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contents

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Chairperson's Corner

by Scott D. Haglund

At this point, hopefully all of you have had an opportunity to review the Continuing Professional Development (CPD) requirements as recently posted on the Society of Actuaries Web site. One skill included in the proposed requirements is business and management. The business and management skill set defined in the requirements includes business writing, presentation, people management, negotiation, persuasion, project management and leadership skills.

As actuaries, it is critical that we develop our communication and management skills in order to effectively contribute to our customers both inside and outside of the profession. To clearly demonstrate how a risk can become an opportunity, we need to be able to concisely inform others what has happened, why it happened and how it can be used to improve the current situation.

As you begin your planning on improving your communication skills, here are some suggestions on where to begin your plan.

How are you doing now?

To determine the areas you need to work on, you need to find out where you need assistance. Feedback can come from several sources:

- Performance appraisals
- A mentor
- Friends / family
- Co-workers

If you are honest with yourself, it's probably easy to identify the areas that are a challenge for you. However, a more objective viewpoint can be helpful. A mentor can provide great guidance, not only in communication but in other areas as well. If you don't have a mentor, now is a great time to get one to help you with your communication and management skills.

What is readily available to you?

Once you have determined the areas you need to work on, you can begin looking into resources that are available in either your company or community. Depending on the specific area you have selected to improve upon, a multitude of ways exist to help you develop that skill.

Verbal Skills

Although there are many books on this subject, it is difficult to improve your speaking skills without speaking. Working on your verbal skills can come from formal programs or by volunteering to speak when given the opportunity.

An inexpensive, formal program that is available in most communities (and a number of companies) is Toastmasters. Toastmasters is beneficial as it gives you regular opportunities to work on speaking and evaluation skills on a variety of topics and in a variety of situations. However, there are other speaking and management courses that may be available and fit better with your personality and schedule.

As you attend industry meetings, there are great opportunities to view these skills in action. Meetings may offer a specific session on a skill you need to develop. Also, in any session, you can critically review the speaker's style, adopting what he or she does well and note possible improvements.

For informal development, just raise your hand when an opportunity arises. Local actuarial clubs and the Society of Actuaries are always looking for speakers. Also, there are numerous speaking opportunities within your company as projects are presented or results are communicated.

Management Skills

Management skills can be developed in a variety of ways, as long as you are willing to try new things and learn in the process. Your management skills can be developed by attending classes, taking advantage of career opportunities as they arise or by volunteering in the community.

Much like developing speaking skills, you will need an opportunity to practice your management skills. After reading a book, attending a class or listening to a podcast, seek out opportunities within your company or the community in which you can practice your management skills. It could be a small, one-time event, or a longer-term commitment. Either type can greatly assist the book learning you have just achieved.

To develop your management skills within your company, you could assist with an intern program, volunteer to lead a project or speak with your mentor. Within your community, you can volunteer to assist with an event in your community or become involved with SOA sections.

Writing Skills

Like speaking and management skills, writing skills should be practiced to further your development. Again, classes and books are available to illustrate writing styles, but you will also need to seek out feedback on your style and methods to improve. A great way to obtain feedback is to regularly have your work reviewed by someone else before it is sent to its intended audience. Many companies will have formal processes of this nature, but if yours does not, seek out a mentor or someone willing to assist you in this manner. Obtaining feedback will provide you the opportunity to make immediate improvements in your written work.

Where else can you go?

If a formal or informal program is not available, an Internet search for communication, management or speaking will lead to a number of articles. Once you have read through your chosen topic, look for opportunities to see how it works with your style (leading again to the formal or informal approaches of development). And, of course, apply what you have read.

The key to development is taking the first step. It is difficult to begin, but like any habit, once you have started, the future steps are easier. ❒

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Orchestrating Attitude—Part 2

Orchestrating Your Thoughts

by Lee J. Colan, PhD

Editor's Note: Catch up on Part 1 of "Orchestrating Attitude" in the January 2008 issue of The Stepping Stone, *and watch for Part 3, "Orchestrating Your Words," in the July 2008 issue.*

Our thoughts and beliefs have incredible power to shape our lives and the lives of others. Unfortunately, life is not fair. We don't always get what we deserve. The good news is that **we receive what we believe in life.** This law of life works just as powerfully with negative thoughts as it does with positive thoughts.

Some people ask, "How can I be positive all the time when negative situations are a reality—they just show up in everyday life?" This is absolutely not true. Yes, bad things do happen and they sometimes "just show up." However, **it is our interpretations that make a situation negative.** A situation doesn't drag us down; the way we think about it does.

Like it or not, your thoughts and interpretations of circumstances directly influence your beliefs, and ultimately, our actions. Henry Ford said, "Whether you think you can or cannot, you're right." In other words, **what you think is what you get.**

The great news is that YOU are in control of what you think! No one else on earth has this power unless you give it away. You are the conductor of your own thoughts.

Let's take a look at three instruments for orchestrating your thoughts … and think about them!

1. Choose your view.
2. Check your focus.
3. Control your inputs.

1. Choose Your View

Our experiences are much less important than how we choose to think about them. The way we interpret our experiences shapes our beliefs about the past. Furthermore, our interpretations either limit or enable our future success. For example, a mission-critical project you are leading has "promotion" written all over it, but it bombs—it's over budget, past its deadline … the works. How you choose to interpret those facts is where you can shape your future. Are you a failure, a poor leader who is maxed out and on her way out? Or, are you a great leader in the making who is learning some tough lessons that will help ensure success on the next project when your true colors will show? Facts are facts, but the view you take is your choice.

