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OFFICIAL PUBLICATION OF THE ALFN | VOL. 5 ISSUE 3

## WHAT I LEARNED DURING COVID-19



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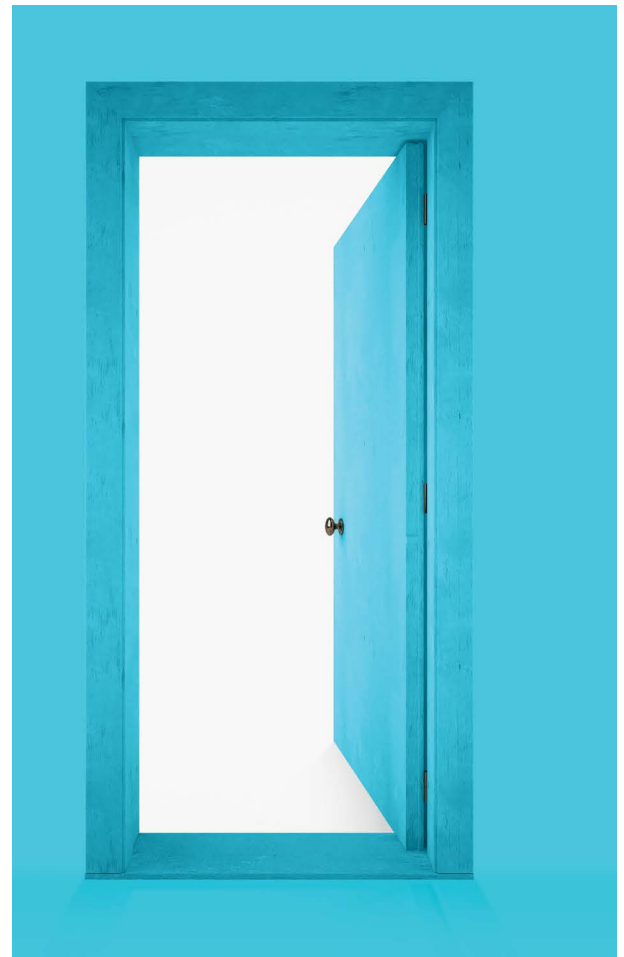
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# Letter from the Editor

When I was first asked to serve as editor for an upcoming WILLeD publication, I was thrilled. I have attended many WILLPower conferences in the past, and it is one of the professional events I look most forward to every year. I am inspired and admire the strong, determined, and successful women who have contributed so much to the mortgage default industry. The content of the conference is always timely and relevant, and the opportunity to catch up with friends, colleagues and business partners in a truly unique setting is unparalleled. We always walk away from the WILLPower conferences feeling inspired and fueled with new ways to better ourselves, our relationships, and business practices.

Sadly this year, we did not make it to Dallas in May for what would have been our 5th annual WILLPower conference. Along with the rest of the world, we are navigating through a new normal. And for better or worse, we have had to transform ourselves to adapt, adjust and overcome the obstacles of living through a pandemic. So while the conference was wisely rescheduled to 2021, the WILL leadership team has continued to fill its mission of providing content, opportunities, education, and support to its members. The women that came together to make this issue possible inspired me just like the many women that have participated in past WILLPower conferences. Like me, I believe you will find these articles inspiring, offering new perspectives, and creating opportunities for new connections.

Andrea Jenkin's article tackles the concept of not only managing a business during a pandemic but also the importance of effectively supporting the continued growth of the women who may be facing unique challenges. Michelle Garcia Gilbert furthers the discussion by writing about how small businesses are handling the impacts of surviving during a pandemic.

Erica Fujimoto shares some insightful tips on how to successfully master the art of virtual meetings- which is a very timely topic in a business world where we do not have the opportunity to connect in person. Skype, Zoom, and Webex have become essential to keeping people connected and working effectively. Erica helps provide tools to make those meetings as effective as possible.

Marisa Yaker brings us an article with a common thought I think we can all relate to: what if we knew at the beginning of 2020 what we know now after living through the impacts of COVID-19? So much has changed in the way of our personal and professional lives. Jacqueline Comeau's



article talks about the power of transformation in uncertain times, and how chaos, despite being unsettling, can also bring opportunity. Jane Bond shares with us an article on volunteerism and how giving back goes a long way during a time when so many are in need.

This issue also welcomes back a favorite component of WILLeD with "10 Things to Know About." This edition, prepared by Jillian Wilson, features none other than Oprah Winfrey. Lastly, we are excited to announce two new sections to this publication. "Tell Me Something Good" will highlight some amazing people in our industry doing some pretty amazing things. Sally Garrison's "WILLing Participants: We Do Our Own Stunts" is a segment that interviews women in leadership who share their stories and successes. This issue features Lisa Lee of KML Law Group who participates in the interview while on horseback.

I hope that as you are reading this, you and your loved ones are healthy and well. I also hope that these articles will provide resources to help guide you through these uncertain times. **W**

A handwritten signature in black ink that reads "Maggie Garden". The signature is fluid and cursive.

**MAGGIE GARDEN**

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# Tell Me Something Good

BY: MAGGIE GARDEN, DIRECTOR OF MARKETING  
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**I** **N A WORLD** that often seems so uncertain and where the only constant is change, the ALFN WILLeD Editorial Committee thought it would be an excellent time to celebrate the women in our industry who are keeping things positive and spreading good vibes in the world by highlighting their efforts in a new WILLeD Column called: "Tell Me Something Good." If you or anyone you know in the industry is up to Something Good, we want to know about it and acknowledge it in an upcoming edition of WILLeD. Please send a brief write-up with the name of the person you are nominating and what they've been up to. It could be fundraising efforts, or a recent promotion or accomplishment. Please submit your information to: [srosen@alfn.org](mailto:srosen@alfn.org) and [mgarden@bmpc-law.com](mailto:mgarden@bmpc-law.com).



## A COMMITMENT TO COMMUNITY AND LEADERSHIP...

On top of her endless leadership commitments to our industry, **Michelle Garcia Gilbert** (Gilbert Garcia Group P.A.) recently has shared her service to her local legal community. Specifically, her law firm has performed adoptions and guardianships of minors via Zoom during the pandemic! Additionally, she is always eager to share uplifting family news, like the birth of her new grandbaby John Thomas! She is a radiant woman that exudes positivity, solutions, and natural leadership.



## AN INSPIRATION IN THE MIDST OF FORCED SEPARATION...

Think Joe Exotic is all Oklahoma has to offer? No chance! ALFN member The Mortgage Law Firm's (TMLF) Managing Member **Sally Garrison** is redeeming Oklahoma's mullet-soaked reputation one act of kindness at a time. The COVID-19 crisis has not slowed Sally down in the least. Sally took the Hawaii bar exam just before the pandemic began, and got the news that she passed (never a question!) in the midst of the lockdown. In addition to the great work she does at TMLF, Sally could also be found out and about in Oklahoma City wearing a mask, social distancing, and volunteering her time for local community organizations The Homeless Alliance (<http://www.homelessalliance.org/>) and Hotdogs for the Homeless (<http://hotdogsforthehomeless.com/>).



### DEDICATION TO HARD WORK AND SERVICE...

Aldridge Pite, LLP is proud to announce that **Abbey Morrow** in our Atlanta, GA office, was recently selected as a recipient of the 2020 Award of Achievement for Service to the YLD from the Young Lawyers Division of the State Bar of Georgia, in recognition of her hard work and dedication to the organization over the years. In addition, she was selected to serve a second term as a member of the Atlanta Bar Association Board of Directors and is a current member of the Georgia Bar Journal editorial board. Abbey is an Associate Attorney in our Compliance Department. She practices in Corporate, Regulatory, and Compliance and is licensed to practice in Florida and Georgia. We are so proud of Abbey's achievements, which highlight her outstanding work ethic and dedication to our industry.



### HELPING OTHERS FIND THEIR NEXT MEAL...

During Covid-19, one of the Managing Partners of McCalla Raymer Liebert and Pierce LLC, **Michael Gonzales**, worked many hours distributing food to families in need, including seniors, shut-ins, and healthcare workers. Under the World Central Kitchen, #Chefs for America, they distributed over 12 million meals and created jobs for restaurants and their staff. They were able to serve 300,000 meals a day and help over 1,600 restaurants stay in business. We were able to support Michael with his heart to serve. *"The best way to find yourself is to lose yourself in the service of others."* This Gandhi quote describes Michael well. His enthusiasm for helping others spreads across the company, encouraging others to want to serve.



