

## PDHonline Course P174 (6 PDH)

## **Engineering Your Career**

Instructor: Dale W. Callahan, Ph.D., P.E.

2020

## **PDH Online | PDH Center**

5272 Meadow Estates Drive Fairfax, VA 22030-6658 Phone: 703-988-0088 www.PDHonline.com

An Approved Continuing Education Provider

www.PDHcenter.com PDH Course P174 www.PDHonline.org

## Introduction

My corporate career started immediately after engineering school. While at college I had participated in a co-op program working with a large telecom company. Once I was out of school with a fresh new degree I took a job with the same telecom company. But, I did not take the job based on a thought out strategy. Instead, the job I would use to break in my new degree came from a chance meeting at a mailbox. The manager of the telecom company lived across the street. One day when we both were checking our mail, he told me that I should come to work for them. After all, he said, they needed new blood in the company and were actively recruiting. So I went to work.

The first 5 years of this new job was a corporate nightmare. I walked straight out of the excitement of an engineering degree from a top engineering school straight into a Dilbert cartoon. The result was disillusionment, anger, depression, and many other ailments mental and physical. I knew only one thing – something was wrong. I tried to do all the right things to "work hard and prosper." Yet – when I looked around I saw people who worked harder and longer than I, had more experience than I, and seemed to have no more prosperity nor enjoyment of their work than I was having. I wondered why they had stayed so long. Their reasons were plenty but mostly came down to three statements.

- 1. "I am too committed to leave."
- 2. "I am vested now and will loose too much." (I did not even know what vested meant till much later in my career.)
- 3. "We make too much money others will not pay as much."

Of course, the only solution they had to offer was to do it for 30 years and take the retirement package. I began to understand all too well what was meant by "going postal."

Out of the insanity, I developed an interest in psychology. (Yes, partly knowing I needed mental help.) I started to study people. I played mind games with myself and others. I

© Dale W. Callahan Page 2 of 48

would wear suits and notice the impact I had on people – how I was treated different. I would be positive and noticed that my positive outlook was just as contagious as their negative outlook. I also played the rebel, fighting the system of "we have always done it that way." Of course, playing the rebel is never a comfortable position - I guess I just loved the misery. If I had any art talent I would have been drawing my own Dilbert cartoons.

For about eight more years I survived in this chaos. Some things did get marginally better. (Not sure if I got better at dealing with the system or I felt better as a result of my corporate lobotomy.) But, just as I thought I had some things figured out I was voted "least likely to succeed" in my group. (Actually the term they used was "at risk" – but the reality is the managers voted me off the island.) They said I was not a team player. Who could have seen that that coming?

So I was suddenly out of a job. The next few months resulted in a mixture of depression and elation. It was nothing a little Prozac could not control. I starting thinking about the people I had worked around – including those who voted me off the island. I started to feel sorry for them – realizing that now that I was afloat in the sea I just might find another island. They likely never would. (At this writing none of them have left except through retirement.)

But the big thing I discovered was the world of opportunity. I found people who love – really love – what they do. It was bizarre! I had heard about these creatures who loved their work, but never had seen one in person. I discovered people living the dream – not as bums on the beach (I have met them also), but instead people who seem to have discovered the true American dream. I wanted to play their game.

© Dale W. Callahan Page 3 of 48

## Start Here!

Ok – if you are the rebel like me the "Start Here" just means "who does he think he is telling me where to start?" You must turn past this page – but then again – you already have. For the rest of you starting with some questions will really help you to make the maximum use of this material. You are investing your time and money into it – so get the most out of it.

1.	Write down your "to do" list for the next week. Nothing fancy – just write out what
	you plan to do next week. (If you are a list maker this is easy – if not – try it
	anyway.)

© Dale W. Callahan Page 4 of 48

2.	Write down your frustration with your current employer or boss(es). These can be personal things or business things. What are they doing wrong? How are they missing the objectives of the business? How are they serving their customers? How do they treat you? Does it inspire you to do more or push you to the "postal" side?
_	
_	
_	
_	
_	
_	
_	
_	

I suggest you write these down. Nothing elaborate is needed – but I will refer back to them soon.

© Dale W. Callahan Page 5 of 48

www.PDHcenter.com PDH Course P174 www.PDHonline.org

# 1. They Were Wrong!

Twelve years of school. This is where most of us really start our careers. In theory, the twelve years of basic education prepares us for the world of work – but in most instances all it does is prepare us for college – or yet another four plus years of education. In both k-12 and college (or other type of advanced education) we are told how the world works and how we are to work in the world to succeed. The end goal of it all – minus the broadened education to survive in society – is a job. Ok, sometimes we call it a career, but lets be clear – they (the teachers and those who in their infinite wisdom counsel you whether you ask for it or not) always talk in terms of jobs and going to work. The high-school and college years are particularly troubling in the fact that you are always being groomed for work. But work for who? To what end? To get a good paying job of course! (Not to mention the world of work is critical preparation to be able to comprehend the brilliance behind the Dilbert cartoon series and the Office Space movie/television show.)

Yes, this educational system is the path to success. But zoom out if you will and take a bigger look. You are born, grow, attend twelve years of school, attend four years of college, perform a mission in a career (usually someone else's mission), work at it for thirty years, and then retire. Yes – I have just described what many people believe and sell as the American Dream. This is what most of our parents have told us – get a good job, work hard, and live the good life.

Here is the equation we have been sold ....

 $12 \text{ yrs of school} + 4 \text{ yrs college} + 30 \text{ yrs work} = Happy Retirement}$ 

I think most of us realize that this system of doing things is broke. How do we know? You started reading this because you identified with the title, were curious, or were given this by others to read. Most of you are thinking "I know, this is nothing new to me." You see that

© Dale W. Callahan Page 6 of 48

this is a problem and that the formula is somewhat flawed. But do you really see? Consider these facts related to this American Dream.....

- o More heart attacks occur on Monday than any other day.
- o About 43% of American families spend more than they earn each year.
- o The average worker spends 60,000 hours of their life at work. This does not include commuting, overtime, and thinking about work.
- Even when they are away from work, the typical American spends time thinking about working – often dreading going back to work or complaining to others about their work. So they are still thinking about and living in their work!
- o Average American job lasts 3.2 years.
- o The average American spends more than ½ of their "awake" time during the week at work.
- o 70% and 80% of all visits to physicians are for stress-related disorders.
- The Centers for Disease Control predicts depression, a type of stress reaction, to be the leading occupational disease of the 21st century.

