Compliments of Joseph C. Collins

ISSUE 29

BUSINESS IN ACTION

DID YOU KNOW:

The magazine is typically displayed in the home for 3–4 weeks per issue. Half of recipients rank it as the most valuable branded product they receive from businesses.

WINNING MARKETING THROUGH CLARITY

Joseph C. Collins
Insurance Associate

Front of Tear Out Card 1

Update Your Sales Playbook for Summer

These warm, exciting days are brimming with opportunity for more closings. Leverage this time to communicate this enthusiasm to your customers. This card includes some powerful changes you can make to your sales playbook to suit the season.

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57 percent of readers save these tear out cards to reference recipes and other helpful tips and pass along your contact info to referrals.

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Back of Tear Out Card 1

Adjust your value proposition
Your products or services may be especially valuable to your customers this time of year. Think about how they address seasonal challenges (e.g., the weather, travel, or children on break), and edit your scripts so your sellers can express the value proposition during sales communications.

Mention seasonal deals
If you're offering any appealing promotions this season, such as a free first week of membership or a gift with purchase, mention these early in sales conversations. Your scripts should also remind sellers to bring these up when addressing customer objections.

Appeal to pet owners
One of the easiest ways to build a strong rapport with customers is to personalize your messaging. And what better way to do so than by discussing four-legged friends? Note in your playbook's buyer personas which ones own pets, and customize emails, texts, and letters of gratitude to them with animal-focused language to boost engagement.

Update your bragging rights
Finally, don't forget to adjust any statistics in your sales playbook to ensure that they include documented successes, such as the number of five-star reviews your product has received or how much time it can save clients. As with promotions, this language should be scripted to come up early in sales conversations.

Follow these tactics, and you can appeal to more leads this summer and potentially close more deals come autumn.

Dear Bill and Judy,

As the pace of the final quarter begins to quicken, this issue of Business in Action invites you to consider how clarity in communication and strategy can transform how you lead and grow. Whether you're navigating a busy stretch or an unexpected slowdown, the insights ahead help you move forward with greater confidence and intention.

Leaders can't succeed without being clear at both the team and corporate levels. In the spotlight interview, communication expert Dianna Booher shares how meaningful connections go far beyond simply exchanging information. Her insights reveal that true leadership lies in how you engage, listen, and express ideas with purpose: skills that influence everything from company culture to long-term success.

Marketer Jennifer Villa narrows the topic down even further inside by offering six practical tips for creating effective marketing outreach that resonates and drives action. The theme carries into Matthew Ferrara's exploration of uncertainty, where he shows how reducing confusion is essential to progress and team empowerment.

Finally, you'll read about how to simplify overlooked yet impactful areas of a business: its tools and decision-making. Consider implementing the enclosed tips for streamlining your digital toolbox and creating decision logs, which can help increase productivity.

As you read this issue, may you find inspiration in simplifying communication, refining workflows, and focusing on what matters most as the year closes. As always, it's a pleasure to send you this magazine.

Joseph C. Collins

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Add a personal letter to the front inside cover that speaks to your connections. This personalization leads 77 percent of recipients to better appreciate the sender.

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COURTESY OF DIANNA BOOHER, ELENABSL, RAMLI, INSTA_PHOTOS/STOCK.ADOBE.COM

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The Strategic Value of a Slow Week

Whether you are in an offseason or are simply experiencing an unusual slump in customer activity, take advantage of it. Directing time toward the following efforts can better prepare you for busier days to come. BY **ANDRE RIOS**

→ Review your marketing

How are your campaigns faring? Are certain ones underperforming? Utilize a slow period to review crucial metrics like your email open rate, then perform diagnostics on the worst performers. You can do so by adopting marketing software that automatically reports KPIs, running A/B testing with new copy, and adjusting your audience segmentation.

→ Conduct customer outreach

Downtime is excellent for reaffirming your commitment to your clientele. Send notes of appreciation to your customers, offering a promotion on some products. Then check out reviews on Google and across your socials; thank positive reviewers, then strategize based on any negatives, which sales coach Doug Dvorak refers to as "pockets of opportunity and learning."

