

# MAKE IT EVEN GREATER

Why work-life  
balance is a myth,  
and what you really  
need to create a  
fulfilling lifestyle

**JOHN  
DRURY**

## CONTENTS

About the author	vii
Acknowledgements	viii
Introduction	ix
<b>PART 1: Developing self-respect</b>	<b>1</b>
Chapter 1 <b>Leadership:</b> Taking ownership for your own health	7
Chapter 2 <b>Humility:</b> Creating a foundation for self-respect	19
Chapter 3 <b>Resilience:</b> Bouncing back during tough times	31
Chapter 4 <b>Vision:</b> Defining what you want out of work–life	47
Case Study 1: <b>Steve</b>	65
<b>PART 2: Prioritising self-care</b>	<b>69</b>
Chapter 5 <b>Replenish:</b> Looking after your body, soul and spirit	73
Chapter 6 <b>Support:</b> Seeking strategies is smart, not selfish	85
Chapter 7 <b>Rhythm:</b> Connecting with your natural compass	93
Chapter 8 <b>Track:</b> Mapping your energy levels	103
Chapter 9 <b>Boundaries:</b> Setting them and keeping them	113
Case Study 2: <b>Naomi</b>	127

<b>PART 3:</b>	<b>Implementing self-management</b>	131
Chapter 10	<b>Prioritise:</b> Organising what's important	135
Chapter 11	<b>Get SMART:</b> Setting realistic goals across your whole life	143
Chapter 12	<b>Implement:</b> Planning effective management processes	155
Chapter 13	<b>Action:</b> Committing to daily habits	165
Case Study 3:	<b>Jessica</b>	177
<b>Conclusion</b>		181

## INTRODUCTION

*'There is no such thing as work–life balance.  
Everything that is worth fighting for  
unbalances your life.'*

*Alain De Botton*

The first of December 1913 was a much-anticipated day. In an automobile factory in Highland Park, Michigan, Henry Ford's dream of producing an affordable motorcar for the masses was about to become a reality. Through the introduction of a moving assembly line, Ford was able to reduce the production time for each Model T car from over 12 hours to one hour and 33 minutes. Within three years, the cost of each vehicle fell drastically from over US\$850 to US\$300. Over 15 million Model T cars were produced and purchased between 1913 and 1927 by the emerging middle classes.

A new era of industrialisation was ushered in across the USA and the globe. The idea that work could be done more efficiently as procedures were automated and streamlined soon inspired changes across all industries.

The cry for an eight-hour day for workers had been growing louder through the late 1800s. On 5 January 1914, the Ford Motor Company took the radical step of doubling its employees' pay to US\$5 per day and cutting their shift length from nine

hours to eight. Over the next two years, productivity and profits rose dramatically. Critics were silenced. Hopes were stirred.

A vision emerged of an efficient, industrialised world of work that enabled increasing prosperity and leisure time for everyone. In a world where even the working classes could own a house and a car and enjoy a good lifestyle, the possibilities for high achievers were limitless.

## **Fast forward to today**

Ian has recently been promoted to Chief Operating Officer for a large multinational company in Sydney. He has responsibility for a division that operates throughout South-East Asia, and he reports to global managers based in New York and London. Ian is highly respected for his technical skills and his dedication to the company. He has worked hard to build his career, spending several years with his young family based in Asia, before returning to Sydney when the eldest of his three children hit primary school age.

Ian is drowning in the increased workload and responsibility. He regularly wakes at 4:00 am in a cold sweat, anxious about the implications of pending decisions. He leaves for work at 5:00 am and arrives home after dark most days. He sees his children for 30 minutes before bedtime and on weekends. When he is home, he is not particularly present due to stress and the constant need to check his smartphone for numerous emails coming at him from around the world. He describes his typical work day like 'being in the midst of a cyclone', with his head down, responding to the demands swirling around him. He does not feel in control of anything. Every now and then he tries to snatch a moment to look up to gain some perspective. He is dreading the extra

travel to Europe and USA as part of his new role, on top of his regular trips across Asia.

When Ian reached out to me for some leadership mentoring, he did so as a last resort. He felt like he was failing both at work and at home as a partner and as a parent. He had put on over 10 kilograms in six months because he was continually eating unhealthy food at odd hours, and had no time to do physical exercise. He felt he had no choice but to resign and be demoted to a role where he could feel that his whole life was not totally dominated by work.

Chances are, you can relate to Ian. Do you often wonder if you will ever have a day when you get everything on your list done? Do you panic when you see your phone ring? Or worry that you're never around to celebrate your children's birthdays? Whether you are a small business owner or in a position of leadership in a corporate career, life in the second decade of the 21st century is busier than ever. The technological advances of the last century have transformed every aspect of our working world and our domestic lives. Yet instead of working fewer hours, with more time for family and friends, most of us report the opposite.

