

F. A. PEABODY INSURANCE

SPRING 2016

RISK & BUSINESS

MAGAZINE



Because...
Things Happen™

Articles On Local Businesses That Keep Rolling

JDR Transport - "Tater" Haulin' In Maine

Tidd's Sport Shop - Revving Up Recreation

Central Maine Harley-Davidson - 28 Years & Rumbling

K&T Fire Equipment - Climbing The Ladder of Success

Kennebec Taxi - Where Business Is Always Picking up

Cormier's Bus Service - A Driving Concern

"If It Rolls, We Insure It"

Green Logging - A Focus On The Future
Darrell McGuire & Sons, Inc.
Page 30



PROUD SUPPORTER OF MAIA

THE ANDOVER COMPANIES

Visit us at www.andovercos.com

95 Old River Rd.
Andover, MA 01810
Tel: 800.225.0770
Fax: 800.323.5115

PROVIDING QUALITY INSURANCE PROTECTION SINCE 1828



TrustedChoice.com

AM Best Rating A+ (Superior)

More than 2,000 Maine businesses are now receiving the credit they deserve for their worker's compensation insurance coverage.

Are You?

We think worker's compensation insurance coverage should cost less for well managed companies. At Great Falls Insurance Company, our pricing approach allows us to reward the fact that you value your employees, maintain a commitment to continuous safety in the workplace, and, when injured, want your employees to return to work as soon as possible. At Great Falls, we want to establish a partnership to assist you in these objectives and reduce your long term cost of risk.

Working closely with your Great Falls Agent and our local loss control and claims professionals, we can assist you in preventing and controlling claims in order to lower your premiums- after all, isn't that what a valued partnership is all about?

Please visit our website at www.gficins.com and click on "Find an Agent" to find one of our appointed Agents.

Or call **Gary Hall, CEO** or **Keith Smaldon, Marketing Director** at **207 333 3257**

Rated B++ (Secure) by A.M. Best Company.

"WHAT MAKES MUTUAL INSURANCE A BETTER CHOICE FOR BUSINESS OWNERS?"

For starters, there are no shareholders – so that means we put the needs of our commercial policyholders first. And that results in better service ... suggesting ways to minimize risk ... settling claims more fairly and quickly. **No wonder business owners large and small choose mutual insurance.** Become a part of something bigger. Become a member of a mutual.

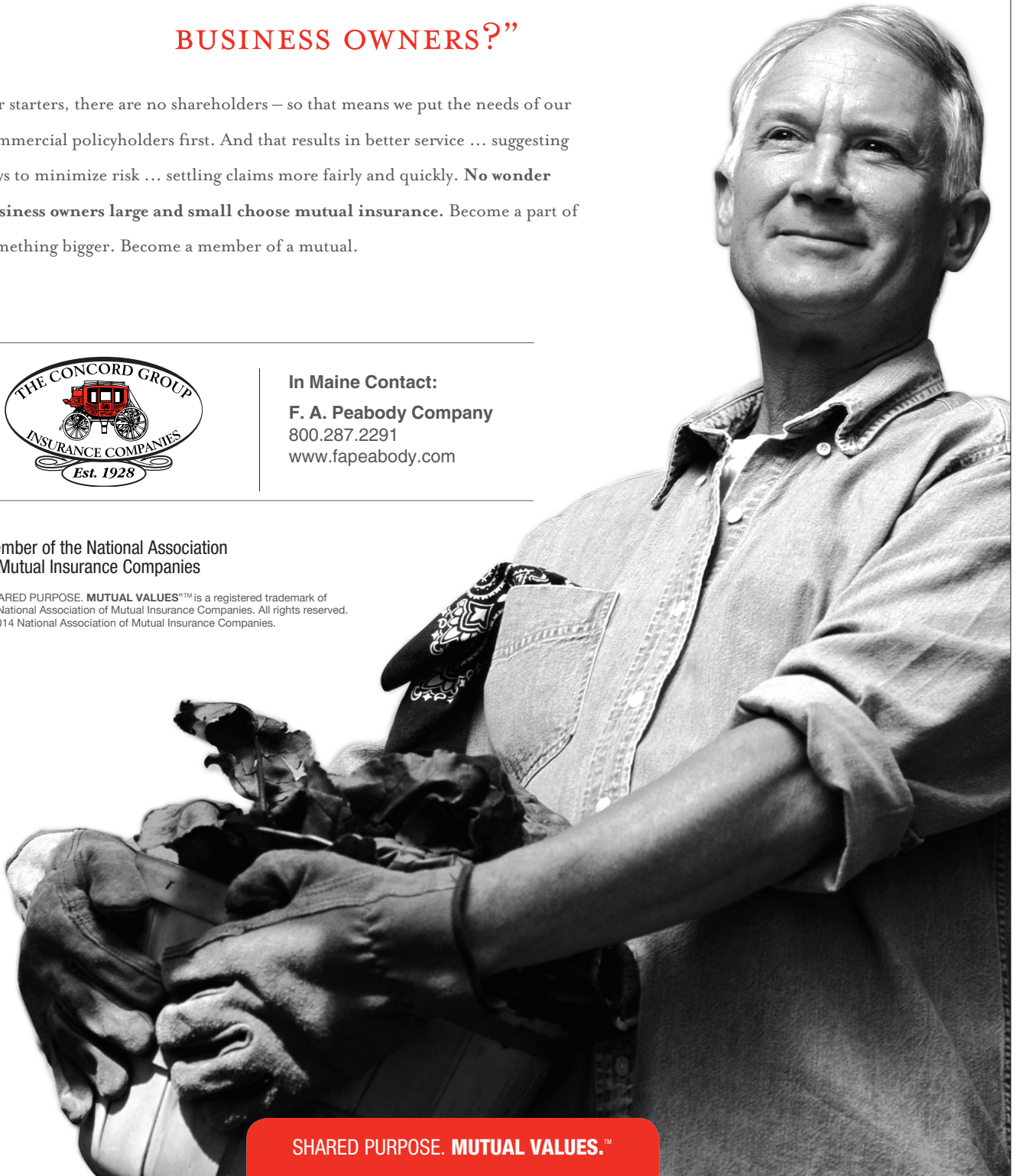


In Maine Contact:

F. A. Peabody Company
800.287.2291
www.fapeabody.com

Member of the National Association
of Mutual Insurance Companies

"SHARED PURPOSE. MUTUAL VALUES"™ is a registered trademark of the National Association of Mutual Insurance Companies. All rights reserved.
© 2014 National Association of Mutual Insurance Companies.



SHARED PURPOSE. **MUTUAL VALUES.**™



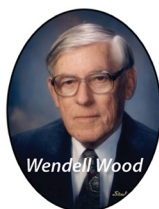
F. A. Peabody Insurance

Insurance * Life * Benefits * Bonding

*"Your Business Is Our Business
We're In The Business Of Business Insurance!"*



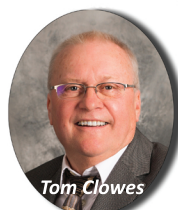
Scott
Harriman



Wendell Wood



Scott Austin



Tom Clowes



Vicki
Hagerman



Max Lynds



Julie
Bradstreet



Carol Curtis



Terri Tozier



Heidi
White



Derek
Bosse

Because...
Things
Happen™



Chris Austin



Kim
Dube



Justin
Pelletier



Troy Heald



Matt
Farnham



Mary
Jane
Cleary



Shelly
Beals



Stacey Perry



Brittani
Suitter



Steve
Fitzpatrick



Bob
Norman



Ken White



Sarah Quirk

RISK & BUSINESS MAGAZINE

PUBLISHER Carle Publishing Inc.
EDITOR-IN-CHIEF Andy Buyting
GRAPHIC DESIGN Jessica Cook
CONTENT COORDINATOR Stacey Cowperthwaite

CONTRIBUTORS
Salim Ismail
Andrew Davis
Patrick Bet-Davis
Verne Harnish
Dave Kerpen
Eric Fry
Dr. Brad Smart
Alex Maness
Ken White
Scott Austin
Steven Fitzpatrick
Carol Curtis
Chris Austin

ADVERTISING (National) Keith Keane
ADVERTISING (Local) Gregg Swallow

PHOTOGRAPHY All images sourced from
Carle Publishing Inc. or
iStockphotos.ca
unless otherwise
identified.



29 North Street
Houlton, Maine 04730
Ph: 207-532-2291 • Fax: 207-532-4474
Toll Free: 1-800-287-2291
www.fapeabody.com

F.A. Peabody Insurance Risk & Business Magazine™ is published by Carle Publishing Inc. All content, copyright © 2016, Carle Publishing Inc. All rights reserved.

Risk & Business Magazine™ is a valued and recognized trademark of Carle Publishing Inc. This publication may not be reproduced, all or in part, without written consent from the publisher. Every effort has been made to ensure the accuracy of all content in this publication, however, the publisher nor F.A. Peabody Insurance will be held responsible for omissions or errors.

Articles, reports and information contained herein reflect the views of the individuals who wrote or prepared them and do not necessarily represent the position of the publisher or F.A. Peabody Insurance. The material herein is intended for educational and informational purposes only. Nothing herein is to be considered the rendering of insurance advice for specific cases or circumstances. Communication of any legal information contained herein does not constitute an attorney-client relationship, nor convey legal advice or recommendation of any kind. Do not rely on information contained herein to replace consultation with qualified brokers, attorneys or other professionals in your jurisdiction."

Please address all editorial and advertising inquiries to Carle Publishing Inc., Email: andy@carleventures.com. Carle Publishing Inc. is not held responsible for the loss, damage or any other injury to unsolicited material (including but not limited to manuscripts, artwork, photographs and advertisements). Unsolicited material must be included with a self-addressed, overnight-delivery return envelope, postage prepaid.

Carle Publishing Inc. and F.A. Peabody Insurance will not give or rent your name, mailing address, or other contact information to third parties. Subscriptions are complimentary for qualified individuals.

