

GENERAL INSURANCE SERVICES

RISK & BUSINESS

MAGAZINE

SPRING 2019

IN PURSUIT OF EXCELLENCE

With Tom Peters

ALL YOU NEED TO KNOW ABOUT CYBER LIABILITY INSURANCE

BY: KATHY HENRICH



- + THE CHOICE OF BEING SUCCESSFUL - JACK DALY
- + CONVERSATIONAL BLIND SPOTS - JUDITH E. GLASER
- + YOUR PATH TO SUCCESS - NEIL PASRICHA

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PUBLISHER
MANAGING EDITOR
GRAPHIC DESIGN
CONTENT COORDINATOR

Carle Publishing Inc.
Erika MacLeod
Carmen McKay
Stacey Cowperthwaite

CONTRIBUTORS

Tom Peters
David Meerman Scott
Susan Leger Ferraro
Deborah Leipziger
Jack Daly
Judith E. Glaser
Neil Pasricha
Dr. Tamsin Woolley-Barker
Lee Odden
Craig Menne
Kathy Henrich
Eric Gibson
Jim Kaminski
Michelle Snider
Kim Ramsey
Diane Wilczewski
Anthony Novak

ADVERTISING (Local)

Kara Moon

PHOTOGRAPHY

All images sourced from Carle Publishing Inc or iStock.com unless otherwise identified.

CARLE PUBLISHING

Toll Free: (877) 719-8919, Fax: (866) 609-5674
Email: info@carlepublishing.com
Website: carlepublishing.com



GENERAL INSURANCE SERVICES

421 Franklin Street, Michigan City, IN 46360
WWW.GENINS.COM

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FEATURE

TOM PETERS

IN PURSUIT OF EXCELLENCE

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Welcome!

LETTER FROM THE PRESIDENT

Thank you for taking some time to explore our spring issue of *Risk & Business*. A couple of the articles included in this magazine reference the fact that we're all given 168 hours in every week. We're grateful to you for using a part of one of those hours to explore our publication.

Our main goal in producing this magazine is to provide some broader business insights that can help your organization grow and better achieve its mission. Ultimately, our mission is to Secure the Future of the Communities We Serve. We truly want to be a part of making Northwest Indiana a place where our children might one day want to raise their own children. We recognize we cannot accomplish that goal on our own, but working in collaboration with like-minded individuals and organizations in Northwest Indiana—such as your own—we know we can make that a reality.

To that end, we have compiled a variety of articles. Some written by members of our team and some written by national authors. Some of the articles are practical. Some inspiring. Some are professional and others are personal. All of them are human. We know that business is built on relationships, so if there is any way we might be able to assist you and your team in that regard, we would love to hear from you. +

All the best,

Craig Menne, President & CEO

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The Importance Of Benefits Benchmarking:

HOW DOES YOUR BUSINESS MEASURE UP?

An attractive benefits program is vital for your recruiting and employee retention efforts, but it is also a significant expense. To ensure you are providing a package that is both competitive and economical, you need to know how your offerings compare to those of other employers in your industry. Benchmark data can provide valuable insight for evaluating your benefits package, helping you conform to or even set industry standards. Quality benchmarking allows you to search for best practices, innovative ideas, and highly effective operating procedures that lead to superior performance.

Employer interest in benefits benchmark data has grown over the past decade as the cost of providing health care benefits continues to skyrocket and companies look for new ways to manage expenses. Analyzing how other companies are structuring their plans—and the strategies they are using to cut costs—may make your own benefit plan decisions easier.

BENCHMARKING CAN SHOW YOU:

- Where your weaknesses are
- Where your strengths are and how to maintain them
- Which areas you can improve on

- Strategies for improvement
- New or different ways to do things

EVERYTHING CAN BE BENCHMARKED

The first step to successful benchmarking is to identify different aspects of your benefits and choose which are the most costly and which are the most important to your business's success. There is information available for almost any aspect of a benefits program, including:

- Total costs
- Cost-sharing measures
- Plan design
- Voluntary offerings
- Workers' compensation
- Paid leave

Using claims analysis, employers can analyze their own health claims from the previous year to see where employees are spending more money or utilizing care above national norms. Once cost drivers are identified, employers can make changes to plan designs to influence employee wellness and spending habits.

Benchmarking can also be a powerful tool to measure your business against the competition. By benchmarking your plans against those of your competitors, you can remain competitive in the market while implementing strategic changes. For instance, you may see that

your deductible is much lower than other employer deductibles in your region or industry, so you may feel comfortable raising it.

Whether you are curious to know how your voluntary disability benefits stack up or are wondering if your paid leave program is comparable to that of your competitors, there is likely benchmark data available.

If you're interested in benchmarking information for your industry, feel free to reach out at 219.510.6207 or egibson@genins.com. +



BY: ERIC GIBSON
GROUP BENEFITS EXECUTIVE,
GENERAL INSURANCE SERVICES

Eric Gibson has been with General Insurance Services for nearly five years, where he specializes in group benefits for organizations of all sizes. Outside of the office, Eric enjoys spending time with his wife, Sidney, and daughter, Zoey.



All You Need To Know About Cyber Liability Insurance

Cyber liability insurance is essential for any business that stores information on a network. And in today's digital age, that would include practically all businesses, both large and small. At one time, this type of insurance policy was only used by companies involved in the technology industry, such as those that offered network security. Today, cyber liability insurance (CLI) policies can help a much broader range of companies, from online retail stores to large financial

corporations and everything in between. This type of insurance can help protect businesses from security breaches and keep their customers' personal information safe if there is ever a threat to their network.

IMPORTANT FACTS ALL BUSINESS OWNERS SHOULD KNOW ABOUT CYBER LIABILITY INSURANCE

Cyber liability insurance is designed for the modern digital age that we live in. It can provide protection for the new online risks that business owners face

each day. There are also some policies that may help in risk areas outside of the internet and networking, such as brand reputation. Any company that deals with sensitive client information and stores these details on their hard drives should consider taking out a good cyber liability insurance policy.

CYBER LIABILITY INSURANCE IS FOR BUSINESSES OF ANY SIZE

Cyber liability insurance can be just as useful for that small business down the street as it is for that large corporation

located downtown. The policy can be tailored to meet the specific needs of each company and may include one or more of the following types of insurance coverage:

- privacy penalties
- cyber terrorism
- extortion
- protection of network assets
- security and privacy liability
- security breach response costs
- audit or regulatory claim expenses

YOUR BUSINESS INSURANCE POLICY MAY NOT PROVIDE ADEQUATE COVERAGE FOR CYBER THREATS

While you may already have a general liability insurance policy for your business, you should be aware that most of these policies designed for businesses do not provide coverage for any type of cyber-related risks or exposures. Although there are some business insurance plans that have limited cyber liability coverage, they will not offer the same level of coverage that you would receive from an actual cyber liability insurance plan.

THE TYPE OF BUSINESSES THAT SHOULD HAVE CYBER LIABILITY INSURANCE COVERAGE

Any business that conducts transactions online involving sensitive data such as credit card numbers, bank account information, social security numbers, addresses, and other important data should have some sort of cyber liability insurance in place. At one time, the type of businesses who needed CLI policies was limited. However, today it is hard to find a business that couldn't benefit from this type of policy.

YOUR COMPANY IS RESPONSIBLE FOR PROTECTING YOUR CLIENTS' SENSITIVE INFORMATION

If you store information about your clients or customers on your network, you have a legal responsibility to them to ensure that their personal details are always kept safe. This also includes information about your employees that may be stored on your company network.

There are third-party businesses that can provide protection against threats to your company's sensitive information. However, you can still be held liable for a security breach in your network even if you have hired one of these companies.

CYBER LIABILITY INSURANCE COVERAGE CAN HELP WITH DOWNTIME FOR YOUR BUSINESS DUE TO A VIRUS

If your company experiences a virus that causes a complete wipe of your system, leaving you with nothing to work with afterwards, you will need insurance coverage to help you recover from this severe type of damage. A good CLI policy can also provide protection if your company accidentally sends a virus to a customer or a business partner.

CLI POLICIES CAN PROTECT AGAINST EXPOSURE TO SENSITIVE MATERIAL

If you store customer credit card information on your servers for automatic payments, your company needs to have access to some type of cyber liability insurance plan. Storing this type of sensitive information on your network can create exposure and puts the data at a high risk of being lost or stolen. Any company that accepts payment by credit card online is at risk of a potential cyber threat in the future.

