



Get off the Fence

10 + 1 Steps to help You Make That Big decision

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Author's bio: Rhoda Makoff shares the wisdom she gained through years of experience as a biochemist, parent, business executive and educator. Jeffrey Makoff is a San Francisco attorney and Co-Chairman and CEO of Digital Custom Group, Inc. The Makoffs helped structure thousands of major personal and business decisions as both advisors and decision-makers.

Author's Big Thought: It's not easy to make big decisions, whether it's about marriage, education, career, kids, health, business or personal finances. *Get Off the Fence* shows you a process to make the decisions that count.

Chapter notes:

Get Fired Up: the Good news is that You Have a Choice

This book shows you how to make choices that will bring about change, not how to adapt to what can't be changed. We are given one life, and the decision is ours whether to wait for circumstances to make up our mind or whether to act and in acting, to live. By seizing an active role in your own major decisions, you affirm your values and control your destiny. Important decisions begin with your freedom and power to choose.

How you make a Big Decision may affect you as much as the decision itself. The reason is that you not only experience the consequences of the decisions you make, but you also learn about (and adjust) your decision making process as a result of past decisions. Experienced business managers recognize the importance of

process in business decision-making. Strong managers spend nearly as much time considering how to decide an issue as what to decide.

The 10 + 1 Steps may be applied to any major decision that arises in your business or personal life. The methods in this book help you to discover, analyze and apply your own values to the particular circumstances of your life. The authors' approach is based on the notion that it's best to make important decisions deliberately. The deliberate approach maximizes the chance that you'll survive, thrive and achieve all of your important personal, financial, social and spiritual goals.

Step 1: Make the Real Decision and Dump the Decoys

- Step 1 requires you to confront the real Big Decision, the one that will move you forward. It requires you to separate the real decision from the decoys that distract you, and then focus your energy on the important choice. The appearance of genuineness is what makes decoys so dangerous.
- Resolving the decoy chews up your time and energy, interfering with your ability to make the decision that will take you past the problem. Whether the decoys are self-imposed or someone else's attempts at manipulation, you must identify and eliminate the decoys before they lead you astray.
- Try the perfect world scenario and develop an active skepticism toward choices that are presented to you. If fears and worries are interfering with your ability to make a decision, isolate the barriers that hold you back and identify the choice that matters.

Step 2: Break a Big Problem into Small Pieces

- Challenge the feeling that you're swimming in a complex decision that has too many parts. In many cases, a complex decision is made up of much simpler pieces.
- The first step that a professional takes to resolve a complex problem is to develop a clear understanding of the facts and to break the problem into the smaller pieces that combine to create the problem.
- Break down a decision into its component pieces: your wants, concerns and practical factors. A *want* is something you seek to obtain (or retain) as a result of the decision. A *concern* is a risk that you believe may flow from a certain course of action. Concerns are those situations which raise worry, fear and other negative feelings when you think about the decision. "*Practical factors*" are the facts and circumstances that a situation hands you. These can't be changed, or can only be changed by incurring high costs or risks. Make notes along the way - notate and organize. The important

point to remember is that you may need access later to your thoughts and research.

- The essence of breaking down a complex decision is to identify the parts of the decision and prioritize them as driving wants, concerns and practical factors or tag-alongs. For your wants, separate what *must* come out of the decision from what would merely be a nice additional benefit if things work out. Similarly, you must separate what strongly concerns you from concerns you can live with. Do the same for your practical factors. Sorting is not purely a mechanical process. It helps you make a Big Decision by forcing you to compare your wants and values with competing wants and value. You aren't dismissing an issue when you label it a tag-along. You're saying that other issues will dominate when making a difficult choice in which you can't have everything.
- Remember that decisions are choices. You'll need to let go of some of your minor wants, and move past smaller concerns and practical factors, to make the best overall choice.

Step 3: Face the Target Questions and Admit What you Don't Know.