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

Toll Free 1.800.287.2291 * fapeabody.com * facebook.com/fapeabody



Exponential Organizations

How Technology WILL Change Your Business

CONTENTS

Letter from the Owner	5
K & T Fire Equipment Climbing The Ladder of Success	6
Central Maine Harley-Davidson 28 Years & Rumbling	7
JDR Transport "Tater" Haulin' In Maine	8
Daily "Adrenaline" Meeting Sticking to Your Agenda	9
Why Are You Here? The Simple Story That is Missing From Your Marketing	12
What's the Prospect Really Saying? Look Past the "Buying Signals" and Ask More Questions	14
3 Digital Marketing Tips Be Successful in 2016	20
Big Mistakes Interviewers Make Learn How to Avoid Them	22
7 Ways Your Ego Will Be Tested in Sales Overcoming Sales Challenges	24
Tidd's Sport Shop Revving Up Recreation	25
Cormier's Bus Service A Driving Concern	28
Darrell McGuire & Sons, Inc. Green Logging - A Focus On The Future	30
Kennebec Taxi Where Business Is Always Picking up	31



Welcome to **R&B**

Who would have thought a rudimentary invention created nearly 6,000 years ago would change human history forever?! Everything about our lives involve this handy circular device in some form or fashion; The Wheel. Evidence indicates they were created to serve as potter's wheels around 3500 B.C. in Mesopotamia—300 years before someone figured out to use them for chariots. From medicine, to cooking appliances, to religious metaphors, to predicting futures and fortunes, transporting goods, or keeping our kids occupied with play toys...the wheel is the most significant invention known to mankind.

Some time ago our marketing director, Gregg Swallow, had an idea rolling around in his circular head..."we insure a lot of things that roll", he said. "Why yes, we do", I said. How basic! Like the birth of the very invention itself, the round device called "wheel" became his next obsession. And so, we bring you our spring edition of Risk & Business with a theme; "If it rolls, we insure it"! From dump trucks to delimiters, trikes to motorbikes, skidders to side-by-sides, bush hogs to bulldozers and taxis to tractors; the F. A. Peabody Company insures all kinds of things that roll.

Our customers make tremendous industry with the use of the wheel. Transporting goods and people are among the many. Inside this issue you'll read about haulers of all kinds; some for work, some for play but all are businesses that rely on this handy invention to make our economy work. Thank you for participating in our Spring 2016 edition of Risk & Business.

Keep on rollin'!

All the best,

Christopher B. Anderson

Christopher B. Anderson CPCU, CIC, WCP
President

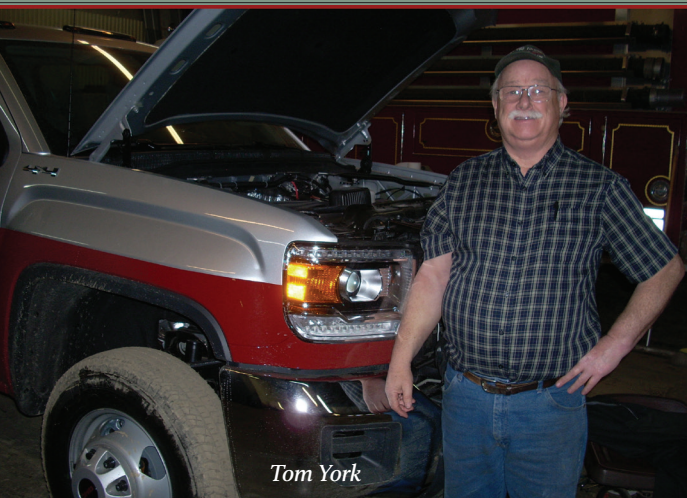
www.fapeabody.com



K&T Fire Equipment

Climbing The Ladder of Success

BY: CAROL CURTIS, CIC, BRANCH MANAGER SHERMAN, FA PEABODY INSURANCE



Tom York

Even before starting K&T Fire Equipment in 1991, Tom York had a hand for mechanical work. During high school, Tom spent a summer in Yellowstone National Park with the forest service helping to fight forest fires and later worked for the Maine Forest Service. Through the years, Tom has held jobs in other fields. He worked as an over the road truck driver for a time and held a position for several years as a service manager at an automotive dealership. At one point he worked for the Great Northern Paper Company as a multi-craft training co-coordinator.

Tom's uncle, Ken Prescott, worked for another fire equipment company and initially introduced Tom to the fire equipment industry. In 1991, Tom formed a company with a goal of high quality and custom built fire equipment to the area. The industry is demanding and not one which should be jumped into lightly, and Tom knew that. With Ken's help, they steadily built up a customer base and began selling and assembling quality products for their clients. Ken has since passed; however, his

spirit lives on in the work that Tom and his family do. Tom's sons Jeremy and Patrick have since joined the business and the close-knit family environment has been a strong driving force behind the growth of the company.

The products that Tom and his business build are not isolated to Maine. They also serve many other markets in the east, including New York, Pennsylvania, New Hampshire, and Vermont, among others. Their builds and sales are most often geared towards municipal markets. The market for municipal sales, though smaller than a large open market, is actually a benefit for K & T. It allows tailoring of products to specific needs and opens the door for relationship

building. Those relationships have grown into satisfied, repeat customers over their 25 years in business.

Through the years, K&T has managed to stay ahead of the curve in terms of both innovation and fabrication. They strive for improvement at every step, even going so far as to have purchased a new polypropylene welder for use in the fabrication of their own water tanks for outfitting trucks. Once they sell a chassis, they custom build and fabricate everything that goes inside, allowing for extensive customization. This includes a spring loaded frame to compensate for the weight of the equipment on board. They also provide on-site service with an on the road service vehicle for customer's needs that can be met without having to transport equipment to the K & T facility.

Strict attention to details, quality materials, and the utilization of the newest technologies in the field have allowed K&T to maintain a leading position in the fire equipment industry. The level of their expertise and the consistency in the products that they produce has led to decades long customers in many cases.

Tom and his team are creating products to perform a serious job, save lives. Ultimately, K & T provides equipment and servicing that you can take into the fire with you, both literally and metaphorically. ♦



Carol Curtis, Branch Manager/Sales Agent of F. A. Peabody Company, is the Agent for K&T Fire Equipment.



Central Maine Harley-Davidson

28 Years & Rumbling

BY: KEN WHITE, WCP, SALES MANAGER, F. A. PEABODY INSURANCE



Owner, Wendell Sproul on the right and his son, Clark in the Central Maine Harley motorcycle showroom

There are thousands of Harley-Davidson dealerships in the U.S. Not many of them, however, have the rich and storied history of Central Maine Harley-Davidson. In terms of both family history and the memories of motorcycles, past and present, Central Maine Harley has a little bit of something for everyone. In 1988, Wendell Sproul and his family established the company. At that time, Wendell was searching to provide a better life for both himself and his family. A welder for many years, he hung up his welding hat and gear and moved to Hermon, Maine to begin a new life.

The company started on a small scale and made do with the basics. It was initially established in an old barn. The strong lumber used in its creation and the classic post and beam structure from which it was made has stood the test of time, first being built in the late 1800s. Prior to Central Maine Harley, the building had housed Maine Motorcycle Sales, a company established in 1960 by Adrian Jones. Even then, the building doubled as a Harley-Davidson store and as a hay barn. Sales were slow, but this was partially due to the selectiveness that Adrian showed in his stock.

Once Wendell made the purchase, he and his family got to work with inventory and more. The walls and the exterior were reworked to to be more efficient, but the core structure was retained in order to maintain both the classic look of the building and the rich heritage. The second floor, which now serves as the motorcycle showroom, formerly housing parts, was updated with a refurbished I-beam which allowed the hoisting of motorcycles up and down from the new second floor showroom. Finally, a sales office was installed, along with a display window and overhead lights.

Today, Central Maine Harley-Davidson has an accessories showroom, pre-owned bike inventory, finance service, parts department, service department, rental service, riding academy, winter bike storage and, of course, a large inventory of new Harley-Davidson motorcycles.

Since the founding of the company, Clark and Charlie, Wendell's sons, have joined the company and work there every day. Cheryl Oliver, his daughter, does commercial and voice-over work. Jaylyn, Wendell's wife, also works alongside Wendell daily at the dealership. Wendell is thankful for the support shown by the local community. Just a couple of years back, the company donated a new motorcycle to a retired

Bangor police motorcycle officer. Giving back to the community that have given so much to them is one of the hallmarks of the Sproul family.

Central Maine Harley-Davidson has been in business for more than 25 years because of a combination of factors. They strive to provide high quality service and to create lifelong customers. From their initial start and until now, they have remained a part of the Harley-Davidson family while maintaining a local, independent flavor that is all their own. Wendell's passion for the business and the strong family bonds that led to the creation of the company in 1988 have held true through the years. ♦

Ken White, Sales Manager for F. A. Peabody Company, is the Agent for Central Maine Harley. Ken specializes in commercial retail, wholesale and manufacturing accounts.

Ken White on a Harley at Central Maine Harley



JDR Transport LLC

"Tater" Haulin' In Maine

BY: STEVEN FITZPATRICK, BRANCH MANAGER HOULTON, F. A. PEABODY INSURANCE

JDR Transport is a "county" born trucking company that has a history of family involvement that goes way, way back. Formed out of necessity to transport their massive potato crop, the roots of JDR go very deep and wide. JDR Transport is only one part of a family enterprise that has blossomed over the past 100+ years into multiple interrelated corporations. McCrum Family Holdings, LLC is the main company of the family business that oversees eight LLC's, each playing a part in their success. The divisions are made up of four farming operations: County Farms, LLC; Sunday River Farms, LLC; County Super Spuds, LLC; and County Grain Merchants, LLC; a land holding company, McCrum Land, LLC; an agricultural company, Northeast Applicators, LLC; a large potato processing company, Penobscot McCrum, LLC; and the trucking company, JDR Transport, LLC.

Their history can be traced back 130 years and is as captivating as it is touching. It began in 1886, when Lemuel McCrum moved to Mars Hill and met Ada Sylvester. The family begins with 14 children and they start the family farming business. Darrell, one of their sons, continued the family farming on the West Ridge Road with his wife Nettie and their six children. The next generation kept the farm going: Dana and his wife Arlene, who moved to the Banks Farm on the North Road in Mars Hill. Three of the children in the fourth generation including Jay and Sue McCrum, David and Patti McCrum, Robert and Jill (McCrum) Lunney grew the family business into the size it is today. Now the 5th generation, including: Wade (JDR), Darrell, Nicholas and John McCrum, along with Jason Willard (CFO) are continuing the family tradition.

JDR Transport was started to accommodate the ever growing need

for trucks in the County Super Spuds operation. Starting with only 2 trucks in 1992, the company was born. As the farm grew, so did the fleet of trucks. County Super Spuds now grows over 3,500 acres of potatoes, and they have acquired a potato processing plant in Belfast, Maine: Penobscot McCrum, LLC. With all the growth in the farm operation and the processing plant, so grew the trucking operation. As of 2016, JDR has a fleet of 24 tractor trailers that haul products all over the east coast. They average over 2,000 loads of potatoes annually to the 3 "major" potato chip makers in New England. This is why they now have become known as the "Tater" Hauler.

