

**THE SPIRIT OF AN
AMERICAN
ENTREPRENEUR**

SUCCEEDING IN FAMILY BUSINESS

MARK NELSEN

WITH PAUL HIGBEE AND KEN STEINKEN

The Spirit of an American Entrepreneur

What Others Are Saying

“Mark Nelsen is the definition of an Entrepreneur! From selling t-shirts out of the back of his pick-up, to managing a multi-million dollar business, Mark has lived the life, and learned the lessons that every businessperson needs to know! The principles and practices he shares can help you become successful in whatever endeavors you pursue in life.”

—Dana Dykhouse, President & CEO,
First Premier Bank
Sioux Falls, South Dakota

“Your face-to-face presentations in the classroom always enthrall, some would say awe, the students. ...Students need role models to appreciate the rigors of an entrepreneur’s life and you give them a look at a live example of that life. ...Provoking critical thinking about life choices is, of course, what education is meant to do. That is what you do for our students and why a dose of Mark Nelsen is something our entrepreneur professors always want their students to be inoculated with. Thank you for what you have done for us and our students over the years.”

—Mike Keller, Dean
Beacom School of Business
University of South Dakota

“Mark Nelsen is a man of integrity. More than anyone else I’ve known, he strives passionately to live with integrity in every aspect of his life. The result of his journey is a lifetime of accumulated wisdom distilled into relevant stories and instructive principles in this book for those engaged in the work of building businesses and families—which is just about everyone! And while he’s not perfect, by any means, all of us can identify with, and learn from, his journey toward wholeness through the struggles and joys of being involved in the ‘family business.’”

—Dr. David A. Jones, Campus Pastor
Ecumenical Campus Ministry
Kansas State University
Manhattan, Kansas

“Your programs are truly inspirational and educational for our students. For them to hear someone that has as much excitement and passion as you do is truly a great experience. ...I appreciate your dedication and tenacity toward reaching out to help budding entrepreneurs. It is a gift you have

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that very few other individuals have. ...I look forward to having you come back to my classroom in Brookings many more times.”

—Dr. Larry B. Swain
Entrepreneurship Program
Economics Department
South Dakota State University

“Mark’s experience as an entrepreneur can be a great learning tool for the new generation of entrepreneurs. Understanding yourself, how you relate to others, and what kind of struggles to prepare for... Mark does a great job of explaining how these issues affected the growth and success of his business. Mark’s advice that “everyone will fail...the difference is what you do after you fail,” is central to understanding the spirit of entrepreneurs and what it takes to succeed in running your own business.”

—Beth Adamson, Executive Director
Prairie Family Business Association
A program of the University of South Dakota,
Beacom School of Business

“The complexities of family business and the lingering impacts of long-ago relationships come to life in *The Spirit of an American Entrepreneur*. A story of challenge, faith, relationships, ambition and vulnerability that explores what makes some family businesses a success, while others fail. A must-read for those who strive to thrive in business and in life.”

—T.D. Griffith, Author & Small Business Owner
Deadwood, South Dakota

“Thank you for sharing your story and passion for the South Dakota entrepreneurial spirit! The feedback was overwhelming positive. I heard the obvious comments about your energy and passion but moreover, about your sincerity to encourage students to stay in South Dakota. They also appreciate that you were candid about your failures.”

—Barb Heller
Entrepreneurship Coordinator
South Dakota State University

The Spirit of an American Entrepreneur

The Spirit of an American Entrepreneur

Succeeding in Family Business

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Dedication

I wholeheartedly dedicate this book to the American student—first to the students of South Dakota, my home state, and next to students nationwide. I can say from personal experience, it is worth daring to dream outside the standard life of climbing the corporate ladder or working for the profit of some other entity. Do not let others dictate your career choice. Entrepreneurs made this country great and will continue to keep America at the top of her game.

Statistics tell us the next generation will not live as long as their parents, they will inherit the largest debt in the history of America, and their standard of living will no doubt be lower. But you do not have to be a casualty of these statistics. Stand up and shake the status quo. Those who settled this country were brave men and women willing to risk their lives for the freedom to live as they chose. Over the last 200 years, thousands have made their mark on our society by putting their nose to the grindstone and pressing on to succeed in their dreams. You can follow in their footsteps. If you have the fortitude, you can beat the odds and make a difference in this world.

That's exactly why I have written this book and why I continue to travel across the country encouraging entrepreneurs. You have the raw tools you need to make it in business in America—the freedom to choose, to think, and to work hard at something you love. When you get knocked down (and you will more than once), get up and start again. You can do it and it will all be worth it.

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Introduction

Meet Mark Nelsen, entrepreneur. He arrives at his Sioux Falls, South Dakota company, Maximum Promotions, bearing groceries on a chilly Monday morning. Monday is the day when work here begins with a weekly staff conference, and the groceries—bagels, yogurt, donuts—are for the meeting. Mark lays out the food as his staff of eleven full-time and four part-time employees drift into a conference room. Attire is casual, with Mark setting the tone in running pants, sweatshirt, and running shoes.

An athlete all his life, Mark works to stay trim and at age 53, he sets an example for staying fit for his employees. During breaks and after hours, the staff is encouraged to take advantage of a well-equipped exercise room in the building. Mark says his best business thinking comes while working out.

Today's meeting feels as cozy as the smell of the bagels toasting. Mark hands the meeting's leadership off to an employee, as is the custom here. Half an hour into things, Mark dispenses Whoppers malted milk balls as a reminder that it's time to land some whopper accounts.

"We're on the edge of our busy season," he announces, and there are some unabashed guffaws from employees who believe things have been busy here for a good long while. The meeting adjourns after it's agreed that \$25,000 in generated revenue should be tallied this week.

"Ideas. Energy. Products." That's the company's motto—a good one, Mark believes, although ideas and energy alone can't generate dollars. There must be quality products, too. Maximum Promotions produces banners, printed sportswear, vehicle magnets, and other customized visuals for organizations that include universities, corporations, and governmental entities in all 50 states.

American flag rentals are a specialty. A massive one flapping above Maximum Promotions is something of a Sioux Falls landmark, and the company leases flags by the trailer load for civic and private celebrations. "We think everyone should fly the flag," Mark says. In fact, for about six months after the September 11, 2001 attacks, Maximum Promotions produced United States flags because demand outstripped the national

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supply. The company's first big, flag rental and set-up contract was with Radio City Music Hall, which was staging a program at Mount Rushmore National Memorial.

Mark mentions these flag anecdotes only to make a point: customers don't really care who your big-name clients are. They have their own needs, and entrepreneurs exist to fulfill needs. But there are no complaints when a big name shows up at the door.

Once two White House employees, bearing credit cards, stepped into Maximum Promotions because President George W. Bush was coming to Sioux Falls, and he wanted flags as a backdrop at an appearance. Likewise, in 2008, the presidential campaigns of Barack Obama and Hillary Clinton rented Maximum Promotion flags for South Dakota campaign stops.

Becoming an entrepreneur is often glamorized and definitely has its advantages—you are your own boss, you set your own vacations, you enjoy the profits and once in a while you might get a visit from a big name. But there are unique challenges an entrepreneur faces that require consistent persistence, perseverance, and creative thinking. An entrepreneur's success depends on their ability to find that niche or need that is in demand and developing it, while at the same time, managing all expenses and resources. It's not easy, but it's worth it. Find out if you have what it takes in the pages ahead.

Chapter 1

Entrepreneur—Walking the Talk, Daily

On this day Mark Nelsen, *owner* of Maximum Promotions, will drive to a small town thirty miles outside Sioux Falls to visit an unhappy customer, at a business where a flagpole installed by Maximum Promotions is leaning slightly. Mark will bring along a new \$68 flag as, he says, “a peace offering.” Mark knows in order for his business to be successful, hard work and tough meetings are just part of the package. Even as the owner and founder, he’s on the road, face-to-face with his customers.

“Things don’t often go wrong when we make a sale,” he stresses. “Maybe one time in a hundred. Living up to those problems is good business, just as much as salesmanship is. If a customer is trying to screw us, we’ll fight, but when we’re wrong, we’ll own up to it. In this case we’ll re-install the pole. Do you know when you’re really good at sales? When you can fix a problem with an earlier sale, rebuild trust, and then get new orders from the same customer.”

Rebuilding a damaged business relationship can be hard for a salesperson, Mark says, “because you have to take your sales hat off for a while and stop driving the conversation. You listen, and it feels like you yourself are being sold something, which can be hard for a salesman.”

Driving business conversations and making sales come easily to Mark. Owning up to problems, and functioning as an effective leader for his employees, have been harder skills to master. A couple years ago, in fact, after a staff meeting much less cozy than today’s, Mark fired himself as the company’s general manager.

A Bad Meeting

It was a hot day and someone (Mark thinks the spouse of an angry former employee) had vandalized the building’s air conditioning system. Mark entered the meeting knowing that sales were flat and expenses were up; for years Maximum Promotions’ annual revenue has been between \$1 million and \$1.4 million. In 2005 Mark and stockholders set a goal to grow the company to \$5 million in yearly sales by 2015,

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not by expanding the product line but by tapping a wider customer base. Mark was seeing minimal progress toward that end. Further, he worried about staff being frequently absent on sick leave or for other emergencies. He'd just signed payroll checks and, as before, asked himself, "Do I get to keep even a little bit of what we earn?"

At the meeting the issue of employee raises came up. Some workers were adamant about needing pay increases, and were certain they'd earned them. Finally Mark blew up, told his staff to go get other jobs if they weren't satisfied here and, worst of all, he cussed at everyone. Twice.

His two oldest children, working at Maximum Promotions for the summer, sat at the table looking ill. Later, one of them said to Mark, "Dad, you just ruined the company in ten seconds."

"We lost two very good employees because of my blow up," Mark recalls. "I looked at myself and decided there was something wrong internally. I believed I wasn't the person to lead the company—I could take full credit for the first 25 years of success, and also full blame for not taking Maximum Promotions to where it could and should be. It was time to change our internal structure."

So he remained company owner and CEO but fired himself as general manager, putting a longtime and trusted employee into that position. Mark concentrated on what he knew and loved best: sales. The staff was happier; there was no turnover for a year. Mark was happier, too, but as owner he couldn't ignore the fact that Maximum Promotions was still not progressing much toward that \$5 million goal. "I'm not mechanical," he says, "but like a mechanic does with an engine, I love to tear a business plan apart and determine how to put it back together so it runs more efficiently."

That's what he did with Maximum Promotions. He ended up streamlining operations by selling the screen-printing and embroidery departments, and outsourcing accounting. Even as he did so, though, he recognized a difficult reality: a company owner, if present as part of day-to-day business activity, must lead. Comfortable and productive as Mark was in sales, he needed to make personal adjustments and work more closely with his general manager on day-to-day matters.

Managing his staff, for Mark, has always required extra effort, and it's an area where he never dared to trust his instincts alone. "In the past, I've been too direct for

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some employees,” he admits. “I’m too intense, too passionate. In fact, it seems like all those qualities, which are good for sales, aren’t so good when dealing with employees.” He needed a buffer between himself and Maximum Promotion employees.

He greatly appreciates his current employees, but there have been times when it felt like he knew no one despite having hired everyone. “Sometimes,” Mark explains, “I wonder what the point of job interviewing really is, because you actually have no idea who you’re hiring even when you’re sure, this time, that you do. Maybe the best interview system would be this simple: tell me a little about yourself, work for me for three or four months, and then we’ll talk again.”

His favorite employees have been people who have run their own businesses in the past, and he’s hired several over the years. “They understand what it’s like on my side of things, even if their business has been something part-time, or more of a hobby.”

From Law To Entrepreneurship

There was a time when Mark believed law was his life’s calling. Why not? Friends said he had a fighting spirit, and he found the idea of advocating for others appealing. Not only that, but he tasted courtroom success early. “When I was in high school,” he recalls, “I got picked up for running a stop sign, a charge that was spotty at best. I fought it, went up against the patrolman in court, and won.”

In 1982, at age 27 and with an Augustana College degree in journalism as part of his background, he started law school at the University of South Dakota. The same year he married and founded the business that became Maximum Promotions. The enterprise, Mark thought then, was simply a way to pay tuition. His first product, a modified football jersey for women designed to expose some midriff, sold well. The design won some press attention, too.

“Football jerseys are comfortable because they’re roomy,” reported the Sioux Falls (SD) Argus Leader in August 1983. “But they don’t have to sag at the knees. By cutting them shorter and adding pockets, trim, and even a tie around the waist, Nelsen thinks he can make them a popular choice off the playing field. Sales have crept to 30 dozen as ten stores in four states have placed small orders to sample the public’s taste.”

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The newspaper coverage didn't impress Mark's law professors, who believed he could benefit from more time with textbooks. Mark got involved in some family-legal issues at the same time and flunked a contracts class, which meant he had to leave school. He knew he could re-apply, but he was ready to step out as a full-fledged entrepreneur.

