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HOW TO



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Letter from the Editor

AS I REFLECT ON MY FIRST YEAR as a part of the WILL Leadership Team, what stands out is the abundance of ambition and skill among our industry's women, as well as our willingness to share with each other and help each other grow. You hear it on our meeting calls and read it in our emails and in the WILLeD articles, but it was most apparent at the 2018 WILLPower Summit held in Dallas this past April, which was a great success. There were over 100 participants at our two-day conference, which was separated from ALFN's Advocacy Day as a stand-alone summit for the first time. Four workshop sessions led by expert influencer Melinda Marcus were held on Monday, focusing on influencing others, identifying personality types and shifting communication styles to be most effective, the impact of gender in the workplace, and a wrap-up session and discussion. She helped us identify whether the decision-makers we work with are German Shepherds, Pitbulls, Golden Retrievers, or Poodles, as well as how to know whether the person across from us in meetings is taking our ideas seriously. Melinda taught us some great methods to help "read" other people's physical, verbal, and written communications and tips for responding to those cues. A special presentation by The Family Place rounded out the first day, followed by a silent auction with all of the proceeds benefitting that not-for-profit organization.

On Tuesday, we transitioned to a theme of building and maintaining physical health and mindfulness. We know that physical and mental strength help us to be stronger in our professional and personal lives, but we don't always know how to begin improving in these areas. The first session of the day, on mindful leadership, was led by Debbie Foster, a Partner with Affinity Consulting Group. Debbie emphasized that we need to stop glorifying "busyness" and instead focus on intentionally being present, with control over our attention, without judging. The second session focused on keeping our bodies healthy. It was moderated by Andrea Tromberg, owner of Tromberg Law Group, P.A., with presentations on yoga by Reyna Joyner, Client Relations Manager at Gross Polowy LLC, and on the value of wellness programs in our companies, by Kathy Brady, Chief Value Officer at Stern & Eisenberg PC. We also enjoyed a demonstration on self-defense by Dr. Nick Chamberlain. Our closing speaker was Sarah Castle, Assistant Prosecuting Attorney with the Jackson County Prosecutor's office in Kansas City, and American Paralympic gold



medal wheelchair basketball player and silver medal swimmer. Sarah reminded us that where there is a will, there is a way (no pun intended), even with physical limitations. I'm sure many attendees left that Tuesday afternoon, like I did, with a notebook full of inspiration and a head full of ideas.

As a true German Shepard, my favorite thing about this year's summit was how practical the sessions were; they provided us tools to apply immediately in our lives. In our group of amazing WILL women, it seems each of us has at least one skill that stands out, a super power that others wish they could wield as well as we do. There are those of us who are excellent multi-taskers, great public speakers, amazing organizers, patient listeners, or effective stress-managers. As a continuation of the fantastic conversations that were started at WILLPower, we are so pleased to offer this "How To" edition of our newsletter, where we have gathered practical step-by-step articles from women in our own industry who are willing to let the rest of us in on their secrets to developing some of their best super powers.

ALFN and the WILL Leadership Team are already thinking about ways to make next year's summit an even greater success, thank you to all who provided feedback and suggestions. We can't wait to see everyone next Spring! **W**

Sincerely,

A handwritten signature in black ink, appearing to read 'Anna Spacone'.

ANNA SPACONE

Partner

Schiller, Knapp, Lefkowitz & Hertzell, LLP

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Andrea Tromberg, the firm's owner, purchased the firm which she had served as managing partner since 2011. This ownership change and subsequent renaming of the firm to Tromberg Law Group made Tromberg Law Group one of the largest woman-owned creditor firms in Florida that also serves Puerto Rico. Andrea Tromberg serves as the first elected Chairwoman on the Board of Directors for the American Legal and Financial Network (ALFN) and has served on numerous committees and is a current member of the leadership committee for Women in Legal Leadership (WILL).

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TSA-OKAY



SALLY GARRISON

MANAGING MEMBER, THE MORTGAGE LAW FIRM, PLLC

Some of my friends live in cities with large airport hubs. I envy them. So much. Yes, there can be HUGE security lines, but you also have designated pre-check screening perks and Clear. For those of us with smaller airports, those luxuries are something we can only dream about. I usually dream about it while standing in the security line behind 700 rookie travelers, all of whom wore lace-up high tops, 12 belts, all the metal they own, and only packed liquids. The last time this happened, I heard someone in line behind me complaining about the TSA — like the buffoonery happening in front of us was THEIR fault. No darlin'. You can't blame the TSA for the clown car of first-time fliers ahead of us. I feel for the TSA. They have a difficult and thankless job. I have seen them deal with emergencies, cluelessness, drunks, mission groups of 40 kids who have no idea what is going on. True story: I saw a rookie attempt to stick his head in the x-ray machine to check on his bag! The TSA's job isn't easy.

The TSA's mission is to "Protect the Nation's transportation systems to ensure freedom of movement for people and commerce." That is no small order. According to Airlines for America, 2.47 billion people per day will travel on US airlines globally in 2018, resulting in an all-time high of an anticipated 150.7 million passengers this year¹. I can't imagine how many high tops and belts will need to be removed with those sorts of numbers! The TSA reports that it screens approximately 4.9 million carry-on bags daily². And according to my

informal research, most of those will be packed full of liquids by rookies that don't know the rules.

With those numbers, the least we travelers can do is be prepared and informed. The TSA provides detailed guidance on its website: www.tsa.gov. I particularly like TSA's "Fashion Dos and Don'ts While Going Through the Checkpoint," and "Taking Your Human on a Plane: What Every Pet Needs To Know"³. They even have a page called "What Can I Bring?"⁴ It allows you to search for specific items. What really won me over, however, is the TSA Instagram account. If it doesn't soften your heart toward the TSA, you are dead inside. They periodically post collages of all the weapons they have discovered in the last few days, and you will look at your fellow traveler differently after seeing that. They also post funny and heartwarming things. Recently, the TSA from Orlando posted a video of a young traveler named "Preston" doing "The Floss" and TSA agent @respectmyauthority responded in kind⁵. Yes, they are here to protect you, but sometimes that means an occasional dance-off with a seven-year-old. They also post introductions to the working dogs in their employ! Efficient security adorable dogs? I'm in!

So, before you get annoyed with the TSA, realize the scope of their mission, the seemingly endless supply of rookies, and then check Instagram. You will find a new affection for the men and women of the TSA and it will give you something to do in that long security line. 📌

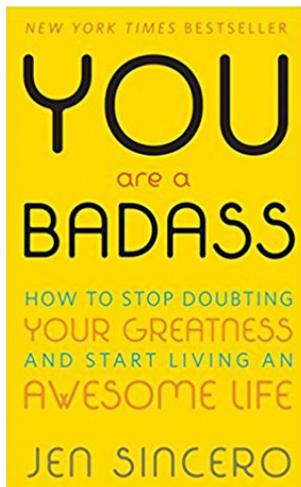
¹ www.Airlines.org/news/airlines-for-america-forecasts-151-million-flyers-for-record-high-spring-travel-season/

² www.tsa.gov/travel/security-screening

³ www.tsa.gov/travel/travel-tips/fashion-dos-and-donts-while-going-through-checkpoint and www.tsa.gov/travel/travel-tips/taking-your-human-plane-what-every-pet-needs-know

⁴ www.tsa.gov/travel/security-screening/whatcanibring/all

⁵ <https://instagram.com/p/BjclbKBHnFT/> and https://instagram.com/p/BjdTf_RnNai/



You are a Badass: How to Stop Doubting Your Greatness and Start Living an Awesome Life

JULIE BEYERS

MANAGING MEMBER

HEAVNER, BEYERS & MIHLAR, LLC

TO GO ALONG WITH THIS QUARTER'S "How To" theme, I reviewed the book [You are a Badass: How to Stop Doubting Your Greatness and Start Living an Awesome Life](#) by Jen Sincero.

