The Connection MAGAZINE

SPRING 2017

KEEPING SERVICE EXCELLENCE AT THE FOREFRONT:

Introducing Our Broker Centric Approach

A.I.M. Mutual
INSURANCE COMPANIES

The Threat of Workplace Violence • Benefits of Modified Duty • Premium Fraud Prevention

The Connection MAGAZINE

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CONTENTS

Feature Story

Setting A Standard

As we'd hoped, response to our debut edition of *The Connection* last fall was overwhelmingly positive. Here in our spring issue, we continue to focus on matters relevant to today's employers, including the services unique to A.I.M. Mutual. These services are distinguished by their innovation, proven results, and an amazing team of insurance professionals.

Delivering on our Service Excellence pledge is always our foremost concern. Recently we rolled out a new service structure, designed to meet the needs of our growing book of business in a time-sensitive and highly efficient fashion. We know you look to us for answers, and our newly-aligned teams will become your go-to resource. Dan Landers expands on this enhanced business model in our feature article.

We are privileged to insure a number of healthcare providers in the region, and Tucker O'Day provides insight on how to prevent some of the more common injuries among caregivers. Employers in all industries can benefit from Martha Gagnon's discussion of life skills and their direct link to success on the wellness front. We know that success, in turn, impacts how quickly and fully an employee recovers from a work-related injury, and Lisa Grilo talks about why our Stay-at-Work/Return-to-Work™ program is a mainstay of effective claim management.

As an employer, we also understand the harsher realities that come with doing business. Jodi Williams puts a spotlight on premium fraud in the workers' compensation market and the telltale signs to look for. Keeping employees safe from the threat of workplace violence is, unfortunately, an all-too-timely topic for 2017. Teri Bowman highlights why you need to acknowledge and address it.

We invite you to read through The Connection and let us know your thoughts or if we can help you in any way. We appreciate being your carrier of choice and value the partnership we have with you.

Sincerely,

Michael E. Standing
President & CEO
A.I.M. Mutual Insurance Companies

Keeping Service Excellence At The Forefront:

INTRODUCING OUR BROKER-CENTRIC APPROACH

"Rather than assign a team based on where it works, our teams are now assigned to specific brokers."

GEOGRAPHY OR relationship? What is the best way to acquire and keep business? There are many different approaches out there, with a variety of benefits and pitfalls.

Historically at A.I.M. Mutual Insurance Companies, we have deployed our underwriting and injury prevention staffs geographically. In the past, this has worked very well for us. We had local expertise, community knowledge, and strong relationships with our policyholders. Those are all important aspects of doing business. So why change?

As our company grew, this approach became more challenging, for both our team as well as for our broker partners. In order to send business to us, request a service visit, or even just ask a question about a policyholder, a broker would have to look at a special map (we called it the "magic map") to determine the underwriter and injury prevention consultant for that particular account. Despite the fact that all of our service teams perform well and are more than qualified to address those inquiries, it became a confusing and cumbersome process. Our brokers have provided feedback

“Given Our Companies’ Growth In Recent Years, We Wanted To Ensure We Are Positioned To Fully Meet And Anticipate Service Demands, Not Only Today But In The Future. Our Broker-Centric Approach Does Just That.” — Michael Standing

on this issue, and they have told us that they’d like a single point-of-contact, particularly in the underwriting and injury prevention areas.

We listened!

Despite all the advantages that automation, the internet, and self-service web portals afford, we believe the workers’ compensation segment of the insurance industry is still driven by relationships with broker partners. It is our goal to be the “go to” workers’ compensation market for each of our brokers so they can efficiently meet the needs of the employers they represent. In order to do that, we have recently rolled out a “broker-centric” business model.

Rather than assign a team based on where it works, our teams are now assigned to specific brokers. This includes underwriters, injury prevention and worksite wellness consultants, and underwriting assistants. Our brokers can now have a single point-of-contact for processing requests, writing new and renewal business, as well as satisfying injury prevention and worksite wellness needs.

“Driving this decision is our commitment to a superior level of service, to exceeding expectations in the marketplace,” said Michael Standing, president and CEO of A.I.M. Mutual. “Given our companies’ growth in recent years, we wanted to ensure we are positioned to fully meet and anticipate service demands, not only today but in the future. Our broker-centric approach does just that.”

With this new model, our teams will be able to identify service needs, analyze loss trends, and be able to better deliver solutions to our brokers and insured clients. If brokers have an issue in the area of injury prevention, worksite wellness, or underwriting, they know there is a dedicated team of professionals at their disposal. Our teams have expertise in areas ranging from healthcare, transportation, and industrial hygiene to manufacturing, construction, and worksite wellness. Additionally, our teams are empowered to make decisions and encouraged to solve problems that will benefit both our brokers partners and insured clients. This takes our partnership with them to a whole new level.

This new structure is intended to provide a better, more consistent experience for our brokers with regard to underwriting appetite, service approach, and how we do business in general. As our industry and A.I.M. Mutual move forward with more automation and systems, we are committed to developing and maintaining strong, consistent relationships with our broker partners.

Some things don’t change.

A.I.M. Mutual INSURANCE COMPANIES

Daniel Landers

Dan Landers is director of field operations for A.I.M. Mutual Insurance Companies and is responsible for underwriting, marketing, and agency operations as well as injury prevention and worksite wellness. He has more than twenty years of experience in workers’ compensation operations throughout New England.

www.aimmutual.com

2017 PROPERTY-CASUALTY OUTLOOK:

Back to Basics

OUR FORECAST for the property-casualty industry is for a slowing of premium growth and slight deterioration in profitability. Separating the industry into commercial versus personal lines (roughly 50/50) paints two very different pictures. With auto at two-thirds of personal lines, the frequency and severity challenges facing insurers dominate the results. We forecast personal auto combined ratios in the 106%–107% range. As a result of this profitability challenge, premiums are growing at mid-single digits as healthy rate increases are pushed through. The homeowners line, in contrast, is forecast to produce an underwriting profit, even with an average cat load that is greater than what homeowners insurers experienced over the past four years.

The commercial lines combined ratio is forecast to produce an underwriting profit, although the premium growth expectation is only around 2 percent for 2017. With the exception of commercial auto (experiencing similar loss drivers as personal auto), all commercial lines rate changes are negative, and we do not see a catalyst to turn these in the near term. These trends continue to maintain the focus on distribution and distribution expenses, fueled by the revolution in InsurTech.

Election Effect

In addition to the general expectation of a more friendly and constructive business, tax, and regulatory environment, here is our take on items most likely to affect the property-casualty industry:

- Many of the priorities and issues outlined by the Federal Insurance Office (FIO) in its annual reports are likely to receive less attention, including the overall shift to a greater federal regulatory role, disparate impact remedies, and pricing based on affordability. The National Association of Professional Insurance Agents has gone so far as to recommend repealing the FIO. Companies that write higher risk coverage are likely to find themselves more at ease with current business practices and less concerned about potential changes to traditional rating practices.
- The National Flood Insurance Program, with $23 billion in debt, is up for reauthorization later in 2017. Progress has been made in developing a more robust private market, and this shift should accelerate with the new administration. Companies that have begun developing private flood alternatives should be beneficiaries.
- Changes to the Affordable Care Act could reduce some of the cost shifting that has affected certain property-casualty lines with a higher medical cost component, such as workers' compensation, auto liability, and medical professional liability.
- A rollback of some of the provisions of Dodd-Frank, including the Consumer Financial Protection Bureau, would also be a positive, although less directly applicable for property- casualty companies.
- A lower corporate tax rate would be a positive for companies with significant US-based taxable income, but could reduce the attractiveness of muni bonds as well as narrow the advantage of Bermuda and similar domiciles relative to the United States.

Pressures On Underwriting And Expenses

The expectations for low interest rates and competitive market conditions continuing into 2017 mean that insurers cannot relax focus on disciplined underwriting and expense control. With the five-year Treasury yield less than a third of its 2000 level, the industry's investment income ratio has come down from 15 percent to under 10 percent of earned premium.

We expect to see more limited use of traditional outlets to release capital via share buybacks and dividends in view of rising regulatory and rating agency capital requirements. Insurers will likely seek to deploy capital to underwrite more margin-rich business segments. Still, with many insurers chasing the same targets, rising competitive pressures will likely squeeze margins and drive insurers to sharpen their underwriting tools.

Another likely industry trend in 2017 is a redoubled focus on expenses. In 2016, the industry's expense ratio of 27.4 percent (estimated) was higher than the average expense ratio of 26.9 percent for the past quarter century. With diminished contribution from investment income and the implementation of numerous labor-saving technologies, we are likely to see actions in 2017, including mergers & acquisitions and operational restructuring, to bring down the expense ratio.

Excerpt reprinted with permission from The Conning Commentary (January 2017). This article (edited for style only) represents the views of Conning, a leading global investment management firm with a long history of serving the insurance industry.

SIX HACKS TO DRIVE MASSIVE REFERRALS

John Ruhlin

John Ruhlin is the founder of Ruhlin Group. John's company is trusted by the leaders of fast-growing companies to develop relationship-building strategies and VIP gifting programs to increase referrals and strengthen retention with their most important clients, employees, and prospects. His book, GIFTOLOGY: The Art and Science of Using Gifts to Cut Through the Noise, Increase Referrals, and Strengthen Retention, was released in June, 2016.

REFERRALS and gifts are huge in business, but they're often handled in all the wrong ways. Attempts to elicit referrals sometimes seem forced or in poor taste and can do more harm than good.

So, instead of following those broken formulas—pleading requests, in-your-face ads, cheap gift cards—build brand equity using these six best practices:

1. Actually "Surprise and Delight"

"Surprise and delight" is one of the most overused phrases in marketing, but it works. To truly surprise and delight a client, you can't just meet expectations. You have to exceed them.

My friend Brian Scudamore owns a slew of unsexy companies, but he's dominated these industries by finding little ways to "wow" clients. For his painting business, for example, he makes sure fresh flowers are waiting for his customers when the job is done and they arrive home. With his moving company, his employees call families in advance to take their Starbucks orders. Such low-cost investments often drive more referrals than the companies' primary services.

