

Oren Harari
“Break from the Pack”

Prologue: The Never-Ending Race to Succeed

In every industry, a very small number of organizations are fast, fit, healthy, and clearly in the forefront. They are followed by a few pretty good wannabes nipping at their heels—well behind the leaders in key metrics such as profit margins, stock value, cash flow, market “buzz” and customer loyalty. If you take this book’s injunctions seriously and have the courage to act on them, you will be able to help your organization achieve genuine market leadership and sustained competitive success. In business there is no finish line. Having market advantage today doesn’t mean you can relax and remain the star runner for the next decade.

- AT&T was finally devoured by its baby bell offspring SBC.

Those who can’t evolve or believe they are too big and powerful to need to evolve, fall behind quickly. There is no one path to victory. In today’s global race if you are merely following the industry conventional wisdom you can easily be beat by any organization who bursts out of the round-and-round-we-go pack-mentality as long as that new direction has a radically compelling value proposition, hard economic logic and fast efficient execution. Note these breakaway companies’ alternative paths to victory:

- IBM—e-business services
- Dell—low cost manufacturing and distribution efficiencies
- Apple—media/fashion/entertainment
- Nickelodeon, Marvel Entertainment, Electronic Arts, Pixar Studios, Wal-mart, Nordstrom, Target, Zara—use different business philosophies and value propositions.

You must avoid the Copycat Economy, an arena marked by “me-too” mimicry and lots of commoditized products and services. There is nothing certain or predictable in today’s business climate—as a matter of fact chaos often trumps predictability. Well over 50% of the jobs needed for competitive success haven’t been invented yet. Hence, breaking from the pack to create your own economic destiny is a bigger imperative than ever before.

In 2003 Motorola fell behind Nokia as a red inked baffoonish giant, but between 2003 and 2005 Nokia lost up to 20% of it’s market share in Europe because other players, including Sony Ericsson, Samsung and Motorola, broke from the pack with more compelling innovations in design and features, product customization for corporate carriers, and a willingness to exploit a vast middle market of customers. Today Motorola is the high-momentum bigger margin company with the “gotta have it” Razur and Slvr handsets, the elegant Q smartphone, and the new #1 position in Latin America. All this within two years.

You have to whack yourself before someone else whacks you. You must eliminate leadership full of complacency, arrogance and greed and embrace/replace with leadership that is change driven, contrarian, passionate, courageous, committed, disciplined, inclusive, optimistic, honest and performance focused. Every prescription offered in this book has been battle tested in the field, by leaders who have successfully navigated the treacherous waters of the Copycat Economy.

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Part I: Resisting the Pull of the Pack – Welcome to Commodity Hell.

- Two principles keep companies trapped in the pack and snared in the Copycat Economy.
 - The inevitability of perpetual imitation and
 - The commoditization of everything.
- Your goal therefore is to create something with unique value that cannot be easily duplicated. You must define and lead the agendas for your business.
- Ten Compulsions Guaranteed to keep you mired in the pack:
 - The compulsion to Cut Costs
 - The compulsion to Cut Prices
 - The compulsion to Improve Current Products and Services
 - The compulsion to Concentrate on Marketing and Sales
 - The compulsion to Get Bigger
 - The compulsion to Control
 - The compulsion to Ask Customers What They Want
 - The compulsion to embrace Organizational Fads
 - The compulsion to Use Legal and Political Force to Protect Your Business
 - The compulsion to do Anything as Long as You’re Doing Something

Remember that there’s nothing inherently wrong with many of the actions listed above. They ought to be part of any good manager’s arsenal. But they become compulsions when you believe in their infallibility to propel you to the front of the pack. They will not. Only when you deviate from conventional wisdom, only when you challenge the status quo with exciting, meaningful alternatives will you break free of the pack and win in the Copycat Economy—by creating fresh, compelling, radical value for your customers and investors.

