

GENERAL INSURANCE SERVICES

RISK & BUSINESS

MAGAZINE

FALL 2020

HOW YOUR PROFIT
WORKS IN A CRISIS WITH
MIKE MICHALOWICZ



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MIKE MICHALOWICZ

HOW YOUR PROFIT WORKS IN A CRISIS

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Welcome!

LETTER FROM THE PRESIDENT

What a wild ride this year has been! I think we can all agree that the events that have unfolded this year were not on any of our business plans. However, 2020 has been a great year in terms of providing perspective. We have all had to embrace the art of pivoting, personally and professionally.

When our team sat down to determine the topics we wanted to share in this issue, we knew our focus was going to be on looking ahead and not to the past. We did not want to dwell on all that we've endured this year but rather to visualize and prepare for a future of growth. We feel we have accomplished that with articles from David Gately, Candace Arvin, Mike Michalowicz, Mel Robbins, and more.

Ultimately, our goal in publishing this magazine has always been to share our knowledge with the business community in the region. It is our hope that these articles will help provide some direction and position your organization for a profitable future.

It is a team effort to ensure our communities come out of this time even stronger.

Stay healthy, be well!

Craig Menne, President & CEO
GENINS.COM

REMOTE WORKFORCE ATTRACTS NEW CYBER RISKS



BY: ALISON WILLIAMS
BUSINESS RISK ADVISOR,
GENERAL INSURANCE SERVICES

In response to the COVID-19 pandemic, the world's workforce saw an unprecedented shift to remote work. This has provided an ideal breeding ground for both malicious cyber attacks and unintentional data security incidents.

Various companies have done recent research to identify the increased risks associated with this sudden shift. One study by BitSight (March 2020) saw that as the number of employees and home IP addresses associated with an organization rises, the diversity of threats that their devices are exposed to on the local home network rapidly expands with it. It was found that over 13% of companies had at least one observation of malware on their network, while 45% of companies had at least one observation of malware on their work-from-home networks, making them 3.5 times more likely to have a malware infection present.

An article by Una A. Dean, Michael A. Kleinman and Jasen Fears notes that most businesses will have some degree of coverage for losses associated with remote work. After all, even before the pandemic, companies made use of remote work capabilities for after-hours work, work travel and other out of office needs of their employees without any special insuring agreements. In fact, many cyber insurance model forms do not specify a worker's physical location at the time of an incident.

Nonetheless, the scale and speed of the workforce moving to remote working triggered by the pandemic has generated new attack and loss exposures not previously contemplated. For instance, more employees now work remotely on personal, rather than company-issued computers. Also, many more employees now access company systems outside of a virtual private network and use insufficiently secure hardware, such as home wireless routers. Employees will

likely even work on devices accessible by several people within their households. The result of these behaviors may be a significant departure from the company's cybersecurity and data privacy policies and procedures as well as the representations made by the business to its insurance carrier.

Two aspects of a typical cyber insurance policy present the greatest potential gaps in insurance coverage when supporting a remote workforce: (1) whether the company owns or operates the affected network, device, and/or systems at issue in the incident; and (2) whether the incident stemmed from a departure from the company's information security and data privacy policies and practices, as represented in its insurance application.

One of the biggest coverage questions for a claim arising from remote working is whether the "network" is included within the policy language. For example, an employee downloaded and saved some confidential company information. Now the employee is working from home and has a ransomware attack on his home computer. Now add to the scenario that the compromised materials contain information that allows the attacker also to access the company's own network. Whether the company has coverage for such incidents may depend on whether the policy's definition of "network" is limited to software, hardware, devices, and other infrastructure owned, operated, controlled or leased by the company. These specific words are key to insurance coverage.

Cyber coverage for incidents occurring during the pandemic could also be complicated by the representations made by the company in the applications for insurance, new or renewal. Typical cyber insurance applications require a prospective insured to provide detailed information concerning its information and data security

policies and procedures. These applications often include questions about (i) policies and practices related to password and anti-virus protection and encryption of devices used for company business; (ii) information concerning the number of remote-use devices; (iii) restrictions on physical access to computer systems and sensitive paper records and (iv) the identity of internet service providers used to access the network. The response to each one of these questions may be materially impacted by new practices taken up by a company's workforce in light of the pandemic.

Widespread remote working appears here to stay, even after the worst of the COVID-19 pandemic subsides. Many companies, including GIS, have found that the transition to remote work has not significantly impacted productivity, and will choose to keep at least some portion of their work forces remote going forward. Considering these factors, companies should revisit the scope of their cyber coverage through a review of potential policy issues and by working with their Advisor to formulate a customized company policy that meets their needs and operational risks. +

Alison Williams was born and raised in Chesterton. She attended Indiana University earning her Bachelor's degree. Prior to joining GIS in 2016 Alison spent nearly 10 years in banking helping clients with banking, investments, business and loans. Alison lives in Chesterton. has a son attending Indiana University Bloomington, and is an active volunteer in the community. She has been a member of the Chesterton-Porter Rotary club and a Duneland Chamber Ambassador since 2016 and a volunteer with Porter County Court Appointed Special Advocates (CASA) since 2015. In Alison's spare time she enjoys spending time with friends and family, beach days and musical performances.

Uncertain ➔ Times Ahead



For 2020, the insurance market has reached a crossroads. After approximately 20 years of a soft, buyer friendly insurance market, we are moving toward a firming or hardening market—one that is less friendly to insurance buyers.

While the effects of this hardening insurance market on your business will depend on a variety of factors, many businesses will see premium increases for their insurance coverage overall. In fact, for some types of coverage, businesses may see double-digit rate increases at their next renewal.

Beyond that, managing a business today is more challenging than ever. Organizations must account for dynamic short- and long-term trends in their industry while also addressing trends that affect the economy as a whole. Compounding the issue, all of this is unfolding at a time when the coronavirus (COVID-19) pandemic has upended life and business as we know it.

While the full human and economic cost of the COVID-19 pandemic has yet to be seen, it's clear that it has had a profound influence on businesses across the country. In many cases, businesses are facing challenges related to operational changes, the health and safety of their workforce, new compliance requirements, and revenue forecasts. The COVID-19 pandemic is sure to influence the insurance industry, likely from both an operating model and pricing perspective.

While this is unwelcome news for many businesses, they are not powerless. Now more than ever, it's essential for businesses to take a proactive approach when it comes to their risk management efforts and their insurance policies.

Put another way: in an insurance and risk environment with many unknowns, businesses should focus on addressing the factors they can influence.

5 KEY COMPONENTS OF A SUCCESSFUL RISK MANAGEMENT STRATEGY

1. PINPOINT YOUR EXPOSURE AND COST DRIVERS

2. IDENTIFY THE BEST LOSS CONTROL SOLUTIONS TO ADDRESS YOUR UNIQUE RISKS

3. CREATE A SOLID BUSINESS CONTINUITY PLAN TO ACCOUNT FOR DISASTERS AND OTHER UNPREDICTABLE RISKS

4. BUILD A COMPANY FOCUSED ON SAFETY

5. MANAGE CLAIMS EFFICIENTLY TO KEEP COSTS DOWN

It's important to remember that you are not in this alone. To help you navigate the hardening market, you need a partner who understands your business and its unique risks and who will advocate on your behalf. Secondly, you need an insurance partner who can tell your risk story to insurance

carriers in a way that will best position your business come renewal time. Finally, you need a partner who understands your industry inside and out, the dynamic insurance landscape, and how to provide targeted loss control solutions.

If you'd like more information about the market outlook and trends to watch, I can be reached at 219-809-2233 or dgately@genins.com.

Remember, in these uncertain times, we're here to provide the guidance and expertise your business needs. We've been monitoring the market throughout the year and will keep you informed of any changes that might affect your business. +

David Gately was raised in Michigan City. He attended Purdue University Northwest and Indiana University Bloomington. He began his insurance career in 2011 and joined General Insurance Services as a commercial lines agent in April 2012. Prior to working in the insurance field, David spent 15 years in the business community managing and running restaurants in Ohio, Kentucky, and Indiana for Bob Evans Farms. He has obtained the CRM designation (Certified Risk Manager). David has two children, Caitie and Connor. He serves on the board of directors for the Boys & Girls Clubs of LaPorte County. David has had a lifelong love of martial arts and holds a 4th degree Black Belt in Taekwondo and a 1st degree Black Belt in Hapkido. In his free time, he enjoys, exercising, reading, the beach, time with his children, and riding his motorcycle.

Avoiding The Mistake Of Being **UNDERINSURED**

A key aspect of insurance, and perhaps one that many people are not familiar with until it is too late, is the fact that it is entirely possible to be underinsured or insured for the wrong things. Many people mistakenly believe, both in the personal and the business world, that being required to carry a certain insurance (or a certain amount of insurance) by law means that carrying that exact insurance will keep them safe if they need to use it. Unfortunately, that simply isn't the case.