2. Realize That "It's Not About You"

When working with affluent clients, understand the psychology behind the referrals they give. They're not doing it for some kind of kickback. They simply believe that your services would be useful to their friends or families.

Make your clients feel like they're being taken care of, not bribed. If you decide to send a gift, send it "just because" at a later date, not as appreciation for the referral. If someone refers a million-dollar client to you and you return the favor with a bottle of wine, your gesture is going to seem transactional.

3. Focus On The Inner Circle

Clients aren't islands. They have significant others and families and friends. These inner circles have more influence on your clients than you could ever hope to have. The same applies to assistants. They may not be gatekeepers for referrals, but they're definitely game changers.

When I was working with my first NBA team, I made sure that the team's office assistant received just as many gifts as the CEO. Six months later, she helped me land meetings with five other team department heads, eventually scoring my company a six-figure deal. Treating the assistant like an equal inclined her to open more doors for me.

4. Stop Asking For Referrals

It makes my skin crawl when I read the following on a business card or email signature: "The finest compliment you could give me is a referral to your friends and family." If you need to beg for a referral, do you really deserve one? People naturally refer businesses they've had good experiences with. Focus on the experience, not the presentation.

A top Cutco distributor recently decided to put a magnetic sign with his logo and contact info on the side of his car. I asked him, "Are the one or two leads a year you might receive from that really worth appearing tacky to the thousands of other people who'll see it?" He quickly reconsidered and pulled the magnet off.

5. Don't Devalue The Deed

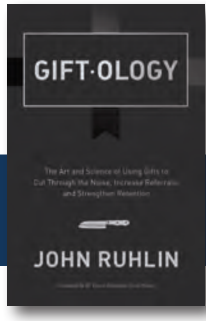
One of my CEO-consultant clients told me about a time he waived his speaking fee for a prestigious event. The event organizer sent him a nice handwritten note but made the mistake of including a $25 Amazon gift card with it. What kind of message did that send? "Thanks for donating your $20,000 speaking fee. Here's $25."

Transactional gestures cause recipients to subconsciously add things up, making gifts feel unbalanced. Even a $200 gift card to a nice restaurant feels like a bribe if you're a financial advisor earning a one percent management fee. Instead, send a genuine, handwritten thank-you note and acknowledge the referral.

6. Become An Expert

When you reach expert status, the barriers start to drop. Speaking at any event obviously brings in referrals and leads, but it also boosts credibility. Recently, I spoke at a professional sports conference and landed a speaking gig at Google. When my clients heard that, I became a commodity they wanted to show off to their friends.

Your customers are real people, and sabotaging your own brand equity will only make them think less of you. Instead, focus on the little things. This will actually help you build more meaningful, long-term relationships. No $20 gift cards required.



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Nine Critical Questions Incredibly Successful People Ask Themselves Every Day

BY: KEVIN DAUM, AUTHOR OF *ROAR*!

LET'S GET the obvious out of the way: obtaining success is not easy for anyone. Even those who make it look simple have climbed big mountains to get to the top. Others look up at these successful folks and imagine them as having the answers to everything. The truth is successful people got to where they are by asking the right questions.

Questions inevitably arise in the face of tough choices—forks in the road, if you will. If these decisions are not carefully considered, choices will be made automatically. That default path more often than not leads away from success.

Incredibly successful people understand that they control their own destiny and that the best way to do that is to ask themselves questions that reveal the right path. Here are the telling questions they ask themselves regularly:

1. Should I Be Doing This?

Many ambitious people, like entrepreneurs, are quick to jump on opportunities. Sometimes too quickly. They end up wasting hours and energy on projects that will never be successful or bring a sufficient return on their investment. Incredibly successful people understand the precious value of time and resources. They know they can only do so much with what they have, so they look for reasons to conserve.

2. What Is Truly My Top Priority?

A scattered mind is unproductive. Each day, incredibly successful people figure out the one thing they need to accomplish that day and focus their efforts on it. They take into consideration the surrounding circumstances to make sure completion is favorable. If they are productive and finish their objective early in the day, they can look to the next priority.

3. Will This Approach Help Me Achieve My Long-Term Goals?

Shortsightedness can keep you chasing dreams until the day you die. Incredibly successful people want to achieve, not just dream, so they spend time deciding on a preferred future and set a plan to attain it. They can then easily assess the day's opportunities against the goal and the plan.

4. How Can I Be More Effective?

There are many blocks to productivity. The biggest one is complacency. Incredibly successful people always want to be more effective learners, thinkers, communicators, and leaders. They are focused on constant improvement. They leave "good enough" for everyone else.

5. How Can I Make This Fun?

It may not be possible to make everything fun, but nearly everything has the possibility of being fun for someone. And nearly everyone, given the choice, would like to have fun with what they do. Incredibly successful people always look for the fun in the day. They know how to smile and laugh and want to get the most from life each and every day.

6. Who Else Can Handle This?

Major successes never happen in a vacuum. There are always dedicated and passionate people involved. They work as a team to support the vision. Incredibly successful people cultivate these teams and delegate tasks so that everyone is focused on his or her highest and best use.

7. How Will I Rest My Brain Today?

Physical work can be taxing, but hard brain work also takes its toll in physical, mental, and emotional ways. Incredibly successful people give their all mentally and need to regenerate constantly. They use relaxation techniques, naps, and meditation to make sure they have plenty

"Each day, incredibly successful people figure out the one thing they need to accomplish that day and focus their efforts on it. "

of thinking power available whenever it's required.

8. Is This Good For My Body?

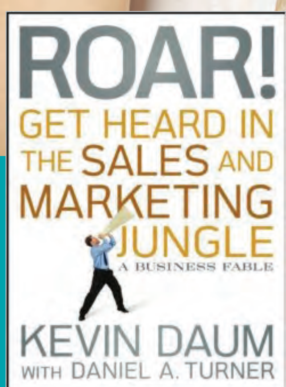
Physical complications can draw focus and energy from important efforts. Incredibly successful people know they need their bodies in good condition to stay actively engaged in their pursuits. They commit to a healthy life and self-correct when things get out of whack.

9. Did I Make People Feel Good Today?

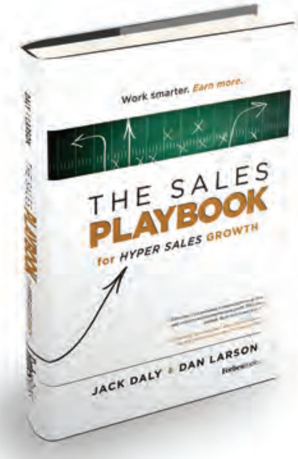
Accomplishment without generosity and gratitude is hollow and sad. Incredibly successful people feel successful only when others share in the joy and credit of accomplishment.

Kevin Daum

Kevin Daum is the best selling author of Video Marketing for Dummies and ROAR! Get Heard in the Sales and Marketing Jungle; and columnist for Inc.com and Contributing Editor at Young Presidents' Organization (YPO). Mr. Daum is an Inc. 500 CEO, with more than $1 billion in sales record, who grew his online audience from 50,000 followers to more than 800,000 in less than 18 months.



Selling is often hard and painful; most people struggle with it. Make it easier by creating a compelling message that speaks to lots of different people. ROAR! uses a fun and entertaining story to show you EXACTLY how to create the right message, deliver it consistently, and connect with all of the different buyers. Published by John Wiley & Sons



Jack Daly

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. He brings 30 plus years of field-proven experience from a starting base with CPA firm Arthur Andersen, a Captain in the U.S. Army to the CEO of several national companies. Jack is a proven CEO/Entrepreneur, having built 6 companies into national firms, two of which he subsequently sold to the Wall Street firms of Solomon 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 #1 Bestsellers.

COACHING:
It's an Ongoing Process

TEAMS WIN championships, not coaches or star players. What are you doing to build each salesperson into a stronger performer and a more valuable contributor to your sales team?

Our goal here is to enhance your effectiveness as a builder of strong salespeople. You can coach them to success!

Our job as sales leaders is not to grow sales—our job is to grow salespeople. And then it's their job to grow sales.

While it is true that our success is ultimately measured on sales levels, we personally aren't going to make that happen. Our job, then, is to help salespeople be better at what they do. We need to coach them.

By coaching, we are talking about field coaching: hands-on and in competitive situations. Like the impact a basketball coach has during the game rather than after the contest.

While the "after the game" sales meeting is important, it's working in the field with salespeople that provides us our greatest opportunity for coaching. Here are three kinds of field calls a sales leader can make with salespeople:

1) Training call - Here the sales manager takes the lead during the call to show how it should be done. Other than being introduced to the prospect or client, the salesperson is essentially a silent observer. After demonstrating "how-to," the sales leader debriefs the salesperson after each call. "What went right" and "What went wrong" are thoroughly discussed so that the salesperson can see the dynamics involved.

2) Joint call - A sales manager and salesperson both participate in these calls. Each person contributes appropriately. Often these calls are used in re-establishing a relationship or introducing the sales leader to customers.

Joint calls also are effective for gathering information about market activity, the competition, and customer wants and needs. How well your company is meeting those needs can be ascertained on a joint call.

> NOTHING IN THE WORLD CAN TAKE THE PLACE OF PERSISTENCE. TALENT WILL NOT; NOTHING IS MORE COMMON THAN UNSUCCESSFUL MEN WITH TALENT. GENIUS WILL NOT; UNREWARDED GENIUS IS ALMOST A PROVERB. EDUCATION WILL NOT; THE WORLD IS FULL OF EDUCATED DERELICTS. PERSISTENCE AND DETERMINATION ALONE ARE OMNIPOTENT.
> —CALVIN COOLIDGE

RATHER THAN WEIGHING DOWN THE SALESPERSON WITH TOO MANY SUGGESTIONS, PICK ONE OR TWO THAT HOLD THE GREATEST OPPORTUNITY TO INCREASE HIS OR HER SUCCESS.