The Power of Calculated Reinvention

The Madonna Effect: Every two years she comes up with a new look, a new way of presenting herself, a new attitude, a new act, and a new design. There is a constant genesis = the protean mantra to any business that wants to break from the pack in the next decade. Throughout the process, she stays grounded and disciplined. She’s market driven even as she drives the market. As she puts it, “You have to find a way to be creative and have the freedom to do what you want to do, while also being aware of what the market demands and what people like. It’s a fine line to walk.” It takes foresight and courage for any organization to let go of what is working today *before* it becomes imitated and commoditized, and forge a new identity consistent with emerging trends and opportunities.

IBM CEO Sam Palmisano has been working feverishly to transform a healthy IBM for future domination in a multitrillion-dollar information technology market. He is betting that by harnessing technology (e-business on demand allows stakeholders to access virtually any computational resource in IBM’s arsenal) to improve clients’ performance

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rather than simply hawking machines or providing routine tech services such as managing PC’s, IBM won’t be hobbled by the ongoing commoditization of tech and tech services. Sam is aiming to go where the market is going—not where it’s been. (being willing to tolerate the criticisms and potshots from those who think you are nuts) In 2005, business transformation services revenues rose 25 percent to \$900 million, and bookings rose 192 percent.

You must always invite and challenge your customers to change with you, and must show them how—with passion and 100% commitment. Don’t just respond to your customers; lead them. No more being a slave to the familiar. Play to win, instead of playing not to lose. Ask yourself, “What’s the cost of not reinventing?”

Jumping in Front-The Willie Nelson Principle

“Being a good leader is finding a bunch of people going in one direction and jumping in front of them. That’s what I did. I saw all these things happening, so I called Waylon and we came down to Austin and acted like we started the whole thing. We didn’t start nothin’. It was going on.” (Outlaw Country) If you get a sense of what is small, radical, fringe, but potentially powerful imminently extended, you can win a head start by shaping it with your own foresight and innovation, thereby building you own unique business model and brand around the trend. In the process you will excite customers and investors and thereby accelerate the development of the trend, while simultaneously taking leadership of the trend. Keep in mind that fun counts. Watch General Electric, Apple, UPS and Whole Foods Market-not Kodak.

- Be willing to regularly challenge what made you successful in the past.
- Be willing to Change Long-Time Suppliers and Disrupt Current Supply Chains.
- Don’t become paralyzed by the Fear of Going Too Far.
- Listen to the Crazy Customers.
- Take Underserved Markets Seriously.
- Take Emerging Demographics Very Seriously.

Curious. Cool. Crazy.
Building a Culture of Disciplined Lunacy
A Passion for Purpose and Precision

Curious—Possessed of a culture built around inquisitiveness, and willing to explore uncharted, unorthodox, and even controversial paths. (Audacity, a “yes” culture, and passion) Be willing to take accountability for performance, Pages 88-89.

Cool—Exhibiting an organization-wide willingness to be edgy, unconventional, and even defiant. Page 91

Crazy—Eager to make decisions that seem insane but are also the result of calculated discipline—or what I call “disciplined lunacy.” Watch Sirius Satellite Radio, Toyota, and IKEA not WorldCom and Enron.

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Follow the EMBER Model:

1. (E) Does it make us *extraordinary*?
2. (M) Does it *matter* to customers?
3. (B) Does it *break* new ground”
4. (E) Does it *encourage* involvement?
5. (R) Is it *real*? Trust is more important than growth.