What does all this mean? If we are really living the American dream then, for a great many people, the dream has become a nightmare. Fact is, the average American is NOT living the American dream at all. They are not happy and not healthy. They dread getting up in the morning and going to work. They dread Sunday since it is followed by Monday. They have children that they dearly wanted, yet rarely have time for them beyond feeding them – and much of that is done in the drive-through window.

**Result** - The system we have been sold has serious problems. The key problem is that the system does not deliver the promised objectives. I will not bother with dealing with the weaknesses of the educational system itself right now – we can read that daily in the newspaper.

© Dale W. Callahan Page 7 of 48

### There is no such thing as a "job market "

You have heard about the job market a long time. First, let me dispel the myth of that elusive job market. You know that market of jobs that is out there waiting on you and me to come and buy them. Does not make sense does it? We do not buy jobs! And, neither do the employers. What is bought and sold are goods and services – this is how our economy works. If we want money, which is the fuel of our economy, to flow our way we have to think about what goods and services we have to offer.

Quit using the words "job market" and think instead in terms of goods and services!

### The Target has Moved

Now in case you think I am down on the educational system and all the advice we got from mom and dad – which for most of us can be summed up as "get a good education and work hard and you will be successful" – we need to realize our economy is dynamic. Things have changed. The twentieth century was wild with industrial and informational revolution. People moved from the farm and away from working for themselves in a massive way. Now people have been moving into the cities since the beginning of civilization. But in the 1900s massive changes in our economy were centered on goods and services in the cities. The concept of a job was really hammered into a standard with the need for a massive number of people to work on processes – usually in factories. The standard work day also became important – creating a hard 8 to 5 mentality in our society. Companies did hire for the long run, and many people did in fact have solid 30 year runs with an attractive retirement package. (Did you know that the idea of retirement is also a new concept in society?)

What has happened is that the economy has changed and companies have had to change to survive. Customers are savvy and better informed with more options than ever before. The

© Dale W. Callahan Page 8 of 48

Internet provides a world-wide market place where the small company can compete head-to-head with the large company. The result is a demand for high-quality goods and services with tough price competition. No longer can one company dominate and hold fast to large markets and employment sets. Many of the great companies of the past have either lost their edge or gone away entirely. Why? Perhaps they tried to hold to a standard operating model too long. The economy is dynamic and they were static. But these great companies have struggled and new companies emerged taking their markets away. Companies like Microsoft, Wal-Mart, Dell, and Cisco came in ready to embrace the changed economy – and many have thrived. But today, even these new companies must struggle to keep up and keep ahead.

Companies have to be dynamic. They no longer need "bodies" to work the factory for 30 years producing a set of products. They instead need special talents to get things done. Some of these projects last years, others months, but nothing is permanent.

### New Corporate Thinking

The past years of corporate America have shown some shake-ups in the world of employment. We have seen major companies get bought or merge with other companies, resulting in the loss of employment of many. Most of these major changes have been due to the desire to maximize profit. Others are driven by changes in market conditions and at times poor management. Some of the larger companies have just lost their edge or due to improper actions of the leaders have suffered financially. But who really suffers? Clearly we can see suffering from the investors, the customers, and the employees. But there are global levels of suffering going on underneath. Think about the following impacts from our modern corporate culture.

• The view of individual employee. There is often bitterness and a total distrust of the "company" which is felt and discussed in the offices of corporate America. Talk such as "this company does not care about us" and "I am sure the CEO (or other leader) is getting rich over this" is common in today's culture.

© Dale W. Callahan Page 9 of 48

• The disruption of life. Mergers and acquisitions (or what has been called "reengineering" and "right-sizing") are often known well in advance by the employees of a company. Rumors of board room discussions as well as the ability to see the handwriting on the wall results in the employees being able to see some major change coming. As a result, many employees put major life decisions on hold waiting to see what impact the changes will have on their life. They become people waiting to live – their lives being captive by the slow decisions to come from ineffective board rooms.

#### Reality Check

While working at my telecom job I was part of a control center which was under consideration for consolidation with other centers in the region. Each state had five or more centers which managed the telecom network in that region of the state. It was no secret that the company was considering looking at consolidating all the centers for each state or for each region. Yet, when the employees working in these centers would ask about the plans to consolidate the company, middle management would suggest no such changes were on the table. (I knew this was a lie since I was on one of the committees drawing up the plans.) These employees, many with 20 + years of service, waited for the official word to come down before they would make major financial decisions. Some, looking for a new home, delayed it. Some, who were renting, decided not to buy. Some decided not to take big vacations. None of them knew how the inevitable changes would impact their future. Basically, they put their lives on hold, for 5 years, while waiting for the decision to be made as to which centers stayed and which went.

Corporate slavery. OK, not corporate slavery, but self inflicted slavery to the
company. The idea of "I have too much invested here to move on now" seems to
prevail. I hear often words like "I have 15 years working here and all I have to do is
tough it out for another 15 to get retirement – and they may make me an offer to

© Dale W. Callahan Page 10 of 48

- retire early." Someone who was barely missed a recent downsizing with the AT&T mergers told me "I am just biding my time."
- Self identify crisis. Psychologists and self improvement experts have convinced us that we are not identified by what we do. This is critical to many peoples "self-esteem" since they have a need to distance themselves from what they do. I understand that what you do does not provide your worth yet the idea of trying to separate myself from my work is pretty crazy. Sounds like more politically correct thinking for those who are ashamed of their work. My uncle, Charles Word, is a retired army general and still answers the phone "General Word." Why do you think he continues to identify with what he did? Do you think Bill Gates wants us to think of him as just another man and not the founder of Microsoft? You see the point I hope people who are proud of what they do and have done are not afraid of their self-esteem being damaged by association with their work. In all of history people have been identified with what they do. Jesus was a carpenter. Napoleon was a military leader. Tiger Woods is a golfer. Jay Leno is a TV star. This idea of a "self identify" crisis is true only when you are ashamed of your work.
- Lack of fulfillment. The average employee feels underpaid and under appreciated. This is not to say they want more money, they really feel they deserve more for their efforts. They also REALLY feel no one appreciates what they do. Not the boss for sure, but often not even the customer. In fact, so many employees are so far removed from the customer they cannot see how their work is related to providing the customer goods and services. The result is a lack of purpose for the corporate employee.

This corporate employee mindset seems to prevail in America today. No matter the company, no matter the industry, I find this kind of talk prevails in the employee base. The term "TGIF" has meaning as a way to escape this ritual in daily self-defeat and self-inflicted suffering. Oh, wait, did I say self inflicted? More on that later.