3) Coaching call - In these instances, the sales leader plays the role of an observer and the salesperson conducts the call. The introduction of the manager usually should be done in a low-key manner. If he or she is unknown to the prospect, simply introduce the manager as an associate of the salesperson.

On coaching calls, the sales manager learns the most about how a salesperson performs on his or her day-to-day calls. As a result, it is where the sales leader can offer the most help. But that is true only if the coaching call is conducted properly. Often that is tough for the sales leader to do. Even if the sales person is "blowing it," it is critical that the call be conducted solely by the salesperson.

After the first coaching call, the salesperson will usually want to know how he or she did. But sales managers must resist doing a debriefing at this time. Instead, suggest that five or six more calls be made. Once they are all completed, the sales leader should sit with the salesperson and debrief. Identify those things that went well and share them with the salesperson. Also identify what could have been done better.

Rather than weighing down the salesperson with too many suggestions, pick one or two that hold the greatest opportunity to increase his or her success. Discuss these two items thoroughly, suggesting specific actions for improvement.

Information, Not Control

You can't be helpful if you don't know what's going on in the field. It's not a control issue—it's an information issue. Get in the practice of taking notes on each salesperson you work with. Start accumulating information about them and their customers and prospects. Let each salesperson know your purpose: to help the salesperson grow professionally and to grow his or her production.

Before You Start

Here are two basic points that are important to make before going on sales calls with salespeople:

Fundamental One - Give plenty of advance notice. Surprise visits to the field are not appreciated by your sales team as that implies a lack of trust. Set up your schedule at least a week in advance.

Fundamental Two - Go with a plan. Don't say to the salesperson, "Well, what should we work on this time out?" Instead, review your prior notes, current production, and call report and then state where you think it best to focus. Always solicit feedback and agreement from the salesperson. Remember that if you demonstrate that you are doing your homework, salespeople will be more prone to do theirs.

Let's build on those fundamentals by establishing some guidelines to help keep your calls focused:

1) Begin by reiterating the objective of the day's calls. Be sure to show how your current objectives will fulfill the salesperson's overall game plan.

2) Build on the last coaching session. Review with the salesperson what you each agreed upon and what got completed. See if anything needs to be changed or discussed before setting out.

3) Let the salesperson do the scheduling. If you are being "set up" with calls only to his or her best customers, you will know soon enough and can correct accordingly.

4) Agree on the type of calls. Will they be training? Joint? Coaching?

5) Make the first call as positive as possible. Your presence increases the tension so make this as easy as you can for the salesperson.

6) Before each call, ask about the purpose. There should be a specific goal on every call and a specific approach for each one. Know it beforehand so you can better assess the call later.

7) Practice being a keen observer. Develop a mental checklist of what you are looking for so you can avoid taking notes during calls. If you are on the road, make quick notes in the car between calls. Focus on the primary changes to be suggested. The list could include any of the following:

- Greeting
- Questions the salesperson asked
- Questions the prospect asked
- Percent of time talking versus listening
- Use of benefit statements
- Ask for business

Remember your purpose and never take over a call. If you do that, your relationship with the salesperson is on the way to ruin. Your primary reason for being there is training, not seeing how much can be sold.

8) At the appropriate time, describe what you observed. But remember:

- Focus on one or two specific items
- Let the salesperson talk
- Agree on what can be done differently

9) At the end of the day, get an overall agreement on what the salesperson is to do and what you will do to help. Write it down. When giving feedback to the salesperson, ask yourself: What do I want to communicate? Where do I want to focus suggested changes? How can I communicate this information so that the salesperson will be receptive to it? What specific solution or goal may I offer, and how may I assist the salesperson to achieve this goal?

www.jackdaly.net

Your Brain On Stress

THE HUMAN EPIDEMIC

JUST AS your mind finally exhausts its relentless efforts to mentally prepare you for the day ahead, you are jolted awake by an alarm clock with a groggy awareness: there is not enough time in the day to get it all done. This seemingly simple thought shifts your brain-body chemistry into a state of survival, energizing only the most critical elements of your operating system.

Yet, when moments become available for us to rest and recharge, we find ourselves restlessly stirring, reaching out for something to "kill time" even though we complain there is never enough of it to begin with. Our deep-seated longing for information, connection and validation makes technology an open source for our drug of choice: constant stimulation that provides a temporary fix to override the exhaustion we fear will take us down for good.

"If I do stop, what if I can't start back up again?"

Welcome To The Human Energy Crisis—The Epidemic Of Our Time

We're running on empty, and the problem is not that we don't know what to do. It's that we don't have the energy to put any simple practices into place. We know we should eat better. We know we should move our bodies more regularly. We know we should get more sleep, take more breaks and spend more time investing in meaningful relationships. But what I've learned in over a decade of consulting with organizations about health and performance initiatives is that common sense is certainly not common practice.

The fact is there is not enough time in the day to complete every task that you could possibly hope to accomplish. There never will be. And this perception of not having enough—whether it be time, money, food, energy or love—sends a message to the brain that there is a threat lingering somewhere in the near future. This immediately triggers our innate stress response, designed to motivate us to get more of what we might need. If we never sense that we have enough, we will always be in a state of chronic stress whether we recognize it or not. If our environment is intentionally designed to trigger desires for more in order to make us consume as much as possible, how will we ever break the cycle?

The New Science Of Stress

When it comes to human beings, it turns out that stress is not a noun or a verb, but rather a dynamic relationship between our perceptions of capacity versus demand. When we have what we need to effectively adapt, challenges can ultimately make us stronger. There are countless stories and studies of people who experience growth post trauma rather than disorder. When resources are inadequate, tension or strain results and what initially holds us together eventually breaks us apart.

As Robert Sapolsky describes in his seminal book, Why Zebras Don't Get Ulcers, most animals experience stress when they realize something truly threatening is in their environment. Because of our advanced neurological networks, only humans (and perhaps a few of our closest relatives [still to be determined]) are able to plan or predict that something dangerous might occur in the near future. In a very protective design feature, our brains create neural networks (or maps) that recognize patterns over time. They make assumptions based on those patterns as to what might happen. One tricky element is that sometimes the patterns that we believe exist are merely worrisome thoughts, messages passed down over generations or plots picked up in movies along the way.

This leads us to the good, the bad and the ugly of our relationship with stress. The good news is our experience is determined by our perception and therefore can be highly modified by our own mind. The bad news is that our experience is determined by our perception and therefore can be highly modified by our own mind. So depending on our state of mind at the time, our response can either help us or hurt us. The ugly part of our relationship with stress is that sometimes, dare I say most of the time, our minds are not our own.

Without targeted focus on our own internal dialogue, our minds are easily swayed towards the goals of others. It is the brain's beautiful sensitivity that enables us to experience empathy, compassion and intuition. It is also the same sensitivity that guides us towards creative expression and innovation. However, if not appropriately focused on our own intentions, the noise of the world around us quickly hijacks our attention. The human brain is already wired with sensitivity towards potential threats, causing us to pay about 80 percent more attention to the bad rather than the good. We have about five times more fear-based circuitry in the brain than reward-based and fMRI (functional magnetic resonance imaging) data clearly shows we respond much more quickly to danger than delight.

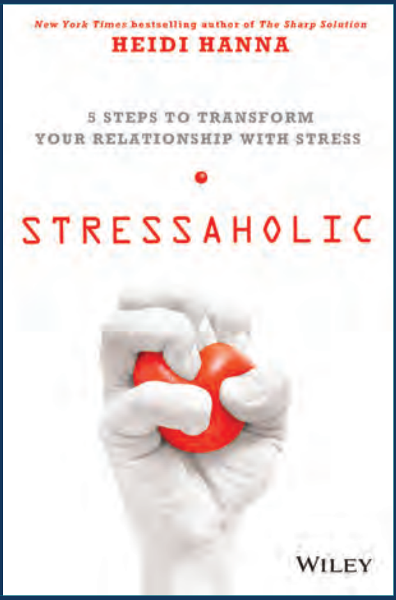
Become A Brain Boss

So how do you become the boss of your own brain and transform your relationship with stress? The answer is simple, but it's not easy. You put taking care of yourself and managing your personal energy on the very top of your 'to-do' list. You schedule time first thing in the morning to place your attention firmly on the intentions you have for the day ahead. Before you think about what you need to do, you consider who you want to be. Ground yourself in the energy quality required to make the day as impactful as possible. You already know how to do that. Now you just need to retrain your brain to follow your heart, instead of the other way around.

To learn more about building resilience, visit HeidiHanna.com for more resources and learning opportunities.

ABOUT HEIDI HANNA

DR. HEIDI HANNA is a New York Times best-selling author; CEO and founder of Synergy, a consulting company providing brain-based health and performance programs to organizations; and the executive director for the American Institute of Stress. She also created the Beyond Funny project, which provides educational resources related to humor and mental health.



About TED:

A Tale Of Empowerment

Teachings from David Emerald,
Author of *The Power Of TED*

> *"In his own example of despair, Emerald was able to realize that he had been living his life through the eyes of a victim, wondering why everything bad had happened to him."*

IT WAS time to make the call this writer had been dreading. Not because my friend wasn't knowledgeable about the topic at hand—the preferred destination of a daughter's college trip abroad—but because she was so good at playing the victim. And after so many years of playing the rescuer, I knew the friendship had become difficult to sustain. Let's call my friend Vicki, as in Vicki-the-Victim.

"Hi Vicki," I started. "How are things going?" I asked innocently enough. "Just trying to survive," she responded wearily. It was the same old story about the same old difficulties. Vicki had immigrated to the United States in her early twenties, leaving behind the country soon to be the destination of my daughter's trip. For years—decades really—Vicki had claimed to be unable to get a job because of her foreign accent and inability to speak English fluently, and as a result, was living in near poverty and struggling. Vicki began her tale of woe once again, and I listened patiently and volunteered my well-worn advice—take an English class, move to a less expensive home, accept a position she thought was beneath her—before finally asking Vicki which city she'd recommend for my daughter's stay in her home country.