→ Power up your team

Employees may be eager to turn slow days into social media-scrolling sessions, which is why you need to have a strategy prepared to keep them productive. You could review daily workflows with them to expedite these processes or run dedicated training or team-building courses to enhance their communication, cooperation, and leadership skills. If you reach out to them directly, they may even express a desire to grow in certain areas.

→ Revisit company goals

What's on the docket for this week, month, quarter, and year? Looking back at your objectives can help you track your progress and identify signs of underperformance. Celebrate any successes with your team, then brainstorm ideas for meeting your other ambitions. You may even want to edit them in response to recent industry news or consumer feedback. ■

Take Action

The next time you find yourself with free time—or your team seems to have less than usual on their plate—execute some of these strategies.

HEADSHOT: JENNIFER VILLA, MJI MARKETING AGENCY

RABIA/STOCK.ADOBE.COM

Winning Marketing Through Clarity

Jennifer Villa, owner of MJI Marketing Agency, offers her industry know-how to explain how good marketing messaging isn't necessarily clever and catchy but clear and direct. BY **ANDRE RIOS**

Create a framework

"To start crafting a system for effective messaging, businesses should define their core values and what sets them apart—then distill those into a single, clear message for all communications. I would write this down and review it, coming back to it each time a different platform is used. Ask yourself, 'Does this match the same voice, tone, and brand?' This helps keep content consistent across all channels.

"Creating a short playbook with key messages and examples will make it easy for anyone, including yourself, to stay on track. That way, new members to your team can quickly grasp the company's vision and what sets it apart."

EXAMPLE: Dove's Real Beauty campaign, centered on diverse, unretouched, and realistic beauty standards, has a recognizably uplifting tone with signature imagery. The brand spreads this message consistently across different channels, including Instagram and television ads.

Figure out your audience

"It's important to know who you're advertising to and focus on them. You can't know absolutely everything about them, but if you know a few key details, you can make an educated guess as to what they might like."

> ONCE YOU CLARIFY YOUR AUDIENCE, USE EMOTION, STRONG VISUALS, OR A GOOD STORY TO HELP YOUR MESSAGE BE MEMORABLE.

EXAMPLE: Apple markets to a tremendously wide swath of customers, but its #ShotOniPhone campaign united all of them around a common interest: capturing everyday moments and important media alike. Tens of millions of Apple users have shared their photos and videos with the hashtag, demonstrating the products' capabilities.

Speak to them

"Once you clarify your audience, use emotion, strong visuals, or a good story to help your message be memorable. Also, try to think creatively so your ads don't look like everyone else's. Ads that stand out and connect emotionally are more likely to stick.

"Messages that don't resonate with people or provide a clear next step are quickly forgotten. If we don't feel something, our brains will just forget it. We remember information if it makes us feel a certain way."

EXAMPLE: Mastercard's Priceless series of television commercials formed a seamless, emotionally touching link between carrying the brand's credit cards and experiencing life's joys to their fullest.

Adjust your core messaging

"Each platform needs the same messaging but shared in different ways. For example, social media ads should be short, eye-catching, and attention-grabbing, often using stories or emotion. Emails give you more room to explain in detail, personalize, and share your product's benefits. Websites can go into further detail by providing more specifics and, again, repeating key messages. The main goal is to ensure that each platform feels right for users while maintaining a consistent voice, tone, and brand."

EXAMPLE: Home goods brand CB2 sends marketing emails that focus on imagery to promote the modern elegance of its products, featuring only brief descriptions. Its website, meanwhile, elaborates further on each product's selling points and quality.

Don't muddle the message

"Messaging is easy to forget when it's unclear, generic, too busy, or inconsistent—changing its tone or design from one place to another. Some ads also present new solutions and show graphs but don't provide concrete examples, leaving people confused. Don't make things unnecessarily complicated!

