

Foreward

I dedicate this e-book to all those with whom I have interacted during my professional life. Especially those who have empowered me to fail, allowed me to learn from them and with them, and to my key business mentors Don Hobbs, Mike Butchko, Craig Martin, and John Kogan. I have been a Treasury Leader, CMO, CFO, CEO & COO. As such, I believe I have a unique perspective on what it takes to own your professional success.

I like to keep it simple. This e-book is a compilation of articles and blogs that focus on professional success, how to define it in your terms, and how to help you achieve it by leveraging the knowledge I have obtained over the past twenty years in interacting with thousands of marketing leaders, finance leaders, and small business owners.

Contents

The Meaning of Success	2
The Recipe for Success: 6 Ingredients to Keeping it Simple.....	3
10 Great Career Tips: A 360 Degree View	4
10 Quick Tips to Guide Personal and Personnel Development.....	5
Business: Take it Personally	6
Landing the Right Job: Does it Really Need to be Rocket Science?	7
Creating a Career Changing Elevator Pitch (Your Professional Value Proposition) in Five Easy Steps	8
Cultivating Professional Relationships that Matter	9
The Art of Being a Valuable Colleague Up and Down the Org Chart.....	10

LinkedIn Connections: The Good, the Bad, & the Ugly	11
Making Real Connections with CFOs:.....	12
Cracking their “All Business” Outer Shells	12
The Power of “Yes, And” Versus “Yes, But”.....	13
Saying No to Your Boss	14
10 Tips to Owning Your Time	15
8 Tips to Avoid Meetings that Lower IQs.....	16
Ten Tips to Avoiding E-mails that Lower IQs.....	17
The Art of "Listening" to an E-mail.....	18
The Danger of Perfection: 10 Reasons to Avoid It	19
Work Overload: The Art of Managing the Fire Hose	20
The 13 Dimensions of an Effective Leader	21
Self-Awareness: Conquering the Inherent Barriers to Effective Leadership	21
Five Ways to Build a Finance Dream Team.....	23
Corporate Ladder to Elevator: Becoming a Chief Trusted Advisor	24
The Art of Collaborating Across the Enterprise	25
Ten Tips for Managing Remote Employees.....	27
Why Certain Employees are Irreplaceable.....	28
The Art of Managing a Crisis.....	29
Working at a Startup: 5 Reasons Why It Should be a Career Requirement	30
Unemployment Risk Management.....	31
Want to Quit Your Job: 6 Reasons Not to Do It.....	33
10 Reasons to Quit Your Job Right Now.....	34
The ROI of Giving Back to Your Profession.....	35
Owning Your Career Success in Treasury	36



The Meaning of Success

Every year in May I get inspired to share my thoughts on success, especially as I see my friend's kids graduating from high school. I am going to share what I still believe, and a few tidbits I want to add this year.

Just as life is what you make of it, success is how you define it. Success is not a thing and it is not a finish line, it is a state of mind. Once you have it you can lose it much more easily than you achieved it. The good news is that you can get it back, and your definition of success will evolve as you grow older. As you get older, if you are lucky, life becomes much more about the journey than the destination, you become at peace with who you are, how you do things, how you treat people, and aspire to help as many people as possible become the people they want and deserve to be.

I will again share with you some common characteristics of people I have had the pleasure of meeting in my life that have achieved success on many various levels:

- Never fear failure
- Know who they are, and own it
- Learn from failure
- Treat everyone they encounter in life (personal and business) with respect
- Realize their best achievements are the result of collaboration
- Have passion for what they do, and how they do it
- Enjoy learning from others
- Know how to really listen
- Are inspiring without even trying
- Allow others to fail and grow from failure
- Embrace those who challenge them
- Are great teammates as well as leaders

My personal story from 2016, I see my son Austin who has Autism run in cross country and track, and despite the fact he comes in last in a race from time to time, it does not deter him from trying again or deter his spirit. The courage he has already displayed in his life shows me that he is well on his way to being successful. In many ways, he has had more success already in his life than I will ever achieve.



The Recipe for Success: 6 Ingredients to Keeping It Simple

I have been developing multiple presentations for live and online classes I will be teaching over the coming months. When I get a bit “frazzled” I look to one slide I am using in multiple presentations: “Ernie’s ABCs of Success” to regain my focus. In driving corporate finance projects and leading across the enterprise I believe that 6 key ingredients in the right proportions can help deliver a tasty outcome for almost any professional endeavor.

I define the recipe for success by using the right amounts of each of the following ingredients:

1. **People-** there are no more valuable assets than your co-workers, professional colleagues, and consultants as resources to acquire the knowledge and insights you need to obtain the desired results from any project or initiative.
2. **Process-** without process you inhibit your ability to scale your successes, and fail to deliver resource utilization efficiency when pursuing your professional objectives.
3. **Communication-** success often requires that you sell to, engage, and effectively manage people to achieve your goals. This encompasses establishing accountability to all those who can impact your success in an endeavor, and effectively communicating both verbally and in written form (e-mails, virtual meetings, etc.).
4. **Collaboration-** there is no “I” in success, and the ability to collaborate effectively across departments within any company often delivers opportunities to climb the corporate (or your private company’s) leadership ladder. In addition, knowing how to collaborate with consultants (treat them with the same respect as co-workers and make them feel like they are a strategic partner) can be key as top notch consultants can make you and your team look like superstars.
5. **Alignment-** advances in technology tempt us to believe that solutions can be “magic”. Technology or any of the previously mentioned ingredients if relied upon too much or used in isolation will leave a bitter taste in your mouth after you fail to achieve your goals.
6. **Technology-** embrace technology as it often allows you to deliver results no matter how much you have on your professional plate. A fear of technology can leave you at a competitive disadvantage relative to your professional peers.



10 Great Career Tips: A 360 Degree View

I wanted to share some productive career advice that I have received from bosses, co-workers, those who have worked for me and a piece of career advice from yours truly. Great career advice can come from anywhere, at any time, from anyone. I am hoping that this blog will inspire others to share valuable career advice, and to realize how career success is fueled by learning from those on each rung on the corporate ladder.

Top 3 tips from Direct Reports

1. Do not let your job change you as a person. You have core values and those need to align with your work environment. If the two grow apart your career success suffers along in direct correlation with the gap of this divergence.
2. Little gestures of gratitude go a long way. You may not give us a big raise, but anything shows you care, and a thank you at each turn does wonders for morale and productivity.
3. Value each employee as a person. To get the most out of each employee you need to know what makes them tick, and this means you need to know each one personally on some level.

Top 3 tips from Co-Workers

1. Listen, listen, listen. This may just be the best career tip anyone can receive. We can all use work here. There is nothing more powerful than knowing when to remain silent, and how to inspire others to share with your information that will make you more successful in your job through effective listening. A previous employer gave offered us a one hour seminar on how to listen effectively. One of the most valuable meetings of my career.
2. Do what you love and love what you do. This seems a bit “corny”, but it is great advice. Once you lose your passion for what you do your productivity, and thus career momentum, will suffer.
3. Communicate negative feedback in a positive manner. There is certainly an art to offering constructive criticism. This can be as easy as “think before you hit send on that e-mail”. In corollary, each person takes criticism differently, some people need it a bit “edgier” for it to be effective, and some need the “sugary” approach.

Top 3 tips from Bosses:

1. Do not work solely from your inbox. Your goal should be to gradually take on more and more ownership of your time at work.
2. Do not place blame on anyone until you have the facts. At times something that may appear to be someone's fault on the surface is often not the case. Gather the facts before any accusations are made.
3. Perception is reality in terms of company politics. You need to manage how you are perceived by your co-workers as well as by me and those above you in this company. Your work can be great, but if you are perceived as unproductive or hard to work with by people within this company that can derail your career success.

My two cents

Treat everyone with whom you work with the amount of professional respect they deserve. Those who work for you should be represented as your colleagues, in that they work “with you” and not “for you”. Also, when you see anyone at your company being treated with a lack of professional respect, jump in, point it out, and make sure it does not continue. Employees are the most valuable asset of any company and promoting and practicing professional respect will yield you relationships that matter on a personal and professional level.