Perhaps we all have a Vicki in our lives or have acted as one ourselves, but there are proven ways to escape a life devoid of the optimism and joy that every person deserves. For those who want to commit to change, or suggest change to a friend, reading The Power of TED by David Emerald is a great place to start. Unrelated to the popular TED Talks series (but coined long before them), Emerald's TED is an acronym for The Empowerment Dynamic, a self-empowerment model that describes how to build a better life by escaping the victimhood mentality and converting to a more productive "creator" way of thinking.

The Creation Of TED

Emerald—whose full name is David Emerald Womeldorff—developed his TED model to resurrect his own spirit following a series of personal setbacks, including the loss of his father, the discovery of his infertility, and the dissolution of his first marriage. He even applied TED to his personal crusade against the destructive potential of his diabetes diagnosis, which he chronicles in his book TED for Diabetes, cowritten with Scott Conard, MD.

While wallowing in despair one morning during his period of reflection, or "quiet time," Emerald pointedly made the decision to relinquish his victimhood in return for becoming a "creator." It was an "utterly unexpected personal epiphany," he says, that would transform his mission in life from that point forward to help himself and others participate in life from a vantage point of strength.

Based on research developed by the psychotherapist Stephen Karpman, MD, in the 1960s, Emerald's TED describes how the destructive roles of Victim, Persecutor, and Rescuer can be reconstructed into the more dynamic roles of Creator, Challenger, and Coach **(Figure 1)**. Karpman's research described the "drama triangle," which "models the connection between personal responsibility and power in conflicts, and the destructive and shifting roles people play." These were the ideas that Emerald sought to challenge.

In his own example of despair, Emerald was able to realize that he had been living his life through the eyes of a victim, wondering why everything bad had happened to him. As he explains in his book, the Victim feels as though other people or situations are acting upon the Victim who feels powerless to change them. The Persecutor is the cause of the Victim's woes, while the Rescuer intervenes to save the Victim.

Victims, according to Emerald, operate from a position of fear or weakness, reacting to difficult situations by learning to fight, flee, or freeze. The Victim may become pessimistic in life, always expecting another disappointment to emerge right around the corner. The Persecutor, on the other hand, has the mentality that he or she must win rather than risk stumbling and becoming a Victim. Meanwhile, the Rescuer is determined to assist others lest becoming unneeded and also falling into the role of Victim.

Choosing Positivity

From this dysfunctional model, Emerald drew up a new model that he called The Empowerment Dynamic, which allows all three points of the "drama triangle" to experience growth and maturity in overcoming adverse situations. Under the TED paradigm, the Victim transitions into the role of Creator, seeking to choose a future of hope and resiliency rather than one that is trapped in misfortune and does not allow for change. The Persecutor evolves from a mindset of domination to one of self-awareness and empowerment (the Challenger). And the Rescuer no longer must save others, but as a Coach, can simply encourage them and provide positive reinforcement throughout their journeys. The trick is to eventually be able to answer the following three questions in a productive manner:

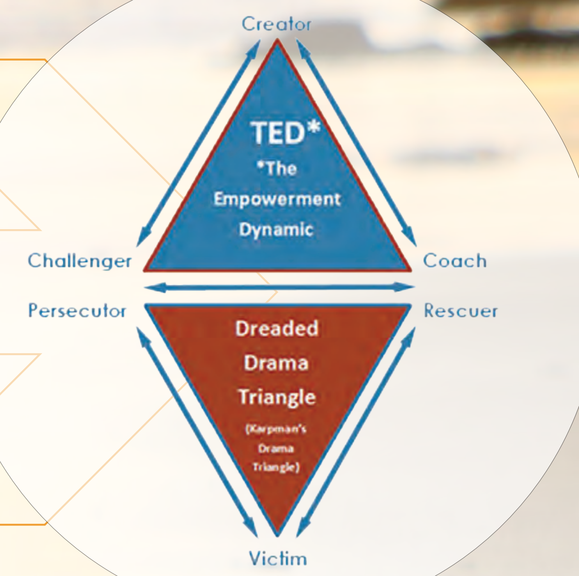


Figure 1
TED* The Empowerment Dynamic

1. Where are you putting your focus? Do you create the outcomes you want or are you overwhelmed with problems?
2. How are you relating to others, your experience, and yourself? Do you act in ways that perpetuate drama or empower others?
3. What actions are you taking? Are you simply reacting to problems thrown at you, or are you proactively trying to create healthier outcomes?

Many observers have come to swear by Emerald's message, helping to spur his modest fable of self-empowerment into a mini-empire of books, workbooks, courses, and leadership training programs. Participants in his programs tell stories of dramatically turning their lives around or freeing their workplace from unnecessary drama and conflict. Others tell of buying dozens of copies of his books for staff and colleagues and even registering to become TED trainers themselves. Today, Emerald's TED has influenced giant corporate leaders like Google and IBM as well as dozens of municipalities, hospitals, associations, *"People bring a certain amount of energy to their work each day, and as leaders, we have very little influence over that. But what we do have influence on is how they direct their energy."*

and financial institutions. Emerald, along with his wife, Donna Zajonc, now heads the Bainbridge Leadership Center, coaching companies on leadership issues. He is also a business facilitator, public speaker, and author.

TED in the Workplace

The beauty of bringing TED into the workplace, says client Steve Hall, CEO of driversselect.com, is that it can transform both your personal and professional life simultaneously into models of excellence. Sure enough, upon landing at the driversselect website, one is immediately struck by an A+ rating by the Better Business Bureau as well as a "Best Places to Work 2016" citation by the *Dallas Business Journal*, both of which symbolize a commitment to fostering the type of positivity that TED embodies. The company touts its purpose is "to infect the world with highly contagious C.A.R.E. (Caring Acts Randomly Expressed)."

Hall first met Emerald at a business event some years ago and grew to embrace the TED model which, he says, has become part of his company's very DNA. "People bring a certain amount of energy to their work each day, and as leaders, we have very little influence over that. But what we do have influence on is how they direct their energy," says Hall. "Do they choose to show up as victims, creators, persecutors, challengers, rescuers, or coaches? If they choose to become a coach, a challenger, or a creator, their confidence will rise and they will be a better performer and better person all around."

Hall has parlayed his strong belief in Emerald's leadership philosophy into a boon for his company, growing revenue from $38 million to $140 million since implementing TED two and a half years ago. Nearly 60 percent of his 100-person workforce have completed some sort of TED training, and he raves about the transformation. The Power of TED website quotes Hall: "A big part is [that] the mental, physical, emotional, and spiritual energy people bring to work today is not being wasted on internal drama and building silos but rather focused on growing the business and taking on the challenges of the marketplace....We have measurable results in turnover, absenteeism, and revenue per employee that blows our industry out of the water."

Another TED client, David Knoch, praises Emerald for often being able to see a client's issues more clearly than the client itself. A professional certified financial planner, Knoch talks about the period in 2008 when his clients' portfolios nosedived—along with practically everyone else's—during the Great Recession. "In this type of scenario," he says, "it's easy to fall into a cycle of victimhood." He describes how in times of falling markets, the client often feels like the Victim and the advisor is seen as the Persecutor for not implementing a more profitable investment strategy. What Knoch learned from his TED work is how essential it is to make clients impassioned about their investment strategy, in effect, feeling some ownership of it, so they can have a majority stake in achieving their financial hopes and dreams in both good times and bad.

"We aim for enabling intentional living—The Empowerment Dynamic," says Knoch. "Helping people make promises and have them come true by taking action." When an employee survey revealed that employees would prefer to slow down the pace of change at their company, Knoch and his team helped them better embrace change by creating a ten-week program, which included classroom discussions and group work, to help them adapt to their new work model. "We have no choice but to move quickly in our marketplace," he said, "but we could arm employees with information that would allow them to feel empowered." The company is now even more TED focused than before, with TED-themed forums, discussion groups, and small-group work designed to dive into leadership topics even further.

Getting Started

One easy way for a company to get

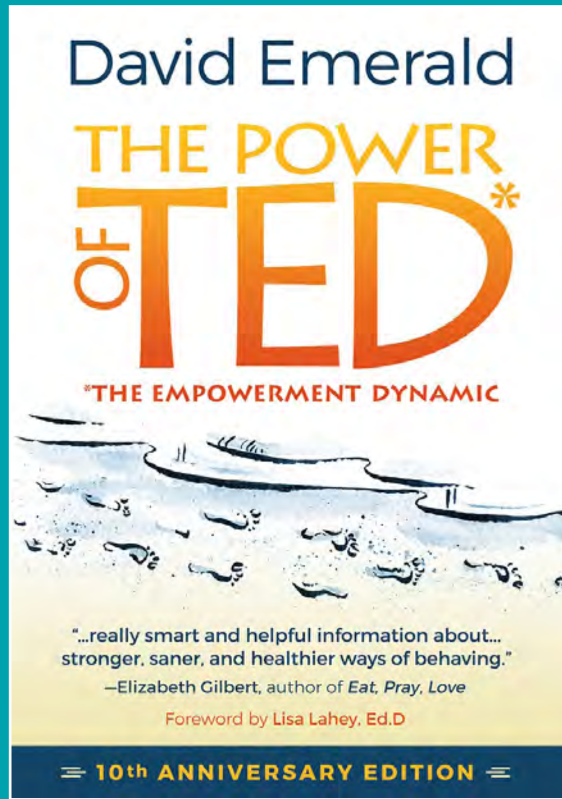
started with TED, according to Emerald, is to shift management's philosophy to one of "Ask first, tell second" rather than the reverse. This means that when an employee presents a question to the boss, rather than jump in with the answer, the boss asks the employee what he or she would do first and then adds to the employee's suggestions. The manager's real role, Emerald says, is to coach employees into finding their own solutions to problems and then support the employees in implementing them.

