18 Minutes
Productivity Planning Kit

PETER BREGMAN
Table of Contents

Excerpt from 18 Minutes 3

The 18 Minutes Article that Started it All 25

18 Minutes Daily Template 28

18 Minutes Daily To-Do List 29
When Molly* arrived at work on the first day of her new job as the head of learning and development at a mid-size investment bank, she turned on her computer, logged in with the password they had given her, opened up her email program, and gasped.

She had been on the job less than a minute and there were already 385 messages in her inbox. It would take days to work through them, and by that time there would be hundreds more.

We start every day knowing we’re not going to get it all done. And we look back on the years and wonder where they went and why we haven’t accomplished what we had hoped.

Time is the only element in the world that is irretrievable

* Throughout the book, when a last name is not provided, the name and some details may have been changed.
when it’s lost. Lose money and you can make more. Lose a friend and you can patch up the relationship. Lose a job and you can find another. But lose time and it’s gone forever.

I have a friend, a rabbi named Hayyim Angel, who carries reading material with him whenever he goes to a meeting. Why? “Because,” he told me, “according to the Talmud [the Jewish book of law], if someone comes late to a meeting they are committing the sin of stealing—stealing the time of the person who had to wait for them. And it’s the worst kind of stealing because what was taken can never be returned. I don’t want to cause anyone to sin. So I always make sure, if I have to wait for someone, they’re never in a position of stealing my time.”

And yet we steal time from ourselves constantly. Consider the following three stories…

Bill hadn’t questioned the meeting his secretary had placed on his calendar. But now that he was in it—and bored—he wished he had. Bill pulled out his BlackBerry and began to read through his email. He was completely absorbed in his handheld when suddenly he heard Leticia, his boss, say his name. He looked up as Leticia continued, “What do you think we should do?” Bill had no idea what Leticia was referring to. Where did that moment go?

Rajit sat down with his laptop at nine o’clock on Wednesday morning knowing he had one thing he needed to do: write the proposal for a new client he was pitching in two days. But three phone calls, fifteen emails, two trips to the
bathroom, thirty minutes buying plane tickets for a family vacation, and four impromptu conversations with employees later, he hadn’t yet started it. And now his assistant just IM’d to remind him he had a lunch appointment in fifteen minutes. *Where did the day go?*

Marie walked into our twenty-fifth high school reunion and I was instantly reminded of her seventeen-year-old self. We sat down to talk, and she was all the things I remembered—beautiful, smart, talented, courageous, honest—with one exception. Her spark was gone. “I’m not unhappy,” she told me. “I love my husband and children; my work is fine. In fact, my whole life is fine. But that’s all it is: fine. I haven’t really done anything. Every year I have plans but, well, stuff gets in the way.” She feels the unexpressed potential inside her. She has things she wants to do. But somehow she doesn’t make them happen. *Where did those years go?*

According to Newton’s first law of motion, an object will continue moving at a constant velocity until an outside force acts upon it. What’s true for objects is also true for people.

Either we keep moving along a path that isn’t quite right but we fail to knock ourselves off it, or we intentionally choose the right path but keep getting knocked off it.

If we are to look back and feel good about what we’ve done—over a year, a day, or a moment—we need to break these patterns. To interrupt our inertia, everyday
distractions, and gut responses. We need to intervene in our own lives.

Yet even if we know that, it’s hard to do. It’s not that Marie doesn’t want a family. She does. And she wouldn’t have it any other way. It’s just that her role in her family has overwhelmed everything else in her life, so she looks back at the end of the year and asks herself where it went and why she’s not thrilled. Still, she’s not sure what to do differently next year.

Rajit had planned to write his proposal. But a number of forces lured him off his trajectory. Perhaps they were important distractions. But at the end of the day his proposal remained unwritten.

And Bill certainly hadn’t intended to lose himself in his handheld; the email wasn’t even that important. But his distraction became his focus and in the moment when his opinion was critical, all he could do was look up—at his boss—blankly.

_18 Minutes_ provides a solution to these struggles and frustrations. It’s a comprehensive approach to managing a year, a day, and a moment so that our lives move forward in a way that keeps us focused on, and doing, the things we decide are most important. An important first step in reclaiming our lives.