"I had become very comfortable in the sales world a few years before, doing door-to-door book selling for the Southwestern Company of Tennessee," he remembers. "It was to the point I could tell by customers' pupils, in their eyes, whether they were going to buy books. If someone's open to you, the pupils open a little."

Not that sales work came naturally, exactly. He remembers getting frustrated during sales school and crying in a Nashville park. "A woman took pity on me and asked if she could help," he says. "I asked if I could practice my sales pitch on her. I really hadn't prepared before. But when I practiced my pitch, things got much better."

So much so that Mark's first year selling books saw him ranked ninth among more than 2,000 salespeople. Three decades later his boss at Southwestern, Fred Prevost, remembered Mark well. "One thing Mark knew when he came to us was how to work hard—many more hours per week than we expected," Fred recalls. "We taught him the rest, like any other new worker, but he already understood the value of working hard. Mark ended up being one of the best young workers I ever had, and he was a super loyal guy."

Selling books helped Mark learn to handle fear of rejection that, he states, "was exactly the same kind of fear I knew from asking girls out on dates. It's fear you feel right in your stomach." For the first time it occurred to him that there's nothing wrong with fear, as long as you don't let it paralyze you. "When that happens," he knows now, "you don't get things done, and that destroys sales people. You must face your fear or change your occupation."

Back in his book sales days (which spanned five summers) Mark faced fear to prove to himself that he could. "We didn't have to try to sell at every house," he says, "and there was one house where a man lived who had a reputation for being hard and rude on sales people." Mark knocked on the door anyway and, sure enough, the man was as tough as advertised. Mark stood there and took the abuse and, to his surprise, made a sale. "His wife took pity on me," he remembers, "and bought a book."

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Sales people, he knows now, “will be treated with rudeness, with unflattering remarks. It’s part of the territory. But it helps to remember sales work is a numbers game, as much as anything. On a good day, if you make ten calls, two or three people will buy. Instead of dwelling on all that rejection, you have to remind yourself you’ve had a successful day.”

Closing a sale and winning the commission are vitally important, obviously. But equally so, to Mark’s thinking, is building a relationship.

“People say you can’t make business personal,” he notes. “But keeping it personal is how I do business. You build that relationship and after that you do what it takes to maintain it. People buy from whom they know and trust. I think there will always be sales people, not only because societies will need what they sell, but because people need relationships with others, people they enjoy and trust.”

Chapter 2

Do You Have What it Takes?

It's a bright sunny afternoon in June. School has been out for two weeks, and it's time to get serious about summer. But 105 young people from across South Dakota, who have just finished their junior year of high school, file into a lecture hall at Black Hills State University in Spearfish, South Dakota. They are taking six days out of their summer vacation to attend the Youth Business Adventure. The 20-foot long whiteboard at the front of the room is filled with notes, diagrams, and illustrations. In front of the whiteboard are two eight-foot long tables covered with an array of props. The students, who attended sessions all morning, have just finished their lunch break. Now it's Mark's turn. He has 40 minutes to present his take on being an entrepreneur.

"This isn't just B.S. It's not something out of a book. This is real," says Mark as he kicks off his talk. "You will not get a line of bull from me. You'll get it straight. To be an entrepreneur, you don't really even have to know how to spell it or say it."

Mark has given talks like this to people of all ages throughout the state. He has addressed chamber of commerce groups and middle school students. About 75 percent of his talks are at colleges. He has spoken to business classes at Black Hills State University, and to students at the University of South Dakota, South Dakota State University, Augustana College, University of Sioux Falls, and Dakota Wesleyan University.

It would take a week or a month to cover everything he has on the board, or maybe even a semester. He likes questions from his audiences and leaves ample time to field them. "You're going to be able to ask any question that you want today," Mark tells the crowd less than a minute into his talk. "If we spent the whole time answering questions, I'd be fine with that. I've got a bunch of stuff here," he adds, gesturing toward the board and tables. "We're going to try to get through some of it."

Taking queries from his listeners allows Mark to stick to topics that interest that particular group. It also demonstrates his vulnerability and backs up his opening

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declaration that he is bringing a straight-up, real world, no B.S. session. No hiding behind a canned presentation for Mark.

“OK. Question time,” Mark announces with 17 minutes left in his allotted time slot, and judging by what’s left on the board and tables, it’s not because he’s run out of material. “I want the hardest, toughest questions. Anything that you’ve ever wanted to ask an entrepreneur is open game here today.”

What Mark actually ends up covering varies from group to group and even from session to session, if he is talking to several different sections of the same class on the same day. Sometimes Mark wanders into extended, entertaining asides from his experiences that keep his audiences interested. But there are some basic ideas and themes that keep popping up. These recurring topics cluster around three central areas: (1) the personal characteristics needed to be an entrepreneur; (2) concepts an entrepreneur needs to grasp; and (3) how to mix business and marriage.

Generally, presentations go something like this:

Entrepreneurial Characteristics

The idea of owning your own business and the independence that goes along with it appeals to many people. But Mark warns, “Not everyone is cut out to be an entrepreneur. It isn’t all la-la-la, everyone’s having fun in business. In fact, it’s warfare out there. You’ll risk your house, reputation, and possibly your marriage.”

Mark advises, before you totally commit to starting your own business, you should do a personality self-assessment to see if who you are matches up with what it takes to be an entrepreneur. “Some of you have what I call a disease,” says Mark. “If you have the entrepreneurial disease, let the disease play itself out—dare to take the risk, but prepare yourself for the battle.”

If you see yourself as a potential entrepreneur, you can use Mark’s eight-characteristic checklist to determine whether or not you have the entrepreneurial strength to survive the disease.

According to Mark an entrepreneur is:

- Opportunistic,
- Hopeful yet realistic,

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- Independent yet able to work with others,
- Self-confident,
- Flexible and able to adapt to change in the marketplace.

Additionally an entrepreneur is the type of person who:

- Can stay focused yet can see markets before they emerge,
- Knows his/her strengths and weaknesses,
- Can move beyond thinking and talking and “pull the trigger”—after running a risk/reward analysis.

Opportunistic

As an entrepreneur you look at the world around you and see opportunity and possibility. “Not only do you have to see them, you’ve got to be able to respond to them,” states Mark. “Once you’ve identified opportunities, you’ve got to have the ability to put a plan together. Above all, entrepreneurs have to ask, what goods and services can I offer that people will pay me for?” Mark likes what Dr. Kathleen Allen, University of Southern California professor and business author, thinks: Entrepreneurs who easily attract customers and investors are those who alleviate figurative pain. They offer not what people want, but goods and services for which there’s a compelling need.

A lot of people have ideas and concepts, but they don’t do anything about it. The entrepreneur asks, “Do I have the stomach, the will, to do this?” and then goes out and comes up with a way to fill that need that isn’t being addressed or to reach a market ripe for the picking. However, if you go no further, if you don’t find a way to have people pay for your idea then you’re just a dreamer. The entrepreneur takes advantage of the opportunity and does something to turn that dream into reality, serving society and at the same time making a profit.

Hopeful

A key to taking the step to make that dream come true is that you always believe the product or concept you’ve come up with is going to work. You’re optimistic. You think everything is going to turn out the way you hope it will. “You can will a company

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through tough times and toward longevity, with the right attitude toward your business and patience to see you through,” says Mark. But you must be open to the idea that it may not happen exactly the way you imagine it. You also need to blend your hope with a dose of reality, and you may run into trials and difficulties along the way. The hopeful person pays attention to these detours and sees them as a form of guidance, a mid-course correction. “I believe that whatever happens, I can make something good out of it,” says Mark. “I really look forward to getting up and trying this and trying that and getting my butt kicked and getting up again and making the necessary adjustments in order to be successful. It is a lot of trial and error, and it takes great will to succeed.”

Mark’s special brand of hopefulness grew out of separate characteristics from each of his parents that turned into something quite different when combined in Mark. “I got enthusiasm and the selling component from my dad,” Mark believes. “And I got the steady, just-keep-pulling, plow-horse approach from my mom.” When those traits come together in Mark, they create a pushing, patient hopefulness that is open to adaptation.

Independent

Being an entrepreneur means being willing to step out on your own and go it alone. If you can get people on board with you as investors, board members, or advisers, that’s great. But don’t expect everyone to be as excited as you are about your amazing idea. Especially not bankers you meet early on in your entrepreneurial adventure.

”They’re not going to have anything to do with you when you come up with all these ideas,” says Mark. “You go to the bank and tell them, ‘I got this great idea and I need you to loan me \$20,000, and you can be my partner.’ The bank’s going to look at you and say, ‘How much collateral do you have? Or equity?’ And you’ll say, ‘I have a great idea!’ I understand the banks’ role better now. Bankers, in most cases, are experts at risk/reward analysis, and early on most entrepreneurs have too much risk and not enough reward for banks to be willing to risk *their* money on your idea.”

When the banks fail to get behind you, don’t expect Dad or Mom to step in with the checkbook or any other relatives for that matter. “I’d recommend staying away from family loans,” warns Mark, whose experience with messy family business arrangements has led him to urge others to avoid what may seem an obvious potential source of

funding. “It’s hard enough being a family let alone being a family and business associates. The risk/reward factor is too high.”

Self-confident

In addition to going it alone, you need to have the self-confidence to stand on your own as a leader. Mark tells students, “Leadership and entrepreneurship really go hand and glove.” This means you must be willing to be criticized, and you must be so certain of what you are doing that you will see failure not as a dead-end, but as a new route to success. “I don’t care who you are, if you’re going to run a company, own a company, be any kind of leader, you’re going to be criticized, ” says Mark. “When you become a leader, you’ve got to be willing to carry that target on your back and be willing to stand alone on certain matters.”

Just because you’re in charge, doesn’t mean that others won’t question you or your decisions. If you don’t hear your employees second-guessing you, they are more than likely doing it in hushed voices among themselves. “When you float an idea, when you bring something forward, it’s either going to work or not work. And clearly not everything we do works all the time,” Mark observes. So it’s natural for workers to weigh in publicly or privately on decisions, especially if the decisions directly affect them. If you are self-confident enough, you don’t have to stick to your guns just to prove you are in charge. You can create a method like open dialogue at staff meetings that will give your employees an official forum to offer their feedback and suggestions. Mark cites Dr. Stephen Covey, author of *The Seven Habits of Highly Effective People*. Covey advises to listen first and then speak—all ideas have some value. In a business, those working in the trenches see things others don’t. Value those perspectives and ideas.

Flexible

In order to take staff suggestions in stride, you must understand change is constant; you must be willing to embrace change when necessary. “If I get criticized and I evaluate the criticism is fair and honest, and it’s not mean-spirited, then it’s my duty as an entrepreneur and leader to adjust,” Mark thinks. “You’ve got to be able to adjust and

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adapt. This is what I call issues resolution. You need to identify, isolate, address and resolve.”

Mark put this method into practice in a bold way that sent a clear message to his staff he was self-confident enough to be open to change that came from their concerns. It was when he fired himself as general manager. “In order to be more powerful as a business, I had to be less powerful as the boss,” he says. “That was the best way for us to reach our goal of turning this company into a rock ‘n’ roll type of company, serving more customers in more efficient ways, and producing more net profit.”

Focus

A successful entrepreneur needs focus to stay on course. “The course for me is to run a successful business and get better doing it,” says Mark. But keeping focused is a big challenge for Mark. “I have attention deficit disorder, self-diagnosed and un-medicated,” explains Mark. “For me to stay focused is quite a task every day, because my mind races and I’ve got all this energy.”

To help deal with his tendency to lose focus, Mark keeps moving. He gets out and meets with people. “But I also have to be able to sit down and think things through,” adds Mark. So he makes himself do what he knows needs to be done to reach that goal of running a successful business. It’s about finding a balance amid focusing on the past, the present, and the future. It’s about using your experiences to get better daily.

To illustrate this point when he spoke to another group of students with troubled pasts, Mark held up a car’s rearview mirror. “If you try to drive this car, looking in the rearview mirror all the time, you’re going to crash and burn. You need to know what’s behind you. You can’t deny what you’re parents did to you or what you’ve done or if you’ve got a legal record; you can’t deny that. But you’ve always got to be looking forward, striving to improve and grow.”

Strength and Weakness

You need to have an awareness and understanding of your personal assets and liabilities and how they will come into play as you set out to start your own business, and keep it on the road to success. Mark speaks freely about his weaknesses as well as his

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strengths. Frequently at the beginning of a talk he'll tell the group, "I'm not the smartest guy in this room. Not by a long stretch. I got an 18 on my ACT. But I might be one of the most motivated, able to maximize my gifts." He quickly points out that there is not a lot that separates him from the people he is talking to. "I don't have anything that you don't have as far as intelligence or anything like that. You guys have it. You just need to draw it out of you by challenging yourself and being willing to follow your dreams and implement a plan to accomplish those dreams.

"Each of you has been given a different hand of cards out of the deck of life. You've got to play the cards you have to your best ability. The game of life gets really enjoyable then."