## Today's Plan for Happiness

© Dale W. Callahan Page 11 of 48

Why do so many people say "I want out of corporate America" and "I want to be my own boss"? These two statements tend to bubble up out of the symptoms we have just described. How many of these symptoms have you personally felt or witnessed? My attempt here is not to go back over the symptoms, but instead to look under the hood at what has caused them. What was the original plan, and where did it go wrong?

The model we have used has us working in a rat race for sure. We educate 16 years to go to work, get married, and have a family. We tend to work harder and harder feeling less and less success coming our way. Then, we teach our kids to do the same. This circular race is why we call the American Dream the rat race. Problem is that most of us feel unfulfilled and without purpose in our corporate jobs. We do it all for a dollar and all in hope of retirement. As Ken Blanchard says – "Even if you win the rat race, you are still a rat."

### Why do I feel left out from true success?

 $12 + 4 \neq success$ 

So, are you blue yet? Totally depressed? Before you jump off the bridge, let us look at the other side. What about those people who really do succeed? No, I am not measuring success by money alone. I mean those people who truly love what they do and are happy and fulfilled in their lives – including at work. They are NOT afraid to be identified by what they do. Tons of credible research has been done on successful people. In fact, we all have our own internal research factories – we see people happy and successful. **Fact is success has little to do with formal education!** Furthermore, success has little to do with the "job market" as defined to us by our educational system. Fact is 12+4 does not equal success. (Of course I am missing those wonderful and fulfilling years of graduate education, but you get the point.) Years of research on success has identified the following key elements of successful people.

© Dale W. Callahan Page 12 of 48

#### Successful people have passion

Call it energy, drive, or ambition - they have something they are after. Think of those in sports. Michael Jordan and Tiger Woods had a drive all their lives to do what they do. They love it, work at it hard, and have a passion for their game. But true also of Bill Gates. In fact, find a happy and fulfilled person and you will find passion. A man named Bill Price goes to my church. Bill greets everyone at the door every Sunday and has a passion and sense of purpose for this work of greeting. He sees it as his calling to impact people's lives in a positive way for Christ. He is not paid for this Sunday service, but is well known for his service. In fact he is so well respected and successful in his "work" that the entrance of the church has become known as the "Bill Price Lobby." He is not just standing around; he is serving a mission and a passion.

#### Successful people have vision

They know what they are after and they see something others do not see. Jim Carey was one. While a starving actor Carey kept seeing himself as a highly paid and highly sought after actor. Some may have thought he was crazy – but his vision carried him forward. Again, find any person of success and talk to them for a minute and you will learn of their vision.

#### Successful people set goals

Successful people actively set goals. This is a simple statement – and yet powerful. We all know the list makers and the written goal setters. In fact we often make fun of them. Some goals seem bizarre and way out of the reach of the people who make them. But think about it - even if they fall short of their goal what will they have achieved? Jack Canfield, author of the series Chicken Soup for the Soul tells about his setting a goal to make \$100,000 in a year. (He was currently making \$25,000 per year.) That first year he fell short – only making \$92,000. (We should all fail so successfully.) But even though he technically missed the goal – it propelled him. In fact, his wife was so inspired by the "success" of his goal that she suggested the

© Dale W. Callahan Page 13 of 48

next goal should be one million per year – which he did achieve!

Why all of this about successful people? So we can see that what sets them apart is NOT their education or their upbringing. What makes them happy is not really their "job."

What about you? Are you missing your passion, vision, goals, ... success? You can start now. No tuition is needed. No long hours studying facts. **Just start now.** 

#### **Exercises**

a.	What is your passion?
b.	If money is not the object, what would I do with my time? (Think beyond lying
	on the beach.)

© Dale W. Callahan Page 14 of 48

c.	Who a	ire the p	people y	ou knov	w that y	ou cons	ider suc	cessful	?	

d. Go and meet two of these people and ask them about their vision and goals.

© Dale W. Callahan Page 15 of 48

# 2. Two Paths out of Chaos

Now what most of us want is another plan. Here are two methods to get out of the rut and move into more meaningful life at work and beyond.

## Path 1 - Find your passion

First let's gather some more information on YOUR passion. You answered some initial questions earlier – here are more things to consider.

How would you answer the following questions?

What did I want to do when I was a kid?
What kind of books do I read for fun?
What do I love doing now?
What do I wake up thinking about?

© Dale W. Callahan Page 16 of 48

PDH Course P174

Think about these things. The exercises are not magic – they are intended to make you think. The point is to spend some time now and in the next few days considering what you are really after.

Key is, if you have passion get it put down in writing now. Then you can possibly develop a plan to turn this passion into your livelihood. Many people have done it and done it well. I know what you are thinking – who would pay me for doing what I love. Oprah Winfrey loves talking to people – who would ever pay for that? Look at the Food Network and listen to the interviews with these people who love to cook. Who would pay for that? Think about all the sports figures playing games for a living. Think about the authors writing for a living. Who would ever pay for that?

You do need to understand there is a business side to all of this. You have to figure out how to add value to others by what you love doing – but the first key is find out what you love to do or what you would love doing. The goal is to develop a list of your personal "assets." You can decide later if you want to turn your passion into profit.

## Path 2 - Become passionate

OK, I hear many of you now. You are saying "But I do not have a passion." In my seminars and training I have worked with many people from high school students to CEOs. I ask them a question I will ask you now.

© Dale W. Callahan Page 17 of 48 www.PDHcenter.com PDH Course P174 www.PDHonline.org

## What do you want?

Simply question – right? Apparently not. Sure, I have a few people who immediately smile and tell me what they are passionate about doing. Often there is a central mission in their mind – people would benefit from what they want to do. But, many people look perplexed. Here are some of my answers:

"No one has ever asked me that – and now that you have, I am at a loss."

"I have worked on this question for the last year since taking the course. I still do not have an answer."

" I want to serve people, but have no idea of how."

"You asked me this question so often I thought you were crazy. I just wanted you to stop asking. But then I realized there is strategic focus in this – and I did not want to stop to think strategically about my life."

"This was the hardest assignment I ever had. I have never worked so hard on anything."

"BTW, THIS WAS THE HARDEST THING TO NAIL DOWN AS FAR AS IDEAS ARE CONCERNED! I have rewritten this so many times that I have to wear a wig and hat to keep my hair from sticking straight up in the air."

Clearly for most of us this is not an easy question. I am not sure why, but I partly understand since I can relate to all of the quotes above. In every book on success you ever read they ask this question in some form or another. I personally have struggled with it. It

© Dale W. Callahan Page 18 of 48

could be a case of attention deficit disorder or the inability to commit – not really sure. Yet, one comment I got in the past 7 years really hit home.