When a manager encounters a truly entrenched Victim who is hard to counsel, the best approach is to acknowledge the difficulty the employee is facing and then ask how the employee chooses to solve this problem, given the employee's current reality. "It's a matter of redirecting the ones stuck in victimhood and showing them how to create something great," he says. To instill a more positive mentality in team members, Emerald recommends leading by example, showing rather than merely telling people the path to a more fulfilling life.

Another useful tenet of TED, according to Emerald, is the notion of baby steps as comically illustrated in the movie *What About Bob?* in which Bill Murray's character learns to take baby steps toward growth as coached by his psychotherapist, played by Richard Dreyfuss. In actuality, small changes often are necessary in order to achieve a bigger long-term goal. Change does not happen overnight, which is why both individuals and companies invest endless time and energy to reach significant milestones.

Once the TED framework has permeated a corporate culture, it becomes much easier to indoctrinate new employees into how things are done at a particular company. If applicants are not good cultural fits for a company organized around this framework, they simply will not get the job no matter how good they look on paper.

On an individual level, personal change may be more difficult to achieve. You can tell someone repeatedly that there is a path to a happier and more productive life, but if a paycheck isn't attached, the effort required to change is often lacking. Those who do want to change—and I hope my friend Vicki becomes one of them—should recognize that the power to change lies right at their feet. Then, all they need to do is to take their first baby step forward.



ABOUT THE AUTHOR

David Emerald Womeldorff is co-founder of the Bainbridge Leadership Center (Bainbridge Island, WA) and author (as David Emerald) of The Power of TED (*The Empowerment Dynamic), a best-selling teaching story about Self Leadership. His latest work is on the 3 Vital Questions ™: Applying the Power of TED* to Work and Life for use in organizations. David is a frequent presenter and facilitator on leadership topics, building collaboration and various applications of the 3 Vital Questions ™ and TED* (*The Empowerment Dynamic) ™ frameworks drawn from on his 30 years of experience in leadership and organization development.*

Powerofted.com

The Power of Beliefs In Business

BY: ARI WEINZWEIG, ZINGERMAN'S COMMUNITY OF BUSINESSES

FOR AS much as I've studied, taught, and written about both business and self-management over the years, up until recently, I'd hardly paid a coffee cup's worth of attention to the ways in which beliefs were impacting my world. In the course of Parts 1, 2, and 3 of the books that make up the *Zingerman's Guide to Good Leading* series, I've covered mission, vision, values, culture, Servant Leadership, self-management, and a whole lot more. And yet it's only in the last few years that beliefs are finally getting their just due.

Although beliefs can shift in a split second, more often than not they change slowly. Some small thing happens, usually unexpected, that makes us take pause and wonder. We listen to a different perspective, see something surprising, read an insightful book, hear a new song, or meet a particularly interesting person. Any or all of these occurrences can present us with beliefs that are not aligned with our own. Seemingly small shifts in beliefs can develop over time into deep roots, from which enormous benefits—or if your beliefs pull you in a negative direction, potentially big problems—may eventually grow. One day, whether we fully realize it or not, our belief has changed. In some cases, this new belief could be the complete opposite of what we'd once thought to be truth.

Today, many of my beliefs about business, leadership, and life couldn't be further from what they once were. If they hadn't changed, Zingerman's would surely never have happened. Even if my partner Paul Saginaw and I had opened the deli in 1982 (in a 1,300-square-foot space with just two employees on our payroll), we wouldn't have transformed it into the thriving, engaging, imperfect, and interesting community of ten businesses (all here in the Ann Arbor area), with over 700 staffers and $60,000,000 in sales that it has become thirty-five years later. My life—both personally and organizationally—is about 1,800 times more rewarding and in alignment than it ever would have been had I held tightly to my original beliefs.

Beliefs may be the biggest single force at work in our organizational lives. Economics, education, environment, and employee engagement are all important, but beneath the surface, most of what is in play are the beliefs of the various folks whose views are being bandied about. While everyone has some beliefs that he or she is conscious of—politics, religion, sports, and popular social issues seem to provoke speedy expressions of support or scorn—we actually have far, far more beliefs at play in our lives than that. The difficulty is that those beliefs are frequently framed as facts, certitudes, thoughts, theories, norms, shoulds, and should nots. Most of us fail to recognize them for the beliefs they are. They're down there in the dirt, below the surface, sitting solidly in our subconscious minds. Many are so far below our levels of consciousness that we never even realize we have them. Whether we know it or not, though, our beliefs are almost always calling the shots. As William James wrote, "Belief creates the actual fact."

After living most of my life with beliefs that I barely even realized I had, the last few years of studying this subject have been life- and business-altering for me. In the past, while I paid a lot of attention to actions, arguments, and analysis, I gave little or no thought to beliefs. That too has changed nearly 180 degrees. I work hard almost every day to be in touch with my own beliefs. I've also become far more sensitive to others' beliefs. I now watch the way that beliefs are being reflected—for better or worse—in relationships, projects, problems, profits, and, perhaps most importantly, the growth and success of the people who are part of our organization.

While specific beliefs may come and go (the world, it turns out, isn't flat), the role of beliefs has surely been in place for all of human history. Belief has always been at the core of organized religion, to take one powerful example. Psychologists have been studying this subject in depth for decades. But in my experience, beliefs are rarely discussed in the context of business, a place where logic and reason and strategy are generally said—or I could say "believed"—to dominate the dialogue.

I suppose this isn't surprising. Most of us are trained to focus on the tangible: strategy, science, profit, product quality. Of late, subjects such as vision and values—especially at Zingerman's—have also become high priorities. So too, appropriately, has organizational purpose. We like long-term planning, LEAN management, and low-cost change initiatives. All are interesting and all are important. But if you haven't already picked up on my theme, it's worth recognizing that particular beliefs underlie them all. I've come to the conclusion that belief needs to be an area of focus unto itself.

All too often, we aren't cognizant of what we believe. Our beliefs will be at work regardless, but unless we pay attention, they remain a mystery to us and we lose the magic. I believe that reflection, understanding, and increased consciousness can change all that. I believe that if we raise awareness of the role beliefs play in our lives, we can make a whole lot of good things happen for ourselves and for everyone around us. It has certainly worked well for me.

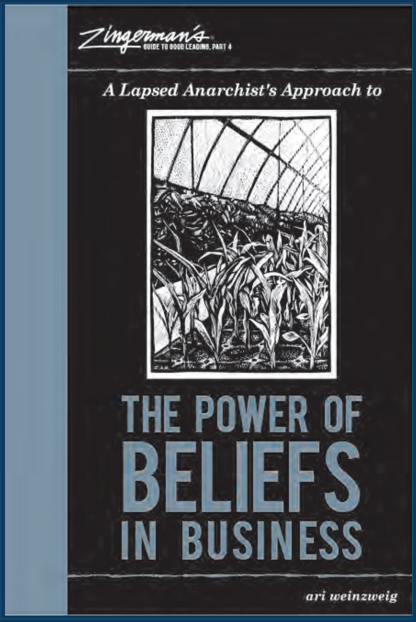
Thinking agriculturally (as I want to do, given our work with food), I've come to see that beliefs are basically the root systems of our organizations. What shows up above the surface, in "real life," is a reflection of what's already been going on below ground. As anarchist Alexander Berkman writes, "You can't grow a rose from a cactus seed." This statement is so obvious that it seems almost silly to say it aloud. Unfortunately, many of us try to do exactly what Berkman poetically points out won't work. Our beliefs are, all too often, out of alignment with what we're trying to attain. Yet we're still surprised each time the "wrong" plant sprouts from the soil. We get angry, frustrated, and depressed. We feel defeated. In response, many of us go out to cut the offender off at the root line. But you know what happens then, right? The same darned plant soon pops up again.

The real work isn't to cut out bad behavior; it's to change the beliefs that put it in motion, to set a different root system in the soil. If we want to grow roses, we'd best begin by getting rosebushes in the ground. Positive beliefs tend to yield more positive outcomes; negative beliefs, more negative results; neutral beliefs don't really do either. Until we are aware of what our beliefs are, and of the fact that we can consciously choose the beliefs we need in order to get to the outcomes we aspire to attain, we will continue to struggle in our lives both personally and professionally. Carl Jung warns us accordingly: "Until you make the unconscious conscious, it will direct your life and you will call it fate."

The point of this piece is to move us from unconsciousness to consciousness in the management of our beliefs. Because it's only from a place of conscious attention that we can learn more about what our beliefs actually are or about how to choose and manage them appropriately and effectively. Whether we acknowledge it or not, our beliefs are calling our shots. Our beliefs lead us to take certain actions, which inform the beliefs of others, which lead them to almost always act in ways that reinforce our original beliefs. It's what Claude Bristol wrote over half a century ago in The Magic of Believing: "Every person is the creation of himself [or herself], the image of his [or her] own thinking and believing. As individuals think and believe, so they are."

ABOUT ARI WEINZWEIG

ARI WEINZWEIG is the co-founding partner of the Zingerman's Community of Businesses in Ann Arbor, Michigan. Starting in 1982 with 2 employees and a 1300-square foot deli Ari and his partner Paul Saginaw have grown the organization to include 10 businesses including a bakery, a creamery, a mail order business and more; a staff of over 700; and annual sales of over $60,000,000. The article below is adapted from Ari's new book, Zingerman's Guide to Good Leading, Part 4: A Lapsed Anarchist's Approach to the Power of Beliefs in Business. You can see more about Ari's books and ZingTrain at zingtrain.com, and you can learn more about bringing a taste of Zingerman's to your front door by visiting zingermans.com



> "FOR MOST OF US, THE HARDEST PLACE TO ENTER AND THE SCARIEST PLACE TO STAY IS A CAVE."

BUILDING YOUR FOCUS CAVE

PEOPLE DON'T work anymore. I know, we all think we are overworked, but the evidence shows that what we actually are is distracted. We average only three minutes of work before being deterred by interruptions. It takes us an average of twenty-three minutes to get back to work.

