

Zip Code 89410...Where Do You Want to Live?

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with an assist from Franklin George, WDE

April 1, 2016

The Great Polish Philosopher and Business Coach Roger Sirkis always encouraged his clients to live in zip code 89410. No, he didn't mean Gardnerville, Nevada 89410, rather Roger encouraged his clients to perform at a level of **8** or **9**, striving **4** a new level of **10**. In other words, you should never be satisfied with your level of performance, you should always be raising the bar, always getting better. So how is your business doing? Are you lighting it up and running on all cylinders or are there things you would like to do better? If so, have you identified what those things are? Have you built a plan to accomplish them?

I've been the managing principal at Cavignac & Associates for over 24 years and like many small- to mid-size business owners (our staff totals 45 people) my responsibilities include not only managing the company, but also handling a book of business, mentoring young brokers and just about anything else that needs to be done. Don't get me wrong, I don't do everything, far from it. I am fortunate to have great partners and a fantastic staff who does most of the heavy lifting, but you get the gist.

We all have a lot to do, so how do we get better? My experience tells me there are three ways to improve.



The first way is to learn from your mistakes. If something doesn't work, try something else. We all do this, but there are better ways. The second way is to learn from others. Establish relationships with peers in similar positions and share information. This could be informal (people you come across or happen to know) or formal. A formal way to do this is by joining an industry or business group. We are members of several groups specific to insurance agencies. They involve similar brokerages from across the country. We get together twice a year to share notes and talk about our industry. Business groups (like Vistage) which involve high level managers from different industries are also an excellent way to share your challenges and get answers to your questions.

The third way to get better is reading. Thousands of business books are published every year. How do you know which ones to read and how do you make time to read them? There is no one answer. I've read a number of these books over the years. When I come across a book I think I might be interested in, I usually buy it on CD and listen to it in the car. I've found it is easier for me to listen to a business book than read it (I've yet to fall asleep listening to a business book while driving). If it makes the cut, I then buy the book and highlight the key points (I can go through it in less than half the time if I've already listened to it). I then write a book summary. This is the best way for me to learn something. From the book summary I create specific action items for our business or myself personally.

So here is a list and a brief synopsis of some of the best business books I've read. I have book summaries on most of these, if you would like a copy, just send me an email (jcavignac@cavignac.com).

Personal Excellence

1. *How to Win Friends and Influence People* - Dale Carnegie - When I was starting out in business, there were several books I read every other year. This was one of them. The principles taught by Dale Carnegie when this book was first published in the 30s are still relevant and taught today in Carnegie courses worldwide. There is nothing ground breaking here, but it teaches common sense interpersonal skills that are critical to not only one's success in business but one's success in life. I still carry around Dale Carnegie's *Golden Book* which includes the core lessons from Carnegie's timeless book.

2. *The Power of Positive Thinking* - Norman Vincent Peale -The bestselling self-help book in history,

2016 Risk Management Seminar Series



The Most Common Construction Injuries and How to Prevent Them

Friday, April 8, 2016

7:30am Registration

8:00am - 10:00am Program

Risk Management Bootcamp: The Triangulation of Safety, Claims & Human Resources

Friday, May 13, 2016

This seminar goes from 8am - 4pm with individual sessions available throughout the day.

Sexual Harassment Prevention Training

Friday, June 3, 2016

7:30am Registration

8:00am - 10:00am Program

Reserve Early, Seating is Limited!

To register, click on the 'register now' button in the announcement email, or contact Bethany Mongold at mongold@cavignac.com or call 619-744-0540.

NOTE: Due to the popularity of our seminars and limited space available, we regret we cannot provide refunds or credits with less than 72 hours advance notice of cancellation.

Dr. Peale's concepts have helped men and women around the world achieve fulfillment in their lives through his powerful message of faith and inspiration. As a young man, I read or listened to this book five times. It's the type of book that provides a reality check and keeps you focused. It can inspire you when you are down.

3. Getting to Yes - Roger Fisher and William Ury
- We are always negotiating, whether at home or at work. Many people see only two ways to negotiate, hard or soft. The soft negotiator wants to avoid personal conflict and makes concessions readily in order to reach agreement. The hard negotiator sees any situation as a contest of wills in which the side that takes the more extreme positions and holds out longer fares better.

Fortunately, there is a third way which is neither hard nor soft, but rather hard and soft. This method is

called Principled Negotiation. The purpose of Principled Negotiation is to decide issues on their merits rather than through a haggling process focused on what each side says it will and won't do. This method is hard on the problem, but soft on the people. It employs no tricks and no posturing. Principled Negotiation shows you how to obtain what you are entitled to and enables you to be fair while protecting you against those who would take advantage of your fairness. Quite simply, it's the best book on negotiation I've ever read.