- Winners do strategy on the run
- Intangibles are more important than tangibles
- It’s gotta be fun

Part II: How to Break from the Pack (Dominate or Leave)

To break from the pack you must dominate some significant area of the market. “Choose your battles very selectively, then go in with overwhelming force.” *Colin Powell*

1. Don’t enter any space you’re not prepared to dominate.
 - a. Domination is not necessarily about being the biggest. Ever heard of Moldflow? They only have \$65M in revenues, but they dominate the simulation of plastics injection molding. So impressive that (in the last few years) their real growth has ranged from 30 to 50 percent annually and their profit growth has hit the double to quadruple mark annually.
 - b. Domination is also not about beating up a rival. Just focus on your goals and targets and the rest will take care of itself.
2. Once you figure out what you will dominate, exit everything else. Period.
 - a. Dominant companies can be big or small, but what’s important is that, like Apple and Moldflow, they have a market impact that is greater than their size or the number of units they sell. They are lauded as “the” innovative players who set the agenda for their industry. (Consistent visible forward momentum and a reputation for cool as well as excellence in execution)
 - b. They are also a magnet for the best and brightest talent.
 - c. Dominance is not limited to one player. In the PC business, Apple might dominate design, but Dell dominates manufacturing and distribution efficiencies.

One Size Doesn’t fit All: The Peril of Offering the all-Inclusive Menu. Eliminate the phrase, “One-Stop Shopping”. This vision is a destructive fantasy that demolishes any possibility of dominance. The pre-2005 AT&T binged on massive, debt ridden acquisitions as they tried to be all-things-to-all-customers assuming that all customers wanted to buy all their telecom services from one provider. (Long Distance, Internet, Cable TV, Web TV, Cellular and so on) Instead the customers were constantly looking for optimal value and found it with different providers.

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No matter what your consultants and investment bankers tell you, you can't be great in everything, you can't do it all, and if you try to do it all you'll end up with a big diversified menu of undistinguished “me-to” products and services. Further, the wider the net you try to cast, the more cumbersome, costly, and complicated your organization will be, and the more your company's resources, management attention, creative capacity, and customer care will be spread thin.

Imagine what HP's printing and imaging groups could have accomplished if they had been freed from the burden of supporting the rest of the corporation and instead applied their market dominating resources to new business opportunities like Compaq. Seabridge and Schwab had to learn this too.

Why Davids beat Goliaths. They dominate with focus, innovation, speed, efficiencies, killer products and WOW!

- David Google and Goliath Microsoft. Google doesn't dominate Microsoft. Google dominates search.
- Microsoft with its \$40 Billion per year in revenues (a virtual utility gaining 15% per year, because of its core Windows operating systems and the Office suite of applications—it's Hedge Hog Concept) still has insufficient weapons to fight back when David's like Linus, Firefox, SimDesk, Yahoo, and Google throw rocks that chip away at parts of Microsoft.
- David Whole Foods and Goliath Kroger. The \$5 Billion Whole Foods Market doesn't dominate \$60 Billion Kroger. It dominates natural foods. Its scope reaches into the very farming and preparation of everything from vegetables to chickens in order to ensure that the labels “natural” and “organic” are authentic, not just marketing ploys.
- David JetBlue and Goliath United
- David Genetech and Goliath Pfizer
- David Pixar and Goliath Disney

Seven Steps to Dominating

1. **Choose to Dominate**—choose dominance over size.
2. **Be a Laser, Not a Floorlamp**—easy to convey, simply stated, highly concentrated, and precisely focused on the arenas you'll dominate.
3. **Make Sure the Laser Is Exciting-compelling and intriguing growth area**—colleagues are personally passionate about the direction you are taking.
4. **Be Willing to Subtract**—prune low-margin commodities when necessary.
5. **Choose Metrics That Dominate**—Metrics that revolve around profit not size. Also choose metrics that measure organic growth, customer retention, and retention of top talent.
6. **Ensure That Your Organization's Talent and Skills Stay Dominant**—Seek, Nurture, reward, train include the best people

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for your teams and no scrimping on the tools, technologies, and nurturing necessary to continually build peoples’ expertise, capabilities, and accountabilities.

7. **Build a Dominating Culture**—that allows dominance internally and externally.