Like you, I am constantly shifting to make time for everything, trying to keep all the balls in the air, thinking I hit the jackpot if I get a little time to sit outside, a glass of wine in hand. I have often thought, "Well, this is probably not the best way to live," but who has time to make a real change, right? Based on the principles espoused in her book, Sincero would respond with an overwhelming, "Wrong!"

In [You are a Badass](#), Sincero focuses on how to live your best life. The principles covered apply whether you want to completely shake things up or you would rather devote more time and attention to one particular area of your life. The author delivers her thoughts, theories, and advice in a witty and winning way, motivating the reader to immediately adopt her strategies and techniques.

Some of the most compelling ideas address abandoning the Ego (not Ego as defined in your traditional dictionary) and connecting to Source Energy. Specifically, Sincero defines Ego as your shadow or "false self," and posits that it is only holding you back. She dubs the Ego the "Big Snooze" (or BS) and orders the reader to Wake Up! Once awake, she directs that we connect to Source Energy, which grounds us in the present and opens us up to limitless possibilities.

She warns however, in her typical, impactful way, about the BS scorned, and the dangers one may face if they are willing to embark on this journey of change. She recounts various anecdotes of barriers and obstacles faced by her clients and acquaintances once they awoke from the BS. She assures that in each instance, there was a wonderful success story waiting on the other side. In conclusion to the chapter introducing the BS and Source Energy, she warns and then challenges:

"Growth ain't for weenies, but it is nowhere near as painful as living the life you're living right now if you're not really going for it."

In the remaining chapters, she discusses the How To's that must be tackled in order to embark on the journey: how to rid yourself of fear; how to be grateful and giving; and how to love yourself — an essential factor in making the journey a success.

Whether you want to go all in or would rather simply focus on making a few long overdue changes, this book will answer many of the How To's. It will provide a roadmap to success and the inspiration to move forward in a positive direction. **W**



HOW TO BE YOUR OWN BEST ADVOCATE

CAREN CASTLE, SENIOR MORTGAGE SERVICING ATTORNEY, THE WOLF FIRM

SOMETIMES we get so caught up in our everyday lives that we fail to see the proverbial “forest for the trees,” and as a result we get stuck or unhappy with our work situation. Research has consistently shown that women concede more often than men, or perhaps we fail to meaningfully advocate for ourselves. As women, we often fail to push for that “seat at the table” and simply settle for the leftovers: those unwanted projects, lousy assignments, etc. It is important that we not only learn to advocate for ourselves in the workplace, but also recognize the opportunities to do so. In the legal community it is often said that “an attorney who represents herself has a fool for a client.” This may be true in litigation, but in the workplace, we are in fact our best advocates and must represent ourselves.

So where do we start? How can we learn to be better advocates for ourselves, and eliminate the fear to change the narrative? We start by understanding that there are stereotypes that affect the process. Sadly, women who self-advocate are often perceived as self-interested, aggressive, egotistical, or as simply the “B” word. Similar behavior by a male counterpart may be admired because “knowing what one wants and going out and getting it” is seen as confidence and ambition in men. Recognition of stereotypes and the personalities that we work with will ultimately help us all be better self-advocates. We are taught to understand our adversaries in litigation, and the same is true in self-advocacy.

That being said, we are women and as such the goal for each of us should not be to negotiate “like a man,” but rather to advocate for ourselves as our best self, to not be lost in the crowd or overlooked because we didn’t communicate our wants or our goals.

AS A STARTING POINT, DETERMINE THESE TWO THINGS:

FIRST

KNOW WHO YOU ARE
**AUTHENTICITY
AND GENUINENESS**
ARE CRITICAL TO BEING AN
**EFFECTIVE
ADVOCATE**

SECOND

KNOW WHAT YOUR
GOALS ARE
IT’S HARD TO ADVOCATE
FOR ONESELF
IF YOU DO NOT
❖ **KNOW** ❖
WHERE YOU WANT TO GO
OR WHAT YOU WANT
TO GET OUT OF THE SITUATION

ONCE YOU'VE DECIDED WHAT YOUR GOALS ARE, TAKE THESE STEPS TO BE A BETTER ADVOCATE FOR YOURSELF:

1

Be proactive – Advocacy is not waiting for your name to be called to join the team; it's letting everyone know that your name is out there.

3

Understand how you are perceived within the company – Knowledge is a powerful thing. Do not be afraid to understand how others perceive you; perception can become reality. We cannot improve the impression we make on others when we do not know how we are perceived.

- Find people trustworthy people in your company and ask them. Don't be afraid of their feedback, and don't get defensive. Use this as a learning tool to be better prepared.

Understand who you're working with – Gain knowledge of your company and its decision makers.

- Prioritize the needs of the company and analyze how you can help meet those priorities. In other words, determine what you bring to the table to allow the company to be more successful and meet its goals and priorities.
- Knowing the decision makers means understanding where they're coming from. Know their likes and dislikes. Learn how they moved up within the company, and what is important to them.

2

4

When you're provided with assignments, ask questions – Questions show you're paying attention, open the door to conversation with your managers, and ultimately create a rapport. Ask for deadlines and what should be prioritized, so you know when things are due. When you have multiple deadlines, your manager's assistance in prioritizing them will allow you to be more successful. All of this will be helpful later when asking for that promotion or raise.

5

Recognize opportunities to shine – Are there special assignments, articles, or speeches you can write, or research you can conduct to show your skills? Taking those opportunities to stand out will not be easily forgotten by your superiors.

7

Do not assume – Never assume that the people you're meeting with know what you have done for the company or how hard you have worked. Be prepared to sell yourself in a manner that will be meaningful to those you're meeting with.

Prepare – When you're ready to ask for that raise or promotion be prepared to emphasize what it is that you bring to your position that makes the company better.

- ǀ Know where your successes have been, and if they are quantifiable, be prepared with those statistics.
- ǀ Know what it is that you want to get out of the negotiation.
 - What would you love to have?
 - What are you willing to settle for?
 - What can you not accept?

8

Be confident while being respectful – Never apologize for asking for a raise or a promotion, but do try to convey your appreciation for what you already have, while you are self-advocating for it.

Be creative when framing your negotiation – There may be several options as opposed to a single solution. Be prepared on all fronts.

- ǀ Don't get stuck on one solution or back yourself into a corner.
- ǀ Have an open mind if alternative solutions are proposed that you had not considered. Will the alternate means still meet your goals?