Most states, for instance, will require car owners to have coverage on their vehicles in order to register them and use them on the road (or pay an uninsured motorist fee). The required amount, however, is usually for liability purposes only and will not cover you in the event that you are found to have

caused the accident. Worse, in the case of bad accidents (especially with medical issues involved), it will likely not be enough to cover the damages at all no matter who is at fault.

Nick Otis, with Newby Lewis Kaminski & Jones, LLP, has seen this issue firsthand during personal injury cases he has handled. In his own words: "As a bit of background, I will often ask clients how much insurance coverage they have, and their response is full coverage. That doesn't tell me how much coverage they have. For example, Indiana requires a minimum of \$25,000 in insurance coverage per accident. However, if you are in a bad accident, \$25,000 will not be enough coverage. Often what I see happen is an individual who causes a crash doesn't have coverage or only has the minimum \$25,000 of coverage. That's why it's important to have uninsured or underinsured motorist coverage to protect yourself if you're hit by someone with no coverage or low coverage."

Coverage usually comes in set amounts, in ranges between \$25,000 and \$250,000. There is a broad range in there to work from. Choosing the minimum is often not the best option, especially when considering the price differences. Additionally, companies often offer umbrella coverages, which will provide an additional \$1,000,000 in coverage for vehicles and the home. Nick recommends, especially for anyone with young children or a family, to carry at least \$250,000 in coverage and taking the umbrella option as well. In this way, if you are ever severely injured or killed, it will be a huge source of financial support for your family.

That brings the key question into light: Do you have enough insurance? If not, you may be in for a rude awakening when it comes time to use it. That may mean that you don't get your own car fixed or it may end up being a question of how much money you are suddenly out of pocket to pay for someone else's claim. +



BY: NICHOLAS T. OTIS, PARTNER,
NEWBY LEWIS KAMINSKI & JONES, LLP

Nick Otis has extensive experience in representing clients for claims of personal injury, property damage, and wrongful death in both state and federal courts. Nick also has experience representing employers and employees in employment matters in state and federal courts, and employers in labor negotiations. A former deputy public defender for La Porte County, Nick now serves as a federal public defender under the Criminal Justice Act for the Northern District of Indiana. He is also experienced in appellate work and has argued before the United States Court of Appeals for the Seventh Circuit, the Indiana Court of Appeals, and the Indiana Supreme Court. In addition, Nick represents various school corporations and serves as the City Attorney for the City of La Porte.



5 TIPS FOR ACCELERATING A LEADER'S JOURNEY FROM KNOWER TO LEARNER

1. USE THE POWER OF THE PAUSE IN THOUGHT AND IN CONVERSATION. As discussed in *Out of the Question, How Curious Leaders Win*, using the Power of the Pause—be it for a minute or 24 hours—provides time for deeper reflection on the issue allowing you to listen to your intuition and then respond with better and broader impact. Necessary for anyone in today's fast-paced world, a pause in one's day, or even just in (especially in) important conversation provides the needed breathing room for reflection and intentional action.

2. REFLECT, INSPECT AND EXPECT. Consider this framework: reflecting is focused on the past; inspecting is focused on the current situation; and expecting is thinking on the outcomes we are going to achieve together. By preparing to engage on a topic using this framework, we find the likelihood of exploring novel solutions is expanded. Together, in a creative and open minded way, you built your understanding of the history and key assumptions and ask

all the questions you can about the current situation, which is how you arrive at a new place together.

3. DURING THE PAUSE, CAREFULLY EVALUATE: How urgent is this? Are we sure we understand the entire situation? Think through goals before speaking or acting, and determine your desired outcome before telling people how to get things done. Think about the kind of questions you could ask your team to make them owners of the solutions. Look at the team/people working, and make sure you have the right people in place. Have you brought in the full set of people whose feelings and impressions need to be considered?

4. START SMALL, AND PRACTICE. One action to become a Learner Leader that we learned from the book *Outliers* by Liz Wiseman is the following simple trick: start the day with five pennies in your left pants pocket. Whenever you give a directive, as opposed to asking an open question based on genuine curiosity, or whenever you start telling people what to do, move one penny

to your right pocket. See how far into the day you can get before you have an empty left pocket! The goal here is to be aware of our “command and control” behaviors and shift towards the Learner Leader mindset.

5. TRY ASKING A FEW QUESTIONS WITH NO KNOWN OR ASSUMED ANSWER: As leaders, asking questions without any concept of a solution or answer is an intimidating hurdle. We often fall back to the safety net of asking questions where we feel we can provide guidance or have a preconceived notion of what we are expecting to happen. Asking a question like “why do you think our customers delay in making their purchase?” or “how could we change the way our customers view our product” – without a desired outcome, but a genuine interest and value in the answers your team comes up with is a powerful exercise. Take the brave step of preparing in advance a careful question that has no answer, and see how the team responds. +



Guy C. Parsons is the founder of Value Stream Solutions (VSS). VSS provides Lean Business System consulting. Guy leads Value Stream MappingSM workshops and delivers educational presentations on Lean Principles. VSS is currently focused on delivering value to the owners of business at all sizes, from a \$20MM privately held aircraft manufacturer to public corporations such as Starbucks and Johnson & Johnson.

Guy received a BA in Economics and Computer Science from Connecticut College. He received an MBA from Harvard University, with a focus on manufacturing strategy and technology implementation. Guy has been a guest lecturer at MIT and Harvard Business School.

GrowthInstitute.com

3 Technologies To Make Your Home And Kids Smarter ➔

"No more iPad!" yelled by every parent, everywhere in the world. The technology, in itself, isn't bad for our kids or for us. Rather, it's often the way we use it inside our homes that can become problematic.

There will always be "moments" where you hand over your phone or tablet to your child because mommy/daddy need some "me time." Make these moments of relying on screens to babysit our kids the exception, rather than the norm. It will also lessen the "screen guilt" syndrome that parents often experience. While the peace and quiet is nice, parents often feel guilty when their kids turn into "zombies" after excessive screen time. Or, a child or teenager will throw a tantrum when you try to remove said device from their clutches.

There has to be a better way. So, to kick this year off, I experimented with a few technologies and incorporated them at home with my kids. We called it Operation Smarter Home.

Through much trial and error, here are the three technological wonders that have helped improve my relationship with my daughters. While every household differs, and there are many more choices than the ones listed below, my hope is that this will help put the smart back into your home, too.

1. FUN WITH QUESTIONS: AI STYLE

As any parent knows, kids can be relentless questioners. “Why, why, why...” While this curiosity is important for their development, at times it can be tortuous and usually ends with, “Because I said so, stop asking so many questions!” Nobody wins in these scenarios, trust me, I’ve been there.

I found a great way to turn these interrogations into collective fun is by using artificial intelligence. Also, let’s be frank, I didn’t know the answers to many of my kindergartner’s questions.

Artificial Intelligence (AI) sounds complex, but there are numerous devices utilizing AI you are already familiar with: Amazon Echo (Alexa), Apple HomePod, Google Home Mini, and many others.

When a question comes up in our household, we simply ask our device:

- “How many red stripes are on the American flag?”
- “How old is Dumbledore?”
- “Why is the sky blue?”

The key is to ask the questions together, as a family. While your particular device might not have all the answers, it sometimes provides hilarious and memorable moments for the family. Most importantly, you and your children will be learning together, often while still getting your chores done around the house.

You can have fun with quizzes as well. Some of our favorites have been world capitals, Jeopardy, kids trivia, and Harry Potter trivia. Our five-year-old enjoys kids trivia games while we make pancakes together. Did you know that dogs suffer from narcolepsy too?

In the end, a kids’ curiosity should be celebrated and explored and it is a great reminder for us adults to continue to be curious about the world around us too.

2. SMART BEDS: SLEEP SMARTER

Being well rested always makes me a better parent; better at everything actually. Your kids being well rested will also make parenting easier. “Wow, he’s pretty cranky. He had waaay too much sleep last night,” said by no parent, ever.

While we shouldn’t use technology while in our bed, we should have technology in our bed. Yes, a smart bed. Smart beds, among many benefits, help track your sleep patterns to optimize them over time. My bed of choice is the Sleep Number 360. It has helped me so much that I thought my kids would benefit from smart beds as well, and they are. They get their best night’s rest on the Sleep number k2 bed.

It also helps me track their sleep patterns, so they are optimally rested. An unforeseen benefit is when I travel, I feel better connected with them as I can see when they are going to bed and getting up in the middle of the night. They also have fun adjusting their sleep number (firmness of the bed) to get it to their desired “unicorn rainbow lollipop state.”