In part 1, _Pause_, you’ll set the foundation that will enable you to take the insights from the book and translate them into action. In this part, I’ll share some habits and mindsets that will position you to see possibilities beyond those you might otherwise notice. This part will help you focus
on the right things, translate those things into a daily plan, follow through with that plan, and master the inevitable distractions that threaten to undermine your efforts.

In part 2, *What Is This Year About?*, you’ll be guided to organize your life around the things that matter to you, make you happy, use your gifts, and move you toward your goals. In this part, I’ll share four elements around which you should focus your efforts over the year. We’ll look at some of the ways people tend to derail themselves from maintaining a clear focus, and I’ll offer some strategies to avoid those derailleurs. In the final chapter of this section, you’ll pull it all together to create your annual focus: the five areas where you want to spend the majority of your time over the next year.

In part 3, *What Is This Day About?*, you’ll learn how to translate your annual focus into an 18-minute daily plan, ensuring that the right things get done, concretely structuring your day so it’s productive, satisfying, and a measurable step toward fulfilling your focus for the year.

In part 4, *What Is This Moment About?*, you’ll learn how to master distraction—sometimes by using it, sometimes by avoiding it. Here you’ll learn how to get yourself motivated, how to follow through even when it’s tempting to give up, and how to protect yourself and your time by creating the right kind of boundaries. This section is divided into three subsections—Mastering Your Initiative, Mastering Your Boundaries, and Mastering Yourself—and is full of simple tricks, tips, and rules to help you stay on track.

Finally, the conclusion, *Now What?*, sets you on your
way by sharing a foolproof method for gaining the critical momentum to move you in the direction you want to go.

There are many time management books out there that try to teach you how to get it all done. But that's a mistake. Because it's impossible to get it all done. And it's dangerous to try. You'll lose focus on what's important.

This book will help you make smart, thoughtful decisions about what's worth doing and what's not. And it will offer you some simple tools and skills to follow through on those decisions so you spend your time doing the things that matter while avoiding the things that don't. This book is also about enjoying the process. Managing your life shouldn't feel like a chore. And neither should reading a book about managing your life.

Standing in my apartment in New York City, I recently tapped the Google Earth app on my iPhone. Google Earth offers satellite maps of the entire world. When you first open the application, you see the whole earth, spinning in space, as though your cell phone screen were the window of a spaceship hovering above the earth's atmosphere. Then, slowly, it homes in on your location, and you feel like you're landing as the image becomes more clear and detailed. First you see your country, then your state, then your city, and eventually you are looking at the exact street where you're standing.

This time, though, when I tapped on the app, it opened in Savannah, Georgia, which must have been the last place I used it. So I tapped on the little circle in the bottom left
corner—the **FIND ME** button—and Google Earth sent me back up into the air, shifted me to New York, and then landed me back on my street. Once there, it took a few seconds to settle in and focus.

Think of *18 Minutes* as the **FIND ME** button for your life. It will guide you to your most effective self. It will offer you a clear view of yourself and your surroundings, and then provide you with a map to help you get where you want to go. It’s the app that can help you reclaim your life. Not simply based on where you’ve been or where others want you to be, but based on where you are now and where you want to go.

*18 Minutes* will home in on who you are and how you can best use your talents to achieve the things that will make you happy, productive, and successful. And if you are a little—or even a lot—out of focus, don’t worry: *18 Minutes* will bring you back in.

I wrote this book so Molly, Bill, Rajit, Marie—and you—could look back at the end of each moment, each day, each year—and, when the time comes, life itself—and be able to say: “I used my time well.”
I started my business in 1998, out of a one-bedroom, fifth-floor walk-up apartment. My dream was to build a multimillion-dollar global management consulting firm filled with consultants, trainers, and coaches who would help people lead, manage, work, and live more successfully. A big dream.

Meanwhile, I had no clients and my company’s only physical asset was a single computer. I survived on my savings for the first six months as I tried to build the business with little success. I didn’t have enough work to sustain myself, let alone a team of consultants.

Then I won a large contract with a well-known investment bank. This was my big break, the project I could use to build my business. I needed to quickly assemble a team—six consultants at first and then, if all went according to plan, fifty more. I remember sitting in my two-hundred-square-foot living room/dining room/kitchen with Eleanor,
my girlfriend, filled with the excitement of possibility and the trepidation of the test; could I pull this off?