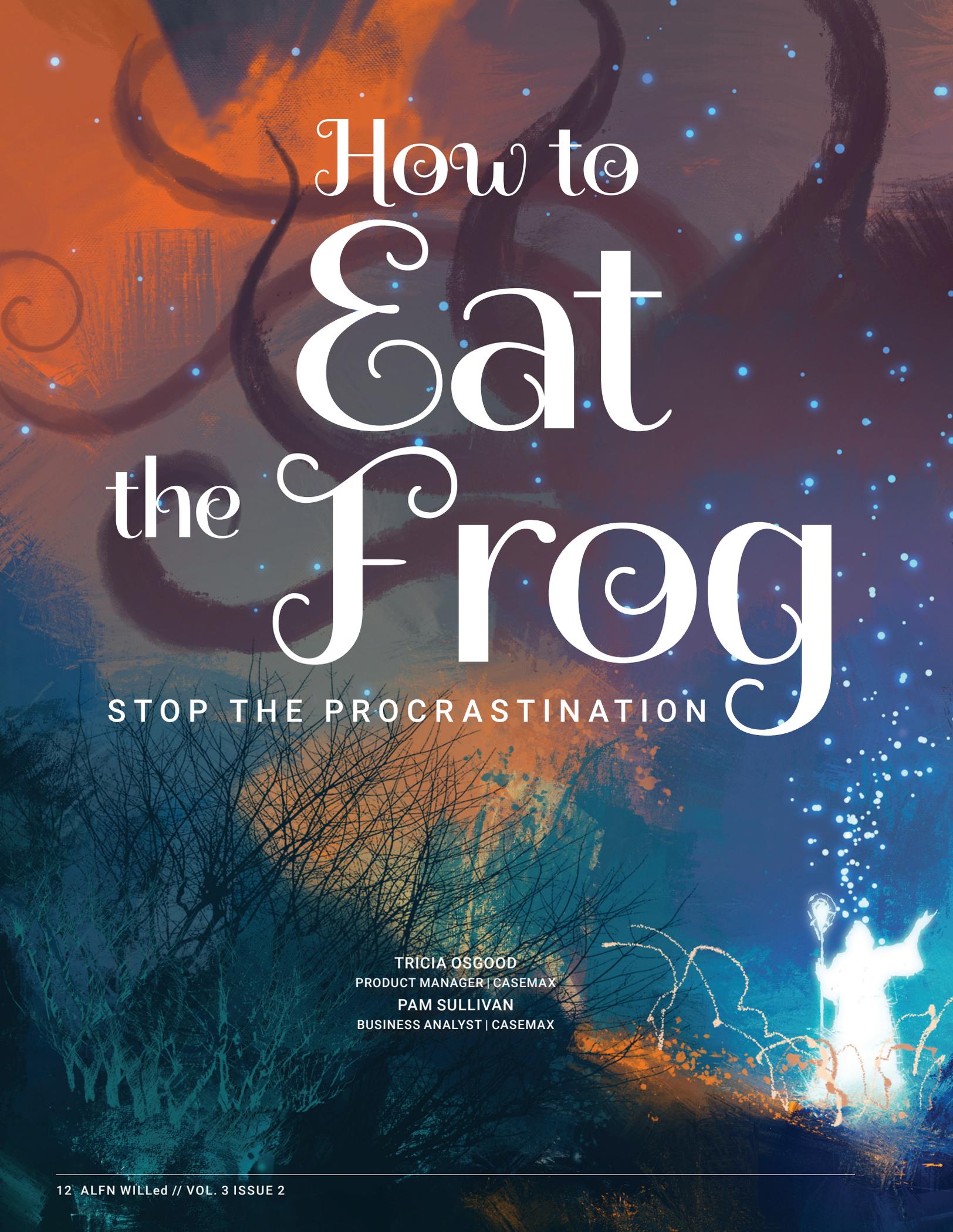
Avoid ultimatums – Try to keep the conversation positive. Unless you're prepared for the consequences of an unwanted response it's best to keep the conversation going rather than ending it with an ultimatum.

Remember that it's a process – Find what works for you. You might want to practice in front of a mirror, or try a dry-run of the conversation with friends or colleagues.

- ǀ Successful advocacy may be defined in several ways, so build the relationships, be confident in what you bring to the company and in your abilities, and always be genuine in your approach.

Navigate the conversation – As the discussion moves forward, know how to direct the conversation.

- ǀ If the conversation is turning south, perhaps use the phrase “what if” and provide an alternative option.
- ǀ If your manager is challenging your capabilities don't be defensive but rather try something like “I understand why you might think that, but here's my experience that shows why I'm capable...”
- ǀ Try “interrupting” the conversation if you really feel as though it is turning negative, not with words, but by pausing or by standing up for a moment. If you can – get a glass of water; do something to stop the momentum. Generally, it is found that when the conversation starts back up again, it rarely goes back to the negative or aggressive stance.

A magical forest scene with a glowing figure and a large horned creature. The background is a mix of orange and blue tones, with a large, dark, horned creature (possibly a dragon or a troll) in the upper half. The lower half shows a forest of bare trees, with a glowing figure (possibly a fairy or a spirit) in the bottom right corner, surrounded by a trail of light. The overall atmosphere is mystical and ethereal.

How to Eat the Frog

STOP THE PROCRASTINATION

TRICIA OSGOOD
PRODUCT MANAGER | CASEMAX

PAM SULLIVAN
BUSINESS ANALYST | CASEMAX

THE PROLOGUE

- * Apprentice: “How can I eat that frog?”
- * Wizard: “Just like you eat a cookie, one bite at a time.”
- * Apprentice: “But, the frog isn’t anything like a warm, gooey chocolate chip cookie. It’s cold, slimy and gross. I’d rather eat cookies.”
- * Wizard: “You may eat as many cookies as you want, but they will not get you the result you seek. Do you remember why you must eat this frog?”
- * Apprentice: “All wizards have to eat at least one frog. If I don’t, I’ll never get my wand and my official wizard license.”
- * Wizard: “The frog must be eaten by the solstice for you to earn your wand.”

PROCRASTINATION is an active choice. You’re not the victim of a pandemic. You’re also not lazy; you are busy doing many things. You are just not eating “the frog.”

All people procrastinate some of the time, and some people procrastinate all of the time. Which are you?

Take a quick test at https://www.mindtools.com/pages/article/newHTE_99.htm to find out where you fall on the Procrastination Scale created by Professor Clarry Lay of York University, Canada.

Knowing how likely you are to procrastinate can help you decide how much help you need (and you do need help if you often procrastinate, because procrastination leads to stress, feelings of fear or frustration, and the inability to achieve your goals).

Try these tips to help you avoid procrastination and accomplish more with your day:

1

RECOGNIZE PROCRASTINATION

As with all problems, recognizing that you're procrastinating is the first step. Some signs that you are procrastinating are when you can't get started because...

- * You can't figure out where to start.
- * You find yourself waiting, waiting, and waiting for the "right/perfect time."
- * You work on unimportant or unrelated work, to clear up time for the "big" job.
- * Even after you get started, you may still be procrastinating if you are not making progress or moving forward. Some signs that you are procrastinating after you have started are...
 - o You keep rehearsing, or drafting, or preparing, and you find you need more information.

2

DETERMINE YOUR REASON FOR PROCRASTINATING

Your reason for procrastinating may be easy to identify. You don't want to do the task at hand. After all, who wants to eat a frog? However, the real reason may not be so obvious. Maybe you don't really want to be a Wizard! If you cannot see how the unpleasant task ahead of you will lead to the desired goal, then you may not be stuck because you don't want to eat the frog; but rather because you are on the wrong path. It is still procrastination, just not for the reason you thought. However, if your dream is to get that wand, what is stopping you?

