

The Ethics of Leadership and Communication

Three Hour Ethics Class, No Exam

Offered Optionally as Live Webinar or In-Class Attendance.

Course Objectives:

The goal of this course is to enhance producers' understanding of the intricate weaving of leadership, communication and character traits into the daily fabric of ethically professional activities and interactions. Styles of leadership are discussed with examples to offer the producer a better opportunity to understand their own abilities enabling them to guide others in a superior manner to accomplish client goals. Communication concepts, styles and methods are examined empowering the student to classify their personal information interaction style in accordance with acceptable business professional practices. Finally, an analysis of character traits and examples will afford the producer the opportunity to shape individual traits designed in a way to always serve the needs and suitability of the client and to place their needs and goals in the primary position.

In-class Attendance: Students must sign-in a sheet upon timely arrival, complete an attendance form which is turned into the instructor prior to the end of class and a signature on a sheet is required upon class completion. During 50 minute hourly presentations the student is expected to be class physically at all times, paying attention to the instructor and are not allowed to be engaged in other activity or using any electronic devices, especially phones, iPad or computers.

Webinar Compliance: Dohrn will enforce standards to ensure that all online producers registered for our webinar will "actively participate" to ensure ethics compliance requirements. Dohrn will employ a live administrator during each ethics webinar to make sure that all issues with participants are resolved in real time by the appropriate party. Any relevant questions during the live class will be forward to the instructor to discuss with all participants. To make sure participants are active, every hour there will be a series of live polling questions that must be answered to receive course credit. Dohrn's webinar platform has a feature called "Attention Indication" which is the amount of time logged in versus the amount of time each participant's browser is active and in front of the participant during the webinar. Dohrn's administrator has the ability to monitor their attention indication and communicate with participants in real time to make sure they are complying with the appropriate amount of attention to complete ethics training. Failure to comply with satisfactory participation (either poll question participation and/or attention indication) will result in the course not being reported and the participant would have to redo the course in full compliance.

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Hour 1 (50 Minutes) Leadership

I. Definitions

For purposes of this ethics course we will use this as our definition of leadership:

Leadership is the ability of one person to motivate one or more other people to act towards achieving one or more goals within a unique group of individuals.

WE can explore the leadership concept to better understand

1. What it is?
2. How to develop it
3. Its Attributes
4. The styles-
5. How to use the information to best serve others

“Leaders instill in people a hope for success and a belief in themselves. Positive leaders empower people to accomplish their goals.”-Unknown

How can you empower people to accomplish their goals? First we are going to look at some selected leadership attributes, qualities that make up the very nature of leadership.

II. Selected Leadership Attributes

A. Integrity

There are so many facets to the concept of Integrity but one thing is certain, Leadership and Integrity are tightly intertwined, without one you likely will not find the other.

Jon M. Hunstman, Sr., a person we will use in an example in hour 3, offers a great quote that captures the spirit of acting with integrity:

“Ethicist Michael Josephson says ethics is all about how we meet the challenge of doing the right thing when the act will cost us more than we want to pay.”

Some simple examples are things like:

- Going back to a store to pay when you realize you were not charged for something
- Not blaming others for your mistake
- Not stealing supplies from work

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Jacobellis v. Ohio a case heard by the US Supreme Court regarding pornography:

‘I shall not today attempt further to define the kinds of material I understand to be embraced within that shorthand description and perhaps I could never succeed in intelligibly doing so. But *I know it when I see it*, and the motion picture involved in this case is not that.

Integrity is a seemingly elusive concept and many people may not be able to define or describe it but I think here also, most people recognize it when they encounter a person of high integrity or one who engages in such actions. It can be truly inspiring when we witness this quality in others.

1. Example – Parked Car: Was it a “Hit and Run?”

B. Honesty

“Honesty is a very expensive gift. Don’t expect it from cheap people.”

-Warren Buffett

“If you tell the truth, you don't have to remember anything.”

-Mark Twain

Closely identified with Integrity is the concept of Honesty. Whether you are a very honest person or not, most people do admire and respect people who they identify as being honest people.

Truth Spectrum: Where are you on this scale?

Absolute Truth _____ Always Lie

Is honesty an Absolute? DO you have to be honest at all times?
Or is it ok to tell small untruths, so to speak, to spare someone’s feelings?

CONSIDER - People who believe themselves to be basically honest will sometimes justify dishonesty or deceptive act with being necessary in certain circumstances? This is a fascinating concept when you think of leadership and ethical principles, this idea of sometimes honesty does not serve a useful purpose that it is better to be dishonest.