I see so many talented and passionate people, like Ian, with good levels of success in life and potential for much more. They are what we describe as 'high achievers'. However, somewhere between age 35 and 55, these high achievers hit a wall. They start to experience what I call 'the curse of the juggle of life'. They start to juggle many aspects of their life, including their career or business, their partner, their partner's career or business, their 2.3 children, two sets of family and friends, and aging parents—all while struggling to stay fit and healthy, safe and financially secure. All these balls are very hard to keep in the air, so is it any wonder that we forget how to relax and replenish emotionally? That our stress levels start to increase?

Most of us today feel overwhelmed, as though we are surviving rather than thriving, struggling to manage the boundaries between work and the rest of our lives. Many of my clients have a level of anxiety that underpins much of their world. Some wonder if they really have what it takes to cut it in this crazy 21st-century, 24/7, 365-day-a-year marketplace.

It is my privilege to work as a business mentor with many people who have come under ‘the curse of the juggle of life’. All the stories and anecdotes told in this book are based on real people, mostly clients of mine (though names and details have been changed to protect their privacy). As you will see from these case studies and examples, they are usually very successful small business owners or high-flying executives and leaders who work for large corporations. In the midst of living ‘their juggle’, they find it increasingly difficult to gain the perspective to see how to make any changes to do anything better. They find it extremely uncomfortable to acknowledge they are pushing their limits. Some feel as though they are going through the motions, living their busy lives, while others have quite simply hit the wall. Some scream, ‘I don’t want to do this anymore!’ and some feel they have to make a heart-breaking choice among their family, their health and their dreams of business success. All are struggling, and all are unsure where to find the answers. That is where this book can help.

The strategies outlined in this book are based not just on my experience of working with high achievers from all walks of life, but on my very own personal experience, too. Ten years ago, I was the busy CEO of a large community organisation. My passion to succeed drove me to work long hours spending myself on behalf of the organisation and the thousands of people we were serving. Great success came at a great cost to me. After several years of just functioning, I hit rock bottom

with burnout, causing great pain to myself and those close to me. After a year or so in survival mode, I embarked on a journey of self-discovery and personal growth, which enabled me to find ways to regain control of my life.

## **Work–life balance is a myth**

The most talked-about and well-publicised strategy recommended to manage our frantic lives is ‘work–life balance’. This term originated sometime during the early 20th century with regard to improved working conditions and shorter working hours. It was meant to describe the idea that there should be reasonable balance between work and the rest of our lives. It implies that like a seesaw, there is an optimum point of balance that will work for each of us.

So what would you think if I told you this is all a myth? That work–life balance doesn’t actually exist? And that in trying to chase this dream we are actually making ourselves sick?

Most high achievers are passionate about their business, their careers, and their success. Yet passion and drive are the enemies of balance. By definition, if you are passionate you are going to always be out of balance. Passion means you are likely to find it difficult to turn off your brain when you leave work. Passion means your mind will often be solving business problems in the night or when you are driving the car. High achievers are often made to feel guilty by the concept of ‘work–life balance’. They might even be viewed as workaholics by the majority of people for whom work is a job: just a means to income. A 2013 Gallup Report indicates that up to 70% of the American workforce is disengaged at work, i.e. less than passionate. (For more information, see <http://www.gallup.com/services/176708/state-american-workplace.aspx>.)



The concept of ‘work–life balance’ may have been well intended, but it is unhelpful in the 21st century. It pits work against life, creating an unnecessary conflict. Work is part of life, not against life. There is no seesaw that needs to be in balance. Rather, each of us has a whole life, every segment of which needs to be integrated in such a way that we can prosper and flourish.

## **Work–life integration is the answer**

Work involves such a large part of our lives. For high achievers, work is usually fuelled by passion and is a hugely fulfilling part of life. Work is connected to purpose, not just a means of making money. When passion is involved it is easy to spend time and energy working, or thinking and planning about some aspect of work. It is easy to become engrossed and lose all sense of time. The challenge becomes how to ensure that our work does not consume us in a way that hurts our health or the people we love. For example, for me right now it is easy to sit at a computer in my home office thinking and writing for three to four hours without a break, and with increasingly poor posture, so that by day’s end my neck and hips are stiff and sore. Some days I become so engrossed I can forget to pick up a child from school or not notice it is raining and washing needs to be brought in from the line.

Like every other important area of your life, your work needs to be integrated in such a way that it serves the whole of your life.

If your business or career is a passion then this book is written specifically for you. In the following pages you will learn ways to take responsibility for your whole life that will enable you to pursue your passion as well as build a great lifestyle with and for those you love. It is not about curbing your passion in order to achieve some kind of balance. Let me explain how.

## Scattered versus integrated

Where do you see yourself in Figure i?

**Figure i: Scattered versus integrated approach**

		CAPACITY	
INTEGRATED ↑	FULFILLMENT	SELF-LEADERSHIP	x 10
	FLOW		x 5
	FUNCTION		x 3
SCATTERED ↓	FLAT		x 1.5
	FEARFUL		x 1
	FRANTIC		x 0.5

This figure refers to high achievers at various levels of capacity. People functioning at low capacity are often doing so because their lives are *scattered*. For whatever reason, things in their life have spiralled out of control. Highly intelligent and successful people can go through such periods, usually when they have ignored some aspects of their personal life. Let's face it—most of the problems that undermine or sabotage a career or a business are more likely to stem from unaddressed issues in your personal life.

