

**Handle 21st century
business challenges
and run your company
in a way that honors
you and your clients.**

Reap What You Sow

BY KAY L. CROSS, MEd

With so much to learn at IDEA conventions, how am I supposed to retain all that information?

I think of being with my grandfather more than 30 years ago. My brother and I are peering out over our chainlink fence at 50 acres or so of farmland. We are watching for our grandfather, who is working the soil on his typical day as a farmer. He started at the crack of dawn in the dairy barn milking the cows, and now he's out on his tractor doing what he loves most, working the land. In the summer he stashes candy bars in the cab of his tractor and drives over to the fence of our backyard to deliver our much anticipated surprise. I can still see the huge cottonwood trees lining the fence, the sandbox with plastic toys and the horse pen between our land and our grandfather's.

For my grandfather, business was hard work but incredibly satisfying. His labor was on his land, behind his home, next to his daughter's house. He took his lunch with him on the tractor or went back to the house for a break. His job was physi-

MAIN BUSINESS CHALLENGES OF THIS CENTURY

INSECURITY

- the drive to succeed
- fluctuating income
- realizing you are replaceable
- lack of control

STANDARDS

- overpromising and underdelivering
- weak boundaries
- consumer debt

OVERWHELM

- too much information
- too many choices
- high-speed society
- lack of connection

WORK ETHIC

- character
- quantity versus quality
- laziness

cally tiring, mentally satisfying and simple. He grappled with his own challenges in business, but many were drastically different from those faced by workers today.

The times have vastly changed in 30 years, and fitness businesspeople must examine their choices to avoid becoming caught up in a dehumanized world that devalues the human touch and connection. It is still plausible to empower the client *and* continue to be profitable and competitive. However, the business challenges we face today are often hard to define and even harder to conquer. They are slippery and elusive. As a personal trainer, life coach, manager or facility owner, you experience many of these challenges yourself or see them manifested as problems in your clients.

In this article I discuss challenges I see in the business industry today that affect the fitness and wellness field. The four major problem areas are insecurity, standards, “overwhelm” and work ethic. The good news is that with each challenge comes opportunity—the exciting prospect of managing it and using it in your favor. Here’s how you can do that.

INSECURITY

Life is insecure, uncertain and fragile. Business is the same. When business is booming, you are stressed with the pressure to keep up and stay ahead of your customers’ needs. When business is slow, you are nervous about not making enough money. You feel like a child on the playground teeter-totter. You are flying high one minute and slapping the ground the next. No one is guaranteed a job, a pension or social security. What are some challenges within this area, and how can you face them?

The Drive to Succeed and Keep Up

Businesses today are on an inclined, high-speed treadmill. We’ve moved from the farm to the market and gotten stuck in overdrive. We face an unrelenting pressure to be successful, profitable and ahead of the next guy. Nothing ever seems to be enough.

Instead of worrying about the apparently successful business next door, hold the mirror up to your own. Comparing yourself to the competition on an annual basis is a wise move, but continually rating yourself based on what others are doing is futile. Keep a watch on professionals in your industry and stay aware of the trends in global business, but spend the majority of

your time creating the best business structure for you. Define success on your terms, and get off the preset program on the treadmill. The business next to you may need to be running at 12 miles per hour based on its needs, but 4.5 miles per hour may be the perfect speed for yours.

Action Steps: Define success for your business. What does it look, smell, taste, feel and sound like? Quit fretting about the business next door. Discover what your customers need and want, and give it to them to the best of your ability.

Fluctuating Income

The realities of business are that monthly and yearly incomes fluctuate, especially if you run your own business. Corporate incomes also fluctuate, determining next year’s raises, hiring decisions and layoffs.

You will always have factors you cannot control, so closely control the ones you can. Base your expenses on the amount you can safely count on bringing in per month, and accumulate any extra income in your business account. For example, if I know based on last year’s income that I can count on depositing \$4,000 per month, I base my monthly budgets on that figure. If I bring in \$5,000 in September and \$5,500 in October, I have accumulated \$2,500 extra in my account. Then, when I want to take 1–2 weeks off in December and I deposit only \$2,700 that month, I subtract the extra \$1,300 I need from my surplus to make my budget work. In other words, always cover your back!