### CHANNELING SUPPORT TO THOSE IN NEED...

Seven years ago, **Sara Costanzo** of Weltman, Weinberg & Reis Co., LPA asked key leaders in the community of Parma, Ohio, to pool together contacts and to support a new event to benefit the March of Dimes of NE Ohio. As a result, the Heels and Wheels event was started and has since raised over \$100,000 to help prevent premature birth, birth defects, and infant death. With COVID-19 hitting, and in part due to some changes with the Parma branch of University Hospitals (UH), moving their birthing center, this year the decision was made to channel the funds raised, to support the UH Parma Medical Center's Connor Integrative Health Network, which incorporates therapies, such as music and massage, for staff, patients and the community, along with the following: provide daily support to staff (UH4U), patients, and the community at large, support a relaxation room for caregivers, who need ongoing support from this intense experience, support the music therapist who is using technology to continue serving staff and patients, furnish iPads and laptops to help isolated COVID-19 patients communicate, along with elder loved ones in the community, expand options in the Pain Center for better outcomes and reduced use of opioids. This year's goal is to engage with past sponsors, donors, and attendees, to transition their focus, while postponing their expected 7<sup>th</sup> year, until 2021. ■



10 THINGS TO KNOW ABOUT

# *Oprah Winfrey*



BY JILLIAN H. WILSON, PARTNER  
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WE ALL KNOW OPRAH WINFREY as the generous, kind, and wise talk show host. But—what else is there to know about Oprah? Read on for ten things you should know about the beloved entertainment figure, and pick up a book from Oprah’s Book Club while you’re at it!

— 1 —

Born in Kosciusko, Mississippi on January 29, 1954, Oprah Winfrey experienced a difficult childhood. She was sexually abused by male relatives and friends of her mother. She then moved to Nashville, Tennessee to live with her father, and began college at Tennessee State University in 1971.<sup>1</sup>

— 2 —

Winfrey began her television career in 1976 when she moved to Baltimore, Maryland to host a show called “People Are Talking.” She starred in this show for eight years, when she was then recruited by a Chicago morning show called “A.M. Chicago.”<sup>2</sup>

— 3 —

In 1986, Winfrey launched her television show, “The Oprah Winfrey Show.” This show ran until 2011, had an audience of ten million people, and grossed \$125 million dollars in its first year.<sup>3</sup>

— 4 —

Winfrey made it her mission to keep her television show “free of tabloid topics.” This initially decreased her ratings, but ultimately garnered the respect of her audience and her ratings skyrocketed.<sup>4</sup>

— 5 —

As a result of Oprah’s Book Club, which was initially a part of her television show, Winfrey has boosted unknown authors’ careers in a way that would have been impossible without her promotion, driving many of these authors to the top of bestseller lists.<sup>5</sup>

— 6 —

President Bill Clinton, in 1994, signed two bills into law that Winfrey proposed, which advocated for children’s rights and created a nationwide database of convicted child abusers.<sup>6</sup>

— 7 —

Winfrey, in 2005, was named by Business Week as the greatest Black philanthropist in American history.<sup>7</sup>


— 8 —

In 2017, Winfrey became the first celebrity voice to be featured as part of Alexa, Amazon’s voice-control system.<sup>8</sup>

— 9 —

“According to Forbes magazine, Winfrey was the richest African American of the 20th century and the world’s only Black billionaire for three years running. Life magazine hailed her as the most influential woman of her generation.”<sup>9</sup>

— 10 —

Oprah Winfrey was presented with the highest civilian honor in November 2013 by President Barack Obama – the Presidential Medal of Freedom.<sup>10</sup> 

<sup>1</sup> Oprah Winfrey Biography, Biography.com Editors, <https://www.biography.com/media-figure/oprah-winfrey> (last visited June 23, 2020).

<sup>2</sup> *Id.*

<sup>3</sup> *Id.*

<sup>4</sup> *Id.*

<sup>5</sup> *Id.*

<sup>6</sup> *Id.*

<sup>7</sup> Oprah Winfrey Biography, Biography.com Editors, <https://www.biography.com/media-figure/oprah-winfrey> (last visited June 23, 2020).

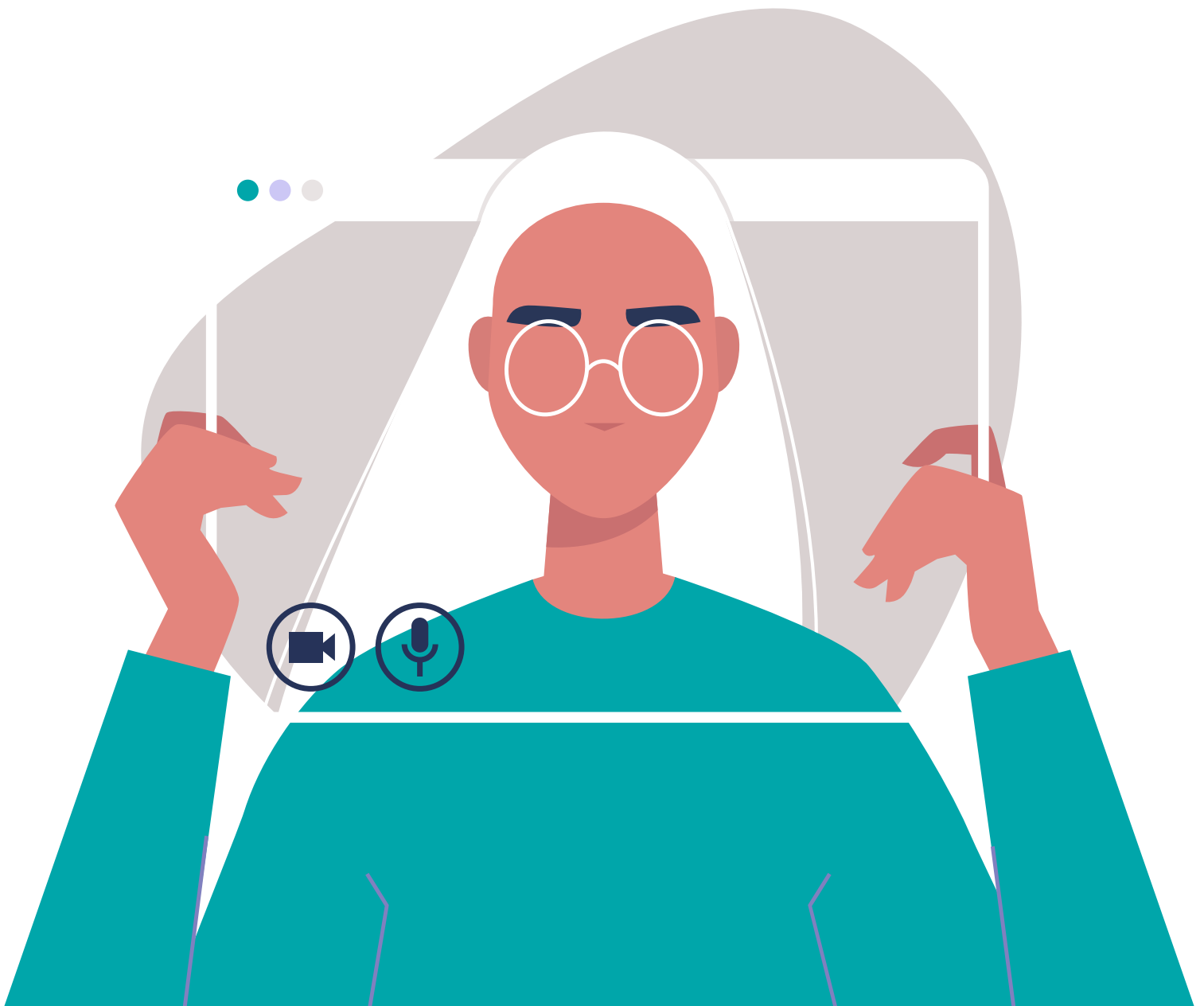
<sup>8</sup> *Id.*

<sup>9</sup> *Id.*

<sup>10</sup> *Id.*



# WILLing Participants: WE DO OUR OWN STUNTS



BY: SALLY GARRISON, ESQ.,  
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**IN THIS SERIES,** I am interviewing the women who lead our industry. I'm doing it on their terms, while they show me first-hand the hobbies, interests, and activities that make them who they are. We will get to see them in a unique way, and maybe understand a little bit more of how they became the influential person they are. For my part, I will willingly take part in any activity as their sidekick. Here's hoping that none of my future subjects are into base-jumping!

**ON JULY 4, 2020**, I had the pleasure of interviewing **Lisa Lee, from KML Law Group, P.C.** Prior to the pandemic, the idea was that I would join her – on horseback – to do this interview. Sadly, Covid-19 had different plans. So, we did what everyone is doing during this crisis; we pivoted and did the interview over Zoom while she was riding. It’s amazing what a horse can teach you about trust and teamwork.

**SG:** Good morning! It is so great to see you!

**LL:** Good morning!

**SG:** So, Lisa, can you introduce yourself, what you do, and what you are doing right now?

**LL:** My name is Lisa Lee, and I am a Managing Shareholder at KML Law Group, P.C., a law firm headquartered in Philadelphia that provides default legal services in both Pennsylvania and New Jersey. I am also an avid horseback rider, and am coming to you live from the back of my horse, Brando. Brando lives at Lazer Farm in beautiful Montgomery County, Pennsylvania, about 25 miles from center city Philadelphia. He’s an 11 year old show hunter, which basically means he competes at horse shows in jumping events.

**SG:** I know you’ve been riding for quite a long time, much longer than you’ve been practicing law. Does your experience with riding inform the way you operate in your profession at all?