STORING INFORMATION ON A PORTABLE DEVICE CAN ALSO PUT YOUR COMPANY AT RISK

If you store vital information on a laptop, external hard drive, or any other type of portable device, you are exposing your company to the potential theft of proprietary information and your customers and employees to a high risk of having their identities stolen. And if that wasn't bad enough, your company can be held liable for any identity thefts that occur. It is your responsibility to store your customer and employee information securely. If you are unsure about the level of security that you have for this information, you should think about taking out a cyber liability insurance policy as soon as possible.

Keep in mind that every cyber liability insurance plan is different, so you will need to find out what type of coverage you are paying for and if you require any additional coverage to keep your business safe. Even if you have hired a third-party company to protect your network and sensitive data, you could still be held liable for any type of security breach that occurs within your company or with the third-party company.

That is why it is so important for all businesses to purchase a cyber liability insurance plan today! This will help to guarantee that you have the coverage needed to take care of any risks or threats that may be on the horizon. +



BY: KATHY HENRICH
COMMERCIAL ACCOUNT EXECUTIVE,
GENERAL INSURANCE SERVICES

Kathy Henrich joined General Insurance Services in 2005 and currently has 27 years in the insurance industry. Kathy is a lifelong La Porte County resident who enjoys being active in her community. She participates in The La Porte Chamber, Lubeznik Center for the Arts, Women in Leadership, La Porte Rotary and St. Mary's Church in Otis, Indiana.



8 Common Auto Insurance Questions

Unless you've taken time to look up information about auto insurance or bought a policy recently, you might not know a lot about it . . . and that's okay!

In my experience, there are some common questions that get asked frequently. Here's the common answers that I like to share:

IF A FRIEND DRIVES MY CAR, IS HE OR SHE COVERED BY MY POLICY?

Since most insurance coverage is connected directly to the car, if someone else borrows your car occasionally, he or she should be covered under your policy. Yet, your premium is based on both your vehicle and the "primary" driver of that car—you. If someone else starts driving your car more than you do, contact us to have them added to your policy to avoid coverage complications.

IF I BORROW A FRIEND'S CAR AND HAVE AN ACCIDENT, WHO PAYS?

When you borrow someone else's car and are involved in an accident, his or her insurance will kick in first. However, beware of driving someone's car if he or she has little or no insurance as your policy could be triggered once their limits are exhausted.

MY GOLF CLUBS WERE STOLEN FROM MY VEHICLE. AM I COVERED?

Your homeowners insurance policy provides coverage for personal property, regardless of where you are. However, if your golf clubs are old, consider buying a replacement cost endorsement for your personal property. This way you will get what it costs to

replace the golf clubs, less the applicable deductible.

MY CHILDREN HAVE LEFT HOME FOR COLLEGE. DO I STILL HAVE TO INCLUDE THEM ON MY POLICY?

Yes, because when your college-bound kids come home to visit, they will have access to the family car. You may be eligible for reduced premiums if the college is more than a certain distance from your home (100 miles, for example). Check with us on specifics.

AN UNINSURED DRIVER TOTALED MY CAR! WHO PAYS?

Your collision coverage or your uninsured motorist property damage coverage pays, if you bought it. Either way, you'll have to pay a deductible.

I CAUSED AN ACCIDENT AND AM BEING SUED BY THE OTHER DRIVER. AM I COVERED?

Yes. The liability portion of your insurance policy guarantees your insurance company will defend a claim or lawsuit on your behalf, up to your policy's limits of liability.

DOES RENTAL REIMBURSEMENT PROVIDE COVERAGE IF I TAKE MY CAR TO A SHOP FOR MECHANICAL REPAIRS?

No. Rental reimbursement is for cars that are being repaired as a result of accidents or other insured damages (such as storm damage).

IF MY ENTERTAINMENT SYSTEM IS STOLEN FROM MY VEHICLE, IS IT COVERED UNDER MY AUTOMOBILE INSURANCE POLICY?

Some auto insurance policies exclude coverage for losses of media players and other sound-transmitting or receiving equipment used in an automobile. For added protection, check with us about purchasing additional coverage for the stereo and media players used in your vehicle.

If you're unsure about the type of coverage you have, it doesn't hurt to review your policy every couple of years. Having the right vehicle coverage, policy limits, and deductibles in place is an important part of financial planning. +



BY: MICHELLE SNIDER
PERSONAL ACCOUNT EXECUTIVE,
GENERAL INSURANCE SERVICES

Michelle Snider joined GIS in April 2018 and currently resides in Valparaiso. In her free time, she enjoys volunteering at Valparaiso Nazarene Church, watching baseball, running, and spending quality time with friends and family.

IN A WORLD OF SOCIAL MEDIA, CONTENT IS EVEN MORE KING ↓

I've been increasingly frustrated with the social networks I use regularly including Instagram, LinkedIn and Facebook. The main issue is the damned algorithms aren't showing me what I want to see anymore. At the same time, my social networking posts aren't seen by as many people as they used to be. Hundreds of people have told me they experience the same.

The solution? Old school content like websites and blogging continue to have tremendous value as a place to learn and to share.

As social media took off in popularity over the past decade, many people predicted the demise of blogs and websites. Why create original content, people said, when you can be active in the social "conversation"? That strategy may work for some, but if you are marketing a product or service, you still need original content that educates and informs. You still need to share your expertise with the world.

Even for those people and organizations who are making good use of social media, potential customers still want somewhere they can go to learn more. That's where your original content comes in.

And always remember that social posts don't get surfaced in search engines. So when people are searching for what you have to offer, your content is what they will find, not your latest social post. +

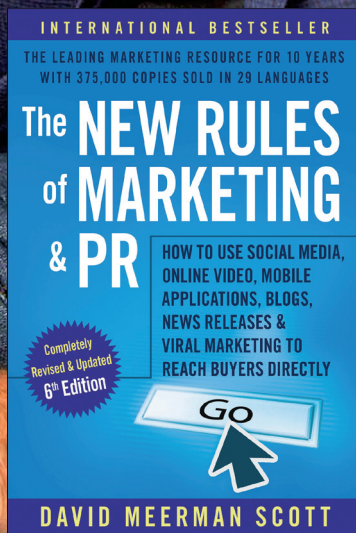
David Meerman Scott is the author or co-author of 10 books and the series editor of six. Three of his books are international best sellers.

David is best known for The New Rules of Marketing & PR. When first published in 2007, New Rules opened people's eyes to the new realities of marketing and public relations on the Web and was six months on the BusinessWeek best seller list. He has regularly updated the book and it is now in a sixth edition with over 375,000 copies sold in English and available in 29 languages from Albanian to Vietnamese. New Rules continues to be a top seller and is now a modern business classic.

His other international best sellers include Real-Time Marketing & PR and Marketing Lessons from the Grateful Dead (written with HubSpot CEO Brian Halligan).

His latest book is The New Rules of Sales and Service: How to Use Agile Selling, Real-Time Customer Engagement, Big Data, Content, and Storytelling to Grow Your Business now in a new revised paperback edition.

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Restorative Leadership:

How Courageous Leaders Are Healing The World

BY: SUSAN LEGER FERRARO AND DEBORAH LEIPZIGER

We live in a time when we are assaulted continuously by images of our political leaders and well-known figures in the entertainment sector committing disparaging acts and making offensive and racist statements. As a counter offensive to this barrage, we profile courageous and conscious leaders who work to make the world more humane, just, and sustainable. We share examples of courageous leaders transforming their companies, their sectors and the world itself.

What is restorative leadership? Restorative leaders inspire those around them: they provide pathways for others to succeed and overcome barriers. They transform!

We are fortunate to work alongside some of these leaders and to interview them for our forthcoming book on Restorative Leadership. Here are some examples of restorative leaders we admire.

Mike Brady, CEO of Greyston Bakery, creates opportunities for people to enter the workforce through the company's Open Hiring Program. Over 3,000 people have come to work at Greyston Bakery, from a wide range of backgrounds, including those formerly incarcerated, refugees, and other people escaping poverty. Mike has created a Center for Open Hiring to help other companies develop this kind of life-changing program to give people a job and a way out

of poverty. Greyston makes the brownies for Ben & Jerry's ice cream.