In a Copycat Economy, it’s simply impossible to be curious, cool, and crazy about many things. You have to pick and choose, and then act with overwhelming force. Regardless of your organization’s size, you must focus obsessively on doing select things in an imaginatively awesome way for select customers who will see genuine price-value in what you offer them. Simultaneously, you must dump activities, markets, and customers that don’t fit in with your tight laser-like focus, even if they are currently bringing in top-line revenues. Do this repeatedly, and you’ll see your business expand organizationally and exponentially.

That’s what I mean by “dominate or leave”.

Dominating—and breaking from the pack—is a lot more fun than trying to keep up with someone else.

Put the Pieces Together for a Higher Cause

How do you feel about Jamba Juice (it means “to celebrate” in Swahili)? Oren finds himself waiting in line at shopping centers and airports to order one of their latest concoctions of fruit or veggie smoothies. Since 1990 it has grown to offer more than 500 kiosks in 26 states and net sales of \$350 M. Average store sales are currently \$650K and growing. The company anticipates this natural momentum (they are expanding with roughly half of their locations franchised or partnered with other companies, such as Starbucks, Whole Foods, Safeway, and 24 Hour Fitness—new locations every five days or so with plans to go international. Also spin-offs, like expanded healthful snack foods and Jamba Go-Go delivery and catering are helping boost revenue.) to yield a \$1Billion revenue stream by 2010.

In the eyes of its leaders, Jamba Juice is more than a portfolio of products to be managed. As they say, it’s “a way to eat, a way to think, a way to live.” It’s a way to “celebrate the flavors of life.” This is not simply marketing pap that can be copied by and Joe’s Juice Bar. This is real.

Beyond the Mission Statement to a Higher Cause-(MVO is good to have, but it is wise to strive for something bigger than a mission and deeper than a vision. For starters, it must propound a cause, a “central idea” that people can rally around.)

(See page 134-135 for Jack Welch’s letter to group of Wall Street analysts about secret of strategic success)—secret is not to try to figure out every possible contingency that might arise and linearly map out all operations thereafter—as if that was even possible. The secret is to have a “central idea” around which the entire organization revolves, and then develop quick plans around that “central idea” in response to fleeting opportunities in the marketplace.

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You can develop critical strategic priorities via “Central Idea” questions that include:

- Who are we?
- What do we stand for?
- What is our agenda?
- What’s our destination?
- Whom do we serve?
- Where are we going?
- Why do we exist?
- Why should we exist?
- What are our underlying philosophies and core values?

The answers define a cause. That binds together all the disparate elements of an organization—people, decisions, systems, processes—and directs them onto the same path. It defines a noble and honorable purpose. Then you can make rapid-fire decisions based on a common mental model.

Google—Harness, organize, and categorize all the information on the planet so that each one of us can easily access it for our own unique needs in any medium we choose, whether text, audio, or video.

Proctor and Gamble’s higher cause is to help people solve every problem in the home.

At TiVo, the higher cause is about liberating people’s time and power by giving them total control over their viewing.

IKEA

Cirque du Soleil (2+2 = 7)

ING Direct USA’s higher cause is to lead Americans back to savings. How to save more.

Strive to change lives rather than maximize profits. Maximize profits by changing peoples’ lives for the better. Lead meaningful lives. Sense it becomes more than “a job” it demands perpetual and collaborative innovation.

The Three Components of a Higher Cause—

- 1. A Higher Cause Must Be Coherent--(It must be clear, simple, edgy, easy to brag about, and able to inspire curiosity. Your higher cause must be crisp, succinct, and sharply defined.)**
- 2. A higher Cause Must Be Authentic—(It has to have substantive impact. It can’t be a flavor of the month. It is personally authentic and it can’t be faked.)**

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- 3. A Higher Cause Must Be Both Revolutionary and Evolutionary—(It challenges conventional wisdom and jeopardizes the status quo, leapfrogging the old copycats and opening up new ways to connect with customers.)**