- * "What's the point in getting started? I'll never be able to finish eating this frog." When you're stuck in your failure fantasy, it's hard to see the point in taking that first bite.
- * "Why bother? I'll probably make a terrible wizard." Fear of success can be as overwhelming as fear of failure.
- * "I don't know where to start. Is the first bite supposed to be the leg, the arm, or some less desirable part like the head?" Organizational skills help you figure out what tools are needed and where to start. We're not all born organizers, but we can all find tools that help us.

3

GET GOING

If you are having trouble getting started, plan and prepare.

* Break the task into steps and assign due dates to each step. Make a realistic plan for the way you work best.

◦ Step 1 — assemble tools one week before solstice

• To eat this frog, I need a plate, a fork, a knife, a frog, and maybe a barf bag.

◦ Step 2 — prepare the frog 4 days before solstice

◦ Step 3 — take the first bite 2 days before solstice

◦ Step 4 — Take last bite 1 day before solstice

* Sometimes Nike is right; “Just Do It.” Follow the plan that you have made and complete your steps in order.

* If you are an Apprentice, seek the advice of your Wizard.

4

CREATE MOTIVATION AND MOMENTUM

* Be accountable. Tell someone else about your plan and your progress. None of us like to disappoint others.

* Reward yourself along the way. After I capture the frog, I will go to the movies. After I take the first bite I will get a pedicure. You get the idea.

* Focus on the future. When this is done, I will have earned my wand.

Eating the frog was about as I had expected, but being a wizard is better than I dreamt it would be. **W**

HOW TO BE A MINIMALIST

KRISTIN SCHULER-HINTZ
PARTNER
MCCARTHY & HOLTHUS, LLP

Minimalism wasn't part of my upbringing. My memories include sitting next to Papa watching him methodically pull nails and straighten them prior to tossing them into a coffee can. No nail was too rusty or bent for Papa to keep. Growing up, I had two great-grandmothers and two sets of grandparents, all of whom remembered the Great Depression and when "Reduce, Reuse and Recycle" wasn't a catchphrase but a necessary part of life.



MY HUSBAND DOESN'T have my issues; he discards with ease, and exclaims to me "when will you ever use _____!" Of course, on those occasions when we do use that ¼ inch square of wood, my savings are vindicated. However, as retirement is no longer remote and unthinkable, and the recent news stories about Swedish Death Cleaning¹ have piqued my interest, maybe it's time to embrace minimalism.

So how does a Saver learn to embrace "less is more" philosophies? First stop: Amazon Books. 55 results (not very minimal); limit that to four-star reviews and we are down to 23, books on Prime gets me down to 19.

One of the books, *Home Organization*², promised to teach me:

- How to Make Cleaning **FUN**
- How Cleaning Can Create Happiness
- How To Tidy Your Bedroom, Office, Closet, Living Room, Bathroom, and MORE
- How To Get Rid of Old Stuff

I'm pretty sure the only way to make cleaning fun is to hire someone else to do it, and I'm absolutely positive that hiring someone else to clean will create happiness. I know how to tidy, so unless the book is going to teach me how to get my husband to tidy, that's not going to help (just because he isn't a "saver" doesn't mean he's a "cleaner"). My peek inside the book tells me to sort into "three very important piles: Keep, Get Rid of, and finally, Give Away." I understand the three pile philosophy, what I don't understand is how you actually get stuff into the "Get Rid of" and "Give Away" piles.

A Google search for "minimalism" gave me 54,100,000 results, with top picks being a YouTube video — "How to be a Minimalist -4 Steps", "7 Tiny Steps for the beginner Minimalist", and a "21 day journey into Minimalism"³.

My favorite comment came from the "Happy Herbivore"⁴ someone said they weren't sure where to start or how to get rid of anything — her reply? Just start.

Where does this research lead me on my journey to minimalism? Start, Dump, Donate, and Don't give up.

👉 DUMP 👈

If it's garbage, it's garbage. Papa never used those 20 coffee cans of bent and rusty nails. No one was ever going to use them. I have a bag with every Christmas card I've received in the last 20 years. Every year I put all the Christmas cards in the bag and put it back into storage. If I was crafty or had time I'm sure there is something I could do with them. I'm not that crafty and don't have time so it's just by habit I keep them. (My grandmother was crafty, she kept them and made things. I don't and I won't — accept it and move on.)

👉 DONATE 👈

Do I really need every paperback I ever read? How about that super-special occasion dress that I wore once 18 years ago? Two sets of hot rollers? 40 pairs of shoes? (Yes, I have 40+ pairs of shoes.) Does someone else need shoes? A party dress? Beach reading? Yes, give them to someone else who needs them.

👉 DON'T GIVE UP 👈

(At least not yet): My mother's wedding china — I only use it once a year, but when I pull it off the shelf and set the table it makes me happy, and maybe someday one of my nieces or nephews will want it for their home and for the memories. My photos of friends and trips taken make me smile every time I see them. I read my hardbound copy of "The Stand - The Complete and Uncut Edition"⁵ about every other year and love it. There is something about holding that massive volume about the end of the world as we know it that I find comforting.

From my research, minimalism is about embracing what you actually want/need in your life and letting go of the "ought to, should, and maybe." : Maybe I'll need this, I should keep this and I ought to have it — are these good enough reasons to keep/buy things? Probably not.

I think I'll go clean out at drawer — it's a start. How many bent paperclips do you really need anyway? 📌

¹ The Gentle Art of Swedish Death Cleaning: How to Free Yourself and Your Family From a Lifetime of Clutter; Margareta Magnusson, 2018, shedding your possession so that your loved ones don't have to after you're gone.

² Home Organization — The #1 Guide to Decluttering and Organizing your Home to Transform your Life; Nigel Francis 2017

³ How to be a Minimalist - 4 STEPS — YouTube <https://www.youtube.com/watch?v=1aIxm9QktVU>; 7 Tiny Steps for the Beginner Minimalist - Be More with Less <https://bemorewithless.com/begin/>; Our 21-Day Journey into Minimalism | The Minimalists <https://www.theminimalists.com/21days/>

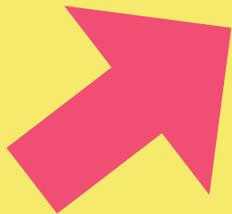
⁴ <https://happyherbivore.com/2013/07/minimalist-monday-how-to-be-minimalist-start/>

⁵ Stephen King, 1990 (1153 pages)



HOW TO KNOCK THEIR SOCKS OFF

***TIPS TO BECOMING A BETTER
COMMUNICATOR AND PUBLIC SPEAKER***



ERICA FUJIMOTO
DIRECTOR OF DEFAULT SERVICES
AFFINITY CONSULTING GROUP

C

ommunication is all about being understood. We oftentimes mistake communication with being “heard.” On the contrary, it is less about what people hear and more about what they understand. But ultimately, it’s about what they believe.

Whether you are talking to someone you just met and trying to make a good first impression, or speaking in front of a large group of industry peers and want to sway their opinion, the way you communicate and present yourself are the greatest determining factors in your success.

Here are 10 Tips to Better Communication:



1

Pay Attention to your Speaking Style

Your delivery is a big factor in keeping people interested. If your tone of voice is too low, they will not have confidence in your message. If you speak in a monotone voice with no inflection, they will become bored and may start checking their phones. If you don’t make eye contact with your audience, they will not feel a connection with you. Even if you are naturally shy or nervous in front of people you don’t know well, it is important that you work through those challenges so that you can grab your audience’s attention.