JDR Transport has also become known as one of the best companies to work for in the Maine trucking industry. A firm commitment to good equipment and quality drivers has allowed JDR Transport to become very successful in both keeping costs down with very low loss ratio's and being able to deliver all their loads in a timely manner. Wade gives a lot of the credit to his drivers, saying "we have been able to move product safely and timely because of our committed drivers and their families that support them". It is clear that the values and work ethic he learned while working on the family farm has translated into a successful trucking business that the farm can depend on. Concluding the interview, Wade was certain to give thanks to God for the blessings provided, and thanks to their many loyal customers that keep JDR Transport trucking along. ♦



Steve Fitzpatrick, Branch Manager for the Houlton office, is the Agent for JDR Transport. Steve Handles commercial accounts and specializes in transportation.



Daily “Adrenaline” Meeting

Sticking to Your Agenda

BY: VERNE HARNISH, AUTHOR OF SCALING UP

There is one indispensable routine; one absolute essential habit more important than any other I can teach an executive team; one discipline that is non-negotiable – and that is an effective daily meeting rhythm.

Before dismissing the idea (I’ve heard every excuse over the years), consider that from the top teams at Goldman Sachs to the assembly floors of Dell Computer to the Oval Office of the White House, an effective daily meeting rhythm is at the heart of their management practices. And I’ve not encountered a single start-up to mid-size firm that didn’t benefit greatly from initiating a short daily huddle organized around a specific agenda which I’ll detail below.

“I lead a daily ‘Adrenaline’ meeting,” explains Tony Petrucciani, CEO of Single Source Systems, Inc., a computer services firm based in Indianapolis. Petrucciani gathers his management team (five

including himself) and meets each day at 10:07 am to discuss roadblocks. Their goal is to be out in 15 minutes. The name came from the substance which makes the heart beat faster. “In our case, we wanted the business to pulse faster,” adds Petrucciani.

“Our key customers really like that we do these meetings and it has become a sales tool, differentiating us from the speed that our competition pulses,” adds Petrucciani. “It used to take days for issues to work their way ‘to the top’ to get authority to allocate resources – it’s now like Fedex – it’s there by 10:30.” It wasn’t always like that at Single Source. The meetings were launched when they faced a large project in overrun status and their customer was getting angry. “We implemented a specific Project Adrenaline daily meeting. Within a week, we were making much better progress, and had gained back credibility from the customer (we told them about

Adrenaline). This kept a 6 figure project from imploding,” describes Petrucciani.

Since then, his team has implemented other types of daily Adrenaline meetings (Channel Adrenaline, Sales Adrenaline) that pulse just before his management meeting. If a major issue comes up in those earlier meetings, they pulse thru to the Management Adrenaline meeting, keeping the company operating at an effective pace.

“The daily huddles are particularly key when you’re the busiest and spread the thinnest,” notes Chuck Hall, founder and CEO of Charles Hall Construction in Clarendon Hills, IL. With a focus on clients with multiple projects across multiple regions, Hall has teams working all over the country. And with the economy picking up, he’s facing an onslaught of business. “We have approximately \$24M in contracts signed or under negotiations for work this year



waiting to start,” explains Hall. “With the daily, we’re much better equipped at keeping our daily task aligned with our plan. And it has helped us keep moral high during the difficult slow months, and step by step prepare us for the tidal wave of work that will hit us in June/July” says Hall.

“With the daily, we’re much better equipped at keeping our daily tasks aligned with our plan.”

The immediate pushback I get when recommending a daily huddle is “We’re too busy!” Executives can’t imagine finding the time to get everybody in the same place or on a conference call every day for one minute, let alone five or 15. And if the company is quite small and travel isn’t that big an issue, they’ll tell me, “We don’t need a meeting when we’re seeing each other all day long.”

Yet, routine actually sets you free. Teams that huddle daily find they interrupt each other considerably less the rest of the day. There’s a fixed time when everyone knows they’ll have everyone else’s attention. Meeting daily also clears up issues that otherwise linger to clog up the weekly meeting. This frees up time to focus on more strategic issues during the weekly gathering.

I recommend that companies set the time at an odd time, like Petrucciani’s 10:07 am. People do a better job of being on time when the time’s not on the half- or quarter-hour. Worried that you’ll forget the meeting while traveling? For a nominal monthly fee use www.iping.com, a reminder service which pages or phones you just prior to the daily meeting. And www.freeconference.com offers a free conference bridge you can use to host a daily conference call.

Make attendance mandatory and on time, with no excuses. I’ve been in intense meetings with clients. I’ve been in the midst of seeking funds from venture capitalists. It doesn’t matter; I tell

them I need to take a break for my daily meeting. And it only gains one respect – a disciplined firm exudes success.

“...I tell them I need to take a break for my daily meeting. And it only gains one respect – a disciplined firm exudes success.”

Overall, start and end on time and don’t problem solve. This meeting is simply for problem identification. If the meeting is face-to-face, stand up to avoid going too long. And back the meeting up against other regular meetings or appointments to force an ending. If it starts to go longer than 15 minutes, people will drop the habit.

The Agenda: It should be the same structure every day, and it’s an agenda just three items long: what’s up, daily measures, and where are you stuck? In the first few minutes, each attendee shares “what’s up” the next 24 hours. This lets people immediately sense conflicts, crossed agendas, and missed opportunities. The key is to highlight specifics without simply reading one’s ‘to do’ list.

Next, review whatever daily measurements your company uses to track its progress, highlighting any unusual trends.

The third and most important agenda item is where people are stuck. You’re looking for bottlenecks. There’s something powerful in simply verbalizing, for the whole group to hear, your fear, your struggle, your concern. It’s the first step to solving the problem, because “until the mouth runs, the brain won’t engage.” And the only people who don’t get stuck are those who aren’t doing anything. So, scrutinize the person that reports “everything is fine!” or “no stucks today.”

Important as it is, the bottleneck conversation shouldn’t be allowed to drift on into problem-solving. It’s okay if somebody wants to reply to a bottleneck by saying “Call so-and-so,” but if two people start engaging over an issue, politely

suggest they “take it off line.” Remember: The daily meeting needs to be kept short.

While reading Titan, in preparation for writing the chapter on meetings in my book, I was struck by the fact that John D. Rockefeller had lunch with his top team every day, starting with his co-founders in the early days and ending with Standard Oil’s nine directors at headquarters in New York. Rockefeller insisted that this routine was crucial in the success and global reach of his company – and it will for your firm as well. ♦

Verne Harnish is founder and CEO of Gazelles, a global executive education and coaching company. Verne has spent the past 30 years educating entrepreneurial teams. He’s the author of Scaling Up that uses approaches honed from over three decades of advising tens of thousands of CEOs and executives.

**WATCH
LEARN
SCALE
UP**

Save 15% on any Growth Institute program.
Use promo code RAB2016



**Verne Harnish's
Scaling Up Online Class**
Mastering the Rockefeller Habits 2.0

A powerful online Scaling Up implementation program tailored to your organizational needs and schedule. This program will give you the proven tools and strategies to achieve greater alignment, accountability, and acceleration without the drama.

Watch, Learn, and Implement with:

- 9+ hours of Verne Harnish's video lessons explaining the Scaling Up methodology
- Live interactive sessions and guided implementation with a Certified Coach

To learn more about this program visit:
www.growthinstitute.com/scaling-up



**Professional
Development Program**

Invest in your organization's most important asset, your people.

Empower your team with access to over 70 video courses presented by the industry's best Thought Leaders. Learn cutting-edge methodologies around leadership, people, sales, innovation, and much more.

For more information, go to:
www.growthinstitute.com/en/corporate-program



4D ASSESSMENT

*Learn how prepared you are for substantial growth.
Start today with your FREE assessment at:*
www.growthinstitute.com/4d



Why Are You Here?

The Simple Story That is Missing From Your Marketing

BY: ANDREW DAVIS, CO-FOUNDER, TIPPINGPOINT LABS

Why are you here? Not metaphysically. But, why is your business located in THIS city? Why have you chosen to build your business in THIS town?

Your “About Us” Page

I am willing to bet that the most under-served and un-interesting page on your website is your “About Us” page. Core values that don’t mean anything litter these pages. Your “About Us” page is a repository for vague mission statements and boring bios that do little to differentiate your business. It’s time to use this page to tell a story.

The Origin Story

We love a good origin story.

An origin story is the back-story of a person, place or thing. It is the legend behind a comic book character, a corporation, a product or even a sport.

When it comes to corporate origin stories, it would seem that a garage or a dorm room is one of the best places to build a successful business. Hewlett-Packard, Apple Computer, Google, Amazon, Disney, Yankee Candle, Harley Davidson, Mattel, Maglite, and Lotus all tell origin stories that start in someone’s garage and end with success. Facebook, Dell, and Microsoft are all purported to have started in dorm rooms. Read enough of these origin stories and you might think your business would be more successful if you move into a garage or find yourself a dorm room.

These kinds of stories are powerful. They are told and re-told.

Great origin stories become legends. They become a piece of pop (or even corporate) folklore.

What’s your origin story?

WHY are you here?

We live in a global economy. We can choose to buy from anyone anywhere in the world. So why should I buy from you?

The Price of a Pen

There are two pens in front of you. They look the same: a \$5 pen made in China and a \$10 pen made in the USA. Which one would you buy?

If you are like most consumers, you’ll purchase the Chinese-made pen.

So, how could I inspire you to buy an American-made pen for three times the price of its Chinese-made look-a-like?

One self-made billionaire, Tom Kartsotis, has figured this out, and the answer is elegantly simple: imbue your product with a powerful sense of place. Before I tell you Tom’s story, let me help you embrace a new sense of place.

The Paradox of Place

Sense of place is a way of describing the emotional relationship that an individual has with a particular area. It is a value-laden concept that encapsulates a person’s feelings, perceptions, attitudes and behavior towards a specific location.

Ironically, the more global our economy, the less we leverage the marketing value found in the sense of place. In a digitally-driven world, the products and services we buy aren’t from anywhere. They are from the web.

Unfortunately, the more global our economy has become, the less we believe our

origin story – and the place we’ve built our business – matters.

The Power of Location-Envy

Location-envy is the emotional belief that one’s success is defined by the location of one’s work.

We’ve been taught that envy is bad (it is one of the seven deadly sins.) But location-envy is benign. The envy we’ve been encouraged to avoid is destructive. Location-envy is constructive. It’s a unifying force, an amazing source of pride, a tremendous motivator, and — most importantly — a powerful emotion.