**LL:** Yes, I’ve been riding since I was eight years old, and I definitely think riding has shaped the way I approach a lot of other things in life, in particular my work. Competitive riding is almost always an individual sport, but as a rider you’re still part of a team with your horse. The key to being successful in the sport is perfecting your trust and communication with your horse, your team member, who obviously does not speak the same language as you. So, learning how the horse communicates, and what they are trying to tell you, is a huge part of riding. If you can’t do that, your little “team” won’t function well.

**SG:** So, I imagine that non-verbal cues are very important when communicating with horses?

**LL:** That is actually an interesting dynamic, when you have to have a little bit of a negotiation because they are not doing something that you know they know how to do or that you are trying to teach them how to do. But, every horse is different. You get to know certain animals, you can, you know, use different aids on, like spurs and things like that. And other ones you can’t. Like this one, Brando, you definitely don’t want to ride with spurs if you don’t have to because if you use them the wrong way on him, he will buck you off. So, that’s a good thing to know. I learned that the hard way. [Laughs.]

**SG:** So, basically, knowing your partner.

**LL:** Yeah, exactly. It’s like knowing people.

**SG:** I think it is also interesting that you said it’s not a team sport. But, when I’ve heard you talk about it, I know the names of the people that you train with and that you share a barn with, and that train your horses. So, I feel like the competition itself might be an individual one, but you have built a team of people nonetheless, that support you in this activity.

**LL:** Oh, for sure. Yeah, no absolutely. My trainer Jerry and Laura who I ride with, but who also rides my horses when I am not home, which is often with my normal life, when we are traveling. So, yeah, and we have other people on the team that help keep the horses in tip-top shape, like our veterinarian, our blacksmith and chiropractor, and all those people. It is just like anything where you have to make sure they are all communicating with you and each other. To make sure all those pieces fit together and the horse has a holistic experience, so that you are getting the happiest, healthiest horse you can to compete on. It definitely does take a team of people. And I’m lucky, I have the best team, I think.

**SG:** That is something that I think translates to your profession and that is building good, competitive, healthy teams.

**LL:** Absolutely. And that’s a philosophy thing, too. Like with my team at the firm and my team here, it’s really the same kind of attitude that I have. I don’t think of the people on my team, either one, as people

**Like with my team at the firm and my team here, it's really the same kind of attitude that I have. I don't think of the people on my team, either one, as people who work for me. I think of them as people I work with. And that's the phraseology I use at the office too.**

who work for me. I think of them as people I work with. And that's the phraseology I use at the office too. Even if you report to me technically, you don't work for me, you work with me to better the firm. And because that's the attitude that I have the team knows that's really what we are: a team. Not a fast and hard hierarchy where "I'm the boss" and everything I say goes, and what you say doesn't matter. It's actually the opposite of that. You have to foster a relationship with people on your team so they know that they can come to you whether they are agreeing or disagreeing with you, or whether they have a new idea that they don't know will be well received. It is the same way here, with the team at the barn, as it is at the firm. That's what you want. Your team is no good to you if all they do is tell you "yes" all the time. And you have to have that kind of relationship.

**SG:** To your mind, comparing the traditional top-down approach versus the more collaborative approach, what do you think you are getting out of your team more than what you would in a top-down traditional model?

**LL:** Empowerment. And the ability to always escalate even when they are nervous about escalating something. I think, in really top-down organizations, people are always constantly afraid of what someone is going to say or do if they made a mistake, or if they bring you a new idea that might not be popular. You are not going to get the best out of people that are afraid to come to you. So, empowering people to know that they can always come to you with anything whether they want to disagree with you, they think that something could be done better, or they have made a mistake and they need to report it to you, making sure that they know that you are not going to put them on the chopping block for that type of thing. You know, I think in top-down cultures, there is a fear that comes through. And that is something that we want to eliminate absolutely at our firm and

on our team. We try to encourage people to come to us with anything, no matter how insignificant, because either it is something that we need to know about in an escalation, or it is something that could make us better. So, that's our philosophy there, for sure.

**SG:** I think there is something to that, especially in terms of watching people develop and grow in an enterprise. When you have a more open environment, they might take on roles that they wouldn't normally in a top-down environment because it is so structured, they might blossom in those areas and it gives them the space to do that, and kind of be a little bit more adventurous with their own careers.

**LL:** Absolutely, people can't flourish if they are being tamped down constantly by the people they report to. And who would want that, right? You want people, especially in something like default servicing, to understand where they fit in to what probably is a much larger universe than just what the task is in front of them. That's another thing that we want is people to gain knowledge because it helps them to do their jobs when they understand why they are doing it and where it fits in. That silo-ing that you see, that sometimes happens, sometimes in firms, and even in servicing shops in our industry, you know, frankly, I think is a little dangerous. I think it can lead to mistakes and portfolio-wide issues that you wouldn't have otherwise if you made sure that people understood where their cogs fit into the machine.

**SG:** I know you enjoy my Oklahoma-isms, but I always call that throwing the leaves over your neighbor's fence. You have this one job, and you just want to get that one job done, so you pitch it over your fence without seeing how that impacts the rest of the neighborhood.

**LL:** Exactly. People come into our industry when they are new and they learn initially one thing that they

**You know, we lost a lot of trust as an industry back then. And even to this day, I think, we are still building that back, a decade later. But, education is a big part of that.**

are supposed to be doing, but if you also take the time to educate them about everything else, in pieces or as an overview, however you chose to do it, it's going to make them so much more effective. And you would be surprised what a new set of eyes can find in your process if you just empower that set of eyes. You know? And give them a little bit of knowledge. Sometimes people will say something to you that just makes so much sense that you never thought of. The value of a new set of eyes from outside the industry coming in, I think is a huge thing that we should all take advantage of. So, a culture that is open to that is hopefully going to make the best firm possible and the best processes.

**SG:** I find that also really interesting, because I know from previous discussions with you that you always wanted to be a lawyer in this field. But, your commitment to education has always interested me. I feel like that is one of the areas where you really shine is educating, building curriculum, getting in front of people and explaining processes especially in the default space. Did you ever see that in yourself? That you really had a passion for education?

**LL:** I don't know that I ever thought of it exactly that way. I'm just a servicing nerd. You know, I love the servicing industry and the interplay of all the different things that come together there. The law, obviously, is where I started, but the process, the technology, all the other overlays that are part of it, fascinate me. The way that it sort of breaks down amongst lawyers and the business people and the interplay between them, all that stuff fascinates me. I am a complete and total nerd. And actually, I really credit my first boss in the industry with making me that way, I guess. And he did what I try to do, which is he gave me all sorts of opportunities to learn things. I'm talking about Lloyd Mullins, he was the VP of Servicing at Dominion Bankshares Mortgage, which is where I started in 1992. We were acquired by First Union Mortgage while I was there, and he was still

my boss after that point. He was just a great guy. I had a basic foreclosure processing job when I started and he recognized that I was really into it. That I really enjoyed it. He gave me opportunities. He would take me out to lunch with the lawyers when they would come to town. So, I got to hear these conversations that they were having that I probably never would have ever heard, but for him. It made me really interested in the legal aspect of it. And that's when I thought, well, I can do this. I am going to go to law school and do this. I was lucky I had somebody that invested in me when I was only 22 years old and sort of taught me a lot of different aspects of the business. And so, I am trying to, hopefully, carry that though as much as I can with people on our team at the firm and even people out in the industry generally, through education with trade organizations and directly. So, I don't know that I have thought of it the way you phrased it, but yeah, that is really how we make our industry better. Get everybody moving forward in the same direction with all the knowledge they can possibly get.

**SG:** Well, it is awesome that you have your Lloyd Mullins, and then you get to be that for someone else too. And sort of keep that chain moving.

**LL:** Yeah, that's the hope, right? Ever since 2010, the 2010 crisis, ever since then, part of my focus has been in my own little, tiny microcosm, in my own small way, just try to make the industry better. You know, we lost a lot of trust as an industry back then. And even to this day, I think, we are still building that back, a decade later. But, education is a big part of that. Making sure nobody ever forgets that. And that new people who come into the industry understand what happened then and why we have the regulation we have now, and why we have the processes we have now, the escalation we have now, and all the different things – that's important. Because we still have a portion of our reputation that we have to repair. So, keeping that moving forward is part of that as well.

**You have to know the details. You have to know the why. You have to know the facts. You have to know every little thing. And I think that was one of the biggest lessons out of that time. That it is not going to be that the mortgagee is always right. Or that these are always the facts and we are just going to assume them. Every time. Every file. Legitimacy is in the details.**

**SG:** And like you said with the horse, the trust thing is built long term. It's in all of your behaviors every day. So, it's not like it is good enough to repair it one time. You have to repair it consistently going forward. It has to be pattern and practice.

**LL:** Yeah. You know, first you have to earn it. And then you have to work to keep it. That's the thing with trust. As an industry, we lost it a decade ago, and we are still earning it back. Anything that all of us can do, who are in any position to do it, we should do. We should just constantly be educating and trying to make everyone around us better so we can try to get back to where we were before then.