"I've seen ads and articles that sound exciting but don't clearly explain what they offer or why it matters. I still remember seeing one particular Super Bowl ad a few years ago and immediately wondering, *But what's the product?* I felt like that was a waste of money, unfortunately. If a message isn't clear or easy to act on, it won't get attention and can hurt trust. Simple and direct messages with a clear point work much better."

EXAMPLE: Shutterstock marketing emails feature an alluring image above simple text that explains exactly what kinds of materials you could find in its content library.

Seek assistance if necessary

"You may need a marketing expert to run an ad campaign, especially if you plan on making a sizeable financial investment in ads. Don't waste money on them unless you know what you are doing. Facebook and Google Ads are prime examples of how many people think they can run campaigns and generate leads. While everyone can technically buy ads, it takes skill to achieve the results you need." ■

MJI Marketing is a Roanoke, Virginia-based, full-service digital marketing agency serving startups, small businesses, and growing mid-size companies. It delivers end-to-end marketing solutions, including social media management, email marketing, website design, and SEO, all built to drive measurable results.

For more info, visit **mjimarketing.com**

NATALIA KOSAREVICH/STOCK.ADOBE.COM

UNCERTAINTY: LESS IS MORE

Hesitation can be a performance killer in companies. Leaders who reduce confusion give their teams the clarity they need to succeed.

BY **MATTHEW FERRARA**

ARTSTOCKVAULT/STOCK.ADOBE.COM

WHEN GROWTH SLOWS, YOUR INSTINCT MAY BE TO ADD SOMETHING. During rapid change, however, adding more can make things harder to follow. Often, the better move is to remove what's causing confusion inside your organization: uncertainty.

Here's an example from a recent conference. At it, executives were asked, "What's the number one thing you're doing to drive growth?"

"We're adapting to the rapid evolution of technology," said a CIO. The CFO next to him said, "Affordability is our focus." Others cited talent development, navigating legal hurdles, or dealing with new competition.

But it was a sales manager who offered the most transparent answer.

She said her team could handle change; what was slowing them down was confusion. When people understood their roles and where the company was headed, performance improved and clients responded. However, after so many shifts in direction, they were no longer sure what the organization stood for.

She pointed to the past few years as evidence. Three years earlier, the company had positioned itself as a sales organization focused on growing transactions, which drew customer attention and attracted ambitious talent. The following year, leadership pivoted to technology innovation, altering hiring needs and leaving customers uncertain. The previous year, the company described itself as a training firm, unsettling technical staff and raising new questions in the market. Now, neither employees nor customers knew what corporate identity might come next.

The most important move, she argued, was to remove confusion inside and outside the organization so growth would return. This is something you may need to do as well. Whether lack of clarity comes from competitors, technology, regulations, shifting priorities, or job insecurity, the result is the same: Your people hesitate.

Watch for signs

Pay attention to small shifts on your team and with your customers. If your people are trained but underperforming, they may be second-guessing themselves. If the latter have money and interest but aren't taking action, it may be because something is unclear.

You may see it in everyday metrics: fewer inquiries, lower engagement on social media, and more objections during sales conversations. These aren't always financial problems or training issues. Often, they're signs that people don't feel sure enough to act.

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Inside your company, hesitation spreads quickly. Salespeople take fewer risks. Morale suffers and affects results. Culture and social interaction decline. Resources sit unused as people hold back "just in case." Some disengage, while others leave.

Shift gears

As a leader, you've been trained to manage change—new markets, new tools, and new competitors. But when uncertainty spreads, you need a different approach, focusing less on adapting skills and more on igniting people's confidence and will. If people are unsure about their jobs or your direction, address it directly.

To do so, exhibit supportive behaviors, not directive ones. Ask what's worrying them, and listen without jumping in to defend your plan. Then engage in open dialogue around their concerns, such as the company's direction, market changes, or competition, and address rumors quickly so they don't grow. Communicate more often, emphasizing your shared values and solid commitments.

You can also use stories to steady people. Share examples of colleagues and customers who moved forward and saw results, and highlight people who set aside hesitations and pushed forward, even without all the answers.