4. Getting Past No - William Ury - Ten years after the publication of *Getting to Yes*, William Ury wrote *Getting Past No* in order to address the most common question asked by people who read the first book. "Sure, I'd like to get to 'yes,' but what if the other side's answer is 'no'? What if they don't want to cooperate?" People want to know how to bring about cooperation and sustain it in the face of the seemingly inseparable obstacles we all face every day: attacks and counterattacks, anger and suspicion, ingrained habits of hard bargaining, interests that appear irreconcilable, and efforts to win through intimidation and power plays. Ury's approach to *Getting Past No* is a straightforward five-step process called Breakthrough Negotiation. This is the second best book on negotiation I've ever read!

5. The 7 Habits of Highly Effective People – Stephen Covey - The 7 Habits is one of those timeless books that will never lose its relevance. It ranks up there with Norman Vincent Peale's *Power of Positive Thinking* and Dale Carnegie's *How to Win Friends and Influence People*. There is no new ground broken here and a lot of Covey's writing is common sense, however, he presents it in a manner and order that clearly brings the message home. Covey wrote a number of books, but this is the cornerstone of his philosophy.



Management

1. **Good to Great** - Jim Collins – Collins' iconic book on corporate leadership walks the reader through a five-level hierarchy of executive capabilities. He encourages leaders to focus their company's energies on the overlap of three different circles. The three circles represent:

- a. What you are deeply passionate about
- b. What you can be the best in the world at
- c. What drives your economic engine

The area where these circles overlap is where companies should spend their time and is referred to by Collins as "The Hedgehog Concept." For anyone leading a company or involved in leadership, this is a must read.

2. **How the Mighty Fall** - Jim Collins - Jim Collins is best known for explaining how companies become successful and stay successful. This is evidenced by his national bestseller *Good to Great*, and the sequel he co-authored, *Built to Last*. So why a book on why successful companies fail? In simple terms, Collins believes that if you understand the various stages of decline, you reduce the chances of falling all the way to the bottom. Institutional decline is harder to detect, but easier to cure, in the early stages. It is easier to detect, but harder to cure, in the later stages. A company can look strong on the outside, but can be on the cusp of a precipitous fall. Collins calls your attention to the five levels of decline so that you can respond early and correctly as opposed to reacting after it may be too late.

3. **Blue Ocean Strategy** - W. Chan Kim and Renee Maugorgne - Blue Ocean Strategy challenges companies to break out of the red ocean of bloody competition by creating uncontested market space that makes the competition irrelevant. Instead of dividing up existing, and often shrinking, demand and benchmarking competitors, *Blue Ocean Strategy* is about growing demand and

breaking away from the competition. What makes your company different? Why should people do business with you irrespective of price? This book was impactful in setting up our company's business model and setting us apart from our competition.

4. **Death by Meeting** - Patrick Lencioni - Patrick Lencioni is president of The Table Group, a San Francisco Bay Area management consulting firm, and the author of several bestselling books, all of which I've read and recommend, several of which are mentioned in this article. Patrick also acts as an executive consulting coach.

Lencioni is easy to read. His books begin with a fable or short story which illustrates key points and then he provides a straightforward summary. *Death by Meeting* is no exception. As the title of the book implies, the focus is the often dreaded "business meeting." The point is made that "for those of us who lead and manage organizations, meetings are pretty much what we do – it is therefore imperative that we make our meetings more effective and restore some of the passion that goes into a productive meeting." Based on what I learned in this book, we made some fairly major changes in how we schedule and structure our meetings.

5. **The Advantage** - Patrick Lencioni - *The Advantage* draws from most of Lencioni's previous books and focuses specifically on Organizational Health. Lencioni states that, "The single greatest advantage any company can achieve is organizational health. Yet it is ignored by most leaders even though it is simple, free and available to anyone who wants it." The cost of an unhealthy organization is huge! It includes wasted resources and time, decreased productivity, increased employee turnover, and customer attrition. "When leaders of an organization are less than honest with one another, when they put the needs of their depart-

ments or their careers ahead of the needs of the greater organization, when they are misaligned, confused, and inconsistent about what is important, they create real anguish for real human beings."

We went through this as a management team and used it as the outline for one of our management retreats.

Sales

1. *Challenger Sale: Taking Control of the Customer Conversation* - Matthew Dixon and Brent Adamson

- *The Challenger Sale* argues that the old school relationship-based sales approaches are no longer effective in most complex business-to-business sales situations. The "Challenger Sales Representative" provides their customers with unique perspectives about how they can save or make money. They tailor their sales messages to the customer's specific needs and objectives. Rather than acquiescing to the customer's every demand or objection (for the sake of the relationship), they are assertive. They are willing to argue in favor of the client's best interest even if the client may not know initially that it is in their best interest.