Pull the Trigger

"A great number of potential entrepreneurs are lost in the 18 to 30 age range," Mark observes. "People that really want to start and own their own businesses, they talk about it and they dream about it. But they never get it done." To be an entrepreneur you have to move from being a dreamer to a do-er. You have to make the leap from ideas to plans. You have to move beyond plans to actions, big and small, that grow into business-building accomplishments. "You have to stop thinking and talking and pull the trigger on your idea, and connect with the multiple state and local agencies in place to help you," states Mark.

After you have weighed your personal readiness for battle in the world of self-employed business, the next step is to measure your grasp of a dozen crucial entrepreneurial concepts. The following chapter will give you a taste of what you will experience as an entrepreneur.

Chapter 3

Entrepreneurial Concepts

“It’s a pain in the butt to own your own business,” says Mark. “It’s worth it. But it’s a pain, so start from that honest assessment and move forward.”

To lessen the pain of being an entrepreneur, or at least prepare for it, you must understand the components of the Nelsen Business Model:

- Fear
- Disappointment
- Rejection
- Risk/reward
- Actuarial science
- Windows of opportunity
- Failure and how it can lead to success
- Change and how it is constant
- Airplane avionics
- Capitalism with a conscience
- Your house and reputation are on the line
- How to live modestly

Fear

Mark believes that fear is a natural part of living. “If you tell me that you don’t fear anything, I’m going to say that you are full of baloney,” Mark tells the students listening to his presentation. “Everyone has fear. I have fear every day. I fear about making payroll. I fear getting our receivables in.”

Just because you have lots of experience with a particular fear, doesn’t mean it will go away. “I have fear of making sales calls to this day,” Mark explains. “I’ve been making sales calls for so long. I have a fear to put on this presentation, a fear of talking to you. I shouldn’t. I’ve done this so many times. But I have a fear.”

The key is to not let fear stop you. Instead you need to recognize the fear and use it to motivate you to keep going because that’s the only way to beat it. You’ve got to power on through it. “I understand fear,” says Mark. “I don’t have paralysis. It’s good fear and it gets me going. Even though I have fear and I think deeply about things, I’m

always moving forward. I'm focused on what we're trying to do. And that's how you use fear to your advantage."

Disappointment

As you go into entrepreneurship you will have disappointment. But you need to be able to see beyond disappointment. Mark started Maximum Promotions by selling those modified football jerseys. "The bottom line is it became evident that the jerseys alone could not sustain our company," says Mark. "So we had to adjust, adapt, and change." As a result, Mark eventually abandoned selling his first product. "Those jerseys are nothing but a historical footnote in our company. That disappointed me because the thing that got us started isn't what made us. But it was the thing that got us going.

"I always tell people that I'm on about Plan D with my life. But I've had all those plans in place, so if one doesn't work, you go to the next one, and you go to the next one and you go to the next one. That's just good career planning. And that's how you deal with disappointments."

Rejection

One of the big and constant disappointments that an entrepreneur will face is rejection. Mark lays it out plain and simple, saying, "You're going to get rejected." If you're going to be an entrepreneur, rejection is a fact of life, a fact of business you're just going to have to get used to. "When I'm out selling, there's seven or eight people a day who say they are not interested in my products or my company. Once in a while they say, 'Get out of my office. We don't like sales people.'

"It is not fun. No one likes being rejected. I hate it. There're times I just don't want to go out and get rejected, and have somebody tell me they're not interested. But I force myself to do it because I understand; if I work the numbers right and make enough calls, I'm going to have success." Mark knows if he talks to enough people, seven or eight will say no, but two or three will say yes. "All I'm after is the yes," stresses Mark. "You must understand the concept. It's all about numbers. You're going to have to ask a bunch of them. You're going to have to weed through them, weed through them, and weed through them."

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Because Mark is focused on success, he makes himself go out and face the inevitable rejection that will come his way. The reason he is willing to do that is he knows that each “no” gets him one step closer to the next “yes.” You never know the order of when you’ll get the yes or the no, and that’s what makes the process so challenging.

Risk-Reward

Whether it’s dealing with rejection or just facing the day-to-day challenges of running your own business, Mark believes that you need to know the odds and be willing to run the risks. “You must be a gambler at a certain level to be in business,” says Mark. “If you’re not a gambler, you’re going to go crazy in business. I gamble about 6,000 bucks every day. I don’t need to go to Flandreau or Deadwood (homes of South Dakota casinos) to have somebody else beat me at the odds.”

Being an entrepreneur means you realize you are taking risks. But it also means if you are smart about the risks you take, you increase the odds there will be a reward. When you have that awareness, Mark says you are running a risk-reward formula. You weigh the potential gains of a decision against the potential losses. “When I chose to be an entrepreneur, I chose to give up a safe paycheck,” Mark points out. “That was the risk. I risked my paycheck. I risked my reputation. On the reward side, I can say I own my own company. I can say I started my own company. Whatever financial rewards have come, they’ve come because I was willing to run the risk-reward formula.”

The odds are always fluctuating, according to Mark, but they tend to be more in your favor the longer you play the game. “In the early years the risk is really high and the reward is low financially,” says Mark. “As the years go on, there’s a little less risk and a little more reward. But in the early stages you’re really gambling and risking a lot because you can probably be making a lot more money working for someone else, and enjoying a better lifestyle. But I think the eventual reward is worth the wait.”

Actuarial Science

When most people gamble, they simply go with a gut feeling. But the reason casinos stay in business and make lots of money, even though they give away free drinks,

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rooms, and even new cars, is because they know the exact odds for each game of chance. Someone has done the math and knows the casinos will win more times than they lose. Actuarial science specifically refers to studies that are done for insurance companies to determine the odds of someone dying based on a group of variables like age, where he or she lives, lifestyle choices, and other factors. Mark uses this example: “If I were to drive from Sioux Falls to Rapid City, someone has a statistic of what my odds are of living and getting there without an accident or without getting killed.”

Using principles of actuarial science means understanding, based on specific calculations, there are clearly defined odds in certain situations. To ignore those odds is the same as thinking you will win big every time you play Black Jack. If you play enough, you will lose more than you win. “You’ve got to know the odds and you’ve got to play the odds,” warns Mark. To illustrate this point Mark asks people to think about Steve Irwin, better known as the Crocodile Hunter.

“Steve played the odds long every day. And finally the odds caught up with him when he was hit in the one fatal spot by that stingray, and he died. His chances of dying by that barb hitting him were small—except he was always playing negative odds. He just kept playing them every day and putting himself in harm’s way and danger. And finally it just flat out caught up with him. So the bottom line is, you’ve got to know your odds and know there is a time to go soft on the odds.”

Windows of Opportunity

The game of entrepreneurship is not only about odds. It’s also about being observant enough to see situations that pop up around you that could develop into a moneymaking opportunity. “Back when I was in high school, kids used to steal their football jerseys from the high school because they wanted them,” remembers Mark. “When we started our company, I custom designed football jerseys and sold them to the kids so they didn’t have to steal them. That’s the very concept that started our company.”

But Mark knows that when a window opens up, it won’t necessarily stay open. His idea to sell custom football jerseys expanded into eight different styles that were sold in four states. Still, he was never able to make enough money from the sales of his shirts

to live on, and when his plan to sell his designs to a national manufacturer did not materialize, he began to look for other windows.

Failure to Success

“I’ve failed so many times I can’t count them,” Mark tells the group of high school juniors. “I got my butt kicked so many times. I went with a girl for eight years and then we broke up. I was cut from the Augustana basketball team, failed at law school, and got fired from a job. When I first started Maximum Promotions, I couldn’t make enough money to pay the bills by selling those shirts door-to-door. Everyone will fail. The difference is what you do after you fail.” Each of his own failures, Mark can see now, created new opportunities.

In the beginning, when Maximum Promotions didn’t make enough money selling football jerseys, Mark got in the t-shirt printing business. “That led to the banner business and then that led to the flagpole business,” Mark explains. “Now we’ve got a nice mix of products that gives us some real stability.”

And after his failed relationship of eight years, Mark met and married Barb, who has stuck with him through difficult times. Mark learned being successful doesn’t mean you find success in everything you do. It means taking a look at your failures, learning from them, and moving on.

”I want you to fail,” he tells the high school students. “Not too badly. But I want everyone to have the courage to try something and know that if you fail, it’s all right. It’s okay to fail. It’s not okay to quit.”

Constant Change

A key to overcoming failure is understanding change is constant and necessary. “I hate failure, but I accept it,” says Mark. “It’s like in *Rocky 5*. You’ve got to get off the damn mat and start again. But you’ve got to change. If you get up and do the same thing, then you’re a fool. You’ll go broke and broke and broke. You’ve got to adapt and learn every time something happens. You’ve got to learn and grow.” Mark sees this reality as one of the keys to understanding what makes the world go round: “The world depends on

two things. It's very simple: sex and new ideas." People tend to like one a lot and the other not so much.

Airplane Avionics

Embracing change and failure on your path to success is easier when you view it from the perspective of avionics, which Mark often talks about when he gives graduation speeches. "Age 18 to 30 should be a runway for your career," Mark begins. "Once you get up there at 30 and you've got altitude underneath you, then you set your headings on a goal, not unlike an airplane sets its headings from Minneapolis to Los Angeles. Once the plane's at altitude, unless there's an engine failure or something, that plane no matter what will fly to L.A. When you're an entrepreneur you've got to do the same thing. Set your bearings. Set your headings and that's where you go with your career." Don't lose sight of that final destination regardless of the stormy weather or complications life throws your way.

Capitalism with Conscience

If your destination is to get rich quick, you better re-adjust your headings. "If you're just coming into this for the money, in most cases I don't think you're going to stand up because the money comes slow," advises Mark. This along with other disappointments may account for what Mark calls the "tremendous rate of failures in entrepreneurs." The U.S. Small Business Administration estimates only 13 percent of entrepreneurs succeed over a 20-year period. So, says Mark, "there has to be something more than money to motivate you."

He adds, "Capitalism, we could argue, has gotten out of control. People are putting products out there because all they want to do is make money. It always has to be more. You've got to make money and I love making money, but I won't sell my soul to do it. That's what I believe is a capitalist with a conscience." You must provide value and service to your customers. You must sell quality products. Maximum Promotions' mission statement reflects Mark's philosophy when it says the central role of business is to initiate "innovative ways to improve our local, national, and international community."

On the Line

By starting your own business, you place two of your most valuable resources in jeopardy—your reputation and your house. Failure to run your business with a conscience will eventually reflect poorly on the reputation of your company, and on you personally. “When things go wrong, take responsibility,” Mark tells his listeners. “That shows character, despite what may be falling apart around you.”

When you become an entrepreneur, you also put your financial reputation on the line. “One of the ways you know you own your own business is when it’s your house that the bank will take if there are any financial problems,” explains Mark. “That’s when you know you are in charge. For 26 years in a row, we have risked our house to run this business. You’ve got to have commitment and some pretty good smarts businesswise, to make sure you don’t lose that house.” If you mess up financially, that can affect your future in other ways as well. If you decide to leave the world of self-employment and apply for a job, some companies do routine background checks that include checking your credit history. A bad credit score can be a mark against you in a tight job market, or if you ever decide to start a new business.

Live Modestly

Avoid these three traps: 1) credit card debt; 2) a new car or one that is expensive to operate and insure; and 3) a big, new house. Credit card companies routinely seek to recruit college students as new customers. As a result, some young people develop buying habits that exceed their ability to pay off their credit card balances each month. Easy credit can lead to growing credit balances. Credit card companies often require a small monthly payment that may only cover the interest. Over one-third of all consumers have more than \$10,000 of non-mortgage-related debt. “There’s a rat race and it’s hard to get out of it,” says Mark. “You think you need to be spending a certain sum to stay in the race, and then you can’t free up any capital for taking risk.”

When it comes time to buy a vehicle, don’t make your purchase based on whether or not you can afford the monthly payment. Look at the total amount of debt you are committing to and consider how that will affect your ability to borrow money for

business purposes. Whether it's buying a car or a home, Mark's advice is the same: "Don't get showy. Don't keep up with the Joneses."

Entrepreneurial Marriage Matrix

If you think you can separate your personal and business life, then you are setting yourself up for certain failure, in one area or the other, or possibly both. So before deciding to get married, give it as much time and careful consideration as you would if you were putting together a long-term business plan. Mark had to learn this the hard way.

"There was one point in 1988 when Barb had had enough of me," recalls Mark. "We'd been married six years and she was real frustrated about everything. I had flunked out of law school. That was very hard for her to accept because when we met, she thought she had a hot shot, up and coming trial lawyer who was going to make big bucks pretty early and fast. But in 1985 I was working 60 hours a week, every week, and my W-2 form that year said I made \$1000 total. We had a couple small children. Lo and behold one day she says, 'Mark, I want a divorce.' That didn't exactly make my day. But I said, 'Let's just settle down here.' I called a lawyer and he advised me to get to a marriage counselor." The marriage counselor Mark and Barb saw advised, "Mark, buy her a house." Mark wanted to ask, "Are you a counselor or a real estate agent?" But they bought a house.