A high achiever with a *scattered approach* will be:

- **FRANTIC**

This describes the poorly organised person who is always reacting to issues as they arise. He is often late for appointments. His desk is a chaotic mess. He seems to attract personal crises

that regularly overlap with work. Overall, he is unreliable, always pushing out deadlines. He has little capacity to influence others except to enlist their help to reduce his overwhelm.

- **FEARFUL**

This is the person who is working harder than she expected to build her career or business. She is also juggling increased responsibilities of a young family, a husband who is pursuing his career, and mortgage payments on their recently upgraded family home, as well as trying to stay fit and connected with her friends at the netball club. She is starting to doubt she has what it takes to make her career and lifestyle work. She feels like she is just surviving, barely coping with the challenges and stress. She feels she is at the limits of her capacity and is not sure what she can do to make anything better. Her future feels very insecure.

- **FLAT**

These are businesspeople and executives who initially did quite well but they have hit their ceiling. Progress has flatlined for a couple of years. They are coping, barely, but appear to be working at full capacity. They feel stuck. The future feels uncertain. In corporate positions, they are being overlooked for promotion and wonder if they should look for a position in a new company. For business owners, sales have settled and profits are being eroded as overheads increase. They wonder if they should quit and look for a job.

The ‘curse of the juggle of life’ can cause even the most talented people to hit their limits, become scattered and lose capacity. They become a bit like a bucket with holes from which much of the expected capacity leaks out and is wasted, causing frustration and disappointment for many.

This book outlines a plan to assist you plug the holes in your proverbial bucket and increase your capacity. This building of capacity occurs as you map out your path and take responsibility in a holistic way for yourself and for all of your roles—not just at work but across your whole life. As your self-leadership becomes more integrated, so your capacity increases.

*An integrated approach* will lead to:

- **FUNCTION**

These are people who start to practice a more integrated approach across their lives. This will come through some form of personal development training and mentoring. The way forward involves these people gaining a clearer understanding of themselves; clear and supported career goals and plans; clarity around their personal values; and mapping and co-ordination of their whole lives so everything can work together sustainably. Learning to take greater responsibility for self-leadership will spark increased capacity to be productive and to lead others.

- **FLOW**

This describes businesspeople who are becoming quite secure as they continue to grow and learn about themselves. Their capacity to build strong working relationships increases. Over time they build reputations for getting things done. They learn to delegate and work with and through others extremely well. These people inevitably attract opportunities for more responsibility. Those who are business owners seem to always be ahead of the game finding new growth opportunities for their business.

- **FULFILMENT (and FREEDOM)**

Business executives at this level usually go onto the most senior roles within their companies due to their ongoing capacity to influence. They know themselves well. They have self-respect and easily earn the respect of others. They live congruently with their values. They are loyal and attract loyalty. They know how to focus their energies on the main things that bring progress. Their practice of self-leadership principles across their whole lives enables them to build successful careers AND great lifestyles for themselves and their families. This is the key to fulfilment. Business owners at this level really do own their business. They have built a highly trained and committed team so the business grows even when they are not there. They enjoy not only fulfilment, but the growing levels of freedom they have always desired. They can use their time and financial success to either start something new or to enjoy life.

## **A roadmap for self-leadership**

Most self-leadership books and programs focus on things I would put under the heading of ‘self-management’: time management, personal organisation and email management strategies. While this focus on becoming more efficient is important, it is only part of self-leadership and usually the easiest part to work on. Self-management is mostly about doing.

Self-leadership is about ‘being’ as well as ‘doing’. It starts with self-respect, and includes self-care and then flows into self-management.

The way forward to increased capacity and greater influence is not about working harder or even more efficiently. It involves

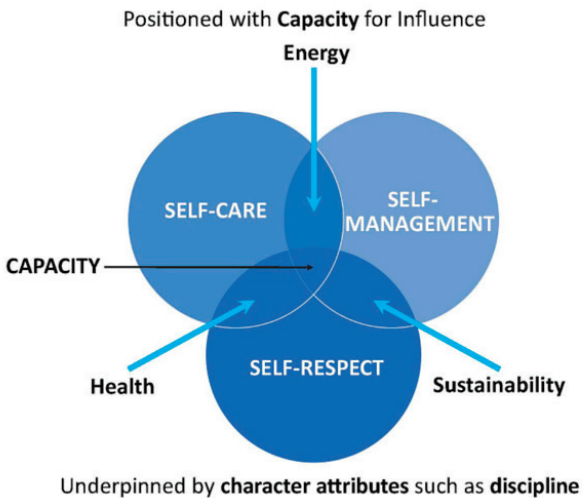
hitting the pause button on all the ‘doing’ so you can take a fresh look at who you are as a person in this season of your life. The way forward involves a journey inward. Some personal growth is required.