If you find yourself having a negative thought, say "STOP!" out loud, and replace it with a positive thought. Saying "STOP!" out loud is important so that you can actually hear yourself controlling your own thinking. Let's see how it works.

A friend told me about a situation that used to drive him crazy. He would drive home after a hard day through rush hour traffic and find the driveway to his garage impassable, blocked by his children's bicycles and toys. He *reacted* something like this: "These kids have no sense of responsibility. They never pick up after themselves, and it's a hassle for me to move their junk just to get in the driveway."

Then he said, "STOP!" out loud. He decided to choose a more positive view and he *responded* with, "My kids are still kids. It looks like they had a great time today. Boy, how time flies … I had better seize the moment with my kids."

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Sure, the driveway still looked like a yard sale after a wind storm and his children did not put their toys away. **Nothing changed except his interpretation of the facts.** He substituted gratitude for anger and changed his mind for good.

When you change the way you look at things, things change the way they look. Create your view inside-out by starting with your thoughts. Don't let your circumstances obstruct your view. When you choose your view, you will always have a clear line of sight to being your best.

2. Check Your Focus

The things we focus on create a magnet for our lives. Focus on opportunities, and doors seem to open. Focus on problems, and obstacles are plentiful.

Have you ever wondered why some people seem to have all the luck? Maybe you are one of the "lucky" ones. In general "lucky" people get the best of themselves and others by focusing on:

Forgiveness	vs.	Anger
Others	vs.	Self
Opportunities	vs.	Problems
Gratitude	vs.	Envy
Abundance	vs.	Scarcity
Today	vs.	Yesterday
Building up	vs.	Breaking down
Humor	vs.	Drama
Controllable things	vs.	Uncontrollable things
Giving	vs.	Taking

The more you focus on the "positive side of life," the more you will attract these things. Focus on forgiveness and you will find the world forgiving. Focus on the comedy life offers and your life will be full of laughs. On the other hand, focus on the drama life offers and your life will be a soap opera.

The truth is that being "lucky" doesn't have much to do with luck at all. **The most successful people create their own luck by constantly checking their focus.** They appear lucky because their focus has put them in the right place to make good things happen. In other words, luck is 90 percent preparation and 10 percent opportunity.

Looking at how you spend your time, money and energy is a foolproof way to check your focus. **Time, money and energy are precious resources—*your* precious resources.** They are finite. When you spend them in one place you cannot spend them someplace else. To check your focus, look at how you spend your time, money and energy. Is it mostly on the right or left-hand column? Your answer will tell you if luck is in your future.

3. Control Your Inputs

Remember, your mind is your ultimate personal computer. Like your laptop at home, sometimes you might forget to turn on your mental virus protection program, allowing negative thoughts to invade your mind—without realizing it. So, the computer

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Focus on opportunities, and doors seem to open. Focus on problems, and obstacles are plentiful.

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adage "Garbage in, garbage out" as it applies to your mind should really be "Garbage in, garbage stays."

Your mind never sleeps. You can't pull a "fast one" on it. **Whatever your mind hears from others, and especially from you, it records and stores.** The mind doesn't discriminate between input that is good for you or harmful to you—it collects *all* input. If you hear something often enough, you will tend to believe it and act upon it. Your mind can be your greatest ally or worst enemy. Seek positive inputs and you will improve your chances of producing positive outputs.

We draw into our lives that which we constantly think about—good or bad. If you are obsessing about what your boss will do if you make a mistake, then guess what's likely to happen? If you are always thinking about why you can't seem to get a break, or when the next shoe will drop in your relationship, or what will happen if you can't afford to pay for your car repairs or why you don't get as much recognition as your colleague, then you are programming your mind (and those around you) to turn these thoughts into your reality. Negative thoughts are landmines along the pathway to being your best.

Consider three of the most common influences that can program us daily. They have the potential for a positive or negative impact on our thoughts and, ultimately, our results.

1. Television—Studies show that the subconscious mind is most receptive five minutes before we doze off at night, a common time for watching the news. Unfortunately, much of the news today shows the worst side of people and the world. When you hear a news story, remind yourself that it's considered news because it is *unusual*. Doing so will help you balance potentially negative input with more uplifting thoughts.

So how can you remain well-informed and maintain a positive outlook?
Monitor what you watch. Make the choice to watch programs that are more educational, artistic, spiritual or sports and comedy oriented. These types of programs stimulate positive thoughts.

2. Newspapers—Many people, particularly in the business world, start their day with the newspaper. Whether it's a glimpse at the headlines or a front to back reading, there is plenty of positive and negative news to read. Before you dive into the daily newspaper or online news portal, take a quick inventory of all the things you have to be grateful for. Additionally, make it a habit to **finish your reading with an inspiring story** so your mind is primed for a positive day.

3. Other people—Make the choice to surround yourself with people who offer positive inputs. There will always be negative people and perspectives. Since we cannot hide from them, we must learn to filter out negative input to minimize "garbage" in our thoughts. The best strategy is to make a conscious effort to **get to know and spend time with people who have a positive outlook.**

The three sources of input listed above have the potential for a positive or negative impact on your attitude, and ultimately, your results. Take a look around you. You are what you think, so control your inputs!

Next time, we will discuss how to orchestrate your words.

But you don't have to wait to take a FREE *Attitude Tune-up!* A five minute investment will help you practice these instruments and more effectively orchestrate your attitude! Visit *www.theLgroup.com.* ❐

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No Two Actuaries Are Created Equal

by Paula Hodges

As with the general population, every actuary is unique, and each of us has personal preferences, passions and interests. Then **why is it that we expect our staff, and ourselves, to fit into the mold of a specific job definition?** Our management defines business objectives, creates jobs to fulfill those objectives, and then hires people to do them. Sometimes the fit is great. Other times —not so great.

