to bend.”

**Walter
Savage Landor**

“Efficiency is doing things right; effectiveness is doing the right things.”

Peter F. Drucker

“The "Inside-Out" approach to personal and interpersonal effectiveness means to start first with self; even more fundamentally, to start with the most inside part of self / with your paradigms, your character, and your motives. The inside-out approach says that private victories precede public victories, that making and keeping promises to ourselves precedes making and keeping promises to others. It says it is futile to put personality ahead of character, to try to improve relationships with others before improving ourselves.”

**Stephen R.
Covey**

“To increase your effectiveness; make your emotions subordinate to your commitments.”

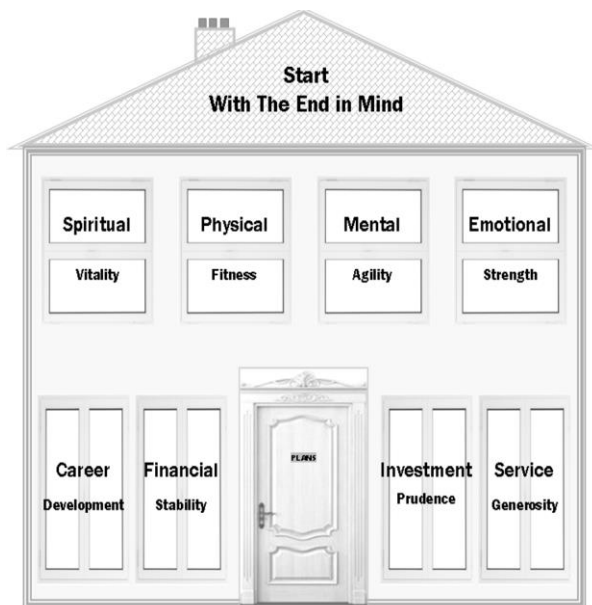
Brian Koslow

EFFECTIVE BALANCED LIVING

Having an effective and balanced life does not just happen. It is the result of deliberate and well planned commitments built on strong life foundations.

Picture your effective and balanced living as a collection of rooms or living quarters that complement each other. While different by nature, every room supports and enhances the roles of the other to deliver a desired quality of life.

We are creatures of mind, body, and soul. In the following pages we will address:



- **Spiritual Vitality** deals with the element of faith in your life. Faith is different from religion. For many of us our faith is grounded in the existence of a godhead or a supreme deity. On the other hand, even the most committed atheists build their spiritual life based on a strong belief in the nonexistence of a deity. Life planning cannot ignore personal faith. It is important to articulate how your faith impacts your life plans.
- **Physical Fitness and Mental Agility:** We encourage you to care for your body and mind. They are the engine that empowers you to be what you want to be and do what you need to do.
- **Emotional Strength:** Examine and prioritize the various relationships in your life as well as the emotional impact of healthy planned interactions.
- **Career Development:** Whether you work for a living or consider yourself retired, as long as you have a life you have a purpose and you have a career that should be planned and developed.
- **Financial Stability and Investment Prudence** serves to ensure that your material needs and future are well planned.
- **Service Generosity** enhances the bond that keeps you connected to a broader community.

9 - Spiritual Vitality

Apart from body and mind we each have a spirit. While the least visible of our human being it can be often be the most critical. Regretfully, it is often taken for granted. While it does not scream when starved, when the spirit is denied proper care and nourishment man can become nothing more than an animal in character or social qualities.

Somewhere in our society, we have wrongly associated spiritual vitality with religious rituals and practices. While these may play an important part you do not have to be religious to provide the nourishment your spirit needs. Some may claim that there are many aspects that provide spiritual nourishment or leads to spiritual vitality. Some think that friends or material positions may provide relief to a starving spirit. I disagree. If it were so, the wealthiest and most popular among us would have been the most spiritual. We know this is not true.

Allow me to suggest that personal faith is the greatest contributor to spiritual vitality. You do not have to be religious to have strong faith. There is a big difference between religion and personal faith. Regardless of religion every one of us has faith in something and/or someone. From the most religious among us to the atheist, at the core of our belief is faith. What we believe defines the glasses through which we see the world. By the standards of our faith we measure what happens to us as well as our expected responses or reactions. From that vantage point we also define most of life priorities.

I hope you can see that much of our life is built on faith. The reality is that our core values are built on what we believe and who we believe. One element of faith builds on another to form our core life structures. In our busy materialistic society the spiritual aspects of life are often neglected and overlooked. When spiritual vitality is ignored the consequences we face are often compromised lives.

If faith is the critical starting point in planning your spiritual vitality, then the issue of God is the most critical element of faith. Atheists build their faith on the nonexistence of God or any deity. The majority of the world has accepted by faith that there is a god. With this in view, the critical starting point we need to address is the issue of "God." Is there a God to be acknowledged, worshiped and obeyed? John F. Haught is a famous theologian who said that "A God-Shaped Hole is at the heart of our being." Blaise Pascal, a famous French philosopher, physicist, and mathematician, said, "There is a God-shaped vacuum in the heart of every man which cannot be filled by any created thing, but only by God, the Creator."

"We have placed too much hope in political and social reforms, only to find out that we were being deprived of our most precious possession: our spiritual life."

**Alexander
Solzhenitsyn**

While many in our world try to fill this God-shaped vacuum with money, material toys, work, sex, pleasure or activities others seek to fill it by religious rituals and traditions that are often void of personal meaning. Regretfully, these are often inadequate and temporary at best. Think of your spiritual tank as a resource. The deposits placed in it need to be compatible with the challenges and expectations placed on you. If your tank is filled with money you may be able to respond to financial challenges. If it is filled with fun, you can become the life of the party. But, when life brings you challenges beyond all that you have ever experienced, where will you go for help? During the Second World War it was often said, *“There are no atheists in foxholes.”*

Assuming you have settled this point in your own mind and you have accepted the view of the majority of the world that there is a God, you will face another important personal issue. Which god do you rest your faith on? Religious leaders today cause us to believe that there are many gods. Planning your spiritual vitality should be based on finding the true God, a God that deserves allegiance and loyalty based on his character and the role he plays in your present life and the life hereafter. Planning your spiritual vitality is directly related to your understanding of the role your God plays in your life and the kind of relationship you have with him.

Of all aspects of life that which deserves your highest priority is the question, *“Who is your God and what role does he play in your spiritual vitality?”* Those who neglect their spiritual vitality are likely to suffer the most when facing challenges that cannot be responded to by the resources of our material or intellectual wealth. The purpose of your life plan is to help you confront your spiritual beliefs and define your faith in response to your world today and the years to come. This impacts not only your present priorities but also your short term and long term planning and goals.

“Just as a candle cannot burn without fire, men cannot live without a spiritual life.”

Buddha



Exercise

Investigate, think, and articulate the truth about what you believe.

- Take time to reflect on your faith. We all have faith. What is yours? Write a few sentences starting with the word **“I believe ...”** Based on that statement try to articulate the kind of relationship you should have with your God.
- If you do not know or are not sure of what you believe, that is honest. A large number of thought leaders have had the same experience. Like them you owe it to yourself to find the truth. Be sure to examine:
 - Spiritual literature for authenticity
 - Historical evidence for accuracy
 - Evidence of the impact of God on the life of his true followers

A personal note:

As I wrote at the end of Chapter 4, I want to be sure that this chapter does not offend any of my friends, clients or readers. For this reason, it may be important to know what influences my writing and my spiritual vitality.

Most of my growing years I was immersed in a clutter that was foreign or even hostile to my present faith beliefs and spiritual values. Today if I am asked I would say that **“I am a follower of Jesus Christ.”** I do not use the term Christian because it may reflect specific connotations or identify specific religious traditions that may or may not be accurate. While I was exposed to different forms of the Christian tradition I was not always a follower of Jesus Christ and did not always have a personal relationship with him. This totally changed when I came face to face with a clear understanding of who Jesus is and what He did for me in the past, what he does for me in the present, and what he promised to do for me in the future.

As you develop your spiritual vitality, I would be remiss if I did not urge you to examine the life and teachings of Jesus Christ. Should you wish to research this further, I recommend thought leaders like the British philosopher, C.S. Lewis, who was once an atheist and later wrote his classic book, *Mere Christianity*, or Lee Strobel and his book, *A Case for Christ*.

Lee Strobel is a modern day thought leader who for many years considered himself an atheist. A graduate of Yale Law School he had a distinguished career as an investigative journalist with world class newspapers. When his wife accepted a personal relationship with Jesus Christ he saw evidence of profound personal changes in her character and life priorities. Lee Strobel decided to apply his legal training along with his hard-nosed, skeptical, investigative journalism to research the truth about Jesus. Based on his thorough research, Strobel could do no less than accept Jesus Christ as his Lord and God. In his book, *A Case for Christ*, he uses his legal mind and journalistic precision to:

1. Document the accuracy and historical authenticity of the New Testament accounts of Jesus Christ
2. Analyze the life and ministry of Jesus Christ as a true fulfillment of long foretold prophecies and that without a doubt He is what He said He was—God.
3. Investigate the historicity and accuracy of the crucifixion of Jesus as well as the truthfulness of the resurrection accounts

If you have not yet done so, my hope is that you sincerely investigate the life of Jesus Christ.

10 - Physical Fitness

In our teens and early twenties most of us cherish our body and pride ourselves on our looks and strength. As we get older and busier we take advantage of what we have built and begin to take our bodies for granted. Negligence often leads to reduced fitness and strength in many ways.

Ask those who suffer ill health and they will tell you that if your health fails, it can overshadow everything else that's going on in life. From relatively small issues such as pains, lethargy, and indigestion to major health diseases, ill health can compromise your quality of life.

Today many of us suffer with elevated levels of stress. It is well established that neglecting our bodies can exacerbate stress levels and, eventually, lead to extreme health problems. One of the best steps you can take toward lowering your stress levels is to have a physical fitness plan. Taking care of your body with proper eating and physical exercise is an investment that you will never regret.

“Lack of activity destroys the good condition of every human being, while movement and methodical physical exercise save it and preserve it.”

Plato

Make sleep a priority. Most of us are sleep deprived. Most of us need an average of eight hours of sleep. It is well known that a good night's sleep is not only a good antidote to stress but also critical to renewing your body and replenishing cells worn out by the daily grind. If you do not have enough sleep you may be less productive, less mentally sharp, and more prone to the effects of stress with all its negative consequences.

Changing an unhealthy life style can be a challenge. Eating well, sleeping longer, changing bad habits may require you to seek the appropriate help. It is often recommended that you get a full physical checkup. You may need the advice of a professional, doctor, nutritionist, or trainer. These are good investments that you can make in a body that you have to live in for a very long time.