Working with the counselor and reflecting on his first years of marriage caused Mark to come up with a four-part matrix for combining business and marriage: 1) marry smart; 2) marry someone with a solid income; 3) communicate with your spouse; 4) keep expenses down.

Marry Smart

Get to know the person that you plan to marry. Really get to know them. And then realize that even then, you don't really know them. "You can go with someone for years and when you get married it changes," says Mark. "It's kind of like everybody has some secret compartments that don't come out when you are going together. That's how it was with my wife. Of course, Barb would say the exact same thing about me."

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Mark believes there is a way you can get a peek into some of those compartments. “A little tip for you guys—when you are looking at this special young woman you have your eye on, that you’d like to marry, I want you to go spend a lot of time with her mother,” says Mark. “You’re going to get a real good idea of what’s going to be happening in about ten years or so. Ladies, the same goes for you. Take a hard look at that dad.”

Evaluate the scripting your soon-to-be-spouse has experienced. People play their roles in life based on what they have learned, observed, and absorbed in their families. “The parents are the ones who scripted those young people,” says Mark. “And your future spouse is going to play it out unless they are very, very strong and willful to change some of their family dynamics. That’s the truth.”

Marry Solid Income

It takes time for a new business to generate income. The big bucks don’t start rolling in overnight. So what do you plan to live off of in the meantime? “For the first six or seven years, Maximum Promotions didn’t make any money,” Mark says. “Barb was an LPN when I met her. She could make enough for us to live off her income because she had a good job, a solid job. She went back and got an RN degree. She climbed that ladder.”

If your spouse has a steady income and a good career, it can help you get through the dry times at the front end of a business. But you need to make sure that you and your spouse are in total agreement about the person with the “real job“ providing for the family. You need to spell out and agree on how long that person is willing to carry the load. You need to understand what your spouse’s expectations are for you to start contributing to the family expenses. Make sure that you are not blinded by your dream, or operating on the assumption that your partner is indefinitely on board to help your dream come true. If you don’t clarify all these matters, it can lead to resentment, frustration, anger, and ultimately divorce. Just because your spouse agreed to this arrangement at one point doesn’t mean that he or she won’t develop second thoughts at another point. The way to prevent these potential problems from exploding into the stuff divorces are made of is by talking frankly with your spouse on a regular basis.

Communicate with Your Spouse

When Mark and Barb went to see a marriage counselor, the counselor started by meeting with each of them individually. “Barb told her story and I told my story and then he brought us back together,” says Mark. “He said, ‘Listen, you guys. You really shouldn’t get a divorce.’” But in listening to Barb’s story, the counselor discovered that she wanted—as mentioned earlier—a house. “She felt like she didn’t have any roots and I held her off a long time,” explains Mark. Whether Barb had not expressed that, or Mark had refused to hear, they had failed to establish clear, two-way communication.

During one of his public presentations Mark reveals how Barb got his attention: “She said, ‘Mark, if you ever lose that house and go broke, I’ve got enough insurance on you, I’m going to kill you and live happily ever after.’ She’s pretty smart, isn’t she? I’m pretty motivated.”

Keep Expenses Down

Barb’s strong feelings about the house are an example of the intense stress that financial difficulties can put on a marriage. One way to avoid those difficulties, especially when income is unpredictable, is to make sure you don’t spend more than is absolutely necessary. The first step in applying this is to ask yourself a couple related questions: Do I really need this right now? Can I live without this? Also, remember to avoid those big three traps: credit card debt, a new (or expensive) car, and a big, new house. Mark never forgot advice from Fred Prevost, his boss back in his book selling days. “If you can afford a Mercedes, drive a Cadillac,” Fred would counsel. “If you can afford a Cadillac, drive a Chevy. Always live one or two steps below your means.” That way, Mark adds, you’ll maintain your standard of living when a business downturn hits.

Chart your own financial course and timetable. “When we bought our first house we were 34 and 32, older than most,” says Mark. “We still live in that house to this day. It’s very modest, but nice. And in the long run, we ended up with not only that house, but by some smart investments we got a second home. It’s a pretty amazing deal, and a success story. There were many times we could have failed, but we didn’t.” The reason

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they didn't fail was they didn't rush their financial success. They waited for it to happen in its own time.

The entrepreneurial characteristics and concepts, along with the marriage matrix outlined above, are guides to help direct you if you're thinking about becoming an entrepreneur. But you also need to consider your personal family situation. Mark shares how his extended family affected his business in the next chapter and what he had to do to keep his family together and his business growing.

Chapter 4

Growing the Business

“I’m trying to come to terms with my past so I can grow my business,” said Mark Nelsen a few years ago. “I’m fighting philosophies I’ve known before in my life. Yes, I wish I could compartmentalize—say that was then and this is my business today. But I can’t. Confronting those philosophies, which come from my family upbringing, is a driving force when I think about my company.”

Over the next three years Mark—after great effort and against long odds—got his long-divorced parents and some of his siblings to commit to counseling sessions. They explored family principles Mark found himself fighting, and more. It was a courageous, sacrificial step for everyone involved, as psychologist Dr. David Nehring notes in this book.

When Mark uses the term “family business,” he sometimes means a business like Maximum Promotions. In many ways, this enterprise has involved and shaped not only Mark, but also his wife Barb and their three children.

But other times Mark says “family business” and means figuratively taking care of business within households, especially addressing issues that divide members. “That’s something all families owe themselves,” he believes. “At Maximum Promotions, when it comes to problems, we say: identify it, isolate it, address it, resolve it.”

That works in families, too, he says. It wasn’t an approach Mark saw when he was a child, but his own children can repeat the words like a mantra: identify it, isolate it, address it, resolve it.

When Mark was deciding to confront issues with his parents and siblings, he simultaneously launched an effort to grow Maximum Promotions to \$5 million in annual sales. “For years I operated the company as a lifestyle business—run to turn a profit, of course, but also to support a work-lifestyle I enjoy,” says Mark. “That includes travel, making sales, exploring new product lines. Now I want to grow the business and our profits to levels never before considered.”

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He accepts the possibility he may never hit that \$5 million goal. In fact, in the years immediately after he set his sights on \$5 million, Maximum Promotions sales remained flat. “But during that period,” Mark says, “I learned we’re a better company when we act like we’re a \$5 million business, even if we’re not there yet.”

Mark was nearly 50 when he got serious about confronting and hopefully resolving family matters, and about growing his business. All his life he’s been conscious of what he calls “the triangles of life.” In grade school, middle school, high school, and college, Mark explains, “you start at the bottom. But the triangle turns and then you’re in the middle, and it turns again and you’re on top. But the next turn takes you to the bottom again—from a big kid in elementary school to a little one in middle school, or later from a senior in high school to a freshman in college.”

It’s a process Mark believes continues through adulthood, although we may be less conscious of it then. “In the business world,” he states, “you don’t always have a lot of influence in your twenties and early thirties. But the triangle flips and people pay more attention to your ideas, as you grow older and more successful. By the time you’re in your fifties, like me, people look to you for leadership. I’m willing to step up and accept that role, in getting people to think about issues in their families and businesses, because I won’t have the chance again. The next flip is down forever, to the end of my career and eventually my life.”

Not that Mark appears to be departing this world anytime soon. He could easily pass for a man many years younger, with amazing energy in every step he takes and every gesture he makes. In fact, when addressing university classes about entrepreneurship, students respond to him more like a gregarious older sibling rather than someone of their parents’ generation.

As for peers, Mark’s are in business across South Dakota and in neighboring states, and they’re listening. They know he’s successfully run the same small business for more than a quarter century. Mark’s message is for the United States’ business outlook to stay bright there must be healthy small businesses. Those types of businesses account for most of the nation’s job growth. Further, he believes the country must get serious about raising the next generation of entrepreneurs. As revealed in the following pages, he sees some difficult roadblocks impeding that vital development.

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South Dakota, like other states, is emphasizing the need for high-tech research and resulting businesses. That's fine, Mark thinks. But he's quick to point out there's no less need for other types of small businesses than in the past. As readers will see, there's nothing too high tech about what Maximum Promotions sells, yet, says Mark, "people still want what we offer. Just about anything a young person is interested in could be turned into a business, and we need to be careful about implying that only high tech goods and services will be part of our future."

Mark sees a demand for a wide range of businesses in South Dakota's small towns. "In fact," he notes, "people seizing opportunities to offer the right goods and services is what will save some of those places. I tell high school students that if they're in a small town, and it's dying, then do something about it—fight back, dream something up. I say, 'If your parents aren't doing something, you do it.'"

Mark has a standard graduation gift for students: a pair of quality, leather, work gloves. His own children received them. So have family friends and even a few graduates Mark didn't know too well, but who told him he inspired them. The gloves are a reminder that good ideas, talent, and the right education aren't enough. In business you have to work hard—sometimes insanely hard in the eyes of others. You have to expect and maintain an intense work ethic for years.

What's more, you have to expect encounters with fear, Mark tells prospective entrepreneurs. "I consider my monthly profit and loss statement my report card, and I fear it every time," he says. "I'm scared because I have obligations, business bills to pay, employees that depend on me. And I'm always looking for trends and worrying that I'm seeing the start of negative trends. But over the years I've learned that while the fear doesn't go away, you can derive a real strength from it, by facing it instead of avoiding it."

In the end those bad-looking trends aren't always negative, but perhaps little hints that it's time to adjust. "You could say successful entrepreneurship is really the process of adjusting," Mark says. "The product that sold, or the method that worked last year, might not do the job at all this year. If you don't see that and adjust, you can be out of business quickly, despite great past successes."

Mark pauses and adds: "In my family as I grew up, no one adjusted."

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For Mark, it always comes back to family.

Chapter 5

Family Matters

Mark retains an interesting memory from his book sales days in southern states. In Cheraw, South Carolina, a man mistook Mark for a young guy carrying on an affair with his wife. The man picked up a rock, shattered Mark's windshield, and announced his intention to shoot Mark as soon as he located his gun. Disconcerting, of course, but Mark was no stranger to threats and acts of violence. Specifically, he'd witnessed domestic violence when, as he describes it, "the wheels fell off my family the year I turned 13, in 1968."

Central to that family crisis was the collapse of his father's businesses.

The once financially stable family experienced repossession of a car, disconnected phone service, and—during a hard South Dakota winter—a broken furnace with no repair funds in sight. Thankfully, the owner of a heating and air conditioning business came to the rescue, even though he knew he couldn't expect payment anytime soon.

"Those experiences are tremendously unsettling for a kid," Mark says. "In fact, really, my childhood ended at age 13. I remember my grandparents on my mom's side bringing us food because we had no grocery money. You never forget those things. Beyond a doubt, it's been part of my drive to succeed in business."

A particularly painful memory from the year the wheels fell off still eats at Mark. That summer he was sent to stay with his mother's brother, on a farm where he labored for free, listening to his uncle ridicule his dad's misfortune. Why? No one today seems to recall the reason, or if they do, they're not talking. Mark guesses his labor was a form of payment for a debt incurred by his parents.

Worse than that unhappy summer, and worse than more reminders of financial ruin when he returned home, was violence. "I'd be in my bedroom," Mark recalls, "listening to my parents beating each other—on both sides. Mom could fight back." That hadn't happened before the business collapse, but afterwards it continued off and on for a full decade. That was more than enough time, Mark thinks, for his parents to recognize the mammoth crisis in their marriage and go to work salvaging their union. "But in our

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family issues got swept under the rug,” he relates. “There’s a lesson there, for individuals and for businesses, too. Procrastination is a killer. In my mom and dad’s case, they finally divorced after 13 years of dysfunction.”

In his office Mark keeps a photocopy of a newspaper ad for “family-raised puppies.” He thinks it’s odd anyone would suggest that puppies from a family setting are preferable to those from a kennel. “I’m certainly not anti-family,” he says. “But the family experiences I had were anything but nurturing. We think family should always feel positive, but it doesn’t always. Some people are going to read this ad and say, “Oh, no! Anything but family raised!”

“Family is especially invoked in business,” Mark states. Our culture likes the notions of families working together to build a livelihood, and of parents passing a business on to their children. What’s more, workplaces where no one is actually related sometimes encourage employees to view one another as a second family. “After all,” the saying goes, “you spend more time with these people than your actual family.”

But like those family raised puppies, notes Mark, a melding of family and business doesn’t suit everyone. In his case, as leader of Maximum Promotions, he can’t help wondering whether a big part of his management style stems from interactions he witnessed at home as a child and adolescent. Did his profane blow up that cost him two good employees have anything to do with how he observed his parents handling stress? Was there a connection between past employees who saw Mark as too domineering and siblings who would say the same?