The point of the Truth Spectrum, above is how easily and how quickly can you slide from absolute truth to always lying in a specific relationship? The idea is once you begin with a couple smaller lies, it may get easier and easier and then this leads to larger and larger lies. Finally, the person can’t function without lying all the time.

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When people lie, if they admit it to themselves in the first place, there is a rationalization process that must take place on some level. Ask a person why they are late and they may say

- Traffic
- Got behind an accident
- My alarm didn't work right
- I got a flat tire, and on and on.

What is the REAL reason a person is late?

Nothing beneficial usually flows from not being honest. While a dishonest person may feel they are pulling a fast one on the person they are deceiving, ultimately they are only diminishing who they are, who they might have become. Soon enough, those who know a person is often dishonest, tend to avoid them if they can, they do not put trust or stock into what they say.

1. Trust Component

You can spend years creating and building trust with clients but can destroy it with just one lie, either real or perceived. IF you are not consistent with the truth and a client catches that, then they may easily begin to see more and more doubt in the things you say and do.

IF you take the idea of being **RELIABLE** we can tie that to honesty quite easily. Little things can add up. If you say you will be at someone's home or office at 3 pm but don't show up until a half hour later. **In a way, isn't this a form of being dishonest?** Saying you will do something and then falling short? And if you do this repeatedly to the same person, how long before this translates into unreliability in the view of the client?

2. Abe Lincoln Example

What did Mr. Lincoln do to earn the reputation that lead his nickname of "Honest Abe?"

"Integrity is telling myself the truth. And honesty is telling the truth to other people." -Spencer Johnson -American Physician and author

c. Accountability

Accountability is having the ability to take responsibility for our own actions.

A leader should always be accountable for both failure and success

If failure occurs, the leader has two options:

1- Take action and try to solve the problem or

2 - Try and blame the failure on other people or circumstances.

- Accountability can be shared with another person but accountability cannot be delegated to another.
- People look at being accountable as a bad thing, that they are the scapegoat, being blamed for something that is not their fault.
- Try and view accountability as the positive concept it really is.

Probably my favorite quote on owning up to a mistake comes from famous business management expert Peter Drucker:

“People will forgive a mistake but they will not forgive a lack of integrity.”

This quote says it all, mistakes are forgivable not acting in a way to living up belief of others who thought you are a person of honor can likely never be repaired.

1. Positive Nature

However, try and view accountability as the positive concept it really is. When a person has a job to do they should have the attitude to follow through and do the job right. But if a person makes a mistake and then tries to cover it up or blame it on someone else and a customer finds this out, it will make it very difficult to trust that person again.

2. Examples

The Decision Making Process of Large Organizations

Is it an effort to minimize or eliminate accountability? - You decide.

D. Inspiring Others

Former CEO of Campbell's Soup, Denise Morrison, once said:

“Leadership is service to others”

1. Motivate Actions

When you have a true passion for your work it can really pay off in many ways.

- First you love going to work
- Second your passion can be seen and felt by those around you
- Third – you can more readily inspire others to action

When you can encourage others to work toward achieving security that they have thought or talked about but never took action to achieve: that is leadership. That is translating passion into action and success.

Sometimes a person never finds their passion but sometimes it can come later in life.

2. Keeping it Simple

Of all the ways to engaging in the process of marketing perhaps one of the best is also one of the simplest: **TARGET MARKETING**. In target marketing the person identifies a limited area of clientele or product knowledge that they would like to excel in and serve and then seeks to become an expert in that area.

There are many different facets within the insurance industry a producer can serve. It is hard to be all things to all people. In target marketing you can identify either a specific limited clientele you wish to serve or take a very limited product array and find people to fit those products.

a) Example

A Dohrn Client is Inspired in Class

SOMETIMES WE DON'T REALIZE THE POSITIVE IMPACT WE MAY BE HAVING ON OTHERS.

III. Leadership Styles

An idea to help you better understand leadership abilities is to understand what leadership style you have or wish to develop. While No one is probably only one of the styles that follow, we are probably blends of several or even very many different styles merged into one: our OWN.

A. Visionary

1. Mission versus Vision

A visionary leader tries to inspire clients to try new ideas by earning their trust. This is a good style in working with one or two clients and growing with them.

Peter Drucker had a great analysis in which he explains the difference between Mission versus Vision.

Mission is your current purpose

Vision, on the other hand, is future purpose

B. Autocrat

The autocrat has the main person of focusing on results. This producers may be driven to create plans that produce the outcome the clients desire, this style is striving to be efficient.

A pitfall of relying mostly on this style may be that the producer tells the client what they should do rather than allowing the customer to be a partner, to have a collaborative effort where the customer feels very involved in the process of achieving their own success.

C. Democratic

Also known as a participation style, Democratic leadership asks for input and considers feedback before creating a plan to advise clients. Used properly this style derives participation and discussion between the planner and the customer.