"I find the struggle is everyone is looking for their passion – that one thing that will finally light their fire and forge them ahead. But perhaps the key is not the search for passion, but to learn to become passionate."

What a thought! There is a similar thought written many years ago by a man named Paul.

"Not that I am speaking of being in need, for I have learned in whatever situation I am to be content. I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need. I can do all things through him who strengthens me." Philippians 4:11-13

So, if you are like many of these people, and cannot find your passion, perhaps you are looking for a thing when in fact you need an action to develop passion. You need to be part of something. In case you are thinking this is a cop-out and no leader type would ever do this, think again. In years of working with venture capital and startup companies I have noticed a trend. Companies grow, and their founders have a great passion for the company and the product. Eventually the company is sold, money is made, and the technologies become part of a corporate machine. The company founders are often left looking around for something new. Over and over I see it – they are now looking for a good idea or a good team they can join or that they can lead. They may no longer have the key idea or the passion about a thing, now they have a passion for the game. As one entrepreneur has recently told me "I am looking for a team to lead so we can build something together."

So if you find yourself struggling to find the one passion you have - not knowing what your passion is or what you want to create to change the world - you might instead be one who is passionate about some action. In fact, many people have a passion to play the game

© Dale W. Callahan Page 19 of 48

as opposed to the particular thing they are doing! Yes – instead of a passion for a thing you might just have a passion for action. Think about these alternatives.

- o I want to continually create.
- o I want to be part of something that benefits the customer.
- o I want to help my customers.
- o I want to build something great.
- o I want to be a key member of a team.
- o I want to manage a process or a company.
- I love to communicate ideas to others.

Anything here strike you? Can you make your own list? Think about Michael Jordan again – he loves a game. Point is I have found a lot of people fit here – struggling to find passion within themselves.

People often tell me that they just want out or "I want out of corporate America." But recently I found one of those looking for something to be passionate about say something profound.

"I do not want out, I want leadership. I want to find someone with a vision and a passion that has a team put together to make something happen – and I want to join that team."

Does this describe you?

#### **Exercises**

a.	Has there ever been anything you wanted or dreamed of doing? (Even as a
	child) What is it?

© Dale W. Callahan Page 20 of 48

v.PDHcenter.com	PDH Course P174	www.PDHonline.
b. What are the la	st five books you have read?	
a Think of your is	sh/aamaana Can wax haaama maasi	
c. Think of your jo	ob/company. Can you become passion	onate about anything the
d. What is the miss	sion/vision statement of your compa	any? Does this
mission/vision f	it you?	

© Dale W. Callahan Page 21 of 48

# 3. You are Self Employed

If you look at the true American dream today you will find most people want to work for themselves. When I ask for reasons, they vary widely. Of course I do get plenty of the financial reasons.

"I want to ability to earn more money."

"I want to earn my own way and not have my income artificially controlled by external events."

"Control of the outcome is what I am after. I know I can do a better job at creating income and taking care of customers than my own company."

But sometimes I get answers which I believe are the TRUE reasons.

"I want control of my time and my life. I hate having to be tied to a clock to meet the world's timetable even when my job does not really require it."

"Freedom is my number one goal. When it comes time to go to an event for my son, I want to be able to do it."

Ask people who have developed great wealth - they put large value on their time and their freedom. So perhaps the American Dream is truly Freedom!

But what is self employment? To understand the meaning of self employment, let's look at a simple diagram of corporate money flow.

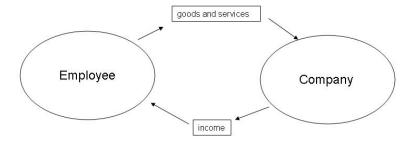
© Dale W. Callahan Page 22 of 48



Now notice the key to a company, or being self employed as a company, is what is exchanged. Goods and services are exchanged for money. Simple. This is how our economy operates. The diagram is the same no matter if the company is on the list of the Fortune 100 or a self-employed yard man.

But now lets look now at what most of us in corporate America are doing – a diagram of the employee / employer relationship.

© Dale W. Callahan Page 23 of 48



Notice that – once again – goods and services (usually services) are being exchanged for money. Also, notice the similarity to the corporate money flow diagram! See it? Fact is, besides some tax treatment and bookkeeping issues, the two diagrams are identical!

**So, like it or not, you are self employed.** Yes, if you are taking in money right now for the work you perform, you are self employed. That is how our economy works. The only differences between you and the entrepreneur is that you have chosen to sell all of your time to one single customer. Notice what I said, you have chosen!

Let this sink it if you need. Because now we need to address how you are managing YOUR company.

## How do you show your value to the organization?

What value do you add to your company? How do you either bring in income or generate savings? Are these numbers bigger than the salary they pay you?

© Dale W. Callahan Page 24 of 48

I ask these questions often and get a variety of reactions. Some claim they do not need to know this; they are employees and not contractors or consultants. Others tell me they cannot measure their role since they have no direct impact on the bottom line. Yet, I find many CEOs who can tell me to the penny the economic impact of every employee. Are their numbers correct? Who knows? But, the key is that THEY ARE MEASURING YOUR IMPACT. Let's face it, we (as customers ourselves) often fire vendors and service providers when we feel they fail to add value to our lives. Why do you think YOUR customer would be any different?

Here are some key questions.

First, know YOUR customer. No, I do not mean your companies customer – but the one who is measuring YOU. It does not matter if you are an entrepreneur, contractor, consultant, or employee – the same basic principles apply. Someone, the one who gives you cash in return for goods and services, is your customer. You may call them customer, boss, manager, company, or various other expressions. In some cases, such as the entrepreneur or consultant, you might have multiple customers you must treat as a group. But a key step to keeping the money rolling your way is to get inside the head of your customers – and you cannot do that until you know who they are. In larger organizations this can be a challenge since you might play a variety of roles and have a line of management ahead of you. But, the clearer you understand your role, the easier you can show value added. You must know who is looking at you and the value you add to the company.

**Second, find out what matters to your customer(s)**. How? Go ask them. To really get under the surface of the many statistical measurements that may or may not really matter – go ask them some key questions.

- o What are the key things you expect from me?
- What struggles are you having related to your job or YOUR customers?
- o What keeps you awake at night?
- o How do you measure value?

© Dale W. Callahan Page 25 of 48

o What value do I bring to you? (Try to get to dollars if possible.)