3. LEARNING APPS

You can use any learning app or website of your choice: ABC Mouse, edx.org, Khan Academy, Tiny Cards, and many more.

The key is picking one where both you and your child can learn together. For example, my kids and I use Duolingo to learn Spanish together. While we still use physical Spanish flashcards, cook Spanish dishes, and listen to Spanish music, using this app is also good family learning time. Best of all, Duolingo, along with most of the apps/websites I mentioned, are FREE.

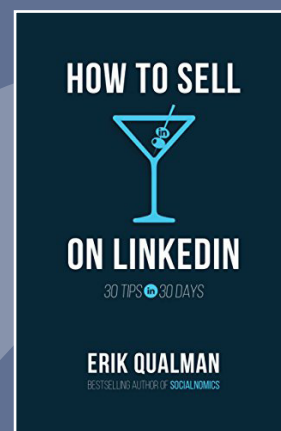
My hope is that by making your home smarter it will also create more opportunities for family time. After all, isn’t that what life is all about? +



No. 1 Best-selling Author and Motivational Speaker Erik Qualman has performed in over 50 countries and reached over 30 million people in the last decade.

His Socialnomics work has been featured on 60 Minutes to the Wall Street Journal and used by the National Guard to NASA. His book Digital Leader propelled him to be voted the second Most Likeable Author in the World behind Harry Potter’s J.K. Rowling. Qualman was formerly a sitting professor at Harvard and MIT’s edX labs.

Equalman.com



“Just Take More Pictures”

NOLAN RYAN, SETH GODIN, AND THE COUNTERINTUITIVE WAY TO BUILDING RESILIENCE AND DEVELOPING MORE LONG-TERM SUCCESS



When I was a little kid, my dad bought me *The Complete Major League Baseball Statistics*, a frayed paperback with a green cover. I treasured it and kept it in my room for years. I flipped through it so many times.

As I paged through the numbers, I started to notice something interesting.

Cy Young had the most wins of all time in baseball (511).

Cy Young had the most losses, too (316).

Nolan Ryan had the most strikeouts (5,714).

Nolan Ryan had the most walks, too (2,795).

Why would the guy with the most wins also have the most losses? Why would the guy with the most strikeouts also have the most walks?

It's simple.

They just played the most.

They just tried the most.

They just moved through loss the most.

Sometimes the whole thing really comes down to quantity over quality.

Have you ever asked an incredible wedding photographer how they capture such perfect moments? I have. And they all say the same thing: “I just take way more pictures. I’ll take a thousand pictures over a three-hour wedding. That’s a picture every 10 seconds. Of course, I’m going to have 50 good ones. I’m throwing 950 pictures away to find them!”

Sometimes I’m doing a Q&A after a speech and someone puts their hand up and asks a question along the lines of “So, congratulations on the success of *The Book of Awesome*. My question is: How do I get paid millions to write about farting in elevators?”

The question is along the lines of saying “So you won the lottery. How do I win the lottery?”

I always answer the same way, with a reply I stole from Todd Hanson, former head writer at *The Onion*. He was interviewed by Mike Sacks for the book *And Here’s the Kicker: Conversations with 21 Top Humor Writers on Their Craft*. He said that whenever he’s asked the smart-ass question “So how do I get a job writing jokes for money like you did?” he gives a very simple answer.

“Do it for free for 10 years.”

See, we’re surrounded by tales of instant millions and lightning-fast growth and tiny startups sold to Google for billions of dollars two months after they launched. We keep clicking links promising the “seven 30-second hacks to get a six-pack in 21 days.” We’re desperate to pull back the curtain on Oz, but what we want to find—quick fixes, easy answers, shortcuts—isn’t there.

We don’t want to hear that some things



just take time. They just take time. It's not about the number of hits but rather the number of times you step up to the plate.

How do you know if you're going the right way?

Just ask three questions:

- 1) Am I gaining experience?
- 2) Will these experiences help?
- 3) Can I afford stay on this path for a while?

Sometimes the answer will be no. Sometimes the answer will be yes. But the answers will help point out the fact that you are learning, you are doing, you may be failing, but you're moving . . .

Seth Godin is the best-selling author of 19 books including *Purple Cow*, *Linchpin*, and *Tribes*. He writes one of the most popular blogs in the world and routinely speaks at places like TED.

Seth offers similar advice in an interview he did on *The Tim Ferriss Show*: "The number of failures I've had dramatically exceeds most people's, and I'm super proud of that. I'm more proud of the failures than the successes because it's about this mantra of 'Is this generous? Is this going to connect? Is this going to change people for the better? Is it worth trying?' If it meets those criteria and I can cajole myself into doing it, then I ought to."

Seth did another interview with Jonathan Fields on the popular self-help podcast *Good Life Project*. He said, "I'm a big fan of poof." What's poof? The idea that you try and if it's not working—poof. You try something else.

I'm sharing this article as an excerpt of some of research, lessons, and ideas on resilience in my new book *You Are Awesome: How to Navigate Change, Wrestle With Failure, and Live and Intentional Life*.

And what will I do if this book fails?

Well . . . poof.

On to the next thing.

Don't get me wrong. I want it to succeed! I'd like to talk about *You Are Awesome* and the ideas it contains in interviews and meet people whose lives were helped or who shifted or evolved in a meaningful way through this conversation. I want for that. I

wish for that!

But I can't determine that.

All I get to do is take more pictures.

All I get to do is whatever I do right now and whatever I do next.

And that's the point.

I have to keep going with my next book, my next talk, my next project, my next whatever, whether this one is a hit or a poof.

You need to keep going, too.

What do I know about thickening our skin and working our way up to awesome?

Well, one thing I know is that we need to stop looking at successful people as if we're looking at products of success. At success after success. Because you know what we're really looking at? People who are just really good at moving through failures.

MOVING THROUGH FAILURES IS THE REAL SUCCESS.

BUILDING RESILIENCE IS THE REAL SUCCESS.

The failures and the losses are part of the process for anyone who is willing to try. All successful people swim in ponds of failure. They swallow and choke on failure. They're covered in gobs of failure. They have failure in their hair and under their fingernails.

So what's the real goal?

Be like the T-1000.

Do you remember the liquid metal bad guy from *Terminator 2*? Take a bullet to your shoulder. Take a bullet to your thigh. Let it heal over quickly as you tighten your menacing smile and keep walking forward and forward. Watch out for vats of molten steel in the middle of the abandoned warehouse! Those really could kill you.

But fortunately there aren't too many of those around.

Cy Young also has the most losses.

Nolan Ryan also has the most walks.

Todd Hanson says "Do it for free for 10 years."

And wedding photographers just take more pictures.

The most counterintuitive way to building more resilience and long-term success is remember it's not how many home runs you hit that counts.

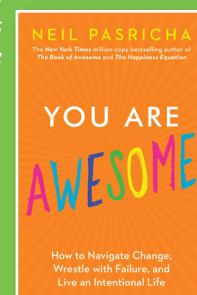
It's how many at-bats you take.

The wins pile up when you increase the number of times you step up to the plate. +



Neil Pasricha is the New York Times-best-selling author of *The Happiness Equation* and *The Book of Awesome* series, which has been published in 10 countries, spent over five years on best-seller lists, and sold over a million copies. Pasricha is a Harvard MBA, one of the most popular TED speakers of all time, and after 10 years heading Leadership Development at Walmart he now serves as Director of The Institute for Global Happiness. He has dedicated the past 15 years of his life to developing leaders, creating global programs inside the world's largest companies and speaking to hundreds of thousands of people around the globe.

GlobalHappiness.com



HARVARD BUSINESS SCHOOL SAYS:

"Your Approach To Hiring Is All Wrong"

If you're a CEO, HR director or hiring manager at any level, your biggest headache is bad hires. This article documents how bad hiring is in almost all companies, and I offer proven fixes to the many problems.

Recent Harvard Business School research was reproduced by SHRM, and yes, the title of the article is: "Your Approach to Hiring is All Wrong." I add this: Topgraders' approach to hiring is not at all wrong, so I quote the article (bold) and then explain the Topgrading solutions (italics).

BUSINESSES HAVE NEVER DONE AS MUCH HIRING AS THEY DO TODAY. THEY'VE NEVER SPENT AS MUCH MONEY DOING IT. AND THEY'VE NEVER DONE A WORSE JOB OF IT.

I don't know if it's worse, because since Adam and Eve hiring has been awful. Our research shows only 25% of people hired in small and big companies turn out to be the high performers CEOs want.