ADVANTAGES	DISADVANTAGES
connects people to the work.	requires extra time to implement a decision.
promotes the free flow of ideas.	ineffective during crisis situations.
encourages trust and respect	can encourage procrastination.
can create a robust vision	does not always come with a clear definition

D. Coaching

This is a very time intensive technique in which the producer would be engaged in spending a lot of time educating clients and then trying to better understand their weaknesses, strengths and what motivates them as individuals.

E. Transformational

The transformational leader is focused on the big picture of setting and achieving overall objectives rather than one or two specific goals. The success of this style would include Relying on customers to both understand the plan and their participation in it. If there needs to be tasks delegated to the client, this is a good style to increase the chances for plan success.

A great quote for this concept comes from someone named Yasmine Hamdan:

“Change means resistance, and resistance means transformation and igniting energies.”

F. Laissez-Faire

This is referred to as “hands-off” leadership. This leader delegates tasks and offers very little supervision. It is best embodied in the style of **Ray Croc, founder of McDonalds Corporation when he wrote “give a person a job to do and then get out of their way and let them do it.”**

G. Transactional

Pre-determined results are forecast with activity centered on results. The planner that views clients as transactions may have the best interest of customer’s at heart but may display a poor bedside manner, lacking inter-personal skills and interactions. The transactional leadership style usually does not include creativity of ideas. A large drawback of this method would seem to be clients would not find it particularly motivational in the sense it may inspire them to action.

H. Bureaucratic

This style is centered on rules, procedures and is very rigid by nature. Everyone has a task to do and must do it in a certain way. This style is considered to be the opposite of innovation and creativity.

I. Servant

The servant style focuses on personal and professional fulfillment making sure there is collaboration with others and that everyone is satisfied with outcomes. The needs of other people are put first and foremost and these are ideas are very compatible with the producer-client dynamic of serving the needs of the customer. The idea of the leader as a servant to others has been around a long time and is seems an excellent way to create customer satisfaction.

Do you have a specific style like one of these or more likely perhaps your style is a combination of many factors? By understanding your specific way of relating to people you can create the leadership style you are most comfortable with.

IV. Who Do You Serve?

Let's consider a typical set of service dynamics. Who is typically involved in the equation of which parties are involved and to what degree of satisfaction are we aiming.

Four parties to consider:

- Our own needs
- Needs of the company we work for
- Customer needs
- Need to make the boss happy

A. Service Chart

OWN	COMPANY
BOSS	CLIENT

B. Allocation and Reallocation

WHAT DOES YOUR ALLOCATION LOOK LIKE RIGHT NOW?

WHAT DO YOU THINK IT SHOULD LOOK LIKE?

OWN _____ %	COMPANY _____ %
BOSS _____ %	CLIENT _____ %

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Hour 2 (50 Minutes) Communication

I. Communication as the Core of Leadership

If you expect people to

- Believe in you,
- what you say and
- the ideas you are promoting to them

then there must be a recognition that **mastering communication skills** is at the **ROOT** of all properly functioning leadership.

Think of the numerous and complex messaging the typical insurance producer must create and deliver in an effective manner.

- **Attracting Customers** – The producer must make a positive impression on potential customers. There is a mix of ways to do this:
 - ✓ **Personal Interaction** –
 - ✓ **Media Mixes** –

Ray Croc, McDonald's Founder- the KISS principle: "Keep It Simple Stupid."

Perhaps you should not shoot a canon at people when a simple dart may be more effective.

For example, since feeling safe is a fundamental human need, perhaps your message should key on this single idea. Everything in your message conveys that you are the person that can better help people sleep at night knowing that their financial risks have been contained by your knowledge, experience and calming bed side manner.

- **The First Meeting** – How will you present yourself to a potential client the very first time you meet with them? You must have total control of how you are projecting yourself both verbally and non-verbally.

What is your impression on others?

- ✓ Confident or arrogant?
- ✓ Nervous or calm
- ✓ Accessible or distant
- ✓ Experienced or clumsy
- ✓ Perceptive or clueless

Odds are if you feel like a scared little bunny you will look like a scared little bunny.
More importantly

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The **FIRST FIVE MNUTES** of any initial meeting of a producer with a new prospect. **After the small talk has ended, how do you ease into the offer you will be presenting?**

Setting this tone can vary from each individual producer. But it has to be a clear message that the producer passionately believes. While there are literally hundreds of such messages that can be conveyed at the onset of relationship building here is but one example:

Producer addressing prospect: 'Mr. Cass I'm here because I want to offer you my professional guidance with the overall goal of making you and your family feel financially secure. I'm sure you work very hard at your career and are very knowledgeable about the tasks you perform every day that benefit you and your family and your employer. I want you to know am equally capable in my area of expertise which is helping hard working people like you understand three things:

1. Your current financial weakest areas, if you have any
2. Help you identify the financial goals that are most important to you and
3. Advising you about the proper products and services we can use to develop a solid plan of action that will enable you to achieve any level of security you are willing to work towards

By asking you the right questions and truly listening to you I'm confident we can work together to benefit you and your family greatly over a long period of time. The first step is asking a lot of questions and taking notes so that I can understand your needs and financial goals properly. With your permission I would like to begin that process with you now and you should know we can stop the process anytime you want to. With that in mind, shall we begin Mr. Cass?

The above messaging is unmistakable:

- 1) **I'm here to help you**
- 2) **We are both hard working and skilled people**
- 3) **Here is the simple version of what we will be doing together and**
- 4) **We can stop anytime if you decide to**

- **The Ongoing Relationship** –Once trust is gained and a business relationship has begun, the messages you send don't stop, they change and evolve, just like the producer will over time.

Promises that are made must be kept. It is exciting to think about all the available tools we have at our disposal to effectively communicate information from one person to another. Obviously the more skilled you are the greater the impact on others you will have.

B. Communication to Create a Trust Culture

1. Proper Techniques of Communication

Many expert sources place at **75% the amount of oral communication that is ignored by your audience.** It is not the words you say that impacts others, it is the way you say them.

a. Non-verbal

For our purposes today we are going to include the following concepts under this heading:

- **Paralinguistic** –which studies the voice and how words are said
- **Body language Basics** – posture, eye contact, facial expressiveness, etc.
- **Symbols** – how a person is dressed, any nearby objects that reveal who the person is or what beliefs they may have, etc.
- **Semantics** – what do words actually mean to both the speaker and the listener, the manner in which words are interpreted can create misunderstanding or taken as offensive when no offense was meant.

One thing is certain: there is nothing basic about basic human communication.

Paralinguistic including the following concepts about how a voice can be used

- ✓ **Rate of speed** used to speak – generally humans comfortable speak at the rate of around 120 words per minute but, according to experts, people can process language at a rate of three to four times faster than that.
- ✓ **Rhythm** – this is your speech pattern or how your voice flows or creates a tempo, it is the pace of your speech.
- ✓ **Volume** –Volume should tend to be moderate unless making a crucial point at which time a louder or even much softer voice level may be appropriate.
- ✓ **Pitch** – think here of the idea of soprano, alto, tenor and bass. What is your pitch range?

How would you like to be introduced to your brain surgeon right before surgery and when they spoke to you they sounded just like Minnie Mouse?

- ✓ **Inflection** –this is a great tool for all speakers to use to help from exhibiting a monotonous sound which people associate with being boring.
- ✓ **Quality** – voices can be high, bassy, shaky, nasal like etc, to name a few.
- ✓ **Tone** – a tone can be assertive, mousy, passionate, condescending, harsh or emphatic to name but a few. Tone is a powerful

Body language Basics – posture, eye contact, facial expressiveness, etc.

EYE CONTACT

- Pupils Dilated Indicates Like; Constricted Dislike
- Eyebrows Arches up Means Like; Lowered Eyebrows is Dislike
- Eyes Wide Open is Like; Block Sight/Squint is Dislike
- Strong Eye Contact (75% of Time) Indicates Interest
- (unless they person is mad at you-not good: hostility)
- Strong Eye Contact Can Indicate Approval to People Who Need It
- Giving More Eye Contact can Assert Confidence and Dominance

POSTURE

- Standing With Hands Behind Back
- Standing or Sitting With Hands Clasped on Stomach
- #1 Power Move: TOUCHING FINGERTIPS TOGETHER
- Sitting with Hands Clasped Behind Head and Leg Crossed
- Standing Upright

What does it mean?

Hide or Cover Mouth With Hand _____

Hand on Chin _____

Rub Eyebrow(s) With Finger _____

Adjust Eyeglasses _____

Hand or finger Tapping _____

Tilted Head While Listening _____

Head Scratch _____

Shoulders Parallel To Person Across From You _____

Vigorous Foot Shaking _____

Foaming at the Mouth _____

SIGNS OF ANXIETY

- Nail Biting
 - Sweating
- Pocket Fumbling
- Finger Tapping
- Constant Fidgeting
 - Whistling