2

Prepare and Practice

There is no substitute for preparation. You need to know what your message is and be sure everything you say furthers your message. For those who may be nervous public speakers or who need to work on staying on point, practicing in front of someone close can help. I have always had a certain amount of performance anxiety. In fact, I have actually been physically ill before speaking before a large group of people. I have found that what helps me most is being prepared and knowing my material. If I am speaking on a topic that I don’t feel as comfortable with or confronting a difficult situation with a colleague or client, practicing helps ensure that I am ready and less nervous when I am in the moment.

3

Connect with Your Audience

People tend to be more interested in themselves and what they like and dislike than anything else. This is not to say that everyone is self-absorbed, but rather that we like people who are similar to ourselves. While it is said that “opposites attract,” people actually tend to be more attracted to people who look, act, and believe as they do. Therefore, making a connection is most often dependent on our ability to find similarities and common interests in those we meet. If you notice a picture on the desk of the person you are talking to, try to mention it in a way that helps you make a connection with the person. “Is that your son in that picture? He’s so adorable. I have a son, too.” “Did you play sports in college? I was on the women’s tennis team.” Because people are more attracted to those who are like themselves, it is also important to remember that sharing opinions that differ from those of your audience may have a negative impact on your ability to make a connection. In the new age of social media, people tend to share a lot of opinions that were once taboo. Talking about political preferences and who someone voted for in an election, for instance, was almost unheard of in the pre-social media world, but today it has become the norm. While you may feel comfortable discussing sensitive topics, not everyone is, and if you are trying to make a connection, unless you are sure your opinions match those of your audience, you may want to hold off on discussing them until you know your audience better.

4

Watch out for Non-Verbal Cues

Paying attention to those you are talking to can tell you a lot about what they are thinking. If you see someone’s eyes glazing over, you may be rambling. Take a moment to bring them back in by asking them a question and giving them time to process and answer before you proceed. People checking their phones or engaging in side conversations may be a sign that you have lost their interest. Try telling a relevant, funny story to help them re-engage. You can’t win over everyone. If you have lost the attention of the person you are speaking to, it may be time to wrap it up or move on to another topic of conversation before you alienate the person. You can always try to come back to the discussion another time.



5



Have Confidence and be Engaging

Have confidence, but don't try to prove that you are an expert. Talk to people naturally, and when you are speaking in front of a group, do not read your notes word-for-word. People can read to themselves, and most would prefer to sit at home reading your message than being read to in a public setting. Tell stories that exhibit your knowledge rather than trying to sell people on how much you know. Sharing your real-life experiences helps people get to know you better, and the more they trust your knowledge and experience, the more they will trust your message.

6



Use Technology to Enhance your Message

PowerPoints can be used effectively and dare I say they can even be fun, but most of the time people fall into the trap of creating slides that present all the material, rather than slides that create interest in your topic. PowerPoints should have VERY FEW WORDS. In fact, the fewer words on the slide, the better. You should never turn around to read what is on the screen. If you need to use notes, utilize the notes feature in PowerPoint so that only you can see them. Short relevant video clips can also help to keep your audience engaged. Try imbedding them in your presentation so that you don't need to waste time trying to find them or pull them up separately. And finally, no matter how much you hate microphones, if there is a microphone available, use it. Regardless of your ability to project your voice, it is much easier for your listeners to hear you when you use the microphone, and much more frustrating when speakers choose not to use them and can't be heard.

7



Slow Down when you Speak

In America we tend to want to keep talking so that we don't "lose people" or so that people don't jump in and start talking when we haven't finished. We use a lot of "fillers" like "ummmm" and "uhhhhhh." We also tend to talk very quickly. If you can take time to breathe in between sentences where you need to gather your thoughts and simply slow down, you will find that you use fillers much less. Slowing down also provides people the time to digest what you have said, and allows them to begin forming opinions on the topic.

8



Don't Interrupt

Interrupting is one of the rudest things we can do when others are speaking. It shows that we think what we are saying is more important than what they are saying, and works to alienate the people we are talking to. You want others to listen when you are speaking, and if you interrupt, they will do the same thing to you. Try to never interrupt, especially when others are responding to what you have said. If necessary, take notes if you must to remember rebuttals or responses you may forget while someone else is talking.

9



Dress Appropriately

People generally have more credibility when they appear more professionally dressed. This doesn't necessarily mean that you need to wear a suit or a dress every time you are on a panel, attend a conference, or are involved in a business or marketing meeting, but you should always try to be dressed appropriately for the occasion. You don't need to go out and buy a Chanel suit. It isn't about the price tag of what you are wearing, but rather about how professional and knowledgeable you look. There are also certain things you should always try to avoid in professional situations, because anything that makes you look like you don't take the event seriously, such as ripped jeans (no matter how trendy), tank tops, t-shirts, dirty fingernails, unwashed/un-brushed hair, wrinkled clothes, revealing outfits, and sneakers with business wear, do not scream professional to your audience. Even casual dinners or activities with clients or colleagues are opportunities for people to form an opinion of you, so you should always be aware of the image you are presenting.

10



Be Sincere and be Yourself

Lastly, people are more likely to respond to what you are saying if they know that you sincerely believe in your message. The “used car salesman” tactic of repeating the same message to every person you talk to might get across to some, but most see right through it and want to get away from you as soon as possible. People want to know the true you, and when you are excited about something, it is infectious. Remember that there is no substitute for you. **W**



HOW TO BECOME AN

Effective Leader

CARA HARDY

VICE PRESIDENT OF LOSS MITIGATION AND BANKRUPTCY OPERATIONS
STATEBRIDGE COMPANY, LLC

IF YOU'RE A MANAGER you already know it's your responsibility to ensure the well-being and success of your team. What you may not know is how your behavior and actions can affect your organization's bottom line if you lack the tools to engage your employees. Employee engagement is strongly connected to business outcomes that are essential to an organization's financial success, including productivity, profitability, and customer ratings¹. According to Gallup, managers account for at least 70% of the variance in employee engagement scores across business units². Gallup estimates that managers who fall short of creating an engaged workforce cost the U.S. economy between \$319-\$398 billion annually³. It's clear that managers are falling short in employee engagement, but why?

An engaged and productive team is developed through effective leadership. Managers believe people choose to be engaged, but effective leaders believe it is their responsibility to create an engaged workforce. Effective leadership is more than charisma and decisiveness; it's the ability to serve selflessly for the betterment of the team. Through this, an effective leader creates a sense of engagement within an individual and the company as a whole. Effective leadership in management is the critical missing link to employee engagement and business outcomes. Here are five ways to increase effectiveness in your leadership capabilities to help you create and maintain an engaged team:

¹ Gallup, Inc. "State of the American Manager." Gallup.com, www.gallup.com/services/182138/state-american-manager.aspx.

² Id.

³ Id.



1. Learn how to lead yourself first.

Effective leadership starts with your ability to facilitate your own growth. You need to be able to lead yourself before you can lead others. It's no secret that some people are more adept at leadership than others, but effective leadership can be learned. It is something that can be continuously developed through mentoring and staying curious. Studies have shown that "curious" people are more likely to be in leadership positions and extremely satisfied at work.¹ Channeling professional curiosity not only ignites your own engagement, but enhances your ability to spot trends, anticipate changes, and tackle challenges.² There is an old adage that "curiosity is good for business." I'd take a step back and say that curiosity is good for engagement; engagement is good for business.