John Pepper, CEO of Boloco, is committed to clean eating. Boloco is a rarity in the fast food sector as it serves brown rice, healthy juices, and plenty of vegetables. John has made a commitment to pay all Boloco employees a living wage and to provide training to develop their potential. Workers receive health care benefits, life skills training, and instruction in English. The company also provides many employees with a 401(k) plan. John says, "while the business model of the food industry is to pay workers as little as possible, I knew that we could transform the lives of people in fast food."

Eileen Fisher, CEO and Founder of EILEEN FISHER, is transforming the clothing industry by creating a supply chain which respects human rights and promotes “radical sustainability.” In addition to working with organic fibers, the company also promotes women and girls from all backgrounds. One of their ways to lift women out of poverty is by sourcing artisanal scarves from cooperatives of women with HIV to promote income-generating opportunities in Africa.

In our study of leaders who are creating positive transformations in their companies and the world, we have found that conscious leaders:

- Use language to inspire and innovate
- Work from strengths, and promote the strength of their teams
- Invest in people
- Create a set of values that guide their companies and organizations
- Feed forward

LANGUAGE MATTERS

Each of these leaders uses language to inspire people and to create new paradigms. Greyston has coined the terms “Open Hiring” and works on “pathmaking” or creating opportunities for all of its workers: pathways to a better future and upward mobility. Eileen Fisher – in her quest to develop a new kind of fashion company and a new way of making clothes – talks about “radical sustainability.” Most of all, these leaders use empowered language. They are on a quest, which transforms those around them to be fully engaged. Each of us has 168 hours per week. Conscious leaders make every hour count – partly by creating a culture of vision and empowerment.

WORK FROM STRENGTHS

Restorative leaders mobilize teams by encouraging people to lead with their strengths. Each person has strengths but we need to learn how to access, develop, and leverage these strengths. Each

strength has both a shadow side and a light side: a basement and a balcony in the words of “CliftonStrengths” Finder. Conscious leaders work from their strengths and can leverage the strengths of others to complement their own strengths.

INVEST IN PEOPLE

Restorative leaders invest in training, as a way to motivate, inspire, retain, and reward employees. John Pepper invests in training for all of his employees, as he knows that if his workers are well trained they will be more effective and fulfilled. All Boloco employees receive training on life skills (including strengths training) and, if required, English language training. This investment helps employees to interact in better ways with customers. Each worker learns how to receive and give feedback. At Greyston, all employees receive access to training on job and life skills.

CREATE A SET OF VALUES

The leaders we studied lead with values. Jim Koch, the founder of the Boston Beer Company and the iconic brand, Sam Adams, has created a set of values that guides his company. Among these values are: “we discuss the undiscussable.” These values are used to train all new hires and help guide the company’s work. All of the leaders we profiled work to create a culture based on shared values.

FEED FORWARD

Restorative leaders know how to receive and give feedback. We prefer to say “feed forward”. Getting and receiving insights helps us to grow and overcome those patterns that hold us back. These leaders create a culture of openness where any employee can challenge decisions and make suggestions. When we work from strengths, it becomes easier to incorporate the guidance of others and to shift future actions and responses.

Please give us feedback on who you think is a good example of a transformational leader. Please write to us at dleipzig@gmail.com or susan@susanvibe.com. +



Susan Leger Ferraro is social entrepreneur and humanitarian. She is the founder of several companies, including ImagineThat; Peace, Love and Real Estate; and G3, which provides training to companies like Boloco, South Bay, and Greyston.

To learn more: susanvibe.com



Deborah Leipzig is an author, consultant, lecturer, and professor. She advises companies around the world on social innovation, values, human rights, and sustainability.

To learn more: deborahleipzig.com

To learn more about training programs on strengths, diversity, and inclusion and other areas, contact Krysta O'Neill at G3 at koneill@gcubedgroup.com.

THE CHOICE OF BEING SUCCESSFUL

BY: JACK DALY, AUTHOR, COACH

Destiny is not a matter of chance; it is a matter of choice. Your journey is determined by the choices you make. Your answers are determined by the questions you ask. Your destination is determined by the steps you take. Your future is determined by what you do each day. This is both the good news and the bad news.

I'm regularly asked about how to achieve personal, individual success. For those people who express such a desire but tend to blame their circumstances on things outside of themselves, the above statements represent bad news. For those who look to themselves as the key to their success, the above statements are the good news. So, which are you? That's where it must all begin. For those still interested, let's get started.

Success is all about focus, and the definition is unique and personal to each of us. Success goes beyond goals and objectives (recognizing that they do become important here). It is more about your intrinsic desire—your purpose, if you will—which is where sustainable momentum comes from. It's about wrestling down your vision, your destination, your definition of success. I've found great comfort over the years from sage advice from Goethe, such as, "Whatever you can do or dream you can, begin it. Boldness has genius, power, and magic in it."

As I'm fond of sharing with anyone who will listen, we are all given the same amount of time—168 hours—each week; however, some are getting so much more out of their 168. Success comes to those who better manage their 168, as Steven Covey taught us "doing first things first." Here, we are talking priorities, and when we know where we want to get to, the identification of the priorities gets so much easier. Then, we have to learn to say "no" to others more often so that we can conserve our time and energy for our priorities.

In my sales training workshops, the largest measure of frustration for me is knowing how well what I teach works and yet how so few "take action." I tell my audiences—people who have double or tripled their personal incomes, if not more—to take action on my teachings. I tell my business-owner attendees of stories of my clients who have scaled their businesses at multiple times growth and profitability. Yet, the overwhelming majority do not "take action."

The key to being successful is "activity." Activity breeds further activity. For those who do elect to take action (i.e., activity), I can almost 100 percent guarantee that they will be hit with adversity. With obstacles. Those who enjoy success display grit. They view adversity more as a challenge, and in their efforts at self-mastery, they act accordingly and overcome their obstacles. Successful people are willing to do whatever is necessary to be successful, whereas those struggling are unwilling to stay with it. Rather than waiting until all the details

*Jack Daly is an experienced and world-recognized sales speaker and sales training expert who inspires audiences to take action in the areas of sales, sales management, and corporate culture. Jack is a proven CEO/Entrepreneur, having built six companies into national firms, two of which he subsequently sold to the Wall Street firms of Salomon Brothers and First Boston. His professional sales-trainer know-how has turned him into an accomplished sales coaching authority and author of books including *Hyper Sales Growth*, *The Sales Playbook for Hyper Sales Growth*, and *Paper Napkin Wisdom*, all Amazon No. 1 best sellers.*

JACKDALY.NET

are figured out, successful people in life embrace the uncertainty, and therein lies the breakthrough opportunities!

More often, failure in the future is the result of inadequate imagination in the present. I think about growing up in a modest family environment with my Dad working six days a week to put a roof over his family, food on the table, and clothes on our backs. Then, I look at myself racing and finishing 15 Ironman competitions; bungee jumping the world's highest jump; flying a jet fighter plane; hang gliding above the Christ the Redeemer statue in Rio de Janeiro; diving with great white sharks off the coast of South Africa; traveling the world as a professional speaker; and the list goes on. This despite being educated as an accountant; not knowing how to swim at the age of 58; no flying lessons; and a fear of public speaking! This begs the question—how?

Let's go back a long time, when I was 13 years old. I worked as a caddie at a private country club and quickly realized that the members were living a significantly better life (success as I saw it) than my Dad. Given a choice, I'd have preferred their life! So, while carrying their clubs, I ended up "interviewing" about 200 of them. I peppered them with questions as to how they achieved such success and what advice could they share with an ambitious kid who sought similar success. Here's what I heard: 1) Set goals, don't pick too many, and put them in writing; 2) Build a written plan on how you will achieve the goals, indicating both activities needed along with associated time frames; 3) Have a system of measurement of activities; and 4) Share the goals and have some folks hold you accountable.

I picked four goals, all of which I would complete by the "old age" of 30, covering the following areas: Financial, Professional, Education, and Family. Once I had my vision/destination, the task was to "reverse engineer" and identify the things that needed to be done in order to arrive at the desired end zone. Well, the goals were all accomplished and in less than the stated time frames. This did not happen without incurring sacrifices. This did not happen without facing down adversity.

But the magnetism of the goals and the sharing with others all assisted in me pushing through to the end zone. The amount of "no's" I had to express was at times overwhelming. The social events I missed were numerous. The question to be wrestled down is, how bad do you want it? In order to ask that question, you must first determine what "it" is! Then, laser focus and grit.