Finally, remember that people naturally draw strength from a leader's example, so show up consistently and model the confidence you want your team to embody. By shifting into actively engaging uncertainty rather than change, you can begin to rekindle your team's beliefs and customer excitement for your value proposition.

Dig Deeper

These three additional actions help reduce hesitation:

1/ Give context
When your team lacks information, they fill the gaps themselves—often with what could go wrong. Your job is to replace those worries with facts. Share a positive narrative about what can go equally right, which empowers your people to choose a more desirable set of expectations than their default fears. Offering additional explanations for complex situations also expands their sense of control. And reminding them that they're not alone handling hesitation gives them permission to swap bad thoughts with optimistic beliefs about the unknown.

2/ Be direct about confusion
It's one thing to offer positive perspectives and encouragement. It's another to actively dispute concerns on your people's behalf. But sharing more facts isn't enough: You need to clear up confusion directly. By offering counterarguments and challenging the assumptions of doubts, leaders position knowledge as a fresh source of reassurance. Actively investigating concerns and helping customers see the other side of their worries permits them to "self-dispute" their own hesitation with knowledge, clarity, and compassion.

3/ Treat hesitation as feedback
While eliminating uncertainty remains the goal, there's also much that leaders can learn from it. Exploring the sources of hesitation can provide valuable insights about people's beliefs, expectations, and motivations and suggest ways to shore up those beliefs. Understanding what's causing customers to pause provides unfiltered data about their needs, especially if they are rapidly changing. You may need to sit with that discomfort so your team doesn't have to.

Adapting your skills and tools is certainly necessary, but it's not always sufficient to maintain momentum and keep consumers engaged. When confusion rears its head, be sure that you set the tone about how to handle it. People don't need every answer, after all. They need to know where they stand and where their company is going. ■

Take Action

Identify one area where your team or customers seem stalled. Ask what feels unclear, and answer it plainly.

IVAN TRAIMAK/STOCK.ADOBE.COM

An entrepreneur, CEO, professional speaker, online pioneer, and business mentor, Matthew Ferrara has worked with leaders in real estate, sales, finance, marketing, and association management in 49 states and 30 countries. Learn more at **matthewferrara.com**

STOPPING CHURN BEFORE IT HAPPENS

Customers may drift away long before you even notice. But if you can spot the early behavioral signals of churn, you can resolve your clients' issues and even convert them again. BY **ANDRE RIOS**

WHEN YOUR BUSINESS RECEIVES A cancellation notice or a flat refusal to renew, this can send a retention team member into a flurry, prompting a frantic "save" attempt. They might think to offer the customer discounts, promise new features, or ask a supervisor to reach out directly. However, by the time the customer's issue arrives, the relationship may have already been long dead.

Churn is rarely a sudden event. On the contrary, it is a slow, quiet erosion—a customer gradually losing interest in and connection with your offerings. Most organizations fail to notice these subtle behavioral shifts before they surface because they may focus on postcancellation indicators instead, such as lost

Churn is rarely a sudden event. On the contrary, it is a slow, quiet erosion—a customer gradually losing interest in and connection with your offerings.

revenue. However, to protect your business's bottom line, try shifting your gaze toward the early behavioral signals to practice proactive and preventative customer service.

The drifting customer

Why might clients leave without saying a word? The answer often lies in dissatisfaction, loss of interest, or a perceived loss of value gained from what you sell. They'll then likely follow the path of least resistance. Complaining requires effort, so if a user finds a software platform clunky or a repair service underwhelming, for example, they may simply stop using a service that causes them frustration.