2. *Getting Naked* - Patrick Lencioni - *Getting Naked* is Lencioni's slant on consultative selling. At its core, naked service boils down to the ability of a service provider to be vulnerable – to embrace uncommon levels of humility, selflessness, and transparency for the good of a client. This is a great book for your sales team to read and discuss together.

3. *Rainmaker* - Jeffrey J. Fox - Rainmakers are the individuals in a company who are responsible for generating most of the company's new business – the people who are good at opening new relationships. These are usually the highest paid individuals at any company. Companies without a rainmaker will seldom survive. Although

the expense side of the income statement is critical, there are very few problems that additional revenue can't solve. *Rainmaker* defines what a Rainmaker is and provides a thousand ideas on what someone needs to do to become one. While you will never adopt everything presented, there are some great nuggets.

4. **Exceptional Presenter** - Timothy Koegel - A major part of sales is the presentation and the purpose of this book is to explain the purpose of the presentation and to enhance your presentation skills. Koegel lays out a formula that will enable you to communicate at an exceptional level, in any venue to any audience, and he shares practice methods that will help you develop skills that will not fail under pressure. He also provides a personal diary to document your improvement.

Final Comment

The best way to close this article is with a quote from my friend Roger Sitkins who I referred to at the beginning of this article. "If you do what you've always done, you'll get what you've always got. So what are you going to do differently today, that will make tomorrow better than yesterday?"

Franklin George doesn't exist. It is actually my father's first and middle names. The pseudo professional designation "WDE" actually means "Who Doesn't Exist". The ruse is in deference to this publication's date, but more importantly, it recognizes the positive influence my father had on me. He led by example and was a mentor. Thanks, Frank. By the way, I have a gift for the first person who calls me after having read this. ■

LIVE WELL



WORK WELL

Coffee May Combat Alcohol's Effect on the Liver

According to researchers, drinking coffee may help reduce the risk of cirrhosis, a liver disease that is associated with the overindulgence of alcohol.

Cirrhosis is a potentially fatal disease that kills more than 1 million people worldwide every year. Its causes include immune disorders, excessive alcohol consumption and fatty liver disease, which is linked to obesity and diabetes.

Studies of over 430,000 participants indicated that the risk of cirrhosis was reduced with each additional cup of coffee consumed per day. That risk was reduced by the following percentages when compared to participants who didn't drink any coffee:

- One cup - 22 percent lower risk
- Two cups - 43 percent lower risk
- Three cups - 57 percent lower risk
- Four cups - 65 percent lower risk

While the studies accounted for alcohol consumption, none accounted for other cirrhosis risk factors, such as obesity and diabetes.

This article is intended for informational purposes only and is not intended to be exhaustive, nor should any discussion or opinions be construed as professional advice. Readers should contact a health professional for appropriate advice.

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Health and wellness tips for your work and life—
presented by

CAVIGNAC & ASSOCIATES
INSURANCE BROKERS

Loneliness Considered a Public Health Problem

Scientists have identified significant links between illness and loneliness, making it a serious public health problem. The damage inflicted on the body by loneliness may be comparable to the effects of smoking, diabetes and obesity.

Researchers have known for years that lonely people are at a greater risk for metastatic cancer, heart attacks, Alzheimer's and other illnesses. But they haven't understood why until recently, when they discovered how the immune system responds in lonely people. What they found was that social isolation increased the activity of genes responsible for inflammation while it decreased the activity of genes that produce antibodies that fight infection.

These abnormalities were discovered in white blood cells called monocytes—one of the body's first lines of defense against infection. When monocytes are immature, they cause inflammation and reduce antibody protection. Coincidentally, these immature monocytes are abundant in lonely people.

Evolution may be partially to blame. Scientists suggest that this link may be the result of the brain's attempt to encourage socialization and cooperation as activities necessary for survival—causing us pain when we're lonely the same way we experience pain when we're hungry. The constant fear of this pain can make lonely people feel threatened, so they sometimes act negatively toward others. This makes it difficult for lonely people to make and maintain relationships and increases their chances of becoming ill.

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Breakfast Burrito

- 1 $\frac{1}{3}$ cup black beans, cooked
- 4 corn tortillas
- 2 Tbsp. red onion (chopped)
- $\frac{1}{2}$ cup tomatoes (chopped)
- $\frac{1}{2}$ cup salsa, low-sodium
- 4 Tbsp. plain yogurt (nonfat)
- 2 Tbsp. cilantro (chopped)

Directions

Mix beans with onion and tomatoes.

Microwave tortillas between two sheets of slightly damp paper towel on high for 15 seconds.