Be aware, some customers may be taken aback by these questions, especially if your customer happens to be a middle manager. They may not know themselves what matters and what is value added – which is a real problem for you. They may not even know what matters to their own boss (customer) and therefore your whole department could be in jeopardy. So if you do not get good answers, keep looking for new ways to ask. You may have to talk to the bigger bosses (customers) to see if you can understand how you and your group add value to the company.

A word of caution is due here. Many people tell me they already know what their customer wants. They claim they do not need to ask. Perhaps they are correct, but this is a dangerous assumption. Marketing groups spend billions trying to learn what creates value for customers. They know it can change over time. These groups continually ask questions to make sure they are in line with customer demands. Why do you think you are any different? You are a company. Who is doing your marketing research?

In a past work life, I spent much of my time tracking data on various measures of network performance thinking I was doing what mattered. In fact, I knew I was. It was my job. Yet, the boss never seemed happy with the numbers. When I finally asked what really mattered, I found out he was being hammered from above by customer outage issues. All of our measures were important, but the numbers did not have a predictable relationship to customer service.

Third, align your efforts with your customers needs. Now that you know what matters to your customers, look and see how well you are meeting their needs. What are you doing everyday and does it add value to what your customer cares about? When I found out my boss cared about real customer service over managing the numbers, I went after our telecom customers to make sure they knew we cared and intended to fix their problems quickly. My life with my boss improved, and as it turns out, I was now adding real value.

© Dale W. Callahan Page 26 of 48

A big change from just pushing numbers I had been doing before. (No - this was not one of the managers who voted me off the island.)

Fourth, find your number. Yes, back to that "How much value do you bring?" question. Can you put some numbers on how much money you earn or save the company? I know, for some of you this can be challenging. Trust me - you need a number. After all, what if your customer does not have a number to measure your value? What if you are working in a support role? If your customer does not have a number, you can share yours with them. (Of course, only do this if the value you bring is more than the money they spend on your services!) The funny thing is data talks – even if it is not perfect. Your customer can challenge your assumptions and you might learn how to improve your model of how you get your number. But the key is you now have a number. If your number does turns out to be lower than what you cost, start looking for ways to add more value or start looking for another customer!

Fifth, do little things that keep selling your value. You know buyers remorse. You buy that new car and once home start thinking you really should have spent less money. Then the dealer calls you to remind you of how highly rated and safe your car is (reminding you of value) and you feel better. Do this for your customers. Remind them often of the value you bring. How you do this can vary, but do it! Buying your services is an expensive proposition, and you had better believe that someone in your line of customers asks the question often "do we really need that person or that division?" Buyers remorse is a human emotion related to spending money – and not just on cars.

Also, think about ways you can easily add extra value. Do you have data that can be used to provide valuable information? Can you provide a report for your boss to provide to his or her boss? In your interactions with customers can you provide sales opportunities? Think about Amazons "New for You" service. They know what you have bought in the past and tell you what is similar that might interest you. They save you time and keep you up to date. They already have this data and are providing you extra service with little effort on

© Dale W. Callahan Page 27 of 48

their part. And of course the value they add to you often returns value to them! Your value adds to your customer may do the same.

Remember, we are all in the business of marketing our services to our customers. It is critical we know who our customer is and what matters to them. When we have delivered the goods, we need to remind them of the value we have added. Tell your customer(s) how you are solving their problems and adding value.

I know what you are thinking. My current employer is NOT my dream job! That is OK for now – the concepts continue to play out and understanding of the process is critical.

#### **Exercises**

Answer the following questions keeping in mind that you are self-employed.

•	What business are you in?	
		_
_		_
•	Who are your customers?	
•	What are you selling?	

© Dale W. Callahan Page 28 of 48

- - -	boss/employer doing to you? (Remember those questions you answered at the very beginning?)
-	
Now go ask	your customers the following.
•	What are the key things you expect from me?
-	
-	
-	What same also are seen begins and started as a WOLD containing
_	What struggles are you having related to your job or YOUR customers?
_	
-	
-	
-	
_	
•	What keeps you awake at night?

© Dale W. Callahan Page 29 of 48

www.PDHcenter.com	PDH Course P174	www.PDHonline.org
• Ho	ow does you measure value?	
• W	hat value do I bring to you? (Try to get to dollars is	f possible.)
		,

© Dale W. Callahan Page 30 of 48

www.PDHcenter.com PDH Course P174 www.PDHonline.org

# 4. Networking with power

Do you remember when you were trying to get your first job? Remember the advice and maybe even a class on writing a resume? I was in engineering school and had some coursework where we did some resume development. The career counselors would come and talk about a "well crafted resume." Then they told us that most "jobs" did not come from ads or resumes but instead from networking. So, we were told to network.

As I have held jobs and changed jobs I have been troubled buy this "education" I received. In fact, I have read articles and books which continue to state this conventional wisdom. The problem is they taught me to write a resume – but they NEVER taught me how to network. What they did tell me about networking seemed to have limited success.

advice - Go to professional meetings to meet people.

**result** – Ended up standing around knowing few people or meeting people in the same situation I was in.

**advice** – Tell everyone you know that you are looking for a job.

**result** – Limited success. I did get to meet some people who were the hiring managers – but it seemed my own network was not enough to get me in the doors I needed to get into.

**advice** – Use the college career fairs and career counselors.

**result** – Again, limited success. Problem is I was limited to those companies looking for people like me. Instead I was looking for something else.

After many years of "playing the game" in job searches and having many jobs I have made some other observations.

© Dale W. Callahan Page 31 of 48

- There are more opportunities than you can chase. Most people are looking for just one, but so many people see none.
- People with a network have more opportunities.
- People hire people not resumes.
- Resumes are an after thought for many companies. My last few "jobs" did not really require a resume. In fact, more than once it came up that the resume was needed from me AFTER the decision was made to hire me. One company told me to forward my resume to HR since they needed on file.
- Networking is a skill most people do NOT have. Perhaps this is why I was
   never taught how to do it they did not know either.

## The Self employed know you need to network (and remember - you ARE self employed)

Having worked with corporate officers from companies small to large, I see the other side of networking. These officers eat and breathe networking. They are planning for success. They know how to network and consider it CRITICAL to success. They need to interact with their customers and clients and they know they will uncover opportunities simply by networking. New opportunities RARELY come from sitting at your desk!

But hopefully you now see that you also are self-employed. So you too should consider networking critical. Most corporate types have what I call "cubicle insanity." Their entire network is comprised of people who come into their cube and their conference room down the hall. When things go bad in the company, none of these people in this limited network can help. None of these people will present a new opportunity beyond a promotion within your current company.