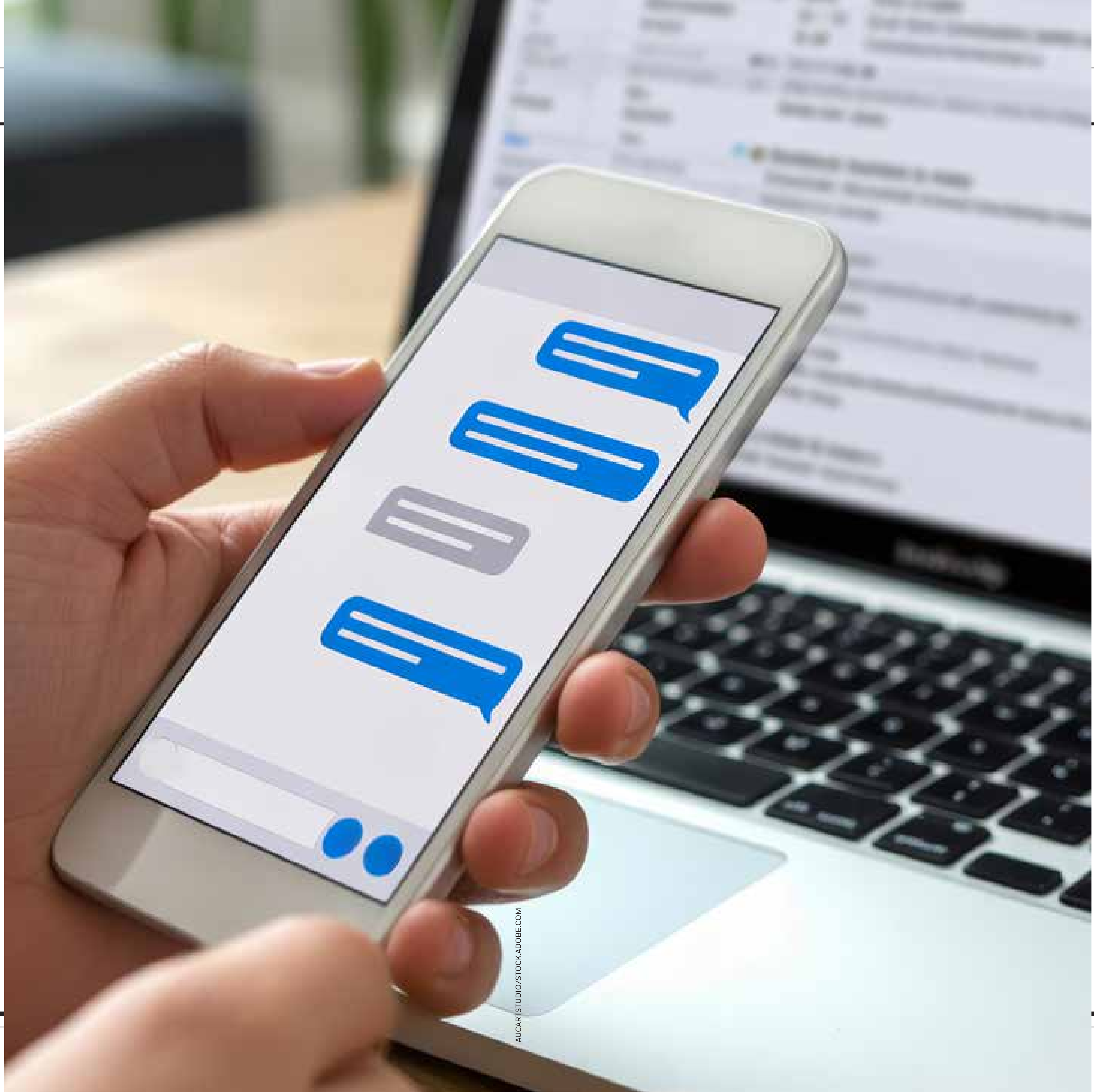
Alternatively, when a customer stops seeing your product as a solution to their daily problems, they may not necessarily hate it but simply become indifferent to it. In many ways, though, indifference can be more difficult to resolve than dissatisfaction. An irate customer is engaged with you, providing feedback that you can use to improve the product. However, a disinterested one simply forgets about you or waits for their contract to expire, not only costing you revenue but also depriving you of important comments.

Identifying early signals

To see churn before it happens, you should monitor how users interact with your value proposition. While every industry has unique nuances, these three universal behavioral signals often indicate that a customer is drifting away.