But let me ask another question: Do you ever have a work day that just flies by? You feel fulfilled; you give the company your best; you get a tremendous amount of work done; people appreciate what you do. You love your job, you contribute your best, and the company's objectives are met because you are in the right spot at the right time, and your strengths and talents are just what they need. This doesn't have to be a dream. And, you can include your entire team in this dream!

The key is to mold your job and workday around your strengths and the strengths of the people on your team. To illustrate how this might work, let's meet Tim and Mary.

Case Study:

Tim has been a product actuary for 12 years. He's involved in product design, pricing and also helps with some of the details of product implementation. As part of his work, he's required to "pitch" his ideas to the department management and the marketing folks. Mary works side-by-side with Tim. She has virtually the same responsibilities and experience level. However, they are very different individuals.

Tim has noticed that there are days when he has to drag himself into work. These are the days when he's got the major product design fleshed out, he's got a good picture of what the market needs, he's built the base model in the software, but now he has to deal with multiple pricing runs to fine-tune the balance between profitability and marketability. What a drag!! Tim is a "starter" and likes to get the project underway. He has the vision to pull vague concepts together to set the direction of the project, but doesn't take any pleasure in refining the details.

Mary, on the other hand, is at her best when she gets called upon to assist in a project that needs "saving". When time pressures are mounting on a project, and she is called on to help crunch the numbers out, Mary excels in her work and feels great about her contributions. She feels as though she's molding a masterpiece when she's able to orchestrate the delicate financial balance between the needs of the corporation, the agent and the client. She's also very articulate in presenting the finished product to the other departments who require training. Just don't ask Mary to initiate a new project, because she despises the interviewing and the drawn-out process to get started. She wants to just jump in and get going!

When we first meet Mary and Tim, they have the same responsibilities, since they are at the same level in the organization and have the same title. But since they are both being asked to do the design, pricing and implementation of a product from cradle-to-grave, they are both feeling as though they are performing at less than their best during certain stages of the process and are feeling burnt-out.

Taking a lunch break one day, they start comparing notes on what they love and hate about their work. Of course, in this very contrived situation, it turns out that Tim dreads the type of work that Mary absolutely loves to do, and vise versa! They meet with their management, talk about how they can restructure their work to build products as a team and voila!! Instant job satisfaction!

Our management defines business objectives, creates jobs to fulfill those objectives, and then hires people to do them. Sometimes the fit is great. Other times—not so great.

Of course, life is never that simple, and we generally don't have a "Tim" or "Mary" in the office to take on all the work that we don't like doing. However, there are incremental steps you can take to get more enjoyment out of the job you have now, or to identify what type of job you should be looking for.

Finding Your Strengths

1) The first step is to take a personal diary of a typical work week. Keep a list of the times when you're really enjoying what you're doing at the moment, and another list of times when you'd rather be doing something else.

2) At the end of the week, look for patterns in what you put in each list. Think about why you enjoyed (or didn't enjoy) the particular activity, whether it was with certain types of people (peers, customers, management, other departments), the time of day, and the activity itself.

3) Now write it down. Put it in the format of a statement that describes your strengths. You'll want to capture about three strengths statements and three weakness statements. Make sure you are clear on the details. There is immense power in writing something down—this makes it real—and makes it into a personal goal.

4) Find ways to spend more time doing what you love each week, and less time doing what is on the other list. You can make some changes to your work on your own, by simply being aware of subtle ways that you operate each day. In other cases, you might want to have a conversation with your manager to discuss how your strengths can improve your work product. Let him/her know that you'd like to spend more time doing those things at which you're operating at your peak performance.

5) In addition, pay attention to what others' strengths are. Chances are that someone else's strengths will complement yours or your teammates'. Watch for these, to make sure that everyone is able to contribute their best.

Finally, try to recognize that we are all individuals. No two people will get job satisfaction in the same way. Take some time to understand what you can do best, and what your team members do best. By understanding the individual, you will improve performance, job satisfaction and also team dynamics.

To get a whole host of strategies to help you build upon your strengths, I recommend the book: *Go Put Your Strengths to Work,* by Marcus Buckingham. Enjoy! ❐

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A Day in the Life of a Delegator

by David M. Walczak

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Sunrise in Hartford, Minneapolis or Overland Park and 16 things to accomplish at the office on Tuesday! You know that help from staff will be crucial, yet you need the most key things done right and have no time or error margin. The clock ticks, the wheels turn, the computer is smoking and you are checking things off the list like a machine, but despite your best efforts to enlist help, you've still got half the list left. Then comes 4 PM and one of your key people comes to you to turn in a resignation.

Hopefully this isn't a recently familiar story, but it is more than likely a resonant one. Shall we delve deeper into the background of this case study in the life of a typical actuary (or research scientist, financial analyst, doctor, etc.)? Anecdotal and formal evidence show us that technical, right-brained types don't like to let go of crucial technical parts of their career lives. But in the above case, proper use of delegation may have been able to prevent both of Tuesday's big problems—inability to deliver in time and loss of a key staff member.

- Do you believe you are bogged down in chores for your business that take you away from important tasks?

- Is it difficult for you to let go of some of your more mundane duties even though you recognize the importance of doing so?

If the answer to either of these questions is yes, it may be time to analyze your delegation skills.

Why delegate? After all, it takes lots of practice to do well, and must be handled just so. But if done right, it yields benefits on so many levels, and can dramatically increase your own job satisfaction.