Location-envy creates a connection between the place we’ve built our businesses and the success we’ve seen. It creates a connotation, a feeling about our town, that connects our desire for success with a specific place in the world. These kinds of emotional connections and connotations are sticky. Not only do they appeal to those in the industry, they’re easy to remember.

So, who is the billionaire venture capitalist who’s figured out how to inspire consumers to spend \$15 on a pen just by marketing the place it is made?

The Power of Place

In 2011, billionaire venture capitalist Tom Kartsotis (the founder of Fossil) set out to launch a new luxury watch brand. Rumor has it that before Mr. Kartsotis decided to set up shop in Detroit, he commissioned a study to find out if the Detroit brand alone added value to the products he planned to produce.

The study asked participants “if they preferred pens made in China, the USA, or Detroit at price points of \$5, \$10 and \$15 respectively.” The result? Given a choice between a pen made in China or the USA, participants consistently chose the Chinese pen. As soon as they added the option to buy the \$15, Detroit-made pen to the mix, subjects immediately decided

they would gladly pay the higher price point. Why pay more for a Detroit-made pen? It has been imbued with a sense of place. Detroit's reputation for manufacturing high-quality products adds intrinsic value to the pen 3.

So, Shinola set up shop in the former General Motors Argonaut research building, also home to an arts college. In 2013, the first 2500 Shinola watches hit the market, and they sold out in a week at \$550 each. Eighteen months later, Shinola grossed \$80 million, selling watches to clients as American as President Bill Clinton, a proud owner of twelve watches. In 2015, Shinola plans to sell 250,000 watches, and a whole host of other Detroit-made luxury-goods.

Shinola's product-line has already expanded from wristwatches to leather bags, bikes, iPhone cases, pocketknives, footballs even pet supplies. Like Fossil, before it, Shinola is a lifestyle brand. The Detroit team is also venturing into retail with plans to open 16 domestic and European stores.

Shinola's marketing, not to mention the entire ethos of the brand, is about Detroit. The city's name is on every single one of their products. Shinola markets the place they do business just as much, if not more, than the business they do.

This is exactly the kind of corporate marketing that builds a sense of place. It is the kind of marketing that creates location-envy. It is the kind of powerful storytelling that opens the door to the reinvention of Detroit as the Luxury-Goods Capital of America.

These stories lead to a big what if.

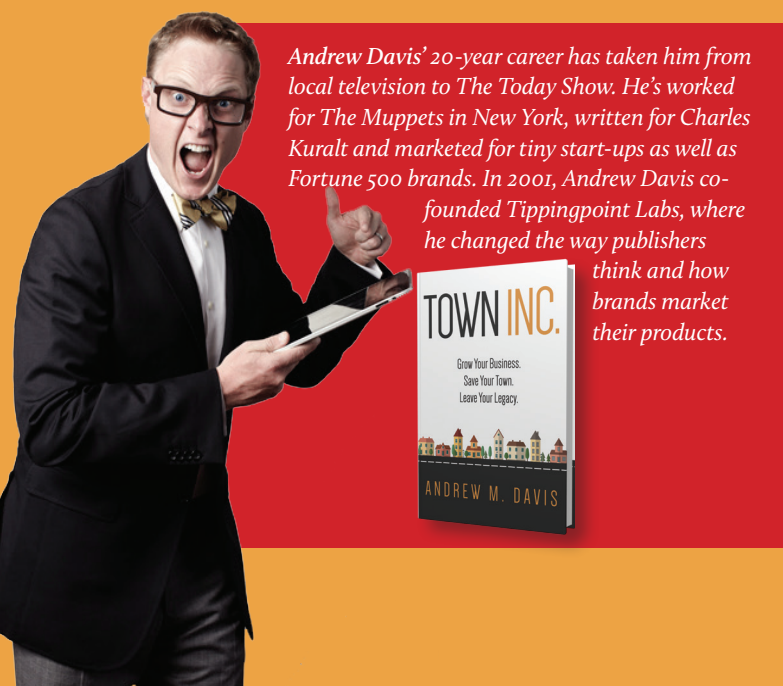
What if you marketed the place you do business just as much, if not more, than the business you do?

What if you leveraged the power of location-envy?

Why are you here?

Tell your origin story and tie it to the place you do business.

Now go fix your About Us page. ♦

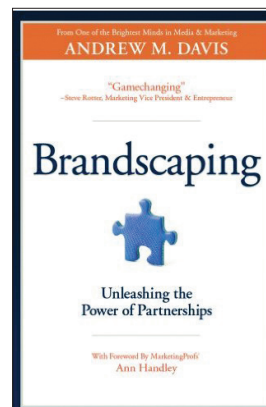


Andrew Davis' 20-year career has taken him from local television to The Today Show. He's worked for The Muppets in New York, written for Charles Kuralt and marketed for tiny start-ups as well as Fortune 500 brands. In 2001, Andrew Davis co-founded Tippingpoint Labs, where he changed the way publishers think and how brands market their products.

The Fundamentals

Brandscaping: Unleashing the Power of Partnerships

BY: ANDREW DAVIS



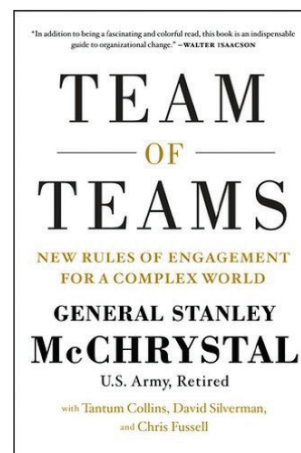
Brandscaping is a big, infectious idea—a new marketing methodology that begins with one simple observation: a rising tide lifts all ships. In this groundbreaking book, media and marketing visionary Andrew Davis shows you how to partner with other brands and undiscovered talent to create content that drives demand for the products and services you sell. Davis dishes

up dozens of case studies showing how all types of individuals, companies, and brands have tapped into the power of brandscaping to achieve unparalleled success, often using resources already at their disposal.

Teams of Teams New Rules of Engagement for a Complex World

BY: GENERAL STANLEY
MCCHRYSTAL

In this powerful book, McChrystal and his colleagues show how the challenges they faced in Iraq can be relevant to countless businesses, nonprofits, and other organizations. The world is changing faster than ever, and the smartest response for those in charge is to give small groups the freedom to experiment while driving everyone to share what they learn across the entire organization. As the authors argue through compelling examples, the team of teams strategy has worked everywhere from hospital emergency rooms to NASA. It has the potential to transform organizations large and small.





What's the Prospect Really Saying?

Look Past the “Buying Signals” and Ask More Questions

BY: ERIC FRY, MANAGING PARTNER, SANDLER TRAINING



Maria was quite certain she'd laid the groundwork for a really big order.

Her prospect, Bert, was asking lots of questions during her presentation. He was smiling a lot. He was nodding his head. He was sending all kinds of classic “buy signals.” Near the end of the meeting, Maria asked Bert what he thought of everything they'd discussed. Bert looked her right in the eye, nodded, and said: “You've done a great job, Maria. I'm definitely inclined to place the order this week.”

Maria smiled, shook Bert's hand, and made her way out of the building. She felt she had reason to celebrate! She'd been

working on this deal for months.

That afternoon, she entered the new account on her quarterly income projection, with a closing probability of 100% – and a hefty commission for Maria – and emailed the projection to her manager.

By the end of the week, though, Bert had stopped returning Maria's calls. Another week went by, and then another. Eventually, Maria learned from Bert's assistant that her company had lost the deal at the last minute to a competitor.

What happened? Had Bert lied? Not exactly. It would be more accurate to say

that Maria had misunderstood. She had been listening to Bert with “happy ears.” He'd told her that he was inclined to place the order this week. He hadn't, however, made any commitment to place the order with her – or anyone else – at any time. If she'd figured out what the prospect was really saying, she might have been able to secure an agreement from Bert to allow her to revise her offer in the event that a competitor swooped in. She didn't do that, though ... because she was listening for what she wanted to hear.

Clarifying Prospects' Statements

Prospects will sometimes make statements that, on the surface, sound positive, but on

closer inspection, reveal no actual commitment. They contain indecisive, play-it-safe words or phrases that allow prospects (and customers alike) to avoid making commitments.

Examples of “play-it-safe” language from prospects could include:

- I’m inclined to place the order this week.
- I believe that there’s a good chance that we will award the project to your firm.
- Things look pretty good.

It’s likely you’ve heard your share of statements like this from prospects. Perhaps you even considered them “buying signals.” But how much certainty can you really attribute to words like inclined, good chance, and pretty good?

A simple reverse – meaning you ask a question that puts the ball back in the prospect’s court in a tactful way – can help you uncover the real meaning of these statements. For example:

Prospect: I’m inclined to place the order this quarter.

Salesperson: Certainly, that would be appreciated. Let me ask you something. When you say “inclined,” what does that mean?

Prospect: I believe that there’s a good chance that we will award the project to your firm.

Salesperson: I appreciate you telling me that. I’m curious, however. When you say “good chance,” what does that mean?

Prospect: Things look pretty good.

Salesperson: I’m glad to hear you say that. Can I ask something, though? When you say “pretty good,” what do you mean by that?

Getting to the Reality of the Situation

It may take two or more patient, tactful reverses to expose the real meaning of the statement. If Maria had done this, she would have found out that what Bert really meant was, “I’m impressed enough by what you’ve put together here to show your proposal to our CEO – and if he thinks it’s a good idea, we’ll place the order.” That’s encouraging ... but it’s not the same thing as “I’m sending you the order later today,” which is what Maria’s “happy ears” heard.

That’s a shame – because if she’d only gotten to the reality of the situation, Maria could have set up a meeting with Bert, the CEO, and herself ... and saved the deal!

The next time you hear what sounds like a “buying signal” from the prospect, avoid the temptation to make his or her words mean what you’d most like them to mean. Ask a few questions that clarify what the prospect really means, and work from there. Your closing numbers will thank you! ♦

Eric Fry is Managing Partner with Sandler Training. Prior to Sandler Training, Eric worked for a number of well-known, international organizations including Xerox and Staples Advantage while honing his skills in sales and leadership throughout his career.

Is “quote & hope” your selling strategy?