THE BIG PROBLEM WITH ALL THESE NEW PRACTICES IS THAT WE DON'T KNOW WHETHER THEY ACTUALLY PRODUCE

SATISFACTORY HIRES. ONLY ABOUT A THIRD OF U.S. COMPANIES REPORT THAT THEY MONITOR WHETHER THEIR HIRING PRACTICES LEAD TO GOOD EMPLOYEES; FEW OF THEM DO SO CAREFULLY, AND ONLY A MINORITY EVEN TRACK COST PER HIRE AND TIME TO HIRE.

Companies do ROI analyses of everything they buy... except the most important thing: Talent. Topgraders DO measure quality of hire, rigorously. At TopgradingCaseStudies.com dozens of large and small companies improved the percent HIGH performers hired from 36% to 85%.

HIRING TALENT REMAINS THE NUMBER ONE CONCERN OF CEOS IN THE MOST RECENT CONFERENCE BOARD ANNUAL SURVEY; IT'S ALSO THE TOP CONCERN OF THE ENTIRE EXECUTIVE SUITE.

Our research shows the same – the #1 headache in the C suite is bad hires.

EMPLOYERS ARE MISSING THE FOREST FOR THE TREES. OBSESSED WITH NEW TECHNOLOGIES AND DRIVING DOWN COSTS, THEY LARGELY IGNORE THE ULTIMATE GOAL: MAKING THE BEST POSSIBLE HIRES.

Our Topgrading Cost of Mis-hire Form is the most downloaded (just google it) and should be used by all companies. Our research shows even at the mid-management level, a mis-hire costs five times salary plus 200 hours "wasted."

ONCE PEOPLE ARE CANDIDATES, THEY MAY NOT BE COMPLETELY HONEST ABOUT THEIR SKILLS OR INTERESTS—BECAUSE THEY WANT TO BE HIRED—AND EMPLOYERS' ABILITY TO FIND OUT THE TRUTH IS LIMITED.

Our research shows at least 40% of resumes and interview responses contain lies. The Topgrading Truth Motivator shows which resumes are accurate and assures honest responses to your interview questions.

BE WARY OF VENDORS BEARING HIGH-TECH GIFTS. ON AVERAGE, COMPANIES GET FIVE TO SEVEN PITCHES EVERY DAY—ALMOST ALL OF THEM ABOUT HIRING—FROM VENDORS USING DATA SCIENCE TO ADDRESS HR ISSUES. THESE VENDORS HAVE ALL SORTS OF COOL SOUNDING ASSESSMENTS, SUCH AS COMPUTER GAMES THAT CAN BE SCORED TO PREDICT WHO WILL BE A

GOOD HIRE. WE DON'T KNOW WHETHER ANY OF THESE ACTUALLY LEAD TO BETTER HIRES, BECAUSE FEW OF THEM ARE VALIDATED AGAINST ACTUAL JOB PERFORMANCE. THAT ASIDE, THESE ASSESSMENTS HAVE SPAWNED A COUNTERWAVE OF VENDORS WHO HELP CANDIDATES LEARN HOW TO SCORE WELL ON THEM.

We've properly validated personality tests and found that every personality test that requires a minimum score eliminates as many A Players as C Players. Google any of the popular tests and you can get the questions as well as how to "game" the test.

REVAMP YOUR INTERVIEWING PROCESS.

The Topgrading Interview is by far the most thorough, most revealing, most valid interview method. All other interview approaches should be "revamped" – into the waste basket.

RECOGNIZE THE STRENGTHS AND WEAKNESSES OF MACHINE LEARNING MODELS. CULTURE FIT IS ANOTHER AREA INTO WHICH NEW VENDORS ARE SWARMING.

The Topgrading Interview "nails" culture fit because candidates are asked, for every job, what they liked and disliked about the company and their job and they are asked how every boss would rate them on overall performance, and what their managers would list as their strengths and weaker points.

MACHINE LEARNING MODELS DO HAVE THE POTENTIAL TO FIND IMPORTANT BUT PREVIOUSLY UNCONSIDERED RELATIONSHIPS. THEIR RESULTS GLOSS OVER THE FACT THAT THEY OFTEN HAVE ONLY A TRIVIAL ABILITY TO PREDICT WHO WILL BE A GOOD PERFORMER.

Note: "trivial" ability to predict. TopgradingCaseStudies.com shows the results of dozens of case studies. I've already mentioned -- the average improvement is from 26% to 85% high performers (HIGH, not just okay performers) hired. Equally important is the fact that all the CEOs

say the company is more successful, more profitable because of Topgrading.

IT'S IMPOSSIBLE TO GET BETTER AT HIRING IF YOU CAN'T TELL WHETHER THE CANDIDATES YOU SELECT BECOME GOOD EMPLOYEES. IF YOU DON'T KNOW WHERE YOU'RE GOING, ANY ROAD WILL TAKE YOU THERE. YOU MUST HAVE A WAY TO MEASURE WHICH EMPLOYEES ARE THE BEST ONES.

Topgrading starts with creation of a Job Scorecard, the measurable accountabilities the new hire will have to achieve. This is the most rigorous and accurate way to determine what the candidate will be measured on.

ORGANIZATIONS THAT DON'T CHECK TO SEE HOW WELL THEIR PRACTICES PREDICT THE QUALITY OF THEIR HIRES ARE LACKING IN ONE OF THE MOST CONSEQUENTIAL ASPECTS OF MODERN BUSINESS.

For four decades, Topgrading companies have accurately measured success hiring before Topgrading and since Topgrading. In the most famous Topgrading case study, General Welch (under Jack Welch, CEO from 1981- 2001) improved hiring from 25% to 90% and became the most valuable company in the world. Too bad his successor abandoned Topgrading. And hundreds of thousands of managers have enjoyed more successful careers, using Topgrading to create teams of almost all high performers.

CONCLUSION: The Harvard authors did not cite any excellent hiring approaches. I may be biased but Topgrading is the only outstanding approach. The authors should have known, since there are two Harvard Case Studies on Topgrading. Only Topgrading has solved the three biggest hiring problems" candidate dishonesty, poor verification of what candidates claim, and shallow, un-revealing interviews.

Go to Topgrading.com to download the eGuide explaining HOW the three hiring problems are solved. +

Topgrading[®] Inc.



Dr. Brad Smart is an internationally renowned management psychologist and is generally regarded as the world's leading expert on hiring best practices. The company consults with many leading companies and hundreds of small and growth companies. Brad has conducted in-depth interviews with over 6,500 executives. He is author of seven books and videos, including Topgrading 3rd Edition: The Proven Hiring And Promoting Method That Turbocharges Company Performance; The Smart Interviewer: Tools and Techniques for Hiring the Best; and the training series Topgrading Toolkit, featuring the 12 Topgrading hiring steps and demos of all the interviews. Topgrading methods have helped leading companies such General Electric, Honeywell, Barclays, and American Heart Association plus hundreds of small and mid-sized companies improve their hiring methods.

Topgrading.com

Profit And The Business Hierarchy Of Needs:

How Your Profit Works
In A Crisis ➔



et's talk about profit.

Really Mike, now? Is this the time to discuss profit?

Definitely.

Why should we talk about profit?

Because in light of the coronavirus pandemic, some business owners are burning through cash to run “business as usual.” As COVID-19 cases increase, you worry whether or not your business can sustain a recession that will be triggered by this pandemic. You want to have profit during the coronavirus crisis because you want to have a solid foundation in your business now. It's also necessary to have a solid foundation when the pandemic is over so your business will be better positioned for success.

First to note, we are all in this together. Second, I am working tirelessly to provide as many resources and as much guidance as possible in order to extend a hand to you in service. One of these resources, unbeknownst to me while writing it, is my next book. *Fix This Next* was released on April 28th (what timing, right?). I wrote the book over the course of five years, during which I never could have imagined we would be facing the challenges we are facing today. I am, however, grateful that I did write it and within it created The Business Hierarchy of Needs (The BHN). The BHN is the compass to help you determine the vital needs of your business and the diagnostic tool for fixing the need you should focus on first. Knowing where to start can be pretty daunting these days.

Enter Profit, the second of the base levels in The BHN. Profit is the creation of sustainability. Now, it is commonly misunderstood that profit means making money, when in reality, it means taking money. Profit is the reserve you can use in any way you require, and it won't hurt your business.

WITHOUT PROFIT, YOUR COMPANY WILL CONSTANTLY BE TEETERING ON THE EDGE OF GOING UNDER. WHEN YOU MASTER THE PROFIT LEVEL, YOU BRING FISCAL HEALTH TO YOUR COMPANY.