There are ways to delegate and minefields to avoid as well. A survey of key literature and articles reveals some of these key best practices:

1. Surround yourself with deep subject matter experts: You can't do everything well, so this is a step that almost begs you to better delegate.

2. List the work to be done and match it up with possible employees: Prepare a strengths / weaknesses grid of your staff to have handy for this exercise.

3. Identify who is genuinely interested in learning and acquiring new tasks: While this may seem like a no-brainer, as most actuaries are ambitious to start with, asking around can give you fresh perspective.

4. Ask for and be willing to accept constructive feedback: Try to recognize when an employee is having trouble with a new duty so you can both quickly correct the course. Another positive way to encourage employee feedback is to ask an employee who has taken on a task to provide some ideas about how to make the task better. Don't view these suggestions as criticism, but as a justification as to why you assigned these new duties in the first place.

5. Consistent management and oversight style: Like GAAP financial reporting, it is key to agree on your approach and implement it consistently and objectively.

6. Convey all key needed information like objectives, input and a timeline: Surprisingly, many poor delegators think they are aces because they have the del-

egation conversation down to a 90-second exercise and it feels great to be rid of a task so quickly. That is a recipe for disaster!

7. Let go and trust: A cornerstone to making this 'letting go' process work is to be very specific about what you are asking the employee to do. Once your staff has grown more comfortable with the broad scope of what has been added to the duties, you can be more general in what you need.

8. You must have some knowledge of the topic: For example, giving a CPA your tax delegation is fine if you at least know the fundamental key issues in your tax profile. If not, risk increases.

9. Empower with ownership-type incenting and tangible rewards: Make your successful people happy that they made you look great!

10. Don't fall into the over-delegation (dumping) trap: Your people will pick up on it and you will lose credibility; it's a tightrope you have to walk.

Get good at delegation! You'll see immediate and gratifying results:

- A liberating feeling of personal growth for you and staff
- Higher quality of a typical day
- Retention of employees will improve
- Happier and better developed employees.

If you would like to work sane hours and have more time off, you need to hire people who are better than you are in their areas, and be your own weakest link. This means that you have the luxury of hiring the best people you can find to work for you. Before you advertise for a new employee, do research, examine your situation, figure out what you need and how that new position is going to pay for itself. When someone exits, you don't have to fill the position with the same type of employee.

Most actuaries that I know under-delegate and love to stay dialed in on project developments. Giving your employees more responsibility and freedom can seem frightening or even threatening but will earn you respect from your staff and your superiors. The best managers I know of or have read advice from, say it's much more important to be a down-the-org-chart schmoozer rather than one who tries to impress the executives. ❐

... many poor delegators think they are aces because they have the delegation conversation down to a 90-second exercise and it feels great to be rid of a task so quickly. That is a recipe for disaster!

Use the Competency Checklist for Better Performance Coaching

by David C. Miller

Many professionals enter management positions without any training on how to develop people.

Managers often struggle with questions like these:

- How do I identify what to coach my employee on?
- How do I handle the awkward situation where my employee feels deserving of a promotion, but I don't think he or she is ready yet?
- What's the best way to raise the employee's awareness of his or her strengths and weaknesses without hurting self-esteem and morale?
- How can we move constructively from this type of performance discussion to create a development plan?

There's a simple tool that can help managers be effective at navigating these issues. I call it the competency checklist.

Methodology

Let's say you want to effectively coach one of your direct reports named John. You want to collaborate with John on what areas to work on, but you're nervous about how to bring up these areas. Try following these steps:

Step 1: Brainstorm a list of competencies that must be present for John to be performing at the "next level." Do this with John. Say, "John, I know you really want to get promoted to VP this year. Let's brainstorm all the competencies that someone at the VP-level must demonstrate consistently."

So, together, you and John brainstorm 10 to 12 categories, such as, *managing a staff of 10 or more, effectively managing time, excellent presentation skills, ability to plan and implement large projects on his own, takes initiative, creates opportunities for the organization, etc.* Your list should encompass all the key qualities you want in a VP.

Step 2: Take a few minutes for each of you to assess John's current mastery of these competencies on a scale of 1 to 10. With "10" being stellar and "1" being far below expectations, rate how John is currently performing each of these qualities. At the same time, John is independently rating himself. Make sure you and John do this separately.

Step 3: Review John's self assessment. Identify and discuss the clear strengths and gaps. You will get an idea of where John believes he is performing well and where he needs to improve.

Step 4: Compare your list to John's and discuss any discrepancies. I suggest doing each item one at a time. For example, "John, how did you rate yourself on taking initiative?" John will explain his rating and why he scored himself this way. Then you can reveal your assessment.

Then discuss any differences in perceptions. If John believes he's a "9" when it comes to taking initiative and you believe he's a "4", we now know there's a clear gap in perception. John may lack the self-awareness of how he's performing or he may not sufficiently understand your expectations about what "taking initiative" looks like in his position.

It's important that you give John some specific examples of where he fell short on taking initiative. Talk through what a "9" looks like for you in this category.

It's also possible that you haven't done an adequate enough job communicating your expectations. Here's your chance to clean that up and clarify them.

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Step 5: Summarize and get clear on what needs to happen for John to achieve his desired position. Make sure you and John are on the same page. Develop clear measurements, whether quantitative or qualitative, that will let you and John both be able to assess whether he's performing on that level or not.

Many managers struggle to get this kind of clarity, saying "it's too subjective." Personally, I believe this is a cop-out. If we can't define the level of performance for our direct reports clearly, how can we expect them to achieve these levels?