1 Decay and latency
Frequency of product or service use is a standard metric, but latency—the time between sessions—can be a more predictive signal. When a customer logs in to their account, renews their product, or participates in other measurable interactions with your business at increasing intervals, they're breaking their habit. Once your product no longer feels like a key part of a daily, monthly, or even quarterly ritual, it becomes a line item on their budget that's ripe for cutting.

2 The "ghosting" effect
Pay close attention to how customers engage with your brand outside of the product itself. Do they open your product update emails? Do they attend your webinars or follow your socials? If a previously engaged customer stops responding altogether to check-ins or ignores invitations to future communication like product



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previews, they may be mentally checking out. Such "ghosting" often indicates that the client no longer values or prioritizes long-term loyalty.

3 Payment issues
Some customers who are genuinely satisfied with your product or service may encounter roadblocks to re-upping their subscriptions or making additional purchases. These personal factors can include expiring credit cards or new financial constraints that may prompt them to reconsider making purchases.

The data layer

Tracking these signals requires a robust customer health score. To keep tabs on these people, aggregate their behavioral data into a single, visible metric in your marketing or CRM software.

Use this data to track measurable signs of engagement (or lack thereof), including a customer's daily active use of a product, responsiveness to marketing communications, and business reviews. When this score drops below a certain threshold, it should trigger an automated alert. The goal should be to identify and address the issue long before renewal or repeat-buy conversations begin.

From detection to diagnostics

Identifying symptoms of churn is only half the battle; the other half is intervention. Most companies make the mistake of approaching a drifting customer with a sales pitch. They might send an email saying, "We noticed you haven't visited our store lately. Here are some new products you may love!" This rarely works because it focuses on your company's needs, not the customer's.

Instead, use churn-risk data to initiate a diagnostic conversation. The tone should be one of curiosity and partnership with the individual or group, not a plea for their money.

The diagnostic approach

Consider this follow-up call: "We've noticed that you haven't reached out to us in a few months. Usually, when we see this, it means that either your priorities have shifted or our product isn't delivering what you need. Can you tell me which better applies to you?"

This approach does three things:

1/ It demonstrates attentiveness. The customer feels seen and valued.

2/ It removes the pressure. By offering two potential reasons for the change, you make it safe for the customer to be honest.

3/ It uncovers the "why." This leads to a deeper discussion about their current complaints or challenges, which may have arisen only recently.

Prevention as strategy
The cost of acquiring a new customer is often significantly higher than the cost of retaining an existing one. Therefore, the ability to see silent drift offers major competitive advantages.

> When you identify churn signals early, you earn the time necessary to pivot, working together to create a solution. If you catch it on the day of a renewal conversation, you may be asking for a second chance when it's too late.

GETTY IMAGES

When you identify churn signals early, you earn the time necessary to pivot, working together to create a solution. If you catch it on the day of a renewal conversation, you may be asking for a second chance when it's too late.

Additionally, consider what improvements you could make to your customer service, delivery times, or offerings to improve the consumer experience. Working to maximize customer satisfaction is ultimately the best way to prevent even the early signs of churn, so gauge feedback and continue tracking reasons for leaving in your CRM or marketing software so you can strategize improvements accordingly.

Changing the culture of retention

Moving from damage control to prevention requires a cultural shift in your practices. It involves marketing, product, and client success teams sharing data and taking collective responsibility for the customer's journey. Moreover, leaders should reward account managers not just for the saves they perform at the eleventh hour but also for the signs of churn they identify and correct to prevent the need for such saves.

If you pay attention to the subtle signals from your clients, you can better retain their business. But remember to practice prevention. After all, the most successful companies do not wait until they receive a cancellation notice to start caring. Instead, they listen to the silence that precedes it. ■

Take Action

Build a database for tracking key churn metrics. Begin monitoring these figures to help preserve your clientele and foster long-term loyalty.