**SG:** Do you have any seminal moment in your career that is really influential to you that you think has really set a tone for how you practice now?

**LL:** Hmm. I don't want to keep harkening back to it, but it was probably that time period in 2010. I had been, at that point, practicing in the creditors' rights field for 14 years. When I started, it was much more of a black and white kind of an industry. You know, the law was the law, there weren't a whole lot of shades of gray. The mortgage company was always right. It was significantly less fraught than it became in 2010. So, for me, I was getting comfortable, probably, right before all that happened. Thinking "I'm a hot shot. I know everything about this." But that wasn't really true at all. And now, I realize that that's never going to be true. We are learning something new every day. I don't know about you, but I definitely am. Things are constantly changing. There's always something new coming down the pike, whether it's in the law itself, or the technology, or processes, and it's a constantly changing, dynamic environment. And that really for me has been – the last decade has been

– that way, and it's exciting, you know? So, that's probably the biggest turning point I've had, was back then, when I realized that everything that I had been learning and thought I knew, was going to change. And it did change, very rapidly, and it really hasn't stopped since. But, I got used to that, and kind of love it now. It's really part of what keeps it fresh for me and keeps me moving forward all the time, because of how dynamic the environment is.

**SG:** What you just said echoes something that I tell my new people, especially legal hires, is that the legitimacy is in the details. It's not broad strokes. You have to know the details. You have to know the why. You have to know the facts. You have to know every little thing. And I think that was one of the biggest lessons out of that time. That it is not going to be that the mortgagee is always right. Or that these are always the facts and we are just going to assume them. Every time. Every file. Legitimacy is in the details.

**LL:** Absolutely. And there are no exceptions. Constant accuracy. Constant transparency. Always escalating things that need to be. And never letting anything slip by you.

**SG:** So, where do you go from here? What are the things that you want to work on as a leader? Or as a participant in this industry? What are the things that you personally, not necessarily as an industry, want to do better, different, or new?

**LL:** I would love, actually, to do some more mentoring, now that I'm kind of older and experienced in the industry. I haven't gotten into that too much with anyone outside of my own organization. So, that's a goal for me. To do some more of that kind of thing. I guess that's probably my answer. ... I'm sorry, I was



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watching a squirrel run along the top of the fence and that can be a death knell when you are on a horse like this one when he decides the squirrel is – even though the squirrel weighs 1100lbs less than him – that it might kill him. Thankfully, it didn't freak him out too badly, but I was like “uh, I might die right now...” [Laughs.]

**SG:** Well, I don't want you to die. Especially, not on camera. That would be a hard start to this series of interviews.

**LL:** It's amazing when a 1200lbs animal is worried about something the size of a squirrel. Kind of ironic. It's definitely funny – he reacts to those. He's like “Oh! God! What's that thing doing?”....

**SG:** I've run out of questions. Is there anything you want to add?

**LL:** Um, I don't think so. But, this is a cool way to do an interview though.

**SG:** I know! But I want to ride a horse with you! So we'll save that for the next time. We get a do-over that I get to ride a horse with you.

**LL:** I would love that. You should come here and we will ride together.

**SG:** Perfect. I would love that.

**LL:** Once Covid ends and we can actually travel liberally, you should come here and we will do that. I want to hear your answers. I'm dying to interview you now because I want to hear your answers.

**SG:** I'm ready to go! That's actually a really good question I should ask: What are your recommendations for surviving quarantine. I know it is particularly difficult for us. We are used to traveling. We are used to seeing our dearest friends on a regular basis

and now we have been cut off from that. What kind of advice do you have for surviving quarantine with your mental health intact?

**LL:** Oh, my goodness. Well, I don't think I am doing anything unusual. I've been doing A LOT of this: Zoom calls and Face Timing with friends. I live by myself, so it's a little bit different for me than it is for someone who is living with their family and maybe starting to feel trapped with people that they love and are seeing quite too much of.. So, for me, that's been my lifeline: getting to see people's faces, just to keep in constant contact with friends I'm used to seeing in person. It's definitely not a substitute for that, but it's keeping me somewhat sane. I go to the grocery store a lot. Like A LOT.

**SG:** Aspirational shopping.

**LL:** I might, I'm not sure, I might actually... I think I am subliminally forgetting things just so I can go back. I'm not doing it consciously, but I get home and I'm like, “Oh, darn it! I forgot water. You know, I better go back tomorrow!” So, I'm there with my mask on. I've gotten to know two of the cashiers at my grocery store. I never knew them before because I would only go once every 10 days since I was never home and never had any food. Now I have all this food all the time. And I am at the grocery store constantly. Before the only person I knew in the neighborhood was my dry cleaner. And now I have haven't seen that person in so long.

**SG:** No! You knew the Starbucks guy, as well.

**LL:** That's true! Chris at Starbucks. You're right. I miss him. That Starbucks hasn't opened up yet because it's not a drive-thru one and only the drive-thrus are open so far in PA. We're getting back to it though.

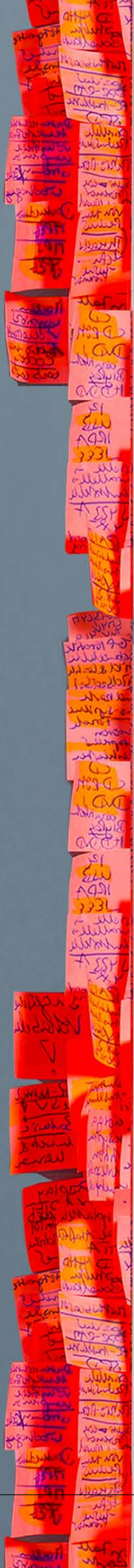
**SG:** Well, I can't wait to come visit you in Pennsylvania and meet your grocery store friends and ride on a horse. **W**

# OPPORTUNITY IN Chaos

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## Here are a few ways to find the unique opportunities present during turbulent and uncertain times.

### **Fight your instinct to swim against the current.**

Instinctively, many people caught in a rip current swim against the strong current toward the beach; even as they grow weary and realize they are not making any progress. But that is precisely the opposite of what they should do. Their best chance of survival is to flow with the current until it weakens, and they can swim parallel with the shoreline to safety.

The same concept applies when unexpected events emerge and disrupt our norms. When established and instinctive actions and behaviors are ineffective, pause. Recognize and be open to this being an opportunity to problem-solve using a different approach. Instead of fighting the current by holding tightly to what is familiar and safe, pause, and actively look for opportunities to move in a different direction. Over time, you will become comfortable with responding to chaos, disruption and change, and take advantage of emerging opportunities.

### **Change your mental model.**

The value of a growth mindset is an invaluable tool for developing resilience and courage to discover and act upon opportunity that is present in chaos. Since chaos and disruption can be interpreted by our brain as danger and instability, speaking and thinking about disruption with negative perspectives reinforces that mindset. Start thinking and speaking about the disruption as if it were opportunity, and your brain will begin to believe it. It takes practice, and you will have to force yourself to repeat comments or reconstruct thoughts, but it works.

### **Focus on what matters.**

When chaos erupts, it is swiftly followed by a rapid uptick of communication and information. Volumes of information flow at a rapid and unmanageable pace, demanding our attention and the quality of information declines. The vibrational frequency of those around us is elevated, urging us to move faster. Often, a swirl of emotion surrounds disruption like a hurricane and can make it difficult to prioritize. When this happens, there is a risk we move into survival mode and miss identifying emerging opportunities. Use this disruption as an opportunity to set or re-establish boundaries. Use isolated time to disconnect, recalibrate, and realign focus on what is most critical based on key goals and responsibilities. Where should you direct your effort to see immediate return? Identify and commit to the highest and best use of your time and energy. Decide what the next best action is to take in a series of short-term actions. Then, share that information to level set the expectations of those you interact with during the chaos.

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## Get back to basics.

Disruptive events are uncontrollable and often accompanied by rapid and continuous change and a flurry of resulting activity. We are all trying to do more with less, personally, and professionally. Use this disruption as an opportunity to simplify, deconstruct, and rebuild around what matters most. Determine what is essential and adds value or immediate return and maximize your efforts in those areas. Remember, our brains love patterns and order. Established routines or processes may create a false sense of order. Ask yourself, “What matters and why? What is lacking? What is the value of this to [fill in the blank – my life, my job, the company, etc.]?”

## Plan for the short-term.

While it is wise to consider various scenarios and create potential projections to aid in swift and informed decision-making and planning, projecting too far into the future may absorb valuable time and attention that could be used to deal with the most pressing issues within your control. Consider temporarily discontinuing projects that extend too far into the future if they do not provide actionable insight or value in the short-term. In the end, some of the projects may no longer be a good investment of time or resources in changed conditions. Identify projects that extend

too far into the future and put them on hold if they do not add immediate value or insight. As conditions evolve, reconsider carefully whether the discontinued projects should be resumed in current conditions.