Mark made it his goal to bring his long-divorced parents and some of his siblings together, even briefly. He wanted them to explore how family problems shaped them. This goal, in the thinking of some family members and Maximum Promotions employees, could better be described as an obsession. Given the family’s penchant for sweeping things under the rug, Mark knew, reaching his goal would be a struggle.

That point was driven home by an aunt after Mark wrote to family members about addressing family history. Only she replied, and her suggestion was a family gathering where no one would be allowed to mention the past. “If one brings something up of that nature,” the aunt wrote, “someone needs to immediately interrupt, ‘*We’re not even going*

there,’ and change the subject. Positive conversation is a healthy beginning for everyone who is anxious to move forward and live their life *today.*”

Reflecting on his aunt’s letter, Marks says, “It was good of her to reply. But in doing so, she revealed my family’s philosophy of glossing over problems. An issue is still an issue until it’s addressed. If you’re seriously ill, you can get dressed up, but you’re still sick.” Mark believes denying issues means burying feelings. He quotes Dr. Steven Covey’s *The Seven Habits of Highly Effective People*: “...unexpressed feelings never die; they’re buried alive and come forth later in uglier ways. Psychosomatic illnesses, particularly of the respiratory, nervous and circulatory systems often are the reincarnation of cumulative resentment, deep disappointment, and disillusionment....” Covey also cites “disproportionate rage or anger, overreaction to minor provocation, and cynicism” as common embodiments of suppressed feelings—all things Mark saw regularly in his family.

Karen Oberle, another aunt formerly married to one of Mark’s maternal uncles, said she hoped and prayed Mark could explore family dynamics, especially on his mother’s side of the family. But, she added, she wasn’t holding her breath because the family had an easy and consistent out when confronted with sticky issues. “They turn things around so it’s always someone else’s fault,” Karen says. “Then they have nothing to do with that person.”

So against long odds, Mark committed himself to his goal of a family meeting, or series of meetings, with a counselor. He knew reconciliation was possible because, over the years, he reached out to his dad— Roy Nelsen—and rebuilt a relationship that once collapsed in violence.

“After everything fell apart with his business, dad was going to run away to Arizona or someplace,” Mark recalls. “I said no, and I don’t know how old I was, but I was big enough, and I knocked him to the floor.” For a period of several years, the men never saw each other. Today, though, they enjoy one another’s company and talk honestly, dealing with disagreements and any other issues as they arise. In 2008 they worked through a dispute more easily than Mark could have imagined a few years ago, and he credits the family counseling sessions they’d completed months earlier.

Still, there's something that thoroughly puzzles Mark about his dad, something he'd like to understand above everything else. When Roy's business fell into shambles, a banker explained, he lost between \$1.5 million and \$2 million in today's currency, in less than two years.

"Why," asks Mark, "would he give up his life, lose that amount of money, lose his dignity, disregard his values, cheat on his wife, and totally screw up the lives of his children? What family dynamic was in place to cause all of this damage?"

Part of the answer, Mark guesses, would be the paralysis that can flow from fear if you allow it. It would be like the paralysis that destroys sales people because they don't get things done. In Roy's case, he couldn't react to a world crumbling around him, and for the rest of his life he couldn't take steps to fully recover.

Is there something inside himself, Mark worries, that he must fight, so that he doesn't experience similar disaster?

Father and Son—Correcting History

Physically Mark doesn't resemble his father, Roy Nelsen. The older man, age 80, is shorter, more stout, and his round face a contrast to Mark's sharp features. Mark, like most men at middle-age, knows there are nonetheless father-son similarities at work here, running much deeper than appearances.

Roy knows it, too. He shows up for a visit at Maximum Promotions, sits in his son's office, and praises the business. "Mark's good at sales," he remarks. "So was I. Maybe he got it from me."

There's another similarity on Roy's mind today. Mark is estranged from a brother, four years younger than he, and unwilling to participate in family counseling sessions. For decades Roy, too, was estranged from a brother, now deceased. In that case the age difference was also four years, with Roy the younger of the two. Roy cites being part of a family business at young ages as a key to this feud's development. The business, a farm, saw all family members work to sustain the livelihood.

"My dad was born in Denmark and mother was Danish, too," Roy says. "She was the first American-born generation of her family. My folks farmed north of Sioux Falls

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(the Chester-Colman area) and the country there is a lot like Denmark. They knew how to work it, and dad was a good businessman. A very good businessman.”

As the oldest of six children, Robert—the brother with whom Roy would feud—assumed farm duties first. As his father aged, Robert took on supervisory duties as his siblings began working. His sisters had chores, Roy recalls, but in his and most farm families of the time, the assumption was girls didn’t contribute as much as boys in generating revenue. Come inheritance time, his sisters could expect less.

If an ethic drove the Nelsens of the 1930s and ‘40s, it was work before pleasure. To this day it baffles Roy that families he’s known, who made recreation and socializing their priorities and defined themselves by those activities, were surprised when they didn’t get ahead financially. Still, Roy allowed himself to stop at the end of a hard day’s labor.

A memory that burns after more than half a century is the time when Roy, a young man still at home, prepared for a date one evening. As he shaved, Robert stepped in, slapped Roy so hard the shaving lather flew across the room, and said there was still corn to pick. Roy punched Robert in the jaw, knocking him unconscious.

“On that farm Robert was a dictator,” Roy recalls. “He was a slave master.”

Things got worse, in Roy’s mind, when Robert married and put his own interests ahead of the family’s. Roy believes Robert positioned himself to inherit the best farmland. Roy’s own inheritance was perhaps hampered by a family assumption that he would work side by side with his twin brother, Russell. That Russell was an inferior farmer compared to Roy is a fact seemingly endorsed by the entire family.

“I had to get away, so I bought my own farm when I was 22,” says Roy. He didn’t go far. The new place was just four-and-a-half miles up the road from where he grew up. Still, it was a statement of independence, and Roy believes Robert felt jealous. Roy married and he and his wife, Irene, eventually had three sons and three daughters.

“I loved farming,” Roy recalls. “In the 1950s I was making nothing but money on that place. I lost a lot of things over the years, but sometimes it’s that farm I cry about.”

Back problems resulting from a tractor accident motivated him to investigate other business opportunities. He backed a Sioux Falls sales barn with a partner he wishes he hadn’t met. His twin brother talked him into buying into a hog farm, also in Sioux

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Falls, and then pulled out of the deal after a few weeks. Roy Nelsen, who made nothing but money in the 1950s, was doing nothing but losing it by the late 1960s.

“It was my fault,” he admits. “I want to make that clear. I made the decisions. And if you ask my ex-wife, she’ll tell you I was the greatest, most loving man before those business troubles, and a complete son of a bitch afterwards. It’s true.”

Yes, the beatings at home happened. The Nelsen men, he claims, have no history of alcoholism, but he once used alcohol in a bizarre scheme to escape creditors.

“I went to Yankton, to the state mental hospital, and poured whiskey over me so I’d seem drunk,” he remembers. “I talked about suicide and asked to be admitted.” He was, he stresses, running from bill collectors but not from all responsibilities: “I put money under my wife’s pillow before I went to Yankton.”

His businesses gone, Roy took his family to California where he cleaned swimming pools for a while. But his wife didn’t like the West Coast and wanted to return home to her family in South Dakota. Roy later sold insurance and drove trucks.

“After I lost my businesses there were people who said I couldn’t live a poor man’s life,” he says. “But I do and it’s kind of interesting. Right now I don’t have enough money with me to take a friend to lunch”—he pulls out his wallet to reveal six dollars—“but I’m okay.”

No, he didn’t discourage Mark from becoming an entrepreneur because of his own difficulties. “I’ve never told my kids what to do. It’s their lives,” he stresses.

Roy adds, “Robert and dad were the reasons I couldn’t go to school past the eighth grade. We had to work that farm. If I had my life to live over, I would have defied my dad, and gotten an education, and I would have become a pilot.”

An Uncle’s Legacy

Shortly before Robert’s death, Mark remembers, “I dragged my dad to the hospice to make amends.” The two talked and, Mark believes, came to some resolution. It saddens Mark that today Roy denies the visit was meaningful and says he still carries hard feelings toward Robert, and that Robert was beyond forgiveness. “I feel like my dad reneged on the reconciliation he and Robert had. I witnessed dad release Robert of his sin, and Robert release dad of his sin, and now dad has said it didn’t happen. That’s how

powerful internal scripting is, so that when you actually resolve a problem, your mind can tell you that you didn't."

Today Mark considers his uncle a troubling part of family history for a couple reasons. First, Mark and other family members worry that Roy's obsession with the issues he described above eventually affected his mental health. In the early stages of this book's development, when Robert was still living, Roy recounted "Robert the dictator" incidents and decided he should go confront his brother. His mood was such that Robert's sons, Marvin and Scott, drove the short distance from the family farm to meet Roy in Sioux Falls. They wanted assurance he wouldn't harm Robert, and given Robert's failing health, they saw no reason for a verbal attack, either. Sparks flew in Roy's meeting with his nephews, mostly ignited by Roy. He pounded the Maximum Promotions conference room table and spouted old accusations about unfair inheritance, jealousies, and being saddled with Russell.

Marvin and Scott answered that they were in no position to address most of what Roy mentioned, because the issues were rooted before their time. They did agree their father could be a taskmaster, and that he inherited excellent land and that their aunts were shortchanged at inheritance time. Marvin and Scott, through a family corporation, were farming the old family land together, and they offered themselves as proof that brothers can succeed together—despite very real differences in work styles and priorities. After the meeting they expressed concern for Roy's mental well-being.

The second reason Mark finds Robert a troubling figure is because when he hears his uncle called a dictator, he's faced with the fact Maximum Promotions' employees once called him the same thing. An unhealthy turnover rate, several years back, attested to the problem.

Victor Cabera, former chief financial officer, says the point came when, "I had one foot in the company and the rest of me was on the way out. I saw my job as keeping the boat afloat financially, and to do so I had to feel I could challenge Mark on some things."

"I wasn't listening," Mark admits. "It was hard on our staff. I had to adjust and change or go broke."

Restructured Company

Mark decided to restructure his company. The first step was a marketing committee. That may not seem transformational when considering a company's overall culture but, observes Victor, "From my perspective, it was big. Because suddenly I had others with me when Mark had to be challenged. For a while we thought Mark was going to do his thing anyway. When he let the committee work, that was crucial."

Eventually Maximum Promotions added a human resources committee, too. "Once I changed, our turnover rate dropped drastically," notes Mark. "Victor's right. At first the staff didn't believe, for probably six months or a year. They'd challenge me just to see if I'd go back to my old ways."

He didn't. Now he sees being held accountable to others for his business operations as a luxury his dad never knew. Mark answers to his banker, accountant, lawyer, board of directors, company shareholders, internal committees, and especially to his wife, Barb, he stresses. "Their job—all of them—is to make a fuss, to demand a correcting, when things fall out of line," Mark states.

Knowing others are watching over his company, from different perspectives, makes it easier for Mark to focus on leadership—bringing to the company direction, long term vision, energy, and personality. Leadership and management, he notes, aren't synonymous, although our culture sometimes assumes they are. He appreciates those on staff who have an eye for little things that, really, aren't little. "Attention to detail may be the factor that, more than anything else, keeps businesses going long-term," Mark thinks. "Without attention to detail, the smallest thing will come back to haunt you and maybe destroy you," he says. "It's like the O ring failure on the space shuttle that caused the fatal explosion in 1986. A little thing like that undid everything."

Roy, his son believes, was a tremendous idea man and a hard worker. He possessed a natural business personality. But attention to detail wasn't a strength. As Roy's business dealings grew more complex, with his acquisition of the sales barn and hog farm, details began eating him up.

"I remembered that—remembered my family history—a few years back," says Mark. "Maximum Promotions had the opportunity to buy another business here in Sioux Falls. It was a busy, profitable company that was our competitor. The owner wanted to

sell and said he'd work with us. On paper the deal looked great. But we were already trying to grow Maximum Promotions, and I wasn't sure we could honor our current commitments adequately while taking on the new business, too."

So Mark said no, and today he says time has proven that was the right decision. While there seems to be plenty of consultants and systems for helping small businesses manage expanding workloads, company owners have to know when enough is enough, at least for the time being.

Mother's View

When Roy says he gravitated from a loving husband to "a complete son of a bitch," no one is surprised his ex-wife, Irene, agrees with the latter part of the description. But she stresses Roy's right about being a loving husband early on, too.

"When we were first married, we had a wonderful life," she states. Irene especially remembers Roy joining her as she led Luther League activities for church youth. Once, in a pinch, he even delivered a sermon at church that won wide praise. "But then," she recalls, "the money problems came. Business can make such a difference in a family."

In Irene's view, although Mark and Roy disagree, Roy's father bankrolled Roy's business ventures to the extent that her husband "didn't even have to know what money was. When Roy's dad had a stroke, everything changed."

