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## Planning An Out Of State Move

By Lee Dobbins

There's a lot more to moving to another state than there is to staying within the same state.

Expenses can vary greatly from state to state and even though your new salary is going to be much higher than your old, you could still end up at a loss due to higher living expenses.

When moving to another state, some of the things you should do thorough research on school systems, salary, housing and the like. Pay attention to the tax structure in the state you are relocating to – how much is the income tax? Do they have a sales tax? What is the property tax rate? All these things can have a major impact on your budget and should be carefully considered before relocating.

Once you have decided that your relocation is a good move for your family, you'll need to plan the details of getting from here to there. Do you have a house to sell? Then you need to consider whether you will sell it "by owner" or use a real estate professional. In order to sell your house fast and get the best price, you might want to look at it with an unbiased eye to see what improvements should be made. Remember that curb appeal is very important as is the impression the potential buyer gets when he first walks in and the look of the kitchen and bathrooms.

Of course, you will need to find suitable housing in the new state. You should plan a couple of trips out to look for new houses with realtors. If you are not sure whether the move will be permanent, consider renting a house for the first year. That way if you don't want to stay it will be easier to pick up and leave.

Last, but not least, you need to plan the move itself. Will you be using movers? Will they be packing up all your stuff or will you pack and they just haul it to the truck? It's not a bad idea to get organized with a moving checklist. Start your checklist a month or more before the move and keep adding to it as you think of things. Here's a short list to start you off:

- Buy boxes or rent crates and get packing material
- Pack items you do not need for everyday use like knick knacks and decorative items

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- Arrange for a House inspection (for both the new and old houses)
- Gather pay stubs and other records for loan
- Arrange for utility shut off / reconnect for phones, lights and gas
- Change address on checks and business cards
- Finalize with movers
- Schedule move out cleaning

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where you can find more

articles on moving. Learn more about relocation and salary at

<http://www.moving-and-more.com/relocationandsalary.html>

## **Planning Is Taking Advantage Of Risks**

**By Claude Jollet**

Planning is the management of risk ... while there are no risks involved (yet), and while it is still safe to take action ... proactive action, that is! Planning is being able to recognize friends from foe ... before going into "business battle". Planning is the dressed rehearsal before the premiere. Here is a "behind the scene" look at what the planning process is all about.

### **An Eventful Journey**

Many (too many) aspiring entrepreneurs see the business plan as a set of documents describing their intentions and aspirations. Planning before going into business is much more than that!

Business life is made up of events that occur sequentially, from cause to effect, as well as simultaneously, randomly, and spuriously. These events can occur within your sphere of influence, as well as on the periphery. They can, and will, also occur far removed from your knowledge ... apparently harmlessly!

Each event can be a source of risks and opportunities for you and your business. Consequently, planning is the process by which you aim to maximize the beneficial effects of the latter, while minimizing the adverse effects of the former.

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A risky situation or event gives you the opportunity to put into action a counter measure that will benefit your business. You will have some of those measures planned, hopefully! One of the major advantages of a planned counter measure is that you can put it in effect ... while your competition is still destabilized!

### A Picture Is Worth ...

Any successful entrepreneur will tell you that you have to picture yourself going through the motions, to know how to react when the time comes.

Rehearsing lets you discover which events - and situation within an event – you may not be ready for. Planning lets you do just that. When you find you would not know how to react in a given situation, you can visualize your actions - before, during, and after the given event or situation - and test them for effectiveness. While still "off stage", you can rehearse your moves until you find the proper ones to do.

### Before The S... Hits The Fan

I mentioned that there are actions that have to be taken before the event. That is perhaps the most important part of planning. If you do your business research right, you will find that there are undesirable events you can indeed avoid, by simply avoiding the actions - or inactions - that will put you in trouble! You can easily identify these negative moves with proper planning. You can eliminate them from your winning scenario, before they have any chance of harming your business. That is what being proactive really means.

### During The Storm

Nobody can foresee everything. Planning helps you eliminate as many unknowns as humanly possible. However, there will be times when things happen so fast, or in an unforeseen way, that you can be destabilized, even driven into a state of panic. You can avoid dangerous false reactions during a potentially disruptive event. You can avoid being overcome by doubt. You can practice reacting in front of the unknown. You can rehearse to react in a controlled fashion.

Remember though that the best defense is offense. Proper planning is a potent form of offense. Your competition will never know your state of preparedness ... until it's too late!

### After The Wind Has Died Down

That's when you take advantage of the good moves, and you recover - hopefully unharmed - from the bad ones. You can learn how to do that too! In fact, your business cannot grow if you cannot master the art of taking swift advantage of a favorable situation ... and of swiftly recovering from harmful ones. With proper planning, and training, you can learn how to recognize both, and take appropriate actions.

### Planning ... Takes Planning

As you might have guessed by now, planning itself ... takes planning and practice! Before going into

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business, get a professional trainer to help you go through the moves with a training (learning) plan that will suit your needs. Get a coach to help you work on your mindset and resolve. In other words, do not hesitate to seek the help of reputable people who have been there, and done it.

The professional trainer, and coach, will help you:

- \* identify what you have to take into account,
- \* see the business game, play by play,
- \* avoid getting lost in rehearsing false moves,
- \* go through the motions, in a professional manner, before you go into action,
- \* plan how to recover from your mistakes.

In short, they will help you build your confidence, and competence, one small - planned - move at a time.

Claude Jollet is a former planning advisor to major industrial and commercial clients. He specialized in weather related operational planning issues. He holds a B.Sc.A. specializing in business process analysis and automation. He now devotes himself to the promotion of entrepreneurship on

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