There are a lot of ways we can discuss profit, but let's apply it to the current situation. For your business to survive a crisis, it must be able to retain cash. In times of crisis, many businesses revert to sales when in reality they should focus on creating profit, because profit is what insulates your business during these times of a crisis. That retention of cash gives you a runway. Depleting the funds from your profit account is not running business as usual. It simply gives you time to look at the data significance. Ask yourself, Do you have enough data to point out that you are having an actual problem and you need to take action? Or, is your business running as it normally would?

The thing is, if you don't see money coming in, you react without having data significance, and it's not a good move. It is best to use your cash reserve to get through the crisis you are facing—usually a period of two to four weeks is enough for most businesses. In that time you can determine from your data if there are trends, if your business is at risk, and if you need to take action and revisit your costs.

In *Fix This Next* I explain that a common occurrence is that business owners often have a profit problem but are focused on sales. Remember, it's more important to bake profit into every transaction you have.





Sales do not translate into profit because we, as humans, spend what we make. If you are smirking that you already know this because you read and implemented *Profit First*, then you know what I'm talking about. You need an efficient system in place to bring profitability around.

To determine whether or not profit is one of the problems you should be focused on, I'm going to give you another sneak peek at the five Core Needs—this time, at the Profit level within The Business Hierarchy of Needs:

NEED 1 - DEBT ERADICATION

Do you consistently remove debt, or do you accumulate it?

NEED 2 - MARGIN HEALTH

Do you have healthy profit margins within your offerings, and do you seek ways to improve upon them?

NEED 3 - TRANSACTION FREQUENCY

Do your clients buy from you instead of the other guy?

NEED 4 - PROFITABLE LEVERAGE

When debt is used, is it used to generate predictable and increased profitability?

NEED 5 - CASH RESERVES

Does your business have enough cash reserves to cover all expenses for three months or longer?

Once you've fixed the right problem, you start reviewing The Business Hierarchy of Needs again from the bottom up. Using The BHN will ensure you are creating a solid foundation for your business. You simply have to focus on the fundamentals.

I hope that some of this has helped you get some clarity on exactly what profit is and the role it should have in your business. I am sending you well wishes not only for excellent physical health but entrepreneurial health as well.

Keep going, my friends. The world needs you to succeed! +



MAKE THE VITAL CHANGE THAT WILL
LEVEL UP YOUR BUSINESS

**FIX
THIS
NEXT**

MIKE MICHALOWICZ
AUTHOR OF *PROFIT FIRST* AND *CLOCKWORK*

Mike Michalowicz is the entrepreneur behind three multimillion dollar companies and is the author of Profit First, Clockwork, The Pumpkin Plan, and his newest book, Fix This Next. Mike is a former small business columnist for The Wall Street Journal and regularly travels the globe as an entrepreneurial advocate.

MikeMichalowicz.com ProfitFirstBook.com



7 *Tips To Make Email Suck Less* ➔

Want to become a pro at writing better emails? I want to give seven easy, but powerful email tips to make emailing better.

According to Statista 269 billion emails were sent and received every single day in 2017. And this number is only going up! How can you become a better emailer? And why does this matter? The better you are at email the more likely:

- Your emails get opened
- You have faster email response rates
- People don't archive or ignore your emails
- You build your professional credibility by sending clear, concise emails

Learning to email well can help you get more done and be more successful.

Here are my top email tips:

EMAIL TIP #1: ABUSING THE WORD URGENT

This is URGENT I need it back ASAP. It's SUPER IMPORTANT because I'm writing in all caps. When I see URGENT in an email subject, my heart starts to race. I think about actually urgent things like bloodshed or falling off a cliff or YouTube being down—you know really serious things. If you overuse ASAP and URGENT you run the risk of people taking you less seriously when it is actually urgent down the line. Don't be like the boy who cried wolf.

Take-Away: Don't abuse ASAP, URGENT, IMPORTANT unless it is really, really ASAP, URGENT, or IMPORTANT.

EMAIL TIP #2: IF IT'S LONGER THAN THREE PARAGRAPHS, STOP

Have you ever received an exceptionally long email — you know the ones where you have to scroll and scroll and scroll and they just never end? Really really long emails are really really tempting to just archive or ignore.

Why? Something psychological happens with really long emails. If you spent two hours writing me a small novel in your

email, I feel bad replying with only two sentences. So, I don't... I literally ignore it in my inbox until the email is no longer relevant OR you call me about it.

Maybe your email should have been a call or meeting in the first place? If you have a virtual team, it can be incredibly hard to keep emails concise because you can't just pop by someone's office with a question.

Take-Away: If your email is longer than three paragraphs consider calling. It's easier for both of you!

EMAIL TIP #3: START NEW CHAINS

Have you ever got an email where the subject is just filled with forwards and replies? Or have you ever been on an email chain that is 48 threads long and has nothing to do with the subject or the original question? Let's stop the madness! If you are on a chain that doesn't have to do with the original subject or has gone so far off course that you have no idea where you started, then it's time to start a new chain. Everyone on the thread will thank you. By the way, if you need some email templates to nicely, and concisely start new emails you can check out good email templates from Buffer.

Take-Away: Don't let your email chains last forever. A good email should always

EMAIL TIP #4: USE A HIERARCHY OF FACTS

This is my super advanced tip for exceptional email skills. Always put the most important idea up top. At best, people skim their emails. At worst, they don't finish reading them. Don't bury your lead. If you have a big question or a big idea, put it right up top so you have a better chance of someone actually seeing it. This is just one of many email mistakes you can make but is the most important for increasing your response rate.

Take-Away: Get your big idea out as soon as possible.

EMAIL TIP #5: CONTAIN YOUR EMOTION

Emotions can destroy your email credibility. And it can go one of two ways. Overly excited emails can drive people crazy. Quadruple explanation points, five smiley faces and three hearts later and your email cred is at zero. I love excitement, but don't get too excited... especially about emojis. You also want to avoid emotional emailing. This is when you are angry, upset or irritated and you email everyone something a little nasty. I promise you WILL regret it.



Take-Away: If your heart is pounding while you are writing an email, then STOP. Take a break to revisit the email in 24 hours.

EMAIL TIP #6: ADD THE ADDRESS LAST

[Typing typing] huh, no, no, come back. I wasn't ready. No, don't send, Unsend. Come back!

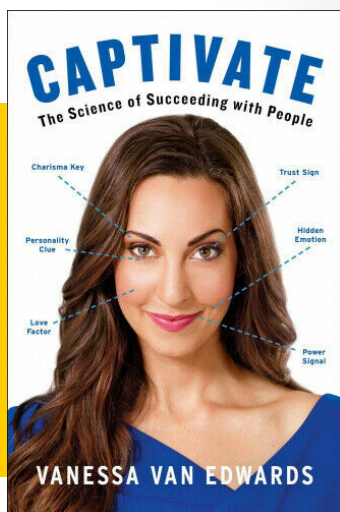
Have you ever sent an email too soon? Oh yes, here's a big rookie mistake. You open an email and start from the top. To: Subject: Message. Wrong! Always add the address last. You never know when that pesky send button gets a life of its own.

Take-Away: Subject first. Address last.