Your self-leadership journey involves three important steps, as outlined in Figure ii:

1. develop self-respect
2. prioritise self-care
3. implement self-management.

**Figure ii: Self-leadership roadmap**

*Self Leadership* is made up of 3 important elements:  
Self Respect; Self-Care and Self-Management



These three steps form the framework for the rest of this book.

## 1. Self-respect

Healthy self-respect enables increased levels of security and consistency. It is about learning to be secure enough to celebrate your strengths and accept your weaknesses. Self-respect grows stronger when you are living congruently with strongly held values. It's about learning to set healthy boundaries and not being afraid to say 'No!' It's about doing the work and finding the ways to process life's regrets well. It's about developing the confidence to find your voice and stand for something. It is about learning to honour your word. Self-respect is not only the core of self-leadership; it is essential for easily gaining the respect of others.

Self-respect is the key to *inner health* and security

## 2. Self-care

Self-care is about respecting yourself enough to be willing to invest in yourself, without guilt. It is learning to know yourself well, in order to understand and work with your own natural life rhythms. It involves developing strategies that enable consistent and appropriate replenishment and renewal. Effective self-care enables a high achiever to always have energy when needed.

Self-care is the key to *energy* and vitality.

## 3. Self-management

Self-management involves a commitment to doing whatever it takes to be personally organised and efficient. It ensures that the important things get done consistently and promises are kept. Self-management is all about establishing effective disciplines and processes so that you always know your priorities and can pursue them.

Self-management is the key to *sustainability*.

## **Taking responsibility**

Taking back control of your life starts with self-respect. It starts with a decision to develop your own self-respect, because no-one else can do this for you.

To truly change your life, you must be willing to take responsibility for your own situation, without blaming technology, your employer, 21st-century living, the nature of business, your partner or anybody else. It is time to lead your own life.

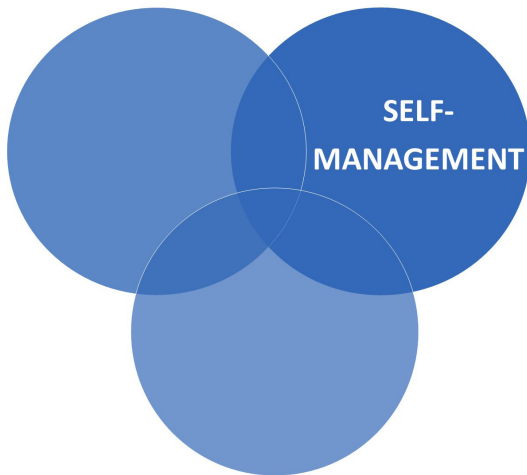
So what do you say—are you ready to take back control? Are you ready to integrate your work and life?



## PART 3:

---

### Implementing Self-Management



There are many excellent leadership books and articles out there that cover essential topics like time management, goal setting, email management, personal organisation strategies and techniques. These all fall under the banner of ‘self-management’. *Smart Work* by Dermot Crowley (Wiley, 2016), for example, is one of the latest and best in a long line of books that trace back to *7 Habits of Highly Effective People* by the late, great Stephen Covey.

The problem with most of these wonderful books is they tell you what to do and teach the skills that you need to learn to

become more efficient and productive, but they rarely deal with the underlying issues that have caused you to seek out these techniques and tools in the first place. While they're all relevant and important, most busy leaders, executives and high achievers will struggle to implement any of these strategies in their lives if they're unable to deal with their own underlying personal issues first. This is where the real challenge lies. This is where self-respect and self-care strategies come into play.

Self-management revolves around prioritising and organising. But how can you prioritise if you are unsure of your priorities? High achievers who are struggling to get the time to exercise or eat well do not need to know how to manage their time to squash it all in. They need to know how to strip back key things in their life to ensure they are managing themselves well. It does not matter how efficient you are, how organised, how technically savvy or how well you manage and file your emails—if you lack self-respect and self-care strategies, you'll never get any better at improving these things.

Many factors hinder you from implementing self-management strategies: insecurity, fears related to performance and getting things wrong, pressures of overcommitment, relationship issues at work and home, and mental or emotional health issues including tiredness, insomnia, anxiety and depression.

All of these and many more issues are addressed when a person understands how to build healthy self-respect and implement effective self-care strategies. Then, and only then, will you learn to implement self-management.

So, while this book does not offer new self-management techniques, it does something even more important. It addresses the underlying issues that often make all these strategies difficult for high achievers, executives and leaders to implement.

---

## **The keys to self-management: sustainability, commitment, priorities, organised**

---

Establishing and maintaining effective self-management is the third step in your self-leadership journey.

This part of the book teaches you how to sustain your self-respect and self-care strategies long into the future.

Part 3 shows you how to:

- organise what's important
- set realistic goals and achieve them
- create plans that work
- commit to daily habits.

The practical process in this part of the book has worked, and continues to work, for hundreds of high achievers, executives and leaders. This is where you will really learn to take responsibility for all aspects of your professional and personal life. You'll learn to lead yourself.