Action Steps: Plan on having a fluctuating income, and calculate your business expense plan based on a safe guarantee. Accumulate extra money in your account to use during slow months.

Realizing You Are Replaceable

Many delusional people in the business world think they are irreplaceable. As a result, they slack off in their work and become arrogant and apathetic. Although each of us is one of a kind, someone else would be willing to step in and do a comparable job for less money. What’s more, many companies today fail to see the incredible value in a 50-plus-year-old worker who has wisdom and experience that a younger person does not yet have. Business owners think saving money by hiring recent graduates and retiring 50-year-olds is the “smart” thing to do. Companies

may think that workers older than 50 are very replaceable.

In business, you cannot afford to let your guard down and your standards slide. You have to stay abreast of the trends in your work, stay educated, be a person of integrity and offer value.

Action Steps: Remind yourself that you are replaceable in the business world. Find a coach, friend or colleague to be accountable to on a weekly or monthly basis. Ask yourself: How can I continue to use my wisdom, experience and training to add value to this business?

Lack of Control

A complaint I hear from many people in business is that they have no control over the responsibilities of businesses and players they depend on. Realtors rely on mortgage companies and title companies to get their end of the work done to be able to close a sale on time. Fitness centers rely on their personal trainers to show for appointments. Companies depend on their leaders to be honest, truthful and ethical. We are an interdependent economy and will always need each other. Because of that, we must choose our partners carefully. If you hire a cleaning service for your wellness center, interview the representative as carefully as you would a new employee. View every partner in business as you would a potential employee. A partner's reputation will either bless you or come back to haunt you.

Action Steps. Create a list of the people and things that affect your business. For those over which you have little control, create criteria they should meet to be included in your business. Begin your evaluations. Find new team members if necessary.

STANDARDS

In the business world today, many people lack standards. Lying, cheating, stealing and deception are growing. Don't set standards *after* you are in crisis; decide them in advance. To upgrade your reputation and professional standing among other businesses, raise your business standards to a level that provides and maintains great customer service. Below are the low standards I believe we are experiencing today.

Overpromising and Underdelivering

It has become the norm for people to make casual promises by phone or e-mail and then not honor them. I hear constant complaints from colleagues and friends about how horrible business representatives are about returning phone calls. It's not that they don't return calls within 24 hours (which is my rule); it is that they don't call back at all. You may be swamped with business now and "too busy" to return calls, but the day will come when your business slows and the phone stops ringing. It is easy to casually toss out in conversation, "I'll call you with that answer tomorrow. I'll fax that to you today," but not follow through.

Stand by your word. Your word should mean more than a written agreement with your signature. Raise your business and personal standards by vowing to underpromise and overdeliver. Double the time you think it will take to accomplish something. You will look much better if you consistently deliver before your promised date. Allow yourself more days to get things completed, and watch how people's positive perception of you grows. Quit

running on adrenaline and serving in a panic. Follow up and follow through with all commitments you make.

Action Steps: Keep a "Promise Log." Record on paper *what* you promised to *whom* by *when*. If you can't deliver on time, be up-front about it.

Weak Boundaries

Businesses compromise their integrity every day. Boundaries are meant to protect you, define who you are and who you are not, and define how others may or may not treat you. Who are you, and what are your limits with your company? Before they are tested in business, determine your boundaries and the boundaries of your business; for example, "We will not operate unethically, we will not misrepresent our qualifications, and we will not increase our debt to look good." List your business needs and values. For example, one of my needs is to keep family time for my family and not use it to coach extra clients. Therefore, I limit my week to 20 client hours, with specific hours each day when I am willing to work. The other hours are used for personal/business development, writing, administration or just relaxing. My values include the following: I will not train someone I am not qualified to work with, and I will not tolerate sexual harassment or inappropriate advances. Make your decisions using your needs and values as a guide in determining boundaries.

Action Steps: Create a needs list, a values list and a professional boundaries list.