Six Steps to Help Your Organization Find It’s Higher Cause

1. Ask the deep questions about your organization. What worthy unique value could we offer? What possibilities excite us? Are we changing the world for the better? What mark can we leave that sets us apart from everyone else?
2. Concentrate your attention on the horizon. Take the trends seriously. Map them out by forming groups to do quick studies on them and report back.
3. Rearrange the pieces to make a big difference. Consider possibilities that might come from new technologies, new partners, new supply chains, new scientific advances, new sources of capital, and any new trends out in the marketplace. What could make a big difference in the lives of your present or potential customers and maybe even the world.
4. Don’t let anyone else define coherence, authenticity, and revolution/evolution for you. Do not delegate to outside consultants. The soul you find must be your own.
5. Enlist champions. Find your monomaniacs who are committed to germinating your higher cause. Feed them, support them, reward them and protect them. Encourage their creative fire, even as you help them maintain their commitment to acting responsibly and effectively. Avoid the career skeptics and instead stack the deck with people who share your cause and want to help it unfold.
6. Learn to synthesize. Most of us are great analyzers; we can break a problem into bits. But being able to synthesize information, people, and opportunities is a vital skill in and of itself. As you synthesize, remember the power that comes with Gestalt: The whole is greater (more) than the sum of its parts. By doing this you can achieve what your rivals think is impossible. Today Cirque du Soleil does not even consider Ringling Brothers a competitor.
 - a. Steve Jobs and his team reinvented Apple = iTunes; iPod etc.
 - b. Urban Meyer and the unheralded University of Utah Utes = 12 – 0 in 2004 with spread formation, the shotgun reads, the option reads—mixed in a new way.

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Build a Defiant Pipeline

(Steady pipelines of cool compelling products providing steady waves of breakthrough stuff.)

Defiant pipelines are so potent that they help companies hedge errors. Electronic Arts (EA), the video game king, took a temporary hit on its Sims interactive online game by rushing it to the market too quickly, with too high a price. But Sims was just a minor blip because they had a constantly replenished pipeline of games—Madden NFL, NBA Live, Tiger Woods PGA Tour, Need for Speed street racing, Harry Potter, Batman, and Spiderman.

The 10 Commitments to the Defiant Pipeline

- 1. Always Be Cannibalizing (Always Be Closing)—Apple flagrantly cannibalized its ultra-successful Mini iPod in 2005, with the Nano iPod which runs on solid state flash memory instead of disk-drive storage.** You have to move past the reflex of circling the wagons to protect existing produce lines that are inevitably being commoditized.
- 2. Become an Anthropologist with Your Customers—**observing and interacting with them as they do their work and live their lives. Use “participant-observer” research. What makes them tick? What frustrates and angers them? What makes them happy? What do they wish they could do but can’t? Go out and gather vital direct data that will shape new, defiant products.
- 3. Be a NASCAR Racer, Not a Baseball Player—obsessively monitoring the track and making constant nanosecond decisions instead of frenetic action in response to a “crisis” followed by more lulls. No more too little too late.**
- 4. Become a Magnet for the Crazy Three Percent of Customers—**those who are crazy and impatient enough to give you invaluable insight into what the masses of tomorrow’s customers will need, want, and expect. Invite them to workshops and planning sessions. Ask them to participate in your teams. Build the mousetrap together.
- 5. Become a Magnet for the Crazy Three Percent of employees. Hire and promote only those people who love the business you’re in. Treat people as businessmen and businesswomen, not as managers and employees. Commit to constant training, development, and career enriching opportunities. Create a culture ensuring a vibrant learning environment. Keep your top talent engaged.**
- 6. Become a Magnet for the Crazy Three Percent Partners—state-of-the-art organizational partners.**
- 7. Become a Pipeline for Design**
- 8. Target New terrain—Carefully**
- 9. Think Broadly, Act Narrowly**
- 10. One More Time: Dominate or Leave**

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Take Your Customer To An Impossible Place

