



Februaury 2015

Dear Janna,

Law 10 is the Law of the Rubber Band - The only time a rubber band is worth anything is when it has tension. The value is the stretch. Yet if we lose the tension of growth, we lose. No great discovery of life was found by a satisfied person. Be grateful for the tension in your life, it shows you are alive. Where do you want to be? What tension are you creating to help you be there? Then what is the next level you strive for.

I lived in Massachusetts for 30 years. The last few years were all about determining where we would get to live. See we were making a choice to move, making a choice to get out of our comfort zone. We spent time researching, learning, visiting and making a decision. It was fun, it was challenging, it was scary. We were leaving where we had lived for a long time, going to a place where we knew no one, we had never lived, and jobs were unknown. We did it, survived, loved it and have always been thankful we made the change. Yet, the challenge really came after the move, there was a time of restlessness - especially for me. What was the new challenge, what was next on the horizon? I needed a new tension. My rubber band was all out of tension. I wasn't growing, stretching and pursuing a new goal. That had to change - which it did - it was called opening my own business.

What I learned was - never complete the stretch without choosing the new stretch, the new place to go and grow. When there is no tension you are under the ground - and I am not ready for that!

Janna Hoiberg

Redefining Retirement

For years the business owner did it right. She created a viable business, worked through her business plan and now, years later her hard work has paid off and it's now time to retire. What does this ambiguous word RETIRE actually mean, and how does it impact a business and the life of the original owner?

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Presentations include:

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- How to be In Business With People You Love - Without Hating Them
- Eating Frogs for Breakfast
- The Backpackers Guide to Business Success (NEW)
- If you Build it They Will Stay - Keys to a Winning Team
- and others.

Not being too many years away from the typical age of retirement myself, I have read many articles on both what to do and what it takes to retire. Each author provides a personal point of view from either a financial perspective (what can you afford), or from a times perspective (what do you do now to prepare).

For some business owners, the shift sometimes never happens. They neglected to create a life outside of the business, so to stop doing what has motivated them throughout the years may create an essential spiral down of personal value. They have no identity outside of work, and to quote my son in his salutatorian speech for high school graduation: "You go to school, get a job, raise and family and die." Doesn't sound that enticing does it!

Let's explore an attitude adjustment on the idea of retirement. Here are 2 topics that I challenge you to consider:

1. **Wording:** Change your wording from retirement to financial independence. So you are 32 and retirement isn't part of your vocabulary - I get it. Yet when I talk to almost anyone at any age, they all seek financial independence. Being financially independent can happen at any stage of life. The first thing you must do is determine what financial independence means for you and for your family. For some, it is having millions in the bank, for others it is having enough set aside that should they stop working, the money set aside would allow them to live a reasonable life style. The magic is determining what is enough. The questions of what is enough can only be answered by you, but avoidance and not planning isn't the answer, unless you want at some point in the future, to be limited by what you can do, when you can do it, and how you will do it etc.

2. **Attitude:** The old style of sitting in your rocker on the front porch is either gone, or should be gone - since all it will do is make you a goner. Our life has stages; childhood, teenage years, young adult, raising kids (or middle life), and empty nesters. Notice the concept of when you work isn't defined at all. For the years that you want to be a contributing member of society, you will work in one way or another. The mother that works inside the home may not get paid an hourly wage, but she works her tail off. The empty nester that is mentoring a new business may not be paid in monetary dollars, but is contributing in so many other ways. The question is, what are you planning to contribute at each stage of your life? What will your impact on your family, community, church and world



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The Action in Business Radio show with Janna Hoiberg is all about providing clarity to business owners and helping them achieve their dreams!

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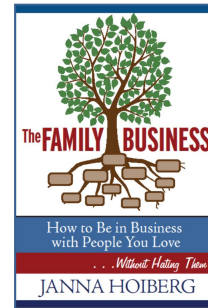
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look like?

Notice in the above 2 topics I never once asked when you were going to stop your paying job and "retire". Sure there will be a time that you will cut back on the schedule you presently keep, the office hours, and the number of people that report to you, that is part of life. However, just like changing jobs, starting a new business, or going to college, each requires a plan. Therefore create your "RETIREMENT" plan and execute that plan. Your family, your church, your community and the next generation will thank you for becoming financially independent, and for choosing to give back and invest in them at a time when they needed it most. After all, isn't that what you were really looking for all along? The ability to make choices?



The Family Business
How to Be in Business with People
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