10 Quick Tips to Guide Personal and Personnel Development

How do financial professionals maintain productivity, both personal and departmental, across a myriad of economic conditions? Those in managerial positions face the daunting challenges associated with fueling the professional development of each member of their teams in addition to keeping themselves on the path to career success.

In regard to personal development, I offer the following:

1. Do what you love and love what you do
2. Actively manage your career in conjunction with your personal and professional skill sets
3. Create, maintain, and communicate your vision for your career
4. Recognize the power of self-awareness

In regard to personnel development, I offer the following:

1. Know what makes each person tick.
2. Understand and manage the dynamics of your team.
3. Ask each person what they need to be successful and give it to them.

4. Honest communication mitigates unproductive behavior.
5. Establish personal accountability.
6. Be cognizant of what you are asking of each team member and actively manage morale.

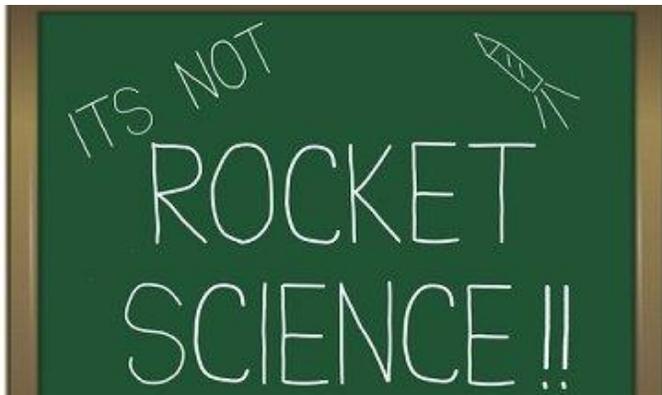


Business: Take it Personally

I have seen customer service decline across all industries over the past fifteen years in addition to the accountability relative to the quality of products and services sold. I think I have identified a key root cause. The attitude of "it is only business, do not take it personally". Accountability has an element of taking things personally, whether it is how you interact personally or in any manner professionally. I am known for being a very honest person, and I do not have a switch where I can turn it to "this is only business" mode. If I am involved in a business as an employee or as a consultant I hold myself to a high level of accountability, and for me that means taking it personally. Does that mean that I get very upset and let feedback affect my work, absolutely not. It does mean that I expect to be treated with respect, and I treat others with personal as well as professional respect when I am offering constructive feedback.

Here are 5 tips how to take business personally in a professional manner:

1. Let your customer know you care. Tell them you have a high level of accountability, that you need their help to deliver and exceed their expectations, and let them exactly how to help you do it.
2. Own any perceived issues, and make resolving them your top priority. This means doing it after hours and on weekends.
3. Respond to every e-mail from a customer within an hour or less. This might mean doing so after hours or on weekends. If they are telling you not to respond on weekends and after hours, do it anyway!
4. Deliver honesty and transparency, this shows respect, and that you trust your customers enough to tell them how it is, whether they will like it or not.
5. Be authentic, a relationship requires authenticity from both parties. You can't develop a meaningful relationship without it. If you only want transaction based relationships, then you should not even be reading this post.



Landing the Right Job: Does it Really Need to be Rocket Science?

Advice from job search experts can be "mind blowing". Be who you are and keep it simple, do you like them, do they like you, if not, move on. I have had a few career transitions, been involved in managing career services, have a comprehensive professional network of people, and I have tried to help guide more than a few through their own transitions. In doing so I try and be well read on job search tactics and techniques. Lately, I see this trend towards making it seem so complicated for someone trying to change or land a new job that it has to be overwhelming to many.

I once got some great advice as I was going from graduate school to the real world. It was to stop making the process so complicated and over analyzing it. Do I have the skills and experience they need? Do they like me for whom I am as a person as well as a professional? Do I like the company and how they do business? If yes, to all then that is the right job, if not, then move on. It is very hard to keep your "mojo" each day during the job search and "keeping it simple" can help you do it.

You still need to be able to market yourself, which also does not need to be rocket science.

1. Create and practice your elevator pitch (professional value proposition). This is a 1-2-minute speech where you can let your network and someone you meet in an elevator know what you are looking for in your next job
2. Make sure that your resume conveys your value proposition as much as your technical skills
3. Create and actively manage a complete and compelling LinkedIn profile.
4. Research the companies for which you want to work and find out why YOU are a good fit for them
5. Apply for jobs for which you have passion, with passion success will come much easier, and life is much easier.

Finding the right job market can seem daunting, but economic circumstances permitting, wait for the job that is right for you and you will avoid going through the painful job process again in a few months or being miserable in your job. Keep it simple, do what you love and love what you do.



Creating a Career Changing Elevator Pitch in Five Easy Steps

Constructing and refining an elevator pitch are about as much fun as writing a resume, but the risk of not having and delivering one can keep your career on ice. I work with Purdue students via mock interviews and one thing there are always “supposed to” convey to me is their elevator pitch. I have always found it challenging to create and manage my own elevator pitch, so I began to ponder how I could help young professionals create and manage an elevator pitch.,

I stopped asking the students to give me an elevator pitch and asked them one question that helped me work with them to develop the core of an elevator pitch (professional value proposition) in 3 minutes. The question I ask each student is as follows: When I call your references relative to a job opportunity what three things will they all say about you? It normally takes about 3 minutes for me to get the 3 main components of their personal value proposition out of them, and then two minutes to work with them to word smith their thoughts into a quality 30 second elevator pitch. I also advise them that their resumes should convey the three main components of their professional value proposition, that their value proposition is dynamic and should change over time, and that they need to make sure that these attributes are conveyed throughout a job interview and in their follow-up correspondence relative to each job interview.

The following are 5 steps anyone can use to create a quality elevator pitch (professional value proposition):

1. Ask yourself, if my references relative to a job opportunity were called, what three things would each of my references say about me?
2. Word smith these attributes and/or have a valued colleague help you.
3. Communicate with your top 3 job references. Ask them if they were called about you relative to the next job on your career path (you describe it to them) what three things would they all say about you?
4. Reconcile their responses with your version of your professional value proposition (elevator pitch).
5. Send the revised version of your professional value proposition (elevator pitch) to your top references, and then tweak it to create your final version.

Here are the three pillars of my current professional value proposition:

1. I have a unique and unparalleled professional background: I have worked in academia, I have worked at a publicly traded corporation, I have worked as a senior leader at a leading professional association, I have worked at a start-up, and I have founded three companies.

2. No one knows the Office of the CFO like Ernie: I worked as the Director of Treasury Services and as a Director of the Corporate Treasurers Council for the AFP, I helped build the largest online community of senior level financial professional from the ground up at Proformative, I currently serve as an Executive Director for the CFO Alliance, and I have developed, moderated and moderated hundreds of webinars and dozens of seminars developed to improve the performance of corporate financial professionals in addition to overacting with thousands of them in speaking at conferences over the past 10 years.
3. I have a passion to learn, educate, innovate and collaborate: You can sense my energy and passion as soon as you meet me. I am a recognized thought leader in many areas including treasury, working capital management, expense management, professional relationship management, acquisition integration, online marketing and educational program development and delivery. I have risen from entry level to senior management positions in multiple disciplines. I will share my innovative piece for when I meet you in person!



Cultivating Professional Relationships that Matter

I have recently had the opportunity to conduct two 5-day international training sessions. A common topic in both sessions was how to build and manage effective relationships across the enterprise. One point that I stressed was how you do really do not know much value to place on a relationship until something goes wrong. It is easy to have a pleasant relationship when everything goes well. Long-lasting, and the most valuable relationships, go through ups and downs. Those who start pointing fingers and placing blame at the first sign of perceived issues are revealing just how much they really value a relationship. Here are 5 best practices I use to help myself build valuable professional relationships:

1. Realize people make mistakes. How people communicate with me after a mistake, and whether or not they own it, is what matters to me.
2. Take the blame if an issue arises every so often if it helps you move forward to resolve an issue. At times I accept the blame when things are not my fault, but anyone who expects this as a general practice will lose my loyalty and respect.
3. Communicate directly, not be e-mail, if an issue, perceived or real, has arisen. E-mail is a terrible way to communicate if any issue of consequence needs to be addressed.
4. Communicate in a positive tone if there is a mistake made by your professional colleague. Attacking someone has no value, and if your colleague has “earned the benefit of the doubt” you should be even more pleasant in how you address a mistake.