2. Embrace your limitations and remember that you are not always right.

Don't think of leadership as a relationship between "leaders" and "followers."³ Effective leaders set their egos aside and surround themselves with people whose ideas could be better than their own. Thoughtful discussion and disagreement should be encouraged because they stress-test leaders and bring what they are missing to their attention.⁴ Ray Dalio says, "have the open disagreement and be happy to either win or lose the thought battles, as long as the best idea wins out."



3. Help employees realize their growth potential.

When employees stop growing, they get bored, and will eventually start looking elsewhere for career opportunities. Effective leaders make every attempt to understand what their employees' goals are and find opportunities to help achieve those goals. If an employee's goal is to advance and you don't have a role open, encourage them to learn aspects of the role by slowly pushing them outside their comfort zone. That way they are progressing towards their goal, and if/when it comes they will be prepared. When people start realizing that you care about their future, they'll be more empowered and engaged.

4. *Provoke curiosity in your employees.*

Leaders that inspire their employees to constantly improve processes and become problem solvers are more likely to create a sense of engagement within their teams. When people are curious about something, they are better able to come up with new ideas on how to reinvent a process and improve a situation. On the topic of exploration in the workplace, Fabrizio Piras said, “Good employees follow processes. Great employees tweak processes. Exceptional employees find ways to reinvent processes, not just because they are expected to...but because they just can’t help themselves.”⁵

Curiosity allows the possibility that the way something is done now isn’t the only way, or even the best way. There is always a better way to do something, and if you foster an environment that allows the status quo to be challenged, your team will be driven to help find new solutions in a changing business environment.

5. *Create a purpose.*

Every employee wants to feel connected to his or her organization and feel that their daily contribution means something. They want to know what the organization stands for and how their role supports the organization’s overarching purpose and goals. A sense of purpose can only be achieved when you connect with and believe in the organization’s mission. It is a leader’s job to live the mission and create the opportunity for their team to see how their contributions are meaningful to the mission. Understanding an organization’s mission helps people see their job as more than just a job, and ultimately it sparks their engagement.

Key Takeaways

Being an effective leader takes time to develop, but if you work hard at it, you can have employees who are engaged, productive and inspired. An important thing to remember is that companies with engaged employees outperform those without by 202%. If you are living your company’s mission and are invested in the outcome, remind yourself each day that your behavior directly impacts employee engagement and the bottom line. I encourage you to believe that your responsibility as a manager and leader, is to create an engaging environment for your team. **W**

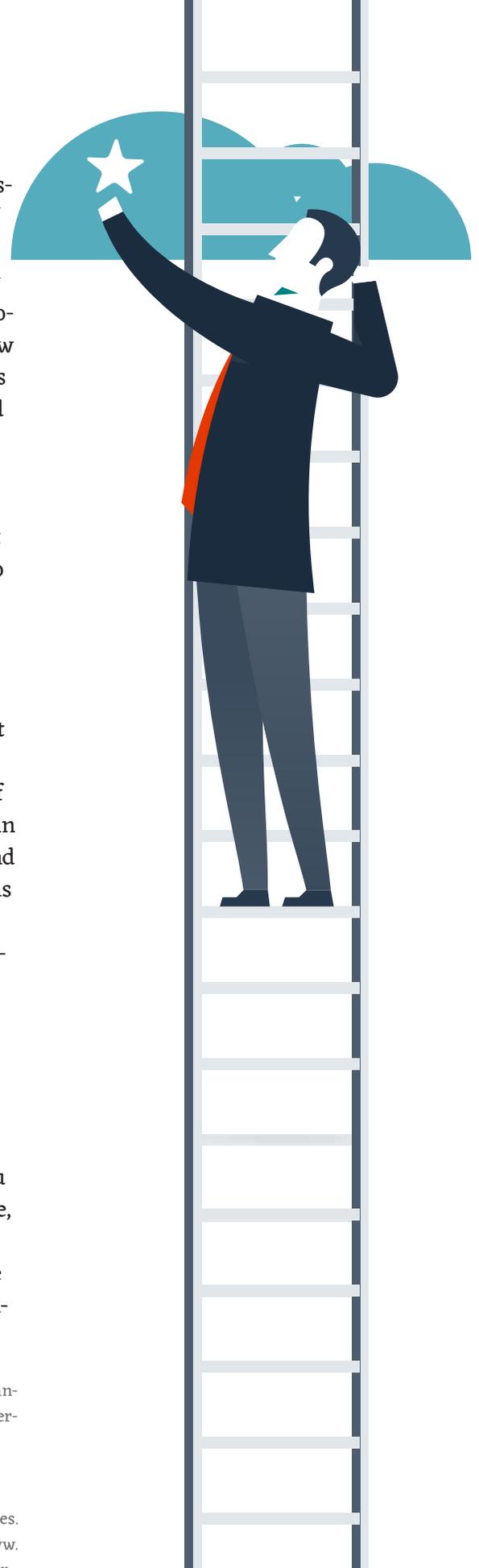
¹ <https://curiosity.emdgroup.com/>

² Hvidos, Michael. “Leadership and the Curiosity Quotient.” *Management-Issues.com*, Management-Issues.com, 16 Apr. 2017, www.management-issues.com/opinion/7048/leadership-and-the-curiosity-quotient/.

³ Dalio, Ray. *Principles*. Simon and Schuster, 2017.

⁴ Id.

⁵ Piras, Fabrizio. “Good Employees Follow Processes. Great Employees Tweak Processes. Exceptional Employees Find Ways to Reinvent Processes!!” *LinkedIn*, 19 July 2016, www.linkedin.com/pulse/good-employees-follow-processes-great-tweak-find-ways-fabrizio-pir