Divide bean mixture between the tortillas.

Fold each tortilla to enclose filling.

Place on microwave-safe dish and spoon salsa over each burrito.

Microwave on high for 15 seconds. Serve topped with yogurt and cilantro.

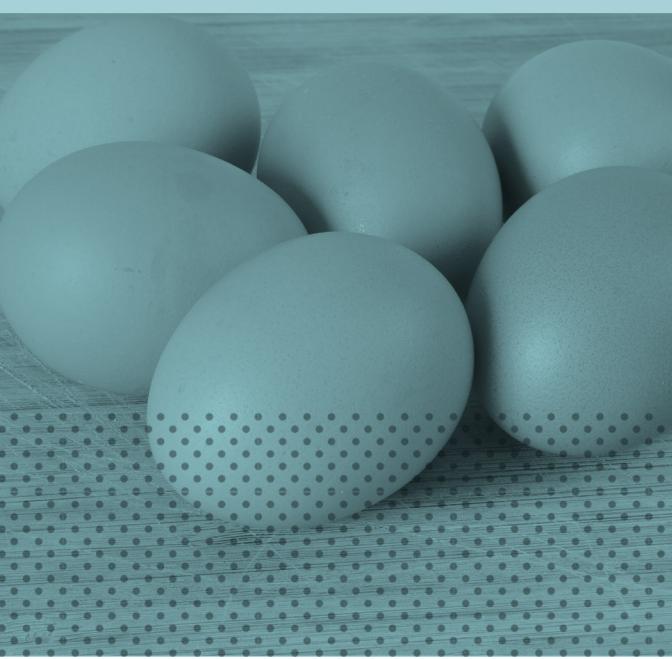
Makes: 4 servings

Nutritional Information (per serving)

Total Calories	155
Total Fat	2 g
Protein	7 g
Carbohydrates	18 g
Dietary Fiber	5 g
Saturated Fat	0 g
Sodium	287 mg

*Percent Daily Values are based on a 2,000 calorie diet.

Source: USDA



Avoiding Spring Allergies

Allergy season is already upon us in certain parts of the United States, and unseasonably warm weather is partially at fault. Weather patterns related to El Nino have caused plants to bloom earlier than normal, and the combination of blooming flowers, pollen in the air and warmer temperatures is a nightmare for allergy sufferers.

Keep the following tips in mind if you are affected by seasonal allergies when spring arrives in your area:

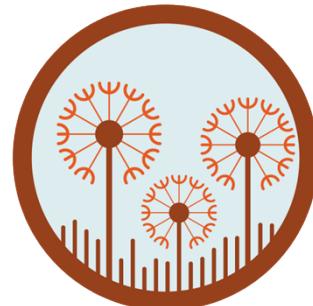
- Take off your shoes as soon as you get home and leave them by the door. This will reduce the number of pollutants inside your home.
- Take a shower before you go to bed. This helps you avoid taking mold or pollen to bed with you.
- Avoid going outdoors when the pollen count is high, which is typically during hot, dry and windy days.
- Do some spring cleaning. Dust accumulated indoors over the course of the winter can sometimes be worse than outdoor allergies.

When Pollen Levels are Highest



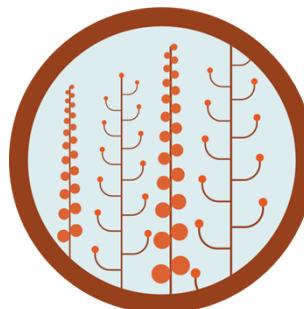
From Trees

February through July
(worst during April)



From Grass

April through August
(worst during June and July)



From Weeds

June through October
(worst during September)



Cavignac & Associates is proud to support local and non-profit civic organizations, including Serving Seniors.



The Gary and Mary West Senior Wellness Center dispels everything you ever thought you knew about aging in San Diego. Visitors to the Center are amazed when they see the bright, modern design and feel the high energy vibe throughout the building. Seniors of all ages and backgrounds come for the daily meals and stay for so much more.

Lifelong Learning

Classes from crafts and cooking to fitness and photography are offered as part of our Community Education program. Check the current activities schedule in the gray box above and come on over! The John M. Sachs Lifelong Learning Institute also includes our Civic Engagement pro-

gram which assesses seniors' skills and abilities and matches them with meaningful volunteer opportunities at the Center and in the community.

Center for Healthy Aging

A unique partnership with San Diego State University's College of Health and Human Services provides seniors with critical health assessments and monitoring in an interdisciplinary "learning laboratory". Students work closely with Serving Seniors staff and learn to understand the importance of providing an integrated system of care for older adults to achieve optimal health and well-being while helping train the next generation of geriatric professionals