© Dale W. Callahan Page 32 of 48

Exercise: List	t the people in your network.
•	Who do you go to lunch with?
•	Who can you call on if you are looking for a new job or opportunity?
•	What group do you hang out with which presents new opportunities to you on a regular basis?
	on a logarar outre.

## Networking 101

OK – how do you do it?

First, go back and look at the question of "What do I want?" What do you want to do? Networking means interacting with people. But, INTENTIONAL networking means interacting with the right people. Who are those that will contribute to meeting your goals? If you are a software developer who really wants to become a home builder, what value is

© Dale W. Callahan Page 33 of 48

it to you to hang out with other software developers? By chance one of them might be a valuable connection to home building – but we are not living by chance anymore!

**Second, who is doing it now?** Who is living your dream? Who is years ahead of you? If you want to be a state senator who would you get advice from? Most people would ask their friends and co-workers – who would likely be full of free advice. But why not go to someone who established? Find the most well known and most well established state senators. They would be easy to find. No matter what it is you want to do you can be sure that someone has been there before.

**Third, contact them and get advice.** Do you have contacts who can introduce you? If so boldly ask for a contact and then ask for a meeting. If this person is living your dream, you need to talk to them. But if you do not have a contact, do not be afraid of cold calling! I am often amazed with the results people discover from just boldly calling someone they do not know and asking for help and advice.

Avoid the temptation to talk to the mildly successful. I know what you may be thinking – the person who is very successful will not want to talk to me! They will not have time for me! You may be right. They may be hard to get to. But, I have found that the more successful a person is the more willing they are to provide some advice. Many highly successful people have told me they feel obligated to give back and help others along.

**Fourth, have an agenda.** When you do get to talk to the person living your dream, be ready to do a few things.

- Keep your mouth shut! The temptation may be to talk about you. Some think "Now I am with this successful person I can sell myself into their organization." Forget it. If you do this you have forgotten your objective. What you want it to hear their story.
- Ask questions. Start with something like "I have a desire to become a \_\_\_\_\_ and I wanted to know how to get there. Can you tell me how you got started?" This is a

© Dale W. Callahan Page 34 of 48

powerful question. In fact, a venture capitalist friend of mine often uses this approach out of his natural curiosity. He just wants to know peoples stories. By asking this question he does not get the answer of how the company did last year or their standard marketing pitch. Instead he learns about the passion, education, work history, etc that brought these people to where they are today. It is a personal question. You are not asking about what a state senator does, but asking how THEY got there.

- Ask two other key questions. 1) "What do you love about what you do?" and 2) "What do you hate about what you do?"

The point of these questions is to make things personal and get them to talk about themselves. A key point in Dale Carnegie's famous book "How to Win Friends and Influence People" is that people love to talk about themselves and they generally like people who encourage them to talk about themselves. (Think about your friends and people you really like to be around. Often they do just that – they want to hear about you.)

**Fifth, follow-up.** Immediately follow-up. A thank you email or card – something. It seems silly and meaningless to you – but not to them. If you have been on the other side of the networking game, you understand. When I get one of these questions about what I love to do or when I get a follow-up email I understand what they are doing – but I still feel a special connection with these people. Some people know what to do – and others do it. I have great respect for those who take the time to do it. Even if all I do is delete their thank you email, the action was still noticed and appreciated.

Another way to follow-up is to add value to them. Did something come up they would like to know that you already know? Do you know someone they would like to know? Immediately send this information to them while thanking them for their time.

The point of the follow-up is to keep the contacts alive. Any further contact helps this also.

© Dale W. Callahan Page 35 of 48

I recommend you do this process at least ten times. I understand that this may be way out of your comfort zone – and if so – great! Take the challenge and grow. Some of the results you should expect are below.

- The name, emails, phone numbers of people doing what you would like to do. You just increased your network.
- These people will like you. How do I know you asked them to talk about themselves.
- Knowledge. Yes, now instead of thinking you want to do something you now know something about it. You might have decided you do not like the idea of being a state senator anymore and if so consider this a big success. Nothing is worse than dreaming about something you really did not want anyway. Now you know.

It is likely that you might also get the following.

- Exponential growth of your network. The likelihood is that through a single contact you will meet and get contact information for 3 or more other people. Once someone likes you they will be quick to introduce you to others in their organization. I have had a single cold-call result in meeting 10 people on a single outing.
- A job. Yes, I said a job. I know you are not asking for one. (YOU SHOULD NEVER DO THIS EXERCISE AND THEN ASK FOR A JOB IN THIS MEETING. THIS MEETING IS TO LEARN NOT DECIDE.) But, the fact is most companies are looking for people, and the best person is one they like and who is interested in the job and career path. By asking the questions you have asked you will fit these objectives and may get offered a job. Perhaps this is hard to believe but it happens OFTEN. If you do get offered, politely tell them you are just trying to learn right now and not ready to make a move. This is important to keep your integrity. If you decide you like what they had to offer, you can call back and tell them you now are looking for a position. They will still remember you. They are part of your network.

© Dale W. Callahan Page 36 of 48

www.PDHcenter.com PDH Course P174 www.PDHonline.org

Now your turn – try it. Force yourself if you have to. Just do it.

# **Networking 102**

Another method to network is by using organizations. Yes, this is what they told you before, but here is the rest of the story.

**First, like always, decide what you want.** There are millions of organizations and associations. You need to know where your efforts should be placed. Again, why go to a software developer meeting when you want to build homes?

**Second, use your Networking 101 contacts.** You know, the one who is actually doing what you want to do. They are already part of these organizations. Rather than showing up blind and not knowing anyone, show up with one of the movers and shakers of the organization. Then you immediately get introduced and connected at the highest level. Remember to not talk about yourself too much – let other people talk. You should become skilled at asking questions.

**Third, take action.** Every volunteer organization, no matter the size, struggles from having a lot of takers and very few givers. The people who are the decision makers in a 1000 person organization can likely fit around a small conference table. They are the ones who give their time and actually do something. So your trick is to find out where they really need help and do it. The result is that you will not be a nameless figure, instead everyone will know you AND that you can get something done.

**Fourth, do it.** People are ALWAYS watching and judging – so the character you display within the organization is what people will always assume is you. And they are right. If you show up and do what you said, they will think highly of you. If you do not, you would have been better off to have never joined. Remember the adage

#### **Under Promise and Over Deliver.**

© Dale W. Callahan Page 37 of 48

www.PDHcenter.com PDH Course P174 www.PDHonline.org

# **Networking 103**

People often make great contacts only to later lose them. The job gets busy, years pass, and suddenly you look around and have another case of cubicle insanity. Your great new job or career has turned sour and things are not as pretty as they once were. You have failed to keep up your contacts and grow them.