5. Focus on the resolution to an issue and not blame. If someone points the finger at me I convey that I want to focus on the root cause and the resolution, and if it important to them then we can assign blame later.

I have developed these best practices over my career, and only by making mistakes relative to each of the points above is how I offer an informed opinion. At times, knowing what not to do is just as important as knowing what to do.

It is key to anyone's career success that they build long-lasting, mutually beneficial relationships. Each person must define what that means to them. For me, anyone who expects me to be perfect and does not want an honest relationship will be disappointed in terms of the duration and depth of our relationship.



The Art of Being a Valuable Colleague Up and Down the Org Chart

Adding value to those below you on the organization chart:

1. Engage them with a smile when you see them whenever possible so they are never afraid to ask you a question or seek your advice. Everyone has a bad day or two, but keep that to yourself especially those who look to you to help set the tone of their work environment
2. Ask them the biggest challenge they face in their job, listen, and figure out a way that you and/or your colleagues can eliminate or mitigate this challenge.
3. Find a way to praise them at least one every few months even if it is just recognizing how hard they work.
4. Get to know them, and let them teach you something. Learning is best done on a two-way street. I have learned just as much if not more than those who were not at my level of the org chart when I worked with (or just spoke) with them.
5. Show that you care beyond the walls of the office. If a person looks “down” ask if he or she is doing OK. Let them know you notice they may be off their game and care.
6. When you perceive them making a mistake first make sure it is a mistake. Find out if they can help you understand the nature of the mistake. I.E, do not yell “What the heck is this number”, try “Hmm, this number looks a bit off, what do you think?” Colleagues are adults, but all have feelings and being berated can derail productivity and leave scars.

Adding value to those above you on the organization chart:

1. Capitalize on every opportunity you have to speak and/or work with them.
 - Find out what sports they follow and what hobbies they have
 - Find out if they have kids and where their kids excel, i.e., sports, academics

- Know as much about where you work as possible so you can offer color when asked and they can tell
2. Understand expectations and figure out to meet and exceed them each time
 3. Be ready to answer these questions
 - Do you enjoy working here? Why?
 - How can I help you out?
 - Where do you see yourself here in five years?
 4. Find out ways to educate them. For example, when social media was taking off I made sure I knew as much as possible about LinkedIn, and everyone knew I was a LinkedIn guru. One more, when cloud computing was much less popular I learned as much as I could about it and that helped me become a resource for company leaders across departments.
 5. Show confidence and energy. These attributes will inspire others to engage you whether just to have casual conversations or bend your ear on the golf course.
 6. Be known as an innovator who owns mistakes. People above you on the org chart recognize leadership and want to help mentor those they see as valuable to the company.

In summary, I endeavor to improve each of these skills in my quest to build mutually beneficial relationships with all business colleagues: listening, learning, caring, mentoring, being positive, and innovating.



LinkedIn Connections: The Good, the Bad, & the Ugly

I wanted to share my thoughts around inviting people to be LinkedIn connections, receiving requests, and the consequences of accepting them. LinkedIn requests and connections fall into the category of good, bad, and downright ugly.

First and foremost when I make a connection request I do so because I believe I can offer value. I have worked the last ten years to get organizations to offer professional development resources to those who work in the Office of the CFO (this includes AP, AR, Treasury, Accounting, and all who work in the Finance department) for free. I often reach out to people to inform them of free events that offer great content, and professional certification credits. This type of connection request is a "good" LinkedIn request, and when I accept a request and someone is not immediately trying to sell me something, that can be a good LinkedIn connection.

A bad LinkedIn request is made without thought, with no personal message, and with the sole intent of connecting with someone simply to close a sales transaction. A bad LinkedIn connection is a person who only wants to sell you something, not offer you value in even what they are selling, let alone being helpful in any way in connecting you with your peers.

The last category, the ugly. Here is an example, someone reached to ask me to join a networking group, once I accept, I then immediately get a sales pitch in private wealth management. This is quite simply the bait and switch at its worst. Note, I have removed my connection from this person. The bait and switch connection request or connection is "the ugly". LinkedIn can be a tremendous tool, but those who use bait and switch tactics make those of us who don't, suffer, and cause those who do not accept our requests to miss out because they have been burned from bad and/or ugly LinkedIn connection requests and/or bad connections in the past. Unfortunately, I need to add another "ugly" story that I have experienced since the time I originally posted this article. I make a LinkedIn connection with a fellow Finance Leader, very promising. He endorses me for several skills. I never asked him to endorse me for anything, and I find no value in that LinkedIn function by the way. He then asks me to endorse him. I tell that I do not know him and as such I can't endorse him. That is just against my professional integrity. He then proceeds to call me rude and lectures me in a message.

LinkedIn should be a relationship generation tool, not one for sales, marketing, and biz dev people looking to close a deal or provide a "lead" to a third party.



Making Real Connections with CFOs: Cracking their “All Business” Outer Shells

I always enjoy a challenge and networking with CFOs and building last connections with CFOs has been when of the most interesting challenges I have faced, and continue to face, in my career. There is the perception that CFOs are hard to approach and engage whether it be in-person or virtually via an e-mail. True, true, so very true. No matter what you have heard from sales people, CFOs are people too. You just need to learn to crack the “all business shell” that most CFOs project and convey when communicating with others who are not CFOs. I will share my top five tips in cracking that hard outer business shell on a CFO, and connecting on a level that can be the foundation for a mutually beneficial relationship:

1. CFOs are not shown much appreciation. If you can find an accomplishment of a CFO on LinkedIn or from another resource an opening line of “I really enjoyed your article on.... Or I see that you acquired company XYZ.... CFOs love an ego stroke just as much as the rest of us. When you show that you have researched how to have a productive conversation with a CFO that usually resonates well.

2. Read the face of a CFO as you approach a CFO in an in-person setting. Note that the resting face of some CFOs is less than inviting so you might want to do a “walk by” to get a sense of the resting face and demeanor of a CFO. Do not let a rough resting face deter you for engaging a CFO. If a CFO has a twinge of agitation on his or her face then abort your mission to engage a CFO at that moment.
3. See if someone you know knows a CFO you want to meet at an event. A warm introduction does well with a CFO. CFOs have so many people after a few moments of their time someone they feel values their time can give you a quality opening for a meaningful initial conversation.
4. Whether in person or in e-mail, be succinct in communicating with a CFO, get to your point and avoid idle chit chat. Know why you want to talk to a CFO and be able to convey succinctly what benefit the conversation will be to them.
5. Find a way to find common ground on a personal level. If you see them in the hotel at a conference in the fitness center, out running or with kids, find a way to weave that into an initial encounter. This is not easy, but it is a warm ice breaker.

At times, it may take more than one conversation to crack the business shell of a CFO, if you have a good start in a conversation with a CFO, and then see the CFO look of “are you done talking yet”, abort the conversation in a tactful manner and exit with positive momentum to have another conversation.



The Power of “Yes, And” Versus “Yes, But”

Personal and professional growth often requires taking a risk in saying “yes” to open the door to an opportunity. I recently learned that there is a quality in how you say “yes” which can be greatly impacted by a qualifier. It is quite common to respond to an inquiry or opportunity with a “yes, but”, and this can easily take the steam out of the power of saying “yes”. The other side of the coin is a qualifier that can turbo charge the answer of saying “yes” and it is “and”. The response “yes, and” can unlock the true power of saying “yes”. I need to thank Avish Parashar, a gifted public speaker, who opened my eyes on this front by leading an interactive exercise during a recent conference for financial professionals. Audience members divided ourselves into pairs, and were asked to construct a story driven by questions for two scenarios. In the first scenario, all questions were to be answered with “yes, but” and in the second scenario all questions were to be answered

with “yes, and”. It was enlightening to see the creativity and innovation derailed with the word “but”, and set free in using the qualifier “and”.

I have personally benefited from power of saying “yes, and” versus “yes, but” many times over the past few months to capitalize on business development and professional development opportunities in addition to turbo charging the fun in taking a few family adventures this summer. In today’s world career success and personal development are often driven by innovation, and “yes, and” can open doors and turbo charge the ROI of saying “yes”.