Sandler Training
Finding Power In Reinforcement®

atlantic.sandler.com



Exponential Organizations

How Technology WILL Change Your Business

BY: SALIM ISMAIL, AUTHOR OF THE EXPONENTIAL ORGANIZATIONS

***“In business, performance is key.
In performance, how you organize
can be the key to growth.”***

Salim Ismail, author of the book *The Exponential Organization* and one of the founders of Singularity University, is one of the biggest proponents of the concept of an exponential organization (ExO). He is, in fact, one of the originators of the term. He defines an ExO as an organization that performs a minimum of ten times better than their competitors in the same space by leveraging the power of information and improvements in technology. In following with that, these companies have been able to use relatively few resources to cause major changes in many industries. It can be said, perhaps, that technology is the only true driver of change in the world.

Traditional companies not only do not perform at the levels that ExOs do, but they fail to understand the consequences of not adapting to changes in both information and technology.

As entrepreneur David Rose put it so eloquently, “any company designed for success in the 20th century is doomed to failure in the 21st.” He isn’t kidding. Over the last two decades, a number of leading companies have failed because of a lack of vision or a lack of adaptation. Kodak, once the leader in photographic technology, failed due to completely ignoring the move to digital.

The Law of Accelerating Returns

To begin determining how an ExO becomes an ExO, one should begin by looking at the Law of Accelerating Returns, as defined by futurist, Ray Kurzweil. He states that the basic measure of information technology follows an exponential (and predictable) trajectory. Obviously this flies in the face of the idea that the future cannot be predicted. Many aspects of the business world (and whether a given business will fail or succeed) are still unpredictable, but through the prediction of the trajectory of information technology, a number of aspects can, in fact, be predicted.

Kurzweil has made a name for himself as a futurist through a number of predictions he has made regarding the advancement of technology. One of these is that a computer would eventually be able to defeat a human in a game of chess. Another is that we would eventually have self-driving cars (thanks, Google). The genius of the

predictions, however, are not the predictions. The genius of the predictions are the law that governs them.

His law of exponential growth in information technology is remarkably similar to Moore's Law, which states that "the number of transistors incorporated in a chip will approximately double every 24 months". The law, named for Gordon Moore, cofounder of Intel, was first stated in 1965. It remains true to this day. The law has seen computers go from the size of a room in a house down to the size of a phone that can fit into your pocket, while processing power has increased right along with the change in size.

In the context of business, you can extrapolate that once a business is able to leverage information technology in its processes and begins to acquire information, the growth pattern of that business will begin to double. Once that process starts it doesn't stop. That is the seed from which ExO's are born. According to Peter Diamondis, author of "Abundance", once we are able to harness that power, we will have abundance in everything.

Linear vs. Exponential Growth

It is important to understand the difference between linear and exponential growth as well. Linear growth, as you would expect, follows a straight line. It is a constant growth that continually increases at the same rate. $1 + 1 = 2 + 1 = 3 + 1 = 4...$ and so on. Exponential growth, on the other hand, grows at a proportion that is relative to the current value. $1 \times 2 = 2 \times 2 = 4 \times 2 = 8 \times 2 = 16 \times 2 = 32...$ and so on. The curves, as you can see below, look very different. One interesting thing to note about ExO's, in particular, is that when exponential growth is occurring in a field, the experts in that field almost universally predict linear growth.



Linear vs. Exponential

As you can see, there is a big difference in the growth curves between linear and exponential. This is a key thing to understand. Once a company reaches a point of exponential growth, they are no longer going to be limited by a stagnant (yet constant) growth pattern.

The Concept of Leverage

Leverage, as a concept, is something all of us understand. What many of us, and many businesses, fail to see, however, is how to leverage situations (or technologies) to change our positions

in society or the marketplace. Leveraging existing resources and applying information technology to industries has led to major upheavals in many industries in the last decade. The classic cycle of disruption, over time, in any given industry follows a pattern: overconfidence leads to a sudden collapse, the response to which is often "too little too late" and is followed by a continual decline.

"Leveraging existing resources and applying information technology to industries has led to major upheavals in many industries in the last decade."

One of the most well known examples of this is, perhaps, the hotel industry. AirBnB has been able to leverage an existing resource (the homes, living spaces, and empty rooms of users) in order to provide a service to individuals looking for a quick and easy place to stay. Their overhead cost for this? Next to nothing. Whereas a hotel would require new infrastructure, years of construction, and ongoing maintenance costs, AirBnB can add a new room by simply acquiring a new individual looking to rent a space out on their service.

Another example is Uber. This one is almost textbook. You have taxi companies, which have stood largely unchanged for the last hundred years on one side, and you have a (once) small company leveraging (again) an existing resource (the cars of their clients) on the other. What happens? Uber provides a higher quality services for much less overhead with an exponential rate of growth.

Perhaps the most popular example, however, is Netflix. Almost single handedly, Netflix has changed the way we look at movies and media. Through the implementation of a standard, easy to operate, streaming platform, Netflix has become a service that is in nearly every household. Their process has been highly democratic and information driven right from the very start. For one thing, they constantly analyze the viewing patterns of each individual, customizing accounts to the individuals who are watching them. They also use that data to determine what to put on their service. In the words of Jenny McCabe, their Director of Global Media Relations, they "look for those titles that deliver the biggest viewership relative to the licensing cost."

Why Traditional Companies Have Trouble Adapting

Large companies have to, by their very nature, have systems in place to resist change. After all, they became successful because of the things that they have already accomplished. Thus, when changes or disruptions are made in these companies, the changes are resisted. When something or someone begins to disrupt the way that an organization functions, the "immune system" of that organization will come in and try to stop those changes from taking place.

What Makes an Exponential Organization?

ExO's spring out of the new wave of entrepreneurs which are attacking existing industries with relative impunity. They

aren't trying to figure out why things are the way that they are. They are trying to figure out why things aren't better. This leads from a situation of scarcity to a situation of abundance. Once something becomes information based, the cost goes down and the prevalent mindset becomes one of abundance. The mindset of these individuals is that nothing is impossible. When speaking with Elon Musk about issues with high-speed hyperloop bullet train, Salim found that Elon replied that (to paraphrase), "that's an issue we have to overcome". In other words, Elon did not consider the problem he was facing to be impossible; he simply considered it something that needed to be worked out.

The Internet allows us to drop the cost of demand exponentially. The issue now is finding a way to drop the cost of supply exponentially. That solution is what existing ExO's like Uber, AirBnB, Zappos, and many others have found. That is why they are having the success that they are having. Decentralization and low overhead is the key to success in the game of exponential growth.

SO WHAT IS IT THAT MAKES AN ExO?

THREE THINGS:

1. **MASSIVE TRANSFORMATIVE PURPOSE**
2. **S.C.A.L.E.**
3. **I.D.E.A.S.**

The Massive Transformative Purpose is something that is uniquely theirs. It is highly aspirational and is not narrow or specific to a given technology. This is aimed at the heart and the mind and is declared with both sincerity and confidence. In other words, it is the driving passion behind the company. Again, it's not narrow and it's not specific. It is more like the ethical and philosophical framework in which the company operates.

S.C.A.L.E. stands for staff on demand, community & crowd, algorithms, leveraging assets, and engagement. Constantly adding information and having the people on hand to leverage that information is an extremely important aspect of ExOs.

I.D.E.A.S. stand for interface processes, dashboards, experimentation, autonomy, and social technologies. This is where these companies begin to really stand out. They are constantly tweaking their systems and optimizing all aspects of what they are doing.

If a company is able to implement 4 out of the 10 topics in S.C.A.L.E. and I.D.E.A.S. then they will see their 10x improvement and will cross into exponential growth territory. An example of this would be the way Valve, a popular software company, operates. They have a very small footprint and tap into abundance through the use of technology. There is no middle management, no dedicated teams. People work on what they wish to work on and, should a problem arise, anyone who wishes to can fix it. This has resulted in a massive profit for the company over the last decade. Per worker, they have one of the highest profit margins in the world.

How Organizations Can Become Exponential

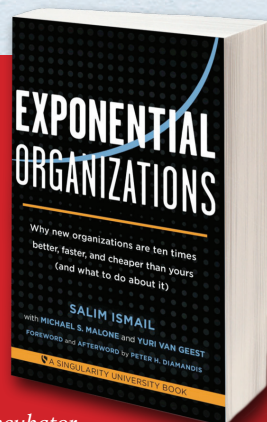
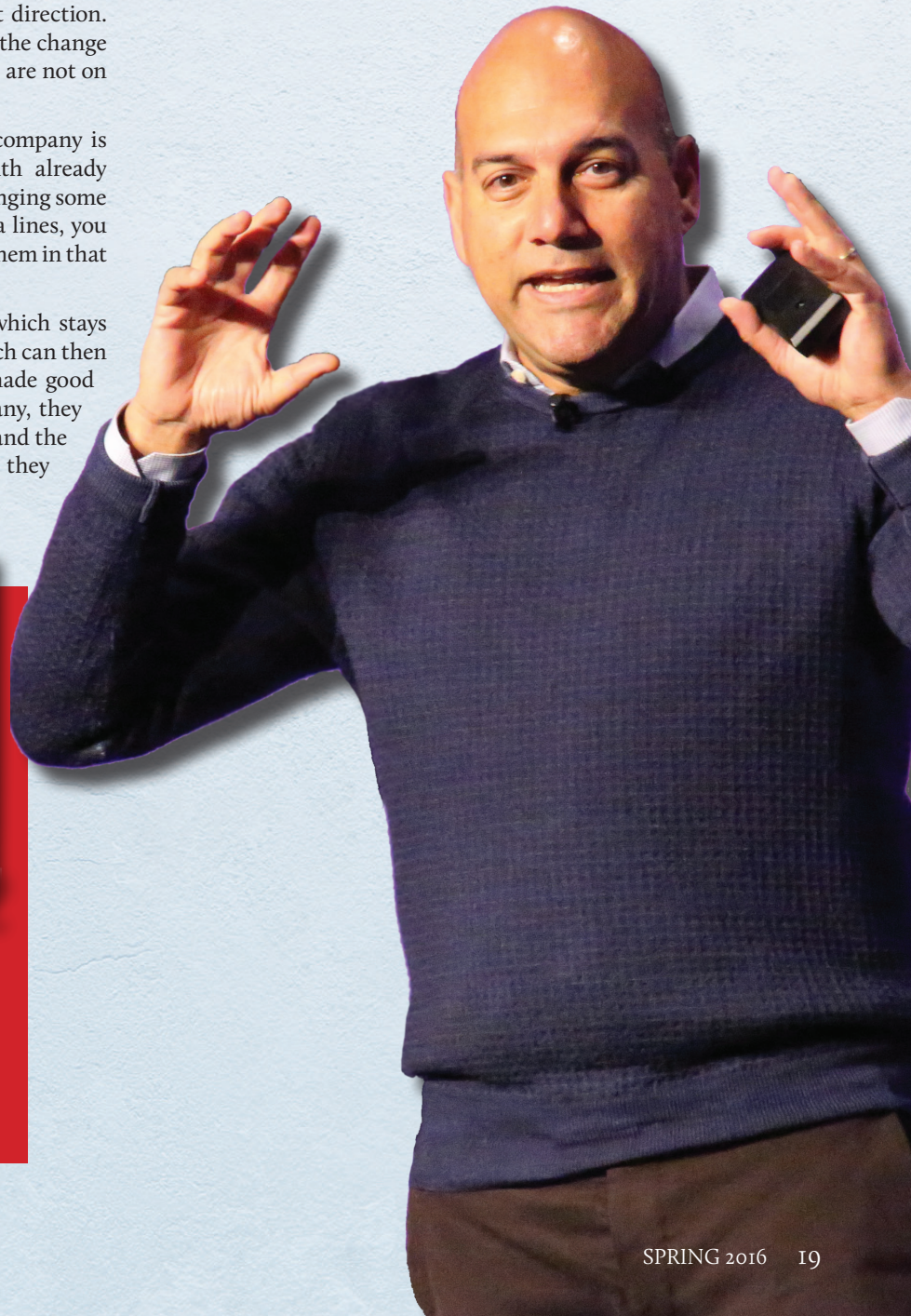
The fundamental change in an ExO model is the democratization of the business process. So how can a large existing company take advantage of this and begin to change? A few things will lead down the path to the right direction. One is to update the leadership. It is essential that the change starts at the top and works its way down. If people are not on board, they will have to be replaced.