What was started at 13 years of age has continued through the years, and here I am in my late 60s and the process continues. I encourage a visit to jackdaly.net to see my personal goals for the year and my Life Bucket List (75 percent complete). Over the years, my central categories have changed. I've worked with others, and they've set categories of a different nature because the definition of success can differ from person to person (no right, no wrong). Health has become a significant category for me as my life has progressed (without that, nothing else matters). What one does Professionally will generally be a key category. (Happy there leads to happy in many other arenas. Put another way, unhappy there and likely unhappy elsewhere as well.) For some, the category of Spiritual will be a significant category; for others, it might be Financial; for others, Family, etc. Identifying your categories of importance and painting a picture of your "success" is the Vision. Then there is the task of breaking each down into actions with time lines, and we are on our way to success!

Here are a couple fun exercises aimed at enhanced personal success.

1. PHOTO A DAY

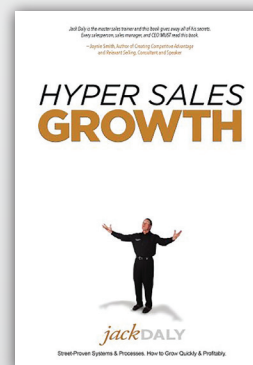
Every five years (I do this on milestone years like age 50, 55, 60, 65, etc.) I decide to take at least one photo each day during that year. Some days merit several photos while on others, I might struggle to snap one. Once the year is over, I then produce a photo book I call "A Year in the Life of Jack Daly." Since I have plenty of notice when that year is upon me, I find myself building an over-the-top year of special events. My goal for the year is to have such a year that when people view my photo album, there is a sense I've lived more in one year than most have lived in their lifetime! A funny byproduct is going to bed each night having a sense of excitement

for tomorrow's photo but then waking up in the morning looking to top it—total fun. What you don't want is a photo album of 200+ photos of you sitting in front of a computer or something similarly less inspiring. Life is to be lived!

2. GO TO YOUR ROOM!

Take an evening where you and your significant other will each go to a separate room with a pad and pen. (A computer can work too; I just like the creativity I get with pen and paper versus a keyboard.) Pleasant music playing in the background tends to improve the results of this activity. Set a time frame for the activity (maybe one to two hours). The goal is for each party to write down as many things as they can think of that they would like to do "before they are too old to enjoy them." The key here is quantity. Don't bother with ranking or prioritizing at this stage. Once finished, put the lists away with no discussion for 24 hours between you and your partner about what made it onto the lists. The next evening, both parties share the same room, place the lists adjacent to each other, and discuss and develop a merged "Life List" in some order of priority. This part of the exercise might go on beyond one evening and will require some negotiation. Once you have one list, begin setting time frames for completion. You know you have your Vision, and it's all about the process of identifying specific actions to "Make Life Happen." Have fun! +

**"WHAT LIES BEHIND US AND
WHAT LIES BEFORE US ARE
TINY MATTERS COMPARED TO
WHAT LIES WITHIN US."
—RALPH WALDO EMERSON**





Identifying Your Conversational Blind Spots

BY: JUDITH E. GLASER, ORGANIZATIONAL ANTHROPOLOGIST

Successful entrepreneurs tend to be great talkers. They have to be. That's because they continually pitch their visions, strategies, products and services to investors, banks, employees, customers, clients, and partners. Unfortunately, too many entrepreneurs blow critical meetings and discover too late they can't speak to influence and fail to connect. These entrepreneurs have communication blind spots or, more technically speaking, Low Conversational Intelligence (CI).

CONVERSATIONAL INTELLIGENCE IS A RATING OF THE LEVEL OF TRUST YOU CREATE WITH OTHERS AND THE QUALITY OF INTERACTION AS MEASURED BY SOCIAL SCIENTISTS.

Someone with high X\Conversational Intelligence would activate the prefrontal cortex of an audience member's brain,

a section that enables trust and good judgment. A person with low CI, on the other hand, engages the lower cortex, where fear and distrust reside. Boosts in CI often correlate directly with business turnarounds and a high CI is often a high predictor of success.

Breakdowns happen when people talk past each other, not to each other. Once entrepreneurs become aware of their conversational blind spots, they can boost their C-IQ. Recent discoveries in how the brain operates pinpoint that people can learn to identify what is going wrong in conversations and how to "flip the switch"



in their brains and others' brains to get communications back on a productive neural path. Here are three common blind spots and how to prevent them.

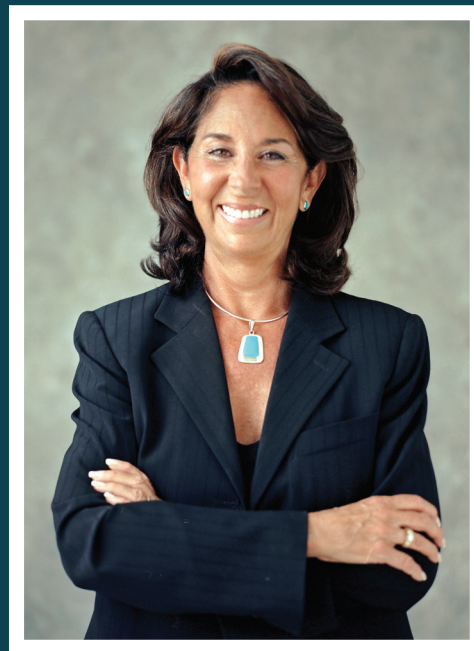
NOT SEEING BEYOND YOUR VISION. The tough road of entrepreneurship demands total belief in the enterprise. It's an invigorating state with a natural dopamine high. Unfortunately, this state can blind entrepreneurs to the need to get buy-in from diverse constituencies. In these cases, entrepreneurs might not have fully stepped into their conversation partners' worlds and aren't focusing on shared success and are instead creating an unbridgeable gap.

These entrepreneurs need to shift from talking about themselves and their solutions to co-creating. This involves plenty of homework identifying what the people in the loop want from the enterprise. For example, a business plan presented to venture capitalists should document how revenue has already been generated or the high probability that it will be, since a VC's primary objective is to make money.

SHUTTING DOWN OUT OF FEAR. Being afraid is a realistic response to uncertainty. When fear dominates, the primitive brain takes over, releasing cortisol and catecholamines, a hormone that's released during emotional or physical stress. These chemicals shut down the brain's prefrontal cortex, or executive functions, which allow for sophisticated strategies. Instead of responding intelligently and creatively to investors, banks, or customers, entrepreneurs could freeze, coming across as dumb, defensive, or unstable for partnership.

The solution is to acknowledge the fear. That frees entrepreneurs to change the channel. Instead of protecting themselves they can pay attention to what is going on in others and manifest empathy. The people they're speaking with will feel that positive neural connection and cooperate. Researchers in Italy, led by Giacomo Rizzolatti, found that human beings are wired with mirror neurons which pick up everything going on in others' brains. When we approach people with empathy, the mirror neurons in their brains synch with our own, and they feel understood and open to our influence.

NOT HEARING WHAT WAS REALLY SAID. Throughout civilization, effective salespeople, healers, and change agents repeated what others had said to verify it. Intuitively, they knew what neuroscientists have recently confirmed: Human beings listen inefficiently, cherry-picking what they want to hear, and embedding only that in their memory bank. Therefore, it is likely that entrepreneurs heard encouraging words from investors who were actually saying they were not interested. It is absolutely necessary to gracefully confirm what others are saying. For example, throughout the conversation, ask discovery questions such as, "Where are you in all this?" or "How do you feel about the pace of innovation?" +



Judith E. Glaser is an Organizational Anthropologist. She is one of the most pioneering and innovative change agents, consultants and executive coaches, in the consulting and coaching industry and is the world's leading authority on Conversational Intelligence®, WE-centric Leadership, and Neuro-Innovation, and is a best-selling author of seven business books including her newest best seller - Conversational Intelligence: How Great Leaders Build Trust and Get Extraordinary Results. Through the application of 'the neuroscience of we' to business challenges, Judith shows CEOs and their teams how to elevate levels of engagement, collaboration, and innovation to positively impact the bottom line.