Not Good Signs If TWO or More are Present

TOUGH TO READ

HANDS ON HIPS

- You Want Too Much From Me
- I am Mad
- I am About to Attack You
- You Annoy Me

YAWNING

- Bored
- Tired
- Inattentive
- Too Much Info to Process

INDICATIONS OF A LIAR

- Nose Touching or Scratching
- Poor Eye Contact/Looking Away
- Excessive Eye Fluttering
- Hiding One's Palms (Face Down or in Pockets)
- Bent Posture

NOTE: DOES NOT WORK WITH PATHOLOGICAL LIARS

HANDSHAKES

1. Palm Down (Horizontal) – DOMINANCE
2. Palm Up (Vertical) – SUBMISSION

If Someone Does #1 to You:

- Hold Palm and Turn Hand to Vertical Position

(This actions says, “You Can’t Control Me)

● **POSITIVE**

- **Firm** (Business Handshake)
 1. Extend Hand Fingers Together, Thumb up,
 2. Connect
 3. then 2-3 Pumps and
 4. Release

● **NEGATIVE**

- Limp Fish
- The Fingertip
- The Glove
- The Bone Crusher

POSITIVE IMPRESSIONS (CREATE IN 5-10 SECS; CONFIRM IN 5-10 MINSTO

DO THIS

- Good Eye Contact
- Firm Handshake (with EC)
- Smile (Esp. While Handshaking)
- Sit Straight Up
- Wear Blue Clothes

NEVER DO THIS

- Touch that Nose (In or Out)
- Place Objects In Between You and Your Prospect (i.e. a File)
- Keep Grinning Like an Idiot
- Cross Those Arms or Legs

USING BODY LANGUAGE TO ESTABLISH RAPPORT

- Rapport is Creating a Commonality with Another
- Rapport Leads to Establishing Trust

Body Language Suggestions to Establish Rapport:

1. Powerfully Tell Your Subconscious That You Have Commonality
2. Mimic the Posture of the Other Person (not 100%)
3. When They Change Position, Wait and Subtly Mimic Again
4. You Take a Different Position and See if THEY Mimic You

LEARNING TO READ BL TAKES TIME

- Read Articles and Books about BL written by Experts
- Practice, Practice and Practice More, Every Day
- Study People and Their Posture Any Time You Can
- Don't Get Discouraged, It Takes Time and Dedication
- Once Mastered, Use Continually or you May Lose Ability Quickly

Symbols – looking for clues is easier than you think.

- How is your prospect dressed? This can tell you some things about them if interpreted correctly.
- If you are in their home or office - is it nice or cheaper furniture?
- Are there any awards, trophies, certifications or diplomas about that can offer some insights?

Semantics – what do words actually mean to both the speaker and the listener?

Careful observation of the prospect's non-verbal cues can offer immediate evidence they think you may have crossed a line thus allowing you to quickly ask a couple of questions to make sure your meaning was understood properly.

b. Avoid Judgments

When listening to your prospect try to not judge anything about them based on how they are communicating to you. Hear what they mean not necessarily what they are saying with words alone. A great technique is to use empathy skills to try and better understand what they really believe, think or feel.

c. Active Listening Skills

When the prospect is answering or asking questions or relating a story to you:

- do not interrupt and
- try to use non-verbal cues to let them know you hear them and understand what they are saying.
- If you are not sure of their meaning use the next technique, “Reflexive Feedback.”

d. Reflective Feedback

Show your understanding by using phrases to say back to the prospect to verify whether or not they meant one thing or something else.

Example:

You: “Are you saying you are concerned of not have the financial resources to start any level of a saving plan at this time:

Prospect: “No what I mean is I’m worried what happens if I begin a plan and then I need a new furnace or something?”

You: “If that were to happen we can also adjust or suspend the plan based on your needs and comfort level.” **Never assume, always confirm!**

e. Avoid Blame

There is never any benefit to telling someone they are flat out crazy or wrong or to tell them that is their fault if there is a negative outcome. If you think they are wrong just say “That’s not the way I view it” for instance. Instead of using the word “you” if things get a bit tense, couch it in terms of yourself “I” instead.

f. Compromise to Solve Problems

If you believe a specific action is the best course for the client but they simply do understand why they should go along maybe you can find room to meet them closer to your or their position by further discussion

2. Communication and Relationship Building

As discussed what you say and how you say it really does matter. Another important factor to consider is: **HOW DO OTHERS PERCEIVE YOU?**

While we try to create an image we prefer others to see, it will help if you understand your own personal communication style.

a. Understand Communication Styles

In addition to helping you to better get across your messages to others, understanding the communication style of the person you're talking to will also help you decide the best way to shape that message to your individual audience of one, two or three people in a meeting.