## Chapter 10

### Prioritise: Organise what's important

Kate and Greg assumed things would become easier as their four energetic young boys grew older, and the youngest started school. Recently, they had realised they had been living in survival mode for almost a decade with four children added to their family in just six years.

Kate was starting her own business, and Greg had a successful national sales position. Yet they both felt like they wanted more. So when Kate's consulting business began to grow they decided to make a leap—Greg would quit his job and they would work on Kate's business together.

They were a great team. Greg brought in new clients and Kate ran the programs to service them. In theory it seemed perfect, but in reality they were still struggling to juggle everything life was throwing at them: Kate's elderly mum needed extra care, their youngest son was diagnosed with autism, their house was always in chaos, Greg was involved in a side project that took up a lot of his time, Kate wanted to finish her Masters degree, and they had both started to feel disconnected from their many friends and their active social life.

Kate and Greg had an optimistic attitude that assumed everything would just work. However, quite a few things were not

working and they were not sure where to start making changes to do things differently. Life was spinning fast and every time they turned around something else required their attention. They had no time to stop, let alone think and plan how to better organise their world. It was only when Kate was diagnosed with a potentially serious health problem that they realised some things had to change. Like most of us, they needed to learn how to prioritise.

## Clarifying priorities

Self-management is challenging when there are multiple responsibilities between work and family, and all of them demand your time and attention. Life becomes uncomfortably stressful when responsibilities are many and priorities are unclear. It becomes almost impossible to effectively plan or make firm decisions.

Then just when you finally have it all ‘worked out’, life throws a spanner in the works: you get sick, or something changes for someone in your family and everything spins out of control again.

This begs the question: How do we work out our priorities? How do we organise what’s important? To what tasks or projects should we be devoting our time in any given week/month/year? More importantly, how do we work out what’s *not* important?

Ask five different people for their opinion and you will get five very different answers. This is because there is no ideal or right way. There is no one-size-fits-all plan that works for everyone. It’s very personal and subjective, and has to work for you, your family and your individual circumstances.

So, the logical place to begin to clarify your priorities is to define all the things in your life that take up your time and

attention. I have found the best way to do this to draw a mind map of all the roles and responsibilities in your life.

## **Mind map your life**

Like Kate and Greg, many people do not have a clear idea of all the things they spend time doing across their life. They just know they are crazy busy and an increasing number of basic things are getting missed or just not getting done.

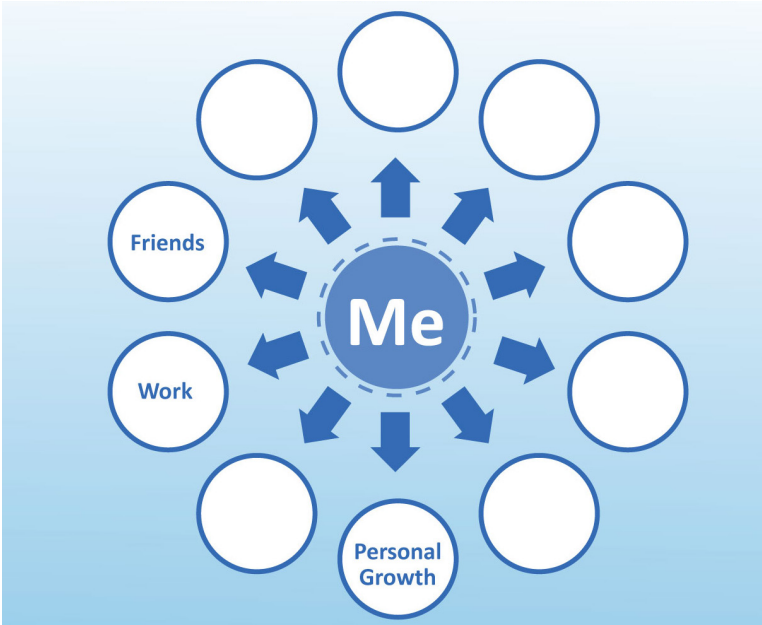
To prioritise and effectively manage all of these things involves creating a simple mind map of the key responsibilities across your life. Some are obvious, such as your work role or being a partner and parent. Others may be less distinct in your mind, such as your responsibility to look after your health and fitness, or your personal growth and ongoing education.

There are also tasks that regularly take significant amounts of your time, but you might not consider important because they are such a basic part of your life that you have become used to doing them. This includes housework or the time, energy and financial investment it takes to build and maintain friendships or to play your favourite sport.

When you begin mind-mapping your life, you are determining what is a part of your world. Interestingly, by default, you are also making a statement about what is not part of your world. For some people this is quite challenging, as they do not like the feeling of shutting off options in life. The mind map is like a snapshot that helps you to focus and prioritise. This is vital for you to take back control and make a busy life work well.

Figure 10.1 shows a mind map of your world.

**Figure 10.1: Mind map of your world**



There is a three-step process to map your world:

1. determine your roles and relationships
2. test your priorities
3. note the differences.

Let's look at each of these in more detail.