I brought in an initial team who did a tremendous job meeting the client's expectations. Then, as the project expanded, so did the team. From New York to Chicago, San Francisco, Paris, London, Tokyo, and Hong Kong. And as the team expanded, so did my client base.

I had built my dream company in an unimaginably short period of time. It was everything I had hoped for, everything I had planned for.

That first year, I ended up making more money than I had in the previous three combined. The second year, I doubled that, and by the third year, I began to fantasize about retiring within the decade.

And yet, in the midst of all this success, I realized there was one thing I hadn't planned for: my happiness.

Somehow, I was missing that feeling of *I'm doing the right things with the right people in the right way to make the most of who I am*. At the time, I didn't know why and I was too busy to figure it out. Plus, everything seemed to be working just fine; why mess with success? So I kept doing what I was doing.

Then everything crashed; the dotcom revolution, the financial services industry, the demand for consulting, and, with it, my business.

By that time, Eleanor and I were married, Isabelle had been born, and we were in a tough spot. Bills were accumulating and my income was rapidly shrinking. I was
stressed, but I also had a strange and quiet sense of relief. Now I began to fantasize, not of retiring, but of doing something else completely. Of reclaiming my life.

So I took acting classes, considered applying to medical school, actually applied to rabbinical school, started a phantom investment fund (with play money to see if I liked it, and if I was good at it), and continued to consult on my own. I was searching.

I slowed down my activity, reversed my forward momentum, paused before making choices, took more time off, and let my mind wander. I began to look more carefully at myself—at the world around me—and I began to notice hidden sides of me that felt unused, sub-optimized. I began to feel a growing power within me. A sense of untapped potential.

I wasn’t yet sure what that potential was, but I was absolutely certain that it was worth cultivating. So I kept experimenting, kept noticing.

I had, in effect, pressed my FIND ME button. And when I did, I was thrown into the sky and offered a bird’s-eye view of my world.

What I saw—what the pausing and the noticing and the recognizing enabled me to see—was that while I had gotten off track, I wasn’t far off, and there was a safe way back down. I saw the path that would help me reclaim my life and allow me to bring my whole self into my work and my life. To spend my time on the things that mattered to me, the things I was good at, the things I enjoyed.
But I’m getting ahead of myself here. Because now, in part 1 of *18 Minutes*, you’re about to be thrown into the air. You need that bird’s-eye view. And to get it, you need to tap the **find me** button, and then pause, as you let yourself fly high and hover above your world, preparing to land exactly where you want to be.
1

Slowing the Spin

Reducing Your Forward Momentum

I was moving as fast as I could and not getting anywhere, a feeling I’m well acquainted with. This time, though, it was deliberate: I was on a stationary bicycle.

When the towel draped over my handlebars fell to the ground, I tried to stop pedaling and get off. *Tried* being the operative word. I couldn’t stop. There was simply too much forward momentum. The pedals seemed to be moving by a force of their own. It took me several moments of slowly backing off my speed before I could coax the pedals to stand still.

Momentum is hard to resist.

For example, fifteen minutes into a political argument with a friend, I realized I wasn’t sure I agreed with my own position. But he was arguing so harshly that I found myself taking the opposite side, vehemently supporting ideas I didn’t know enough about. And it was hard to stop.

It’s especially hard to stop when you’re invested in being
right, when you’ve spent time, energy, emotion, and sometimes money on your point of view.

I have several friends who got married and divorced within a year or two. Every one of them told me they knew, at the time they were getting married, that it wouldn’t work. But they had gone too far and they didn’t know how to stop it. It’s the same story with people I know who made some investments that seemed to be going south. They knew things weren’t working, but they had already invested so much that it was hard to face the mistake. In some cases, they put more money in and lost it all.

Sometimes it’s not so dramatic. It might be an argument about which resources to put into which project. Or a decision about whether or not to continue to pursue a particular opportunity.

When you have the sense you’ve made a mistake but you’ve already pushed so hard it would be embarrassing to back out, how do you backpedal?

I have two strategies that help me pull back my own momentum: Slow Down and Start Over.

1. **Slow down.** As I found on my stationary bike, it’s almost impossible to backpedal hard enough to reverse direction on the spot. It helps to see it as a process. First, just stop pedaling so hard. Then, as the momentum starts to lose its force, gently begin to change direction.