CREATINGWE.COM





In Pursuit of Excellence



WITH: TOM PETERS

With artificial intelligence (AI) replacing humans in unprecedented ways, Tom Peters predicts a coming “employment apocalypse.” As he notes, an Oxford study shows that 50 percent of American white-collar jobs could disappear over the next 10 to 15 years. “It may be an extreme prediction, but if it happens, the effect will be transformational,” says Peters, co-author, with Robert H. Waterman, Jr., of the best-seller *In Search of Excellence*.

In his upcoming book, *The Excellence Dividend*, Peters offers ideas on how both companies and individuals can stay relevant. Although the business world has changed drastically in the 36 years since *In Search of Excellence* came out in 1982, the path to business distinction in many ways remains the same.

“If you spend the \$17 to purchase *The Excellence Dividend*, I guarantee you there will be nothing really new in it,” he jokes. “The principal messages of focusing on people, paying attention to your customers, and managing by wandering around [which Peters terms MBWA] is still not being done by most companies.”

The solution to surviving this fallout from

AI is to focus on unique human attributes, which are likely to remain beyond the scope of artificial intelligence, Peters suggests. “The things I talked about over the last few decades were always good things to do in order to stand out from the competition, but now they are becoming basic survival tactics,” he says. “You can’t in any way, shape, or form get away with what you could 20 or 25 years ago. The heat has been turned up dramatically.”

In *The Excellence Dividend*, Peters examines the success of Vernon Hill, founder of Commerce Bank in the United States and Metro Bank in the United Kingdom. While the recent retail banking model has entailed closing brick-and-mortar bank branches and reducing staffing in favor of online alternatives, Hill has maintained a contrarian view. Rather than specializing in “soulless transactions,” according to Peters’ book, he wanted to transform “every inhuman account number into a fully engaged member of our family.”

Hill accomplished this feat by taking a completely unorthodox approach in everything he did—from remaining open seven days a week to instituting a dog-friendly policy to teaching employees to never say “no.” His methods worked, with thousands coming out for splashy, new

branch openings and the growth of Metro Bank’s customer base to more than one million accounts. The bank’s attention to customer service—delivering banking in fun and unconventional ways—not only benefited the bank but also helped create thousands of well-paying jobs. That accomplishment is even more impressive given that the banking industry is in the top decile of software automation.

Peters refers to this type of outcome as an “Excellence Dividend,” essentially saying that businesses that commit to excellence in both their internal and external dealings are likely to be the survivors. “They are better and more-spirited places to work,” says Peters. “Their employees are engaged and growing and preparing for tomorrow. Their customers are happier and inclined to spread tales of their excellence far and wide.”

Even their communities and vendors are rooting for them. If each of these small companies is able to add one or two employees to the payroll due to their reputation for excellence, millions of jobs could be added to the economy, Peters notes.

One of the keys to creating the type of excellence Hill achieved is continual



>> training, which can take the form of online or in-person courses, professional training classes, or even just relevant business reading, Peters says. Unfortunately, business owners still treat training as an expense rather than an investment in their employees—an investment that can lead to greater job satisfaction, enhanced productivity, better pay, and increased loyalty.

“There is a national imperative, whether you have six employees or 666, to ensure that an employee who leaves your organization is not only better at doing his or her job but also is better prepared to be a citizen of this topsy-turvy world than they were before walking in the door,” says Peters. “You have a moral obligation to help them become well-equipped for tomorrow.”

Peters describes a recent scenario in which, in the midst of a “100-year storm” in his home state of Massachusetts, he was forced to summon a refrigerator repairman to fix a broken compressor. Not only did the repairman come out during severe weather, but he revealed that he had just completed a three-week training course on artificial intelligence to stay on top of fast-changing compressor technology. “That’s my ideal,” says Peters. “Regardless of what comes, that gentleman has a future.”

Peters harkens back to his days as a parent of young children when, he says, “there were third-grade teachers you would walk through gunfire for—that’s how spectacularly they treated your children—while others would enter their classroom as if punching a clock.” A great teacher probably has a great principal who gives him or her the tools they need and makes them feel like they are doing a worthwhile job, he points out. These are teachers who don’t just teach to a test but also understand that if there are 17 kids in the class, each one is different than the other 16 and needs to be treated differently. Leaders who recognize this type of individuality can nurture employees with real staying power, he says.

The call for customized treatment of employees comes hand-in-hand with the recent shift in thinking that favors liberal arts majors—with their creative thinking, writing, and analytical skills—over pure technology students, Peters notes. Publications from the *Harvard Business Review* to *Fast Company* to *Forbes* have touted the emerging status of these graduates, with *Forbes* asserting in a 2015 article by George Anders that the “useless” liberal arts degree “has become tech’s hottest ticket.”

Peters is well-known for his bias toward action in the workplace—a favorite philosophy he attributes to Fred Malek, his boss from 1973 to 1974 while working in the White House Office of Management and Budget. In his new book, Peters reasserts the importance of the “Eight Basics,” which he originally cited in his first book, *In Search of Excellence*, as the bedrock of success:

1. A Bias for Action
2. Close to the Customer
3. Autonomy and Entrepreneurship
4. Productivity through People
5. Hands-On, Value-Driven
6. Stick to the Knitting
7. Simple Form, Lean Staff
8. Simultaneous Loose-Tight Properties

Of these, A Bias for Action deserves its top billing, even more emphatically than before, says Peters. He devotes a good chunk of *The Excellence Dividend* to addressing the merits of what he calls WTTMSW, Peters-speak for Whoever Tries the Most Stuff Wins. This, he says, is “the only thing I’ve learned for sure in the last 50 years.”

The best example in the business world was the early Silicon Valley competition between software rivals Apple and Microsoft. While Microsoft was quick to

launch new products at “blazing speed,” Apple was on a quest for perfection, slowing the company down considerably in introducing new technologies. Although Microsoft’s products—arguably launched prematurely at times—could contain flaws, the company would simply correct these problems in its next release.

The challenge, says Peters, is that the pursuit of WTTMSW requires a WTTMSW culture, one in which “you are ready, willing, and able to seriously play.”

“Serious play’ is not an oxymoron,” he adds. “It is the essence of innovation.” Unfortunately, research shows that even young children are conditioned to shy away from trying new things after hearing the word “no” many times more often than the word “yes.” Peters laments the loss of the “playfulness” aspect of work, which he describes as “teammates taking immense pleasure in the messy process of many approximations and wrong turns and dead ends on the way to market.”

Of course, this type of freewheeling corporate culture must come from the top down. Many companies get so absorbed in developing strategies that they get stalled by numerous roadblocks before any implementation has even been started, he notes.

“A detailed strategy is stuff and nonsense,” says Peters. “You head off in that general direction, and as you go, the environment shifts shape again and again. The key is to be flexible and open to opportunities that may crop up along the way.”

Another critical roadblock to action is often the lack of cross-functional collaboration, Peters says. “I fervently believe that in most any organization of more than a dozen people, the number one issue that causes delays, implementation failures in general, employee angst, and customer ire is failure of cross-functional communication and integration,” says Peter. Internal barriers can be more of an

*Tom Peters is a leading business management guru and founder of the Tom Peters Company. He continues to be in constant demand for lectures and seminars. Peters is the author of 16 books, including *In Search of Excellence* (with Robert H. Waterman, Jr.), which is often cited as among the best business books ever written. He lives in Massachusetts.*



impediment to effective execution than competitors' actions, whereas teams that can support one another can improve operational performance through coordinated execution.

Most companies don't need expensive training sessions or management overhauls to make strides toward a more engaged and productive workforce, Peters has found. There are ways to reset the corporate culture using simple tools that have been in our personal arsenals all along, he says. Most of the solution boils down to people—how you hire them, treat them, and reward them. On his list are some simple recommendations like really listening to employees without interruption, hiring nice people, and managing by wandering around so you really have the opportunity to get to know your employees.

Listening earns its place at the top of

this list because while most of us agree that listening is important, according to Peters, we don't behave accordingly. "We probably think we're pretty good at it, but with all due respect, in five out of six cases, we are likely delusional," he says.

When a doctor, for example, interrupts you while you are telling your story and whips out the prescription pad, he or she may not have extracted enough useful data to make a truly informed decision. The doctor in this case has marginalized the patient and not created an environment for true engagement and co-ownership of the problem.