***Step 1: Determine your roles and relationships***

The first step involves writing and circling terms to best describe each of the various roles, responsibilities and relationships that explain your life. Think of terms like: work, partner/marriage, children, parents, wider family, and friends, work around house



(inside and/or outside), health and fitness, and community involvement (such as school parents' group, church participation or sporting clubs). Go through your diary for the past three months to see if there is anything you have missed.

If you are a member of three community groups they can probably all be part of one circle. However, if you are the president of one of those groups, it probably should have its own circle because that role will be taking more of your time. If you have two businesses or jobs, write each in its own circle. If one of your family members takes much more time and energy than the others you could make a separate circle for them.

It will not take long for a busy high achiever to fill 10 circles. But if you have a lot more than that, depending on the size of the roles, this could be your first indicator that you're trying to fit too many things into your life!

### ***Step 2: Test your priorities***

Once you have your roles and relationships represented on your mind map, it's time to think about each circle and how it rates in your life in terms of rank or priority. Which is the most important right down to the least important?

There are two steps involved here:

1. Use a blue pen to number each circle, from 1–10 (or 1–14 if you have 14 circles), rating the most important (1) to least important (10) based on your personal values. Which is most important to you? Which is next?
2. Use a red pen to number each circle in the same way, but this time the number represents how much time you spend on that circle each week. Which do you spend more time on? Which do you spend least?

### ***Step 3: Note the differences and any areas of concern***

When done honestly, this process of mapping your world and testing your priorities will enable you to spot any areas where you are living contrary to your values. This is an opportunity to notice, reflect and make changes about how you are currently prioritising your very busy life.

We know that work is usually the single biggest time commitment of any of our roles in life. So it is probable that your 'work' circle, or circles, will rank as a higher priority than the people you love in terms of time spent. This is good to acknowledge but not necessarily a concern, unless you realise you have been totally overdoing it and need to spend much more regular quality time with your children.

Remember, the money you earn and the lifestyle you can afford by spending a lot of time at work does not impress your six-year-old, who would rather be home with mum than stuck at day care until 7:00 pm every night. You might also notice that you have lost contact with some of your friends due to the busyness of life, or maybe you realise there is a discrepancy between your value of being healthy and your lack of investment of time and focus to exercise and eat well.

These are all good things to notice! It means you can start reprioritising some of your commitments. The first step is to realise where you are out of balance.

## **Integrating your whole life**

The challenge for many high achievers is being passionate and driven about your work or latest idea. This drives and energises you and at times will take away some of your focus from other important roles and responsibilities in your life. This undermines effective self-management.

To effectively manage yourself, it is essential to take a 'whole of life' approach as you pursue your passions. The mistake many high achievers make is becoming so driven by their particular passion that everything and everyone else in their world suffers.

Your passion is always going to skew your focus and attention. This is why the concept of 'work-life balance' does not work. Passion wrecks balance. Often this is the root of misunderstandings with those you love, as they feel you neglect them and your health for the sake of 'work'. It can also be a source of guilt and inner turmoil when you find yourself wishing away the time you are reading a story to your child because you want to work on a new idea that might change everything in a current project.

The truth is the things that sabotage your success are always more likely to arise from something you are neglecting in your personal world (relationships and health issues in particular) than from obstacles and frustrations in your world of work.

So what do you do? How does this get resolved? Do you settle for the lie that poor health and broken relationships are just part of the sacrifice it takes to have a successful business career or to be an entrepreneur? Or do you put a lid on your passion and settle for a mediocre life?

I'm happy to tell you the answer to both those questions is 'No!' You can achieve business success with a great lifestyle, but you need to be willing to learn and implement 'whole of life' self-management strategies that make it all work.

Whether you have been following some kind of plan to this point in your life, or things have just evolved, when you mind map your world, you will have a clear picture of the full and busy life you have created. Based on your personal values, you will be able to determine clear priorities among all the elements of your

life. This is the necessary foundation for taking back control and creating the lifestyle you truly want for yourself and your family.

---

## **Learn to lead yourself**

1. Create a mind map of your world using the three steps outlined above:
  - Determine your roles and relationships
  - Test your priorities
  - Note the differences and any areas of concern.
2. What do you notice about where you spend a lot of your time and where you actually would like to spend a lot of your time?
3. What can you start reprioritising in order to start integrating your whole life?

## Chapter 11

### Get SMART: Setting realistic goals across your whole life

Jean was an intelligent woman in her fifties who had started and sold two successful businesses. She quietly came to me during a break in a ‘whole of life’ goal-setting workshop I was leading. In a hushed voice and with some embarrassment, she asked if I could help her with something. I had just given the participants the task of setting one, two or three goals across eight key areas of their life. Jean said to me, ‘I’ve been setting and achieving goals in my business for years. But I’ve never set goals in my personal life. In particular, can you please tell me how I can set a goal for my marriage relationship?’ The reason for the embarrassment was because her work life had largely consumed the rest of her life.