NOBODY IS PERFECT,

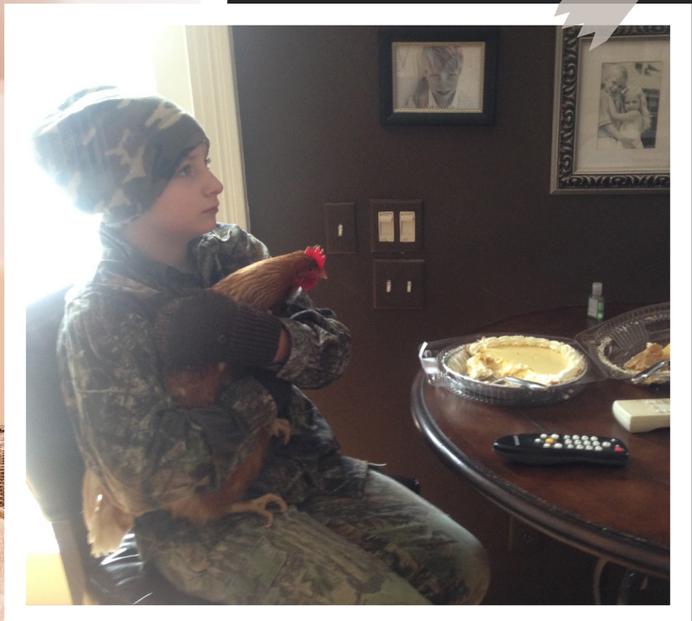
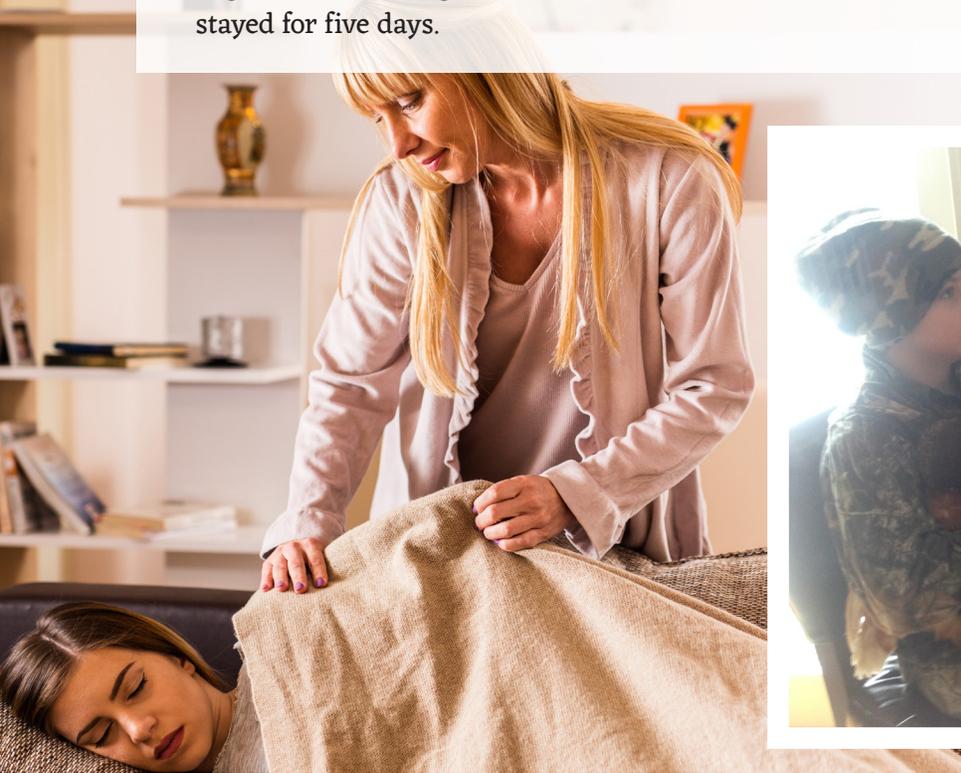
SO CUT YOURSELF SOME SLACK

CHRISTY TOSH CRIDER

SHAREHOLDER

BAKER, DONELSON, BEARMAN, CALDWELL & BERKOWITZ, PC

THE STOMACH bug hit me like a freight train. My husband left that morning for a three-day trip, and my 11- and 13-year-old children were home with me. As I crawled into my bed, I thought, “I should make them dinner. I should call some friends to come get them for a sleepover. I need to feed the dog. I need to work on my brief that’s due on Monday.” Instead, I just pulled the covers over my head and went to sleep. I woke up 14 hours later, dragged myself from bed, and hobbled to the kitchen. I stopped short and snapped a picture of what I saw through the haze — my 11-year-old daughter sitting at the kitchen table dressed in full camouflage, chowing down on a breakfast of key lime pie and sweet tea, holding a live chicken in her arms (see picture below), while watching “Toddlers & Tiaras.” Our (no longer hungry) dog was sick, having eaten a rabbit for breakfast, and had to be rushed to the vet’s ICU where she stayed for five days.



Nobody has it together all of the time. When we choose very full lives with many plates in the air, sometimes a few will come crashing down. It happens to all of us. Nobody is perfect. Here are a few things I tell myself when I'm standing with a broken plate at my feet:

1

"I CAN'T BE GOOD AT EVERYTHING."

I say this with a smile on my face quite often. It works in many situations: cupcakes from Kroger instead of homemade, running a 12-minute mile, when the dentist asks if I've been flossing daily. Repeat with me: "I can't be good at everything."

2

"I'M GOING FOR 'BEST ALL AROUND'."

When I choose to do something, it kills me not to be the best at it. I realized quickly that I couldn't be the best at everything if I chose to be a full-time lawyer, wife, and mom, direct a choir, sing in a band, vacation frequently, run daily, etc. When we choose a really full life, we probably aren't going to be the very best at everything. Think of yourself as an Olympic decathlete (someone who is really good at 10 different things), rather than a sprinter (someone who is the best at one thing).

3

"GET IT 'ROUGHLY RIGHT.'"

When I realized how far I was from perfect, I came up with the concept (or perhaps excuse for my misgivings) that sometimes the goal is to get things "roughly right." It's 10 p.m., your child has a concert the next day at school, and you need to lay out his dress clothes. Letting a plate hit the floor is sending your child to school in jeans. Being perfect is laying out the outfit, realizing the pants are wrinkled, and staying up until 11 p.m. ironing creases in the pants. Getting it roughly right is telling yourself on the way to bed that the wrinkles will fall out after he wears them awhile.

4

"CHILDREN ARE TOUGH AND RESILIENT, AND ADVERSITY BUILDS CHARACTER."

The most beautiful part of my life is being the mother to two amazing children. That is where I want to

focus my best time. My reality is that I am not able to pick them up at school each day and there are times they piece together their own meals. When I learned I was going to be a mom, I pictured perfectly starched smocked outfits and organic meals made from scratch. However, our wild life works for us. They love to hear stories about my cases and spending the day at my office raiding the supply closet to construct structures of binders and paper clips. For me, being a lawyer-mom is about quality time and sharing my love for what I do with my children.

5

"IF YOU HIT THE BULL'S EYE EVERY TIME, YOU'VE GOT THE TARGET TOO CLOSE."

Several years ago, Betsy Broun, the then director of the Smithsonian American Art Museum, was nearing retirement after successfully leading one of the most celebrated museums in the world. I asked her how she dealt with failures along the way (i.e., plates hitting the floor). She was really honest about her own failures and quoted a great American woodworker, "If you hit the bull's eye every time, you've got the target too close." That broken plate at our feet is a sign that we aim big and are willing to take chances.

6

"BEING PASSIONATE IS MORE IMPORTANT THAN BEING PERFECT."

I represent health care providers and I love it. When we develop our strategy for a case, I want my -- to know that they can transfer the anxiety they have about the matter to me because I am passionate about resolving it. When I add people to my team, I'm not looking for the person with the highest GPA. I'm looking for the person with a fire in her belly who really cares about what she is doing. That holds true for most situations. I am not perfect and I bet you're not either, but we can choose to spend our time on things about which we feel passionate. Nobody is perfect, so cut yourself some slack. **W**



HOW
TO
MEDITATE



SHANNON TOMASSO
DEFAULT DIRECTOR
PHH MORTGAGE CORPORATION

Life is stressful and stress can be hazardous to your health. Unmanaged stress can impact you both physically and mentally. Some possible side effects of stress are: headaches, heartburn, rapid breathing, increased risk of heart attack, fertility problems, depression, and insomnia. While unavoidable stressful situations are a fact of life there are things that you can do to help manage your stress response. One of the most effective stress management techniques is meditation. There are two primary types of meditation: traditional meditation and active meditation.

There are numerous books, websites, and classes that provide information on meditation. With so many resources available, just figuring out where to start can be stressful. Below are some tips for starting a traditional meditation program:



START SMALL

Ramp up your meditation practice slowly. Two minutes a day for a week is a good place to start. Add one to two minutes a day weekly until you reach your desired time. While the desired time will vary by individual, 10-15 minutes daily is a good goal.