In closing, I would like to offer a few words of wisdom which were inspired by a line from the 1995 movie Tommy Boy: “Why say “no” or “yes, but” when it feels so good to say “yes, and”!



Saying No to Your Boss

One of the best pieces of advice I have received in my professional life was that I needed to learn how to avoid strictly working from out of my inbox, and drive innovation and growth for my employers resulting from my own strategic thinking. Great in theory, but that meant that I needed to figure out how to avoid simply taking on each and every task suggested by my bosses.

I am not suggesting that I have all the answers in this area, but given that I am confident that most professionals face the challenge of knowing when, and how, to say no their bosses, I will offer my insights. First and foremost you need to know your boss, and if you know any of the tactics to be discussed will not be received well, then you need to think long and hard before deploying them. You may want to consider starting small, get a win in saying no to a small task, and then work your way up to larger scale requests.

You should never just come and say “no” in response to a direct request from your boss in those exact words. The art is in communicating what is being asked may not offer any type of ROI for your time, or that the task needs to be redefined to drive even better results. In terms of the former, you may want to level set where any task fit into your current priorities. You may come back with something like “I could do this project, but that would mean that I delay project B that as we discussed is a priority because...” That can help at least put the idea in the parking lot for the time being. It may be a two-step process to get a project off your task list; to the bottom, and then to eventually drop off as it stays near the bottom for any amount of time. Redefining a request from your boss into your terms can involve asking questions around the task to better understand the motivation for the request and the intended results expected when you complete the task. At times a

different tactic can achieve the same results and can allow you to work a redefined task into direct alignment with your current projects.

A flurry of tasks may often come when your boss has a long plane ride. How many times have you gotten at least five new tasks as a result of his plane time? You may consider taking two approaches when you receive a flurry of new tasks, and there are a few in which you know just do not hit the mark. A direct approach would be a response such as “in all honesty, if we want to achieve “xyz” I do not see how doing “abc” gets us there. If you want me to pursue of course I will, but I am just not seeing it.” You may also employ a less direct tactic, what I will call the stall tactic. You need to acknowledge the tasks, but then allow them to stew with your boss, and see if they stay top of mind. Often ideas from the plane ride seem important, but lose priority after a few days.

In summary in saying no your boss here are some approaches to consider:

1. Level set a request into your current set of priorities
2. Redefine a request on your terms
3. Directly state your opinion supported with facts as to the relevance of a request
4. Let a task stew to see if it remains relevant
5. Use humor at any point you feel stating your opinion will cause tension

The relationship you have and develop with your boss determines when and how you say no to your boss. The better you become at politically expressing your differences of opinion with your boss, and instilling his trust in your judgment the more control you will have over your inbox and your ability to offer the highest ROI for your talents.

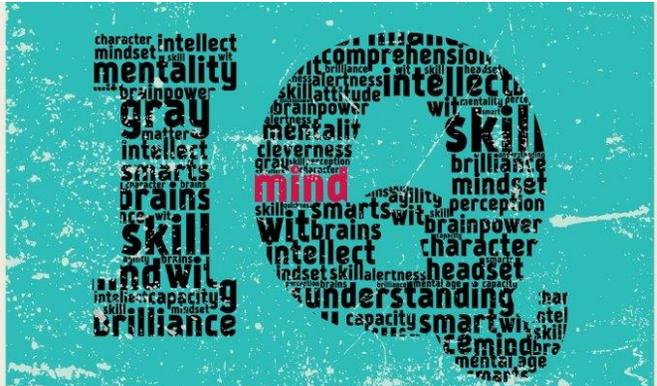


10 Tips to Owning Your Time

How much time do you waste each day doing tasks that do not offer you the ROI that you deserve for your valuable time? How would you like to take back an hour or more of your time each day at work? I have compiled a list of my top ten time wasting activities that have helped me learn to own my time, and become much more productive during my career.

1. E-mails- Do you need to send so many e-mail? Copy so many people? Do you have control of your e-mail inbox? How can you take control?
2. Meetings- How many hours a day do you spend leading or attending meetings? How can you be a more effective meeting leader? How can you tactfully avoid meetings that are of no potential value?
3. Unproductive Relationships/Drama- How do you avoid drama? How do you manage drama kings and queens in your department?
4. All Work & Zero Play- What can you do to relieve tension, bring smiles and inspire passion and energy and passion within your work environment?
5. Manual Activities- How do you avoid manual activities?

6. Internal Reports- How do you effectively manage time spent preparing & explaining internal reports?
7. Excel Mediocrity- How do you avoid wasting time in Excel? We all need it; how do we leverage it effectively while mitigating the inherent risks in using Excel?
8. Lack of Workflow- How do you optimize workflow all tasks that impact your productivity?
9. Inconsistent Processes and Procedures- How do you bring consistency to processes and procedures?
10. Lagging Technology & Systems- How do you get access to systems that allow you to maximize your productivity?



8 Tips to Avoid Meetings that Lower IQs

Every professional has experience in attending meetings that offered little to no return on investment (ROI) for their valuable time. I have often wondered if some of the meetings I have attended in the past have lowered my IQ. A study by the Virginia Tech Carilion Research Institute has shown that meetings can lower the IQ of meeting attendees. The compelling survey results have inspired me to put together a list of meeting best practices. I am hoping that others will weigh in with their thoughts and that we can collaborate to put together a useful reference tool, and if nothing else, maybe something to look at for inspiration before you call your next meeting.

In terms of meeting best practices, I would offer the following:

1. Have an Agenda – an unstructured meeting creates an inherent barrier to productivity.
2. Invite only those who need to attend- make sure that you have a reason for inviting each meeting attendee.
3. Communicate to those you are inviting why they are invited- attendees need to have an incentive to listen and engage in the meeting.
4. Control you meeting- do not let your meeting get too far off topic or let an attendee take over your meeting.
5. Start and end the meeting on time- this demonstrates that you value the time of meeting attendees.
6. Demand attention- if the meeting is an in-person gathering then do not allow any type of smart phones, iPads, etc. If you someone sneaks one in then take it or remove them from the meeting. If it is a remote meeting and you are sharing a presentation see if you can use a tool that will monitor if they are viewing your screen (applications such as GoToMeeting offer this functionality.)

7. Create specific action items from the meeting- define specific action items that result from the meeting. This clearly communicates the output from the meeting and why you called the meeting
8. Manage your meeting reputation- following the best practices above your colleagues will know that when you call a meeting you mean business and it will be a productive use of their time. They may even enjoy your meeting and they will make your meetings more productive. You should also elicit feedback from your meetings to show that you care about the attendees' time and want to improve as a meeting facilitator.

This is not a short list, but think back to an unproductive meeting you have attended in the past, if the meeting leader had just adhered to a few of the aforementioned best practices how much more productive would that meeting have been for you?



Ten Tips to Avoiding E-mails that Lower IQs

I try to be self-aware, and as I have spent more time in the consulting arena it has become clear to me that I need help in the arena of effectively communicating via e-mail. In taking a long hard look in the mirror I have come up with advice that I hope will help you from sending e-mails that just do not need to be sent, and help you keep unproductive e-mails out of your inbox.

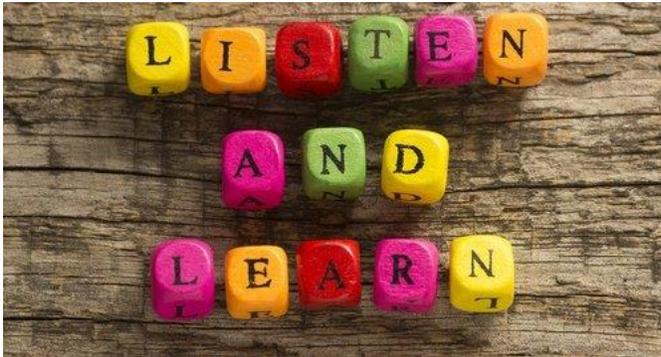
In terms of sending e-mails, before you hit send ask yourself the following questions:

1. What is the purpose of this e-mail I am sending?
2. What action do I want to result from the recipient(s) in reading this e-mail?
3. Who is copied on this e-mail? Does everyone need it, or I am just doing a CMA (covering my own ...)?
4. Can I convey what I need to get across more succinctly?
5. Is a phone call better than sending this e-mail? If you know an e-mail would evoke an emotional reaction then I can answer this for you, yes.