Exercise

- List what you need to do to improve:
 - Your sleep habits. Do not think only of how much sleep you think you need. We live in a sleep deprived culture.
 - It may be wise to ask your doctor for a sleep study.
 - Read the book, *Sleep, It Does a Family Good: How Busy Families Can Overcome Sleep Deprivation*, by Dr. Archibald D. Hart
 - Your eating habits. Do not assume you are eating well or say that you are not as bad as other obese people.
 - Examine your eating patterns against one of the many well established nutritional standards such as the Canada Food Guide, the NHS, Guide to Eating Healthy, the USDA Eat Well (a program for healthy eating) or others
 - Seek the advice of a qualified nutritionist.
 - Monitor your daily caloric intake using one of the many tools available on the web.
 - Your exercise and physical fitness. Depending on your physical condition, fitness does not have to be expensive. A good brisk walk three to four times a week or modest routine of jogging may be all you need. On the other hand, you may need to invest in a gym membership or hire a personal trainer; this investment may pay dividends in improved health or even save you from the dangers of ill health.
- Validate your desired change with your doctor or healthcare professional. Modify it as needed to create clear objectives and goals.
- Create a support and accountability structure to help you reach your goals.

11 - Mental Agility

Being in good health is not limited to our body. Most of us live in a knowledge-based economy. Our life depends greatly on our ability to learn and translate information into knowledge. Our mental agility and strength directly impact how we use knowledge to communicate, collaborate, and make decisions. To a great extent our livelihood and personal lives depend on our mental agility.

The Canadian Mental Health Association suggests that today more than ever we are more aware of how our mental health affects physical health as well. If you are mentally weary and drained you are likely to face ill health. By practicing mental fitness you can nurture your body as well.

What deposits do you put into your mind to keep it fresh and energized? What investments do you make to help your mind stretch and grow? What do you love to do that will keep the reservoir of your mind filled up? Is it reading good books? Taking a new course? Taking time to learn a new craft? Purposely surfing the net to research a historical event? Engaging in stimulating conversations and debates? Taking long walks to think through tough issues? Find out what works for you and then carve out regular time in your life to make it happen.

You need support. In our busy, rushed life this is not easy to do. What we discussed here is often counterculture and ignored and neglected by most people around you. As it is with any hard discipline you may need an extra level of support and accountability. Ask a friend or a coach to support, guide, and keep you accountable.

“Real, constructive mental power lies in the creative thought that shapes your destiny, and your hour-by-hour mental conduct produces power for change in your life. Develop a train of thought on which to ride. The nobility of your life as well as your happiness depends upon the direction in which that train of thought is going.

Laurence J. Peter



Exercise

- Develop a list of topics of interest that stimulate your mind and broaden your vision.
- Create a “bucket list” of new things you like to do.
- Examine your leisure time and carve a clear percentage for what you call “personal and professional development” and become intentional in how you use this time.
- Create learning objectives and goals that you convert into a plan for reading, personal interaction or other activities.
- Develop a support community or find a coach that can help you stay focused.

Wise Words

“The attitude, and the mind, is where it all starts.” **John Smith, Olympic Champion**

“You let the mind take over. My mind is my biggest asset. I expect to win every tournament I play.”- **Tiger Woods**

“Take pride in how far you have come. Have faith in how far you can go.” **Unknown**

“Don't limit yourself. Many people limit themselves to what they think they can do. You can go as far as you mind lets you. What you believe, you can achieve.”
Mary Kay Ash

“The greatest revolution of our generation is the discovery that human beings, by changing the inner attitudes of their minds, can change the outer aspects of their lives.” **William James**

12 - Emotional Strength

Some psychologists have suggested that we each have an emotional bank account. The demands placed on us generate withdrawals from our emotional bank account. I do not know about you but I cope much better with physical and mental demands than I do with emotional stresses. I can go through a heavy day at work with no problem but one serious disappointment or argument with a friend or family member leaves me exhausted.

Deposits into our emotional bank account are made by those who are important to us. Spouses, family members, and friends are the most important people we count on to make meaningful emotional deposits into our life. Those who are close to us have a unique ability to energize us and build us up. Our emotional bank needs to be replenished by our family and friends as they communicate love to us. Regretfully, in our busy lives and fractured families, the replenishment processes are often neglected or compromised. At other times, though willing, those who are close to us have not learned our proper currency or the best way to replenish our emotional bank account. As a result, our emotional bank accounts are often in the red zone and life stresses are magnified.

“Intimate relationships cannot substitute for a life plan. But to have any meaning or viability at all, a life plan must include intimate relationships.”

Harriet Lerner

What is your currency?

Often poor communications make emotional deposits ineffective. Unless deposits are made in the native currency of the bank account, these deposits may be less effective or may often be worthless. To give you an example, when we were newly married I operated an emotional bank account heavily influenced by my Egyptian background and my personal communication currency. My wife tried to communicate love based on her Canadian background and the currencies with which she was raised. While well intentioned, in the exchange we lost some of the value of our efforts to communicate love, support, and encouragement.

What is your love language?

Before we went on our 25th anniversary vacation friends gave us Gary Chapman’s excellent book, *The Five Love Languages*.⁹ Chapman describes the need to replenish our emotional bank account by using the right language to make proper deposits in our emotional bank accounts.

The book suggests that there are five love languages and within each language there are differing dialects. We each have a native language that we feel most

comfortable with when communicating love and support. Most often, this is the language that we best understand. This is the language we most likely use in giving or showing love to others. It is the language that we prefer in receiving deposits into our emotional bank account.

Gary Chapman also suggests that to varied degrees we each have a primary and secondary love language selected from the following five love languages:

1. Words of affirmation: Mark Twain said that he could live for two months on one good compliment. Most probably words of affirmation were Twain's primary love language. Sincere compliments from those who are important to us energize us and help us cope with the demands or withdrawals made on our emotional bank account. As I read this I began to realize that compliments and encouraging words were my primary love language as well. Regretfully, I lived in a dog-eat-dog business world. When I came home I needed the compliments of my wife to replenish my emotional bank account. I had not communicated this to my wife and by her upbringing compliments were not her native love language. On the flip side, my compliments to my wife did not gain the expected results as she felt they were unnecessary and even made her uncomfortable. (They were not her primary love language.)

"There are two things people want more than sex and money... recognition and praise."

Mary Kay Ash

2. Acts of Service: When it comes to acts of service my wife is a model. To her, little acts of kindness count for a lot. She grew up in home that believed that "actions speak louder than words." She has a keen sense of finding and responding to people's needs. She keeps a spotless house with perfect meals. She is always careful that those in her care, me included, look their best. This is her way of showing love to her family and friends. Regretfully, tidiness is not one of my strengths. My definition of acts of service would have been limited to working hard in a competitive world to bring home the biggest paycheck I could.

From the two points above, you can see why my wife and I could have some problems. As we communicated in two differing love languages, our emotional bank accounts were often challenged. While I communicated love to her in my language of compliments, she considered it embarrassing. And while she needed my acts of service, I considered these as unnecessary chores.

Fortunately, Gary Chapman suggests that most of us also have a secondary love language that we can often use. In this case our secondary love language may have provided the help we needed through our emotional crisis.

3. Physical Touch: My father died when I was only eighteen months old. I was the baby of the family and my mother never remarried. Members of my extended family stepped in to help and I was the recipient of an overabundance of physical affection and touching. In my adult years, you could say that physical touching is my secondary love language. While not as important as words of affirmation in filling my emotional love bank, physical touch became a part in communicating love in our home. While not a critical part of her upbringing, my wife worked hard at learning this love language especially after discovering that this is also a language our son has inherited from me.

“We make a living by what we get, but we make a life by what we give.”

Winston Churchill

4. Gifts: All through history the giving of gifts has played an important part in expressing love and appreciation. For some people this is their primary love language. As gift giving is an appropriate way of expressing love and appreciation in our culture, my wife’s gifts often exceeded my expectations. I tried to show gratitude for the gifts she gave me. Yet, her gifts often did not register as high on my bank account as she may have expected. I am sure this was disappointing to her but I did not know how to explain to her that this was not my primary or secondary love language. Through communication I began to understand that in her upbringing my wife had very little in the way of gift giving. Today this is an expression of her generous, selfless spirit. Now that I also learned that this is one my daughter’s love languages I am more careful to speak it in spite of my extra careful spending habits.

5. Quality Time: In my younger years, I was the classic high energy type “A” personality. Some may think that I still am a type A workaholic. Sitting down for a relaxed discussion was not high on my priority list. While I admired friends and family members who enjoyed a relaxed evening at home I did not see this as a way of communicating love or appreciation. Now that I am much older, I am learning to appreciate the value of quality time spent in thoughtful discourse. No, it is not necessarily a sign of old age. I believe that I am adapting to a new language of love that my children learned to appreciate in long dinner times spent with their mother while I was busy in my hyperactive life and business travel.



Exercise

- As best as you can tell, what is your primary and secondary love language?
 - My primary love language is _____
 - My secondary love language is _____
- Communicate your love language to your important people and take time to make deposits into their lives. Ask them for their love language, or using adjectives ask them what they wish you can **be** as well as how this would be reflected in what you can **do** for them. Use the example below and reciprocate with your own input to them.

Because you are very important to me it is my desire to **be** the best I can be and reflect this by doing the best you wish for me to **do**. Please give me your input.

I want you to be: List key adjectives.	To reflect this what I wish you would do is:

“You give but little when you give of your possessions. It is when you give of yourself that you truly give.”

Kahlil Gibran

13 - Career Development

Many of us view work and career development and planning as only a tool for financial stability. This is a very limited view point. The objective of career planning is personal growth and professional development. We all like to have a job that provides some level of financial stability. But the greater purpose of career development is enhancing your work life quality and meaning. Regardless of what you do and how much you make there are key realities we each must face:

“The people who get on in this world are the people who get up and look for the circumstances they want, and, if they can't find them, make them.”

George Bernard Shaw

- Unless you sincerely believe that, in your present role, you offer high measurable and sustainable value the reality is that you have no job security.
- If your role can be filled by someone else or in some other way at lower costs, your role will likely be restructured sooner or later.
- In a global economy, unless you are growing and developing to keep up with your changing world, your role will soon be outsourced and career opportunities will soon pass you by.
- If your job is not meaningful and fulfilling you will be unhappy and feel trapped by your need for financial security. Regrettably this is the case with 60% - 80% of the working population. Most of us spend more than 40% of our waking hours in our career or work life. If, for no other reason you can see how your career has a major impact on your quality of life.

With such a high level of dissatisfaction why is it that people do not make the needed change? Some may think that people do not change because of a lack of opportunities. Changing demographics show us that the demand for talent will continue to exceed the available supply. Granted, there are few who have no option of change. There will also be periods of cyclical reduction in demand. Let me suggest that the main reason we do not change is the lack of proactive career development and planning to take advantage of emerging opportunities.

Our world and work environment is rapidly changing. Employers no longer take any responsibility for the career plans of their staff. Employee loyalty has diminished and employer loyalty is limited by the economic conditions. Today employers expect employees to change roles and employers. Careers are also rapidly changing as well. Even if your professional designation does not change, the work you do and how you do your work is rapidly changing.

