

## Choices

Written by John D. Buerger, CFP® - Last Updated Saturday, 30 April 2011 22:53

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This past weekend I took my wife down to the LA Gift Show for a buying trip for a retail business.

We have owned Accents (custom picture framing, home decor accessories & gifts) for almost 18 years - longer than our son has been alive (we signed the purchase papers on Valentines Day, 1993 when Allyson was four months pregnant - very romantic, huh?).

I grew up in the LA basin and learned to drive on LA freeways and with LA traffic so there were no surprises in the time delays and congestion on a Friday afternoon in the city (the Gift Show is at the Convention Center in downtown LA).

Still, I could not help but think about what life would be like if I had to deal with that traffic ... that feeling of being packed into a location with millions of other humans like a can of sardines ... all day, every day. I even mentioned it a few times to Allyson, "I cannot imagine dealing with this every day."

And yet, that is exactly what millions of people do.

**YOUR LIFE - YOUR CHOICE**

How you choose to live your life is really just a choice. Nobody puts a gun to your head in this country (at least not yet) and says, "you must deal with a 90 minute, 25 mile commute every day" and live in this part of the country and do this kind of work. Those are all choices we each make.

Granted some of us know of more alternatives while for others that 10 block radius of concrete may be pretty much all they have ever experienced. Also there are fringe benefits to being near the big city - culture, concerts, theater and just about any other human experience being nearby - and many choose those benefits and "pay for it" with more traffic and congestion.

Still, the reality is that you are wherever you are in your life because you made a series of choices to be in that place at that time.

### **YOUR BUSINESS - YOUR CHOICE**

The best part about this weekend was that it gave Allyson and I two full days to talk about and re-define the business of Accents. Who are we? What do we stand for? What kind of experience do we want our customers to have? How do we market that experience most effectively?

A retail business IS the products that it sells as well as the experience that customers enjoy when they are in the store. Yes, personality traits, systems and processes do all matter, but the one long-lasting reminder of a retail business is that product that the customer takes home. As such, buying products is a critical component.

Having owned the store for 18 years, we had fallen into a common trap where we started to take the whole business for granted - just keep doing what we've always done. We stopped being conscious about our choices - making buys based on habit rather than some well-thought-out plan - and the business has suffered for that.

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So while the trip was ostensibly about buying product ... it ended up being a very quick and intense, deep level business mission makeover and a truly energizing experience for both of us.

### **MORE BUSINESS CHOICES - SERVICE**

I offer a service called the "3M Process" where we go through and completely re-define a business mission and marketing statement (I created this process 10 years ago when I was a business consultant before I became a financial planner for business owners and professionals). I have worked through this process a half dozen times in the past several months with business owner financial planning clients, most of whom are service based businesses, (professionals, doctors and B-to-B operations) not retail.

In all cases, whether retail or commercial, product or service professional, the objective is to help biz owners really define WHO the business is and WHAT it STANDS FOR.

My point in mentioning this here is that these are also choices - made consciously or unconsciously. Just as in regular life, the business's success with clients, customers and patients completely depends on those choices by the business management team.

### **MAKE GOOD CHOICES**

Right now, you are making choices - you might as well be making good ones.

The work you are doing right now - that is a choice or the result of a series of choices you made in the past. Whether you continue to do that work tomorrow is a choice you make today and every day.

The business you own or manage ... The place you live ... the people you associate with ... the food you eat ... and the way you spend your time, these are all CHOICES. True, your current reality is the sum of all the choices you have made in the past ... but your future is defined by

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the choices you make today.

Something to think about - you can define your future to be anything you want. Then you must make the choices today to make that a reality, but it will only happen when you are willing to make these choices consciously and in the moment.

John

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