In terms of receiving e-mails:

1. Let your work colleagues know your tolerance for e-mails. If you do not like to communicate via e-mail let others know (tell them face to face) and/or let them know when you expect a call or visit as opposed to an e-mail.
2. Let your suppliers/vendors know your tolerance for e-mails. If you do not like to communicate via e-mail let others know (tell them face to face) and/or let them know when you expect a call or visit as opposed to an e-mail.

3. Understand your e-mail spam filter, and work with IT staff to get it set right, do not accept getting 10 e-mails every day that reduce your productivity at work.
4. Manage what you subscribe to when doing business on the internet. You may need to sign up to get something, but the first time you get an e-mail from them, unsubscribe (take the time before e-mails from this party annoy you).
5. Have ZERO unread e-mails at the end of each business day. If you can tell you do not need an e-mail by reading the title or from the sender then delete the e-mail.



The Art of "Listening" to an E-mail

Given the amount of e-mail we consume on any given day, and my first-hand experience relative to the damage e-mail miscommunication can cause, I can state without hesitation or reservation; the ability to listen effectively to an e-mail can be a career asset, and that the inability to effectively listen to an e-mail can negatively impact or derail a career.

The following maps 7 keys to effective listening, courtesy of an article, [The 10 Principles of Listening](#) published on the [Skills You Need](#) website, to my own e-mail listening best practices:

Effective In-Person Listening Practices	Effective E-mail Listening Practices
Stop Talking	Control your instincts to write a response to an e-mail before reading an e-mail in its entirety.
Remove Distractions	Do not multi-task when reading work related e-mails. If an e-mail outlines a problem or e-mail that needs your attention do not
Empathize	respond by assigning blame in your response. Put yourself in the e-mail author's shoes. Get at the root cause to resolve the issue. Putting someone at ease when they are reporting an issue will help empower them to resolve the issue at hand
Be Patient	If you expect an answer to a question you posed in a previous e-mail, and the e-mail does not contain an answer do not assume your question was ignored and respond in a negative tone. Take a breath, and read it again, it may have what you need. If not, respond and ask your original question again or rephrase the question.
Avoid Prejudice	Do not pre-judge the importance of a work e-mail solely by its author.
Listen to the Tone	Read each e-mail carefully, and learn to read between the lines to sense the tone of the e-mail. I.E., anger, humor, urgency, etc. Never respond to an e-mail in anger, especially one sent to you that has an angry or negative tone, pick up the phone and make a call.
Watch for Non-Verbal Communication	Look for what is not said in an e-mail in addition to what is said. At times what is not said is as important as what is said in an e-mail.

I must share my own GOLDEN RULE OF E-MAIL LISTENING: **Any time you receive an e-mail which evokes a strong emotional response from you, wait at least 30 minutes to respond (if you can), and get a trusted colleague to read your response to make sure your response has the right tone and content.**



The Danger of Perfection: 10 Reasons to Avoid It

The expectation of perfection is destructive in any environment (business, educational, political or social).

I use Top 10 lists as I have the habit/gift of being quite verbose at times. Here are ten reasons that I despise the concept of perfection:

1. Every person is a human being, perfection is not possible.
2. Perfection, means no failure. Failure is necessary to achieve any form of greatness, personal or professional, and is a part of anyone's life.
3. Striving for perfection prevents people from truly challenging themselves. I can testify to this one. In my college life and early business career I avoided any course where I thought I could not get an A and avoided any job that I thought I could not master out of the gate. The quest for perfection is a waste of time.
4. Striving for perfection stifles innovation.
5. Striving for perfection inhibits personal and professional growth.
6. Perfection denies us the ability to assess anyone's true character. Anyone can be a great boss, friend, or service or product provider when everything is "perfect". Real relationships are built when both sides reveal who they react when their own imperfections and those of their counterparties are revealed.
7. Perfection makes life boring. Why would I even get up in the morning if I had nothing to learn?
8. Those who seek perfection, I used to be one of those people, often project those expectations on others. This makes sustainable business and personal relationships difficult at best.
9. Embracing diversity and enjoying it is a gift. Those who want perfection to define what it is and often penalize anyone who does not meet their subjective definition. This means missing out on a big part of what life offers both professionally and personally.

10. Basing decisions on the benchmark of perfection is just wrong. This tactic more often than not leads to bad decisions, and lost opportunities to work with those who impact careers and personal growth.



Work Overload: The Art of Managing the Fire Hose

During a run, I saw a fire hydrant spewing out water, and it made me think about how many times during my career I have had too much thrown at me all at once, had to drink from the fire hose, and how I have watched colleagues and professional peers struggle in doing the same.

I offer a Top 5 list for how to drink from the hose, and keep the pressure down if you are at the other end of the hose:

1. Understand how much you can drink, do not get emotionally overwhelmed, take a breath, prioritize, and identify areas where you need help.
2. Let the person on the other end of the hose (who is feeding your inbox) know when the water pressure is too high. We are all moving at 140 MPH, and at times those in control of the pressure do not have their eyes on the pressure gauge. If you are afraid to let that person know, get over it. Drinking from a fully pressurized fire hose is not healthy for anyone. People by nature will keep turning up the pressure until you let them know that it is getting to be a bit too much for you.
3. Engage your colleagues to bring buckets and help you with the water coming from them if you need assistance in getting up the learning curve(s) before you can handle the flow from the hose.
4. When you are pushing work to your team or colleagues be cognizant of what that does to the pressure of the work load hose from which they drink. Ask them if they can handle what you need in the timeframe they need it, and don't be afraid to ask them what else they have on their plate, so you can assess the pressure of that hose.
5. Micromanage watching that hose pressure when you have a new hire for at least six months and actively check-in, more than once a week, to make sure any new hire is not drinking from the fire hose. You can also ask those who work closely with the new hire to gauge the pressure on that hose and if that person looks to be getting water logged.

Everyone needs to drink from the fire hose at times, as that is part of professional life. However, the pressure on the other end can be set and managed at a reasonable level. Don't let yourself drown, colleagues drown, or let the pressure get to high when you are controlling or impacting the pressure on the other end of a responsibility hose.



The 13 Dimensions of an Effective Leader

Inspirational leadership is rare and I aspire to be an inspirational leader. Those I am fortunate enough to know personally all share 13 common dimensions of effective leadership:

1. Great Listener
2. Communications Guru
3. Have Keen Self-Awareness- Know themselves inside & out
4. Passionate & Energetic
5. Authentic to the Core
6. High Observational IQ
7. Know what Makes Their Colleagues tick
8. Are True to Who They are at Work
9. Collaborate and do not Argue
10. Can Say Yes with an Outcome of No
11. Have Mastered the Art of Deliberative Discussion
12. Earn Respect
13. All Actions Convey Personal and Professional Respect



Self-Awareness: Conquering the Inherent Barriers to Effective Leadership

Leaders at companies of all sizes are being challenged to lead across the enterprise. There has been much written of how should be done, and I have had the privilege of listening to hundreds of CFOs

of discuss how this can be accomplished. I believe that the biggest challenges many CFOs face in effective leadership across departmental lines involves overcoming inherent barriers to success which include the following:

- Themselves
 - Not listening effectively
 - Not investing in knowing & valuing our colleagues
 - Failing to embrace change
 - Avoiding instead of engaging and leveraging difficult customers
 - Not valuing colleagues who cause friction
 - Failing to be a “good follower” as well as an effective leader
 - Not understanding the impact of our actions
 - Failing to realize that Perception can easily become Reality without Proper Management
 - Avoiding people who challenge us
- Colleagues
 - Apathetic co-workers
 - Those resistant to change
 - Those with personalities that clash with yours
 - Mr. and/or Mrs. “No”, who always ask “why” instead of “why not”
- Process
 - No mechanisms to facilitate continuous improvement
- Company Culture
 - There is none
 - People work in Silos (no collaboration)
 - Friction is viewed as bad
 - Failure in any respect is not an option and not valued
- Technology
 - Inhibits visibility
 - Inhibits growth by dictating business practices
 - Inhibits innovation

Recognizing the inherent barriers we face to achieving success often get us 90% of the way there. Even self-awareness in the aforementioned areas will help anyone be a more effective leader. When leaders learn how to get out of their own way, and identify the other inherent barriers they face within their organizations, their path to effective leadership across the enterprise often becomes self-evident.