The global consulting firm, McKenzie and company, in their study, *The War on Talent*, suggests that talent is the only sustainable competitive advantage.¹⁰ This

equally applies to corporations as well as to individuals. Individuals who pay attention to cultivating and developing personal talent and applying it to their best fit have the greatest opportunity for growth and prosperity. This requires clear thinking and planning.

- What is career development planning? Simply put, career planning is painting a realistic picture of your dream job and writing steps of how to make it happen.
- What does your dream job look like? A dream job is a job where you have meaning, respect, and fair rewards. It is a job where you are engaged with a team or can collaborate with others that:
 1. Supports your core values
 2. Leverages your character strengths
 3. Encourages you to develop and grow your best skills
 4. Appreciates the advantage of your relevant experience and achievements
 5. Supports you in developing your network of credible relationships
 6. Rewards you fairly for your contributions by financial and other means. This should meet your financial needs, not necessarily all your many wants.

“If your business world is changing faster than you are you will be left behind. Spend 10% of your time learning and growing and looking for your next job.”

John Dunn, My Career Coach



Exercise

If you are asked, “Who are you?” what would you say? Can you answer this question briefly in a manner that relates to the career opportunities that give you the best fit? If requested, are you able to follow up such an answer with integrity and credible detail?

Having defined your foundational strengths, the following exercise can be applied to both internal and external career opportunity searches. While there is great value in staying with the same organization for a long time, it is your personal responsibility to always keep an open eye to the broader market in your changing world.

A. Write a perfect résumé. In the chapter on roles and achievements we encouraged you to learn how to tell your story and write a perfect **résumé**. Your perfect résumé describes your best fit to your dream job. It highlights:

- Your core values
- Your character strengths

- The skills that you have acquired and wish to further leverage or develop
- The achievements that demonstrate how you leveraged your strength and skill to deliver outstanding results.

B. Define your ideal reward system. Rewards are not limited to financial compensations. Non-monetary incentives are becoming more important for those seeking improved quality of life. Your rewards model must be based on:

- Providing for your family’s living needs based on a reasonable family budget
- Savings for a safety net in case of career or employment volatility and risk of job loss
- Investments for retirement financial objectives
- Fair market compensation for equal work

C. Define your target market

If you aim at nothing you will surely get there. Defining your target market should be broad enough to give you a wide perspective but objective enough so you do not waste a lot of time and effort.

- List the organizational culture that is more likely to reflect your core values
- Learn the industries, markets or geographies where some of your character strengths and skills are likely to be used
- Identify the market segments that are likely to value your skills and benefit from your achievements
- Focus on opportunities where you can leverage your credible relationships and contacts
- Be aware of economic indicators that point to future opportunities of growth

“It’s not what’s happening to you now or what has happened in your past that determines who you become. Rather, it’s your decisions about what to focus on, what things mean to you, and what you’re going to do about them that will determine your ultimate destiny.”

Anthony Robbins

D. Leverage your credible relationships

The old saying is true. **Who you know is more important than what you know.** There many good reasons why this is true:

- Those who know you are more able to understand your character strengths and your skills. These are more likely to be transferable from one role to another and even from one career to another.
- What you know is not always as transferable as your strengths and skills. If you are teachable or coachable, you can easily acquire what you need to know.

- Those who know you can relate your personal profile and its possible fit to a specific role.
- Those who know you and are willing to refer you reduce the hiring risk for your prospective employer.

E. Manage your relationship network

Building a good network of credible relationships is one of life's greatest assets. It should not be a selfish or self-centered act. It is a reciprocal act of friendship that seeks the higher good of all concerned. With your strong character and viable skills as well as a solid track record of achievements, those who know you should be pleased to refer you. In a way they are doing others a favor. Building networks of credible relationships requires time and deliberate effort. You need to include a communication strategy and a communication plan that is genuine and honest.

Social media is becoming a vital relationship building and business resource. Tools like Facebook, Twitter, and LinkedIn can be valuable assets because they are interactive conversation. It is critical to understand the positive impact the proper use of these tools can give you. At the same time it is equally critical to appreciate the risks associated with mishandling these tools. The following are some key tips to help you in managing your social media network:

1. Your profile is critical

- Must have a good professional picture. Be sure your eyes speak of who you are. Your picture speaks louder than words. Having a good picture adds 40% of the impact.
- The headline should be brief and describes you with "rich key words." This is the area where you describe who you are and what is most important about you. Your job title does not define you.

2. Build a credible network.

- It has been wisely said that you are known by the company you keep.
- Do not invite everyone. Edit your list before you invite.
- When invited to join be wise in accepting invitations.

3. Be engaged with your network.

- Interact with your network as you watch for updates and posts from people in your network
- Join appropriate professional and common interest groups
- Interact by asking for opinions and responding with feedback comments
- Give back to your community with credible posts and valuable research or papers and publications you create or links to fresh information

14 - Financial Stability

Personal financial management is the second highest cause for stress in family life. Financial instability is reflected in the high debt load that we carry. This is often the key reason why many feel trapped in a career or a job they totally dislike.

“Save 10%, donate 10% and enjoy the rest.”

Wise words my mother taught me

JR is a 42 year old, educated professional with a responsible role in his company. He told me that until he got married five years ago he never worried about money. “I never had a budget or balanced a chequebook. I paid my credit cards as soon as I got the statement without checking them. Life was easy; I spent what I got and I had lots. I did not worry about a thing. Now with small children, I am afraid my six figure income is not enough. I do not know where money goes.”

JR is a typical example of many business professionals. They are good business managers but neglect simple principles when it comes to personal finances. As a result, this generation struggles under high and almost unsustainable debt load.

Budgeting need not be complicated.

1. **Account for all monthly guaranteed income.** Exclude discretionary income, unearned bonuses and commissions.
2. **Account for mandatory spending.** Include taxes, housing, insurance, utilities, basic food, basic clothing, transportation, healthcare and contractual obligations.
3. **List discretionary spending.** Include clothing, entertainment, vacations, gifts, savings, charitable giving, home renovation, new car, etc.
4. **Create a Survival Budget.** Include guaranteed income and mandatory spending. It is advisable to keep a financial safety net equal to 6 to 12 months of your total mandatory spending. Doing this will give you great peace of mind.
5. **Create a Living Budget.** Include mandatory and discretionary spending as well as conservative allowances for unearned commissions and bonuses.



Exercise

- Create a survival budget and keep it handy to review in times of stress.
- Create a living budget. Be sure to engage your spouse and stick to it.
- Monthly, record **all** income and spending comparing it to your budget.

15 - Investment Prudence

The purpose of investments and savings is twofold:

- Hedge against the risks of unforeseen challenges such as unemployment, ill health, accidents, or even death. It is like having an insurance policy. How much you need depends on the probability of risk as well as your risk tolerance level. While it is wise to have insurance, being over insured can present undue strain on normal living expenses.
- Prepare for your predefined future needs and opportunities such as education, home renovation, special occasions, extended travel, retirement etc.

“Do not value money for any more nor any less than its worth; it is a good servant but a bad master.”

Alexander Dumas

In planning your savings and investments you need to consider:

1. How much you need
2. When you will need it
3. Your cash liquidity needs over a reasonable time horizon
4. How much risk you can take until the time you will need it

Your answer to these four conditions will help you define what is often called your investment policy statements. This is a clear description that will guide:

- Your savings plan or how much you should be saving every month or pay period
- Your asset mix allocation between stocks, bonds or cash. Asset mix is the greatest determinant of expected rate of return or investment growth and liquidity as well as responsiveness to your risk tolerance.

Depending on your stage in life, it may be wise to seek the help of a financial or investment advisor without abdicating your own planning responsibility. In choosing a financial advisor you must be aware that all advisors have biases driven by their investment philosophies, corporate mandate, training or more importantly their compensation models. With planning, research, and regular review, it is your responsibility to ensure that integrity is not compromised, and that your advisor is focused on your financial objectives.

There is one critical area that is often neglected. While often it is not included in discussions about investment prudence, it deserves your attention because it is a major hedge against significant risks. For a small investment of few dollars you can hedge against major risks and expenses. I am talking about **the risks of**

dying without a will or not having an appropriate Power of Attorney.

It is estimated that 55% to 70% of adults die without a will. In addition, the majority of us do not have a Power of Attorney to support them should they become unable to make independent life support choices. This is a very important matter that deserves your immediate attention.



Exercise

- To what extent do you need to insure against the risk of unemployment? Considering your survival budget, how much do you need to put aside for this?
- List any other foreseen risks that you need to offset with reasonable savings.
- What future opportunities do you need to financially prepare for? What cash flow projections should you consider?
- What life, health, disability or other insurance do you need to have in place?
- Do you have an up-to-date will to protect those who survive you in case of unexpected death?
- Do you have a Power of Attorney authorizing others to care for you in case you are unable to care for yourself?
- What knowledge and/or training do you think you need in the area of investments and retirement planning including:
 - Defining cash liquidity needs
 - Understanding your risk tolerance and asset mix allocation
 - Your expectations of the right investment advisors
- What role do you expect an advisor to play in your investment plan?

Note: If some of the terms in this chapter are not familiar to you, the internet is a good place to start your research. You will find many tools to help you define your investment risk tolerance as well as various aspects of asset mix allocation and diversification.

16 - Service Generosity

It has been wisely said that it is more blessed to give than to receive. Indeed, deep within the heart of most of us is a desire to express generosity. We naturally give to our family and friends out of duty or expected returns. In generosity we give without any expectations of returns or rewards.

The greatest sense of giving is moved by a character of generosity and a sense of gratitude for what we may have undeservedly received. When we examine the needs or plight of those less fortunate then we are often moved with a higher emotion that transcends our needs or fears and focuses our issues outside our often selfish wants.

It is in this space that faith and character often intersect. When we take time to search deep into our souls it is much easier to connect with the greater needs in our world. It is in such a time when we begin to examine life with an eternal viewpoint that we gain a new perspective of gratitude for our achievements and our success.

Giving is not merely an emotional exercise but a set of very rational and well planned activities. Giving is not limited to giving out of our financial resources but transcends to the giving of our time and interest to those in need. Bill Gates and Warren Buffett can give billions of dollars but you and I, along with limited financial donations, can give a kind word, a gentle touch or a sympathetic ear. They are equally important.

“To be able under all circumstances to practice five things constitutes perfect virtue; these five things are gravity, generosity of soul, sincerity, earnestness and kindness.”

Confucius

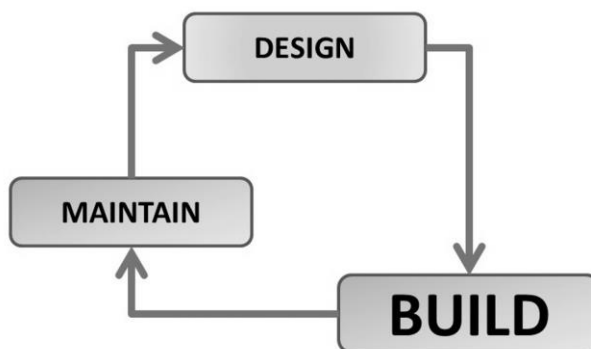


Exercise

- How much or what percentage of your income do you feel you should allocate to charitable giving?
- What talents and abilities do you have that can be of benefit to those less fortunate in your community or beyond?
- What steps can you take to become educated about the needs where your finances and abilities can be used for good without expected return of any kind?
- What needs would you commit to support what services can you offer?