After talking to her about ideas for doing something with her husband to help build their relationship, she decided on suggesting they schedule a weekly ‘date’ (focused time together). Her plan to achieve that goal involved three steps:

1. having a conversation with her husband about starting a weekly ‘date’ activity together

2. creating a list with her husband of at least 20 things they would both like to do together (wet weather, dry weather, inexpensive, more expensive)
3. doing something from that list every week over the next six months.

Jean was smiling at the end of this plan. She was pretty confident her husband would respond well, and she was motivated and quite excited because she could see how pursuing this would add life to her marriage.

## **Goal setting for your life**

If you can identify with Jean, you are not the only one. Many high achievers struggle with setting goals in their personal life. While you have likely learned to set clear goals and action plans for your business or career, work is not the only important segment of your life.

In my workshop sessions on ‘whole of life’ goal setting at business retreats and planning days, the participants (high achievers) often find it difficult to reduce their business goals down to just their top three. Like Jean, they have trouble coming up with any goals for other areas of their life, such as personal growth or friends and family. They have usually never considered setting goals for those areas.

As already discussed, the things that could undermine your success are far more likely to come from neglected issues in your personal life rather than your lack of commitment or focus in business. This is why it is essential to set goals and make plans across your whole life.

## Goals to focus

Success in business does not just happen. If you have become successful in business, it is because at some point in time, you made some decisions and you took responsibility. You pursued a larger vision, regularly set goals, made plans and worked hard consistently to achieve them.

If you can do this in your business life, then you can do the same across every area of your life. It is a mark of healthy self-respect that a person will take responsibility for what is important in their life.

We all know that when you focus on something it has a far greater chance of getting done. Writing down one or two clear motivating goals for each of the key areas of your life—including your personal life—is the best way to make sure you stay focused and successfully manage all the main parts of your life.

---

### Planning a wealthy lifestyle

*Helen and Marcus earned over \$200K per year between them in their busy corporate careers. With two young children, they had the high costs of childcare as well as their \$800K mortgage and payments for their Audi family sedan. They chose to enjoy a very comfortable lifestyle that included quality clothes, eating out regularly and holidays in nice locations. Neither of them were good savers. They probably would still be saving for a house deposit if Helen's parents had not loaned them \$100K.*

*At 43 and 39 they had very little to show for years of corporate salaries. They were dreading the costs of the private schools to which they wanted to send their boys. When Helen was off work for three years childrearing,*

*they had barely coped on one salary. Interestingly, Marcus successfully managed a budget of several millions of dollars in his section at work and yet he never seemed to be able to get on top of his own finances.*

*The idea of setting a budget with savings and wealth creation goals was a new discipline for Marcus. When he did some basic sums he was shocked to find they could save \$60K (\$70K with interest) over a five-year period if they just set aside \$250 per week. When he looked at other strategies, he discovered he could consolidate almost \$23K in credit card debts into their home loan. The savings in interest each month enabled them to take \$1000 per month off their home loan repayments.*

*Marcus and Helen began to feel empowered and excited about learning more and setting more ambitious wealth creation goals to better secure their future.*

---

## **How to set and achieve goals**

There are two important criteria for setting goals:

### **1. Get SMART**

To be motivated towards a goal that is more than just a vague wish, goals need to be:

- Specific
- Measurable
- Attainable



- Realistic
- Time-framed.

(Of course, this acronym can be used with a range of similar meanings: e.g. ‘A’ can stand for Agreed, Achievable, etc.)

For example, ‘To become fitter’ is a vague wish, not a SMART goal. ‘To attend three 6:30 pm fitness classes at the gym every Monday, Thursday and Friday’ is a SMART goal (assuming you are available at those times and have the \$45 per week budgeted). A SMART goal should always answer the question, ‘How will I know when this is achieved?’

## 2. Have a plan

Goals are not self-fulfilling. They require appropriate research and an action plan. You need to be able to see what action you must take in order to achieve the goal. Some people may pull a number out of the air and make their goal to earn \$250,000 in a certain year. The trouble is they have never earned more than \$70,000 in a year, and they do not have a plan with the potential to multiply their income by 350%. Goal setting is not mystical. It is very practical. It enables focus and motivates action.

### *The principles in action*

Let’s look at setting and achieving goals from the perspective of a basic weekly task of completing the grocery shopping.

There are six steps involved:

1. GOAL — Complete the family weekly grocery shopping.

2. RESEARCH — Each Thursday, check the stock in our pantry and fridge and check any special requirements from other family members.
3. PLAN — List items required for the week based on this research and the basic meal plan we have developed that works for our family.
4. EXECUTE — Go online and order the items.
5. BUDGET — Make sure it fits within our weekly grocery budget.
6. MEASURE — Receive delivery to our door at a suitable time (Friday or Saturday), check off the delivery sheet and pack away.

After the first time, which involved setting up and finding my way around the website, this whole process now takes no more than 45 minutes each week (including delivery and packing away) without leaving the house.