- Identify the unknown questions you must investigate before you make the decision. These questions are your target questions. Examine each of your wants, concerns, and practical factors. What target questions do they raise?
- Be honest about what you know and what you don't know. Are you guessing about legal, medical, business or other technical questions? Are you afraid to consult with someone who knows the answer, or are you concerned that you might look bad?
- Don't fear the answers to your target questions. What you don't know *will* hurt you.
- Continue to write down or draw your decision's progress. Give the decision a physical form and organization. Use graphics if you feel more comfortable with them.
- Test your assumptions. When you look at the facts related to your decision, ask what you really know and what you're assuming. Be bold about testing your assumptions. Be prepared to find that an assumption was wrong. Do some investigative work. Talk to someone who can give you the information you need, even if the conversation might be difficult. Investigating the future starts with an investigation of what had happened in the past (and why), then moves to a review of how the present circumstances compare

with the past, and winds up with an analytical model of how the future can be expected to unfold based on the first two.

- If you've got the luxury of time, set your notes down for a while. Think about the decision periodically over several days and see if you forgot any issues.

Step 4: Parents, Friends, Lovers, Lawyers and TV: Find your best Sources and Advisors

- Third-party misinformation is not the only hurdle to overcome as you investigate your target questions. Personal biases are entrenched thought patterns and prejudices that may undermine your decision. Unless you examine yourself at least as carefully as you examine outside sources, you'll find that you are your own biggest source of misinformation. One of the most serious decision-making errors is to jump too quickly to what you think "must be" the right conclusion, and then seek out only information that supports your conclusion.
- The more important your decision is, the more careful you should be to determine the true facts and obtain opinions from well-qualified sources. A *fact* is observable or can be proven true. *Opinions* vary from person to person and depend upon the opinion holder's values perceptions and beliefs.
- You should examine the credibility and biases of all sources, not just sources that are unknown or hostile. Consider the credibility and biases of parents, friends, teachers, mentors and other well-meaning people.
- Recognize when you need expert advice and take steps to find a competent expert in the field. With the guidance of finding a good expert, your chances of becoming more lost and wandering into quicksand are greatly reduced. The odds you'll make the right decision and achieve your objectives will rise.
- When you make a decision that relates to an organization in your life, step back and ask how the organization influences your decision. Are you making this decision for your self or because you are tied to an organization that is trying to define your choices? Always consider your sources' position and biases.

Step 5: Figure Out the Odds, Reduce the Uncertainties and Ditch the Anecdotes

- The object of Step 5 is to separate which outcomes of each possible choice are certain from which are uncertain, and among the uncertainties, which are

probable from which are improbable. With a little investigation, you can know much of what appears to be uncertain at the start. Even if you can't predict the exact outcome, you may be able to predict a range of outcomes and the effect of different outcomes. As your knowledge of the uncertain elements grows, you reduce the actual risk, and the emotional stress, of your Big Decision. This brings you closer to the decision that is right for you.

- Big decisions are difficult for two main reasons: 1) They require you to reconcile conflicting values or objectives, and 2) they involve uncertain outcomes. Much of the work you do on values and objectives occurs inside your head, with some advice from friends, family, mentors, and sometimes an expert. In contrast, you manage the uncertainties of Big Decisions primarily by obtaining information from outside.
- Determine whether your decisions or parts of it are sufficiently commonplace that research will yield important information about the likely outcome. While some features of your decision are undoubtedly unique, many parts are not. Be open-minded about the facts you find. If a fact doesn't support where you want to go with the decision, admit that the fact is against you.
- Do your research. The Information Revolution is tremendously empowering, but it only offers you tools. You must take time to use the tools to make your decision. Research is not as hard as it used to be. Much research can be done in a short time at a low cost.
- Reduce the uncertainties in a decision to avoid overcompensating because of your personal risk profile.
- Anecdotes about what happened to another person are among the poorest form of decision information. They are often incomplete, intentionally misrepresented and biased. Use anecdotes cautiously. An *anecdote* is a story about how one situation turned out, usually told after the fact and without the whole picture.

Step 6 Take Your Emotions Along for the Ride

- In Step 6 you learn that to ignore or devalue your emotions when making a Big Decision is a huge mistake. In most cases, your emotions are an important positive force in your Big Decision. Sometimes strong emotions bring us to a higher level of objectivity and rationality. Strong feelings may carry a new, clearer picture of a situation and a commitment to make a change.