Inspiring ExO changes at the very edges of the company is another key aspect. Partnering or investing with already existing ExO's can be a good way to do this. By changing some of your processes to better leverage or expose data lines, you can put yourself in a position to change the rest of them in that direction as well.

Salim suggests, also, hiring a "black ops" team, which stays both stealthy, and at the edges of the company which can then find ways to attack other industries. Apple has made good use of this. Though they were a computer company, they have snuck their way into mobile phones, tablets, and the music industry. They did not do this by accident, they

did it by having a dedicated team working on their own to see what they would be able to put together for the long run.

Your business is, of course, your business. With that being said, there are always ways to improve. Reaching a state of exponential growth and creating abundance in your industry is just as far away as your imagination will allow you to go. All you need to do is have a vision of what is possible and be willing to do what it takes to get there. Just keep in mind that companies which have already stood the test of time are also the companies which will ultimately be the most resistant to change. Overcoming that resistance through inspirational leadership and vision is the key to becoming an ExO. ♦



Salim Ismail is the best-selling author of Exponential Organizations and the Founding Executive Director of Singularity University. He is also the former Vice President and Head of Innovation at Yahoo!, where he built and ran the company's internal incubator, and he sold his last company to Google in 2010. Salim consults with governments and the world's top fortune 500 companies on innovation and growth, and his work has been featured in premier media outlets like the New York Times, Bloomberg, BusinessWeek, Fortune, Forbes, Wired, Vogue, and BBC.



3 Digital Marketing Tricks

Be Successful in 2016

BY: DAVE KERPEN, FOUNDER AND CEO, LIKEABLE LOCAL

When I applied for my first job out of college, the internet was still in its infancy.

The way to get a new customer was to hit the phones. Prospects found out about products through TV commercials, print ads, and billboards. Thanks to the internet and other social networks, finding customers or finding out about a product or service takes on a whole new meaning.

Sometimes I take for granted how much access the digital and social age has given us. If I want to know about a product or service, I simply Google it. If I want to circulate a piece of content, it can be in the hands of a huge group of people in seconds. The internet has completely revolutionized business' marketing tactics. However, accessing your success with digital marketing can be tricky.

Here are 3 rules of thumb to remember to help you take your digital marketing skills to the next level.

1. Add Value (for Free)

Although this may seem counterintuitive, it works! The more valuable content you

can share with prospects, the greater the trust and reputation you'll build with them. Share your expertise without expectation, and you'll create an even better name for yourself. You'll become a thought leader to your customers, fans, and prospects. You can use digital marketing channels like social media, email, and your website to add value!

Giving away free information may seem scary...Fear not. No matter how valuable people might find your research, tips, and articles, they are not experts. They will never know your content areas as well as you do. As the expert, you will still be the person they come to when they need help. This is when you profit from the free value you've provided.

2. Repurpose Content

What do you do if you don't have the time or resources to create great content on a regular basis? Or what if you are at a loss when it comes to what topics to generate content about. I have a solution for you: repurpose great content.

Here's how repurposing content can help you with 3 key aspects of content creation and how they can help you too.

Time

Remember: Time=Money. As a professional, you are busy running your businesses and building your online reputation, so likely, you rarely have time to come up with completely fresh new ideas. By reusing the content that works you can skip the vital inspiration step and go right to the creation & sharing step!

Quality

Finding what your audience wants can be both tricky and time-consuming. Then, once you find content that hits home, continuing to produce enough to supply your audience's demand can cause quality to slip. That's when you think about recycling and repurposing what's already working in new ways. Learn from what you've already created and think about how you can adapt it for a new channel or social network. Splice up a larger piece of content into smaller ones.

Audience

Have you ever been on the search for some inspirational, educational material but not quite in the mood for a lengthy webinar? Sometimes your prospects and fans won't

Digital Marketing



be either! This is a great example of how content in different lengths and forms and on different channels can best reach your audience effectively. There's no need to confine your valuable content to only one form. Transform a webinar to a blog post. Have an article that you love? Make it into an eBook. There's no limit to how many different combinations of similar content you can have! Expand your audience by creating multiple forms of content!

3. Use Social Media Tools

Social media itself provides HUGE access to prospects, brands, celebrities, and possible business partners. Researching and finding these people and companies using social media is manageable since you know who you're looking for. However, the real magic happens when you attract prospects through engaging and curated content, listening, and responding. Doing all of these things to actually manage the social media presence for yourself or your business can be an overwhelming and often inefficient task, yet crucial nonetheless.

The solution to accessing your social media success? Smart tools and apps. Despite my obvious bias on this one (since I'm the CEO), Likeable Local helps SMBs manage their social media presence by automating as much of the process as possible. The software monitors social media for conversations relevant to a customer's business in a listening platform. It suggests content to publish, plus you can schedule Facebook, Twitter, and LinkedIn postings at once. The software includes our Turbopost advertising technology that boosts every Facebook post.

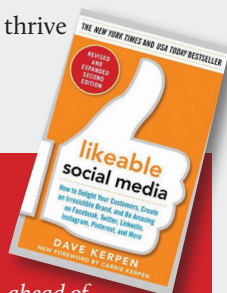
Technology may seem overwhelming and complicated at times. But in many ways, technology has made things easier. We are more connected to one another than ever before. And if you want to learn, get a new partner, make a sale, or establish a new business connection, the internet, social networks, and mobile phones and apps are the way to go, to access your own success.

Now is a better time than ever to plan your digital marketing strategies into 2016 and beyond! Use these 3 digital marketing hacks to maximize your business's marketing success, reach a wider audience, and ultimately bring in more revenue!

And, if you have questions along the way, don't hesitate to reach out to me on Twitter @DaveKerpen or hop over to LikeableLocal.com and use our free resources or speak to our expert team.

Good luck and here's to 2016, the year you thrive thanks to digital marketing! ♦

Dave Kerpen is the founder and CEO of Likeable Local, the cofounder and Chairman of Likeable Media, the NY Times Bestselling author of 3 books, the #1 LinkedIn Influencer of all time in pageviews, ahead of Bill Gates, Jack Welch, Mark Cuban and Barack Obama, and the proud father of Charlotte and Kate Kerpen.



a comprehensive social media tool to help make Social Media Automated!

Grow Your Business With Likeable And:

- Reach new customers looking for you
- Connect with current customers
- Became a new-age business customers love
- Drive more referral clients
- Improve your business visibility

***package options starting at \$299/month**

Start growing your business today & **EARN A FREE MONTH** through **Risk and Business**

Go **Bit.ly/LikeableRB**
or
Call **877-675-4735**
TO REDEEM.



***Be sure to mention this ad!**



Big Mistakes Interviewers Make

Learn How to Avoid Them

AN INTERVIEW OF DR. BRAD SMART, AUTHOR AND PRESIDENT AND CEO OF TOPGRADING, INC.

After interviewing candidates for hire, do you have an agonizing feeling in your gut that candidates gave you such vague answers you didn't really get to know them? Do more than half of the people you hire turn out to be disappointments?

If so, you are in good company. Dr. Brad Smart has conducted more than 6,500 hiring interviews and has taught thousands of managers how to avoid costly mis-hires. At TopgradingCaseStudies.com you can read dozens of case studies in which companies large and small improved from hiring 26% high performers to 85% HIGH performers.

Q: Brad, what is the #1 mistake interviewers make?

Brad: Interviewers simply don't ask good follow up questions when they get vague answers to questions, particularly questions about mistakes, failures, or weaker points.

Q: For example ...

Brad: Suppose you are talking to your candidate about a job 5 years ago and ask, "What would your manager in that job, Susan Smith, say you should improve at?" Suppose your candidate responds, "She said I should communicate better." This could mean a lot of things ... maybe the candidate is slow to return calls, or uses bad grammar, or speaks too softly, or is uncooperative with peers, or is not a good public speaker, or is cold in most communications, or breaks confidences, or fails to speak up when there is a problem, or 20 other things. Maybe "communications" is not a weaker point ... or a fatal flaw. You just don't know.

You could assume that "everyone could communicate better" and go on to the next question. But you haven't learned if the candidate has a serious communications problem. That's how a

lot of mis-hires occur. You should have asked follow-up questions, probes that pin down exactly if the candidate has a serious communications problem.

Q: Give us an example of generalities and of how to fix them.

Brad: OK.

C(andidate): My manager, Susan Smith, criticized my communications skills.

Y(ou): How exactly did she want you to communicate better? (Rephrase the question.)

C: It was my communications with my peers.

Y: In what specific ways did your manager want you to communicate better with peers? (Ask for specifics.)

C: I guess I asked them to support my initiatives but did not communicate enough to really get them on board and supportive.

Y: Give me an example? (Ask again for specifics.)

C: Ok, as a sales manager I asked my peers to support big promotions, but at times I wouldn't be clear about exactly what operations or marketing managers should do.