B. BUILD

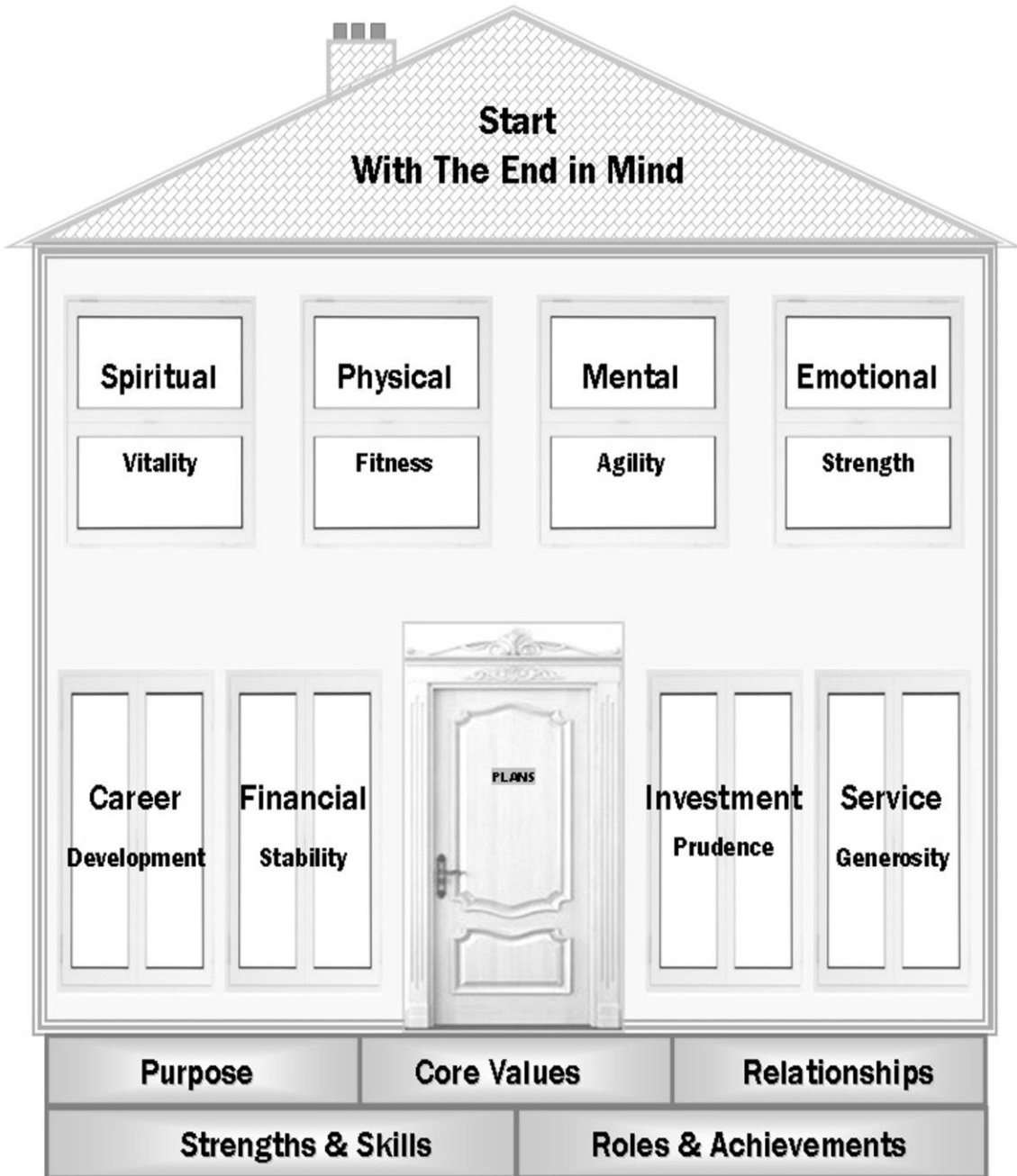
Building a house requires the intentional methodical assembly of the material and resources needed to fulfill a well-established design. With a good design in hand the builders' job is easy. Likewise your life plan will always start by creating or acquiring an appropriate design. Just like building a house there are two ways to obtain a design:



1. Some may choose the custom design route. If you have worked through the design chapters the exercises provided will help you think through the design issues. You also may choose to use or modify the exercises provided to create your own designed life plan.
2. Others prefer to use an existing design and make minor adjustments to it. If you prefer this approach, in **Section C** we have provided a template with examples written in it that can guide you. This template also includes some coaching tips along with example input to guide you. Our companion Life Plans Workbook provides you with the same blank template. This is in a Microsoft Word format so you can adapt it to your needs.

For me, the process started during a relaxed holiday. Our son, Noel, sent me an e-mail telling me that he was going to build his life plan using a template he found on the web. This challenged me to think of my life plan. While there is a forty year gap between myself and Noel, we both felt a need to create a life plan.

My challenges were different. Soon I was going to be 70 years old. I had major questions to ask myself. What is my life purpose? What is retirement? Do I need to work? Why? What am I going to do with the rest of my life? What is my responsibility in creating a legacy should I live to be 71, 90, or 100 years old? I chose the custom approach of grappling with my many questions rather than using the template that my son was going to use. I am glad I did for the results are the tools in this book which I hope will serve you and many others.



17 - Start with the End in Mind

This should be your starting point. Select a reasonable point in time that can be considered the end of your planning horizon. We recommend two to five years. Remember, this is the date for the most important event of your life or **“your last party.”** This will be a time when others will gather to celebrate your life achievements. Now you need to envision who you wish to give tribute to your life. Your selection will include the people you consider important to you.

Think carefully of those you are selecting to give tribute to your life. These are people in whose life you have made significant investments and/or who impacted your life greatly. What do you wish these people would say? Which of your character qualities do you wish they would remember? What achievements do you hope they will recall?

Carefully fill out the template provided. Keep an extra notepad handy in case you need to write a note of appreciation. Or you may be reminded of an act of kindness you neglected or a harsh word of offence for which you need to apologize. Yes, this is healthy time to improve your relationships or clear some rubble from your building site.

“Do you wish to be great? Then begin by being. Do you desire to construct a vast and lofty fabric? Think first about the foundations of humility. The higher your structure is to be, the deeper must be its foundation.”

Saint Augustine

Wise words:

No one can confidently say that he will still be living tomorrow. Euripides

I'm not afraid of death. It's the stake one puts up in order to play the game of life. Jean Giraudoux

The fear of death follows from the fear of life. A man who lives fully is prepared to die at any time. Mark Twain

While I thought that I was learning how to live, I have been learning how to die. Leonardo Da Vinci

18 - Confirm Your Foundations

A house built on sand has little chance of standing against the tide of time or the stormy winds of change. In the design chapters we encouraged you to think and provided you with exercises, thoughts, and tips to help you define a strong foundation for your life plans. Here is your chance to affirm to yourself and communicate to your important people the key foundations of your life. You will need to list these and or clearly articulate them in your Life Plan.

If you have not done so, read the chapters that relate to foundations. As you read try to be very clear about:

1. Your life **purpose** and mission statement
2. Your **core values**
3. Your character **strengths** and acquired **skills**
4. Your **roles and achievements**
5. Your important **relationships**

Take time to do the exercises and use the tools provided in the Appendix. If you wish use the Life Plan template provided in **Section C** to guide you.

Wise words:

A house must be built on solid foundations if it is to last. The same principle applies to man, otherwise he too will sink back into the soft ground and becomes swallowed up by the world of illusion. **Sai Baba**

If we are to go forward, we must go back and rediscover those precious values - that all reality hinges on moral foundations and that all reality has spiritual control.

Martin Luther King, Jr.

19 - Create Your Action Plan

Your action plan is the process of describing your intentional effective and balanced life plan. While we encourage you to be disciplined we discourage you from being too rigid and too specific. Remember your plan is not a straitjacket. It is simply a high level framework to guide your day to day life. It is important that your plan is relatively short and easy to update and maintain. Towards that goal we recommend that you use simple sentences in point form.

Using the template in **Section C** as your exercise sheet, examine every part of your effective and balanced life framework using a simple four point structure:

1. **Write a clear purpose** statement that reflects why this particular part of your life structure is important and deserves the priority of your planning and commitments. Just like a life without a purpose every part of your life needs to have a clear purpose that relates to the high purpose of your life.
2. **Envision the future** by stating simple but clear objectives that you give to this part of your life. Remember objectives are statements of faith of what you wish to see happen at a future point in time. It is helpful to note that these objectives are stepping stones to what you have ascribed in your **“Start with the end in mind”** exercise.

We recommend that you start each objective statement with an **active verb** that reflects the expected direction or action. These objectives can be later reflected and become more specific as you express your goals and commitments.

3. **Current state** is your expression of the shortcomings and what you do not like or what you wish to change in this part of your life. Here we encourage you to be honest and candid. This is your confidential life plan.
4. **Be and do** reflect your commitments to achieve your objectives. Here you will rely on your character strengths and attributes to make appropriate life changes. To keep your plan simple use a **“be and do list”** like the one below. This can be converted into more specific quarterly **SMART goals** during your quarterly maintenance and review. As an example, if one of your objectives is to create a Life Plan, then your **Be** and **Do** list may look something like this:

“Action has meaning only in relationship and without understanding relationship, action on any level will only breed conflict. The understanding of relationship is infinitely more important than the search for any plan of action.”

Jiddu Krishnamurti

Be, Adjectives	Do, Evidence of what I want to be
<i>Disciplined</i>	<ul style="list-style-type: none"> • <i>Block two half days to work on my Life Plan</i> • <i>Identify one friend who will hold me accountable to creating my plan</i> • <i>Find a coach that can act as an advisor on some of the key issues of my Life Plan</i>
<i>Learner</i>	<ul style="list-style-type: none"> • <i>Read one book that can help me developing my financial stability and investment prudence</i> • <i>Attend two workshops on subjects that relate to enhancing my career options</i> • <i>Join an exercise and/or fitness class</i>
<i>Modeling</i>	<ul style="list-style-type: none"> • <i>Encourage friends and family members to consider creating a Life Plan</i>

Wise Words

“A man who does not plan long ahead will find trouble at his door.”