EMAIL TIP #7: END ON A CALL TO ACTION

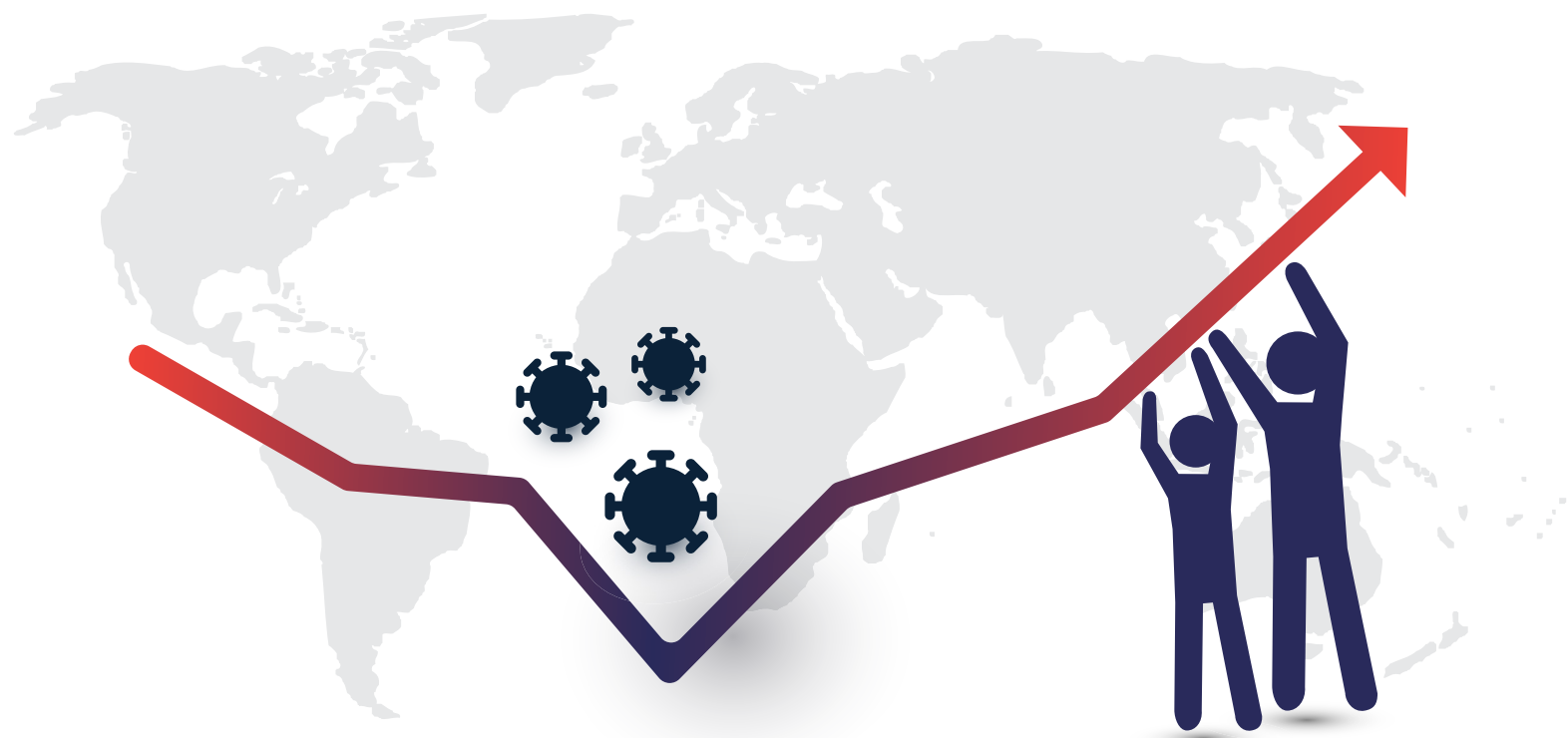
As a reader at the end of an email you have two choices. Reply or ignore. As a sender you always want them to reply. The best way to increase your response rates is to always end your email on a call to action. If you really want to get fancy you can bold it... What's the one thing you need them to do, answer, ask. End on this to make it easy for them to reply.

Take-Away: End with action. +



Vanessa Van Edwards is lead investigator at the Science of People—a human behavior research lab. She is the national bestselling author of *Captivate: The Science of Succeeding With People*, which was chosen as one of Apple's Most Anticipated Books of 2017. She writes a monthly column on the science of success for *Entrepreneur Magazine* and the *Huffington Post*. Her original research has been featured in *Fast Company*, *Cosmopolitan*, *TIME*, *Forbes*, *INC* and *USA Today*. As a human behavior hacker she runs original research experiments on topics such as the science of leadership, human lie detection, body language hacks, the psychology of attraction and successful people skills at ScienceofPeople.com. Vanessa has been asked to discuss her innovative work on CNN, CBS Morning news and NPR. She has also consulted for a number of Fortune 500 companies including Dove, Symantec and American Express.

scienceofpeople.com



GROWTH AFTER CRISIS IS POSSIBLE ➔

In some ways suffering ceases to be suffering at the moment it finds a meaning. —Viktor Frankl

Most people say they don't like adversity. If you ask, many of us would say that this Covid19 situation, right now, sucks. And the last thing we want to hear is, "You'll grow from this." Please. Don't start with that.

Yet history is littered with stories of triumph and growth through adversity. Van Gogh was tortured with madness. Beethoven went deaf. Roosevelt suffered from polio and paralysis. Victor Frankl was imprisoned in Auschwitz, his family murdered by Nazis. More recently I

was reminded of Michael J. Fox, who has advanced Parkinson's Disease, and yet now his foundation has become the largest donor to Parkinson's research – over \$650 million thus far. Frida Kahlo, who suffered through polio, a near death accident, and chronic unrelenting pain, and yet found solace in her art. Our world religions of Hinduism, Buddhism, Islam, and Christianity all have stories of the transformative power of suffering.

But what's the path to enlightenment through crisis and trauma? Is it as simple as waking up one day in the middle of a crisis and just creating art and meaning? Well no, it's not that simple. But there is a path we can follow.

Richard Tedeschi and Lawrence Calhoun have done years of research on how people deal with traumatic events and crises in their lives, and how some people successfully grow and thrive, while others merely cope, and some fold under the weight of psychic trauma.

They define "posttraumatic growth" as an increased appreciation for life, more meaningful relationships with family, friends and community, positive shifting of priorities, and a more meaningful spiritual life. They also point out that growth isn't a binary choice, it's a journey. And like any journey there are ups and downs.

Common initial reactions to cancer, death, job loss, divorce, or similar seismic events include profound sadness, yearning for the deceased, longing for a life denied, loss of self identity, guilt, anger, irritability and distraction. In a minority of cases, significant trauma and life crisis can trigger serious mental instability. Spiritual and emotional growth isn't a de facto result of crisis, of course. It's the result of intentional choices about how we respond to traumatic events. The way we frame the next sequence of choices and personal narrative matters a great deal in how we can emerge from trauma stronger and more resilient.

ACKNOWLEDGE YOUR POINT OF DEPARTURE.

We all have our own starting point prior to a traumatic event, our own personal status quo. When a crisis strikes it disrupts our personal narrative, it challenges our belief system about what is normal, what is fair, what is real and consistent in our world. When crisis strikes it creates its own emotional distress, curtails our goals, and interrupts our normal trajectory. It's important to acknowledge that you won't go on your vacation to Belize, or see your son's graduation ceremony from high school. Mourn that loss, but don't dwell on it.

EXAMINE YOUR SELF-TALK. In Tedeschi and Calhoun's model, our next immediate phase is rumination. We muse internally about the event, and the way in which we talk to ourselves matters a great deal. Do we curse the gods, and tell ourselves we deserve it? Or do we chalk it up to random misfortune, and uncaring powers beyond our control. Often we internalize events in the form of keeping a journal, or praying, or meditating.

complaints and what you have lost, you will reinforce the same feelings in others. Focus on the positive.

In these early phases of rumination, self-talk, and then sharing these developing narratives with others, it's critically important to use words that emphasize self-compassion ("it's not my fault"), it's temporal ("this isn't going to last forever"), and to emphasize what you can do to contribute to the emotional stability of those around you ("I think I'll help John with his homework tonight").

IT'S IMPORTANT TO AVOID BLAME. BLAME SIMPLY EXACERBATES FEELINGS OF BEING A VICTIM.

BE AWARE OF HOW YOU SHARE YOUR STORY TO OTHERS.

Once we have built our own personal narrative of the event, we try these stories out on others. We test these narratives with our partners, our friends, and family. We lean on our sociocultural muses. We revisit our trusted voices in the news, in social media, to reinforce our emerging storyline. The language you use with others is contagious. If you focus on

BUILD MEANING AND PURPOSE

THROUGH GIVING. In study after study, helping others and contributing to your community goes much farther in building purpose and meaning than merely the pursuit of happiness. Even the simple act of expressing gratitude to someone is itself an act of giving because you celebrating someone else and lifting them up.

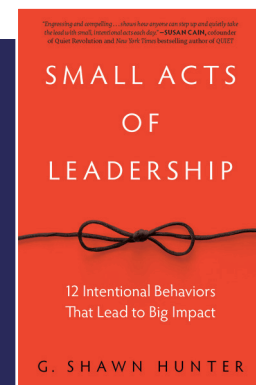
If you're interested in tracking your own traumatic growth progress through this strange dystopian moment in time, Tedeschi and Calhoun have created this simple scorecard to help us examine our growth.

Our company Mindscaling is giving away this course we created on Resiliency with Jen Shirkani. We hope you are safe, healthy and sane in this strange time. And we hope this will help. +



Shawn Hunter is Founder & President of MindScaling and is also an entrepreneur, author, idea developer. Shawn has collaborated with hundreds of business authors, executives, and researchers to create learning solutions. Shawn's first company, Targeted Learning, was acquired by Skillsoft in February 2007. He is the author of Out•Think and Small Acts of Leadership.

MindScaling.com & ShawnHunter.com



10 Questions To Help You VISUALIZE YOUR FUTURE

I've talked a lot about how visualization helps you create the future you want. This powerful tool has made a difference for me in my own life, when as an out-of-work-lawyer-turned-executive life coach, I saw myself on a TED stage one day, sharing with others how I changed my life.