Five Ways to Build a Finance Dream Team

Unfortunately Finance professionals are not known for their people skills, so, how do Finance leaders collaborate with their HR colleagues to fuel the professional development of each member of their team? There are five key building blocks that CFOs can use to construct a Finance team that optimizes the strategic value delivered by the Office of the CFO:

1. **Development-** companies need to invest in the professional AND personal development of their teams. Finance needs to collaborate with HR to define success in Finance, identify the skills the Finance Teams need to succeed, and collaborate to develop and manage these skills. Informed decisions need to be made regarding whether to train-up or acquire new talent to fill existing or emerging skills gaps in Finance.
2. **Success-** CFOs need to collaborate directly with each employee to define professional success on an individual level, and then collaborate with all team members to define departmental success. CFOs can collaborate with HR to establish benchmarks of accountability, both personal and team oriented, and to provide the right incentives to meet goals which align with company success.
3. **Team-** a Finance team will have a portfolio of personalities as well as a portfolio of skills. CFOs need to work with Finance to create a team that has the right balance of personalities. There are tools such as DISC and the GC Index that can help in this regard. A work environment needs to inspire team work, mitigate drama, and establish a culture of innovation and collaboration.
4. **Strategy** - strategy execution often requires all cylinders firing at the right speed and in harmony. Supporting professional and personal development, establishing personal accountability for team members, and offering a work environment tailored to the personality portfolio of your team will foster effective collaboration. This will allow your Finance team to execute effectively and always fire on all cylinders.
5. **Performance-** honest and open communication among each team member in an environment in which each person feels informed and valued will sustain high performance as Finance needs to react and adjust to the dynamics of today's ever evolving business environment.

CFOs that embrace the challenge of optimizing the performance of their teams will not only deliver a best-in-class Finance function, they will build a sustainable competitive advantage for their employers.



Corporate Ladder to Elevator: Becoming a Chief Trusted Advisor

People still use the analogy of climbing the corporate ladder to describe the climb up the org chart. The climb is often painful at best. If I could go back 25 years and have 15 minutes with myself to offer myself career advice I would focus my conversation around how to become a trusted advisor to colleagues up and down the corporate ladder, and with my professional peers.

Here I offer 7 tips to develop your skills in earning and owning the role of trusted advisor:

1. Do it right- take personal ownership of everything you do. People gravitate to people that get it done, and do it in the right way (without running people over in the process).
2. Listen, listen, listen- listening is an art and really good listeners are few and far between. Effective listening is a key to building trust with anyone and can help you earn trust more quickly. The key to understanding anyone is listening to them. This encompasses taking the time to understand where they are coming from and why. If you are taking your time to speak with someone take your brain out of multi-task mode. People know when you are engaged and actively listening to them. I had a job interview with a CEO who was infamous for chewing up and spitting out any candidate HR sent him to fill a position that involved working directly with him. During the interview, I listened to him intently, not only verbally, but to his non-verbal cues, and spoke few words. I saw him glance over to a model ship that must spent months to build. My dad had built these ships and I needed to take a risk and take the conversation off course to mention the ship. Once I got him there, a quiet, hard-nosed man, opened up to me, and we were both able to “relax”, and I ended up getting that job.
3. Understand your company inside and out- opportunities to engage colleagues are opened wide if you know your company inside and out. This gives you quality conversation starters with any colleague from CEO to accounting clerk you encounter whether it be in an elevator, at a company lunch, or in a meeting.
4. Take an interest in what your colleagues do and their professional success- it is easy to identify the people who drive “getting it done” in any department across the enterprise. These are key people to engage and from whom to earn trust. Understand what they do, the challenges they face, and how you may be able to support them. This builds the foundation

of trust, and a mutually beneficial professional relationship. Invite them to lunch, talk to them a company event, or sit near them at a meeting, and take it from there.

5. Take a bullet for a colleague- if there is “finger pointing” going on and you and colleagues are in the line of fire of the finger pointer, even the CEO, take on for the team. Nothing builds loyalty and trust more than being a team player.
6. Be a human being- do not have a business and personal switch. Act like a human being first and a professional colleague second. This can be a tough at times, but showing that you care beyond the walls of your employer builds trust
7. Own Your Mistakes- do not hide from your mistakes. Find the value in them, communicate them openly, own them, and help create a culture in which not making a mistake is much worse than making one. People respect someone who take responsibility for what they do wrong.



The Art of Collaborating Across the Enterprise

CFOs are increasingly being challenged to lead across the enterprise. How does a CFO become a trusted advisor to HR, Marketing and Sales leaders?

CFOs need to look in the mirror and change the inherent bias in just looking at marketing and sales as overhead, and to budget to drive the bottom line. Just because CFOs in general have not focused on measuring the value of marketing and sales activity does not mean it should not be done, and that by not doing so CFOs have cost their companies much more than cost savings which delivered a short term, unsustainable impact to the bottom line.

- Finance needs to have our own house in order before we go around trying to fix other departments.
- Finance should measure itself relative to our internal customers and define internal metrics relative to our success in supporting HR, Sales, and Marketing.
- Define how Finance can impacts sales, marketing and human capital management success with OUR skill set, i.e., what is Finance bringing to the table to earn the role of Trusted Advisor across departmental lines
 - Create a culture of data driven decision making
 - Data driven decision making mitigates decision bias from sales and marketing.

- Finance needs to define and communicate the common language needed to measure and monitor success in a financial and non-financial context as more value drivers are defined by intangible assets.
- Finance should take on the role of Chief Data Steward for the organization
 - Finance does not need to own the data. Finance can set the standards how data quality is ensured and how data analysis is done.
 - Finance can develop processes to define the timing and flow of data without owning where it comes from and reviewing all data for accuracy and relevance.
 - Determine the data diet for HR, marketing, and sales (each department) in this age of Big Data where data is coming in from many sources in many formats.
 - Have meetings with HR, marketing and sales and collaborate to determine how to measure the KPIs that define success relative to HR, marketing and sales
 - Ask HR, marketing and sales what information and/or analytics they need to understand AND influence the behaviors of employees, existing customers, and potential customers.
 - What needs to be measured, communicated, and how does it impacts company performance?
 - Develop to a structured ROI Structure to facilitate the alignment of the cultures of HR, Sales, Marketing & Finance.
 - Finance should earn an invitation to the annual Sales (HR, Marketing) meeting to become an insider (Trusted Advisor)
 - Finance needs to show a commitment to understanding the markets and customers.
- Consider Internal Internships
 - Have a Finance team member work in HR, Sales, and/or marketing and invite them to have an intern in Finance.
- Ask colleagues in HR, Sales & Marketing what Finance can do to make them more successful.
- Establish clearer lines of communications, i.e., educate sales in terms of pricing issues and decisions.
- Role play at meetings- manage the perception of the personality (or lack thereof) of Finance.
- Collaborate with Sales to monitor and measure the health of the company's sales pipeline.
- Review and help adapt Sales Incentive Plans
 - Incentives need to align with value drivers which define company success.



Ten Tips for Managing Remote Employees

Finding, acquiring and retaining the right talent continue to remain top challenges identified by C-suite leaders at companies of all sizes. Companies are increasingly offering alternative work arrangements that include a full or part-time remote component to engage the talent they need to drive success at their companies. As such, the debate around the relative productivity of remote employees compared to those located at a company's office remains strong.

The opportunity to manage multiple people simultaneously across multiple states and time zones, and a front row seat at several CFO roundtables has inspired me to offer a Top 10 list for effectively managing remote employees.