## Begin with the end in mind.

Chaos and disruption can be a launching pad for radical change or renewal. It provides opportunity to reimagine and reinvent how things are done or to solve problems with new and innovative solutions. One method used in organizational planning is to determine your ideal outcome, and then, working backward, document what it would take to achieve it by identifying existing gaps or deficiencies and what is necessary to resolve those gaps. By working backward, you avoid anticipating roadblocks or problems that may never exist, which is common during chaotic or disruptive events. (Ackoff, 2006)

These concepts apply in any environment, personal or professional. Instead of viewing a crisis or disruption as a threat to current conditions, try thinking of it as an opportunity to adapt quickly and capitalize on new opportunities.

**“Identify projects that extend too far into the future and put them on hold if they do not add immediate value or insight.”**

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# MASTERING SUCCESSFUL VIRTUAL MEETINGS





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I **HAVE BEEN** a full-time work-from-home employee for over 12 years, and my whole team is in different states. Most of my clients are located across the country, and my job literally revolves around virtual meetings. I had 19 meetings last week alone, and that wasn't even a heavy week. I am not perfect at it, but I have learned a lot from holding meetings virtually that I can share. Practically every type of meeting can be conducted remotely with success. This includes internal team and staff meetings, client meetings, supervisor-team member one-on-one's, new hire interviews, and employee offboarding discussions. For years, we have even been having some of our doctor's appointments remotely.

### THE COVID FACTOR

Before we go any further, let's start by addressing the elephant in the room (otherwise known as your kids, spouses, parents, pets, etc.). Right now, we are faced with unusual factors. Most remote meetings are held with minimal external interruptions. Sure, your phone might ring, you might get called away from your desk, you might have an emergency. Any number of things can happen. That's normal. What is not normal is that the current state of working from home has taken on a life of its own. Attendees might be trying to work like they usually would, but they might also be homeschooling/home summer "camping" their kids at the same time, helping their spouse find a new job, figuring out how to pay the bills, and figuring out how to keep the dog from barking. Remember that this is all okay. You must lead your meetings with flexibility and empathy. Know when to pivot from your set agenda because things are going a bit off the rails and be okay with it. Now is not the time to strive for perfection.

Start with some time for the personal. Ask everyone how they are doing and give them a few minutes to answer. It can help break the ice or calm people's nerves who might be on edge hoping that their kids aren't going to start yelling in the middle of your meeting with everyone listening.

### SUCCESSFUL MEETING STRATEGIES

There are some strategies you will want to follow for most, if not all, meetings. Successful remote meetings start with an understanding of the basics of successful meetings. Just because you might hold most of your meetings in-person does not mean that they are successful. About 5 years ago, we started rating our team meetings. Every attendee at the meeting gets a vote on a scale of 1-10, and the rating is based on if the attendee felt the meeting was a good use of their time. You might be surprised

how few meetings get 9's or 10's. I have been in meetings where the votes were as low as a 2. You never know until you start asking and intentionally asking people to be brutally honest with their rating.

Think before scheduling a meeting and choose participants with care. Don't have a meeting when an email could have sufficed. Don't just invite the entire firm, an entire team, every supervisor, without making an active decision about who really needs to attend the meeting. And let people leave when their part is over.

Control the length of your meetings and start and end on time. This probably should be rule number one. You must respect your meeting attendees' time. People always seem surprised when I tell them almost all of our internal meetings end on time. This is made possible by having an agenda and sticking to it. We don't always get to every item on the agenda, and if we don't, and the item is urgent, we simply schedule another time to meet. Otherwise, the item gets addressed at our next meeting.

Encourage collaboration and participation. Be sure everyone is included in the discussion, but remember you might need to rein in those who love the sound of their own voice. While it is important to talk through an issue, it is not important that every person gets a say unless that person is speaking up because they disagree with what others have said. Try to set some ground rules that allow people to feel comfortable speaking up, but limit concurring opinions. Don't be afraid to say, "Susan, we have not heard much from you on this topic. What do you think?" or something like that. Meetings go a lot faster if everyone is not simply chiming in to agree with what was just said.

Start meetings respectfully requesting that everyone refrain from multitasking during the meeting. If people are checking their phones and emails, it can be distracting and is disrespectful to all attendees, not just you as the leader. Designate a note-taker, and request that everyone else try to be fully engaged. Focus is a big part of what makes a meeting great.

Do not interrupt others, and make sure that others don't either. As the meeting leader, this may not be comfortable at first, but if your attendees are interrupting each other, take charge of the meeting. Say something like, "Erica, let's give Matt a chance to finish his thought, and then we'll get to you." The interrupter might feel a bit chastised, but as professionals they will understand, and the speaker will appreciate you for it. Just don't forget to get back to the interrupter so they have a chance to share their thoughts, too.

Watch facial expressions of attendees and body language. You should be able to see when people are frustrated, disagree, or need a chance to talk.

Be sure to summarize and share takeaways and to-dos at the end of the meeting to ensure that people know where you go from here.

## MAKING REMOTE MEETINGS EFFECTIVE

It might surprise you to know that the first video conferencing technology dates back to the 1870s, and that it was introduced as a commercial





solution at the World's Fair in New York in 1964<sup>1</sup>. Although online and remote technology for meetings has literally existed for decades, not everyone is comfortable with the software, and sometimes it is not even their own fault. Firm managed computers are important in our industry, and a user's inability to get the software to load might be because they do not have adequate security or because that program is restricted at that firm.

As a meeting leader, make sure you know how to use the software before hosting meetings and that your attendees do, too. Even with my level of experience, I recently hosted a video conference using Zoom, and I still had issues. Don't expect that you will be able to do it without practicing first. If you suspect you will have attendees who aren't familiar with virtual conferencing, send instructions in ad-

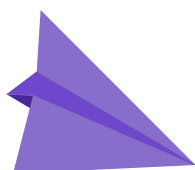
vance and include screenshots to help them.

To help reduce technology issues in our virtual meetings (because let's be honest, it is impossible to avoid them completely) start meetings early and request that people login 5-10 minutes before the meeting starts to ensure that they can get in properly. Log in early yourself so that you are there to help your attendees. Be patient when people are struggling with the technology and offer alternatives. When all else fails, make sure everyone can still get the benefit of the meeting. Email the agenda, presentation materials, and suggest that those who are struggling call in instead.

It has been said that about 55% of communication occurs through body language, 38% through tone of voice, and only 7% is verbal. If you are hosting a virtual meeting without video conferencing, the attend-

<sup>1</sup>"History of videotelephony." Wikipedia, Wikimedia Foundation, 14 May 2020, [https://en.wikipedia.org/w/index.php?title=History\\_of\\_videotelephony&action=history](https://en.wikipedia.org/w/index.php?title=History_of_videotelephony&action=history).

WEB MEETINGS ADD THE BENEFITS OF SCREEN SHARING, WEBCAMS, EASY ABILITY TO RECORD, AND THEY PROMOTE COLLABORATION. THERE ARE WELL OVER 30 DIFFERENT WEB CONFERENCING SOLUTIONS ON THE MARKET TODAY.



ees are getting less than half of the communication. Consider holding as many of your virtual meetings as you can with video conferencing. Let your attendees know in advance that webcams will be available, and that they are welcome and encouraged to share theirs. Be sure to let them know it is optional, especially if including people outside your company who may not have a webcam, and especially right now when their working situation might not be conducive to video-sharing. Most importantly, don't spring it on them or people like me who roll out of bed and start working 5 minutes later might spend half the meeting stressed out that they aren't able to share their webcam.

### THE RIGHT PLATFORM FOR EVERY MEETING

Meetings can be held by telephone or web meetings with or without video. Which platform is right for your meeting depends on your attendees and your agenda. Conference calls are great because they are easy for everyone, and no special software is needed. Cons to conference calls are that you generally can't mute everyone and may not be able to control who is on the call. You also can't share your screen.

Web meetings add the benefits of screen sharing, webcams, easy ability to record, and they promote collaboration. There are well over 30 different web conferencing solutions on the market today, and we actually use a combination of 4 different platforms in our company right now.

With all of the options below, attendees can call a phone number using any phone or VOIP phone/system (such a Skype/Skype for Business). Alternatively, they can use their computer audio rather than dialing in. They all also allow for webcams. Please note that this information is not an endorsement of any one platform and that all pricing may vary and should therefore be confirmed.

#### **Zoom Meetings**

Zoom is an easy to use platform that ranges from free (with time limits of 40 minutes on group meetings) to \$19.99/host/month for meetings ranging from 100-1000 participants. Zoom offers fun virtual backgrounds, although they don't work as intended. Prior to COVID, Zoom did not offer end-to-end encryption, but they have taken steps to roll it out, and it should be released soon, if it hasn't been already by the time of this article. The best part of Zoom is ease of use and that it allows for everyone in the meeting to share their webcam at once.

#### **GoToMeeting**

LogMeIn now owns GoToMeeting (GTM). GTM ranges from \$12-16/host/month. They also offer the separate GoToWebinar (GTW) product. Both are widely used, but GTW offers some additional features such as muting all attendees inherently without needing the user to put in their code to ensure quiet in the meetings, polling attend-





ees, and transcripts. GTW ranges from \$49/host/month for 100 participants to \$399/host/month for 3000 participants. Both include screen sharing, the ability to record, and other great tools for hosting a meeting. And most importantly, both have very strong security compliance features, which is critical for ensuring client confidentiality. To use all of the functionalities, such as video sharing, users will need to download the plug-in at the time of the meeting rather than attending “online.” Key features of GTM are the support of up to 25 simultaneous webcams and its security.