Confucius

“Planning is a process of choosing among many options. If we do not choose to plan, then we choose to have others plan for us.” **Richard I. Winwood**

I. Winwood

“People often complain about lack of time when the lack of direction is the real problem.” **Zig Ziglar**

“Where there is no vision, the people perish.” **Proverbs 29:18**

“Good plans shape good decisions. That's why good planning helps to make elusive dreams come true.” **Lester Robert Bittel**

“Have a plan. Follow the plan, and you'll be surprised how successful you can be. Most people don't have a plan. That's why it's easy to beat most folks.” **Paul "Bear" Bryant**

“By failing to prepare, you are preparing to fail.” **Benjamin Franklin**

“Planning is bringing the future into the present so that you can do something about it now.” **Alan Lakein**

20 - Support and Accountability

For most of us this kind of planning is not a natural state of mind. Doing a life plan is often countercultural. In the absence of support and accountability you may never finish writing your plan, let alone act on it. In the busyness of life this very important issue of creating a life plan will likely be overtaken by the many urgent things that flood your days. It is for this reason that we recommend you find yourself an extra level of support.

Support can come in a variety of ways:

- **Personal controls** such as setting rigid personal disciplines that force you to keep this process a priority.
- **Friends and partners** whom you trust to motivate you and keep you focused. It would be of great value if you along with one or two friends go through this journey together. We call this reciprocal support and accountability.
- **Coaching** has become very popular lately and comes in many forms. Athletes worldwide appreciate the critical role of effective coaching. The same applies to the game of life with its challenges and the opportunities for growth. While our lives may carry similar tones, your life plan must be shaped by your unique distinctive, strengths, and abilities.

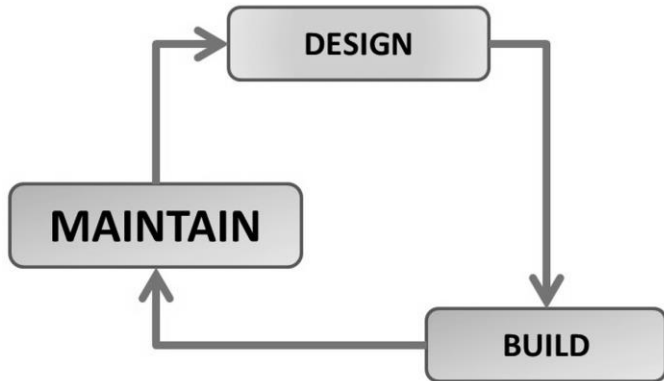
What Is Coaching?

Athletes around the world understand the value of coaching. Coaching is a **trusting, purpose driven, highly personal relationship** between a **coach** and another person we will call “**client.**” Stimulated by the coach, coaching is unlocking the client's hidden potential and using his or her unique talents. The purpose of a coaching relationship is primarily for the benefit of the client but *could have* secondary benefits for the client's organization or community.

In the game of life everyone needs a coach and everyone can coach. Our prayer is that this book would be a simple tool to help you develop supportive coaching relationships. The Appendix provides more thoughts, tips, and exercises in a coaching toolbox we call “Self Directed Coaching.” This is a simple transferable methodology. We offer you the freedom to modify the tool or adapt the approach so you can make it your own and use it to help many.

C. MAINTAIN AND ENHANCE

The Second Law of Thermodynamics states that that “every system left to its own devices always tends to move from order to disorder, its energy tending to be transformed into lower levels of availability, finally reaching the state of complete randomness and unavailability for further work.”¹¹



Stated differently, the best system or plan will rapidly deteriorate if not properly maintained. Without the ongoing maintenance of your life plan it will disintegrate into practical confusion becoming a liability and a cause for guilt and negative emotions rather than the asset it is intended to be. Having invested to create your life plan, maintain it so it provides you with ongoing benefits.

Most people want to live by their values and be good to the core. But why do we so often fall short?

John Blumberg, author of *Good to the Core*, gives a good answer

We do not go running away from our values. We go drifting away ... and one day we wake up in a place we never meant to be drifting in a direction we would have never chosen.

In fact consider this, almost any business; politician, religious institution, or any marriage that has fallen has had a breakdown at the core.

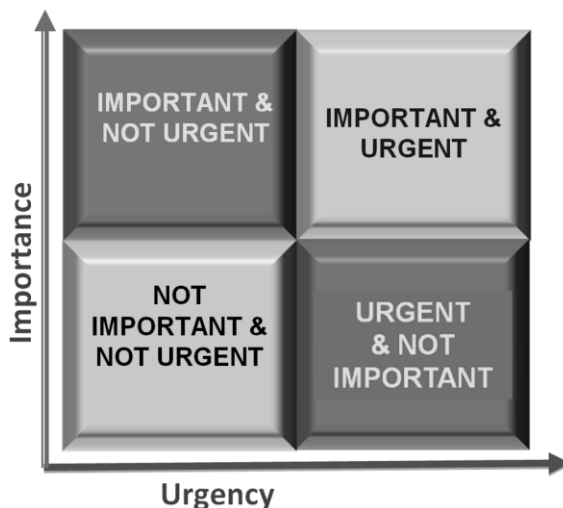
Living your core values will cost you. However not living them will destroy you.

The risk of an urgency driven life:

Today we live in a fast moving world. Technology seems to fuel our hunger for faster and faster delivery of everything from dinner in the microwave, to the cars on our roads, or the Internet that has become the source of our information world. While this may be good in some ways it has often compromised our decision-making processes. Failing to think and prioritize can result in harmful pitfalls or lost opportunities.

Author and speaker, Steven Covey, in his book, *The Seven Habits of Effective People*, says that life issues and activities fall in one of four categories:

- **Not urgent and not important.** These are time wasters and should be avoided
- **Urgent but not important.** These are often imposed on us by the dictates of others and or the culture fueled by today's technology. These should be minimized, rationalized and if possible ignored.



- **Urgent and Important.** Accidents do happen. Life emergencies do come our way and deserve immediate attention. Unless your career is centered in emergency services, this cannot be the pattern of normal life for most of us.
- **Important but not urgent.** Most of the high priority aspects of life fall into this category. These are often the most vital and have the highest possible long term impact on our life. These should deserve our highest priority. Yet they are among the most often overlooked and neglected.

Regretfully for most of us, life planning and the maintenance of life plans often fall into this vital category. Neglecting them could cause you to drift away from your core values and one day you may find yourself wandering on a shore where you never intended to be.

Home maintenance requires disciplined, well planned commitments. Certain parts require more attention than others. The same applies to your life plan. While your Strong Foundations will require occasional or annual review your Effective Living areas will require weekly, quarterly, and annual attention. In the following chapters we will give you a suggested maintenance plan to guide you.

21 - Weekly Maintenance Plan

For many years of my busy life I used to take about two hours every Sunday evening to review and prepare for the coming week. **I can promise** you that if you develop this habit it will have a great impact on your life and life plan.

The purpose of your weekly maintenance plan is to:

- **Help you review your progress** in the key aspects of your life
- **Ensure that you follow up** on any commitments you have made that you should fulfill
- **Make timely adjustments to commitments** and unrealistic expectations so as not to compromise your priorities and/or integrity.
- **Organize your coming week** to take control of your time allocation so you can fulfill your quarterly goals
- **De-clutter and simplify** your information world and filing system so you can find what you need when you need it.
- **Practice batch processing.** This has immense value in reducing not only the mental energy required to get things done but also the interruptions and distractions that rob hours from your life.

A story is told about a man who was given three things. **A bag of sand** representing the many demands and expectations placed on his many to do lists. He was also given a **collection of rocks** marked, health, family, friends, values, thinking and planning. In addition, he was given **a jar marked time** designed to hold exactly all the rocks and sand he was given without any overflow.

His coach told him, **“Your job is to put all sand and stones in jar without overflowing the jar’s capacity.”**

Immediately the man poured the sand into the jar followed by placing the rocks into the jar. To his surprise there was not enough room in the jar for all the rocks. He tried to push the rocks as hard as he could without success. Complaining to his coach he said, **“This is impossible. The jar is not big enough.”**

Correcting him his coach reversed the process, putting the rocks in the jar first. Then, he poured the sand in the jar. The sand filtered between the rocks and filled the empty spaces between the rocks.

The moral of the story is, in wisdom you are given enough time to do only what must be done. Put the large, important rocks of your life in your calendar first. Then let the small issues fill in the empty spaces of your finite capacity to the limitation of your time and energy.

Based on Stephen Covey

What is batch processing or time blocking?

Batch processing is **grouping similar tasks together**. It is used by those who run manufacturing plants, as well as farmers who tend their fields. Why? It is more efficient using fewer resources and delivers better results.

Let me explain. Years ago computer memory and processing power were very expensive. Programmers were very careful not to waste system resources. As a result, systems were programmed and used in a batch-processing mode. As technology became more abundant and cheap we moved to a high demand, multitasking processing environment. This is often wasteful and less efficient in terms of system resources.

Regretfully, our human mind has a finite capacity. You cannot upgrade your memory or buy more of it. Being stretched and overtaxed we need to move back to a more efficient processing model—batch processing. Try it.

At the heart of batch processing is a shift in attitude. You need an attitude that resists the culture of urgency. You will succeed in batch processing when you develop an attitude that will not allow interruptions and distractions to overrun you. When your attitude is that of someone who lives by clear self-imposed priorities, then batch processing is simple and is a powerful tool that will enhance your efficiency and improve the quality of your work and life.

The concept of batch processing is to group similar functions into one common, easy-to-administer process. This common process helps you concentrate on one type of activity at a time such as doing e-mail, returning phone calls, recording expenses, planning meetings, working on projects etc. This allows the mind to focus and be more efficient. As you practice batch processing, you become better at estimating the amount of time required to complete such groups of activities. You become better at completing tasks on schedule. This will enhance your confidence and your effectiveness.

“I believe the single most significant decision I can make on a day-to-day basis is to maintain a right attitude. It is more important than my past, my education, my bankroll, my successes or failures, fame or pain, what other people think of me or say about me, my circumstances, or my position. Attitude keeps me going or cripples my progress. It alone fuels my fire or assaults my hope. When my attitudes are right, there is no barrier too high, no valley too deep, no dream too extreme, no challenge too great for me.”

Charles R. Swindoll

Your Weekly Maintenance Plan

Now that you have blocked your regularly scheduled two hour maintenance time in your calendar, here are the next steps:

1. Ensure that you are not to be interrupted during this very important meeting with yourself.
2. Relax; drink a cup of tea or whatever makes you feel comfortable.
3. Refresh your memory by reading through your core values and mission statement.
4. Place your coming weekly big rocks in your weekly planning time sheet (see example in **Appendix E - Weekly Time Blocking Plan.**)
5. Guesstimate what percentage of your coming week you wish to allocate to the various parts of your life (personal, family, and work in all its parts).
6. Review the activities of your past week by collecting all the papers, sales slips, notes, documents, and files that you accumulated during the past week. This includes your pending e-mail and electronic notes. As you sort through them:
 - a. **Delete or discard** what you do not need and recycle what you can.
 - b. **File** what you should.
Filing is important. Information has no value unless it serves as a tool to support you in playing your important roles. Create a filing system based on the roles you wish to focus on. Keep your filing system very simple so that it is easy to maintain.
 - c. Act on any that issue that you can finish **in five minutes** or less.
 - d. Diarize in your calendar any new commitments that you must act on that are likely to take more than five minutes. Record this as an appointment with yourself or as an item to do in your task lists. This is the way you fill the spaces in your batch processing allocated time.
7. Examine your Quarterly Goals list to ensure that you are on track in meeting your goals. Make appropriate adjustments.
8. Re-examine your commitments for the next week; communicate to confirm or adjust as may be appropriate by phone, voice messages or e-mail.