- Step 6 shows that you can make a Big Decision that is both rational and emotional.
- Make sure you understand how you feel about a decision and what impact emotion will have on your decision. At Step 6, you have identified the real decision, broken it into manageable pieces, isolated the target questions, chosen your advisors, liberated yourself from misleading anecdotes and assessed the odds of success as well as possible. You've finished the set-up for your Big Decision and are about to enter the processing phase. Now is the time to confront how you feel about the issues. Your emotions not only affect the decision-making process, but also will influence timing, your perception of risks and benefits, and what "success" and "failure" mean.
- If you'll be required to execute a decision, be sure you've considered the emotional resources you'll need to make it work. Be realistic with yourself. Many people are not meant to face the fear, anxiety and other stresses of starting a business. An alternative that you can't execute is not a real option.
- Bring your emotions into a decision no later than Step 6.
 - Move past denial
 - Explore your emotions and their source
 - Assess the impact of your emotions
 - Talk to someone you trust
- Take enough time to make your decision so the impact of temporary mood swings is minimized.
- If you have hang-ups or obstructive emotions, deal with them on their own terms; try not to confuse the psychological problem with the Big Decision.
- If your Big Decision requires you to value property, manage your emotions. Consider having an appraiser or other valuation expert give you an independent opinion on the value of the property under consideration.

Step 7 Suffer the Hard Choices Now and Get Real Results Later

- The message of Step 7 is that you shouldn't let short-term pain derail your long-term plan. Just as what you are today is the consequence of the steps you took in the past, your future is built from today's decisions. If you come to appreciate the long-term benefits of doing what's best, even with sacrifices today, these decisions will empower you to move your life a big step forward.
- When a long-term personal or job-related relationship develops flaws, decide whether the flaws destroy the relationship's viability, or whether the

relationship merely needs repair. If you don't know, try repair first to preserve the long-term benefits.

- Determine the necessary stepping stones to meet your long-term objectives.
- Make decisions that advance you from stone to stone. Don't just hang around one stone and dream about jumping over all the rest in one single, glorious, improbable leap. Here are some of the examples of costs you incur when you put off doing what's best in the long term:
 - You lose better opportunities
 - You dig a deeper hole
 - You get older
 - Your habits become more ingrained.
- Learn to derive satisfaction from your progress along the path.
- Be patient reaching your objectives, but not about the steps you take along the path. Move from step to step with energy and a sense of personal immediacy.

Step 8 Time, Time, Time - Be a Brilliant Procrastinator

- The amount of time you spend to make a decision affects the quality of the decision. Some decisions *should* be made quickly; others *must* be made quickly. Many decisions, however, can and should be delayed for a period of time. In many situations your most important decision is whether to make a decision at all.
- Two factors drive the timing of a decision:
 - the situation and
 - you
- The situation includes all aspects of the decision that are affected by when the decision is made, including offers and opportunities that may disappear, deadlines, costs connected with a delay and other time-sensitive factors. "You" includes all of the personal factors such as personality, emotion, convenience and preference that impel you to decide now or later.
- Step 8 shows you that you can actively manage the timing of a Big Decision to improve the likelihood that you'll make a great decision. Step 8 explores the difference between "tactical procrastination" and "procrastination because you can't make a decision". *Tactical procrastination* is an intentional delay that you impose to help make a better decision. Procrastination because of obsessiveness, insecurity or fear or other incapacity is a decision-making barrier.

- Timing is a part of most, if not all, decisions and should specifically be considered.
- Don't assume that now is the best time to make a decision. The better approach may be to make a decision when more facts are available or a related situation has worked out.
- Emergency decisions are undesirable and, if possible, you should slow down the situation while protecting yourself and marshaling as much assistance as you can.
- Nobody makes a decision with *all* of the facts. Don't use a lack of information as an excuse to avoid an unpleasant or painful decision.
- If you decide to defer a decision, perhaps until you have more facts or a related situation works out, keep moving forward. Don't wait to do things that should be done now. Be willing to accept some wasted effort for the sake of making progress during the time you'll lose if you defer the Big Decision until a later date.