Consumer Debt

This challenge is huge and growing. Many Americans are spending more than they earn each month, adding to their debt burden and decreasing control over their futures. As individuals and businesses continue to bury themselves in debt, they will become less able or likely to make purchases of any kind. This terrifying cycle will lead to disaster in many lives unless people commit to taking control of their spending. Credit cards are the great social equalizer. Businesses that cannot afford to host large parties, entertain clients or purchase more equipment and services are putting those purchases on credit cards, thinking they will just pay for them "later." Debt is creating a national crisis. Bankruptcies for businesses and individuals are becoming commonplace.

What's the solution? Seek quality and stability before "size." Purchase necessities before extras ever figure into the equation. Keep overhead low and profits high. Insulate yourself as well as you can through savings, debt elimination and planning. If you could survive after losing 50% of your business, you are in incredible fiscal shape. Always plan for the worst and expect the best.

Action Steps: Get control of your spending. Create budgets that are realistic. Decide that if you cannot pay cash for something, you will re-evaluate your need for that item. Ask yourself how you would accomplish the same result with no money. Understand that consumer debt will be a large factor in people's ability to purchase your services.

OVERWHELM

"Overwhelm" is that feeling of being submerged or drowning. ("I'm underwater, and I can't breathe! Can I claw my way back

to the surface before I run out of air?") We are overwhelmed when other commitments, responsibilities and expectations suppress our personal goals and business values. Today that feeling is largely self-induced. We fill our lives with too much activity and not enough time to think and plan. We fail to draw the line before we lose control. Businesses get caught in the drive to grow and be "big," servicing more and more customers, thus adding to their sense of being overwhelmed. Where do you draw the line between risk and stability?

Too Much Information

Today people feel an enormous burden to get enough information to make a good decision. We are answer-rich but question-poor. The Internet has made life easier but more complicated. We are flooded with information, reading material, news, data and opinions. Every purchase made comes with a manual. I stand at the trash can and shredder every day with my mail. If we begin accumulating articles and papers to read, we create unconscious stress. We tell ourselves, "We need to read that! There is something in there we might need to know!" and so goes the endless cycle of managing information.

Action Steps: Limit the quantity of information you hear, read and absorb every day. Throw away periodicals and newspapers every month, whether you have read them or not. Find out what information your clients need and want to know, and limit what you give them to just that. Also, ask them how often they want to receive it and follow those guidelines.

Grant me the ability and clarity to turn the 21st century business challenges into a personal, giving vocation. Keep me small, human and personal. And may we all humbly remember that we reap what we sow.

Too Many Choices

With hundreds of choices about everything, decision making becomes a daylong process versus a 5-minute affair. Too many choices create paralysis, not liberation. The sheer abundance of products raises expectations. In fact, studies have shown that as stores increase the varieties of jams or chocolates on their shelves, shoppers are more likely to leave without buying any of them. When is "good enough" going to be good enough? When consumers have five gyms and 20 personal trainers to choose from in their area, they are often paralyzed by the fear of making the wrong decision. Nonexercisers see hundreds of exercise equipment choices and feel greatly intimidated and anxious, asking themselves, "What is right for me? Do I use them all?"

Action Steps: Create a simple checklist that potential customers can use as a guide in making decisions about their fitness

and wellness. Limit the choices at your business (payment options, packages, etc.).

High-Speed Society

As consumers, we are now offered high-speed everything: Internet access, power lunches, drive-through coffee and 30-minute workouts. As a consequence, we feel the pressure to operate quickly. In the saturated area in which I live, I feel obliged to drive fast because everyone else is! It is a "hurry up" mentality—instead of doing less in more time, let's cram as much as we can in every day. Understand that every business faces this self-induced, high-expectation panic. The skill of delayed gratification has been forgotten. People want to lose weight now without long-term sacrifice or deprivation. They want it all, and they want it now.

Action Steps: Bring calm back into the people who come to you for service. Create an environment of calm in their first visit with you. Explain that results take time. Schedule periodic business checkups to review the speed at which you wish to operate and serve your clients.

Lack of Connection

Because people are overwhelmed and in a hurry, they have lost meaningful connections with their closest circle of friends. Many business owners, personal trainers and life coaches have in-home offices. This arrangement can create isolation that leads to depression. Connection is vital for personal and professional growth. Understand that customers may be looking for connection and a place to belong as much as they are seeking physical wellness. Consider creating quiet reading areas or a small lounge where clients can chat or use the Internet.