“Three Rules of Work: out of clutter find simplicity; from discord find harmony; in the middle of difficulty lies opportunity.”

Albert Einstein

22 - Quarterly Maintenance Plan

Your Quarterly Maintenance Plan follows a similar concept and structure as your Weekly Maintenance Plan. We recommend that you also have this as a predictable, repeatable appointment in your calendar. For example, you may choose the first Saturday of January, April, July, and October.

There is one difference here. You will need extra time. Instead of the two hours you have allocated to your weekly maintenance plan, give yourself four hours for the Quarterly Maintenance Plan.

YOUR QUARTERLY MAINTENANCE PLAN

Here is what you should do after making sure that you will not be interrupted.

Your First Two Hours

1. Relax; drink a cup of tea or whatever makes you feel comfortable.
2. Refresh your memory by reading through your entire life plan.
 - a. Note your successes and the good you have accomplished in relationship to the various areas of your life.
 - b. Note minor adjustments that you wish to make but avoid the temptation to make significant changes to your life plan.
3. Pay special attention to the areas of higher volatility such as finances.
4. Update your bank accounts, pay bills, and review your cash flow in comparison to your budget. (This should be done monthly as well.)
5. Review your investments portfolio to ensure that it is compatible with your asset mix allocation. If needed, diarize a time to consult with your advisor and/or make appropriate changes.
6. Examine the future big rocks such as special events and commitments. Place them in your quarterly/annual big rocks planner. (See example - **Quarterly and Annual Time Blocking.**)

“The fewer data needed, the better the information. And an overload of information, that is, anything much beyond what is truly needed, leads to information blackout. It does not enrich, but impoverishes.”

Peter F. Drucker

7. Create a quarterly goals list.

- a. Read your **be** and **do** lists.
 - b. Take one or at the most two items from each of your effective life models and convert it into a SMART goal. Note that your goals will be reflected in your time commitments and activities.
8. Reaffirm your quarterly review appointment and place it as a big rock in your calendar.

Your Second Two Hours

9. Perform your weekly maintenance plan.

There is a Time for Everything

There is a time for everything,
and a season for every activity under heaven:
a time to be born and a time to die,
a time to plant and a time to uproot,
a time to kill and a time to heal,
a time to tear down and a time to build,
a time to weep and a time to laugh,
a time to mourn and a time to dance,
a time to scatter stones and a time to gather them,
a time to embrace and a time to refrain,
a time to search and a time to give up,
a time to keep and a time to throw away,
a time to tear and a time to mend,
a time to be silent and a time to speak,
a time to love and a time to hate,
a time for war and a time for peace.

King Solomon, Ecclesiastes 3

23 - Annual Maintenance Plan

Your Annual Maintenance plan follows the same concept and structure as the quarterly plan. We recommend that you also have this as a predictable, repeatable event on your calendar. For example, you may choose the last or the first week of the year. The difference here is that you will need extra time. We recommend two half days for this exercise.

YOUR ANNUAL MAINTENANCE PLAN

Having blocked at least two half days in your calendar, go somewhere where you can be totally relaxed and be sure that you will not be interrupted.

In The First Half Day

1. Relax; drink a cup of tea or whatever makes you feel comfortable.
2. Carefully read through your entire life plan referring to any notes you have collected during your quarterly review
3. As you do so:
 - a. Note your successes and the good you have accomplished in relationship to the various areas of your life during the past year. Be generous with yourself. Do not diminish small victories.
 - b. Record lessons learned from both success and disappointments.
 - c. Examine the foundations of your life. Reaffirm them or enhance them to reflect your growing knowledge and life experiences.
 - d. Note adjustments that you wish to make to all aspects of your effective living plan. (Purpose, Objectives, Current State, Be and Do)

“Work is love made visible. And if you cannot work with love but only with distaste, it is better that you should leave your work and sit at the gate of the temple and take alms of those who work with joy.”

Kahlil Gibran

Take a short break.

4. Update your life plan and diarize activities to inform your important people of the changes you are making.
5. Examine your future big rocks such as special events and commitments. Place them in your quarterly/annual big rocks planner. (See example in **Appendix F - Quarterly and Annual time Blocking.**)
6. Update your bank accounts, pay all your bills, and review your cash flow and spending in comparison to your budget.
7. Update your budget to reflect any changes in your life.

8. Pay special attention to your finances. This is the time to carefully examine your net worth (assets, liabilities, and debts)
9. Review your investments portfolio to ensure that it is compatible with your asset mix allocation. If needed, diarize a time to consult with your advisor and/or make appropriate changes.
10. Plan your next review point and place it as a big rock in your calendar.

In The Second Half Day

11. Perform your Quarterly Maintenance Plan.

Wise Words

“Achieving health, happiness, and an energy balance comes down to deciding to focus more on the positive than on the negative and to live in a manner spiritually congruent with what we know is the truth.” **Caroline Myss, PH.D.**

“The secret of getting ahead is getting started. The secret of getting started is breaking your complex overwhelming tasks into small manageable tasks, and then starting on the first one.”

Mark Twain

“Better keep yourself clean and bright. You are the window through which you must see the world.”

George Bernard Shaw

“I am thankful for a lawn that needs mowing, windows that need cleaning and gutters that need fixing because it means I have a home.... I am thankful for the piles of laundry and ironing because it means my loved ones are nearby.” **Nancie J. Carmody**

C : LIFE PLAN TEMPLATE

This template provides a thinking and documentation process to help you build and maintain your Life Plan. While this template stands on its own, it is based on the design chapters of this book and may serve as a summary for you to follow. Through this template you may find coaching tips and/or references to sections in this book. You may download a MS Word™ template from our coaching tools provided on our website at:

<http://integrity-plus.com/Data/Templates/LifePlans-Template.doc>

TIPS

- This is your confidential plan so adapt it to your unique life circumstances.
- The input data provided is **an example only** and uses a 50 year old professional, married with 2 children, and one grandchild.
- The input may also reflect the author's biases.
- To affirm the personal nature of this tool it is designed to be filled in the first person future tense. It is your message to yourself.
- Don't look for perfection. Just do your best and improve over time.
- To be most effective you must be very honest, factual, and reasonable.
- Keep your plan simple and brief so it is easy to update and maintain.
- For clarity and ease of update use simple short sentences in bullet form.
- Commitments are most often kept when you share them with someone you trust. A friend or a good coach can enhance your objectivity and focus.
- Do not let uncertainty or lack of information hold you back from having a vision. You can update your plan as more information becomes available.
- The planning time horizon depends on your stage in life. We recommend you consider two, three or five years as a reasonable planning horizon.

START WITH THE END IN MIND

LIFE PLAN FOR	<i>Kam Kan</i>	Last update	<i>January, 10, 20XX</i>
----------------------	----------------	--------------------	--------------------------

Think ahead to a reasonable point in the future; say 2 to 5 years out. Picture your funeral party. This is a time to celebrate a life well lived.

- **WHO** are the individuals you wish to give tribute to the life you have lived?
- **WHY** are they important to you? Those you listed to give you tribute are people who have impacted your life and/or you desired to invest into their lives.
- **WHAT** do you wish they would say? What adjectives will they use to describe you? By what actions do you wish they will remember you?

Life Planning Horizon	<i>My plan life horizon is 5 years. At that point I will be 55 years old. Should my life come to an end at that time, the following is what I wish for my life tribute:</i>
------------------------------	---

Who	Why	What
<i>God</i>	<i>He created me. I tried to live life with eternity's values in view.</i>	<i>Teachable, obedient. A good steward of talent and relationships</i>
<i>Spouse</i>	<i>She is my life partner; she shared my every commitment and life goals.</i>	<i>Provider, encouraging, supportive, honoring. I can always depend on him.</i>
<i>Children</i>	<i>They are my legacy and my very high responsibility.</i>	<i>Consistent, godly, enjoyable, available. A good role model</i>
<i>Family</i>	<i>They were the first to know me and loved me.</i>	<i>Wise, available, resourceful. He helped us in many ways.</i>

<i>Friends</i>	<i>No man is an island. I need enjoyable, reciprocal friendships.</i>	<i>Loyal, faithful, wise. We can always trust him.</i>
<i>Work Contacts</i>	<i>Evidence of the stewardship of my talents with expected personal rewards.</i>	<i>High integrity, fair, wise, resourceful. A model business man.</i>
<i>Service contacts</i>	<i>Evidence of the stewardship of my talents with NO expected rewards.</i>	<i>Godly, committed, trustworthy, available. He delivers on what he commits.</i>

CONFIRM YOUR FOUNDATIONS

A well planned house always rests on a good foundation. The quality of your life plan rests on:

- A clearly stated life **purpose** and mission statement
- Unwavering commitments to **core values**
- Clear communication of your **personal strengths**
- Leveraging your historical **roles and achievements**
- Focusing on your **important relationships**

Take time to articulate your foundations in a manner that help you can focus on them and communicate them to others

PURPOSE: Please complete the following sentence:

I believe that my life purpose is:

- *“To live in full harmony with the plan of God for His creation.”*
- *My mission statement is: “To know and worship God, so that my life may reflect His character and have a maximum impact for good.”*

CORE VALUES: If asked about your top core values what would you say?

In order of priority, my top core value statements are:

- *Integrity, to live life with nothing to hide and be a model to others*
- *Faithfulness, to be a good steward for all that I have been given*
- *Peace, to live in full harmony with God, man, and nature*

STRENGTH: What are the top five character attributes or strengths?

“I AM Disciplined, Articulate, Creative, Persistent, and Committed.”

RELATED SKILLS: What are the most important skills that you have developed that build on your strengths?

The skills I developed to build on my strengths are:

Strength	Related Skills
<i>Disciplined</i>	<i>Implementing decisions, process oriented</i>
<i>Articulate</i>	<i>Public speaking, writing, listening, negotiating</i>
<i>Creative</i>	<i>Initiating new ideas</i>
<i>Persistent</i>	<i>Developing strategies and processes,</i>
<i>Committed</i>	<i>Empathetic, delegating, collaborating, partnering</i>

ACHIEVEMENTS: What are the top most important achievements that most leveraged your strength and skills and you wish you could replicate in your future planning?

My top achievements are:

- *Developed a new healthcare business that touched the life of many in remote areas of the country*
- *Trained and/or coached several people*
- *Led several high-value projects*
- *Wrote two books with my life partner*
- *Traveled and visited many parts of the world*

RELATIONSHIPS: List your present relationships as Important People (**I**), Teachable People (**T**), and Draining People (**D**). Also indicate the reasons why I consider them so.