### **Cisco Webex**

Webex free plan allows for up to 100 participants and meetings of up to 50 minutes each. Other plans provide for up to 200 participants with unlimited meeting length for \$26.95/host/month. They offer a customizable Webex site, recording transcriptions, standard administrative feature controls, and up to 7 simultaneous video feeds. Their solution for larger groups is Webex Event Center (WEC), which allows for up to 40,000+ attendees. Pricing for WEC was not available online. Webex online meeting functionality offers a fully functioning platform, so that users do not need to download anything in order to use all of the features, and its free level is appealing to many.

### **Microsoft Teams**

Teams differs from the other options in that it is a collaborative software product first, and a meeting platform second. Teams is fully integrated and included with Office365 (NKA Microsoft 365) and is included with your Microsoft 365 licensing. The add-on option Microsoft 365 Business Voice gives you an all-in-one communication solution. The Voice option adds on roughly \$9-15/user/month onto your licenses (depending on your level). Up to 250 can join a Teams meeting, and up to 20,000 can join a Teams Live Event (which might require additional fees). A downside of Teams is that you are limited to one screen. That means that you can put the video feeds and screen sharing on different screens. The benefits of Teams with Voice are the affordability (keeping in mind that it replaces your phone system), that everyone in your firm will be able to host meetings, and the collaborative aspects of the program.

### **IN CLOSING**

In short, a lot of successful meetings, whether virtual or not, come down to a well-defined agenda, ground rules, and flexibility. Meeting preparation, ability to pivot, and the right meeting platform will help set you up to hold more successful meetings. **W**



***I WISH THAT  
I KNEW WHAT  
I KNOW NOW***





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**A**

**S I SIT DOWN** to write this, I can already feel myself sighing! For those of us that have been working from home with little ones (and without childcare), you can most likely relate. Deep breath.





Prior to COVID-19, I worked from home when I was not traveling. However, that was a completely different life. In that life, my oldest (just turned four) attended preschool, and I had a nanny at home watching my youngest (1). Flash forward to our current COVID life, there is no childcare unless my in-laws are gracious enough to assist. I have found that my stress level has dramatically increased, with so many work-related (and non-work related) items running through my head. When is the next time I need to do a grocery delivery? How can I keep my kids entertained during the next important phone call? Where will I find the energy at the end of the day to give each of my children the one-on-one time that is very much needed?

It is funny how the things we treated as common life annoyances/stress items, now seem like the items I miss most. For example, dropping my little one off at preschool before starting the workday was occasionally a rush to ensure that I didn't miss a conference call. Looking back now, I would enjoy EVERY single step into that building knowing that my daughter would get a full day of education and activity, and more importantly socialization with her peers.

So enough with my monologue, let me dive into the items that would have been helpful to have known pre-pandemic:

### **1. NOT TAKING THINGS FOR GRANTED. SUCH AS:**

- A. APPOINTMENTS. Not canceling my hair appointment back in February. Boy, do I wish I did not cancel that as I look at my roots.
- B. HAVING PLACES TO GO. This includes doctor appointments. Of course, Target was always a weekly visit with the kids. These days, our big excitement is going for a car drive to look out the window.
- C. EATING OUT. It is funny as I now realize that it was an important socialization factor in everyday life. It was a treat.
- D. SEEING GIRLFRIENDS/FAMILY. As we all know, our family/girlfriends are our lifelines, they are always there for us, and bring out the best in us.
- E. PLAYDATES FOR THE KIDS. As a parent, I cringe each time we do a virtual playdate. Prior to COVID, we did everything to avoid screen time; now, it is something we do multiple times a day.

### **2. CONFERENCES:**

I have always LOVED going to conferences, but now that we are doing them all virtually, I genuinely miss them. I loved seeing how the industry came together and interacted. While





the virtual conferences are fantastic, nothing replaces the real thing. I wish I had attended more prior to COVID.

### **3. CONFERENCE CALLS:**

Even before COVID, most of us spent our days on conference calls. It is amazing now seeing that work-from-home is feasible for many more organizations and positions than previously assumed or thought. This has proven that your business continuity plan must be elastic, reasonable, and tested. Padgett Law Group is a home-grown FL firm so we test ours each year, and truly believe it has made a world of difference by being prepared for the transition to the work from home environment we are currently in.

### **4. ZOOM OR MICROSOFT TEAMS:**

I had never heard of Zoom before COVID. My husband (very into IT) would probably tell you he told me about it thousands of times, but... these kinds of programs never really played a vital role in my life, and I never had a reason to try them out. These days I get excited about using them! They are AMAZING, especially for family that lives out of state. It has made family reunions possible, and we will 100% continue using them in the (hopefully near) post-COVID future.

### **5. GETTING DRESSED EVERYDAY/MAKEUP:**

These days, I am lucky if I brush my hair. I never realized how mentally important it is to get dressed/do your hair/put on make-up. It makes such a huge difference. Do not even get me started on falling into the feeling that you are not gaining pandemic weight by not wearing jeans on a daily basis, and instead wearing leggings. False Sense of Security ALERT!

### **6. EDUCATION:**

I have found myself putting multiple hats on these days: Mom, Wife, Attorney, and now Teacher. Educational activities take a lot of time to plan, and even more patience to follow through to ensure that your child is actually learning. I wish I had known previously, as I would have collected more educational resources/attended free educational courses.

I know that there is so much more that could be covered in this list, and it is 100% not inclusive. However, those are some of the items that were personal to me, and I wanted to share. I end each day knowing that we are all in this together and will all come out stronger. Our industry, while large, is tight, and we are all here to support one another. 🍷

# SMALLISH ENTREPRENEURS MEET PANDEMIC HEAD ON

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## CURRENT STATE OF AFFAIRS

COVID-19 shutdowns affected small businesses, “roughly” defined as having fewer than 250 employees: over 50% of small businesses with employees, about 4 million companies, face immediate risks to survival.<sup>1</sup> This risk is based on several factors, one of which is a concentration in food services, retail, and accommodation industries. Within the small business category are minority- and women-owned business enterprises, or MWBEs, which on average have eight employees, and 98% had fewer than 50 employees.

Of these small businesses in immediate-risk industries, 39% are female-owned, or equally female- and male-owned, compared to 29% of businesses in industries at near-term risk and 36% at long-term risk. Similarly, 20% of businesses in immediate-risk industries are run by Asian American or Black owners, compared to 7% of businesses in industries at near-term risk and 12% at long-term risk.<sup>2</sup>

The COVID-19 economic crisis also reveals the ongoing disparity between racial and gender business ownership. In the United States, people of color represent about 40% of the population, but only 20% of the country’s 5.6 million business owners with employees.

Going into the pandemic, research found that minority- and women-owned business development is limited by factors including disparities in education, personal wealth, and access to capital, but not including disparities in inherent entrepreneurial abilities.<sup>3</sup> An additional factor is historical discrimination: highly-rated businesses in majority black neighborhoods earn less revenue than businesses with similar ratings outside of black neighborhoods, amounting to nationwide annual revenue loss as high as \$3.9 million by some estimates.<sup>4</sup>

Studies find that this same disparity in factors limit growth and expansion of MWBEs. On average, MWBEs have 305 fewer employees than male- or white-owned businesses, and average sales are 50-90% of male- or white-owned businesses.

<sup>1</sup> <https://www.sba.gov/document/support—table-size-standards>

<sup>2</sup> U.S. Census Bureau’s 2016 Annual Survey of Entrepreneurs

<sup>3</sup> <https://www.aspeninstitute.org/publications/bridging-divide-business-ownership-can-help-close-racial-wealth-gap/>

<sup>4</sup> <https://www.brookings.edu/research/five-star-reviews-one-star-profits-the-devaluation-of-businesses-in-black-communities/>

## LOOK BACK TO GREAT RECESSION OF 2009

What parallels can be drawn with the last big economic crisis? A U.S. Census Bureau study found that about 60% of white-owned businesses that existed in 2002 survived until 2011, compared to 49% of black-owned businesses and 55% of women-owned businesses.<sup>5</sup>