   In a discussion in which you’ve been pushing
hard and suspect you might be wrong, begin to argue your point less and listen to the other side more. Buy some time by saying something like: “That’s an interesting point; I need to think about it some more.” Or, “Tell me more about what you mean.” Listening is the perfect antidote to momentum since it doesn’t commit you to any point of view.

If it’s a financial investment you’re unsure about, reduce it some without taking everything out, so that literally you have less invested in being right.

2. **Start over.** This is a mental game I learned from a friend who’s a successful investor. I was hesitant to sell an investment that was doing poorly. My friend asked me the following question: If I were starting from scratch at today’s price, would I purchase the investment? I sold it that day.

It’s inevitable that our history impacts our current decisions. If I hired someone and invested energy and money supporting his success, it would be hard for me to admit he’s not working out. But knowing what I know now, would I hire him? If not, I should let him go. Same thing with a project I’ve supported or a decision I’ve promoted. I imagine I’m a new manager coming into the project. Would I continue it? Invest additional resources? Or move on?

I’ve seen people’s inability to admit they’re wrong destroy their marriages and decimate their businesses and
professional lives. In many cases, they tell me it’s because they didn’t want to appear weak. But it takes great strength of character to admit you’re wrong or even to question your own views. And others perceive this as strength, too.

Great leaders have enough confidence to look critically at their own perspective and stay open to other people’s points of view, using the technique of Slowing Down. Even when they know they’re right.

Dr. Allan Rosenfield, past dean of Columbia’s School of Public Health, was one such leader. He died in 2008 after spending more than four decades helping to shape the public health agenda, making a particularly huge impact on the lives of women and the lives of people with HIV. Columbia named its School of Public Health building in his honor.

I remember watching Allan in a conversation about whether children should be vaccinated, a public health issue about which he felt strongly and was clearly an expert. One of his friends, Lee, was arguing against vaccinations. Allan offered statistics on the millions of hospitalizations and deaths that have been averted in the past forty years because of vaccines for polio, mumps, measles, and so forth.

Lee then cited some research from an unnamed source on the Internet claiming that vaccines were doing more harm than good. Allan, one of the greatest public health experts of all time, would have been justified if he’d laughed. If he’d told Lee to get his information from more reliable, credible sources. If he’d repeated his arguments
about the good that vaccines had done. But Allan didn’t do any of that.

He simply looked at Lee, slowed down, and replied: “I haven’t read that research. Send it to me. I'll look at it and let you know what I think.”

Reducing your forward momentum is the first step to freeing yourself from the beliefs, habits, feelings, and busyness that may be limiting you.
The Girl Who Stopped Alligator Man

The Incredible Power of a Brief Pause

I am alligator man, a dangerous amphibious monster. I swim quietly toward my prey, a seven-year-old girl named Isabelle, who also happens to be my daughter. Sensing the danger, she nervously scans the surface of the pool. Suddenly she spots me. Our eyes lock for a brief moment. She smiles, screams, and lunges in the opposite direction, laughing. But I’m too fast. I push off the bottom of the pool and pounce. When I land within a few inches of her, she turns to face me, gasping, hand held up in the air.

“PAUSE!” she yells.

“What’s the matter?”

“I swallowed water,” she sputters.

So, of course, we pause.

Which gives me a few seconds to think: Why don’t we do that in real life?

We’ve all hit the send button on an email and
immediately regretted it. So many of us do it regularly, in fact, that Google has added a feature to Gmail called **UNDO SEND**, which you can enable through Gmail settings. Once you hit **SEND**, Gmail holds the email for five seconds, during which time you can stop it from going out.

What’s interesting is that, apparently, a five-second pause is all most people need to realize they’ve made a mistake.

With an email, hitting **UNDO SEND** can save a tremendous amount of time, energy, and backpedaling. But in real time—in person or on the phone—there’s no such button. Sometimes, like a judge who tells the jury to ignore what a witness just said, we try to undo send. But once the words come out, there’s no turning back. As my mother is fond of saying, “I forgive…but I don’t forget.”

The key, in real time, is to avoid the unproductive **SEND** in the first place.

Those five seconds Google gives us to undo our mistake? Maybe we can use them before we hit **SEND**. Perhaps that’s all we need to avoid making the mistake. Five little seconds.

“Pause,” Isabelle yelled when she swallowed the water. *Stop the action for a few seconds and let me catch my breath.*

There’s no rule that says we need to respond to something right away. So pause. Take a few breaths.