1. Passive

The passive communicator is a submissive style where the person easily gives into the needs of others before their own. Body language signs of this style are

- Little to no eye contact
- Goes along with what you say easily (could be a trap, just because they are not saying no does not mean that they will go along with what you propose)
- Defeated body posture

2. Assertive

Assertive is considered to be the best communication style and is associated with people of very high self-esteem. This person is far from passive but aims to be less harsh than aggressive, it is that middle ground area that makes this style the most desirable.

- Helpful without being hurtful
- Respect the position of others while still trying to advance their own
- Takes accountability
- Hands rejection well (due to high self-esteem)

3. Aggressive

The goal of the aggressive is to come out ahead even if it takes stepping on others to win. This is the "All about me" style. This person feels entitled and superior to others and is a poor communication style.

4. Passive-Aggressive

In this style the person appears to be easy going (passive) on the outside but on the inside are angry and take out this anger against others by using indirect acts to get their revenge. They operate in the shadows so to speak to get that angry out that they have buried.

5. Manipulation

A manipulator is Machiavellian, very cold and calculating to get what he or she wants.

CONCLUSION: IT IS BEST TO UNDERSTAND YOUR STYLE AND WORK TOWARD ACHIEVING THE ASSERTIVE STYLE WHILE UNDERSTANDING THE STYLE OF OTHERS.

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3. Using Confucian Ethics to Lead

He died about 2,500 years ago. But you probably have heard his name. Confucius. Chinese philosopher, teacher, politician, and editor. And philosopher is where we want to sort of have our focus.

And one big fan of Confucius was Professor Peter Drucker. He really likes the way that he lays out this philosophy of society. And Drucker takes it upon himself in examining the teachings of Confucius to take his values of correctness and boil it down to one simple sentence.

- **Always do the right thing in any given circumstance.** Simple, yet profound.

a. Doing the Right Thing Under Each Circumstance

1. Example

Drucker gives, in one of his books, an example of Confucian ethics. It deals with a Japanese CEO of a large multinational corporation.

4. Ethics and Communication Skills

Here is a brief outline of a very ethical and transparent way to attract and retain customers

a. Suggested Group Decision Making Model

Since financial and insurance planning are done in groups of two or people, one of whom is the planner or producer, here is a simple four step method to get and keep clients. After client needs and goals have been established the planner/producer can do the following

1. Develop Rapport

This is usually best established by finding something in common with the prospective client and a good way to do this is to demonstrate you are listening to what they say and respect their ideas.

2. Build Trust

A great way to build trust is to provide a person with valuable information that will help them come to an informed decision that benefits them.

3. Create and Implement a Plan

Here a plan of action is created by all parties who have had input into it, it is a team decision and trust has been created.

4. Long Term Address Weaknesses

Once a plan has been implemented it will invariably reveal shortcomings that must be recognized and addressed. This allows all group members to continually communicate to overcome plan weaknesses as they develop thus assuring teamwork and eventual success

Hour 3 (50 Minutes) Character

“Character is like a tree and reputation like a shadow. The shadow is what we think of it; the tree is the real thing.”

-Abraham Lincoln

Reputation is how other people perceive you while Character is who you really are.

The word Character derives from the Greek **“KHARAKTER”** meaning to mark or engrave.

If there are things about your character you don't like, can you work on these flaws and exchange them with more suitable ingredients? Of course people are capable of change but they have to have a true passion to do so. This hour examines Character:

- Its main elements
- Helping you to understand your own
- Showing you how to rebuild if needed
- Examples of human character both outstanding and awful.

I. Main Components of Character

A. Possession Sound Values

Values human beings possess is a fascinating and complicated idea. A starting point is that **values are central beliefs a person has internalized into who they are that guides their behavior.** There are two main elements to human values:

- 1) the individual important beliefs of the individual human being and
- 2) the intensity of each individual belief.

POSITIVE VALUES CHART

Accountability	Enthusiasm	Making a Difference	Recognition
Achievement	Ethics	Motivation	Relationships
Advancement	Excellence Fairness	Optimism	Reliability
Adventure	Family	Open-Mindedness	Resilience
Advocacy	Friendships	Originality	Resourcefulness
Ambition	Flexibility	Passion	Responsibility
Appreciation	Freedom	Personally Develop	Self-Control
Being the Best	Fun	Proactive	Selflessness
Caring	Growth	Professionalism	Simplicity
Challenge	Happiness	Quality	Stability
Charity	Health	Recognition	Success
Community	Honesty	Risk Taking	Teamwork
Commitment	Humility	Security	Thankfulness
Compassion	Individuality	Service	Thoughtfulness
Cooperation	Innovation	Spirituality	Trustworthiness
Collaboration	Inspiration	Stability	Uniqueness
Consistency Creativity	Kindness	Perfection	Usefulness
Credibility	Knowledge	Popularity	Versatility
Curiosity	Leadership	Power	Vision
Dependability	Learning	Preparedness	Well-Being
Diversity	Love	Proactivity	Wisdom
Empathy	Loyalty	Professionalism	
Encouragement		Punctuality	