The important relationships that I wish to highly consider in my plan are:

I, T, D	Person or Groups	Briefly list why you consider this person or groups I, T or D
<i>I</i>	<i>Wife</i>	<i>She is my life partner and best friend.</i>
<i>I</i>	<i>Children</i>	<i>They are my heritage.</i>
<i>T</i>	<i>Clients</i>	<i>They are the sources of business fulfillment.</i>
<i>I</i>	<i>Business Colleagues</i>	<i>I cannot fulfill my business commitments without their support.</i>
<i>D</i>	<i>Boss</i>	<i>He is often negative and does not provide positive feedback.</i>
<i>D</i>	<i>Extended Family</i>	<i>Some are aging and they need me to care for them. While this is a good responsibility, I need to set boundaries.</i>

WRITE YOUR ACTION PLAN

How do you want to live? As you considered and defined your foundations you will leverage them to build your life plan. Your life action plan paints a clear picture of *how* your life is going forward.

In a well-built house each room has a well-planned and unique function. At the same time, its value is enhanced when it leverages the value and functions of other areas in the same house. The same applies to the various parts of your life. In your action plan, for every part of your life, you will:

- **State the purpose of this area in your life.** Explain the reason **WHY** this system is critical to your core values.
- **Write clear objectives.** Objectives are statements of faith reflecting what you would like to see in a reasonable future state and point in time. These are a reflection of your vision for your life.
- **Describe the present state.** As candidly as possible list the deficiencies or deficits that you do not like in your present state or relationships. This will help you see the gap and the changes you would like to make and how to reflect these changes in your life plan and commitments.
- **Be and Do Commitments** reflect how you can realize your objectives. Here you list what you want to **be** or the character qualities that you wish to leverage and/or demonstrate. What you expect to **do** is the evidence of what you wish to **be**. While this reflects your commitments this does not have to be very specific. It only serves to help you develop quarterly **SMART** goals. We encourage you to develop quarterly **SMART** goals during your Quarterly Maintenance and Review Plan.

Spiritual Vitality

Purpose Statement

- *I live to love and worship God so that my life may reflect His character. My vision is to bring maximum impact for good wherever He places me.*

Envisioned Future (Objectives)

- *Restore the vitality of my relationship with God*
- *Look forward to my time alone with Him as well as corporate worship*
- *Hear his voice say, "Well done."*

Current State

- *My prayer time is dry. Inconsistent and void of anticipation. I tend to be easily distracted.*

Be and Do

I will

Be: Adjectives	Do: Evidence what I want to be
<i>Disciplined</i>	<i>Maintain a longer, regularly scheduled time alone in prayer and reading God's word</i>
<i>Accountable</i>	<i>Develop a strong accountability relationship</i>
<i>Teachable</i>	<i>Read biographies of godly people</i>

Physical Fitness

Purpose Statement

My body is a resource to help me fulfill my life purpose. It is my responsibility to care for and develop my body as long as I live.

Envisioned Future (Objectives)

- *Be pain free and sleep well*
- *Feel agile and have lots of energy to keep up with my grandchildren*

Current Reality

- *I have neck pain and often feel tired and breathless.*

Be and Do

- *I will*

Be: Adjectives	Do: Evidence what I want to be
<i>Healthy</i>	<i>Actively increase my exercise program</i>
<i>Free of Pain</i>	<i>Seek physiotherapy for my neck pain</i>

Mental Agility

Purpose Statement

- *“As the man thinks so he is.” The mind and how I think drives how I feel. I have to guard my mind and develop it.*

Envisioned Future, (Objectives)

- *Read at least one book a month*
- *Anticipate and look for good discussions*
- *Broaden my scope of interest by learning new things*

Current Reality

- *I am not intentional on developing my mind.*
- *My learning is focused only on work and finances.*

Be and Do

I will

Be: Adjectives	Do: Evidence what I want to be
<i>Joyful</i>	<i>Find a new hobby</i>
<i>Teachable</i>	<i>Read at least one book a month</i>
<i>Refreshed</i>	<i>Take 4 weeks of holiday a year and visit new places when possible</i>

Emotional Strength, Spouse

Purpose Statement

- *My spouse is my life partner and the greatest gift I have in this life.*

Envisioned Future (Objectives)

- *Continue to be energized by our relationship*
- *Anticipate exciting days with our changing life together*

Current Reality

- *We often take each other for granted.*
- *It is easy to fall into the trap of routine and the rut of life.*

Be and Do

- *I will*

Be: Adjectives	Do: Evidence what I want to be
<i>Faithful</i>	<i>To support our joint faith by praying together and reflect my unwavering commitment to our common values</i>
<i>Supportive</i>	<i>Encourage her personal and professional development</i>
<i>Caring</i>	<i>Show appreciation for her work and effort</i>

Emotional Strength, Family

Purpose Statement

- *Reflect the image of our Heavenly Father to my children and grandchildren*
- *Honor the aging members of my family*

Envisioned Future (Objectives)

- *Have more fun*
- *Be a role model to my grandchildren*
- *Act as a caregiver to aging family members. Offer help; do not wait to be asked*

Current Reality

- *These relationships are a duty, void of fun.*
- *With aging people, I do not initiate offers to help.*

Be and Do

- *To my children and grandchildren I will:*

Be: Adjectives	Do: Evidence what I want to be
<i>Enjoyable</i>	<i>Think of ways to have fun once a month. (Spend money to do so.)</i>
<i>Complimenting</i>	<i>Be generous by giving compliments. (Send note once a month)</i>
<i>Available</i>	<i>Be a listener and do not offer advice or instructions</i>

- *To my extended family members I will:*

Be: Adjectives	Do: Evidence what I want to be
<i>Available</i>	<i>Within reasonable limits offer to do acts of service</i>
<i>Understanding</i>	<i>Learn more about how to care for the aging</i>

Emotional Strength, Friends

Purpose Statement

- *No man is an island*
- *Envisioned future (objectives)*
- *Have 3 male friends that I enjoy. Have one couple that my spouse and I enjoy*

Current Reality

- *All my male contacts are either business or service related, little fun*
- *My spouse has her own set of friends and enjoys them.*

- **Be and Do**
- *I will*

Be: Adjectives	Do: Evidence what I want to be
<i>Available</i>	<i>Be intentional in seeking friendship</i>
<i>Generous</i>	<i>Offering time and resources to enrich reciprocal relationships</i>

Career Development

Purpose Statement

- *Life is a stewardship. Retirement to an idle state is not an option. As long as I have life I have a career*
- *Experience is an asset that must be wisely used*

Envisioned Future (Objectives)

- *Change my present roles to leverage more of my strength and skill*
- *Reduce my work hours to have more family time and community service*

Current Reality

- *I work 62 hours a week, plus commuting time.*
- *I feel that I waste a lot of time on things better done by others.*
- *I am not growing or challenged. I am not appreciated for what I can do.*

Be and Do

- *I will:*

Be: Adjectives	Do: Evidence what I want to be
<i>Proactive</i>	<i>Take a course that enhances my skills and knowledge towards a different career or role</i>
<i>Connected</i>	<i>Invest more time networking within and outside my present organization Create an achievement based résumé</i>
<i>Available</i>	<i>Be available to take on new projects or challenges by reducing time spent in administration</i>

Financial Stability

Purpose Statement

- *Our finances are a trust from God to enjoy and share*

Envisioned Future (Objectives)

- *Increase our family budget by 4% annually*
- *Increase budget to be able to take more holidays with my spouse*
- *Increase income by seeking new role or career where I deliver higher value*

Current Reality

- *Where does the money go?? We do not record expenses as regularly as we should; as a result things get missed.*
- *I have not had an income increase in 3 years.*
- *I am at a life stage of highest earning potential. This worries me.*
- *We cannot keep up with our friends spending habits.*

Be and Do

- *I will:*

Be: Adjectives	Do: Evidence what I want to be
<i>Disciplined</i>	<i>Discuss with spouse and create new budget and savings plan</i>
<i>Available</i>	<i>Indicate to my boss my interest in new challenging, higher paying roles.</i>

Investment Prudence

Purpose Statement

- *Planning for uncertainty is a personal responsibility. Foreseeing future opportunities is a privilege I cannot ignore.*

Envisioned Future (Objectives)

- *Plan a 4 week anniversary holiday in Europe*
- *Help grandchildren with an educational savings plan*
- *Have retirement income of 80% of present spending level to age 95*

Current Reality

- *We have nothing saved for our European holiday.*
- *The stock market collapse has diminished our retirement savings. We need to increase our savings to compensate for this.*
- *I have been disappointed in financial advisors in the past and do not have one at present.*

Be and Do

- *I will:*

Be: Adjectives	Do: Evidence what I want to be
<i>Disciplined</i>	<i>Discuss with spouse and create new budget and savings plan</i>

<i>Proactive</i>	<i>Read 2 books on investments and attend 3 seminars</i> <i>Research financial advisors for possible help</i>
------------------	--

Service Generosity

Purpose Statement

- *I am among the most fortunate in our community. I have a responsibility to give back and help those less fortunate.*

Envisioned Future (Objectives)

- *Support younger people who have moved into our community*
- *Engage with an organized political party to lend my voice and bring about healthy change*

Current Reality

- *I am too self-centered and have been that way for a long time.*
- *I use my busy work life as a poor excuse for being uninvolved.*
- *I waste a lot of time.*

Be and Do

- *I will:*

Be: Adjectives	Do: Evidence what I want to be
<i>Available</i>	<i>Connect with local political and social service organizations and offer my service</i>
<i>Supportive</i>	<i>Invite younger couples in our community to dinner and offer to help</i>

COMMIT TO A MAINTENANCE PLAN

Like any good system, unless maintained, your life plan will deteriorate and become a guilt-inducing liability rather than the asset you intended it to be. Commit to regularly scheduled maintenance and mark adequate time in your calendar. Commit to:

Weekly:

- Review your previous week
- Fulfill and update your commitment plan
- Perform your batch processing, and time blocking

Quarterly

- Read your life plan
- Record your achievements
- Plan the “big rocks” and most important commitments for the coming quarter
- Recalibrate your life to ensure harmony with your life plan

Annually

- Review, to study your life plan

Weekly Maintenance Review plan

*My weekly review time will be every Sunday 8:00 - 10:00 PM.
During this time I will:*