Action Steps: Schedule time each month for face-to-face connection with other business owners. If you work from your home, take some of your work with you to a local coffeehouse, or schedule lunches out as often as you can. Identify what you are missing and work on it. Create a "homey" community for your customers.

WORK ETHIC

Do you ever feel like the odd one out in today's business world? I do, especially when it comes to work practices. I hold myself to a high standard, so I expect that same standard from other businesses. Unfortunately, their expectations are not always a match for mine. Workers today have become lax. As the dress code has been dropped, so have productivity, service and attitude. People are late to appointments and late to work, talk on their cell phones at completely inappropriate times and exude a general air of entitlement. Workers and consumers alike think they are "owed" something. They want something for nothing. What happened to good ol' hard work and sacrifice? "You mean I might have to work hard for years to earn a great reputation and a great salary? I have to cut calories to lose weight?" Well . . . yes!

Character

I still hold to the ideal that leaders, business owners—everyone for that matter—should strive to be people of integrity and character. What does that mean to me? It means that when I say I'm going to do something, I do it; when I make a statement, it is

truthful; I do the right thing regardless of the cost; I understand that I must work hard to achieve my goals; I'm dependable, on time and committed; I honor others' time as valuable; I say no to unethical and immoral practices; I'm polite, kind and gracious; and I do not allow other people to compromise my standards and boundaries. I know who I am, what I believe and where I'm going. We should all strive for that in our business practices and hold others up to that same standard.

Action Steps: Remind your business and customers of the meaning of the word *sacrifice*. What must you give up in order to be what you want and get what you want? Ask yourself that question every week.

Quality Versus Quantity

Quality refers to a degree of excellence, superiority in kind. In other words, if you place two similar products side by side, the superior, more excellent one will be said to have quality. Many businesses today have sacrificed quality for quantity. Be clear of your intentions: Do you want to service a large number of clients at a lower price and quality, or service fewer clients with higher quality? Different consumers out there are looking for both, so determine whom you want to serve. Hire the best employees you can find, and only the number you need to get the job done well.

Action Steps: Determine the quantity of clients you are willing and able to serve each month and the quality of service you intend to offer. Create a grid of "qualities" to which you want to be held accountable.

Laziness

Our affluent society has created lazy people. Unfortunately our work and personal boundaries have grown hazy, and we're lazy when we should be working and working when we should be napping. As a consequence of these blurred boundaries, people and businesses feel as if they are working all the time! The cure for this problem is to re-establish our boundaries between work time and personal time. Define your work hours, carving out personal time each week. I urge all my coaching clients to limit work hours (that means anything related to your work—even reading articles) to 40–45 hours per week. If you cannot get your work accomplished in those hours, you are doing too much or wasting time. When you are at work, work hard. When you are at home, relax and enjoy your family. Can you define who you are apart from your career?

Action Steps: Define work hours for you and your employees. Clearly state your expectations. Learn to relax and be lazy in your free time—and enjoy it!

REAPING WHAT YOU SOW

It was no great mystery to my grandfather what crop he would reap come harvest time, because he had carefully chosen the seeds, prepared the soil and defended his investment against damaging insects. As the old saying goes, he reaped what he sowed.

Today, by contrast, we face the business challenges of ISOW—Insecurity, Standards, Overwhelm and Work Ethic. (Think, "I

reap what I SOW.") Faced with these challenges, I find that I sometimes yearn for the past, and I imagine myself transported back to my gloriously simple childhood and a place that I loved. I could run free! I could yell at the top of my lungs, and all the space of acreage would absorb the sound. I work hard at keeping my life simple, yet I, too, frequently have to stop and ask myself, "Who am I becoming? What do I want? What do I believe? Does my business reflect my values and passions? Am I more concerned about character, honesty, integrity and quality than I am about accumulating money?" Keep me close to the farm. Let me remember that happy, carefree child who loved the outdoors and yearned to teach someday. Grant me the ability and clarity to turn the 21st century business challenges into a personal, giving vocation. Keep me small, human and personal. And may we all humbly remember that we reap what we sow.

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