For example if someone selected the following values from the chart above:

Accountability	Making a Difference
Dependability	Teamwork
Honesty	Thoughtfulness
Innovation	

They would then evaluate which of these they feel the strongest about, creating a rank order, for example, of the following order:

1. Dependability
2. Honesty
3. Accountability
4. Teamwork
5. Innovation
6. Making a Difference
7. Thoughtfulness

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- Based on this the producer feels most strongly that they are a **dependable** person
- Closely following is the value of **honesty** assuring to the public that your actions, deeds and words can be relied upon, thus flowing naturally from the dependability core.
- **Accountability** - if you make an error or omission you own it
- When your focus is **teamwork**, you are including your customers
- **Innovation** also presupposes you are constantly learning, evaluating and bettering yourself professionally
- your dedication is **making a difference** in the lives of everyone you help
- Add in the final ingredient of **thoughtfulness** and your personal recipe is complete.

B. Doing the Right Things

In the last hour we went through the idea of Confucian ethics, of doing the right thing under each given circumstance. When you have a strong and solid character, when you fully understand the strengths and weaknesses of your own character, doing the right thing in each given circumstance is easier to accomplish because it flows more naturally from who you are.

- Some people, probably few, are always concerned about taking the right course of action which reinforces their own sturdy character will always being mindful of benefitting others.
- Some people struggle to do the right thing, they are uncertain and maybe they will or won't be successful. Perhaps this would be a person who is still developing character but are on a conscious path of improvement. When needed this person would and should seek out the counsel of others whom they respect as people of solid action and reputation.
- Some people are clueless, not thinking of what is right but in terms about what benefits them personally the most. This thinking and action is indicative of a selfish or greedier character. These people may have the skewed belief that doing what's right is what puts the most money in their own pocket and hurting or helping others is not the main part of the equation.

What does doing the right thing mean to you?

C. Wanting to be the Right Kind of Person

As various self-help models will advise you, the ability to become a better person must flow from the first step of admitting you have flaws and want to work on them to become a better person. Transformation can be sudden and dramatic but it is normally slow and methodical with steps backward and forward.

If a goal is something tangible or intangible that you want to achieve or acquire then you need to make a plan. The next area takes you through a process to help you determine what, if any, changes you may want to make to your own character. Step one is to figure out where you are now, step two is to figure out who you would like to be, step three is to create a plan on how to achieve step two and step four is constantly work toward your ideal self.

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D. Define Your Own Character

What are the distinctive and individual markers that add up together to equal you. Each of us should have the legal symbol for Trademark: ® or ™ on our forehead followed by our name to remind each of us there is no one else exactly like us in the world. Start with step one figuring out more closely where you are at right now:

1. List Your Unique Traits (Good and Bad)

Take an honest inventory of each of your main positive and negative values. Earlier you were provided with a positive values chart. Below is a negative values chart:

NEGATIVE VALUES CHART

Anger	Fear	Poverty
Anxiety	Frustration	Regret
Bitterness	Futility	Rejection
Condemn	Gloom	Resignation
Criticism	Greed	Rigid
Cynicism	Guilt	Sadness
Depression	Hostility	Self-Doubt
Despair	Jealousy	Sorrow
Despondent	Judgment	Suspicion
Disappointment	Lethargy	Withdrawal
Discouragement	Loneliness	Worry
Disinterest	Misery	
Embarrassment	Ostracize	
Failure	Pessimism	

Identify the 3, 5 or 10 positive and negative traits that pertain to your character from the lists above. Rank them according to personal intensity. Look up each word in the dictionary for precise meanings, take notes as to the definition of each word or concept. Understand what they mean precisely before deciding they pertain to you in a meaningful way.

2. List Traits You Most Admire in Others

If you review the positive values chart closely find and create a list of traits that appeal to you when you recognize them in others. Write down as many as you like that then shave the list to the top three to five traits. Are these factors you can work on to improve yourself?

For example, a trait I most admire in others is selflessness. I'm not talking about the kind where a guy gives up his seat on a bus for an elderly woman, although that is nice, I mean people who sacrifice the ultimate for others, surrendering their own life. One of my favorite examples of selflessness is exhibited by the death of

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Alfred Gwynne Vanderbilt-SELFLESSNESS

Alfred Gwynne Vanderbilt, who is remembered not just for his wealth but for the fact **he gave his life so others may live.**

3. Create Your Improved Character Design

II. Character is a Choice

If you undertake some of the suggestions made so far on a serious level they will help you to identify the key parts of your character right now, to take stock of positive and negative traits if you are willing to be brutally honest with yourself.