And it's not your fault. The problem? Access. For the first time in history, we have literally no barriers to connectivity. Let me put this in context for you. If you took the total span of human history and divided it by average life expectancy, you would arrive at eight hundred lifetimes. For the first 650 of those lifetimes, we lived predominantly in caves. We've only had mass communication for the last six lifetimes. Not until the last two could you communicate further than you could walk, thanks to Henry Ford. Today, you can communicate with anyone, anywhere, anytime. And we do.

The result? Noise. Your phone, social media, and your computer have all made you continually available to a thousand voices. They're all screaming your name; they're all demanding your attention. You see, technology has not only made the world available to you, *it has made you available to the world,* and you're probably crumbling beneath its demands.

This is why, if you want to get real work done, you have to head back to the cave. For most of us, the hardest place to enter and the scariest place to stay is a cave. Not a cold and damp cavern of hollowed-out rock on the side of a slope, but a place that simply barricades us from the noise of modern life. A cave is *an unreachable place where you go by yourself to focus for a limited period of time on your most important tasks.*

It's a place with no windows to the world, where no one can see you and where you cannot see others. It is where you're safe from interferences that stifle your productivity and creativity. Your eyes need time to adjust, because it's a different kind of light that shines where distractions are removed. Those who develop the capacity to stay inside this cave long enough for their fear-of-missing-out to subside and their digital withdrawals to relent are deeply rewarded. Most of us not only don't want to do this but we actually say it's bad for us. Two-thirds of men and one-quarter of women would prefer to experience an electric shock rather than spend fifteen minutes in silence or solitude. But the truth is that access is the enemy of ingenuity.

Since most people today are passively going the way of distraction, the few who wake up to the gravity of the situation, learn how to quiet the world, enter the cave, and take control of their attention will see their value in the marketplace multiplied.

The key to the cave? You must be unreachable. You're familiar with Murphy's Law, right? It states that if anything can go wrong, it will go wrong. This applies especially to your attention. If anyone *can* interrupt you, they *will*. And the easier it is to reach you, the less likely the interruption will be important. How do you keep distractions away? Let's get practical.

You Need To Create Physical Barriers

Keep Your Door Closed

A good cave is going to be a place where you can physically separate yourself from your peers. It should have walls or barriers that keep you from co-workers, friends, family, and maybe even the occasional enemy.

Hang Up Your "Do Not Disturb" Sign

Buy yourself a "Do Not Disturb" sign. Hang it on your door and you'll watch the unnecessary interruptions come to a screeching halt.

Invest in a Pair of Noise-Canceling Headphones

Some of us don't have the luxury of a personal office. Maybe you share an office, maybe you work in one of those monstrosities known as an open office, or maybe your office walls are just paper thin. Noise-canceling headphones are a great alternative for less than ideal circumstances such as these.

Physically isolating yourself is the first step, but it isn't enough. You may be away from your peers, but your phone and laptop keep you at arm's length to almost everyone in the world. You've put up walls of defense around your attention, but your phone is a Trojan horse. It never really had to break down walls to get to you. It entices you until you invite it inside, but at any moment, it will drop a band of attention-hungry soldiers who will pillage your mind and thwart your plans. Keep the Trojan horse out!

You Need To Create Virtual Barriers

Lock Up Your Phone

There is no cell reception in real caves and there shouldn't be in your cave either. You need to virtually isolate yourself from Facebook, satellites, and cell towers. Consider putting your phone in a box or desk drawer. While you're in the cave, you're off the phone.

Enter "Airplane Mode"

The airplane mode or "Do Not Disturb" mode on your phone is another great alternative. This setting is especially ideal if you are expecting an important phone call as you can select who can still reach you.

Either Close Your Laptop or Put It in "Full Screen"

If you're able, keep the laptop out of the cave. But we live in the digital age, after all, so this is not likely an option. Consider limiting yourself to the screen in which you're working. Viewing it in full screen will keep your wandering eyes from the legion of distractions scattered across the rest of your computer screen. If you have multiple tabs open, you are working against your own focused attention.

Use Tech to Fight Tech

While tech can divide our attention, it can also focus it. Here are some apps that you should consider adopting:

- Freedom - a program that turns off the internet for a set amount of time
- WriteRoom - a simplified word processor so you can write without being distracted by annoying red squiggly lines and inexplicable setting changes (Thanks, MS Word.)
- RescueTime - tracks your time to tell you how you are spending it
- Headspace - a guided mindfulness phone app (nothing increases focus like mindfulness)
- Forest - a phone app that rewards you for not looking at your phone
- Chrome Extensions - Limitless (simple organizational landing page) and Strict Workflow (an alternate to Freedom)

Twenty-five hundred years ago, Plato used the analogy of a cave to share his philosophy of how people learn and grow. Plato said all people begin life inside a cave, a dimly lit world where light and shadows are all that you can see. In order to grow and understand, people must climb out of the cave and take in the fuller truth of the world outside of it. But 2,500 years later, in a world where daily life casts us into environments of constant distraction, wisdom says that growing and learning is not a matter of leaving a cave but of entering a cave. It's about going back inside the cave, not to turn away from learning but to get away from the interferences of daily life that are keeping us from learning and developing.

Long ago we left the cave to evolve. Now we need to re-enter the cave to keep from devolving.

Curt Steinhorst

Curt Steinhorst is on a mission to help today's workforce win the battle against digital distractions. Having fought ADD his entire life and spent years studying the impact of tech on human behavior, he now equips professionals across the world to work smarter and stronger in this constantly-connected age. Curtsteinhorst.com

Paul Akers

Paul Akers is the founder and president of FastCap, a product development company specializing in woodworking tools and hardware for the professional builder. He has written three books on his lean philosophy: 2 Second Lean, Lean Health, and Lean Travel. Paul is an energetic speaker whose core passion is helping people discover their full potential and showing others how to implement lean in their business and personal lives.

ARE YOU CURIOUS TO LEARN "LEAN"?

Lean Culture

THE CONSTRUCTION industry is an interesting animal. I say that not just as an observer but as someone who has been involved with construction my entire life. I started off building guitars for Taylor Guitars. Then I went on to restore beautiful homes in Pasadena, California. Following this, I opened up my own general contracting business where I did a lot of restoration work and remodelling.

The one thing I have found about construction people is that they are creative. They are used to building things and creating with ease. Perhaps it is because of this creative bent that they are not as teachable as most groups of people. They are capable of solving their own problems.

I would separate people in the construction industry into two categories. Ninety-five percent of them have figured it all out, or as I like to say, they have genius disease. There is nothing new for them to learn. They have been there, done that. But I am seeing a much smaller group emerge that is interested in improving and learning, and what they are focusing on is thinking "lean."

By that I mean the idea of looking for waste and ways to remove it, be it physical waste or unnecessary steps in a process. Lean thinkers seek to eliminate waste in small measures every day. Once this way of thinking sets in, lean thinkers will see waste and want to eliminate it.

So why is it that this small group of lean thinkers has eagerly sought change in an industry that has remained fairly static over time in the way it works? I can't answer the question for sure, but my notion is this: The people that love lean in the construction industry are naturally curious. They don't have all the answers but they love to learn. Better yet, they love to do anything that will improve outcomes and reduce defects, resulting in a better product. Lean builders work to satisfy not only themselves but also their customers. And they have a tendency towards humility. Those are the characteristics of the people I see in the construction industry that love lean.

So my challenge to you is this: Is it possible that lean thinking could actually improve your life? In order for you to really and fully understand that idea, you are going to first have to admit that you don't know at all. When you learn about thinking lean, when you begin to realize that there is this lifetime journey of figuring out how little you know and how much there is to learn, then you will really begin to appreciate to learn the lean concept. So, as Steve Jobs said at the end of his commencement speech at Stanford University, "Remember, don't be afraid to be a little foolish." Just because you are creative and you have been solving problems your whole life and building yourself out of every situation does not mean that you can't learn something new that could quite possibly transform your life.

EMPLOYER FOCUS:

Addressing The Realities Of Violence In The Workplace

Teri Bowman

Teri Bowman is director of Human Resources at A.I.M. Mutual Insurance Companies. Teri has ten years of HR experience including recruitment, employee relations, training, compensation, benefit administration, workers compensation, and areas of compliance.

THE FULL definition of workplace violence might surprise you.

Workplace violence is considered any act or threat of physical or psychological violence, harassment, intimidation or bullying as well as other threatening, disruptive behavior or language that occurs at work.

What we hear most about are incidents involving homicides at work. According to the National Center for Victims of Crime, workplace homicides make up 9 percent of fatal injuries at work based on the latest data (2014). Overall levels are on the decline, with 403 total fatalities nationwide in 2014, down from 458 in 2011 and 1,068 in 1993. Other causes of fatal injuries at the workplace included the following: transportation incidents (40 percent); falls, slips, and trips (17 percent); contact with objects/equipment (15 percent); toxic exposures (8 percent); other violence/injury by animals (7 percent); and fire/explosions (3 percent).

The most common form of workplace violence is simple assault, which accounts for the vast majority of all nonfatal violent crimes. What can employers do to help protect their employees from any act of workplace violence? Consider these four steps:

1. Assess Your Work Site and Issue A Workplace Violence Prevention Policy

The document should have a policy statement and provide the scope of the policy. It should also outline the responsibility of managers and employees. Your organization should assign a threat-and-assessment team to be responsible for carrying out the procedures of the workplace violence prevention policy. The policy should also detail what constitutes prohibited conduct and lay out a reporting procedure in the unlikely event an incident should occur. As with other types of work-related incidents, investigation and enforcement must be timely and thorough.

2. Train Your Employees And Management Team

Once you have a written policy, begin training right away. Your employees should be aware of the warning signs that sometimes occur prior to an incident and feel comfortable reporting their concerns to management. Here is a list of some of the warning signs: unusual behavior, constantly disagreeing with others, excessive profanity, irritability and outward anxiety, disregard for company policies, comments about harming others, depression, fighting, or suicidal threats. Employees should be instructed to report any changes in their co-workers immediately to their supervisor, manager, human resources representative, or any member of the threat assessment team.