Y: How would Susan rate your peer relations overall? (Nail down how serious it is)

C: Susan rated me Good my first year, but challenged me to rise to Very Good by the second year, and I did. It wasn't rocket science - I just needed to be more thorough initially and be more available to answer questions. On a team survey my peers rated me a 6.5 in Peer Relationships the first year but 7.5 - 8 after that year. (Good for you. You probed enough to get a clear picture of the problem AND how serious it is. It's apparently not very serious.)



Q: Are candidates as honest as in this example?

Brad: Yes, because Topgrading injects candidates with a powerful “truth serum,” one that high performers welcome but low performers hate.

Q: What is the Topgrading “truth serum?”

Brad: Candidates are told from the start that THEY will eventually have to arrange reference calls with former managers and others YOU choose. So if you were to talk with Susan you’d say the candidate admitted having some issues with peers, and would she please comment on that. Candidates know that they can’t get away with fudging the truth, so low performers and BSers drop out. They know they can’t get away with hiding their weaker points so they tend to hint at them ... but really tell all when interviewers probe.

Q: Got it. So your recommendations

#1 Use the truth serum


#2 Keep asking probing follow up questions if the candidate has give vague answers

#3 Conduct reference checks like with Ms. Smith to verify what the candidate said

Brad: Right!

Q: How can our readers learn more?

Brad: They can go to Topgrading.com and download Topgrading 301, a 40-page eGuide. ♦



Topgrading
3RD EDITION
BRADFORD D. SMART, Ph.D.

THE PROVEN HIRING AND PROMOTING METHOD THAT TURBOCHARGES COMPANY PERFORMANCE

Fully Revised and Updated
Includes Two FREE CD's: Topgrading Interview - A \$50 Value

"Topgrading is the definitive method for recruiting, hiring, promoting, and managing high performers."
—LARRY A. HOLSBY, Chairman of Emerson and former CEO of Honeywell

Dr. Brad smart is an internationally renowned management psychologist and is generally regarded as the world's leading expert on hiring best practices. He has written 5 books on hiring including the New York Times/Wall Street Journal best seller Topgrading: 3rd Edition. Topgrading methods have enabled hundreds of small companies and leading companies such as General Electric, Barclays, American Heart Association, and Barclays to more than triple their success hiring high performers.



7 Ways Your Ego Will Be Tested in Sales

Overcoming Sales Challenges

BY: PATRICK BET-DAVID, CEO, PHP AGENCY INC.

Everyone has a bad salesman story. Regardless of the product, the sales industry over the years has been beaten up with negative stereotypes of pushy sales people with questionable ethics.

I'm not saying this so that you start feeling bad for the salespeople of the world; they often end up leading large corporations (ie: Steve Jobs), sports franchises (ie: George Steinbrenner), churches (ie: Billy Graham) and even government (ie: Ronald Reagan). What I am saying is, being in sales is a boot camp that will tear you down and build you up again as a leader.

I remember when I first decided to give sales a shot back in 1999. I had just gotten out of the Army and I decided to go work for a health club in Culver City, California. I thought that because I was in good shape, it would be easy for me to sell new memberships and that was not the case. It merely took a week for me to realize how much I hated sales. Years later I find myself reflecting on how much being in sales actually molded me into a better person both personally and professionally.

Here are seven areas where sales will challenge you:

1. Your EGO will be tested.

This is especially tough for the "macho man" who thinks he knows everything. Business requires that you are able to lead a diverse group of people. Sometimes these people will challenge your thinking or they may outsmart you, don't be rattled and instead learn from them and remind yourself of your own individual strengths.

2. Your insecurities will be revealed.

We all have them (Except Chuck Norris) The truth is, getting into sales will put you face to face with what your strengths and weaknesses are.

3. You will face failure.

Failing is not easy and takes a toll on our belief that we can get results. However, we will all fail at times. Take Walt Disney for example, who was fired by a newspaper editor because he "lacked imagination and had no good ideas." Then, after a few more of his businesses failed, came the premiere of his movie "Snow White." We all know how that brand ended up.

4. Your patience will be tested.

Not everyone will buy as quickly as you'd like. People will change their minds and cancel their appointments with you. I've always said to those I mentor that it is key to be "aggressively patient". As the say, patience is a virtue.

5. You'll have to "Face Off" with yourself.

You will be tested many times and you might even consider throwing in the towel at times. Often times in business and in sales, the man in the mirror will be the most honest person that you will encounter. When you face off with that man you may have to be brutally honest and make tough decisions.

6. Laziness will be revealed.

You can't wing it in sales. No matter how good you think you are, there will be lots of hours of hard work and persistence involved. If you are lazy by nature, there is no doubt you will be able to check off each of these points and realize that maybe it's not a product or people issue; it's a YOU issue.

7. You'll get paid what you're worth based on your own effort & determination.

If you're worth \$20,000 a year, then that is what you'll earn. But if you're worth \$250,000 a year, that's also what you'll earn. Your abilities and your effort will determine the size and consistency of your paycheck. To increase your income you'll have to increase your identity. To do that, you'll have to increase your personal development intake and overflow all your limiting beliefs.

Although your ego will be tested in one or more of these ways, ultimately if you don't quit, you will develop a new mindset and leadership capacity. What you do with those newfound leadership skills is up to you and your imagination.

You will first need to go through the tests in order to experience the glory. Stay strong and keep charging. Good things are around the corner. ♦

Patrick Bet-David is
CEO of PHP Agency,
Inc., Creator of
Valuetainment on
YouTube and author
of 25 Laws for Doing
the Impossible. Visit
patrickbetdavid.com





Tidd's Sport Shop

Revving Up Recreation

BY: SCOTT AUSTIN, CIC, FA PEABODY INSURANCE



*Left to Right: Ricky Tidd and Kyle Hall
in the repair shop at Tidd's*

Elwood Tidd had been operating his own contracting business for several years when he was first introduced to snowmobiles. Both he and his wife, Dinah, had always loved speed; therefore, it was only natural that having raced stock cars in the summer months, they would quickly become avid snowmobile enthusiasts and soon begin racing them as a hobby. That passion for snowmobile racing led them to start a Sno-Jet franchise, then a popular brand of snowmobile in the 60's and 70's, from the basement of their home in 1972. From that point on, the rest is history.

Sales steadily rose as they continued to build a solid customer base. With the growth of the business came increased responsibilities and increased inventories to handle their ever growing number of products and franchises. The explosive growth required a new building including

more showroom space and better repair facilities. Using their contracting skills and the family's willing labor, Elwood and Dinah built a new facility on the property adjacent to their home in 1977. This facility continues today as Tidd's Sport Shop.

Over the years, Tidd's have added many of the top names in outdoor motor sports to their list of franchises, including; Ski-Doo, Can-Am, Polaris Ranger ATV's and Snowmobiles, and Honda ATV's to their list of offerings. Though initially started as a snowmobile dealer only, today Tidd's sell and service ATV's, UTV's, snowmobiles and motorcycles with approximately 60% of their sales stemming from ATVs and side by sides due to customer demand.

Their goal has always been, and will always be, to provide high quality service

and products to anyone in need. In fact, from the start, Elwood and Dinah were known for their willingness to get snowmobilers, suffering breakdowns, back on the trail regardless of the time of day or day of the week. That commitment to service has led to the formation of a strong repeat customer base which continues to grow year after year and has been passed down to their children. The business has stayed within the family. Elwood still oversees the entire operation while Ricky, Elwood and Dinah's son, manages the service department and its two other employees Kyle and Matt, the Tidd's grandson. Their daughter, Debby, manages both the sales and parts department while Ricky's wife, Sandy, works in the office, keeping everything organized and running smoothly. Ricky also serves as a licensed State of Maine safety coordinator teaching and overseeing courses in ATV safety and hunting safety among several others.

Tidd's strong focus on customer service was recently recognized by the Maine Snowmobile Association in 2012 when Tidd's Sport Shop was named Snowmobile Dealer of the year for the State of Maine. Also, being a family owned local business, they maintain an active role in the community. In 2011, Tidd's, in conjunction with Polaris Corporation, donated a Polaris Ranger to the Make-A- Wish foundation.

Though Sno-Jet snowmobiles, their original franchise, have long since gone, Tidd's has continued to flourish by adapting to customers ever changing needs. Whether it's repairs, new or used equipment, trail information, or simply someone to speak with, Tidd's is revved and ready. ♦

Scott Austin works in Property and Casualty Sales at F. A. Peabody and is the Agent for Tidd's Sport Shop.

We Sell Commercial Insurance



Business Autos



Pickup Trucks



Vans



Dump Trucks



Heavy Trucks

F A Peabody Company
207-532-2291

"If it rolls, we can insure it."

PROGRESSIVE[®]

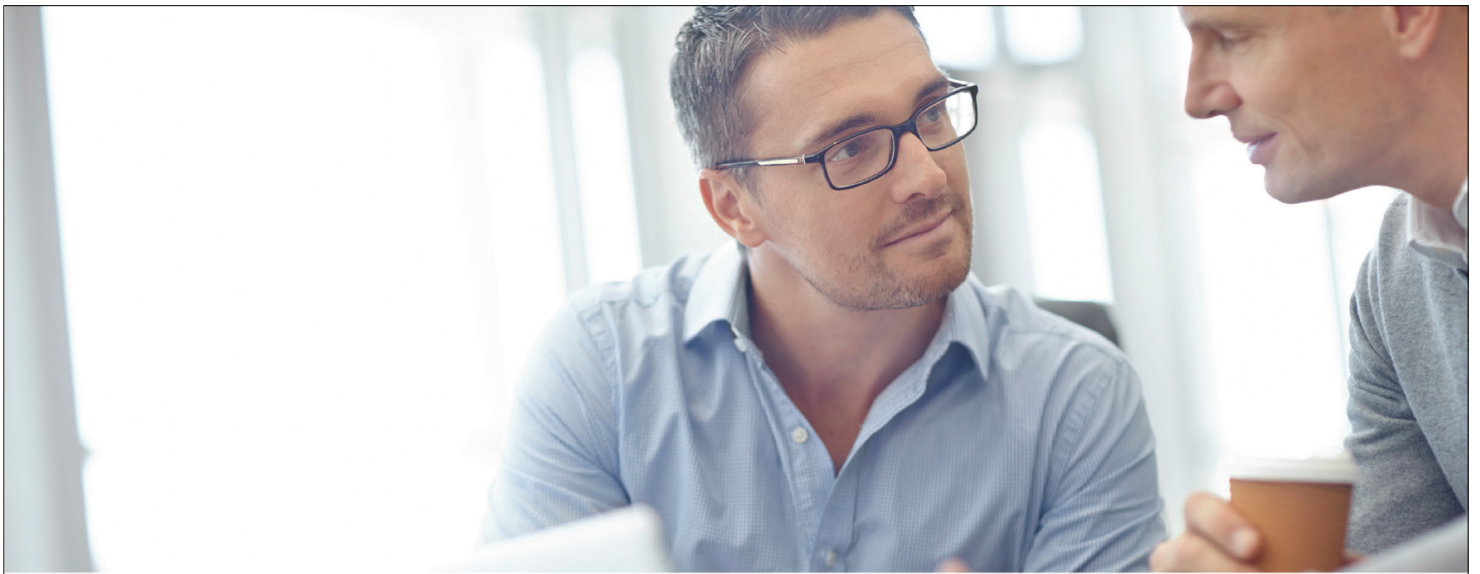
In Lending, People Make the Difference.