ENTREPRENEUR

PRESSURE-TESTING *YOUR CASH FLOW*

Most businesses' cash-flow issues are a result of not thinking ahead. Pressure-testing this crucial component reframes financial planning from reactively cleaning up mistakes to preventing them altogether. BY **ANTHONY COFFMAN**

ALIAKSANDR MARKO/STOCK.ADOBE.COM

Cash-flow conversations often begin after something in a business goes wrong: A major client pays late, demand softens more than expected, or costs rise faster than pricing can absorb. At that point, the math feels urgent, emotional, and constrained. You're no longer evaluating options but choosing which problem hurts most and needs urgent addressing. That's not a cash flow surprise; that's merely a planning oversight.

The uncomfortable truth is that many businesses *could* see their liquidity risk coming months in advance if they started treating it as a system under stress rather than a static number. Follow these recommendations to more accurately gauge how fragile your cash position may be in times of dips or duress.

Holding your cash flow under a microscope

Traditional cash-flow management focuses on optimization, such as collecting faster, paying smarter, trimming expenses, and unlocking liquidity. But optimizing this figure assumes stability. In contrast, pressure-testing assumes disruption.

Banks already think ahead in this way. They conduct stress tests to forecast and, more importantly, rehearse for failure. In other words, the goal of such processes isn't to measure accuracy but to gauge preparedness. Your business deserves the same discipline.

The scenarios that solve

You don't need elaborate models or dozens of variables. Most cash-flow failures trace back to a small set of repeatable stresses that show up across industries and cycles. Here are three prudent places to begin your pressure tests.

Scenario 1: Late payments pile up

Many business owners model receivables as averages. If most clients pay you for goods or services on time, then you should be in good cash standing overall. But reality is messier.

According to the Federal Reserve's 2024 Small Business Credit Survey, over 40 percent of small businesses report experiencing payment delays, with many citing cash flow strain as a direct consequence. Late payments rarely arrive one at a time, either. They cluster, often when customers face pressure themselves.

Pressure-test this by asking:

- What happens if your three largest customers all pay thirty days late?
- How many payroll cycles can you fund without touching a line of credit?
- Which vendor payments become discretionary, and which do not?

If your answer is "These things usually smooth out," then you're not testing. You're hoping.

Running this scenario often reveals that customer concentration risk is a cash flow risk long before it shows up as a revenue issue.

Scenario 2: Demand dips modestly and persistently

In many ways, customer demand plummeting for extended periods can actually be more dangerous than a temporary collapse. For example, a 5–10 percent revenue dip sustained over two quarters could cause more damage than a sharp, short-lived shock. Fixed costs don't adjust automatically, and optimism delays making hard decisions.

Many business owners underestimate how long demand softness persists once it begins, particularly in tightening credit environments. Pressure-test this by modeling:

- A 10 percent revenue decline lasting six months
- No immediate cost reductions
- Normal customer payment behavior

Then ask:

- When does cash turn negative?
- What decisions would you wish you had made earlier?
- Which expenses are truly fixed, and which are only treated that way?

MEMORYSTOCKPHOTO/STOCK.ADOBE.COM

TRADITIONAL CASH-FLOW MANAGEMENT FOCUSES ON OPTIMIZATION, SUCH AS COLLECTING FASTER, PAYING SMARTER, TRIMMING EXPENSES, AND UNLOCKING LIQUIDITY.

The value here isn't in the model itself. Rather, it's the realization that timing often determines business survivability more than magnitude.

Scenario 3: Costs spike where you least expect
Cost pressure can arrive at the most inconvenient times. Insurance renewals might jump, labor costs could creep, and input prices may move faster than pricing power allows.

The Bureau of Labor Statistics shows that overall price increases across goods and services have moderated. However, some categories, particularly labor-intensive ones, remain structurally elevated. This mismatch could compress your cash before it hits profitability. To pressure-test this, imagine:

- A 5 percent increase in your top two cost categories
- No immediate price increases
- Existing debt service unchanged

How would you manage such a situation? This scenario often exposes thin margins that were invisible during stable periods—and it reveals whether your pricing discipline exists only in theory.