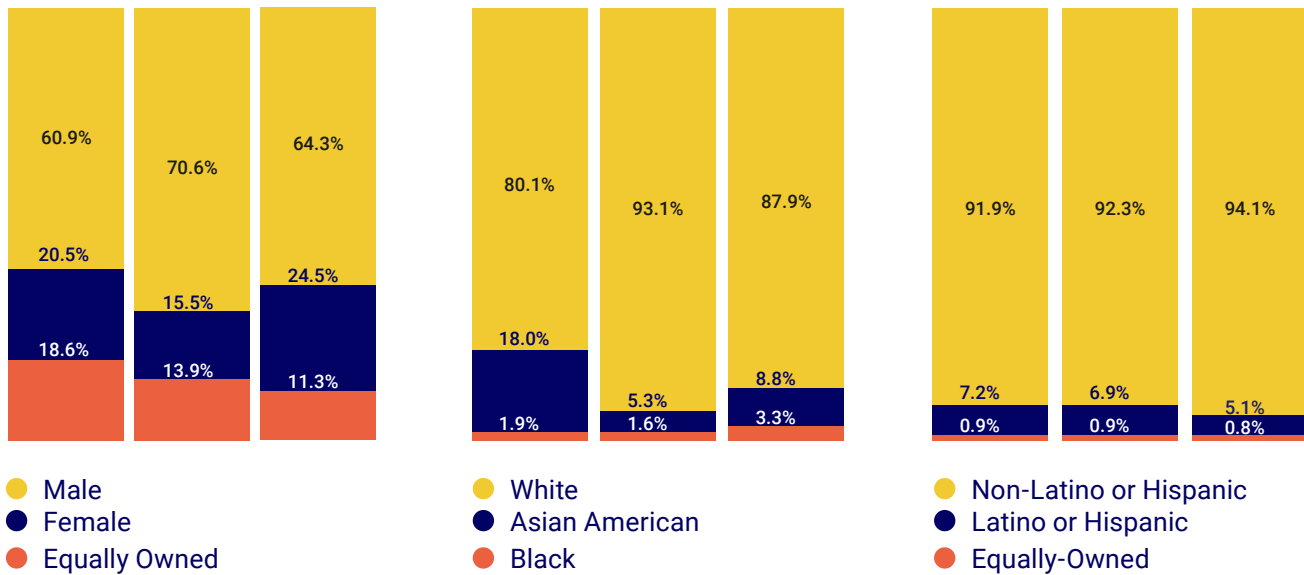
during a recession to avoid prolonged unemployment and financial hardship.<sup>7</sup>

## COVID-19 IMPACT

As mentioned earlier, as contrasted with the Great Re-

## MWBEs are most respresented in industries at immediate risk from COVID-19

Share of ownership by risk levels from COVID-19



Note: Based on the U.S. Census Bureau's classification of business ownership, people of Latino or Hispanic origin may be a of any race.  
Source: Brookings analysis of the U.S. Census Bureau's 2016 Annual Survey of Entrepreneurs (ASE)<sup>9</sup>

Conversely, MWBEs assisted the recovery after the recession of 2009, by creating jobs in health care, accommodation, and food service industries. MWBEs added 1.8 million jobs from 2007 to 2012, which businesses owned by white males lost 8000,000 jobs, and businesses jointly owned by white men and women lost another 1.6 million jobs.<sup>6</sup>Curiously, the increase in MWBE ownership seemed to be connected to higher unemployment rates for people of color, namely that unemployed people are more likely to start a business

recession, the current crisis puts food services, retail, and accommodation industries at immediate risk.<sup>8</sup>

A chart prepared by the Brookings Institution, a nonprofit public policy organization based in Washington, DC, and dating back to 1916, illustrates these findings, based upon U.S. Census data from 2016 showing the industries the most impacted by the pandemic and its accompanying shutdowns.<sup>10</sup>

MWBEs tend to be younger companies, with 45% in business for five years or less, compared to 31% of

<sup>5</sup> <https://www2.census.gov/ces/wp/2014/CES-WP-14-36.pdf>

<sup>6</sup> <https://www.bls.gov/opub/mlr/2018/article/great-recession-great-recovery.htm>

<sup>7</sup> <https://www.census.gov/library/working-papers/2014/demo/SEHSD-WP2014-13.html>

<sup>8</sup> <https://www.brookings.edu/blog/the-avenue/2020/03/24/covid-19-will-upend-retail-but-there-are-steps-we-can-take-to-save-it/>

<sup>9</sup> <https://www.brookings.edu/research/businesses-owned-by-women-and-minorities-have-grown-will-covid-19-undo-that/>

<sup>10</sup> <https://www.brookings.edu/research/businesses-owned-by-women-and-minorities-have-grown-will-covid-19-undo-that/>



white-owned business, and 40% more likely to rely on personal funds, mainly home equity, to finance their companies.<sup>11</sup> Roughly 22% of all women-owned businesses are hair salons, nail salons, and pet groomers, and women also own 16% of the hospitality and food service sector.<sup>12</sup>

A small business survey taken by Goldman Sachs at the end of March 2020 showed that 44% of black business owners said their personal finances were considerably damaged, compared with 33% of all owners, and 26% of black owners said they had less than one month of cash reserves, compared to 17% of business owners overall.<sup>13</sup>

In this current crisis, the U.S. Congress authorized the Paycheck Protection Program (PPP) and Economic Injury Disaster Loans (EIDLs) from the Small Business Administration. Large banks primarily managed the PPP funds, which have gone mostly to bank custom-

ers, which disproportionately do not include MWBEs. Historically, banks approve 60% of loans sought for white small business owners, 50% for Latino owners, and 29% for black owners. Black business owners made more use of funding from Community Development Financial Institutions, which focus on lending in poor areas: 17% compared to 3% for Latinos and 3% for whites.<sup>14</sup>

In the midst of this bad news, there is a silver lining in the form of additional financial relief from the federal government, including another round of PPP, SBA EIDL loans, and temporary cancellation of payroll taxes. There also are private resources to assist MWBEs.<sup>15</sup> Will history repeat itself? Like the recovery after the recession of 2009, will small businesses grow again? We can now wait and see if the mightiest of smallish businesses survive, and develop, and if MWBEs lead the economic recovery post-pandemic. **W**

<sup>11</sup> <https://eig.org/news/minority-and-women-owned-businesses-vulnerable-recession>,<sup>12</sup> [https://about.americanexpress.com/files/doc\\_library/file/2018-state-of-women-owned-businesses-report.pdf](https://about.americanexpress.com/files/doc_library/file/2018-state-of-women-owned-businesses-report.pdf)

<sup>12</sup> [https://about.americanexpress.com/files/doc\\_library/file/2018-state-of-women-owned-businesses-report.pdf](https://about.americanexpress.com/files/doc_library/file/2018-state-of-women-owned-businesses-report.pdf)

<sup>13</sup> [https://www.goldmansachs.com/citizenship/10000-small-businesses/US/infographic-small-business-relief/index.html?utm\\_source=newsletter&utm\\_medium=email&utm\\_campaign=newsletter\\_axiosam&stream=top](https://www.goldmansachs.com/citizenship/10000-small-businesses/US/infographic-small-business-relief/index.html?utm_source=newsletter&utm_medium=email&utm_campaign=newsletter_axiosam&stream=top)

<sup>14</sup> <https://www.fedsmallbusiness.org/survey/2019/report-on-employer-firms>

<sup>15</sup> <https://www.professionalwomanmag.com/2020/04/covid-19-women-business-owners-11-resources-help/>, <https://www.cNBC.com/2020/05/19/financial-resources-for-women-and-minority-business-owners-affected-by-covid-19.html>



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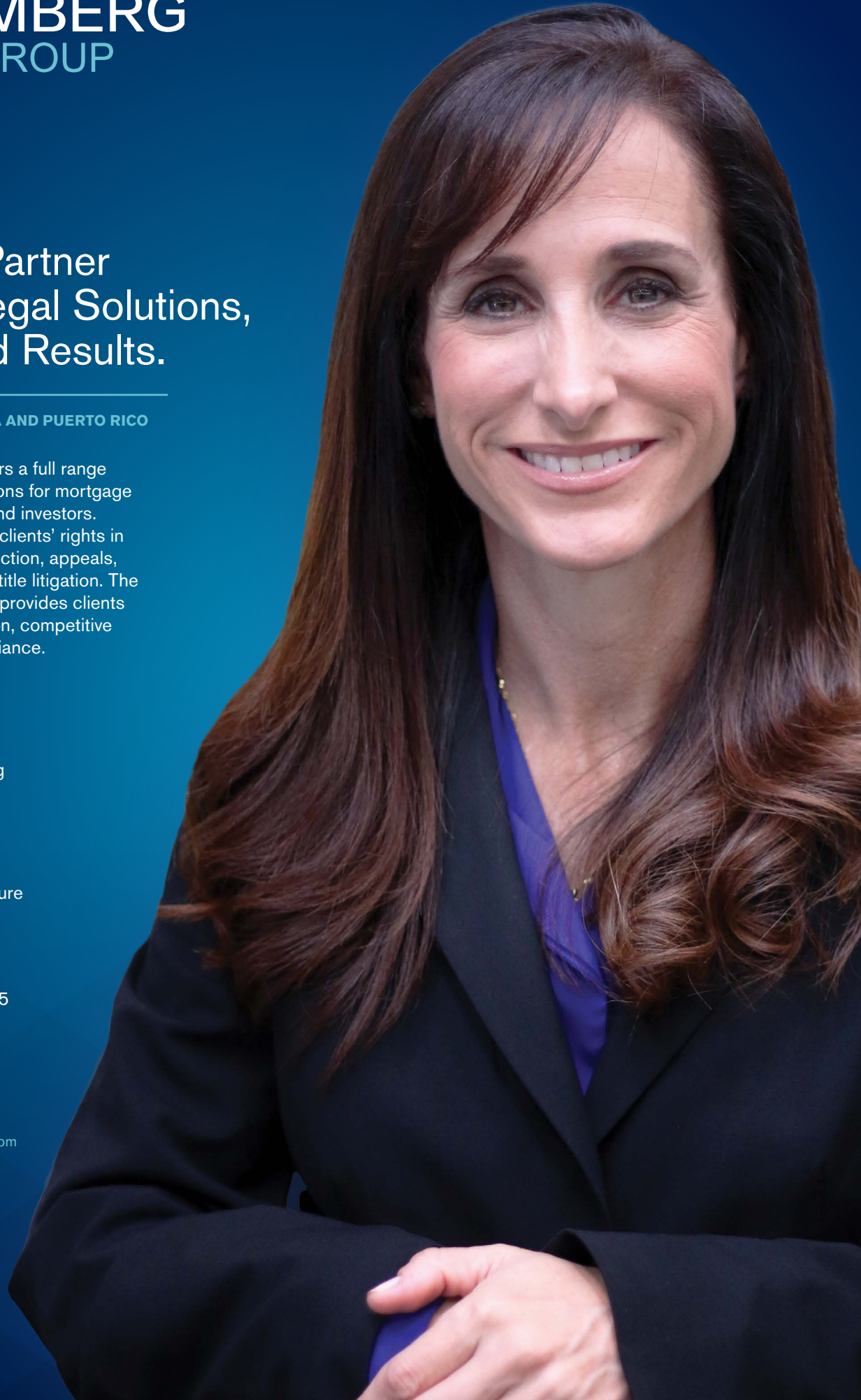
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# MANAGEMENT AND WOMEN