Step 6: Select one to three competencies to work on over the next three to six months. Work with John to mutually identify and agree on the areas that will make the biggest difference in his performance. Design a development plan with John. Include milestones: "Here's where you want to be six weeks from now." Agree on what steps he will take in the next week or two to make progress on these goals.

Step 7: Coach and hold John accountable. Once you set up the development plan, it's John's job to execute it to the best of his ability, and it's your job as manager to support John and hold him accountable. You will want to have formal coaching meetings either once per week or once every other week. In these sessions, you want to review progress and give real-time feedback.

Summary

The competency checklist is a simple and useful structure for ongoing development and feedback. It's also effective at developing self-awareness in your staff members. If you do this at the beginning of the year with all of your direct reports, it will make annual performance discussions more relevant and easy to do. More importantly, it will eliminate communication gaps about performance expectations and set up an ongoing coaching dialogue that will dramatically raise the effectiveness and cohesiveness of your team. ❒

If John believes he's a "9" when it comes to taking initiative and you believe he's a "4", we now know there's a clear gap in perception.

How to Set Truly SMART Goals

(Note: It's Not What You're Thinking)

by Liz Bywater

I know what you may be thinking. SMART goals? What's the big deal about SMART goals? I mean, they aren't exactly front-page news. You've heard about SMART goals, written SMART goals, and advised others on the utility of setting SMART goals. Great. You're off to a good start.

After all, the SMART approach to goal setting makes sense. When your goals are **S**pecific, **M**easurable, **A**chievable, **R**ealistic and **T**ime-Based, you've got a good foundation for performance improvement. For example *'I will improve my team's effectiveness'* is a reasonable but fairly vague intention. Using the traditional SMART approach, you can create something far more actionable: *'I will increase my team's productivity by 20 percent by conducting focused team meetings from 10 to 11:00 every Wednesday, delegating meaningful tasks to team members and requiring weekly progress reports on high priority items.'*

You get the idea. The traditional SMART technique is indeed a useful tool. It is not, however, sufficient. If you're looking to develop goals that are highly meaningful, relevant and motivating—and you should be—you'll need to take SMART to a whole new level. To do so, start using SMART in a different way and you'll be able to set goals that are based on **S**trengths, **M**otivation, **A**ccountability, **R**elevance and **T**enacity.

Here's a closer look:

Strengths. Contrary to long-standing popular opinion, our goals should not be centered on correcting for flaws, deficits, weaknesses or shortcomings. A growing body of research (such as that conducted by the Gallup organization) shows us that trying to correct for weaknesses is essentially a waste of precious time and energy. Instead, we ought to be focusing on our areas of strength. Build upon your natural talents and existing strengths and watch your performance soar to new heights.

A quick example: I've had the pleasure of coaching a successful executive in the biotechnology field. He happens to be a fabulously creative and innovative individual. He consistently develops profitable new product ideas for his company. His weakness, however, lies in his interpersonal skills. He's an introvert by nature and not always comfortable interacting with co-workers. Of course, he could set a performance goal of developing his social skills and becoming more engaging with others. How successful, however, will this person be in changing the proverbial stripes of his personality? Wouldn't his time be better spent in further developing his creativity and building upon his existing talent for innovation? Meaningful performance improvement lies in identifying and building upon the strengths you already possess.

Motivation. Make no mistake, changing behavior is incredibly difficult work. And isn't that what we're talking about here? Goals are all about changing our behavior—doing more of this, doing less of that, taking a different approach. To take on the demands and challenges of changing our behavior, we've got to tap into some significant motivation. We've got to ask the question: *What's in it for me?*

For example, let's say one of your goals is to have dinner at home with your family at least three nights a week, instead of staying at the office until your typical 7 PM. To make this happen, you'll have to be much more efficient with your time. You'll need to become better organized. You'll have to prioritize more diligently and delegate wherever you can. It's not going to be easy and you'll probably run into some resistance.

But you'll have the motivation you need to counter these challenges if you've identified what's in it for you. A warm dinner at home with family, conversing with your kids about their days at school, freeing up evening time for some leisurely reading or a quick workout on

Make no mistake, changing behavior is incredibly difficult work.

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the treadmill. That's just the motivation you'll need to take on the challenges of tightening up your work day.

Accountability. Because behavior is so difficult to change, we often fail to live up to our own goals and expectations. To improve your chances of success, it can be enormously helpful to engage another person in the process—someone who will hold you accountable to your stated intentions and, in essence, keep you honest. This person knows what you're trying to achieve and will not look the other way when you slip back into unproductive patterns of behavior. He will also back you up and congratulate you as you progress toward the achievement of your goals. You can think of this person as your accountability partner or your 'SMART partner'. Smart goals, smart partner.

Who might make a good SMART partner? It can be a coworker, a friend, a spouse or a boss. In fact, bringing your manager into the process is one of the most effective ways of building accountability into the change process. You can—and should—incorporate your SMART goals into your official performance review. This will help ensure that you create meaningful, relevant goals—ones that you'll truly strive to accomplish—in the year ahead.

Relevance. Finding the relevance in a particular goal requires asking yourself the following questions: *What's the point? Why am I setting this goal? Does it have significance in my life? Is it important to my career? To me personally or to my family?*

A personal example: When I was in graduate school, I decided to learn Spanish. Just for the fun of it, really. It was relevant at the time because I wanted to do something totally different from what I was doing in graduate school. My choice of diversion could just as easily have been ballroom dancing, Indian cooking or photography lessons.

After awhile, however, Spanish lessons no longer held any real significance in my life. I became involved other activities. And since I didn't plan to work in Spain or Latin America, there was no 'real-world' application to my Spanish studies. The relevance was gone. I stopped taking classes.