EQUIPMENT | REAL ESTATE | BUSINESS ACQUISITION

866.736.2804 **mainebls.com**





No matter what industry you're in, we're always standing nearby.

As a local insurance company, we understand your insurance needs like no other. But to truly understand your business, we believe it's critical to have a conversation. That's why Patriot Insurance partners with local, independent agents who can get to know you and guide you over time.

WE'LL STAND BY YOU. YOU HAVE OUR WORD ON IT.



A MEMBER OF FRANKENMUTH INSURANCE

patriotinsuranceco.com

Every minute of every day, you can count on us to protect your piece of the world—in good times and bad—just as we have for all of our customers since 1897.

As a business owner, you're already taking big risks – hiring employees, investing in renovations, purchasing merchandise; the list is endless. You've put so much time, money and effort into your business, the last thing you need is to worry about whether you have the right insurance to protect your business should the need arise.

At MMG our products are designed to meet your business needs and we stand behind our promise to provide superior service and value. **Let us work for you.**

2015 National Company of the Year—Professional Insurance Agents
2015 Maine Company of the Year—Maine Insurance Agents Association





Cormier's Bus Service

A Driving Concern

BY: KEN WHITE, WCP, SALES MANAGER, FA PEABODY INSURANCE

About 16 years ago, Rick Cormier answered a "help wanted" ad in the paper that would greatly change his life, though he didn't realize it at the time. Rick and his wife, Kelly were living in Corinth and Rick was working as a mechanic in Bangor. He saw a job posting for a bus company in Corinth that was looking to hire a mechanic. Rick & Kelly felt that the shorter commute to work would be a benefit for them, so he applied for the job and was hired. Five years later, the owner of the bus company was looking to retire and wanted to sell the business. Although Rick had never given any thought about owning a bus company, he and Kelly discussed the opportunity and decided to go for it. In 2005, they purchased the company and Cormier's Bus Service was a reality with 15 buses and 13 employees.

Like many small business owners, they now had many hats to wear; they were the business managers, the HR Department, they scheduled the bus routes, they both obtained bus licenses and were the fill-in drivers when needed, but the one thing that didn't change was that Rick was still the mechanic keeping those same 15 buses running.

Three years later, they found that another bus company owner was looking to retire and sell their buses. Rick and Kelly purchased the company and increased their fleet by another 9 buses and 8 more drivers. They decided they needed to expand their facility to keep up with their growing company. When they started, they were living in a mobile home with a detached garage next door, just big

enough for 1 bus to fit in. Rick and some local carpenters built an "addition" on the garage that more than tripled the square footage of their facility, giving them more room to work on the fleet as well as more office space, an area for the drivers, and a full home upstairs for Rick, Kelly, and their children Joey and Megan.

Today, Cormier's Bus Service has a fleet of 30 buses and 30 employees. Rick and Kelly continue to be involved in every aspect of the business, including serving as drivers when needed, and not many days go by that Rick isn't turning a wrench on one of the buses. 16 years ago Rick wanted to reduce his commute time, and he ended up reducing it from 25 miles to about 25 steps. ♦

Ken White, Sales Manager for F. A. Peabody Company, is the Agent for Cormier's Bus Service. Ken specializes in commercial retail, wholesale and manufacturing accounts.

Rick Cormier, owner of Cormier's Bus Service

Goodbye Junk. Hello Relief!



TRUSTED
JUNK REMOVAL
SINCE 1989

Get rid of unwanted furniture, appliances, yard debris or anything else without lifting a finger. We show up on time and clean up when we're done.

BOOK TODAY!

Call 1-800-468-5865 or visit 1800gotjunk.com to book your no-obligation onsite appointment.

1-800-GOT-JUNK?
THE WORLD'S LARGEST JUNK REMOVAL SERVICE



By choosing us you help save billions of pounds of junk from the landfill.



Darrell McGuire & Sons, Inc.

Green Logging - A Focus On The Future

BY: SCOTT AUSTIN, CIC, FA PEABODY INSURANCE

Started in the 60's by Darrell McGuire, Darrell McGuire & Sons Inc. had humble beginnings. Beginning as a small, one truck operation, they have grown over the years to a large logging company. From the start, the company has remained steadfastly devoted to service, professionalism and family values. At its heart, family is the most important aspect of the company. They work to improve the land, leave the areas that they have worked in better than they found them, and maintain a high standard of service to the communities that they work in.

Darrell originally got his start as a woodsman, cutting down Christmas trees as a boy. His passion for the field continued throughout his life until he formed the company. He initially began as a simple wood hauling operation working with his brothers. It evolved into Darrell McGuire & Sons Inc., that performed timber harvesting, woods road building and hauling. In time, Darrell, Doug, Brent and Jon joined together to form the company. Doug's children, Brad and Nick, have been with the company for many years and his third son, Bailey has recently joined. Darrell retired from the business that he started in 2000, and Doug, Brent and Jon continued working the business together until 2015 when Doug and Jon bought Brent's interest in the company. They work to continue their family tradition.

The industry has gone through dramatic changes from what existed just a few years ago. With that in mind, the company has continued to evolve with the times, shifting its focus to the newest techniques and moving to the areas where they could make the most positive impact. They have begun to

shift operations from logging to land improvement and management, using their tools and knowledge to improve the quality of the land that they work on and leave it better than they found it. Healthy land management is an essential part of environmental health as a whole.

One of their customers, Dan Delucca, spoke very highly of McGuire Logging. They have worked on 4 parcels of land for Dan, and he stated the following: "My experience with other loggers is that afterward, it looks like a bog. Not with Doug and his company, though. They left everything neat and tidy. They were very up front about pricing, left the woods nice enough to walk through, and even put down small roads to travel on."

The company is, more and more, moving their operation away from "the way things used to be done". The logging

industry has been changing; mills are closing, wood demand is shifting, and the company itself is changing to meet that demand. Rather than focusing mainly on large logging jobs, they have shifted their focus to a method of selective cutting to improve smaller wood lots and working closely with the property owners. Land management is important. Additionally, they are expanding into tree service, clearing powerlines, herbicide application and they are a licensed arborist, ready to care for the land.

Darrell McGuire & Sons started as a family business, and they continue to be a family business. Their success is due in part to the contributions of longtime professional employees, some of whom have been with the company for over 20 years. Though the industry and the methods have changed over time, their core values remain. ♦



Above: Brad McGuire. Left to right:
Doug, Jon and Nick McGuire.

Scott Austin works in Property and Casualty Sales at F. A. Peabody and is the Agent for Darrell McGuire & Sons.



Kennebec Taxi

Where Business Is Always Picking up

BY: CHRIS AUSTIN, AAI, FA PEABODY INSURANCE

Kennebec Taxi has been serving Augusta and the surrounding areas for years. Started by Sam Spinicci, along with his daughter Tammy Bolduc, they saw a need in the local community for clean, safe, and dependable taxi services. Most of the existing services had issues with reliability, which left potential customers in a lurch when they needed a ride. The story of Kennebec Taxi is a simple one, but that makes it no less profound. It's the story of a company which handles business the way business is supposed to be handled, with a heavy reliance on service and a dependability that is second to none.

The company started with Tammy borrowing \$5,000 from her stepfather. She then struck out bravely into the entrepreneurial world, after seeing a gap in the industry and having the confidence to fill that gap professionally. In just a few years, Tammy grew the company from just

herself and her stepfather to 13 full time employees. After her stepfather tragically passed away in a house fire, Tammy took over sole ownership and management of Kennebec Taxi. Without insurance on the home, the family had trouble getting back on their feet; however, their perseverance paid off and with the help of FA Peabody, they found an insurance policy that would fit both their new home and their business, which is just how Sam would have wanted it.

Tammy handles her business with both her customers and employees needs at the top of her agenda. She cares deeply about her employees, fully covering all of them for workers compensation, something which many taxi companies attempt to avoid. Furthermore, she ensures that the business itself and all of the vehicles are fully covered. When she adds new drivers or vehicles, she handles the paperwork on the same day, rather than procrastinating.

Most importantly, Kennebec Taxi and all of its employees place a very high standard for the services that they provide. Whether it's a simple ride across town or something a bit more involved, Tammy and her staff place an emphasis on their dependability, and their clients keep coming back because of it. Their vehicles are clean and safe, something which many taxi companies tend to neglect (whether they realize it or not).

The reason Tammy started the company has not changed. She saw a need in her community for a safe, clean, and reliable taxi service. Over the years, storms have been weathered while her business has quickly grown. Kennebec Taxi is a company that holds itself to a higher standard. They are always mindful of their original core values that have brought them success. If you need a ride, they're ready. ♦



Left to right: Tammy Bolduc, Chris Bolduc, son,
Ken Bolduc, husband

Chris Austin is the Agent for Kennebec Taxi. Chris handles the full spectrum of commercial insurance specializing in manufacturing, retail and transportation.

A man with short grey hair and a goatee, wearing safety glasses and a dark polo shirt, is focused on a task. He is holding a small, glowing blue object in his hands. The background shows an industrial setting with metal beams and a large hook. A large blue arrow graphic points from the left towards the center of the image.

THERE ARE MANY REASONS WHY MAINE EMPLOYERS ARE CHOOSING MEMIC

With MEMIC you don't just get a policy number, you get a partner in workplace safety and fair, compassionate treatment of injured workers. We are Maine-based, and we are the state's largest and leading workers' compensation insurer because we work to protect employees and your bottom line. Just last year we returned \$18 million in dividends to policyholders.

That's an average of more than 14 percent of premium!

Visit memic.com/themainechoice to
discover more reasons to choose MEMIC.

MEMIC