In my vision I was wearing a better color, my neck was not so blotchy, and my pits weren't so sweaty, but seeing myself on that stage was the catalyst that got me doing the work to get there. That vision was the reason I kept such a laser focus toward opportunities that presented themselves, and it's that vision that got me to take a few chances and step outside my comfort zone.

Having a vision changed my expectations, and that was key.

I began to EXPECT better of myself. I knew that if the future I wanted was going to become reality, I had to change what I was doing now.

Since that TED talk, my life and business have blown up and now I'm on my way toward the vision I started while still in high school to hosting a daytime talk show.

Which means a whole new set of expectations has arisen for me.

So I'm back to visualizing.

Does visualization guarantee that your future will turn out exactly as you wish?

I wish.

Life has no guarantees, unfortunately, and success is a combination of hard work, grit, and even luck. But the more you stay the course, the more likely you push yourself further down the line and learn a hell of a lot about yourself in the process.

But I get that visualization is not easy for everyone and it does take practice.

To help you see your future, I've put together this list of questions to ask yourself. Whether it's one year or five, use this list to jumpstart your personal expectations and next steps. Some of them may be challenging to answer, and that is on purpose. Each question is designed to help you visualize the PROCESS for getting to where you want to be, as much as the outcome.

ANSWER EACH QUESTION AS IF YOU ARE LIVING YOUR IDEAL FUTURE IN FIVE YEARS:

1) WHEN SOMEBODY ASKS WHAT YOU DO FOR WORK, HOW DO YOU RESPOND?

2) DESCRIBE YOUR PHYSICAL SURROUNDINGS IN AS MUCH DETAIL AS POSSIBLE. WHERE ARE YOU WORKING? WHERE DO YOU LIVE? WHERE DO YOU SPEND YOUR FREE TIME?

3) DESCRIBE THE PEOPLE SURROUNDING YOU-IN YOUR BUSINESS AND PERSONAL LIFE.

4) WHAT IS THE ATMOSPHERE IN YOUR BUSINESS AND PERSONAL LIFE? HOW DO YOU CONTRIBUTE TO THAT ATMOSPHERE?

5) WHAT ARE YOU MOST PROUD OF?

6) WHAT IS YOUR FAVORITE WAY TO SPEND YOUR DOWNTIME?

7) WHEN SOMEBODY ASKS YOU FOR MENTORING ADVICE, WHAT DO YOU TELL THEM?

8) DESCRIBE THE STEPS YOU HAD TO TAKE TO GET TO WHERE YOU ARE.

9) DO YOU HAVE ANY REGRETS? EXPLAIN.

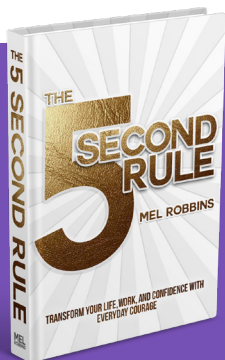
10) WHAT WOULD YOU HAVE DONE DIFFERENTLY TO GET HERE?

Once you have your vision, tap into some powerful research out of UCLA.

Researchers found that visualizing yourself doing the steps it takes to reach your vision makes you more likely to succeed. In the study, people who visualized themselves studying received better scores than those who visualized a positive grade.

You can apply this research to your own visualization and goals for the future. Once you answer the questions above and have your vision, write down or think about the steps that you will need to take to get there. What exactly will you need to do?

Then, it's time to tap into the power of visualization. Each day visualize BOTH the future that you want—and picture yourself doing the steps to get there. +



Mel Robbins is the host of the new daytime syndicated talk show with Sony Pictures TV, *The Mel Robbins Show*, which airs nationwide. Mel is currently one of CNN's most popular on-air commentators and opinion writers; her articles drive tens of millions of page views for CNN.com. Mel has an extensive television résumé as an expert on human behavior and motivation for *Good Morning America*, *Dr. Phil*, *Dr. Oz*, *Oprah*, *The Today Show* and *Fox News*.

MelRobbins.com





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* Yep, that's a real number. Over a third of UnitedHealthcare's All Savers customers in northwest Indiana received a refund in 2019, the average of which was \$6,016. Please consult a tax and/or legal advisor to determine if, by receiving this surplus refund, there are any restrictions or obligations, or whether the surplus refund is taxable.

Administrative services provided by United HealthCare Services, Inc. or their affiliates. Stop-loss insurance is underwritten by All Savers Insurance Company, 3100 AMS Blvd., Green Bay, WI 54313 (800) 291-2634.

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**United
Healthcare®**

'Tis The Season For Open Enrollment



Open enrollment is a period of time each year when employers permit current employees to make election changes to their benefit plan(s) without a qualifying event.

During open enrollment, employees may decide to change plans, add or drop a dependent, or enroll in an optional benefit, such as a dental or vision coverage. Employers can assist employees during open enrollment by distributing materials that explain new health options and changes to existing benefits.

To help employees select the plan option that best meets their needs, employers should provide information about the following:

- A general summary of what benefits are covered by the plan
- Limits on coverage, as well as limits on coverage for certain conditions
- Coverage for preventive services, procedures, and medications
- Prescription drug coverage details

- Cost-sharing (e.g., premium contribution, deductible, copayment, or coinsurance requirements)
- Consumer-directed and high-deductible health plans or other nontraditional plan types

OPEN ENROLLMENT EDUCATION STRATEGIES

The following are ways for employers to improve their open enrollment communication strategies:

- Communicate frequently with employees regarding their health coverage options but avoid overwhelming employees with information.
- Be honest and direct when discussing health benefits, especially if employees are facing cost increases for their coverage.
- Discuss the “Five Cs” of enrollment with employees: cost, coverage information, changes to plans, comparisons to last year’s plans, and current options.

- Provide information to employees about the health care providers or networks that will be available to them in new or revised plan options.
- Use a variety of communication methods, such as the internet, printed materials, and face-to-face discussions.
- Some groups of employees may need additional assistance, particularly those with mental or physical disabilities, low or fixed incomes, parents of children with special needs, and non-English speakers. Without special assistance, these groups may miss open enrollment periods or have large gaps in their coverage.

Group health plan sponsors should be aware of the legal changes affecting the design and administration of their plans for plan years beginning on or after Jan. 1, 2021.

I’ve created a 2021 Open Enrollment Checklist that I’m happy to share with your organization. Feel free to give me a call at 219-850-1102 or email me at candace@genins.com. Together, we can do better. +



BY: CANDACE ARVIN,
EMPLOYEE BENEFITS ADVISOR,
GENERAL INSURANCE SERVICES

Candace Arvin was born and raised in Chesterton, Indiana. After graduating college with a degree in Business Administration, she spent five years working in the healthcare industry where she gained a multitude of experience serving populations ranging from pediatric to geriatric. She has been a member of the Chesterton-Porter Rotarian Club for many years and also serves on the Hobart Chamber of Commerce board of directors. Candace still resides in Chesterton with her wife, Gabrielle, and their four children. In her free time, she enjoys visits to the beach, kayaking, reading, and spending time with friends and family.



The Importance Of Building A Safety Culture



BY: KIM RAMSEY
SOFTWARE & TRAINING CONSULTANT,
GENERAL INSURANCE SERVICE

Of course workplace safety is important to you. But how important is it to your employees? If you don't know, it may be time to evaluate the safety culture at your business and think about what you can do to improve it.

WHAT IS A SAFETY CULTURE?

A safety culture is the shared beliefs, practices, and mind-sets that shape behavior at an organization in a positive way.

A SAFETY CULTURE SETS THE STANDARD FOR OVERALL SAFETY AT YOUR COMPANY.

For example, if the head chef at your restaurant carries knives blade up while walking through the kitchen, that tells the rest of the kitchen staff that safe knife handling is not a priority and that they can carry a knife any way they choose. This unsafe behavior is perpetuated by new employees who think this is an acceptable thing to do.

But if the head chef is diligent about health and safety in the kitchen (and always carries knives close to his or her side with the blade down), that attitude will influence the rest of the staff and create a culture of safety.

WHY SHOULD I IMPLEMENT A SAFETY CULTURE?

According to OSHA, an established safety culture can reduce your injury and illness costs by 20 to 40%. When it comes to the costs associated with safety, consider these statistics from OSHA:

- Employers pay almost \$1 billion per week for direct workers' compensation costs alone, which comes straight out of company profits.
- Injuries and illnesses increase workers' compensation and retraining costs.
- Lost productivity from injuries and illnesses costs companies roughly \$63 billion each year.

If you have high workers' compensation costs or your premium increases every year, analyzing the effectiveness of your company's safety culture is a good way to start controlling these costs.

HOW CAN I MOTIVATE MY EMPLOYEES TO CARE?