1. Lead Institutionally
2. Lead with Profound Authenticity
3. Lead with Genuine Caring
4. Lead with Turbo Speed
5. Lead with the Individual Customer in Mind

Seven Quick Impossible Questions:

1. How easy, hassle-free, fast, and fun is it to work with this vendor—before and after the sale?
2. Does the vendor really, truly listen to me? Seek my input? Understand me and the challenges and opportunities in my life (or my business)?
3. On a personal level, how responsive, caring, empathetic, and concerned is the vendor toward me? Do I feel taken care of when I deal with this vendor?
4. Does the vendor know me (or my business) so well that he or she can anticipate what I might want and need before I do?
5. How effective is the vendor in devising a fast, creative solution to my real problems and unique needs?
6. Can I trust and count on this vendor to continually come up with great ideas for me (or my business)?
7. When I get involved with this vendor as a corporate customer, is my work distinctly better? Is my business distinctly better? Or, if I’m an individual customer, is my life distinctly better?

Demonstrate to the market that your organization will consistently, reliably, efficiently, authentically, and quickly deliver on the great things it says it will deliver. Be pervasive, relevant, and credible with your exceptional outcomes time after time.

Take Innovation Underground-pp 201-224

Consolidate for Cool-pp 225-250

Part III: How you can Lead the Pack

What kinds of personal leadership will you need to inspire people to do the extraordinary, break from the pack things that have been described throughout this book?

Step 1: First, Admit You’re a Commodity

- Your Career as a Commodity
- Your Business as a Commodity

Step 2: Take a Risk on Risk

- Always undertake due diligence before taking action—reassess the risk and then take a prudent risk on risk. Trust your instincts.

Step 3: Set “The Way” with two components, your Path and your Tone.

Path

- Why do we need to do this?
- Where are we heading, what are our priorities, and how will we conduct business to break from the pack?
- What will we do to set us apart as distinct, exciting and special?
- What are our individual rolls in making this quest successful?
- Why should it matter to our employees and customers if we succeed?

Tone-the climate, the “vibe”, the mood, the atmosphere

- Boldness
- Aggressiveness
- Collective impatience and urgency
- Hope and optimism
- Clear parameters defining appropriate and inappropriate behaviors

Step 4: Believe That Customers are More Important than Investors and Employees

- The only reason for a company’s existence is to create and serve customers.
- What is the benefit of the technology to the customers?
- Managers must not become obsessed with short-term financials and “meeting their numbers” any way they can – customers be damned.
- Run your business with the premise that the most important people are paying customers. Period.

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Step 5: Unleash Talented Maniacs

- It requires that you seek people with maniacal goals and missions because they tend to accomplish things that “reasonable” people will not.
- People who (without being asked to) will transform their jobs on behalf of the team, not their own egos. (Good to Great) It’s a lot more fun trying to cool off hot people than it is to try to hot up cold people. No more yelling “wake up” to dead souls.
- Talent is partially about “smarts,” both intellectual prowess and street savvy, but more important, its about the ability to learn, innovate, grow, contribute, collaborate, and assume responsibility—the kind of talent that during performance reviews will tell you not how well they did a job but how well they changed it to add new value to customers and investors.

Step 6: Rev Up Your Base

- Open the Windows—Select a few who can look out the windows and see the reasons for change. Expose them to the same eye-opening information you have. People get on board when they see for themselves the reasons that are inspiring you to change.
- Open the Doors—Keep your planning and decision-making processes as transparent and inclusive as possible—even when the subject matter is unpleasant.
- Closed doors create barriers and friction that are completely counterproductive. Otherwise you will have trouble getting people on board on behalf of change.
- Start Driving –It’s time to challenge people to get on or off the bus, because it’s time to put the operations in gear and step on the gas. It’s time to turn the bus into a bullet train and the remaining stops will be fewer and farther between stations.