- 1. Ensure that I am not to be interrupted during this very important meeting with myself*
- 2. Relax; drink a cup of tea or whatever makes me feel comfortable*
- 3. Refresh my memory by reading through my core values and mission statement*
- 4. Place my coming weekly big rocks in my weekly planning time sheet*
- 5. Guesstimate what percentage of my coming week I wish to allocate to the various parts of my life (personal, family, and work in all its parts).*
- 6. Review the activities of my past week by collecting all the papers, sales slips, notes, documents, and files that I accumulated during the past week. This includes pending e-mail and electronic notes. As I sort through them I will:*
 - a. Delete or discard what I do not need and recycle what I can*
 - b. File what I should in my roles-based filing system*
 - c. Act on any that issue that I can finish in five minutes or less*
 - d. Diarize in my calendar any new commitments that I must act on that are likely to take more than five minutes. I will record this as an appointment with myself or as an item to do in my task lists. This is the way I fill the spaces in my batch processing time.*
- 7. Examine my Quarterly Goals list to ensure that I am on track in meeting my goals. Make appropriate adjustments*
- 8. Re-examine my commitments for the next week; communicate to confirm or adjust as may be appropriate by phone or e-mail*

The following diagram illustrates a simple time budgeting or planning tool. This can be a simple color coded table or excel workbook to help you preplan blocks of time for the various aspects of your life during your weekly planning and review process. You can access a sample at <http://integrity-plus.com/SM/Notes/Week-Planner.xls>

	A	B	C	D	E	F	G	H	I
1	My Week Planner							Jan XX-1X	
2	Time Block & Big Rocks	Time	Mon	Tue	Wed	Thu	Fri	Sat	Sun
3	Personal	6.00	Fitness	Fitness	Fitness	Fitness	Fitness	Fitness	Fitness
4	Spiritual	30	Pray & Reading	Pray & Reading	Pray & Reading	Pray & Reading	Pray & Reading	Pray & Reading	Pray & Reading
5	Physical	7.00							
6	Mental	30							
7	Family & Friends	8.00	e-Mail	e-Mail	e-Mail	e-Mail	e-Mail	e-Mail	
8	Family 1	30	Weekly Planning						
9	Family 2	9.00							
10	Business	30	Expenses	Admin	Billing / AR	Ministry Plan			
11	Leadership	10.00	Adam				Team		
12	Adam	30						Home & Yard	Worship
13	Eve	11.00	Eve						
14	Kam	30							
15	Team 1	12.00	Kam						
16		30							
17	Projects	1.00	Team	New Book	Admin	Mission Trip			
18		30					Adam		
19	Ministry Plan	2.00							
20	Office Renovation	30							
21	Mission Trip	3.00	Office Reno						
22	New Book	30							
23		4.00							
24		30							
25		5.00							
26	Operation	30	Fitness Gym						
27	e-Mail	6.00	Family dinner						
28	Visitation	30							
29	Expenses	7.00							
30	Administration	30							
31		8.00	Volunteering			Date night		Friends Night	
32		30	Task 1						
33	Service	9.00							
34	Task 1	30		Reading					

Quarterly Maintenance Review plan

My Quarterly Review time will be the first Saturday of every April, July and October (8:00AM - 12:00 PM). During this time I will:

MY FIRST TWO HOURS

- 1. Relax; drink a cup of tea or whatever makes me feel comfortable*
- 2. Refresh my memory by reading through my entire life plan*
- 3. Note my successes and the good I have accomplished in relationship to the various areas of my life*
- 4. Note minor adjustments that I wish to make but avoid the temptation to make significant changes to my life plan*
- 5. Pay special attention to the areas of higher volatility such as finances*
- 6. Update my bank accounts, pay bills, and review my cash flow in comparison to my budget (I'll do this monthly as well.)*
- 7. Review my investments portfolio to ensure that it is compatible with my asset mix allocation. If needed, diarize a time to consult with my advisor and/or make appropriate changes*
- 8. Examine the future big rocks such as special events and commitments Place them in my quarterly/annual big rocks planner*
- 9. Create a quarterly goals list*
- 10. Read my Be and Do lists*
- 11. Take one or at the most two items from each of my effective life models and convert them into SMART goals. Note that my goals will be reflected in my time commitments and activities*
- 12. Reaffirm my quarterly review appointment and place it as a big rock in my calendar*

MY SECOND TWO HOURS

- 13. Perform my weekly maintenance plan*

The following diagram illustrates a simple quarterly and annual time budgeting or planning tool. Like the weekly tool this time budgeting table reflects longer planning horizons.

You can access a sample at <http://integrity-plus.com/SM/Notes/Yearly-Planner.xls>

Annual Maintenance Review plan

Big Rocks Planner Year of 201X		Q 1					Q 2	
		January	February	March	April	May	June	
<i>Personal</i>	Date	1						
<i>Spiritual</i>		2	Life Planning					
<i>Physical</i>		3						
<i>Mental</i>		4	XYZ project status	ABC Project kick off	Golf Trip	Golf Trip		Holiday
<i>Family & Friends</i>		5		ABC Project kick off	Golf Trip			Holiday
<i>Anniversary</i>		6						Holiday
<i>Golf Trip</i>		7	XYZ project status	XYZ project status			XYZ project status	Holiday
<i>Business</i>		8		Staff retreat	XYZ project status			Holiday
<i>Leadership</i>		9		Staff retreat				Holiday
<i>Board meeting</i>		10		Staff retreat				Holiday
<i>Staff retreat</i>		11		Staff retreat	Board meeting			Holiday
		12		Staff retreat				Holiday
		13						Holiday
		14	Board meeting					Holiday
		15						Holiday
<i>Projects</i>		16						Holiday
ABC Project kick off		17						Holiday
XYZ project status		18					Son Birthday	Holiday
		19						
		20						
		21						
		22						
		23						
		24						
<i>Operation</i>		25						
		26						
		27						
		28						
		29						
		30	Quarterly Life Plan	Anniversary	Quarterly Life Plan			
<i>Service</i>		31						
Confidential Planner for								

Your Coaching Toolbox

Writing about the Christian life, the Apostle Paul uses the metaphor of running in a race. Athletes all around the world appreciate the value of personal coaching. The same applies to each of us in the game of life with its challenges and uncompromising demands.

As Christians our life is centered by our relationship with Jesus Christ and His Spirit within us. God the Father has given each of us strengths to equip us to win and fulfill our life purpose and callings. If we are to excel and be the best we can be, we cannot escape the need for the training and coaching in the critical aspects of our life.

Dr. Albert Winseman, pastor, author and Senior Executive Coach with the Gallup organization, says, *“Everyone needs a coach and every one can coach.”* Coaching trainer and author, Tony Stoltzfus, offers a course titled Peer Coaching. He says that coaching is *“a relational structure where two or three friends meet regularly for a clear purpose to help each other grow.”* The Bible tells us that *“as iron sharpens iron so one man sharpens another.”* Proverbs 27:17. This is Christ Centered Coaching. Later we will highlight that coaching is at the heart of making disciples.

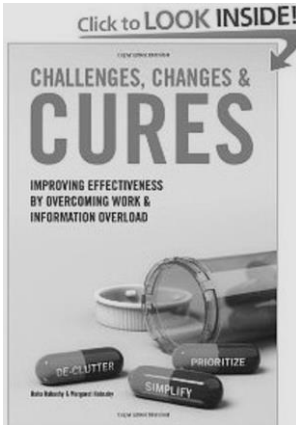
Living your strengths is not easy and we want give you all the tools you need. It was wisely said that “If you want to be the master of an art teach it”. The same applies when it comes to strengths. This is why we say ***“if you want to be a master of Strengths, coach it.”*** For this reason at our eStore, we offer you a gift copy of our booklet “Christ Centered Coaching” To get your gift copy go to <http://estore.strengthsworkshop.ca/?product=coach-2> at the Checkout use Coupon Gift code **Coach1942**

This booklet is written to encourage and foster coaching relationships in the church and community. Our objective is that it would serve as a catalyst in three different settings to:

- be an encouragement to use your God-given strength as a coach
- serve as an introductory tool that coaches can give to individuals seeking their help

help each of us prioritize our need for coaches as we navigate the challenges of life and fulfill our life callings

Other Gift Books We Are Glad Offer You



CHALLENGES, CHANGES & CURES

Improving Effectiveness by Overcoming
Work and Information Overload

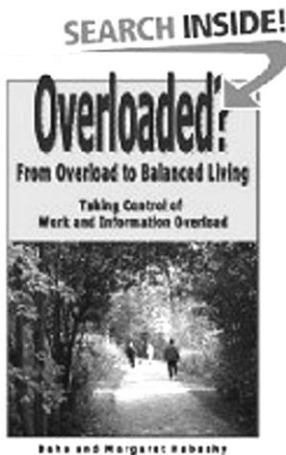
Paperback ISBN 978-0-9736493-4-5

Look inside the book at [amazon.com](https://www.amazon.com)

PDF E-book ISBN 978-0-9736493-3-8

Available at

www.nomoreoverload.com



OVERLOADED?

From Overload to Balanced Living:

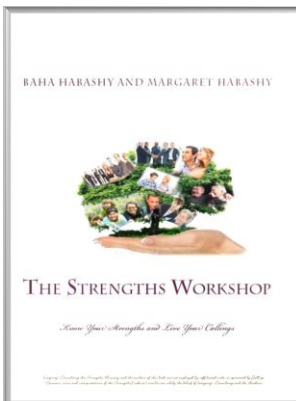
Taking Control of Work and Information
Overload

Paperback ISBN 978-0-9736493-2-1

Look inside the book at [amazon.com](https://www.amazon.com)

PDF E-book ISBN 978-0-9736493-1-4

Available at www.nomoreoverload.com



THE STRENGTHS WORKSHOP

Grow Your Strengths and Live Your Callings

Paperback ISBN 978-0-9736493-2-1

Look inside the book at [amazon.com](https://www.amazon.com)

PDF E-book ISBN 978-0-9736493-1-4

Available at www.nomoreoverload.com

END NOTES

- 1 Image illustration by Joel Lardner. www.joellardner.com.
- 2 Michael Gerber, *The E-Myth Revisited: Why Most Small Businesses Don't Work and What to Do about It* (New York: Harper Collins, 1995) 137.
- 3 Viktor Frankl, *Man's Search for Meaning* (New York: Washington Square Books, 1984) 16.
- 4 *Holy Bible*, Ecclesiastes 2:11.
- 5 *Ibid*, Ecclesiastes 12:13, 14.
- 6 *Ibid*, Jeremiah 29:11.
- 7 Tony Stoltzfus, *Coaching Questions: A Coach's Guide to Powerful Asking Skills* (Virginia Beach: Tony Stoltzfus, 2008), 56.
- 8 William Shakespeare, *As You Like It* (New York: Simon & Schuster, 1959), II, vii, 149-152.
- 9 Gary D. Chapman, *The Five Love Languages: How to Express Heartfelt Commitment to Your Mate* (Chicago: Northfield Publishing, 1995).
- 10 McKinsey & Company, *The War for Talent: Organization and Leadership Practice*, [online], [cited 15 August 2011]; available from http://autoassembly.mckinsey.com/html/downloads/articles/War_For_Talent.pdf.
- 11 Frank Steiger, *The Second Law of Thermodynamics, Evolution and Probability*, [online], [cited 26 November 2009]; available from <http://www.talkorigins.org/faqs/thermo/probability.html>.