One morning, due to a miscommunication about timing, I missed a meeting with Luigi, one of my clients. Later that day I was in the hallway in his office building when
suddenly I heard him yell, “Hey Bregman, where were you?”

Immediately my heart rate shot up. Adrenaline flowed. And emotions flooded in. Embarrassment. Anger. Defensiveness. Who does Luigi think he is yelling across the hall at me like that in front of other people?

I spoke to Dr. Joshua Gordon, a neuroscientist and assistant professor at Columbia University, about my reaction. “There are direct pathways from sensory stimuli into the amygdala,” he told me.

Come again?

“The amygdala is the emotional response center of the brain,” he explained. “When something unsettling happens in the outside world, it immediately evokes an emotion.”

That’s fine. But pure, raw, unadulterated emotion is not the source of your best decisions. So how do you get beyond the emotion to rational thought?

It turns out while there’s a war going on between you and someone else, there’s another war going on in your brain between you and yourself. And that quiet internal battle is your prefrontal cortex trying to subdue your amygdala.

Think of the amygdala as the little red person in your head with the pitchfork saying, “I vote we clobber the guy!” and think of the prefrontal cortex as the little person dressed in white telling you, “Um, maybe it’s not such a great idea to yell back. I mean, he is our client after all.”

“The key is cognitive control of the amygdala by the
prefrontal cortex,” Dr. Gordon told me. So I asked him how we could help our prefrontal cortex win the war. He paused for a minute and then answered, “If you take a breath and delay your action, you give the prefrontal cortex time to control the emotional response.”

Why a breath? “Slowing down your breath has a direct calming effect on your brain.”

“How long do we have to stall?” I asked. “How much time does our prefrontal cortex need to overcome our amygdala?”

“Not long. A second or two.”

There we have it. Google’s five seconds is a good rule of thumb. When Luigi yelled at me in the hall, I took a deep breath and gave my prefrontal cortex a little time to win. I knew there was a misunderstanding and I also knew my relationship with Luigi was important. So instead of yelling back, I walked over to him. It only took a few seconds. But that gave us both enough time to become reasonable.

Pause. Breathe. Then act. It turns out that Isabelle’s reaction might be a good strategy for all of us.

“Ready?” I ask Isabelle once she seems to have recovered.

“Set, go!” she yells as she dives back into the water, clearly refreshed and focused on the stairs she’s trying to reach.

I give her a five-second head start and then dive under the water after her.

A few seconds. That’s all we need. To intentionally
choose the direction we want to move. To keep ourselves on track once we’ve started to move. And to periodically notice whether—after some time has passed—we’re still moving in that right direction.

*A brief pause will help you make a smarter next move.*
An 18-Minute Plan for Managing Your Day

by Peter Bregman
*Originally published on Harvard Business Review*

Yesterday started with the best of intentions. I walked into my office in the morning with a vague sense of what I wanted to accomplish. Then I sat down, turned on my computer, and checked my email. Two hours later, after fighting several fires, solving other people’s problems, and dealing with whatever happened to be thrown at me through my computer and phone, I could hardly remember what I had set out to accomplish when I first turned on my computer. I’d been ambushed. And I know better.

When I teach time management, I always start with the same question: How many of you have too much time and not enough to do in it? In ten years, no one has ever raised a hand.

That means we start every day knowing we’re not going to get it all done. So how we spend our time is a key strategic decision. That’s why it’s a good idea to create a to do list and an ignore list. The hardest attention to focus is our own.

But even with those lists, the challenge, as always, is execution. How can you stick to a plan when so many things threaten to derail it? How can you focus on a few important things when so many things require your attention?

We need a trick.

Jack LaLanne, the fitness guru, knows all about tricks; he’s famous for handcuffing himself and then swimming a mile or more while towing large boats filled with people. But he’s more than just a showman. He invented several exercise machines including the ones with pulleys and weight selectors in health clubs throughout
the world. And his show, *The Jack LaLanne Show*, was the longest running television fitness program, on the air for 34 years.

But none of that is what impresses me. He has one trick that I believe is his real secret power.

Ritual.