By keying on your weakest links, so to speak, you can decide to change them in favor of more positive elements thereby essentially reshaping your character. It makes sense that if we can change our external appearance we can also alter we are now to a more ideal version of who we would like to be. Below are listed some selected character traits to select from that a person may want to include in their own character rebuilding mission

A. Rebuilding Character

We will review eight selected aspects to character that most people would probably find appealing in others. Are any of these traits appealing to you and would you like to include or enhance any of these in your character?

1. Poise

Without stress a person cannot develop poise. Poise is the ability to be calm, cool and collected no matter what the circumstances it is reminiscent of part of a quote from a verse by Rudyard Kipling in that others will admire you

...”**If you can keep your head when all about you are losing theirs”**

2. Investigate Facts

This seems to be connected to the idea of poise. A person just learns of a serious situation, perhaps something very unpleasant has occurred. It is easy and natural to panic, to assume the worst before you know any significant facts. Before jumping to any unfortunate conclusions, a person needs to be very patient and investigate the matter to learn as many facts as they can before making any important decisions.

3. Value of Truth

Here is another skill that can be developed with practice over time: understanding the truth of a situation. Start with this idea: belief in something and truth can be the same thing or two entirely different things. We all make judgments either from beliefs we hold or based on some type of evaluation process we develop.

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4. Empathy

Empathy is the ability of one person to put themselves into the mindset of another to try to understand that other person from their perspective. Some people have this ability to a greater extent than others but the great news is that empathy can be learned. Here are a few simple suggestions to improve your empathy skills:

- Place your undivided attention on what a person is saying, watch their body language and do not move around or keep glancing at your phone screen or wristwatch.
- Solid eye contact on your part will reaffirm to the other person that you're tuned into what they are telling you, the idea is to have them feel you have a connection with each other.
- Try not to interrupt or indicate any negative reactions to them about anything they are saying. If you are becoming at all upset, take a quick break to compose yourself.
- Use verbal feedback to see if your subject agrees with your understanding of what they are saying. If you are unsure ask some clarifying questions to better understand the message. By asking for clarification you will better bond with the other person who will feel you have true concern for what they are telling you.
- Validations is also an important technique you can use to show that whatever their feelings or opinions are it is ok for them to have them even if you may not agree.

5. Confidence

A high degree of confidence tends to come from a person knowing who they are and what they want. While we don't want to go into a psychology lesson, a high level of confidence is tied to healthy and positive self-esteem. Therefore the more things you can do to build yourself up rather than to tear yourself down will go a long way to allowing you to project to others that you know what to do to get something you want.

6. Respect Others

Respecting others can mean anything from a basic regard for the feelings and rights of other to unbridled admiration from the achievements and abilities of another. If you are working with someone other ways to show a regard for them is to:

- Encourage them to succeed
- Congratulate them upon any successes
- Be courteous and thank them for any benefit you have received as a result of their action
- Helping another to succeed in any way you can

7. Hard Work

What effort do you put into career or business? According to Confucius "Choose a **job you love**, and **you** will never have to **work** a day in **your** life."

8. Reputation

The opinions and beliefs others hold regarding you is the idea of reputation.

Socrates said "The way to gain a good reputation is to endeavor to be what you desire to appear."

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REBUILDING CHARACTER SUMMARY

POISE	Being cool, calm and collected at all times
INVESTIGATE FACTS	Not jumping to conclusions before deciding and acting
VALUE OF TRUTH	Be able to handle all truths as they really are
EMPATHY	Immerse yourself in others to truly understand them
CONFIDENCE	Knowing you have abilities to succeed despite obstacles
RESPECT OTHERS	Always find things to appreciate or admire in others
HARD WORK	Hard work can be its own reward in many ways
REPUTATION	Takes a lifetime to build and a minute to destroy

III. Examples of Character – Case Studies

We have two examples of character to share with you: one very positive and uplifting and the other, well, not so much. Our positive example involves:

A. Positive – Jon Huntsman, Sr.

B. Negative – Illinois Producer “X” 2014 Case Revisited and Updated

1. Producer X Takes Advantage of Seniors

CONCLUSIONS

These last two examples show that for success in life character does matter! If you want to be an effective leader you need to always display many of the positive character traits we have discussed in the course. No matter what great character a person has, no matter how tremendous a leader they may be, the ability to effectively communicate is essential to working with and motivating people to succeed.

A financial planner or insurance producer’s success truly is defined by the success his or her clients enjoy. Success that can be shaped in large part due to the leadership and communication skills you possess guided by the character you have built for yourself.

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