3. Re-evaluate The Interview Process

All employers have a legal obligation to provide a workplace that is free from violence. This starts before you hire a new employee. Make sure you are asking the right questions during the interview process. It is important that you ask about the core technical skills, knowledge, and experiences of the candidates. Once you feel you have selected the best candidate for the position, and upon an offer of employment, conduct a thorough and complete background investigation and drug screening. If there are any warning signs, then the employer has the opportunity to rescind the job offer. Although nothing is foolproof, it will help prevent you from hiring someone who may have a violent past.

4. Visitor Protocols

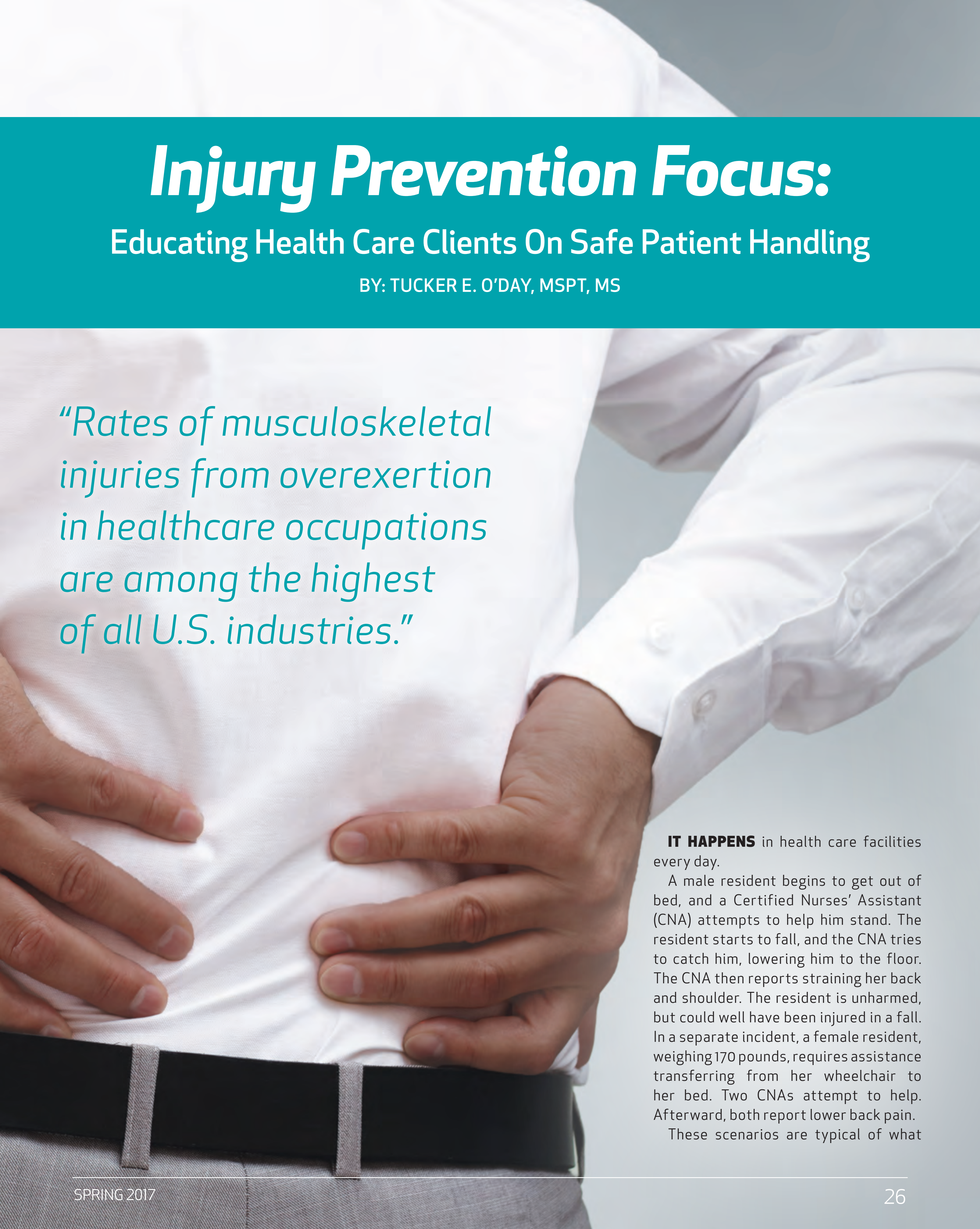
It is critical to have a procedure for guests and visitors who may arrive at your place of business. All access points of your office should be locked at all times. All employees should be assigned an access key in order to enter the building. Employees should know to never let anyone into the building, even if the person appears familiar. Guests and visitors should be directed to check in with the receptionist, and no one should be allowed into the building without first confirming the visit with the appropriate employee. Only after the receptionist has confirmed the appointment should the visitor be allowed in. Once confirmed, the individual should sign a guest book, be given a visitor's pass, and wait to be escorted through the building by the appropriate employee. When the meeting has concluded, the guest should be escorted back to the reception area, asked to turn in the visitor's pass, and sign out before being escorted to the exit.

In today's world we can never be too cautious. Encourage your employees to be aware of their surroundings and to report any suspicious behavior. We have all heard these old adages: "The life you save may very well be your own" and "An ounce of prevention is worth a pound of cure." They have never been truer than today as we continue to navigate our way through the reality and threat of workplace violence.

Injury Prevention Focus:

Educating Health Care Clients On Safe Patient Handling

BY: TUCKER E. O'DAY, MSPT, MS



"Rates of musculoskeletal injuries from overexertion in healthcare occupations are among the highest of all U.S. industries."

IT HAPPENS in health care facilities every day.

A male resident begins to get out of bed, and a Certified Nurses' Assistant (CNA) attempts to help him stand. The resident starts to fall, and the CNA tries to catch him, lowering him to the floor. The CNA then reports straining her back and shoulder. The resident is unharmed, but could well have been injured in a fall. In a separate incident, a female resident, weighing 170 pounds, requires assistance transferring from her wheelchair to her bed. Two CNAs attempt to help. Afterward, both report lower back pain.

These scenarios are typical of what

happens in skilled nursing facilities, assisted living locations, home care and in acute care hospitals every day, leading to a growing number of injuries to staff, patients and residents.

The CDC reports that "rates of musculoskeletal injuries from overexertion in healthcare occupations are among the highest of all U.S. industries." Data from the Bureau of Labor Statistics show that in 2014, the rate of overexertion injuries averaged across all industries was 33 per 10,000 full time workers. In contrast, the numbers are alarming in the health care industry. The overexertion injury rate was twice that average for hospital workers, over three times that average for nursing home workers, and over five times that average for ambulance workers. The single greatest risk? Manual patient handling.[1]

With residents or patients it is not usually possible to move as close as would be ideal, and health care workers are often assisting in awkward or asymmetrical postures. Even when a patient is cooperative and unlikely to move suddenly, studies have found that the maximum weight that should be lifted in a direct care setting should be no more than 35 pounds.[2]

Put A Comprehensive Program In Place

So, what can employers do to address these high risk activities? A.I.M. Mutual recommends introducing a comprehensive safe patient/resident handling program. While developing a new program may seem daunting, with the proper components in place, organizations can successfully mitigate this injury risk and reduce the likelihood of staff injuries.

Like any successful safety program, a Safe Patient Handling Program needs management commitment to providing staff with sufficient resources and support from the outset. In addition, an employer should:

- Conduct a needs assessment to obtain a baseline of existing safe patient handling resources in place.
- Use a participatory approach that actively involves front line staff and any parties who might affect the success of the program.
- Implement a strong policy.
- Provide staff with ready access to sufficient amounts and appropriate types of equipment.
- Train nursing staff to conduct functional mobility assessments of residents/patients to ensure that they are matched with the appropriate assistive device. (Train staff on the use of devices as well.)
- Monitor injuries associated with manual movement or handling of residents/patients.
- Conduct accident investigations and root cause analyses to help prevent recurrence.
- Establish program metrics and evaluate program effectiveness.[3]

It is important to remember that no single component stands alone. They are all necessary for a successful and sustainable program.

An Integrated Approach

In addition, there is increasing recognition of the link between patient and worker safety in general and of the need for integrated approaches to protect staff and residents/patients. Fall and pressure ulcer prevention efforts are paramount and, optimally, they benefit both staff and patients/residents.[4] In fact, a recent report from the Lucian Leape Institute concludes that "Workplace safety is inextricably linked to patient safety.[5]"

Expertise In The Health Care Industries

A.I.M. Mutual's Injury Prevention & Worksite Wellness staff can help your health care clients review or establish a Safe Patient Handling Program. For additional assistance with implementation of this type of programming, contact your Injury Prevention & Worksite Wellness Consultant directly or any member of your service team.

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EXAMINING THE LINK BETWEEN LIFE SKILLS AND WELLNESS

CAN YOU quit smoking if you're wondering how to pay the rent? Can you even think about nutrition if you're only getting four hours of sleep a night?

With the best of intentions, employers are embracing the concept of wellness initiatives in the workplace. But before you launch your first tobacco cessation program, you need to consider the life skills each employee brings to the table. And be prepared: they run the gamut.

It is becoming increasingly apparent that the well-being of individuals is inextricably linked to life skills and general health in equal measure. How well your employees manage time and stress is just as critical as some of the more obvious and direct health variables, such as body mass index (BMI) or tobacco use. At A.I.M. Mutual Insurance Companies, we take both ends of the spectrum into account, advocating a truly holistic approach to worksite wellness.

Historically, our society focused on things such as tobacco and alcohol use, weight, and related dietary factors in developing a worksite wellness program. Insurance premium differentials were introduced to employers as an incentive to build a healthy workforce. In turn, that translated to some financial pressure on the employee to achieve the employer's goal. Worksite wellness programming, as a direct consequence, put a heavy focus on changing the behaviors that would yield the highest return on investment (ROI) for health care. And that ROI could really only be measured for those who were self-insured.