There's tremendous danger, Irene believes, when parents give their children too much, instead of expecting them to work for it and handle the financing. "Lots of parents today give their kids new cars," she observes, "but we never did. We'd already gone broke by the time they were able to drive, and maybe there was some good in that."

Irene, like Mark's dad, grew up on a farm. It was near Flandreau, South Dakota, and the farm was usually short on money but long on responsibility. Not only did Irene contribute to operations by feeding livestock, but as the oldest of twelve children she shouldered lots of childcare, too. As an adult Irene once attended a seminar where three circles drawn on a board represented how people typically evolve from child, to adult, to parent. It hit her: she had pretty much jumped from child to parent, skipping over being an independent adult without parenting responsibilities.

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Still, parenting came naturally to her not only for her own children but for others her kids brought home—friends in need of temporary shelter, for whatever reason.

She wasn't prepared to handle the family's finances after Roy's businesses failed, but she taught herself. "Roy had handled all the business decisions," she recalls, "and never asked my advice on anything, which should have been a warning sign. But after we went broke I took control, which I think really blew Roy's mind."

Irene took a job in Sioux Falls at Augustana College's housekeeping department. She made certain she never missed the \$111 monthly mortgage payment for the family home, saddled with a second mortgage several times the house's actual worth.

She was even less prepared for Roy's decision to walk out on the family. "I was so naive," she says. "I didn't know people did that to people they loved. I was devastated, but I went to my job at eight the next morning and my boss—who didn't know there was a problem—came to me at nine and asked me to become a supervisor in my department. That meant more money. Don't ever tell me God doesn't open doors when you need him to."

As it turned out, Roy had trouble actually making the move. Finally, Irene remembers, she put all of his clothes into three plastic bags, put them outside, locked the house, and left for several hours. "He got his clothes and didn't come back," she recalls. "I'd never been on my own before but I think I handled it fine. It was easier than being beaten up and yelled at."

She continued developing her money skills, sued successfully for child support, but received no alimony. "What I have today, I earned," she says. Being on her own, it turned out, felt fine. She turned down a few suitors, including one who persevered for a long time. "I couldn't see putting another father figure into my kids' lives," she says.

This conscious commitment to independence, she believes now, set up conflict with Mark, then in college. "Mark wanted to be the head of the house," she thinks. "As I remember it, he didn't ask. He just said he would be the head. That offended me because it wasn't like I was elderly. I was in my forties, and you can't have someone in their twenties telling you what to do with your life when they haven't lived their own."

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In the back of her mind, too, was the nagging concern Mark was following a disturbing Nelsen family trend: as oldest son, assuming he should take charge, in a way that could potentially parallel his uncle, Robert.

There came an incident Mark and Irene remember much differently. Mark, in law school studying contracts, was in a position to do some contract work that would keep the family home out of tax trouble. He states he agreed to do the work for \$500, considerably less than what an attorney would charge. Irene insists there was no agreement for payment and Mark knew she didn't have \$500. Other family members were appalled he'd even think of billing his mother, she says. Mark insists there was an agreement established up front. The work proved time consuming. Combined with the hours he was simultaneously putting into his business startup, it contributed to his law school failure, he believes.

“Actually, I tried to help my mom against my wife's wishes,” remembers Mark. “My wife knew I had my hands full. We needed a new washer and dryer, and the \$500 would have helped us that way, but it certainly wasn't my motivation. I was trying to protect my younger brothers and sisters, trying to save the house they lived in. Bad things were happening. Dad was having an affair and mom knew, but she wasn't doing anything about it. Mom had eleven brothers and sisters who could have helped, but I remember her saying, ‘Everyone tells me what to do, but no one will help me’.”

Mark stresses he wasn't trying to run his mother's life. “Looking back, I feel like I walked into a hornet's nest of family problems,” he says. “Now I ask myself, what would make a mother sell out her own son, turn his brothers and sisters against him, and deny that an agreement for payment was ever made?”

Nearly 30 years have passed and Mark and Irene both describe the disagreement as a blow that inflicted terrible damage to their relationship. That, however, is about all they agree on when they consider the incident. Mark says because business is about relationships, and because business played a role in this relationship's breakdown, the dispute cast a shadow across all his entrepreneurial dealings. He didn't let it stop him as he pushed himself in business, but the doubt never went away entirely.

Nonetheless, stresses Irene, she's always been proud of Mark. “He's done a wonderful job building his business,” she says, “and he has a wonderful family, too. I

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think Mark is a lot like his father when it comes to thinking about business, always asking, ‘Is this going to make money or not?’ But he made sure he didn’t do what his father did, in business or in his family life.”

Irene remembers Mark as a hard worker all his life, and that counts for a lot in her view of life where “work ethic is number one, along with faith.” She says Mark always had jobs, beginning at about age 13, “and what he did in business he did on his own. He’s always been aggressive.”

In fact, she adds, all three of her sons seem to be exceptionally skilled at business, and they honed those skills “without their dad’s leadership.” Likewise, her three daughters are professionally successful, in education and nursing, and she’s proud that five of the six offspring achieved college degrees. “And the sixth got another kind of education, from my brother in the construction business, and he’s done very well,” she notes.

Irene attended the family counseling sessions Mark pushed for. Did that bring her and Mark closer? “Maybe a little,” she says, but as for an overall understanding of family issues, she adds, “I’d already moved on. And something I think Mark doesn’t understand is that his younger siblings didn’t have the same desire to reconnect with their father, because they never had much of a relationship with him in the first place.”

Irene has difficulty seeing how the sessions helped Mark improve how he runs Maximum Promotions. But she thinks he hopes to help others by sharing his life experience, and that’s admirable.

Irene would advise those thinking of marriage to “watch out for red flags, because there are always signs. I could see nothing wrong with Roy, but I should have been concerned with how he always fought with his brother, and how he thought he should make all the decisions.”

Competitive drive and decisiveness may be traits highly valued in business, Irene notes, “but in marriage you have to communicate and work together.”

Not that Irene is preaching life lessons. At age 76, she’s content to reflect internally on a life where she’s “gone from a good life, to a very hard life, to an independent life.”

Do Issues Connect?

Along with Irene plenty of other people, especially within Mark's company, who see no clear connection between his family issues and Maximum Promotions' development. If there are family problems, some have suggested, escape them at work, and let the escape energize you in that environment.

"Mark, we need you here," Victor Cabera, Maximum Promotions' former chief financial officer, used to tell his boss. Victor didn't mean simply "here" physically, but consciously present and fully engaged. Mark would speak of expanding the business, yet seemed obsessed with books about family dynamics that fill his office bookshelves. He would explain that unresolved issues fester, and no one doubted that he was thinking mostly of festering family problems.

Dr. David Nehring, Sioux Falls psychologist, doesn't doubt for a moment that Mark's business and family matters are tightly intertwined.

"A person has only a certain amount of emotional resources," Nehring says. "If you're pursuing problems that have plagued you for 40 years, they're wearing you down. They're saddening you and shutting down your creativity."

At its heart, Dr. Nehring believes, business is about healthy human interactions, about seeing needs in others who trust you and respond. "But," he cautions, "there can be times when others—customers or employees—stop responding to you, because your own needs make it so you're not seeing theirs. You become irrelevant to them."

As Arthur Miller powerfully revealed in "Death of a Salesman," finding yourself irrelevant in the business world disorients you thoroughly, if you've known success there previously. And some families "script" members toward disorientation.

"Scripting," explains Dr. Nehring, "is walking out the roles people learn in their families—what their tasks are, limitations are, and what their jobs are within the family. For example, 'I'm the eldest in the family and my job is to hold it together no matter what.' This is typically unspoken, and the identity to fulfill or the responsibility to be taken on, is an unconscious one."

Further, Dr. Nehring stresses, scripting has everything to do with how it has been internalized. Scripting may not actually reflect other family members' expectations at all.

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Mark believes there was powerful scripting in his family. The example Dr. Nehring cites about feeling responsible to hold the family together may come close to defining an aspect of Mark's internalized scripting, and it would be a characteristic that could transfer easily from family to business setting. Other family characteristics Mark guesses stem from his intergenerational scripting include:

- An us-against-the-world mentality,
- Too much emphasis on competition and winning,
- Females growing up to believe they didn't figure as prominently as males,
- Protecting the family no matter what—circling the wagons regardless of a member's innocence or guilt.

Dr. Nehring was impressed that most members of the family Mark grew up in, including his mother and father, were willing to come together for counseling that addressed these and other issues. In pushing for the sessions, Mark found an ally in his youngest brother, Peter. Peter's Lutheran pastor led the first meetings. Later the family met with Nehring himself. Few families, the psychologist believes, would be willing to be as frank and vulnerable as the Nelsens were. "To open up to a sibling you feel has been a real jerk for 20 years, and to be vulnerable in that person's presence, is truly scary," he states. "Mark was as humble as he knows how to be, and the family saw that and it made a difference."

It's important for families to know up front, Nehring emphasizes, they may put themselves through the intimidating process yet not achieve reconciliation. There's never a guarantee. "But in this case," he says, "it was a beautiful thing to see the relationships restored between Mark and one of his two brothers and two of his three sisters." The two siblings who didn't participate would not respond to Mark's letters and phone calls.

Early on family members joked that they were surprised by the presence of a member no one recalled. They named him Rork. Rork represented the way Roy and Mark sometimes seemed to be of the same mind, and the phenomenon opened good discussion. Are Roy and Mark similar personalities simply because of father-son genetics? Had Mark, through scripting, decided it was his job to usually support Roy, and vice-versa? Or, as Mark guesses, did family members who were disappointed and frustrated with Roy also become angry with Mark, because Mark maintained a relationship with his dad?

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Whatever the reason, Rork's easy emergence helped explain some past lines of family dispute. There was discussion, too, that perhaps Mark was drawn into business because it was a clearly defined way Roy saw as making good, and being good.

Three things become clear when speaking with Nelsen family members individually or as a group: their awareness of their farm roots, genuine work ethic that stems from that lifestyle, and a conviction to their Christian faith.

The move from farms to more urban settings, notes Dr. Nehring, "is the norm over the past decades. In that respect, the Nelsens' story is that of many, many people across the nation. Even for people who remain on farms, it's been their story, too, because lots of them see themselves as business people more than fingers-in-the-ground farmers." Mark credits Roy as the first Nelsen to move away from farming, and for "clearing the way" for other family members to thrive in ways, unrelated to agriculture.

Traditional farms, Nehring believes, clearly defined the lives of those who lived and worked on them. There was work that had to be completed precisely and on time, or harvest wouldn't happen. "There was no way to negotiate around that reality," says Nehring, "and there was also a rhythm to life that served as a reminder that the world isn't all about you."

South Dakotan Kent Meyers, a New York Times Notable Author who draws on his experiences growing up on a farm for both fiction and nonfiction, says, "Hard work on a family farm was more than getting jobs done. It was how you proved your worthiness, how you showed your love for your family."

The move from that world of hard-and-fast expectations and naturally driven rhythms to more arbitrary workplaces—driven by clocks and technology, supervised by bosses with no other relationships with employees, and offering opportunity for negotiation at every turn—wreaked havoc in some lives.

A World of Negotiation

"The world most of us work in today is full of negotiation," says Nehring. "Do you set your clock for 7:00 or 7:10? Do you dress to fulfill a workplace setting or to project your aspiration for promotion? Are you building a resume that will allow you to

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move on at some point? This series of choices and negotiations can lead to a sense of the work world being all about you, something farm families knew wasn't true."

As anyone who's ever studied South Dakota history can attest, farm life on the upper Great Plains is sometimes anything but nurturing, regardless of hard-and-fast principles. Drought, late snow, early frost, too much spring rain, and grasshoppers are common nemeses. In the 1930s, winds blew away good topsoil. "Black blizzards"—dust storms—ravaged the country. Aggressive conservation in the late 1930s and 1940s lessened the potential for further disasters like that, and by the time Roy was making nothing but money farming in the 1950s, South Dakotans saw land ownership as a key to long-term family security. Yes, farm work could be back-breaking and farm prices might fluctuate wildly, but owning land and passing it on to future generations meant stability and even status.

As a group, by doing everything right, many farm families put themselves out of business. On the plains, the same smart conservation that resurrected the land after the Dust Bowl continued evolving, so that the land produced more than anyone early in the 20th century could have dreamed. At the same time, by successfully embracing agricultural technology of the era, farmers made it possible for operations to function with less manpower. In South Dakota and elsewhere through the 1950s and 1960s, the number of family farms fell sharply. For families suddenly without acreage, Dr. Nehring believes, "education became the equivalent of owning land. Land allows you to grow things you couldn't otherwise, and education allows you to have conversations and enter careers you couldn't otherwise."

Mark's parents, as well as the parents of his wife, Barb, all expected their children to pursue post-secondary degrees although they themselves achieved eighth grade educations. Mark and Barb's three children are highly motivated to achieve post-graduate degrees, one in the medical field and two in law.

"That's productive farm land, so to speak," observes Dr. Nehring.