Listening, says Peters, is the ultimate mark of respect—the core of effective cross-functional communication, the key to making the sale, and the bedrock that underpins a commitment to excellence. A good listener "exists totally for the given conversation," giving the other

person time to reach clarity without interruption, he says. A good listener never finishes the other person's sentence.

Other paths toward strong leadership include running effective meetings, nurturing allies throughout the organization, dispensing enthusiasm, and even fine-tuning your body language. Becoming a student of excellence is not easy, but a great deal of the process relies on common sense to move your organization forward in a positive way. When asked to hypothesize about the long term, Peters says in his typical blunt way, "I don't know what will happen 25 years from now, but I know you have a good shot of surviving if you keep getting better and continue to work your backside off." +

TOMPETERS.COM

YOU DON'T NEED MOTIVATION TO START ON YOUR PATH TO SUCCESS ➔

BY: NEIL PASRICHA, AUTHOR

I never learned to swim as a kid. Ear infections dotted my childhood, so I was outfitted with never-ending sets of tubes. Swimming lessons became skating lessons when I got fancy rubber molded earplugs and a plastic cap for showering.

I was afraid of swimming and became good at avoiding it. Why didn't I swim? First, I didn't think I could swim. Second, I didn't want to swim. Strapping on a bathing suit meant showing off my spaghetti arms and man boobs. It meant getting cold and wet and chlorine-y and showering and changing afterward. Why? Exercise could be done in other ways. As I got older, I told myself the best conversations at the pool party were at the barbecue. And I didn't live near an ocean. So I convinced myself swimming was a waste of time.

What are the two barriers we place in front of our least desirable tasks? Capability and motivation. In other words, can't do it and don't want to, anyway! It looks like this:

Can Do → Want To Do → Do.

Everything changed in a flash when I fell in love with Leslie over a few months. We're married today, but it was only a few dates in when she started telling me one night how much she loved to swim. "It's my favorite thing to do in the world," she said. "The water just feels like home."

"Not me," I said, disappointed. "I don't swim. Not a big fan."

"Oh, that's too bad," she said. "You see, my family has had a cottage, for generations, on an island. Every morning the 20 of us — my 80-year-old grandparents, my 10-year-old cousins — jump in the lake and swim around the island."

She gave an Obama-like pregnant pause and then said:

"I guess you can't come."

That night, for the first time in more 30 years, I signed up for swimming lessons.

Suddenly, without thinking whether I could do it or whether I wanted to do it, I just did it.

I signed up for an adult learn-to-swim program, offered by the city of Toronto, at the Trinity Bellwoods pool. A few weeks later, I was walking onto the pool deck with my heart thumping. I felt like running away. But I ended up learning one of the most valuable lessons of my life instead.

What happened?

Well, within two minutes, I realized I fit in. Who was with me? People with traumatic experiences. People from landlocked countries. I wasn't the worst swimmer in the group, for once. We all sucked. Trust formed quickly. The instructor asked us to flutter-kick, with our life-jackets on, in the shallow end. That was it. The next week, we moved to the deep end. A month later, I was treading water. And by the end of eight weeks, I was doing the front crawl.

How did I learn to swim in only a few

hours when I was terrified of it my whole life?

Well, here's what happened. After my first swimming lesson, the idea that I might be able to swim crept into my head. I thought I could do this. And the thrill of flutter-kicking in the shallow end gave me motivation to go back next week and see what else I could do. I wanted to swim now. I love moldy locker rooms. Give me the flutter board. I was desperate to get back.

My Do Line changed from this:

Can Do → Want To Do → Do

To this:

Do → Can Do → Want To Do

Instead of finishing at Do, I started there. And that made me think I could do it. And that made me want to do it. Everything happens backward. You start doing and confidence and motivation follow.

The Do Circle completely reverses how most of us operate every day. We think we need ability and motivation before action. Otherwise, we'll fail. It's how I thought about swimming for years.

What's wrong with that thinking?

Well, it keeps undesirable tasks undesirable because we place our ability to get them done way down the mine tunnel at the end of the rickety railways of self-confidence (Can Do) and inspiration (Want to Do). What happens? Our most desirable tasks are placed with big mental barriers dropped in front of them.

Want to write a book? I'll take a writing course. Then find the perfect coffee shop. Then I'll write a masterpiece. Wrong. Want to write a book? Write one page. Even if it sucks. The fact you did it will convince you that you can do it. Then you'll want to do it.

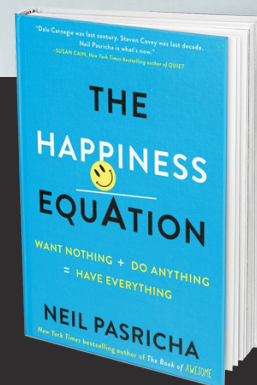
Want to start exercising? I'll save up for a gym membership and new shoes. Then I'll make the perfect playlist. And then find a gym buddy. Wrong. Want to start exercising? Run out your front door. Just run. It doesn't matter what you're wearing. It doesn't matter how far you go. You could run to the stop sign in dress shoes. The fact you did it will convince you that you can do it. Then you'll want to do it. Then you'll be a confident and motivated person who buys running shoes for the next time.

IT IS EASIER TO ACT
YOURSELF INTO
A NEW WAY OF
THINKING THAN
THINK YOURSELF
INTO A NEW
WAY OF ACTION.
MOTIVATION DOES
NOT CAUSE ACTION
LIKE WE ALL THINK
IT DOES. ACTION
CAUSES MOTIVATION.

Now get going. +



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. He lives in Toronto with his wife and sons.





BY: DR. TAMSIN WOOLLEY-BARKER



Scaling Up Nature's Way

You want your company to grow, but innovation, agility, and engagement inevitably decline as you do. The problem is organizational drag—all the time-wasting and spirit-crushing hoops we have to jump through at work. Does scaling up have to be this way?

We just assume that maximizing efficiency and productivity requires standardizing everything and everyone. It worked for the assembly lines at Ford, right? The problem is that we're still designing our companies like machines—a collection of rigid and replaceable parts, engineered and managed from the top. But machines don't adapt to change, they don't grow, they don't heal, and they require a lot of

energy to maintain. We've designed all the adaptivity out of them. No wonder we reserve most of our passion and creativity for the weekend—companies don't seem to want it at work!

Off the clock, we don't work this way. We just go about our business, interacting with family and friends, doing what needs to be done, however we see fit. Cumulatively, our actions result in the cities and communities we live in. And we know that as cities grow in size and diversity, their innovation and productivity explodes. Meanwhile, the average company is losing over 25 percent of its productive power to bureaucratic routines, costing the economy more than \$3 trillion a year in lost output.

I've studied living things for 30

years—everything from plants and fungi to baboons and social insects. I'm an evolutionary biologist and anthropologist as well as an innovation and organizational design consultant. For the past decade, I've worked with Fortune 500 clientele to help them evolve better products and better companies. Mimicking nature's proven successes is called Biomimicry—a design approach that's yielded such game-changers as Velcro (inspired by sticky seed burrs), Geckskin tape (a nod to reusable and chemical-free gecko feet), and Michael Phelps' speedy, sharkskin-like swimsuits. There's even a chip in your smartphone that mimics the way your ears and brain work to filter out distracting noise. No wonder *Fortune* magazine calls Biomimicry the #1 trend in business! And Biomimicry isn't just about product innovation. My

book, *Teeming: How Superorganisms Work to Build Infinite Wealth in a Finite World (and Your Company Can Too)*, explores nature's proven organizing strategies and how we can use them to design work that works for us.

Ants and honeybees have worked together for tens of millions of years, innovating, responding quickly and effectively to change, compounding value from one generation to the next. How do they do it?

IT'S SIMPLE: EVERY INDIVIDUAL JUST DOES WHAT IT THINKS BEST FROM MOMENT TO MOMENT, WORKING IN SMALL, MODULAR TEAMS, WITHOUT ORG CHARTS, MEETINGS, OR MANAGERS. NO INDIVIDUAL HAS THE WHOLE PICTURE. STRATEGY JUST HAPPENS ORGANICALLY, THROUGH SMALL, IMPERFECT, FREQUENT DECISIONS, AND COURSE CORRECTION IS CONSTANT.

These organizations are unified by a powerful shared purpose—the success of future generations. In this way, nature's teams thrive on change, using far less computing power and zero organizational drag.