BE CONSISTENT BUT DON'T GIVE UP IF YOU ARE NOT

Try to find time to meditate every day, if possible. Consistency will help you hone the practice and give you the most relief. A good way to ensure that you find the time to meditate daily is to practice first thing in the morning. If you forget a day or two (or three), don't beat yourself up. The object here is to relieve stress not create more.



THERE IS NO RIGHT MEDITATION PLACE OR POSITION

Other than looking for a quiet place, don't focus too much on the where. You can meditate inside your home, in your backyard or even in your car. You don't need to sit cross-legged on the ground you can sit anywhere and on anything that feels comfortable to you.

MEDITATE



FOCUS ON YOUR BREATHING

Take long slow breaths, breathing in deeply through your nose and exhaling slowly through your mouth. You can count your breaths if you want as an added focus point, but you don't need to.

YOUR MIND WILL WANDER AND THAT'S OK

Most people who are new to practicing meditation are under the impression that you need to totally clear your mind, and if any thoughts creep in, you must be doing it wrong. This is not the case at all. Your mind will wander, and in the beginning, it will wander a lot. The important thing is to recognize the wandering and work to shift the focus. When your mind starts to wander, always shift your focus back to your breathing. If your mind wanders again, shift back again. The more you meditate the better you will become at shifting your focus.



If traditional meditation does not appeal to you, but you are still looking for effective ways to manage your stress you can also try active meditation. While yoga is the most common form of active meditation, almost any exercise can be transformed into an active meditation session. The key to transforming your exercise session into an active meditation session is to focus on your breathing or other repetitive tasks. Some great active meditation exer-

cises are: swimming, running, boxing, and rowing. If you are starting a new exercise regime or want to incorporate active meditation into your existing workout, many of the tips for traditional meditation also apply.

As you start on your meditation journey, remember that there is no right or wrong way to meditate. Just try to be as consistent as possible. Find what works for you and go for it. Your body and mind will thank you! **W**

THE EAR OF YOUR HEART



HOW TO BE A BETTER LISTENER

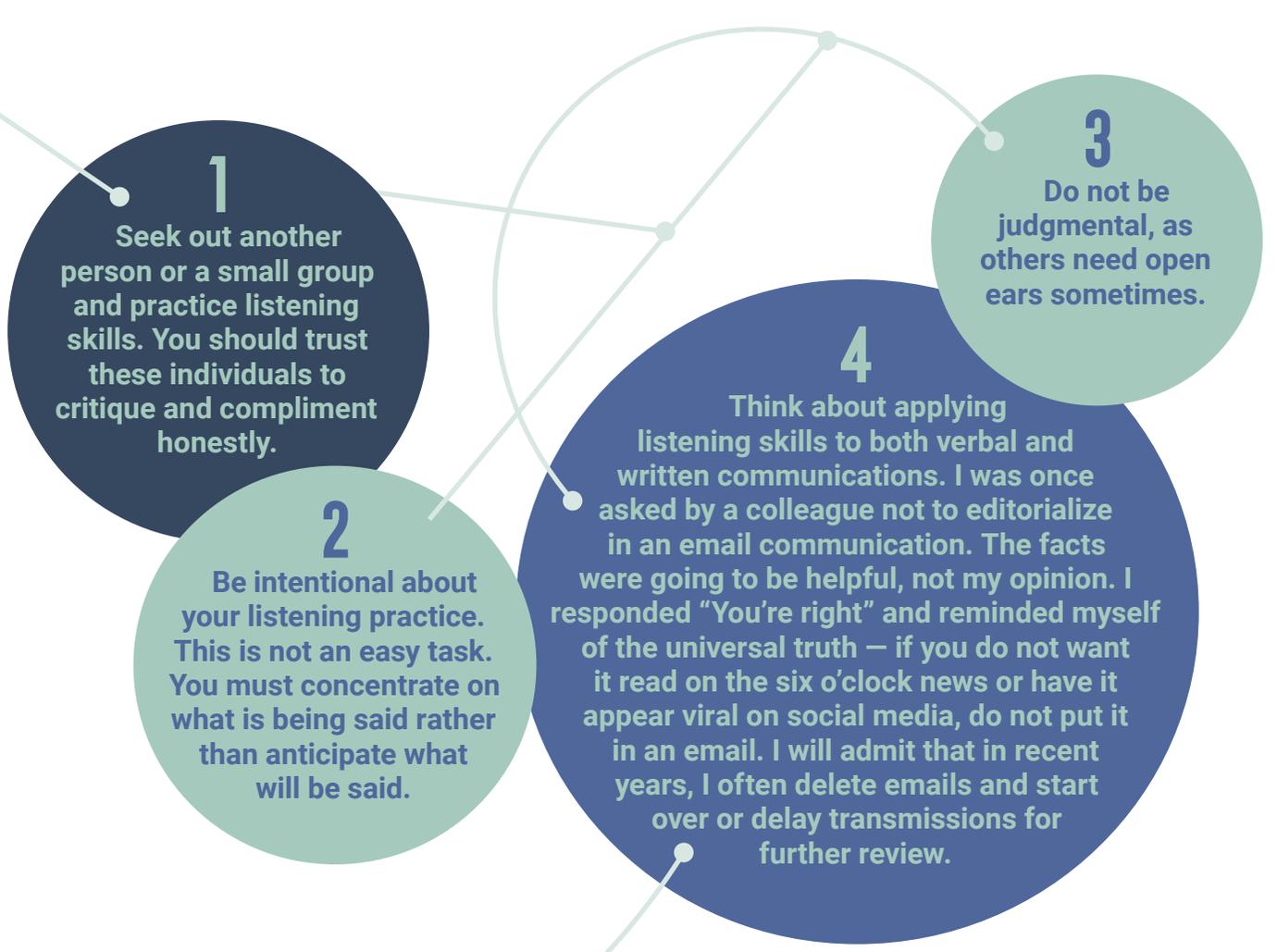
ROSANNA HENRY
DIRECTOR OF COMPLIANCE
MACKIE WOLF ZIENTZ & MANN, P.C.

I RECENTLY COMPLETED a training program with the Community of Hope International (COHI founded 1994 Houston, Texas) whose mission is creating communities, steeped in Benedictine Spirituality, to serve others through compassionate listening.

Of course, we spent time focused on our listening skills. Part of the training including an evaluation — Do you *Really* Listen? Most of my responses were in a column with the header “Half the time”, and in response to some questions, I admitted to barely clearing my mind of everything else before starting to listen. I ignore distractions only half the time. When I tallied my score the conclusion was that I needed help badly. Well, well, that was unexpected (or was my ego overdue for a reality check?).

Honestly, I found the results quite eye-opening and I was disappointed in myself after spending thirty plus years practicing law, solving complex client issues along with generating tranquility throughout the roller coaster events of my life. At work, how could I continue to quickly convert the crisis of the moment into either a best practice policy and procedure or a new application feature action, without active listening? While only listening half the time, would I not ask questions to get the other person to fully explain her or his idea? Am I failing as a listener because I am also trying to be the fixer? These questions could easily apply to the non-work hours of our days as well.

There are many ways to become better listeners. Here are a few I recommend:



IN SUMMARY AS CONVEYED BY THE COHI TRAINING:

“Listen carefully, my child, to my instructions, and attend to them with the ear of your heart. This is advice from one who loves you; welcome it and faithfully put it into practice.” Chittister, Joan, O.S.B. *The Rule of Benedict: A Spirituality for the 21st Century*, New York: The Crossroad Publishing Company, 2010 (page 3). 

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