Perhaps a way to understand Roy's difficulties the last half of his life is to consider how he ended up with no land, literal or figurative. Mark says, "If my dad and his siblings had advanced their educations, they may have acquired a willingness to open up to new ideas. Maybe that would have allowed them to find a system for addressing

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problems within the family, as well as other career interests. If those problems had been addressed in a timely fashion, maybe I wouldn't have had to address them."

Mark believes families who don't see other alternatives thrust members into jobs that aren't right for them. He thinks his dad, had he pursued his education, would indeed have found his way into commercial aviation. Roy certainly had the aptitude; he acquired a pilot's license for private flight and enjoyed taking to the air for many years.

Is there another parallel father-son issue here? If Roy was meant to soar the skies professionally, was Mark hard-wired for pleading cases in court, as he once planned?

"Actually, I've spent the last 26 years pleading the Maximum Promotions' case to our customers," Mark says. "I still believe I would have made a solid trial lawyer, and possibly a judge later. But I think I'm doing what I was meant to do."

The legal profession was a goal Mark surrendered and, Dr. Nehring thinks, that's an indication he'll be fine should Maximum Promotions never hit \$5 million in annual sales. Goal setting is a big part of the business culture, and Mark reflects that constantly in conversation. He's set business goals for himself since his book and jersey days.

"It's okay to set goals like that," notes Nehring, "as long as you remember you don't control the world."

That, he continues, is where the Nelsen family's faith in God comes in.

"When people see goals flowing from a larger story," Dr. Nehring says, "they view everything from a different perspective. If it is God's goal that Mark makes \$5 million, it's certainly not because of the \$5 million itself. It's because something's going to happen with that money. Business people who believe in God, as Mark does, have to consider that God's plan could be they make \$2 million and then, for whatever reason, go bankrupt. If Mark goes bankrupt, he's not one of those business people who will put a .38 to his head."

Whatever people may say of Roy and his actions after his business failure, he didn't yield to total despair. Now he speaks of finding satisfaction as a "poor man." People who see themselves as part of a bigger story, Nehring believes, "free themselves from thinking they absolutely have to accomplish things by certain dates, and they open themselves up to a discussion about the bigger story and who they really are."

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Walking in faith, he adds, isn't about outcomes. It's about being true to a process by which you conduct yourself in all areas of life, business included. "And if you're true to the process, you have integrity," he says.

Again, he states, there's nothing wrong with setting goals. That could be a part of the process, a way of keeping yourself working toward the highest and most ethical standards. On the other hand, there's danger in using goals achieved or not achieved to define who is a winner and who is a loser—yourself included.

"Our society often looks at business ventures in win-loss terms," Dr. Nehring says. "But there are people behind those labels. Winner or loser designations tie people to something unhealthy. Ultimately, someone who thinks he always has to be a winner finds he can never remain so. He'll ask, 'If I made a million dollars last year, why can't I keep winning and make \$10 million next year?'"

Plus, winner-loser labels cloud our view of others, which is bad for all relationships, business included. "In any business you have to deal with people as they really are," Nehring stresses, "and that goes much deeper than our labels."

Conscience

Recognizing the complexity of people and their needs, Nehring says, is a key step toward becoming a "capitalist with a conscience." Since the day Dr. Nehring first met Mark, Mark has impressed him as that kind of capitalist.

"Mark sees his business connected to bigger ends, to better lives for his family and employees, to honest customer relationships and even friendships, and to community improvement," says Nehring.

On the other hand, he adds, "capitalism without a conscience is ugly. It's the capitalism Marx saw and described. It's when your god is the god of commerce, and you'll make the sale regardless of human cost and societal ramifications. Part of our society admires and glorifies a ruthless business culture, but there are plenty of people who don't."

Mark, for all his drive, saw past temptations to conduct business ruthlessly. That is testimony to values his parents instilled, Nehring thinks. For the family to come together and revisit those values, and how things went wrong, is a rare step. "It's a true

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sacrifice because you put a lot of things on the chopping block, including your comfort and reputation. But it is a sacrifice that leads to something bigger than those things.”

For Mark, Dr. Nehring believes, the sacrifice eased his doubts about human relationships, led him to a stronger relationship with God, and allowed him to reflect God’s integrity. Of course that will affect operations at Maximum Promotions, but in the bigger scheme of things, it may be minor.

Because of the sessions, Mark saw family members in new light. “I learned a lot from my brother, Peter,” he says. “I heard him unload about issues with my dad. But he was humble, showed humility, and had a desire to resolve things. I can learn from Peter. He really impressed me.”

Mark came away with a liberating sense of surrender—something he couldn’t have imagined a few years ago. “Surrender is when you decide to turn something over to a higher power,” he explains. “You admit that how you’re trying to work things out isn’t working, so you turn it over, but it’s not like you have amnesia all of a sudden. You know what happened, but you let go of it and you move forward. As soon as some of us in our family did that, we started to grow.”

It puzzles Mark that people seem to wonder, can you love someone yet disagree with them? “Of course you can!” he states. “But that’s where it breaks down for lots of families—an attitude of, ‘If you disagree, you must not love me.’”

Rebuilding his relationship with Peter has been especially satisfying for Mark. Years ago, Mark realizes now, he went after some money he loaned to Peter too aggressively. “I was blunt,” Mark recalls, “and it did serious damage to our relationship. I was wrong.”

At the time, if Mark was too blunt in family money matters, he was certainly occasionally too blunt in Maximum Promotions’ business dealings.

“And when you mistreat people like that, it’s wrong,” he says. “There are always better ways to accomplish the exact same thing. Something that came out of those family sessions is that sin is sin, that everybody’s sins are equal. I was one of those people who actually thought my sins weren’t as serious, because I believed my overall intentions were just. So at first I rejected the idea that sin is sin. Now I think that concept is central in resolving problems. Being humble and contrite is important, too.”

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To answer the questions so many people ask about how those family difficulties connect to his business, Mark explains, “After those sessions I felt unburdened, like I’d dropped a 60-pound backpack full of family issues. It was wonderful. I could see clearly. I could focus and see things I hadn’t before in all areas of life, and Maximum Promotions is a huge part of my life.”

As an entrepreneur if you only focus on business and ignore how your family has made you who you are, you will set yourself up for potential business problems that you could avoid. “You need to know your family history and how you’ve been scripted,” Mark emphasizes. “You either go with your scripting or you beat your scripting. That’s the concept you must fully understand if you’re going to be a successful entrepreneur.”

Face your past and learn from it, he says. If you neglect to reflect on how your family molded you and the way you relate to others in business, as well as in your personal life, you increase the odds that you will end up as part of the majority of those who fail to make it as an entrepreneur.

Chapter 6

Married to Entrepreneurship

“I’ve had people over the years tell me, ‘We’re going to start a business,’ and I always smile and say, ‘Good luck,’” says Barb Nelsen, Mark’s wife. “But inside I’m thinking they have no clue what they’re in for.”

Slender but strong in appearance, soft-spoken yet firm, Barb is a registered nurse who’s clinical director of the cath lab at Sanford Hospital in Sioux Falls. Early in Maximum Promotions’ history, she alone brought home the family’s income. She recalls some bitterness as she fulfilled the breadwinner role, worked and attended school for her nursing degree, took care of the couple’s first child, and was pregnant with their second. On top of everything else she had to watch Mark assume financial risks while she knew herself to be no risk-taker. She still isn’t. “But in medicine you develop a sixth sense for what’s going to happen,” she states. “That’s my instinct, and Mark’s got an instinct, too, for business. I’ve come to trust it. That’s where I learned to trust Mark, in fact.”

Barb grew up 70 miles northeast of Sioux Falls, outside Lake Benton, Minnesota. It’s a town of a few hundred residents. Her family owned an acreage and some livestock but didn’t make their living farming; her dad managed a grain elevator and her mom worked at a grocery store. But even though they weren’t a farm family, she and her six siblings didn’t view themselves as “city kids.” Sioux Falls, with more than 100,000 people living there, seemed a different world entirely. That’s where Barb headed after graduating from high school, to train first as a licensed practical nurse.

“When we grew up we knew the expectation in our family was to go off to school somewhere,” she recalls. “My parents went to school through the eighth grade, which was common in their generation, but they expected us to get advanced educations.”

After achieving LPN licensure Barb remained in Sioux Falls, working on a hospital’s orthopedic floor, and then as an operating room surgical technician. “I was so reserved then my co-workers would have been shocked if I said five words,” she says. She herself would have been shocked if she’d had an inkling of how assertive she’d be in

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coming years. Barb met Mark in 1980, four years after moving to Sioux Falls, and they married in 1982.

“We got married and the business started shortly after, and it was tough,” Barb remembers. “Money was tight but we can pride ourselves that we never missed paying a bill. I wouldn’t allow it. That’s not how my parents raised me.”

The first time the couple tried to buy a house, the bank turned down their loan because Mark was self-employed. “The banker looked at my paycheck and said it wasn’t enough because of our daycare expenses,” she says. “I got a little sarcastic and said I could get rid of the daycare costs—by quitting work.”

When the Nelsens did acquire a home it became collateral for business loans. “That,” Barb recalls, “was extremely stressful for me at first. But something else my parents taught me was to always have an emergency fund. Another focus was to set up my kids, to get them started with a college fund right away. I was putting away just \$10 a month at first.”

Being close to Maximum Promotions helps Barb see things differently as a hospital employee. While employees everywhere tend to view administrative decisions affecting personnel in terms of, “look what they’re doing to us,” Barb sees leadership as taking action for the good of the whole, or perhaps responding to an agenda imposed by outside forces.

She doesn’t like the way some businesses encourage an image of employer and staff as a big family. “Family implies a certain expectation of how everyone’s supposed to behave, and not everyone has had positive experiences within a family,” Barb says. “You can crush individual identities. Instead, I think you need to give employees ownership of their responsibilities.” That, she believes, has been largely realized at Maximum Promotions in recent years.

She guesses most people who consider going into business don’t realize how employee-driven the process is. “You can’t allow yourself to be held hostage by your employees,” she advises. “As good as any employee might be, there’s another one out there who’s better, if it comes to that. We’ve had some disloyal employees in the past, and that’s hard because it’s Mark and Barb who stay put and get hurt. The employees can move on to other jobs.”

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She likes the current staff and says she “can’t believe any of them will ever blindside us. But the reality is, it happens sometimes.”

It happened in a big way several years ago when Mark was away, refereeing basketball in California. For several years he worked college basketball games in the Midwest, and was in demand nationally and internationally for wheelchair basketball. For Mark, basketball meant some wonderful, expense paid trips. That apparently generated some resentment among certain staff members back in Sioux Falls. Two key employees arranged to meet Barb for breakfast, lectured her about Mark’s inept company leadership, and dropped a bombshell: Mark, they claimed, was carrying on an affair with a business acquaintance.

“That’s when I knew they were blowing smoke,” Barb says. “You have to understand Mark like I do to know he couldn’t live with himself if he had an affair. He’d come and tell me because he couldn’t keep it inside.”

Mark calls the incident a mutiny. “They were trying to separate me from the business,” he states. “If my marriage failed, my business would, too. Then they could pick up the pieces.”

If that was the plan, Barb stresses, it stood no chance. “Because of what Mark and I went through together, learning and growing because of the business, and trusting each other, they couldn’t hurt our marriage.”

Maximum Promotions clearly suffered some staff deficiencies, and shortly after Barb’s bad breakfast meeting the company’s bank noted other problems, as well. “They told us to clean things up,” Barb recalls. “That was in 1998, and in 1999 the bank said it never saw a company turn things around so fast.”

Barb phoned companies similar to theirs across the region to learn what they were doing to attract and retain good employees. “At the time,” she says, “we didn’t have health insurance for our workers, or 401Ks, or anything to attract young workers. We worked with some insurance companies, took baby steps at first, and I think if we hadn’t taken those steps we wouldn’t have a staff like the one we do now.”

None of this, Barb notes, in any way diminished her husband’s role. “Mark is Maximum Promotions,” she says. “He’s the force, and he never turns the energy off.” Sometimes Barb wakes in the middle of the night and Mark is gone, out walking,

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thinking through a new idea. Barb believes it is vitally important for her to help Mark structure his world so he is creative.

Banners, proclaiming sports championships, or identifying marching bands or adorning tables at university recruitment events, rank as Maximum Promotions' most successful products. "Anyone can screen print t-shirts, but not many can do this, and credit goes to our seamstresses," Barb says. "The banners are 100 percent satisfaction guaranteed. Everyone understands what that means for customers. For us it means we eat products that don't work out. But in the long run it pays off."

On the other end of the spectrum would be shirts Maximum Promotions designed for the 50th annual Sturgis Motorcycle Rally and Races. The world's biggest motorcycle event pulls hundreds of thousands of bikers to South Dakota each August. By some accounts the 50th anniversary drew up to a half million enthusiasts. Combine that figure with South Dakota's population and it may have been the first time a million people found themselves within the sparsely populated state's borders. A can't-miss opportunity for an entrepreneur? Not quite. Rally fans have a reputation for latching onto a single must-have product representing each year's event. The Maximum Promotions shirt wasn't it. After a week, Mark sold the shirts for a dollar each, lost \$10,000, and came home with a lesson he's never forgotten: focus on what you do best and stick with it.