At the age of 94, he still spends the first two hours of his day exercising. Ninety minutes lifting weights and 30 minutes swimming or walking. Every morning. He needs to do so to achieve his goals: on his 95th birthday he plans to swim from the coast of California to Santa Catalina Island, a distance of 20 miles. Also, as he is fond of saying, “I cannot afford to die. It will ruin my image.”

So he works, consistently and deliberately, toward his goals. He does the same things day in and day out. He cares about his fitness and he's built it into his schedule.

Managing our time needs to become a ritual too. Not simply a list or a vague sense of our priorities. That's not consistent or deliberate. It needs to be an ongoing process we follow no matter what to keep us focused on our priorities throughout the day.

I think we can do it in three steps that take less than 18 minutes over an eight-hour workday.

**STEP 1 (5 Minutes) Set Plan for Day.** Before turning on your computer, sit down with a blank piece of paper and decide what will make this day highly successful. What can you realistically accomplish that will further your goals and allow you to leave at the end of the day feeling like you've been productive and successful? Write those things down.

Now, most importantly, take your calendar and schedule those things into time slots, placing the hardest and most important items at the beginning of the day. And by the beginning of the day I mean, if possible, before even checking your email. If your entire list does not fit into your calendar, reprioritize your list. There is tremendous power in deciding when and where you are going to do something.
In their book *The Power of Full Engagement*, Jim Loehr and Tony Schwartz describe a study in which a group of women agreed to do a breast self-exam during a period of 30 days. 100% of those who said where and when they were going to do it completed the exam. Only 53% of the others did.

In another study, drug addicts in withdrawal (can you find a more stressed-out population?) agreed to write an essay before 5 p.m. on a certain day. 80% of those who said when and where they would write the essay completed it. None of the others did.

If you want to get something done, decide *when and where* you’re going to do it. Otherwise, take it off your list.

**STEP 2 (1 minute every hour) Refocus.** Set your watch, phone, or computer to ring every hour. When it rings, take a deep breath, look at your list and ask yourself if you spent your last hour productively. Then look at your calendar and deliberately recommit to how you are going to use the next hour. Manage your day hour by hour. Don’t let the hours manage you.

**STEP 3 (5 minutes) Review.** Shut off your computer and review your day. What worked? Where did you focus? Where did you get distracted? What did you learn that will help you be more productive tomorrow?

The power of rituals is their predictability. You do the same thing in the same way over and over again. And so the outcome of a ritual is predictable too. If you choose your focus deliberately and wisely and consistently remind yourself of that focus, you will stay focused. It’s simple.

This particular ritual may not help you swim the English Channel while towing a cruise ship with your hands tied together. But it may just help you leave the office feeling productive and successful.

And, at the end of the day, isn't that a higher priority?
The 18 MINUTES Daily Template

STEP 1: Your Morning Minutes (5 minutes)

This is your opportunity to plan ahead. Before turning on your computer, sit down with your Six Box To-Do list and decide what will make this day highly effective.

Key Questions:
- What can I realistically accomplish in my 5 areas of focus for the year?
- What will leave me feeling productive and successful at the end of the day?

Take those things off your to-do list and schedule them into your calendar for today.

Observe the 3-day rule: anything that’s been on your to-do list for three days either gets a slot somewhere on your calendar or gets moved off your active to-do list.

STEP 2: Refocus (1 minute every hour)

Set your watch, phone, or computer to ring every hour. Begin the work you’ve set yourself on your calendar.

When you hear the beep, take a deep breath.

Key Questions:
- Am I doing what I most need to be doing right now?
- Am I being who I most want to be right now?

Look at your calendar and deliberately recommit to how you are going to use the next hour.

STEP 3: Your Evening Minutes (5 minutes)

At the end of your day, review how the day went.

Key Questions:
- How did my day go? What success did I experience? What challenges did I endure?
- What did I learn today? About myself? About others? What do I plan to do - differently or the same - tomorrow?
- Who did I interact with? Anyone I need to update? Thank? Ask a question? Share feedback with?

If you need to update, thank, ask, or share feedback with anyone, send them an email, or call them.

© PeterBregman.com. All Rights Reserved.
<table>
<thead>
<tr>
<th>Annual Focus #1: ___________________</th>
<th>Annual Focus #2: ___________________</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Annual Focus #3: ___________________</td>
<td>Annual Focus #4: ___________________</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Annual Focus #5: ___________________</td>
<td>The Other 5%</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

© PeterBregman.com. All Rights Reserved.