Step 7: Get Personally Engaged and Stay Engaged

- Engaged leaders personally remain in touch with employees and all the things they do--to learn their perspectives to know what is really going on and to use their power to help people achieve big goals.
- Engaged leaders personally immerse yourself in seeking the truth.
- Engaged leaders do not micromanage and second-guess their people, but they constantly stay involved and in-the-know, to help accelerate the process in the framework of The Way.

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Step 8: Lead from a Glass House

- The other people in an organization take their cue from what the leader does—not from what the leader says.
- Leaders function from a glass house, where their actions and attitudes are visible to everyone around them. Good leaders know it and operate accordingly. People watch who you reward, and who you spend time with and what you like and dislike.
- When the leader’s words and deeds match, the leader’s credibility and influence go up. And if visa versa they go down.
- People observe as you authentically adhere to a clear path of nontrivial priorities, you will reduce people’s fear of the future, and you will inspire their hope and confidence as they pursue uncharted paths.

Step 9: Honor a Minimal Number of Priorities

- Any plan with more than five “priorities” usually winds up prioritizing nothing. The result is mediocrity.
- Example of a three priority strategic plan for Summit--
 - Zero net increase in expenses
 - One sale per month in one line (Group, Pension, Individual)
 - One new productive relationship each quarter
- Figure out what is crucial, then stay focused on that.
- A three year plan with 3 to 5 priorities for each year.

Step 10: Team Up with Aliens

Outside Observation

- Seek compelling ideas and energies from outside the pack.
- General Mills went out and studied NASCAR pit crews as a benchmark to help their factory teams switch an assembly line and reduced the time necessary from 5 hours to 25 minutes.
- When 3M was seeking breakthroughs in low priced infection-preventing surgical drapes, it got some truly innovative advice from Hollywood make-up artists and veterinary surgeons. So, leap outside the walls of your industry whenever possible.

Outside Partnering

- You can expose your people to state-of-the-art talent and expertise that is unavailable among the players in your current value chain.
- The best partners from the outside wind up questioning the very way you do business.

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Step 11: Lead From the Middle

- At the end of the day, whatever your level or position, you gotta make @#&% happen! You can lead and be a hero wherever you are.
- Don't wait for orders—Initiate Solutions. We need fresh ideas and initiatives from everyone. However, make sure you are simultaneously initiating due diligence to show that your idea has economic and operational logic.
- We want people who will create a rough plan of action, form a team to get some preliminary data, fight for resources, and demonstrate the merits of your idea.
- Let the customer drive your imagination. Focus on ways to make customers more delighted and more loyal.
- Find some allies and sketch out some plans, projects, and pilots. Then develop some rough standards, measurements, goals, and feedback loops.
- Do it without asking. Think like a businessperson, not as an employee.
- Stop waiting for someone to give you permission to take action.
- Work independently, develop big goals that will address some big gaps, and then start with small meaningful steps toward your goals.
- Working on behalf of customers and the company as a whole without explicit assent from on high is the core of leadership.
- If you continually ask for formal blessing before making your move, you'll become enmeshed in a quagmire of politics and bureaucratic delay. Or worse, you'll have to deal with scared naysayers and uptight nitpickers.
- Fight for your cause and do not back down easily.

Step 12: Know When to Hold, Know When to Fold

- **Make your own decisions as to when it is time to exit a race altogether. Don't be a boxer that stays in the ring too long.**
- **When you lose the passion and love, it's time to leave.**

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We help you focus and then provide revisable solutions to the following life needs:

- A funded plan of action if you die too soon.
- A revenue stream if you become sick or disabled.
- An affordable health plan if you need a doctor of any kind.
- A retirement solution you cannot outlive.
- A safe way to accumulate, manage and transfer your wealth.

In short our job is to help make your life easier, safer and more affordable!

It's nice to be important, but it's more important to be nice.

**The richest 1% of Americans now control 33% of our nations wealth. 2007
21 People gave \$100M to philanthropic causes last year.**