The memory reminds Barb why she's not a risk-taker. Even a venture everyone assures you can't miss, in fact, can. The memory tells Mark that, "for entrepreneurs a deep conviction has to be there when you try something, and that belief can also be your curse. The next time out, though, you've got to have that same deep conviction."

An outright mistake didn't shatter Mark's confidence, either. When the business was first starting out in the early 80s, a misadventure began when Maximum Promotions needed to raise capital and couldn't get a bank loan. Mark placed a newspaper ad seeking new shareholders. Advertising for shareholders violates federal securities laws, and the ad prompted a visit by an investigator. Fortunately, investigators believed Mark's word when he claimed ignorance. The ad also attracted the attention of farmers Les and Carol Voegeli of Beresford, South Dakota. They decided to invest despite the securities violation.

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“Mark and Barb came over to the farm,” remembers Carol, “and we sat in the kitchen. I was skeptical at first, but Mark had so much enthusiasm, and we could see he had ambition. I thought, this is going to be okay. And it has been a very good investment for us, for about 20 years now.”

Captain No Fun

Several years ago Mark earned a nickname: Captain No Fun. The name came courtesy of his and Barb’s two older children, son Derek and daughter Jami.

“My first two kids got the shaft as far as me being around as a dad,” says Mark. “I was getting the company going. There was a price to pay.”

An example of paying the price, explains Barb, “is you don’t have real vacations when you own a business. You travel, but you take business cards and product samples with you, and part of your time is spent looking for sales opportunities.”

True, adds Mark, “but you also deduct some travel expenses at tax time.”

Some extended family members observe Mark ran his immediate family like a business, and he agrees that was somewhat the case. “Why should you have lower values for a family?” he asks. “A business isn’t just about making money. It’s about how people relate to one another. In business a deal is a deal, and it should be in a family, too. It wasn’t the case as I grew up, and I can say we’ve always had higher standards at Maximum Promotions than we did in my parent’s household, and later in my mom’s household after dad was gone.”

Mark made a big effort to find more time for youngest child, son Brock, and believes he succeeded. Today he’s close to all three. Derek and Jami are University of Nebraska graduates now enrolled as law students at the University of South Dakota—the same school where Mark started law studies. Brock is still in high school and thinking about dentistry as a career.

Plans can change, of course, as Mark knows by experience. But at this point it appears unlikely a younger Nelsen will take the helm and make Maximum Promotions a second-generation family business.

“We made sure our kids knew the world is big and that they had no obligation to the business,” says Barb. “There are lots of ways out there to find happiness and make

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money. We told them to be happy in whatever they do. Life's too short to go to work every day hating your job."

Instead of a traditional family farm, where work was central to a child's daily life and relationships, Mark and Barb's children grew up in a small city, bustling with recreation. The expectation was to build your own identity. Two years different in age, Derek and Jami were close as young children, then drifted separate ways in high school. They became reacquainted as young adults at the University of Nebraska, helping each other when things came up and going to lunch together now and then.

"My hope," says Barb, "is that all three will have good relationships after Mark and I are gone."

Should the three younger Nelsens stay on course as currently planned, and become attorneys and a dentist, there's a good chance they could be self-employed entrepreneurs in those fields. Mark believes his children learned things about small business, growing up in the home they did, that most people never consider. The concept of financial sacrifice would be one of those things. Derek, Jami and Brock knew some of their peers lived in bigger, trendier homes and enjoyed newer family cars, because family incomes weren't tied to the ups and downs of a family business.

If any concept is thoroughly underappreciated in modern American life, Mark thinks, it's the idea of financial sacrifice made for long-term goals. It makes him worry about the future of small businesses in the United States.

"As a society, I think we may be limiting our number of entrepreneurs in coming years," he says. "Society tells kids—while they're still in college—to get as much credit as they can, buy a car on payments, and buy a house as soon as they get married. Those kids lose the opportunity to take risks because of all their payments. They just don't have money left over. That puts a lot of potential entrepreneurs out of the picture before they even get started."

That nagging worry got Mark thinking. Was there a way to reach young people and steer them toward successful starts in business? He got a taste of speaking to students after returning from the 1998 Gold Cup Games in Sydney, Australia, where he refereed. A Sioux Falls elementary school asked him to speak about his trip, and Mark found it easy to combine what he witnessed in Australia with building admirable character,

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something the school actively promoted. The talk was well received by both teachers and students, and Mark began preparing other presentations, usually for older students, about his passion for entrepreneurship.

“I love doing talks for high school or college students, or chambers of commerce,” Mark says. “Of course, a lot of what I address comes from my own background, but not all of it. I read books and make mention of them, and I recommend the best ones. The more energy I put into a presentation, the better it goes, and that’s easy because the energy comes naturally when I get up before a group. In fact, once I’m warmed up, it’s like I’ve stepped into a different world and my subconscious comes through—and I’m talking about things I didn’t even prepare for.”

Sometimes a student will call him later, and take a Maximum Promotions tour or ask to visit about an entrepreneurial idea. “Taking those steps, initiating the contact, and asking good questions, tells me that student has a shot at really developing something someday,” Mark observes. It surprises him that he’s yet to meet a student who reminds him of himself as a young man. “It makes me realize how much my family situation drove me. Maybe I’ve met students with similar backgrounds, but I haven’t gotten to know anyone well enough to tell.”

Mark especially enjoys speaking to South Dakota students, and he likes the way his state is encouraging young people to build careers and businesses there. He hopes young South Dakotans pick up from his story that “I faced some tough years after returning to the state from selling books. The family disputes got intense, I left law school, and then I had responsibilities to the family Barb and I started. My plate was full. But South Dakota’s a good place to be in business. It offered opportunity and reasonable costs, and I appreciate everything the state’s made possible for me.”

Anyone who knows Mark well understands something else about his travel for talks. It’s one more chance to grab some business cards and samples, and make a few sales calls on the trip—a true entrepreneur.

Epilogue

Dear Dad and Mom,

I love you! I am so thankful you both decided to embrace the process of healing our family, before you pass away. This book is my way of taking negative parts of our family history and making something positive for future generations. I know our story can help many families, and many businesses. Unfortunately, our story of family strife is not unique. Let this book and your willingness to be involved be part of your legacy.

I wish many things hadn't happened, but they did...now let's move forward with honesty, forgiveness, and grace and continue to work on the healing within our family.

Let our family stand as an example to other families, that with a willing spirit, a humble heart, and some difficult work...reconciliation is possible.

Family and business affects everyone, everyday.

I love you both, and I know you love me.

Your Son,

Mark Alan Nelsen

Afterword

After the original publication of this book, Mark's father, Roy Nelsen, passed away on March 11, 2010, one month short of his 82nd birthday. Roy died in Salt Lake City, Utah shortly after he arrived in Utah to deliver his truckload—the second such trip that month. Mark reflects on his father's death and believes the way Roy died is poetic. While making the two-day trip to Utah, Roy called Mark and complained of health issues. Even though Roy was not feeling well, he outright refused to postpone his mission to deliver the goods in his truck. Once he arrived at the warehouse—the completion of his journey—he collapsed and died a short time later in the local hospital. Mark is proud that his father showed his hard working spirit to the very end.

True to Nelsen form, the funeral was anything but ordinary; it was high energy and dynamic with all of Mark's siblings in attendance. All but one of Roy's six children wanted to talk at the funeral. The one child who did not express any interest initially in speaking was Mark's brother who refused to participate in the family counseling sessions and had little to no interaction with Mark for years. During Mark's tribute about his father, this brother stood up from the church pew and spontaneously chose to speak about his father, his family, and his estranged brother. Breaking his silence, Mark's brother pointed out Roy's twin brother who was also seated in the church, much to the chagrin of Roy's twin brother's wife. He went on to say how Roy and his twin hated each other and then made the same comparison to Mark and himself. To the surprise of all of the attendees, the brother then hugged and kissed Mark.

After the showing of resolution between Mark and his brother during the funeral, Mark's first cousin, a devout religious man, approached Mark completely elated. He expressed to Mark that “the Nelsen curse was finally broken.” Much like the perseverance it takes to be a successful entrepreneur, Mark's perseverance to identify the wrongs of his childhood and heal the wounds stemming from the dysfunction of his family was finally rewarded.

The relationship between business and family is not always easily identifiable. Mark's experiences as an entrepreneur have been and continued to be shaped by his

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upbringing and the dynamics of his home life as a young child. His tumultuous childhood shaped his entrepreneurial spirit and his characteristics as the leader of Maximum Promotions. With the passing of his father and the curse broken, Mark persists in his quest to grow Maximum Promotion's revenues. Another major issue has been resolved and the journey continues.

A Personal Bibliography

Mark is a reader whose office bookshelves are crammed full of books related directly or indirectly to business theory and family resolution. Examination reveals a surprisingly diverse range of titles, with pages tattered and underscored. Among the books that speak most powerfully to Mark are:

— *The Bible*. “It’s God’s employee manual for mankind,” Mark believes.

— *Habits of Wealth* by Bill Byrne, Performance One Publishing, 1992. Mark admires this South Dakota work that defines the state’s entrepreneurial spirit, and he feels the late Governor George S. Mickelson’s book endorsement describes the book best: “It outlines the road to success and identifies the pitfalls. And it recognizes the courage, determination and hard work it takes to build a business from the ground up.”

— *Financial Peace Revisited* by Dave Ramsey, Viking Penguin, 2003. “Discipline and perseverance wins the money game, and being debt-free is personal freedom.”

— *Rich Dad, Poor Dad* by Warner Books, 1997. “How family dynamics, and family scripting especially, affected a young man’s career later on. There’s also good insight into socialism versus capitalism.”

— *The Seven Habits of Highly Effective People* by Stephen R. Covey, Franklin Covey Company, 1989. “These seven habits,” says Mark, “if internalized, will guide your life.”

— *The Purpose-Driven Life* by Rick Warren, Zondervan, 2002. “A very well-written guide for letting what motivates you shape your daily work,” Mark says.

— *If You Had Controlling Parents* by Dr. Dan Neuharth, Harper Collins Publishers, 1998. “I got to know this author personally,” says Mark, “and he helped me understand my parents, their upbringing, and therefore my upbringing. As Dan says, ‘When you discover a mystery, you destroy its power over you.’”

— *How to Get Control of Your Time and Your Life* by Alan Lakein, Signet Books, 1974. “This book was a guideline I used to plan my life, and to review that plan every year.”

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— *How to Win Friends and Influence People* by Dale Carnegie, Simon and Schuster, 1936. Mark respects this classic for its emphasis on “understanding and respecting other people. That’s a critical component for any business as it deals with customers.”

— *The Business Startup Kit* by Steven D. Strauss, Dearborn Trade Publishing, 2003. “This one can help you discover or narrow down what kind of business you should go into, so you’ll be paid to do what you love doing,” Mark says.

— *Prodigal Sons and Material Girls* by Nathan Dugan, Josh Wiley and Sons, Inc., 2003. “This book,” says Mark, “suggests the current generation may have unwisely used its prosperity in the way it raised the next generation.”

— *Reallionaire* by Farrah Gray, Health Communications, Inc., 2004 . “This is the true story of a kid who made a million before he was 20, and in the process discovered there’s more to wealth than money.”

— *On Solid Ground* by Tom Osborn, Nebraska Book Company, 1996. “A person with high principles, a solid game plan, and an intense desire to win will eventually come out on top.”

— *Men Are From Mars, Women Are From Venus* by Dr. John Gray, Harper Collins Publishers, 1992. “You must understand your customers, and there are two significantly different genders who will be your customers,” notes Mark.

— *Life’s Greatest Lessons* by Hal Urban, Simon and Schuster, 1992. Mark feels the words of Ralph Waldo Emerson could be used to best sum up this book: “Life is a succession of lessons which must be lived to be understood.”

— *Iacocca* by Lee Iacocca with William Novak, Bantam Books, 1984. “Lee Iacocca was clearly a maverick, who drew lessons from both success and failure to run companies.”

— *Helter Skelter* by Vincent Bugliosi with Curt Gentry, W.W. Norton and Company, 1974. “Charles Manson,” thinks Mark, “understood the power of family in his own perverted way, created his own family, and used the power for evil.”

— *Ball Four* by Jim Bouton, Wiley Publishing, 1970. Says Mark, “Bouton exposed a story behind what people see. There are family dynamics at work on a baseball team—good, bad, and ugly. Bouton was the conscience of baseball.”

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— *Seeds of Destruction* by Ralph G. Martin, G.P. Putnam's Sons, 1995. "How Joe Kennedy drove his sons to fulfill his own ambition," says Mark, "and may have scripted their untimely deaths."

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