This way of scaling up feels natural to us as well. Creativity and collaboration are basic human nature. We love to help others, and we love to make things of lasting significance, and we love to do it with people we like. We really are designed to adapt and collaborate—but resistance comes when change is imposed on us and our responses are dictated. The most important thing is that we like to do things our way.

WHAT WOULD THIS LOOK LIKE IN A COMPANY?

Shift action away from top-down decree and move it to the local interactions of individuals in teams. There is no fixed hierarchy; no one at the top sets a course. Each employee is guided by the organization's purpose and their own judgment. Individuals take personal responsibility for planning and executing their work, and the rights and resources for doing so go to those who actually need them. Change is smooth, response is agile.

Buurtzorg, a Dutch nonprofit in-home nursing care organization, is one example. They work in teams of a dozen nurses, each serving about 50 patients in a specific neighborhood. Each team does everything that would normally be handled by a centralized administration. In just seven short years, Buurtzorg exploded to 14,000 nurses as patients and caregivers jumped ship from their traditional providers. Today, Buurtzorg is a stunning financial success. An Ernst & Young study reported “outrageously positive” results for patients. If all home care were done this way, the Netherlands would save close to 2 billion euros a year. Scaled to the US population, that's \$49 billion saved every year!

This self-organizing approach scales well. Buurtzorg operates the same way as it did with a few hundred nurses. For 20 years, global energy provider Applied Energy Services (AES) ran a massive 40,000-employee organization entirely with self-managed teams of 15 to 20 people. And they are virtually meeting free, at every level. These teams work together closely for years. Free riders and bullies find themselves cut out of the work, but good people stay—they like being part of a high-performance team.

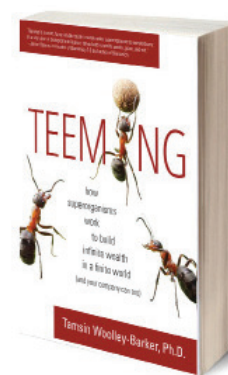
How do you achieve this in your own organization? Start by building an adventurous culture that embraces change as a source of inspiration. Help people discover their passions. Focus on their moonshot dreams and watch as engagement goes through the roof. Engaged employees are 44 percent more productive than satisfied ones, and inspired employees produce nearly 125 percent more!

Next, actively nurture a culture of experimentation and diversity. Without diversity and a willingness to experiment and fail, evolution can't happen. When change comes, you'll be left high and dry.

Wherever possible, operate in small, modular, mutually accountable, and self-organizing teams of diverse, autonomous individuals. General Stanley McChrystal did it this way in the Iraq war with astonishing results. This is the way we like to work, and it's the way we work best!

Together, personal freedom, shared purpose, and mutual accountability build social capital—the currency that makes our collaborative efforts possible. Engagement grows, and with it initiative, innovation, and execution. By mimicking nature's successes, we can transform our management-heavy corporate machines into living things that thrive on change, with greater engagement, innovation, and agility. When we work with our nature, scaling up just comes naturally! +

DRTAMSIN.COM



Tamsin Woolley-Barker is an Evolutionary Biologist and Biomimicry pioneer. Her social genetic work on Ethiopian baboons is part of the longest-running and most complete study of any wild primate population to date. Tamsin serves as an independent consultant for a Fortune 100 clientele and is an Adjunct Professor at Arizona State University's new Biomimicry Center. She lives in San Diego, CA.

3 UNIVERSAL TRUTHS ABOUT CONTENT MARKETING ↓

BY: LEE ODDEN , MARKETING STRATEGIST, AUTHOR, SPEAKER



In 2019, marketers are just as overwhelmed with tactics as buyers are with content. This paradox of choice at scale incurs costs that range from dissatisfied customers to ineffective marketing programs.

With increasing demands, fewer resources and greater complexity in marketing that now includes smart speakers, VR/AR, IoT, AI and all forms of disruptive technology, marketers are looking for the universal truths that will keep them on track and effective.

In my book, *Optimize*, I talked about a customer centric approach to digital marketing that emphasized search, social and content. The truths about how customers engage content to make decisions outlined then are equally true in 2019 and for nearly any kind of platform.

Those content truths are: discovery, consumption, and action.

DISCOVERY: Where do buyers look for solution information? What do they say to their Echo or Google Home device? What do they search for on their phone or tablet? What sources do they subscribe to for updates on their smart watch? Of course

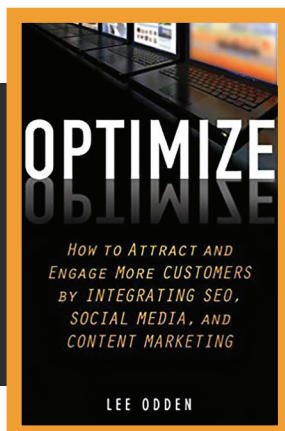
laptop, tablet and mobile search, and social media behaviors are still relevant.

CONSUMPTION: What are your buyers' preferences for engaging with the content they find? Do they read/watch/listen on the discovery platform or save/subscribe for later? Are there preferences for experiencing or interacting with content vs. simply read/watch/listen? Images vs. videos vs. audio vs. interactive on various devices is still relevant.

ACTION: What triggers will inspire action? Do buyers need content personalized on the fly or are they willing to exchange contact information to be fed personalized content? What will it take to motivate share, subscribe, inquire, transact, or refer? All still relevant.

Marketers in tune with truths about how customers find, engage with and take action on information will reveal whatever technology, platform, media format, and experience buyers need. As part of an ongoing effort to optimize marketing with a customer focus, these truths can help architect successful marketing programs for years to come. +

Lee Odden is a marketing strategist, author, speaker and bearded world traveler. He's also CEO of TopRankMarketing.com, a digital marketing agency that serves top B2B brands with "best answer" marketing strategies that integrate content, search, social, influencer marketing, and online advertising. Cited by The Wall Street Journal, The Economist and Forbes for his marketing expertise, Lee has evangelized a customer-centric approach to marketing at over 200 events in 17 different countries, through numerous industry publications and an award winning blog.



New Partnership ↓ Audit Rules Take Effect



BY: DIANE WILCZEWSKI
TAX MANAGER,
ROWLEY AND COMPANY

Partnerships: take note! There are new procedures in place for filing your 2018 tax returns. With the rising number of large partnerships, the IRS has had difficulty assessing taxes from partnership audits in certain situations. As a result, it has adopted new rules that will allow the agency to assess and collect taxes and make adjustments strictly at the partnership level. This change will have important implications for partnerships, and in most cases, will require amendments to the partnership agreement.

Beginning with the 2018 tax year, the “tax matters partner” has been replaced with the “partnership representative,” who will have the sole authority to act on behalf of the partnership for the purposes of an audit. Although this individual does not necessarily need to be a partner, he or she will have broad responsibility to act on behalf of the partnership in any federal tax audit or related judicial tax proceeding. With this change, liability will now be imposed at the partnership level rather than the partner level, and the highest tax rate in effect for the year under audit—for example, 37 percent for the 2018 tax year—will be used in assessing tax.

UNDER THE NEW RULES, LIABILITY IS IMPOSED IN THE YEAR OF AN ADJUSTMENT RATHER THAN THE YEAR TO WHICH AN ADJUSTMENT RELATES. THIS MEANS THAT NEW PARTNERS MAY BEAR THE BURDEN OF AN AUDIT ASSESSMENT MADE FOR A YEAR PRIOR TO THEM EVEN BECOMING PARTNERS. HOWEVER, SPECIAL RULES MAY PERMIT MODIFICATIONS TO THE ASSESSMENT, INCLUDING ALLOCATION OF ADJUSTMENTS TO PARTNERS DURING PRIOR YEARS.

Partnerships with 100 or fewer partners may be eligible for an annual election to opt-out of the partnership-level audit proceedings. To qualify, each partner must be one of the following: Individual, S Corporation, C Corporation, foreign corporation, or estate of a deceased partner. The election cannot be made if any partner

is one of the following types of entity: partnership, trust, or single-member LLC. The opt-out statement must be made annually with a timely filed (including extension) partnership return.