You can motivate your employees to care about safety by tying it directly to compensation or incentives. Reward employees who err on the side of safety over efficiency. But make sure you understand the difference between reward and recognition. You don't want employees doing something just because

they know they'll get something tangible in return.

A strong safety culture with appropriate recognition and rewards will inspire employees to look out for one another and point out unsafe behaviors or situations. Everyone will feel responsible for safety and pursue it on a daily basis by going beyond the "call of duty" to identify unsafe conditions and behaviors, and to intervene to correct them.

WHERE DO I START?

Contact me! That's the first step. I can be reached at 219-809-2234 or kramsey@genins.com. Our team can provide you with the road map you need to get started and help you along the way, with a portfolio of hand-picked resources to share with your employees. +

Kim Ramsey attended Purdue University Northwest, where she earned a bachelor's degree in Organizational Leadership & Supervision and also studied Human Resource Management. She is a past board member for La Porte Meals on Wheels, Youth Service Bureau, IU Health La Porte Hospital Foundation, and the current chairperson for the Tour de La Porte event. She lives in New Buffalo with her family, and in her free time, she enjoys hiking, photography, traveling, and spending time with family and friends.



Bridging The Gap Between Remote And On-Site Employees

As we look into what the workplace will look like post-coronavirus, the reality for many employers may involve supporting a geographically distant workforce. Some employees may be returning to an on-site work location while others will be working remotely long term, or even permanently.

Teams comprised of both remote and on-site employees may not only be the current reality but also the new

normal. The expansion of remote work affects each organization uniquely, and employers should consider what actions may help bridge the gap between all employees.

THE EXPANSION OF REMOTE WORK

Consulting firm PwC conducted a study of current use and preferences for remote work, surveying both executives and employees impacted by their employers' choices. In response to the COVID-19

pandemic, many employers expedited their remote work practices—often, within a matter of weeks. Results from executives surveyed found the following:

- 73% deemed their COVID-19 remote work adaptation successful;
- 55% planned to extend their work-from-home policies for at least one day a week; and
- the number of organizations that engaged in remote work increased by 39% during the pandemic.

Many employees hope to engage in remote work post-coronavirus as well, with the same survey reporting that 72% of workers would prefer to work at least two days a week remotely. The expansion of remote work means that many organizations are now transitioning from short-term remote work to a mix of on-site and remote work for the foreseeable future in an effort to optimize employee experience and effectiveness.

MOST ORGANIZATIONS HAVE NORMS IN PLACE FOR ON-SITE EMPLOYEES AND NOW NEED TO ADAPT TO A MIRRORING SET OF STANDARDS FOR THOSE WORKING REMOTELY.

Organizations should plan for a new sense of normalcy—it won't be the same work environment that was left behind pre-coronavirus.

MEETING THE NEED OF BOTH REMOTE AND ON-SITE EMPLOYEES

The current employment market values stability, flexibility, and safety. While remote employees often reap the benefits of having increased flexibility and an ability to prioritize safety, they face their own unique challenges such as a lack of social interaction and a lack of common knowledge and information. Likewise, on-site employees seek to be part of a safe workplace and often crave flexibility. In the current climate, organizations have challenges pleasing both on-site and remote employees. Employers can consider steps to meet the needs of all employees while standardizing business practices to help bridge any gaps.

BRIDGING THE GAP

As employers consider how to engage both remote and non-remote employees,

there are ways to help bridge the gap. When doing so, considerations include the following:

- Create an open chat—Chat tools, such as channels within Microsoft Teams and Slack, can facilitate dialogue open to both remote and on-site employees. Channels can be created for efficient work-related communication—or even as a way to replace water cooler conversations and help build comradery within teams.
- Plan for remote-friendly meetings—Remote employees attending a meeting via a conference line or video platform can be just as active as those sitting in the chairs in the conference room. However, meeting leaders and participants should be deliberate about including all members. At the beginning of a meeting, be sure to introduce participants joining remotely, and ensure you give each participant a chance to share their thoughts or ideas on topics discussed during the meeting.
- Consider all employees when conducting workplace planning—As your organization considers changes, always consider how any decisions will impact all employees, including both on-site and remote talent.
- Be transparent about remote work expectations and decisions—There are a variety of reasons why some employees may be expected to work on-site while others are granted the opportunity to work remotely. By being transparent about the purpose and business need of any decisions, employers can facilitate a friendly and open environment for distant teams to effectively collaborate rather than building gaps between an organization's leaders and their base of employees. There is an array of reasons why an employee may be designated to work remotely, stay on-site, or work a mix of both. Still, employers can build trust with their base of employees

by displaying a level of transparency when announcing expectations.

Every organization has a unique base of employees, and appropriate steps will vary. As your organization rolls out changes, consider how you can effectively communicate with all employees.

COMMUNICATING EFFECTIVELY

Likely, the coronavirus has impacted your workplace and each employee. As initiatives are launched and changes are announced, strategically planned communications can help produce buy-in from employees. Any workplace changes can make a significant impact on the day-to-day life of hard-working employees, and organizations should be thoughtful about how they create necessary changes.

As your organization addresses the impacts of COVID-19, ensure that your ethos for internal communications acknowledges the challenges that employees face daily but also transparently explains the rationale for how any decisions best serve the interest of the stakeholders of your business, including employees. Employees appreciate transparency, and this acknowledgment can help establish rapport during challenging times.

SUPPORTING ALL EMPLOYEES

Efforts will look different for every organization, but proper measures can help bridge the gap between employees. Consider initiatives that work for your organization, and contact

General Insurance Services for additional resources regarding the remote workplace. +





BY: KATELYN WISSER
PERSONAL RISK ADVISOR
GENERAL INSURANCE SERVICE



How To Drive Down Auto Rates While Insuring A Teen Driver

If you are the parent of a teenager who is getting ready to climb behind the steering wheel, insuring your new driver can be an expensive endeavor.

Teens and young adults often face hefty auto insurance premiums because, statistically, they are more likely to get into car accidents. The Department of Motor Vehicles reports that the crash rate for those between the ages of 16-19 is 2.7 times greater than that of the average driver.

I've gathered some helpful tips to help you keep your premiums as low as

possible and your teen safe and accident free.

ADD YOUR TEEN TO YOUR AUTO POLICY

Rather than setting up an independent policy for your teen driver, consider adding him or her as an additional driver on your auto insurance policy. Also, if you have more than one vehicle, keep costs down by designating which vehicle your child will be driving.

DEDUCTIBLE CONSIDERATIONS

Auto deductibles typically range from \$250 to \$1,000. By upping your deductible and using your insurance for big repairs, you can significantly reduce your premium.

ASK FOR THE GOOD STUDENT DISCOUNT

If your teenager maintains at least a 3.0 grade point average (GPA), he or she typically qualifies for a rate discount.

The Journal of Accident Analysis and Prevention found in a recent study that

students with a C or D average in school are 49 percent more likely to get into a car accident than those with an A or B average. As a result, students with an A or B average are labeled as low-risk drivers by car insurance companies and rewarded with lower rates.

While specific qualifications vary between carriers and states, most auto insurance companies typically require students to meet the following standards:

- Be under the age of 25
- Be currently enrolled full time in high school, college, or university
- Maintain at least a 3.0 GPA
- Score in the top 20% on the PSAT, SAT, or ACT
- Receive recognition on the dean's list or honor roll

In order to receive the good student discount, you will need to provide both proof of enrollment and proof of academic achievement. This proof can be provided to carriers in the form of a

report card or transcript, standardized test score results, a letter from a school administrator, or a dean's list or honor roll certificate. In the case of a home-schooled student, you will need to provide a certification signed by a home-schooled certifying body, such as the State Department of Education.

WEIGH YOUR BUYING DECISION

Wanting to get your teenager a new car to drive with the latest safety equipment is understandable, but you may be better off purchasing a safe used vehicle in terms of premium prices.

SET YOUR EXPECTATIONS FOR SAFETY AND MINIMIZE DISTRACTED DRIVING

Teens can get distracted easily. To help reduce potential accidents:

- Restrict your teen's nighttime driving
- Do not allow them to drive with more than one other person in the car

- Ban smartphone use while driving
- Ride with your son or daughter occasionally to make sure they are keeping up with the safety habits that they learned in driver's education

If you will be adding a teen driver to your policy soon, or simply have questions about your options, give me a call. I can be reached at 219-809-2112 or kwisser@genins.com. +

Katelyn Wisser joined General Insurance Services (GIS) in 2016. Prior to joining GIS, she graduated from Purdue University North Central with a Bachelor of Arts in Behavioral Science and a minor in English. Katelyn is a member of the Michigan City Rotary Club and enjoys maintaining a vegetable garden with her husband and spending time outside with her dogs. She presently resides in Trail Creek and works in our Michigan City location.

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