1. **Make sure that an employee is correctly “wired” to be successful in a remote working arrangement-** there is a certain level of maturity and self-motivation that is required to function successfully in a remote environment. A recent college graduate may not be the best candidate for a remote working arrangement.
2. **Communicate frequently-** I am not a fan of meetings for the sake of meetings, I even wrote a blog , [Meetings Can Lower IQs: Mitigate the Risk](#), but communication can just be touching base, and not a formal meeting. A common argument against remote employment is that “water cooler” moments are lost. News flash, it is 2015, and virtual water cooler moments can be facilitated.
3. **Communicate with video-** Not all communication needs to include a video interaction, but Skype and other tools like GoToMeeting allow virtual "face to face" conversations and body language and expressions can be critical in understanding someone's state of mind and level of engagement.
4. **Establish a culture of open communication-** the most common issue I have experienced in managing people remotely is a real or perceived disconnect around work priorities and expectations. I have found that questions that may well have been asked to me if someone could just drop by my office in person were not asked and problems occurred that could have been avoided.
5. **Provide technology that facilitates collaboration and engagement-** provide software, data access, and relative training that allows and empowers online collaboration
6. **Solicit input from co-workers in managing a direct report remotely-** touch base with a co-worker who sees your direct report daily and keep tabs on their energy level along with the types and quality of interactions with co-workers at the office.
7. **Learn what makes your direct reports tick and create trust-** managing a direct remote employee effectively requires that you know what motivates and derails his or her

go along with running a business. You understand what can derails a business, inherent barriers to success, and the risks associated with running a business in the markets you serve. This allows you to feel the pressure of owning a business without the financial risk to get a real sense if you are up to the challenge of owning your own business.

4. You get to see executive failures up close and personal and learn to embrace failure. You see that executives fail often, they are human, but more importantly you see how they deal with failure, and if they are good leaders, learn from it. There is no better education that failing at something, especially relative to something that looked so good on paper.
5. You are free to innovate and think outside the box. Innovation is the life-blood of a startup. Ideas are embraced. You can own your own and execute your own ideas without all of the financial risk. This is a true gift. Also, you often have the flexibility to work the hours, and in an environment that make you the most productive.

I will offer a few caveats as I know we have an “anti-startup” crowd out there:

1. You must do your due diligence in choosing a start-up to join just as in any job search. Part of that due diligence should be to ensure that the environment is such that you can realize all the benefits I describe above.
2. A startup trying to call itself a startup after three years is so no longer a start-up. It is time to move on if the company “is not happening” after three years.

Give yourself the gift that keeps on giving, work at a startup. I plan on giving that gift to my own sons when the time is right.



Unemployment Risk Management

Every employed person faces some risk of unemployment. Each person that is fortunate enough to have a job in this environment can identify sources of unemployment risk and actively mitigate exposures. An employee who actively manages unemployment risk exposure can increase job security, open doors to, career advancement and identify and capitalize on career opportunities.

I would argue that there are two main categories of unemployment risk: internal and external. Internal sources of unemployment risk emanate from within the walls of an employee’s current employer, while external sources of risk come from factors exogenous to the current employer. Internal sources of unemployment risk include intradepartmental, interdepartmental, political and business risk. Intradepartmental risk is related to the job performance of an individual. Mediocre performance can be noticed by both interdepartmental and intradepartmental colleagues and supervisors. In addition to actual performance, there is also the possibility that there may be a

“perception” that an employee is not performing well. Any such perception can translate into unemployment risk if it reaches the employee’s supervisor. Political risk emerges when an employee does not “play well with others” within the political landscape of their employer while business risk emerges if an employer is not performing well relative to its peers in its given industry which can lead to layoffs which start with fixed cost--- finance, accounting, and treasury professionals.

External sources of unemployment risk include professional, industry, economic, political and personal risk. Professional risk is the risk that the job function of an employee is no longer seen as being viable as an occupation. Industry risk is when the entire industry of an employer company faces a macroeconomic downturn. External political risk is the possibility that the actions of a particular industry make their way onto the political landscape.

The good news is that a few actions taken by an employee will work effectively to mitigate several of these sources of unemployment risk. Successful unemployment risk mitigation can be achieved through self-awareness, professional development, embracing change and effective networking. The golden rule of unemployment risk management is for an employee to follow the mantra “do what you say and say what you do” and take ownership for his actions. Following this mantra will help minimize internal unemployment risks that are often outside of the control of an employee.

Self-awareness is also a powerful tool. An employee need not only be concerned with how he feels about his job performance, but also must be cognizant of and manage perceptions how others view his performance.

Proactive professional development and embracing change are also effective tools in mitigating unemployment risk. If a person has the skills most relevant to his profession then he will be valuable not only to his current employer but to other companies that may have job opportunities available. Participation in professional organizations can help an employee stay on top of industry best practices and to anticipate trends. When changes inevitably happen, the best employees see opportunities and express a sense of optimism and excitement. The best weapon to mitigate unemployment risk is to enjoy your job. If you do success will follow as passion breeds world class job performance.

It is more important than ever to recognize and manage unemployment risk as the increasing stress of the current economic environment is inherently detrimental to job performance and “playing nicely with others”. You do need to recognize what you “can change” and change it and not get bogged down on what you can’t change, but identifying your unemployment risk factors and focusing on the ones you can change is a worthwhile endeavor.

I will close with two main pieces of advice as everything else will take care of itself: “Do what you say and say what you”, and “Do what you love and love what you do”.



Want to Quit Your Job: 6 Reasons Not to Do It

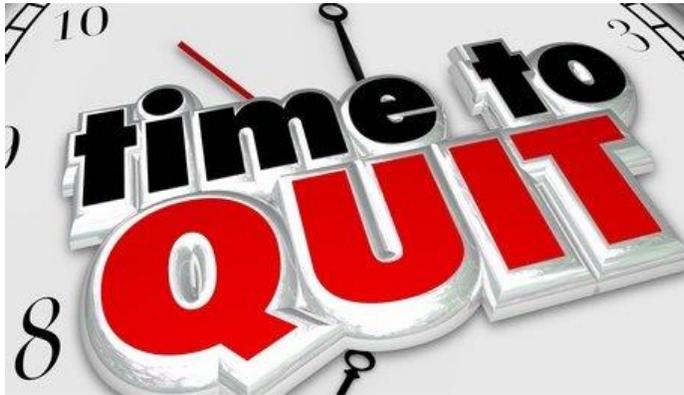
Changing jobs has become the norm over the past several years. There is no longer much of a stigma or as much risk of being branded a “job hopper”. Those who change jobs frequently can play many angles including: there are many opportunities out there that are a better fit for me, I have value to add in diverse ways at a different company, and I am confident I would thrive even more at a company with a culture that more directly aligns with my personality.

I am not a fan of job hopping, which I believe is rampant in part because companies no longer have the courage to invest in the professional development and success of each employee. I feel compelled to make a few notes on that front before I get back to why employees should place more value on their jobs: companies should create a culture where each employee is valued as a human being, and not as an asset or “human capital”, and another piece of advice courtesy of Sir Richard Branson, “Train people well enough so they can leave, treat them well enough so they don't want to”.

Here are 6 questions that deserve your consideration before you quit a job:

1. Can help your employer realize what it takes to make you and your co-workers content, and even happy to work? Look at the results of CFO outlook and sentiment studies, CFOs view retaining the best talent as a top priority. Let them know what you need, do not demand, just have a conversation.
2. Is emotion involved in your decision? If so, you need to “take a breath”. That breath may take several weeks, but you need to take emotion out of the process you go through in evaluating the pros and cons of leaving your job.
3. Do you believe you can land a dream job? If you answer “yes”, I can tell you it does not exist. I have had three of them and counting. This also plays to the truth that “the grass is always greener”. The more a company offers you to leave your current employer the bigger the mess you will be stepping into when you take that new job.
4. Do you have multiple job offers in hand and a plan to leave gracefully? If not, hang in there until you do. Even if you have one, what will you do if that new job makes you miserable? No matter how much bad blood you have with your boss (that is why people want to quit in many cases), be the bigger person. If you are, and that new job does not pan out, they may just take you back, and your past issues will be on the table.
5. If you need to leave your job, you are more marketable as someone who is currently employed. That being said if a job is impacting your health in any manner, you need to remove yourself from that situation if at all possible.

6. Do you have a great boss? If so, 95% of the rest of the employed population does not. Think not twice, but three times before you give that up.



10 Reasons to Quit Your Job Right Now

Under what conditions should you consider resigning from their current job?