Despite the overarching goal of facilitating the IRS audit process, in the short term, these new rules introduce fundamental changes to how taxes are assessed and collected during a partnership audit and may raise important questions for your business. To learn more about how these changes will affect your partnership, contact Rowley & Company at 219-874-1437 or visit www.rowleyandco.com. +

Diane Wilczewski is a Tax Manager at Rowley & Company with over 25 years of experience in public accounting in several states. She is a New York-licensed CPA with a specialty in taxation and planning. The mother of four children, Diane actively participates in several community organizations and is Executive Director of the La Porte Meals on Wheels. She is on the Board of Directors of the New Human Research & Development Institute, a group studying higher brain function, and Voices of Variety, a group that encourages creative expression.



MEDICAID PLANNING

CAN SAVE YOU THOUSANDS

If you are a healthy middle-aged individual, the last thing on your mind might be the tremendous cost of nursing home care. For people no longer able to care for themselves at home—and without family members to intervene—a nursing home may be the best or only option. But it doesn't come cheap, with expenses easily topping one hundred thousand dollars per year.

To pay for nursing home care, many people are forced to sacrifice lifelong savings, spending down money they had planned to leave for their spouse, children, or other heirs. A person may only receive Medicaid—the federal and state government support program—once personal funds and private long-term care insurance benefits are exhausted. Sadly, in the blink of an eye, families can find themselves falling on hard times just by taking proper care of their loved one—a journey that's stressful enough in its own right.

There is a solution, however, in the burgeoning field of Medicaid Planning. Specialized attorneys—together with insurance agencies—can develop strategic plans that preserve a family's assets while still providing nursing home care for a family member. One such plan is the purchase of a long-term care insurance policy, which is cheaper to purchase the younger and healthier you are. The policy would cover the costs of nursing home care up to the maximum policy limit, thereby allowing an individual to keep their assets while at the same time covering the cost of care.

Medicaid Planning attorneys can also help you devise long-term strategies for

protecting your assets. Under current regulations, any asset transfer—to your spouse or children, for example—that has occurred more than five years ago will not be considered at the time you apply for Medicaid. For example, your house can be protected if you deed it to a relative more than five years before applying for Medicaid. Certain income streams—such as annuities and rental income—could be considered exempt from your asset calculation provided they meet certain actuarial and other considerations. In general, the more long-term planning you do, the lower the possibility that your hard-earned money will be sacrificed to a nursing home to pay for care. Even if you failed to plan or a loved one is facing

immediate nursing home admission, some strategies may be used to save assets. Of course, these strategies are perfectly legal, although many attorneys are not familiar with them.

Whether you are just establishing a career and family or are well-entrenched in middle age, it's never too early to start thinking about a long-term care plan—especially if you are already working with an attorney or insurance agency on another matter. Both Newby, Lewis, Kaminski & Jones (www.NLKJ.com) and General Insurance Services (www.genins.com) have specialized expertise in long-term care insurance and Medicaid Planning. Please feel free to contact us with your questions or inquire about a private consultation. +



BY: JIM KAMINSKI
MANAGING PARTNER,
NEWBY, LEWIS, KAMINSKI & JONES

Jim Kaminski has a wide range of experience helping businesses and individual clients alike. He counsels clients in Medicaid Planning and transactions related to Medicaid Planning. He earned the highest possible Martindale-Hubbell peer review rating (AV) for legal ability and professional ethics and has also served on numerous community boards.



BY: ANTHONY NOVAK
ASSOCIATE,
NEWBY, LEWIS, KAMINSKI & JONES

Anthony Novak joined the firm in 2014 and represents a wide range of clients. He is the Chair of the Lakefront Career Network in Michigan City, a mentor for Hours for Ours, and he volunteers as a judge for the La Porte County Teen Court Program. In 2017, he was selected as one of NWI Time's Top 20 Under 40.

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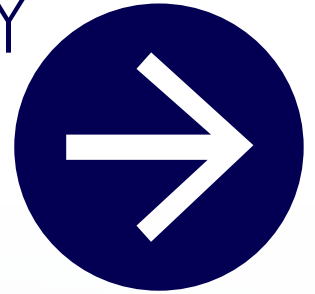
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WHY **PROACTIVE** SAFETY PROGRAMS ARE BETTER THAN **REACTIVE** ONES



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

You run a small construction company. One of your employees is climbing up a ladder with one hand while holding some power tools with another and, as a result, puts not only the employee in danger but also some of your other employees. How do you respond to this? For one thing, the employee technically hasn't done anything malicious. It is simply a corner that has been cut,

likely in the name of productivity. Either way, OSHA wouldn't be happy about what is going on. And if OSHA isn't happy, you probably won't be happy either.

When it comes to safety programs and regulatory compliance, there are generally two types of responses:

- reactive
- proactive



REACTIVE RESPONSES

A reactive response is one which happens as a reaction to an injury or an illness and is designed to help minimize the costs which are associated with that event. If a management team chooses to go with reactive responses more often than not, it sends the message that they don't care about their employees' safety. Regulatory agencies, especially OSHA, really don't care what happens after an accident during their investigations (but they will ensure you fix it anyway). Insurance companies aren't going to give you a break on your claim for making a handful of changes after the claim happens, either.

HERE ARE SOME HALLMARKS OF REACTIVE PROGRAMS:

- accountability often assigns discipline after accidents
- "clocks" which incentivize not reporting incidents (ex: "Pizza party if no accidents for 1 month")
- investigations try to fix the direct cause and not the system which led to it

PROACTIVE RESPONSES

Generally speaking, these are the types of responses made by employers that take the ball that regulations throw at them and run with it. Proactive responses will take place prior to accidents and help to anticipate those accidents and prevent them. This approach shows employees, whether they realize it or not, that the management and ownership of the company care about their health. In the long term, this is going to save a lot of money and is by far the less expensive option.

HERE ARE SOME HALLMARKS OF PROACTIVE PROGRAMS:

- hazard analysis
- safety teams, coordinators, and committees
- safety equipment always on hand
- analysis after accidents attempt to fix the system and not assign blame
- regular inspection programs
- incentive programs that promote reporting what you see, suggesting changes, etc.
- regular safety training and education, not as a "punishment"
- accountability avoids discipline or punishment

HOW TO BEGIN IMPLEMENTING PROACTIVE SAFETY PROGRAMS

Implementing proactive programs begins with communication. Start with a written policy which uses clear language and promotes safety as an organizational value. When you do your normal weekly or monthly meetings, add a section about safety so you can go over your current plans and your employees can vent some of their frustrations or suggest changes.

Next up, start implementing safety coordinators and teams. The teams should be small and will handle their sections of the business. Just like your organization, the teams can have a hierarchy and reporting will head upwards. In this way, you have more hands in the pot and will have more people checking to ensure safety on the ground level. It also allows you to ensure everyone and every area of the workplace has proper safety equipment.

NEXT, IDENTIFY THE HAZARDS IN YOUR WORKPLACE. LABEL THEM. MAKE SURE EVERYONE UNDERSTANDS THE DANGER. LIKEWISE, IDENTIFY THINGS WHICH WORKERS MAY BE DOING THAT REQUIRE SPECIAL TRAINING OR PRECAUTION AND ENSURE THAT PROGRAMS ARE IN PLACE TO HANDLE THOSE UNIQUE TASKS.

THESE SUGGESTIONS ARE NOT EXHAUSTIVE, BUT THEY ARE DEFINITELY A GOOD PLACE TO START.

WHY THIS IS A GOOD THING

These proactive programs are a good idea for a number of reasons, but the largest

may be avoiding fines from regulatory agencies such as OSHA and lowering some of your costs on insurance. Insurance companies are going to value companies that are going out of their way to save themselves money and promote safety. Why? Because it means less claims. For business owners, this means lower costs, lower potential fines, lower risk, and (most of all) the value of knowing that you are doing everything that you can to keep your employees and workplace safe.

TYING IT TOGETHER

Ultimately, reactive programs are going to send the wrong message. They are the equivalent of dropping a glass of milk because you had wet hands when you picked it up and then trying to blame someone else for dropping it, pretending like you didn't drop it to begin with. It's very transparent and it's not going to fool anyone. Being proactive sends a positive message not only to your own employees but also to businesses and regulatory agencies that you work with. In other words: dry your hands before you pick up the glass of milk.

Does your company have a need for safety programs? Most do. Are you following all applicable regulations and taking some additional steps on your own? Maybe your company is currently doing the bare minimum it needs to do. Do your employees know that you care about their safety and well-being? To begin a review of your current situation and start implementing proactive safety programs, like our Risk Management Center, contact me at 219.809.2234 or kramsey@genins.com. +

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.



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