When creating your own goals, make sure they're truly relevant to your home life and/or career. You can also be proactive and set goals that help are relevant to the next level of work responsibility. This is a smart approach to developing yourself—in real time—for future opportunities.

Tenacity. As should be clear at this point, established patterns of behavior are very resistant to change. Old habits are hard to break. We are so used to doing things a certain way that our habits have become hard-wired and automatic.

Case in point: Have you ever driven to work and gotten there without really trying? You know, you get into your car, turn on your favorite music or audio book and before you know it, you're pulling into the company parking lot. This is what happens with habitual patterns of behavior. You're not conscious of your actions but your brain and body know just what to do – and they do it.

The challenge lies in altering those well-established patterns of behavior. To do so takes a whole lot of deliberate effort, time and plenty of persistence. Your tenacity will be rewarded, however, in meaningful and sustainable performance improvement. Here's where the adage *'If at first you don't succeed…'* truly applies.

And that's all there is to it. Try this new approach to SMART goal setting and see for yourself just how meaningful and motivating your goals can be. Then get out there and make things happen. Armed with the SMART approach, you're well on your way to your greatest achievements yet. ❐

10 Secrets to Landing Your Dream Job (Part 2)

by John West Hadley

Editor's Note: Catch up on Part 1 of "10 Secrets to Landing Your Dream Job" in the January 2008 issue of The Stepping Stone*, and watch for Part 3 in the July 2008 issue.*

3. Know Your Value

Unless you've done an in-depth analysis of what you bring to the table, how can you hope to convince others of that value? Make a list of your key accomplishments from throughout your career. Then add to the list key personal accomplishments, whether in the classroom, on the playing field or in community service. For each, think about what you had to do to make it happen, and what made that difficult:

- What roadblocks did you have to overcome?
- Why were those roadblocks there?
- Why was it important to even undertake the project in the first place?
- Who suggested the project—was it on your own initiative?

A good story helps others visualize what you've done. It should:

- Illustrate how you've applied your skills, qualities and experience to achieve critical results.
- Demonstrate the challenges you've overcome to achieve those results.
- Generate excitement about what you can accomplish. This is what taps into the emotional level and gets others thinking deeply about what results like that could mean to them and their organization.

Get crystal clear on the results produced for your employer or client. A hiring manager is not going to be interested in hiring you because you have experience in redesigning systems; it's going to be because of how those redesigned systems can help his or her unit get more done with fewer resources, reduce losses due to errors, etc. Don't tell me you are a great product manager; tell me the story of a team you managed that delivered a product two months ahead of schedule, gaining your operation an extra $200,000 of revenue in 2007.

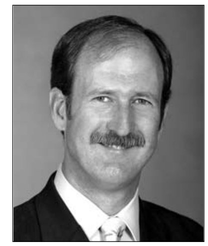
And just as importantly, this approach shows that you understand the broader implications of your work. It shows that you are a strategic thinker with leadership potential. And if you are really in touch with what your work means to the organization, you will be perceived as much more likely to put in the extra effort it takes to get the job done, versus someone who just sees work as tasks to be finished.

4. Express Your Value Convincingly

Review your stories carefully. Think about the solutions you've brought to your employers and the problems you've solved. Focus on those in all of your messaging—your résumé, your cover letters, your "30-second elevator pitch", etc.

Never answer the question "What do you do?" literally. You always want to reframe the question into "Why do I pay your salary?", or "Why should I want to pay your salary?" Give result- or solution-oriented answers.

Come up with a compelling (and short) statement of what you do, or what you want to do, that gets the ball rolling. No one is impressed if your statement is too generic, trying to position you for anything that comes along. Instead, have more than one statement to cover different types of problems you can solve. In the course of the conversation, you can determine which are most interesting to your audience, and use those. But even if you have to come out with your 'problem statement' before you can do



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that, if it is short and compelling, and gets me to ask you more questions, you can then segue into your other statements as you develop a better sense of my needs and interests.

For example, having started out my career as an actuary, a very general statement I might have used is:

"I measure the financial impact of future contingent events."

Not very effective, is it? Many people wouldn't have a clue what that means, and even if they did, it doesn't really say very much. On the other hand, what if I said:

"I help insurers deliver products that are both profitable and marketable."

This is guaranteed to get a lot more attention. So don't tell people you want a job as a corporate trainer, tell them you have been recognized for your ability to engage and motivate difficult audiences.

5. Have an Outstanding Résumé

Would this grab your attention and make you excited to read the rest of my résumé?

"Seeking a management-level role that will let me use my acquired skills and talents in mentoring, leadership and work unit reorganization to help a forward-looking company improve its efficiency and enable me to energize my career."

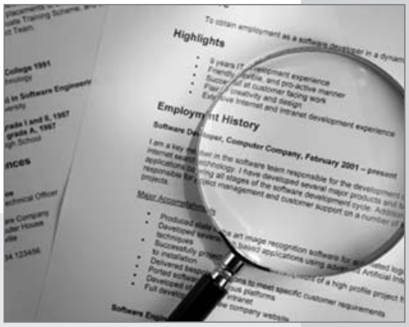
This is a very common mistake job seekers make – to focus their résumé on what they want instead of on what's important to the hiring manager. I'm not hiring you to solve YOUR problems; I'm only interested in you if you can solve MY problems!

If you want to grab a hiring manager's attention, you need to answer three fundamental questions:

1. Does the résumé have a strong professional image?
2. Does it pass the 10-second test?
3. Does it prove you will deliver?