The result? Wellness programs may be compromised from the outset. One pervasive misconception is that new hires automatically come equipped with the life skills needed for personal success. Often, that is simply not the case. That great new employee who looked so good on paper and during the interview may lack some of the basic skills you had assumed he or she possessed, like being able to manage time properly or achieve a work/life balance. What A.I.M. Mutual is discovering through its A.I.M. Works: The Wellness Advantage program is that life skills may actually serve as the foundation for wellness or well-being, inside and outside the workplace.

If employees are chronically missing deadlines or falling behind on paying bills, how can they be expected to change addictive behaviors such as the use of tobacco or bad dietary habits? Annual assessments through the A.I.M. Works program show that an average of 5.5 percent of individuals report suffering in the area of overall life satisfaction, nearly twice the United States average of 3 percent noted by Gallup in 2011. In addition, 18 percent of individuals reported a lack of confidence in managing their personal finances and almost 80 percent of employees reported experiencing sleep deprivation (i.e., getting less than seven hours of sleep per night).

The bottom line is that if employees are unable to manage their personal lives adequately—whether it concerns personal finances, sleep, or general state of satisfaction—how can employers hope to see improvements in workforce health? Often, the variables that are used to determine overall health (e.g., weight, tobacco use, etc.) are a result of stress-coping mechanisms stemming from that same lack of life skills.

For sustainable health behavior changes in employees and a potential higher ROI for companies, it would behoove employers to assess the current life skills of their staff while allowing room for healthy life skills to develop if a deficit is detected. The days of forty-hour work weeks, two-point-five children, two-parent households, and a secure educational system that teaches life-coping strategies are, unfortunately, a thing of the past. To truly have happier, healthier, and more productive employees with a lower turnover rate, employers may need to identify and foster fundamental life skills development on-the-job in conjunction with worksite wellness.

To find out more about the A.I.M. Works: The Wellness Advantage program, contact wellness coordinator Colleen Hyde at chyde@aimmutual.com.

Martha Gagnon

Martha Gagnon, employee benefits and wellness specialist at A.I.M. Mutual, manages the A.I.M. Works: The Wellness Advantage program and assists employers in obtaining additional employee benefits through Associated Industries of Massachusetts. Before joining A.I.M. Mutual in 2013, she was director of worksite health initiatives for the American Cancer Society.

MODIFIED DUTY:

The Benefits For Injured Workers and Employers

Lisa Grilo

Lisa Grilo has been with A.I.M. Mutual for more than 22 years and holds the position of Regional Claim Specialist Supervisor. She heads a team of Regional Claim Specialists who work in the field investigating workers' comp claims and defending cases at the conciliation level of the litigation process.

AT A.I.M. Mutual Insurance Companies, we believe in having a Stay-at-Work/Return-to-Work™ program, and we strive to be at-the-ready to assist policyholders in their efforts to create modified duty programs. We believe that the sooner an employee returns to work, the better the recovery outcome.

Preparedness is important when thinking about the implementation of a modified duty program. Knowing what the transitional duty jobs are going to be before an injury occurs and making sure your workers are aware of these jobs, allow for an easier move from regular duty to modified duty. Injured workers who aren't able to work often become bored, depressed, or anxious, which doesn't bode well for a positive outcome.

Several factors need to be considered when thinking about bringing someone back on modified duty. The most important is that if employees continue to come to work everyday, the likelihood that they will become malingerers is greatly reduced. They will continue to feel a part of the organization, be less apt to hire an attorney, and may even recover into their regular job more quickly. The longer injured workers are out of work, the harder it is to bring them back.

Finding work for an injured employee is not an easy task. Doctor-imposed restrictions that state "one-handed work, only" seem impossible to meet. What if a worker is the only person in the facility that knows how to do a particular job? Sometimes it seems easier to just say, "Come back when you can do full duty." Easier, maybe; wiser, maybe not.

How does a company prepare for a potential modified duty situation? The shortest route to a modified duty program is determining how to modify individual jobs. Can some functions be farmed out to other departments or temporarily eliminated for the short-term? Are there other positions within the company that could take on additional job duties while a worker is on restricted duty? For some workers, modified duty is more desirable than their regular job, so it is also important to set a limit on how long modified duty will last.

The benefit to planning a true job modification is that it keeps injured workers in their own jobs during the recovery period. Setting out to create these modifications can at first appear daunting, but with some brainstorming and creativity, modified duty jobs can be constructed. Ideally, these jobs would alleviate some pressure in other areas of your facility, free up some time for other tasks within the department, and set up slots for injured workers to fill should the need arise.

Workers who are treated at an occupational health facility often come back to work with "capability" notes rather than "disability" notes. Having an occupational health facility adds trained professionals to your Stay-at-Work/Return-to-Work™ program.

Keeping injured employees at work greatly reduces the cost of claims. It also avoids long-term disability for workers who might prefer to be at work rather than at home. And it is a deterrent to those workers who might be looking for an opportunity to take a few days off. Maintaining employees' sense of worth and allowing employees to feel productive will not only benefit them, but it will create an opportunity for the employer to get a return on its investment: a salary for getting a job done rather than disability benefits for a worker who is sitting at home collecting a paycheck.

For more information on modified duty, visit our forms library at www.aimmutual.com to download our Stay-at-Work/Return-to-Work™ booklet.

www.aimmutual.com

Tips For Preventing Premium Fraud In Workers' Compensation

BY: JODI WILLIAMS

TAKE A moment to picture the ideal workers' compensation insurance policyholder. What are the qualities this business owner would possess? It's likely you would visualize a policyholder who pays insurance premiums on time, cooperates with audit requests, assists claim adjusters during investigations, and meets with injury prevention and wellness consultants to gain important knowledge about safe worksite and employee practices. You may also picture a business owner who is honest, hardworking, agreeable, and who inherently strives to do the right thing.

While most of our policyholders meet most or all of these criteria, we unfortunately encounter some policyholders who do not. In the worst situations, policyholders are committing insurance fraud by intentionally misconstruing information on their new business applications in one or more of the following ways:

- Misclassifying employees by assigning employees lower-risk class codes or identifying employees as 1099 subcontractors instead of as employees
- Underreporting payroll
- Misrepresenting the true nature of their business

While such a policyholder may be saving money up front by paying a lower premium, the repercussions of this dishonesty have lasting effects for the policyholder's employees, the insurance broker, the insurance carrier, and the policyholder. An employee's claim may become more complicated to investigate and take longer to close if the employee was misclassified by the policyholder. The focus for claim adjusters should be getting injured workers the medical care they need and getting them back to work, not playing detective to determine the employee's status at the policyholder's workplace. Brokers may lose out on commission they are rightly owed as a result of premium fraud. The bottom lines for both brokers and insurers are negatively impacted. An unfair business advantage is created in the marketplace because the fraudulent business has reduced its operating costs relative to an honest business. Premium fraud is illegal and the policyholder's dishonesty may result in fines or imprisonment.

The Massachusetts Attorney General (currently Maura Healey) and the Insurance Fraud Bureau of Massachusetts (IFB) investigate deceptive business practices such as premium fraud and prosecute those who are out to avoid paying the true amount of money owed for their workers' compensation policies. For instance, on December 29, 2016, the *Stoughton Patch* reported that a Stoughton, Massachusetts, business owner was "indicted on charges of workers' compensation fraud in connection [with] allegedly making misleading statements during audits of his workers' compensation policies and failing to disclose the true size of his company payroll." This business owner avoided paying approximately $40,000 in workers' compensation insurance premiums. At the time of this publication, the business owner is awaiting arraignment.

Insurance brokers can play an active role in preventing this type of fraud from occurring in the first place. Here are some common warning signs of business owners that may be attempting to commit workers compensation premium fraud, according to an article titled, "6 Red Flags for Work Comp Premium Fraud" by Ranney Pageler on Insurance Thought Leadership's website:

- "The business address is a mail drop or P.O. Box, or the business is physically located in another part of the state from its mailing address.
- A prior insurance carrier has dropped the business or the business frequently changes

"Insurance brokers can play an active role in preventing this type of fraud from occurring in the first place."

carriers.

- An excessive number of certificates of insurance are issued on a small policy.
- Reported injuries are not consistent with purported job titles or duties.
- There is an unusual ratio of clerical to nonclerical staff for the type of business.
- The business avoids audits or has never been audited."[1]

Pageler advises that the presence of two or more of these warning signs should cause concern to a broker.

Additionally, it is important for brokers to protect themselves from false accusations in the event their client is charged with engaging in fraudulent practices. Pageler recommends the following:

- Maintain detailed records of your interactions with policyholders, including all e-mails. In the event a policyholder is charged criminally, your correspondence (including e-mail) could be seized by subpoena or search warrant.
- Verify the identity of the policyholder or contact person at the policyholder's business with a driver's license or other valid form of identification.
- Obtain original signatures on all signed applications.

If you suspect your client may be engaging in workers' compensation premium fraud, do not hesitate to contact A.I.M. Mutual Insurance Companies so we can take action. As a broker, you provide a crucial link between policyholders and insurance companies. We have a process in place to report suspected incidents of fraud to the IFB for further investigation. Or, if you would prefer to report fraud directly to the IFB (and even do so anonymously), you may submit an online form that can be found at www.ifb.org/ContentPages/Public/Hotline.aspx.

Workers' compensation premium fraud is a costly and growing problem. However, by taking the steps mentioned above and working together, the hope is that we can decrease the occurrence of premium fraud in the workers' compensation industry and deter business owners from engaging in fraud in the first place.

JODI WILLIAMS is the Residual Market Underwriting Specialist for A.I.M. Mutual Insurance Companies. She has a background in risk management, compliance, and data analysis. She also served on the Board of Directors for a Massachusetts-based workers' compensation self-insured group.

1. 6 Red Flags for Work Comp Premium Fraud," Ranney Pageler, InsuranceThoughtLeadership.com, Sept. 15, 2015, http://insurancethoughtleadership.com/6-red-flags-for-work-comp-premium-fraud/.