Step 9 Keep the Risks of Failure (and Benefits of Success) in Perspective

- Distinguish the fear of not achieving what you want from the fear of being a failure, and then determine whether you will really be a failure if your decision doesn't work out. The key to moving past fear of being a failure is to realize that much of the fear is self-created and it is more a reflection of your ego and pride than a real risk of the decision.
- Understand and investigate the stigmas that are driving you. Are they real or remnants from your childhood when stigmas may have been different? Do you care about the stigma?
- If your Big Decision is influenced excessively by fear of being a failure, try these steps:
 - Eliminate that part of your fear which is essentially just fear of the unknown
 - Be realistic about the harshest consequences
 - Determine whose standards you're trying to meet
 - Remember that "losing" and "failing" on the one hand, and "being a loser" and "being a failure" on the other hand, are very different concepts
- Don't get sucked into a Parade of Horribles. The Parade of Horribles is a series of failures and worst-case scenarios played out in your mind that bring about crushing financial, emotional, or other disaster. When you find yourself in the Parade, you need to fill the information gap that causes you

to assume that you'll end up in a failure spiral. Great decision-makers consider all the awful things that might happen and work to reduce the chances they will happen. Great decision-makers do not assume that everything will go awry in each Big Decision.

- Don't take on so much risk that you can't sleep at night. Everyone has a different risk tolerance. As a day-to-day condition, fear is unpleasant and will affect your ability to live happily. Don't be afraid to admit that you have a different risk tolerance than another person. It's not macho, cool or smart to take on risk that makes you a bundle of nerves all the time.
- The Parade of Wonderfals can hurt you as much as the Parade of Horribles. Be realistic about the benefits that success will bring. There is no perfect life. Success in one part of your life may breed challenges, and even failures, in another. Miscalculating the benefits of a decision can be as dangerous as misapprehending risks.

Step 10 Make a Preliminary Decision and Fine-Tune it with a Great Plan B

- Remember that your preliminary decision is only a starting point. It should be followed up by a dynamic and creative contingency-planning process through which you'll adjust the decision.
- Contingency planning leads to better decisions for several reasons. Contingency planning helps you identify and avoid problems that may arise as you execute Plan A, which results in a refinement of Plan A. By preparing for certain risks in advance, contingency planning reduces the magnitude of those anticipated risks. A reduced risk level will permit you to make a more aggressive decision, and with greater possible benefits, still take a risk that you consider reasonable. If your decision fails, contingency planning will reduce the cost and may even create benefits. Many Plan Bs end up delivering more benefits than Plan A ever could have delivered.
- A contingency plan must be real, something you can actually go to if Plan A stalls.
- The more active, creative and thorough you are in developing a contingency plan or plans, the better the contingency plan will be and the more it will help your decision.

Plus 1 Respect Your Heart, Your Gut, Your Instincts and Your Intuition - Then Go For It!

- The 10 Steps will not make your decision for you. You will make the decision. This is not a mechanical process. A wide variety of factors affect how humans make major decisions, including:
 - The unique combination of values, abilities, needs, perceptions and emotions of each decision maker, the decision-maker's -personality and even genetics
 - The process applied by the decision maker to make the decision (here is where the 10 Steps comes in)
 - The extent to which the decision-maker is ready, willing and able to execute the alternatives presented
- The 10 Steps helps you crystallize a Big Decision, to face the difficult issues you must face, sort through the variables and travel the path with greater confidence. The 10 Steps force you to analyze, and remind you that indecision, fear and paralysis have costs. The 10 Steps help you move forward.
- What do you do when gut feelings or intuitions say the opposite of your choices? What do you do with nagging doubts? What do you do with hunches and what your heart tells you to do?
- Dismissing intuition as a silly basis on which to make an important decision would be easy. The risk you take when you disregard your intuition is that your intuition may serve you better than your conscious thoughts. Intuition is how you tell yourself to consider and weigh a piece of information that you didn't find in other ways. The final step in making your Big Decision is determining what to do with your intuition. Explore your intuitions and pursue them until you understand them as best you can.

Reviewer's recommendation: This one of those very practical books that everyone needs to read. It is full of stories and case studies to illustrate how ordinary people have made very significant decisions that impact their lives.



Wise leaders recognize that they and their organizations need periodic refocusing to be the best they can be. Frumi helps such leaders rediscover the strengths and values that energize them so they in turn can renew their colleagues, employees, and business operations.

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