The Strong Professional Image
This is the first work product of yours I'm seeing, and I am going to draw immediate conclusions about the potential quality of the work you would do for me by what I see. **This is your "sales brochure,"** a piece over which I'm going to assume you've sweated bullets (or should have) to get it just right. If it's put together sloppily, with indentations that don't line up, spelling errors, or tiny margins or fonts so that it looks like it's crammed onto the page and hard to read, etc., then I have an immediate concern.

One of my pet peeves is if you make a statement in the opening section about your "outstanding communication skills," but have spelling or grammar errors in the résumé. You've just disproved your statement! And why should I then trust any other statements you make? **The appearance of your résumé should communicate that you are a professional who cares about the quality of the work you present!**



The 10-Second Test
Hiring managers, HR professionals and recruiters are facing stacks of hundreds of résumés for any opening. They don't have time to read all of them. Most aren't

I'm only interested in you if you can solve MY problems!

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going to spend more than 10 seconds making that initial determination of whether to bother to consider you a “possible” candidate, or to put your résumé with the 90 percent that get rejected out of hand.

Instead of opening up with an “Objective,” which is about you, start with a statement that’s relevant to a hiring manager. **Tell me right away about the package you bring to the table, and the problems that will enable you to solve for me.**

Prove You Will Deliver

Once you’ve passed the first two tests above, you’ve got my interest. Now demonstrate that you can produce results that will be relevant to me. Don’t waste your time giving me a laundry list of the duties you’ve been assigned and responsibilities you’ve held. (And don’t get me started on bullets that say “Responsible for…” Just get to the point and tell me what you did!)

This is about results. Don’t bother with all the details of what you did, just get straight to the high-level accomplishment and the results you achieved for the company or client. No one pays you just to perform duties. They pay you because the work you are doing produces results. Get really clear on what those results were—whether you completed a difficult project on time, delivered a new program under budget, made a procedure more efficient, or turned around a dissatisfied customer so that they continued to purchase your products or services. And wherever possible, include metrics so that I have an idea of the impact. “Increased efficiency” is a result, but it’s much more meaningful as “reduced run time by 25 percent.” ❒

Dear Stepping Stone: Raise Your Visibility

by John West Hadley

Submit YOUR challenges for us to address in upcoming issues of The Stepping Stone *to SteppingStone@JHACareers.com. (We will not include your name in the question or response without your permission.)*

John:

Thanks for the e-mail. The advice about the 30-second pitch was good; I had one six months ago for my full-time job search, but realize now that in my mental work recently about my mission (and how I might consult doing it) I've lost my focus on it. And my pitch would be a little different now, more focused (I hope) on what I can do for someone than "about myself". In working with Alfred and his partner, they would call this the 'elevator speech' and suggest expressing it sometimes as 'three things I've learned about myself.'

And in my 20-minute, overly-detailed rambling, I must have seemed really in need of one! I've definitely got to think more about this now ...

Dear "Rambling":

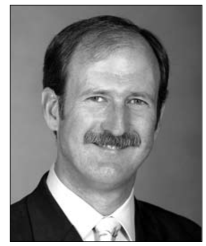
Yes, this is the 'elevator pitch', and the most effective ones follow the marketing maxim: ***"Leave them wanting to know more."*** Basically, you need to think about answering the **WIIFM** question - ***"What's in it for me?"***, the OTHER person.

"Three things I've learned about myself" is an interesting approach, and might be effective in response to a more detailed question further along in the discussion or interview. As the 'ice-breaker', it would be less effective, because it's focused on you instead of what you can do for the other person.

Frankly, even **experienced business people aren't very good at this.** Case in point: I gave a workshop on the *"Killer Marketing Message"* at a business networking group I'm in. Everyone there is a business owner or in a business development role. Every month they come and get a chance to make their 30-second pitch to the group. I asked at the workshop how many of the 50 elevator pitches they had just heard they found particularly engaging, that made them want to talk to the person more. The answer: Five.

The mindset tends to be exactly the reverse of what's effective. In fact, someone from that group once suggested my pitch was only the second-best that day, and not the best, because he had wanted to know more. As far as I was concerned, that meant I had hit the bulls-eye. ❒

For two other short articles on effective pitches, visit this link:
http://www.JHACareers.com/30SecondPitch.htm



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Making a Visual Connection

by Maureen Costello

The Florida Keys' tourist board is currently using a tagline of "Come as You Are™" to encourage northerners to escape the chill of winter. While this mindset is enticing vacationers to the beaches, it has also been slowly creeping into the office. We began to see the unspoken "come as you are" dress code during the hi-tech boom days of the mid 1980s. As the globalization of the workplace pushed many workers to around-the-clock schedules, the notion of strict dress codes relaxed. By 2010, researchers predict that the average workweek will be 54 hours long. With longer workdays and more and more hours spent on the job, the expectation that employees wear full suits will continue to wane in many work settings, with some exceptions.

The relaxing of the dress code has been influenced not only by longer work hours, but by a changing demographic in the workforce itself. While past generations traditionally worked with a mostly homogenous group of co-workers, today's professionals must interact with colleagues not just from other cultures, but from different generations as well. This cross-generational labor pool adds an entirely new dimension when making visual connections at work, in part due to the aesthetic values we each ascribe to.

