

Prospecting Weekly

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Forget About Solving Problems, part 2

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Last issue, I introduced you to Steve Mariotti, a new math teacher charged with bringing a class of unruly inner-city youth up to passing standards for their math exams. An overwhelming problem, and yet Steve decided to aim much higher: he knew that unless these could make a fundamental change in their lives and their outlook, he would not be able to make a difference.

The answer was found in entrepreneurship. By teaching high-school students the methods and rewards of starting and owning their own businesses, Steve Mariotti set out to accomplish far more than he would have if he had only focused on math proficiency scores.

In other words, had Mariotti only set out to solve a problem, he would have likely failed.

By learning entrepreneurship, every one of those children in his classroom discovered how they could create their futures, set ambitious, “lofty” goals and reach them. As a result, they excelled in math and in all other subjects. Several went on to college.

Today, Mariotti’s programs are in place, serving low-income youth throughout the country. He is founder and president of the National Foundation for Teaching Entrepreneurship (NFTE.com), based in New York City.

What does this story teach us? What does each of us have in common with a novice teacher of undisciplined, inner city youth from New York?

Most of us can become overly fixated on our problems to the point that it limits us in how we set our goals. For fear of failure (“you are just setting yourself up to fail”) we look at what we think we can do, by what we believe our current capacity or structure will allow. With that information, we set our goals.

Rarely does this work, because we have kept ourselves in the same structure that helped create those problems in the first place. These types of goals are called “fit” goals, and they rarely create significant, lasting results. They are also sneaky and misleading because they sound doable. They can also be deadly.

The Four Fatal Flaws of Fit Goals

There are four fatal flaws in this limited “fit” approach to goal setting:

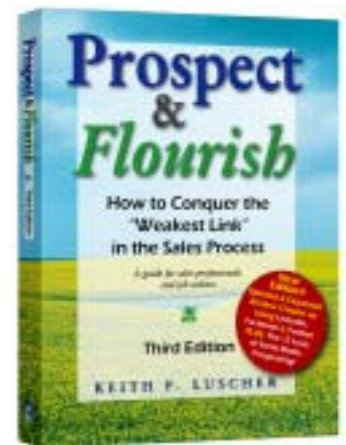
1. A focus on getting rid of what you don’t want rarely results in creating what you TRULY do want. This problem-solving attitude is tied to a victim’s mentality. A common example we often see in financial services is our clients’ desire to become debt free. How does becoming debt-free allow people to live fulfilling lives? Being debt free, while important, doesn’t equal financial strength. One can be broke and still be debt free.
2. Second, fit goals fail to bring out the highest and best in us. “Make no small goals,” the old saying goes, “for they lack the power to stir our souls.” They rarely stir us to sustained action, let alone to produce consistently outstanding results. Simply put, it becomes just another thing “we have to do.”
3. Third, problem-solving rarely accounts for unpredictable changes. How many of us think of reality, and its inevitable changes, as the enemy? It is NOT the enemy! God’s universe may appear chaotic but is ordered to our thoughts, our faith, and our vision. But don’t take my word for it: ask the opinion of anyone whose success you would like to emulate.
4. Fourth, and perhaps most significant, conventional problem solving approaches are based on what we know is feasible today. This limits us from the very beginning. It essentially prevents us from stretching for goals for which no conventional approach is currently available.

Doing the “Impossible”

Everyone is saying how 2010 is going to be a great year. My question is: what makes YOU say that? What outcome do you envision for this year?

Rather than being focused on solving our problems, we must envision what we want out of all proportion to our currently perceived resources and capabilities. In business, this is referred to as a “stretch and leverage” strategy. Businesses set what appear to be impossible goals for their size and capacity. Then, relying on resourcefulness and innovation, they expand their structure and capacity. You must learn to do the same as you prospect for new clients and expand your income base.

Stretch goals set up “a chasm between ambition and resources.” A chasm! Not a nice, comfortable fit. The challenge is to improve...and to do so radically—not 10 or 20 percent, but 500 or 1000 percent—even higher perhaps! Think of it as Yoga for business: fit limits; stretch liberates.



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Keith F. Luscher, is author of the book **Prospect & Flourish**, and four other books. He is an insurance advisor with Principal Financial Group®. Prior to joining Principal®, he served professionals in the insurance and financial services industries as a management consultant. In that role, he advised producers on issues related to marketing and prospecting, and developed groundbreaking educational curriculum. In addition, Luscher is also a nationally known author, speaker, and expert in media, interpersonal communication and marketing.