Setting and achieving goals across your life and business is easy if you follow the same six principles:

1. Decide what your GOAL is
2. RESEARCH your situation
3. Make a PLAN that will help you hit the goal
4. EXECUTE the plan within a certain timeframe

5. Allocate the BUDGET
6. MEASURE your results.

***Working example: Wealth creation***

Let's now apply these six principles to an example of how you might set a goal towards wealth creation. This is an important segment of life that is often ignored until a fiftieth birthday or a divorce that forces you to refocus and rebuild your finances. It is surprising how much money flows through our hands each decade and how little of it we save.

1. GOAL — To retire at age 65 on 75% of your final salary for life
2. RESEARCH — Find a recommended financial advisor to help you understand your situation and options—debt reduction, savings, property, superannuation, shares
3. PLAN — Create a workable plan that will enable you to achieve your goal with the right balance between lifestyle and wealth creation
4. EXECUTE — Execute the steps in that plan
5. BUDGET — Factor in any fees involved with the financial advisor in creating your budget
6. MEASURE — Review your results annually and reset the plan with your financial advisor.

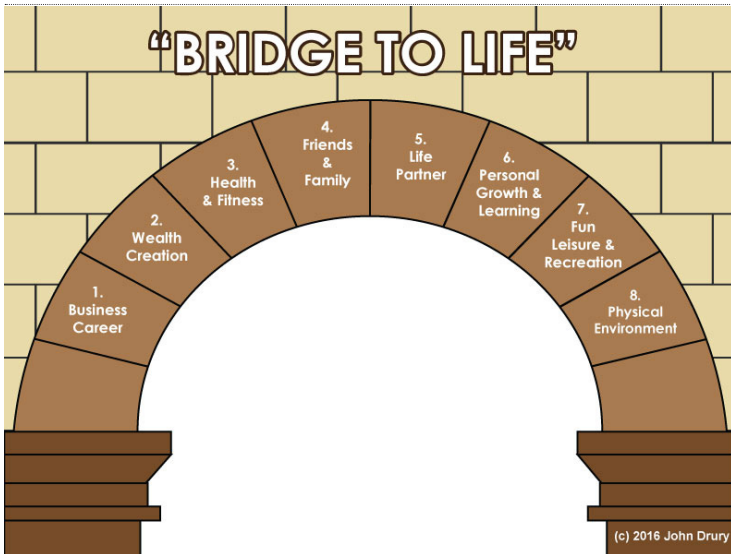
## **How to set ‘whole of life’ goals**

Your life can be broken down into 8–10 segments or areas of focus. This is what I call the ‘bridge to life’, as shown in Figure 11.1.

It is important to set goals in each of the areas in the bridge to life that are appropriate for you:

1. business/career
2. wealth creation
3. health and fitness
4. friends and family
5. life partner/romance
6. personal growth and learning
7. fun, leisure and recreation
8. physical environment (e.g. home)
9. children
10. spiritual growth.

**Figure 11.1. The bridge to life**



### **Setting bridge to life goals**

To set goals in each of the segments in Figure 11.1, follow the three steps below:

1. Write down one, two or three clear GOALS for the year for each area that is appropriate for you. The goals should be the main things you want to achieve in that segment of your life that year.
2. Write a couple of obvious steps outlining how you might achieve each goal. Include any RESEARCH and BUDGET required in the PLAN. As you take action and make progress towards your goal, the plan will evolve and will require regular review.
3. Schedule when you will start to EXECUTE your plan and MEASURE, review and reset your plan.

***Working example: Life partner/romance***

What are the goals you might schedule for your most important life relationship for the coming year? Examples include:

- **Goal 1:** Date night every Thursday night or Saturday
- **Goal 2:** Two mini-honeymoons away this year in autumn and spring
- **Goal 3:** Work in the garden together at least fortnightly

***Plan for Goal 1***

Write a list of places to go and things to do that you would enjoy. Allocate an overall budget; plan a month ahead; and confirm each Sunday afternoon with each other when you do your weekly diary check-in.

***Plan for Goal 2***

Research and plan locations by (date); allocate budget; set dates; and book hotel or holiday house by (date).

***Plan for Goal 3***

Create a plan for garden makeover; research costs and allocate budget; break into bite-sized chunks that you can do together each fortnight; and enjoy planning and savouring progress.

## **Weather the seasons**

Most busy people carry ‘goals’ in their head for some areas of their life. These are often more like good ideas they hope will happen one day. The trouble is that as life becomes busier, they find it

harder and harder to consistently focus on those ideas. They get discussed occasionally during reflective times, but usually fade into the background in the midst of the busyness of everyday life.

If you have too many goals in any given area, then your focus will be fragmented and you will take less effective action and achieve weaker results. From a big picture strategic viewpoint, it is important to know your top three goals in any segment of your life, in any year. Goals are meant to help you focus. Focus helps you take action. Action is the only thing that brings results.

This is why it's essential to carry out the steps outlined to create goals that can weather the seasons and storms throughout every area of your life.

---

### **Learn to lead yourself**

1. What 'bridge to life' segments are appropriate for you and your life?
  
2. Set three SMART goals for each segment of your life, using the six principles:
  - Goal
  - Research
  - Plan
  - Execute
  - Budget
  - Measure.