Before I share the top ten reasons that I believe can be grounds for “moving on” to your next opportunity, I would be remiss in not offering a few very important caveats:

- Have another job lined up, the exception being that your job is impacting your health (physical and/or mental)
- Ensure that the conditions I describe below are factual and not just your perception(s). Verify your perceptions with one (preferably more than one) person you trust (co-workers, family, and friends)
- If you are married or in a serious personal relationship, consult your significant other before you make or even seriously consider making a job change
- Finally, consider giving your employer the opportunity to address your concern(s). Please note that you may not want to “bring up” certain concerns until you have another job lined up.

Here are my top 10 reasons you should consider resigning from your job:

1. **Your job changes who you are as a person-** never let your job change or impact your integrity, self-worth, core personality or how you treat others
2. **You are not respected-** your work is not valued, criticism of your work turns personal, your contributions are minimized, your knowledge is questioned in front of co-workers or vendors, you receive any sort of verbal abuse, you are consistently treated with less consideration than co-workers by other professional colleagues
3. **Your job impacts your emotional well-being-** no job is worth your health and well-being or should in any way keep you from being the person you need to be for yourself, your family, your co-workers, etc.
4. **You get criticized/attacked verbally in public-** you should never be “taken to task” in front of your peers or in the presence of suppliers, contractors, consultants, etc.
5. **You are not compensated for your contributions-** if you look at a salary survey of your direct peers in terms of job title, company demographics, education, years of experience, responsibility, and the location where you live and work and you are not even on the graph of salary ranges or at the lower end, then you are not getting what you are worth (that is

most often intentional, but can be an HR department issue). This is one you should really discuss with your boss (show him the data) before you walk out the door.

6. **You witness behaviors that conflict with your ethics and values-** this speaks to company culture. Are employees treating each other, suppliers, etc., with the same consideration as you show these parties? Are there business practices going on that you view as unethical? If there is misalignment in terms of your personal and/or business ethics and those of your co-workers this is a huge red flag. You are working in a company culture that is not right for you.
7. **Company culture allows employees to disrespect others and/or vendors and suppliers professionally and/or personally-** another red flag related to corporate culture, but it is critical to be in an environment that impacts your professional (and personal) productivity.
8. **You think you are in a professional prison and just can't get out-** in today's world moving jobs is just "the way it is", and there are so many consulting opportunities out there as companies leverage remote consultants more and more. It is about what you know and what you can do and less about where you live or what school you went to (many degrees are commodities and do not open as many doors as in the past).
9. **You do not believe in the long-term strategy of your company-** it is hard to have passion for a job if you do not believe in your company's vision.
10. **You physically dread going to work every day, and each Friday you celebrate the upcoming weekend-**life is too short to live this way, job opportunities are out there if you are creative. Again, there are so many consulting opportunities out there as companies leverage remote consultants more and more.



The ROI of Giving Back to Your Profession

I have been fortunate to have what most would consider an interesting career. I have worked for many types of businesses and organizations, and have had the opportunity to interact with thousands of financial professionals in person at conferences as a speaker and attendee, and tens of thousands more in developing and moderating webinars. One thing is clear, when shared through mentoring or speaking at a conference or on a webinar, the experience and wisdom of corporate finance professionals have a meaningful impact on the career success of their peers. No degree from any university can teach anyone even much of what they need to know to become a successful financial professional. Those who find success in corporate finance actively seek the knowledge of their peers, and those who share their successes and failures drive the success and future of the profession.

I would like to share my personal ROI, from giving back on a professional level. I began my career as a financial professional as a treasury specialist at a company located in a rural city in Indiana. I was fortunate to have the opportunity to be involved with the development and implementation of a global cash management structure. I knew once the project was complete that I wanted to share the pains I had been through with those who would face this same challenge. I became a member of the Association for Financial Professionals (AFP), and eventually wrote an article for their AFP Exchange magazine and spoke at their Global Corporate Treasurers Forum. This brought visibility to the work that was being done in the treasury department at the company which I was working, and began to build my professional brand and network within the world of financial professionals. I continued to funnel my energy for giving back through the AFP by writing articles for them and speaking at their events. Eventually, when it came time for me to take the next step in my career, I noted an opportunity for a leadership position at the AFP. As a treasury manager from a company in Indiana I did not think I had much chance of becoming the subject matter expert for treasury for the largest professional association for financial professionals. As a result of the network I had built in speaking and writing articles, I was able to get the job of Director of Treasury Services. There were also numerous e-mails I received regarding how my articles and conference sessions had been beneficial to my peers, and that was just as valuable to me as the launching pad that giving back turned out to be for my career. I would like to think that my commitment to give back has continued with my work at Proformative. My main goals have always been to help offer corporate financial professionals vehicles to share knowledge, give back to the profession, and achieve career success in the process.

A favorite movie of mine is “pay it forward”, and I think any financial professional will benefit from paying it forward by sharing his or her knowledge and experiences with peers. I have never met a successful professional, who when asked the keys to his or her success, did not mention a mentor or the support of peers. In today’s world mentoring and sharing knowledge often means delivering content and advice virtually.



Owning Your Career Success in Treasury

Over the past 15 years I have watched the Treasury function transform from a back-office afterthought to a core, strategic business function. I have had a front row seat as a treasury

practitioner at a fast-growing global motor manufacturer, a senior leader at the Association of Financial Professional during the greatest financial crisis since the stock market crash of 1929, and in developing, marketing, and/or speaking on over 400 educational events (webinars, seminars, national and regional conferences) and publishing over 150 blogs and articles all focused on impacting the job performance of financial professionals. I have struggled to manage my own career in Treasury and have devoted a meaningful part of my professional life to helping others succeed in the arena of corporate finance.

I wanted to share 10 key lessons learned from my perspective, which I believe is truly unique in the world of Treasury:

1. Listen. This is the skill that is not taught, and that is a shame. The most successful people I have ever met listen more than they talk. This is a skill that I struggle with myself at times.
2. Own your career and actively manage it. Most companies will not develop you unless you show a commitment to developing yourself.
3. Understand the skills you need to be "world class" in Treasury, identify the gaps in your current skill set, and address them. This is a constantly evolving target, and this part of what makes Treasury exciting.
4. Fill as many of your skills gaps as possible without asking your employer to pay for you to do it. The world is now full of great content and resources, many of which are free. This has been a mission of mine for several years, offering great Treasury content and tools at no cost. I am pleased to currently be working with TreasuryJobs.com to develop another trusted resource for Treasury professionals.
5. Understand what is going in your profession and get out in front of it. That opens doors. I decided LinkedIn was important back in 2008, and the doors it has opened for me have transformed my career. Treasury professionals, I strongly urge you to learn as much about technology and data analysis as you can, trust me, this will serve you well within and beyond the walls of your current employer.
6. Be a skilled relationship builder, manager and connector of colleagues of like interests. A huge component of the value proposition of Treasury is that we understand a company inside and out, but that is useless unless you are viewed as a trusted advisor. Treasury can impact performance across the enterprise, but you need to have the relationships to do it. This means playing mediator at times and connecting people of like interest within and beyond the walls of your organization. You need to become someone that "people need to know".
7. Develop and can communicate your professional value proposition, and make sure that it always has distinct components that set you apart from your peers.
8. Develop and manage a network of professional connections that keeps on top of your game in the world of treasury and beyond. This means being a valuable connection. If you of value to your connections then they will be of value to you. Does this take effort? You bet, but you will receive more than you give.
9. Own a professional brand that is strong enough to have job offers coming your way organically. You should have and manage a strong online brand that clearly conveys your professional value proposition. This can be accomplished through involvement in professional organizations. writing blogs, speaking at professional conferences, having a

quality LinkedIn profile and being active on LinkedIn and in other online groups made up of your peers.

10. Own your time, and not let others waste it. Learn how to effectively manage e-mails, conference calls, meetings you manage, and attend only meeting that need you. If you own you time then others will respect it. Do not be afraid to ask, "Why do you need me at this meeting or on this call?"

In closing, I few of my favorite quotes that I look to during my journey to achieve how I currently define my own success:

“It is not the strongest of the species that survives, nor the most intelligent that survives. It is the one that is most adaptable to change.” Charles Darwin

“Your time is limited, so don't waste it living someone else's life. Don't be trapped by dogma - which is living with the results of other people's thinking. Don't let the noise of other's opinions drown out your own inner voice. And most important, have the courage to follow your heart and intuition. They somehow already know what you truly want to become. Everything else is secondary.” Steve Jobs