Every generation has an aesthetic expectation that has been hard-wired into its members from a young age—in essence, an aesthetic value. Aesthetic values are the messages we received as children that set the tone for self-presentation. For example, many individuals from the Traditional and Baby Boomer generations were expected to have combed and parted hair and to dress in pressed garments. Women wore skirts and men's suits were often worn with hats. White clothing was only seen between Memorial Day and Labor Day. In addition to specific wardrobe rules that were determined by societal norms, economic factors contributed to what people wore. With fewer shops and fewer choices, not to mention smaller closets, many Baby Boomers grew up with a small selection of clothes. As adults, they might not see the need for as diverse a wardrobe as workers from later generations who grew up with countless clothing options to fill their large, individual closets.

Generational shift in dress continued into the later 1900s. In the 1970s, more women began to enter the workplace and they were expected to wear matched, skirted suits in dark colors, much like the black and navy suits of men. Today, we see women in skirted and panted suits of all styles and colors. In turn, men in the 1970s were expected to wear ties if they were in management.

Our aesthetic values are formed from generational influences such as these. As adults, many from the Traditional and Baby Boomer generations show up for work with parted hair and pressed garments and expect their colleagues to do the same. These aesthetic expectations, influenced largely by generational age, extend into many different areas of living. Let's explore some of the nuances of the generations we see in today's work force. Typically, we divide the generations in this way:

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Traditionalists: 1900-1945
Baby Boomers: 1946-1964
Generation X: 1965-1980
Generation Y: 1981-2000

According to Arin Reeves of the Athens Group, the four generations are distinct in many ways, one of which is their work ethic. Traditionalists are generally dedicated and deliberate. Baby Boomers can be characterized by a drive to succeed and win. Generation X workers are balanced and decisive, while Generation Y professionals are strong in their adaptability and creativity.

The four generations not only have different work ethic styles, but very distinct dress codes as well. Examining the generations from the perspective of the Image Launch self-presentation model looks like this:

As adults, many from the Traditional and Baby Boomer generations show up for work with parted hair and pressed garments and expect their colleagues to do the same.

Self-Presentation	Wardrobe Formal	Wardrobe Business Casual	Wardrobe Ultra Casual	Behavior Verbal	Behavior Non-Verbal
Traditionalist (Formal/rule bound)	Matched suit (M) Dress (F)	Jacket with pants (M) Jacket with skirt (F)	Collared shirt and wool trouser (M) Skirt & blouse (F)	Formal/ Reserved/ Local	Formal/ Reserved/ Local
Baby Boomer (Power/prestige)	Matched suit (M) Matched suit Skirt/Pants (F)	Jacket/no jacket with pants (M) Jacket with skirt or pants (F)	Polo shirt and khaki pants (M) Blouse or polo shirt and tailored pant (F)	Formal/ Informal/ Local	Formal/ Informal/ Local/ International
Generation X (Flexible)	Collared woven shirt/tropical weight trouser with a tie/maybe a jacket (M) Sweater set and pants Sometimes a matched pant suit (F)	Knit collared shirt with sweater and khaki pants (M) Blouse with a lower cut and pants (F)	Collarless shirt under collarless sweater and jeans (M) Sweatshirt and jeans(F)	Informal/ Slang Casual/ International	Informal/Slang Casual/ International
Generation Y (Informal/adaptive)	Shirt (maybe a tie) with pants or jeans (M) Blouse, tight top or lacy top and skirt (F)	Fitted collarless shirt in bright colors and jeans (M) Layered lycra top and low cut pants (F)	T-shirt and jeans (M&F)	Bilingual/ Informal shorthand/ Impersonal/ Casual/ International/	Informal/ Unconscious/ Casual/ Impersonal/ International/

(continued on page 22)

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Self-presentation is a crucial component for any professional because on a daily basis, while attempting to make connections with others, we make quick and meaningful visual assumptions based on people's appearances. The impressions we receive are strongly influenced by the generational aesthetic values we, oftentimes unknowingly, maintain. Miscommunication occurs easily and frequently as we live in the paradigm of our individual generational perspectives. For example, a client of mine insists on wearing "perfectly good suits" to the office despite the fact that they are over 20 years old and have giant shoulder pads. A member of the Baby Boomer generation, she looks outdated and "stuck in her ways" to her younger contemporaries with their more stylish and relaxed dress. Conversely, the young college graduate who breaks the corporate code on a daily basis as he dresses for work in unpressed, frayed khakis and a stained polo shirt, looks shabby and unprofessional to his older colleagues.

Another overlaying factor in the shift of workplace apparel is the expansion of inclusion and diversity policies in companies. These policies evolved to include new dress code options as women began to work up until their maternity leaves and to grant religious freedom to those who wear head coverings. Running parallel to these historical changes is the effort many companies try to make in order to reinforce brand identity at a consistent level of market exposure. In an effort to balance perception, companies hope that everyone from the CEO to the vendors heeds to their corporate standard. Self-presentation in dress and behavior (though we have focused on dress in this article) are two ways that a company can distinguish itself. People are human assets of any organization and, as an extension of the corporate brand, reflect the essence of its mission and values. How employees represent that brand makes a perceived difference to their clients, prospects and vendors. As an example, the motorcycle manufacturer Harley Davidson is committed to the promise of making a high-precision motorcycle. They have a brand image of rebellious, adventure-seeking customers. Their black leather-clad attire, worn by employees and countless customers, fits this image. Google, on the other hand, was founded in the middle of the casual day era. Their relaxed and fun work atmosphere is supposed to lend itself to committed, hardworking employees. Google workers can be found sporting casual dress that reflects their work environment.

As generations blend and workplaces become more multicultural, we will continue to see a greater fluency in professional dress selections, based on the setting in which one is expected to perform. With organizations balancing the complexities of the multigenerational workplace, 24/7 access and globally savvy youth, the rest of us will continue looking to bridge our own images to match the occasion, the locale and the generational situation. ❒

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