Remember, the self employed know the value of networking. Also remember, you are indeed self employed. So you must continue to network - always - even if you are happy in your current job. Here are a few ideas that you can use to continually add to contacts.

- **Take a lunch.** Invite people to lunch. Do this with key people on your current contact list. A great way to stay connected. People, even busy people, go to lunch. (Especially if you pay but that is not critical.) Get out of the trap of lunching with the same people everyday.
- Use email wisely. Touch base with your contacts often. As your list grows you will have to focus on key contacts only but that is a good problem to have. Ask questions and provide information they may be interested in knowing. Now that you know them and what they like, you can be on the lookout for opportunities to give something back.
- **Ask them to speak.** The number one problem with most professional organizations is that they have few people with contacts who can bring in speakers for their periodic meetings. These organizations tend to have the same set of speakers over and over. You can ask your contacts to be a speaker. No matter what their title or how busy they are, people are always honored to be asked to speak. Even if they have to send one of their employees instead. You are still the hero for the organization and you have now met someone else. (This is also a great way to make new contacts. Speakers usually only remember the person who asked them to speak.)

© Dale W. Callahan Page 38 of 48

The point is to stay connected. Of course this list is far from complete – just some ideas to get started. Make sure you use a tool such as MS Outlook to manage your contacts. Have their names, numbers, emails, and other relevant information in the system. Grow you list. My contacts list is very important to me and grows and gets updated often. You will not be well connected to all of them in your list – but you will have some connection. As the list grows to hundreds (or thousands) of contact you will find some of them become rich and rewarding relationships on many levels.

# **Networking 201**

Ok, forget the basics. I will assume you have done some of this. Now you want to start networking with a powerful purpose. Now you have grown to understand you indeed are a business and self employed. (Trust me - this takes time to sink in.) Now you are looking for raw opportunity in places you may not have seen before.

We all know that most of the jobs in America are not listed in the paper, websites, or other help wanted places. (If you do not know this, read "What Color is Your Parachute?") But here is a really scary or exciting thought - depending on how you look at it. You can create jobs that never existed! In Networking 101 I talked about how you can go and interview a person who is doing what you want to do. I also warned you that you that you may get a job offer. But the odd thing is that there may not have been a job to offer! Many employers, especially officers, have the view that when they find good people they hire them. Once the right people are hired, they can figure out where they belong in the organization. They do not hire positions – they hire people. And, by the way, this is the wisest way to hire people!

## Reality Check

The first time I did the networking 101 exercise, I cold called a company owner who was doing what I felt would be an interesting career. I had no experience, just an interest. I called and asked for 15 minutes, which he gave me. I expressed my interest and then listened asking questions as they fit. Then I asked him "What do you love about what you do?" and of course "What do you hate about what you

© Dale W. Callahan Page 39 of 48

do?" When the 15 minutes was up I was getting up and thanking him for his time and walking to the door. He said "We have not taken on new people for some time now, but would you be interested in working with us?" Of course, he was not offering me a job that simple – he would have wanted to make sure I was not crazy and do the normal HR stuff first. But I had just created a position that did not exist before I walked in the door! Not only that, I was the ONLY person being considered for this position.

So when you are ready to really uncover some opportunities, try networking 201. Setup a meeting (current or new contact) and ask them these questions.

- What are the biggest problems in your business?
- What are the biggest problems in your industry?
- What keeps you awake at night?
- If you could do one thing to really improve your bottom line, what would it be?
- What the opportunities do you think your business should be going after?

These questions cut to the heart of the business. They are personal at some level, but beyond the "what do you love?" issues. These questions get at the heart of the "what will you pay for?" issues. Be aware, these questions might cause some surprise and they may find them hard to answer. But if you get any answers, and you likely will, you will have found very strategic issues to conquer. Now you have to ask

- Do any of these problems excite me?
- Can I solve them?

If you are interested and you can solve, you now have a possible new source of income. Go back to them and talk more about their issue. Never assume in one meeting you really understand it all. Learn all you can. Then come up with a solution and go and present it.

The rest – how much it costs to get the solution you have offered - is negotiation.

© Dale W. Callahan Page 40 of 48

## Reality Check

Many companies have started in just this way. Gary York went to CEOs of hospitals trying to understand where he could start a new business using technology in healthcare. Having done one company in this area – he used his contacts to get in the doors of CEOs and then asked them what their problems were. He walked away with some common issues and problems. He solved one of them and partnered with one of the people he interviewed. The company he built is called Awarix, and in July 2007 was sold to McKesson Corporation. As you might guess, this is one of thousands of examples of networking to create opportunities.

## **Exercises**

- a. Do the Networking 101 with 10 people. Take notes and remember to UPDATE your contacts.
- b. Contact and interview 4 company officers. I recommend you start at the top.Ask them the following questions.
  - o What are the biggest problems in your business?
  - o What are the biggest problems in your industry?
  - o What keeps you awake at night?
  - o If you could do one thing to really improve your bottom line, what would it be?
  - What are the best opportunities do you think your business should be going after?
- c. Invite people to lunch from other backgrounds and ask them the following questions. Who you invite does not matter. They can even be people you know but try to get a mixture of people know well and some you do not know well.
  Be careful not to talk too much or get into a gripe session about your job.
  - i. What business are you in?
  - ii. How did you get started in this work?
  - iii. What do you love about your job?
  - iv. What do you hate about your job?

© Dale W. Callahan Page 41 of 48

v. What is the biggest problem you have in your job?

© Dale W. Callahan Page 42 of 48

# 5. Thinking Strategically

A lot of information has been covered. But information by itself is lifeless - just lying on the page. The only way to bring information to life is action – and that part belongs to you. Hopefully you have done some of the exercises. I know. Every workbook has a ton of self-evaluation stuff that seems to be meaningless. Some of us follow these workbooks word for word, while others of us just decide we do not need to answer the questions at all. Instead I suggest you get a pen and paper in hand and go back through the workbook looking at the questions. Write down what you think. Can you answer any of them? Some of them? Which ones seem obvious? Are some hard to answer? Do you have no idea about some? That in itself is insight – use it. This stuff is a little hard at times. Do not be limited by what I have asked or feel the need to answer things exactly. Just do it. Take action.