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## DURING COVID AND BEYOND

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**IN A TIME OF CRISIS**, effective and strong management is critical. Management must maintain the business while considering the safety and health of the employees. These needs may often clash, as the interests of the business can conflict with the needs or requests of employees.



When dealing with a crisis of this nature, employers look to those who are reliable, consistent, flexible, and can handle a change in a work situation. Employers may need a change in hours and location, and to be able to rely on individuals to keep up production. However, it is important to acknowledge that employees may be dealing with changes in the home as well. They are now spending more time at home with distractions from family, young children, the possible loss of household income, fear, difficulty in obtaining a proper setup to work, and lack of help in the home. These challenges cause issues from both sides and create anxiety and stress.

During this pandemic, nearly 37+ million workers have filed unemployment claims as a result of the coronavirus crisis. These Depression-era type numbers don't even reflect the many millions more who are now underemployed. The data from the Bureau of Labor Statistics shows that women are disproportionately affected by these losses and changes in circumstances.

In April 2020 alone, women accounted for 55% of the 20.5 million jobs lost. According to the National Women's Law Center (NWLC), the number of women who lost employment last month is greater than the 11.1 million jobs women gained between the end of the Great Recession in July 2010 and the beginning of the coronavirus crisis in February 2020.<sup>1</sup>

The issue for women is they still take on the majority of caregiving responsibilities in the home which impacts their ability to be flexible at work. To add fuel to the fire, companies are under incredible pressure to make changes and adjust so that the business remains viable.

As an industry, it is critical that we are sensitive to these issues and be a part of the continued positive changes women have been making in management roles, promoting women, and providing a support

system. How can we do what is right for women while promoting the business's best interest?

I believe the approach has to be, WHAT IS GOOD FOR A GOOD EMPLOYEE, IS GOOD FOR THE BUSINESS. If an employee is asking for a later start due to children in the home, allowing that employee to do this, if you can, helps retain a valuable employee, and will make them more productive.



### **THINGS TO CONSIDER WHEN YOU RECEIVE A REQUEST FOR A CHANGE IN SCHEDULE OR REMOTE REQUEST:**

- How will denying this request affect the employee?
- How will this change affect the business workflow?
- Is this temporary?
- Do I have someone who can cover?
- What will happen if the request is denied and the person quits?

<sup>1</sup>Coronavirus job losses are impacting everyone, but women are taking a harder hit than men. Published Thu, May 14 2020 4:43 PM EDT  
[Courtney.Connley@classicalycourt](mailto:Courtney.Connley@classicalycourt)

- Can you get that employee to take on another task that will allow for the change?
- How will this request affect morale?
- Will others need the same based on this, and should a policy change be made?

After completing this analysis, the answer should become more apparent. If not, you can always give it a try for a probationary period. Transparency is key.



Talk with your management and the employee on the struggle and reason for the difficulty in the decision. New solutions may be found after the employee hears the business concerns and vice versa. For example, both sides may be flexible on a part of “the ask.”

The key to leadership in an environment where women can flourish and succeed at work and at home is communication and understanding. This has to come from both sides of the equation. Women must speak to management from a place of understanding that their request may be difficult, but that a solution should be offered so it does not appear to come from a place of weakness or give the employer the feeling that the job or business needs were not considered.

For example, an employee with three kids now home

from school likely needs to get them situated in the morning before work. This is nothing new, but is only more difficult with kids going to school “at home.” She can go to her employer and say:

“I am now going to be starting at 10:00 because I have kids, and I need time in the morning. So, this is going to start tomorrow.”

OR

“Given my current situation, it is more difficult to start the day prior to 10:00; however, the reporting due at 9:00 can be completed the prior day and I am committed to have it submitted to the client. Also, I spoke with Mike, and he agreed to monitor the system until I start. I am committed to this job and I appreciate the flexibility.”

The first response leaves the employer feeling that the employee does not value the position or the situation created from the change in time. Basically, it says, this is your problem and shows a lack of pride for the position and a sense of shared responsibility.

The second statement tells the employer that the employee knows this is a somewhat unusual request, but that the position is important, it will be covered and takes the stress of the change off the employer making it easier to see a path to how the flexibility will work.

It is not easy for either side, and it can be even more difficult for women based on the numbers. Thus, women, managers, and employers should have these conversations, be aware of these issues, and work to improve this situation. It is critical that we recognize this as a problem that can and must be solved to allow equality to continue. The best advice is to acknowledge the issue exists, do not avoid the conversation, be as fair as possible, and continue to be open to positive change.

As women leaders, we must consider: if not us, then who will make the change?. ❏



# **VOLUNTEERISM**

OPPORTUNITIES AT WORK TO  
SERVE OUR COMMUNITIES





BY JANE BOND, ESQ., MANAGING PARTNER- FL LITIGATION,  
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**VOLUNTEERISM** is one of the most selfless acts a person can do. Nonprofits around the world need more volunteers to carry out their missions and make the biggest difference possible. Our companies can help by opening opportunities for our team members to volunteer and give them opportunities to donate to a charity. We can engage our employees to volunteer and can show them their contributions make a big difference. “The fabric of our nation is strengthened by the service of its volunteers. When we stand side-by-side to help others, our differences fade away, and we learn that Americans have more in common than we realize,” said Barbara Stewart, CEO of the Corporation for National and Community Service.



There are so many charities in need of our help whether working in food pantries, at homeless shelters, building homes for those in need, helping with Seniors, supporting victims of domestic violence, encouraging diversity and/or spreading cancer awareness; our team members can give hours of time to serve others. There are more than 1.8 million active nonprofits in the United States alone, making the ability to volunteer endless. Leo Buscaglia once said, *“Too often we underestimate the power of a touch, a smile, a kind word, a listening ear, an honest compliment, or the smallest act of caring, all of which have the potential to turn a life around.”* Volunteering and giving back to our community’s makes a difference.

An easy way to start is by having a “dress down day.” You might select one day when your employees can wear jeans and other casual clothing by giving a minimum donation (\$5.00 for example) to a charity chosen by your company. Give employees the opportunity to send charity suggestions, so they can have a say in the charity that donated funds are distributed to. Some people may have never had the opportunity to give to charities before, so giving them opportunities also opens the door to share information on many charities they have never heard of and gives them ideas for in-person volunteering.

More opportunities can be provided to employees by setting up a volunteer committee at work. You can choose places to volunteer in your community, and the opportu-





nity to volunteer is made available to all employees. You might also consider allowing your employees to volunteer during work hours, which includes receiving their regular compensation. This allows for participation by someone who would not be able to volunteer due to time-constraints or monetary obligations.

Companies may encourage volunteerism by allowing employees to take a time period off work to serve on a volunteer basis. Some allow taking time unpaid, to serve in a time of emergency or to help in another country on a charitable mission. It is always good to check with your Human Resource office to get the specifics on what the company may allow. Each company may differ in what they offer, and getting the specifics is important.

Another idea is to give PTO (paid time off) to employees to volunteer. The employee can then choose something they are passionate about and obtain their managers approval for the PTO. You might allow them one whole day (8 hours) or two half days (4 hours) each, with a certain date by which they need to use their time. Encourage employees to submit photos of their experiences for a special addition in your company newsletter.

Every company can create experiences for your employees by providing the opportunity. Volunteerism is one of the most important and beneficial actions that we can take as human beings. Our ability to provide employees the time and opportunity to serve can make an immense difference in the world around us and within the communities that we reside. **W**





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