See, most people think of their careers tactically. How do I use what I know to do the next thing? A college degree opens a door and we do a quick evaluation and pass through it. The money is OK and the job looks good. Then, due to a lost job or a new opportunity, we later pass through another door which is doing the next thing that is a spin-off from the current job. A few years down the line and we are a few short "spin-offs" from what we did in college. This is tactical thinking. We try to answer the how questions. How to make money for the next year? How do I increase my skill in my area? How do I get a pay raise? With a tactical approach we can only expect marginal improvements.

But what about strategic thinking? You know – this is when you decide what you are after, what you would like to do, and who you would like to serve. It is when you look way out and see where you are going and how to get there. Then you take the tactical steps to do the first thing – always looking back to the original strategic plan to see if you are on target. This is what many of us call setting goals. Corporate America calls this "corporate strategy." This is how they decide who the company will be and who and how they will serve. Will they be a watchmaker with value such as Timex? Or is their strategy luxury,

© Dale W. Callahan Page 43 of 48

such as Rolex? Both companies are using watches as a tactical tool—but yet two totally different strategies.

When I look around America I find self employed people (all of us) often have no strategy at all! In fact, most of us have never thought strategically about our careers since we planned out college degree. That is when we decided what we were going to be and do and set our lives in motion. But how much did we know as teenagers? Were we good decision makers as teenagers? Would we trust most teenagers with our current strategic plans? No! Not because they are all bad people – but clearly there is an experience factor they are missing. But, this is what most of us are doing – trusting the strategic decisions of a teenager – us when we were younger. **Think about it, we are living out the strategy set by a teenager!** Never let your past define your future. Use your past as a lunching pad if you can, but do not be defined by it.

## Reality Check

I have had the conversation many times - but I will tell you about one man we will call Ahmed. As he sat in my office discussing his course work for his masters degree in engineering. I asked the question I always ask them "What are you panning to do with the degree?" He expressed a desire to work in the field of data networking. Yet, his face expressed an utter boredom with this field of work. He clearly cared nothing about data networking. Sure, he was competent – but not interested in the slightest. When challenged, he admitted he did not care for the field. What he loved was art and digital art in particular. He got excited as he sent me to his website showing me his work. Now, I know little about art, but even my untrained eye could see he loved his work. I suggested he forget the advanced engineering degree and go find out how to do what he liked doing. I suggested he go find someone doing what he desired to do and talk to them. I even gave him some names of people who were in related fields and could give him some good advice and good leads. (Anything artistic is definitely out of my field.) He explained that he had a lot invested in his undergraduate degree in engineering so he had to stick with it. Also, his family was proud of him for what he was doing. I tried to reason with him – but he

© Dale W. Callahan Page 44 of 48

continued the path. Today he is doing what he loathes – and as you could guess – he is not very good at it. I would never hire him nor recommend you to hire him.

# Your Strategy - what do YOU want?

OK – hopefully you have thought about it by now. But be careful. When I ask this question I often get answers like

```
"I want more money."
```

"I want a better job"

"I want better benefits"

"A job"

"More security"

But in reality when I look deeper I find what people really want is a mixture of the following.

People to serve!

A role to play!

To make a difference!

When you do the final exercise think in these terms. What difference do you want to make? From there you will likely find a passion. The exercise is modified from the "Me, Inc" assignment given in two courses in entrepreneurship – one by Tom Byers at Stanford and the other by me in the Information Engineering and Management program at the University of Alabama at Birmingham. As a part of the courses the students are required to do a business plan to form a new technology company. But first, we have them start by developing their own internal business plan. Point being, if they can think strategically about their own lives they can also do so about a company.

© Dale W. Callahan Page 45 of 48

You will find you have already answered many of these questions. You may also find some of your answers have already changed. That is OK. Corporate strategy is also very dynamic in the beginning as company leaders define who they want to be or how they want to redefine the organization. So you can expect some of the same.

"There is one quality that one must possess to win, and that is definiteness of purpose, the knowledge of what one wants, and a burning desire to possess it."

- Napoleon Hill

#### Me, Inc.

The entrepreneurial process is at its core concerned with "the pursuit of opportunity without regard to the resources already under control." *This process is as applicable to your career as it is to starting a company.* The goal of this assignment is to identify where you want to be and how you will get there. Do not worry about your current resources. Think entrepreneurially!

Your personal business plan should include a long-term vision statement, the "external" opportunities that exist, your "internal" (personal) strengths, and a strategy for yourself and your life over the next three to five years. It should consist of a one-page Executive Summary (~500 words in bullet points or prose) that summarizes the areas discussed below.

## • Vision and Opportunity

- o What are your goals (career and/or educational) after you finish your degree?
  - o What is your *purpose*, your *values* and your *mission*? List the 3 key questions that guide your choices. These should be essential questions that serve as touchstones to direct your life and work. For instance, how can I have impact? What do I love? What do I fear? What engages my passions? How do I want to be remembered? The answers to these questions may well change over time, but when the questions themselves are fundamental they tend to last a lifetime.
- What is the *market* and *opportunity* that align with your goals? Don't restrict yourself to matters of career or work; think more broadly about your opportunities to make a difference.

#### • Marketing and Implementation Strategy

- o Create your *market positioning statement*. This may be directed at a hypothetical employer, industry, organization, or the world at large.
- o What compelling value will you offer to your employers and society?

© Dale W. Callahan Page 46 of 48

How will you differentiate yourself?

## • Risks and Mitigation

- o What are the key *milestones* and *checkpoints* in your plan?
- o How will you measure/determine if you have successfully attained these milestones? How do you define success?
- What external factors might affect (positively or adversely) your attaining success?
- o Develop *contingency* and *risk mitigation* strategies.

#### Financial

- What are your current assets and liabilities?
- What is your *cash flow* management plan? (budget)
- o Define your emergency (or freedom) plan.
- What are your financial goals? Are they consistent with the rest of the plan?

## • Personal "Board of Directors"

- o If you could assemble any 3 people to advise and mentor you who would they be? They may be alive or dead, family or world leaders, friends or strangers. Why would you choose each? Is it their wisdom, their accomplishments, their words, their creativity, their character, their heroic deeds.....?
- o Who are your key *enablers* (these must be alive)? Who would you like to add to the list? How do you plan to add them?

© Dale W. Callahan Page 47 of 48

## **Recommended Resources**

Total Money Makeover – Dave Ramsey

Rich Dad, Poor Dad – Robert Kiyosaki

How to Win Friends and Influence People – Dale Carnegie

48 Hours to the Work You Love – Dan Miller

What Color Is Your Parachute? - Richard Nelson Bolles

The Go-Getter: A Story That Tells You How To Be One - Peter B. Kyne

© Dale W. Callahan Page 48 of 48