How to run a simple pressure test
While you could work with a consultant or accountant to execute these processes regularly, you can also run them yourself with just three essential inputs: your current cash on hand, monthly fixed cash outflows, and realistic stress assumptions.

Then model each scenario independently, tracking the monthly net cash change and time to the minimum cash threshold. Review any points where decisions become forced, and write down what you would change *before* hitting low cash figures.

The information you gain from your pressure-testing can shine light on which of your strategies could be leading to future fragility and what you can do to avoid reaching an emergency scenario.

For example, stop extending generous payment terms to win deals, review whether you habitually hire ahead of sustained demand, and correct any debt structures that assume uninterrupted cash inflow. While none of these decisions is necessarily reckless in isolation, they become unsteady when stacked together under stress.

Prudence over pessimism
There's a misconception that stress-testing is too conservative or fear-driven. In reality, it's what allows confident action. If anything, it busts the illusion of "good" cash flow. After all, a positive number with low tolerance for disruption actually represents a delayed crisis.

JPMorgan Chase Institute research has consistently shown that businesses with larger cash buffers, not necessarily higher profits, are more resilient during revenue volatility. Liquidity buys time, and time preserves judgment. This can allow you to invest with clearer guardrails, negotiate from a position of calm, avoid reactive financing under duress, and, best of all, improve decision quality when conditions tighten. These are the real assets.

When the work matters most
Year-end planning often focuses on taxes, budgets, and forecasts. Pressure-testing belongs alongside them because it informs all three. It clarifies how much cash you actually need to carry into the new year, whether your growth plans increase or reduce fragility, and which risks you may be consciously accepting and which you're outright ignoring. Most importantly, it positions you as more prepared than reactive going into the forthcoming year.

Many business owners believe they understand their cash flow because they review reports regularly. But if you go beyond familiarity to cautious prospecting, you can better prepare for realistic scenarios and still give yourself time to maneuver. ■

Take Action

Before the year's end, run three cash-flow stress scenarios and identify one decision you would change in each case—before pressure forces your hand.

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SPOTLIGHT

THE COMMUNICATION QUEEN

Renowned strategist, executive coach, and author **Dianna Booher** discusses where leaders can fall short in connecting and why the skill is critical to success.

INTERVIEW WITH **DIANNA BOOHER**
WRITTEN BY **MATTHEW BRADY**
PHOTOGRAPHY COURTESY OF **DIANNA BOOHER**

Have interpersonal skills always come naturally to you, or were they learned?

I've always thought personal communication was easy. But I also think you can teach yourself many of these skills. The reason I got into this line of work was that I saw so many bad relationships, whether personal or professional, caused by communication issues. Even concerning marriages, it's always said that people argue over money or how to raise their kids. Most of the time, it's really about how they talk about those things.

What set you on this path professionally?

Years ago, my ex-husband was suffering from extreme depression. I knew he wouldn't be able to support my two young kids and me much longer, so I needed to decide how I could support us. I talked about it to a friend, who asked, "What do you like to do?"

I responded, "I used to like to write English compositions in school. But how do you make a living doing that?" He said, "I didn't ask you how to make a living; I asked you what you like to do. I suggest you find a way to do that."

So I went to the public library, checked out a bunch of books on how to write a book and how to get published. I penned my first one, and as soon as the book tour and PR started, companies started calling me. For example, IBM reached out about teaching workshops on strategic writing and presentation skills. Eventually, I began to teach anything that had to do with communication, whether writing, leading a meeting, resolving conflict, or interviewing people—just about any situation you need to use words. That's what I've done all my career.

When did you start your company?

1980. I was very young. In fact, I never actually held any other position except teaching for a couple of years. It has been a dream to help improve communication around the world because it's a critical skill for any endeavor in any country. When I go abroad, I'm amazed that my audiences sometimes speak three or four languages. When I compliment them on speaking English so well, they'll invariably say that in the business world, they *must* communicate in English because they have to do business with the US.

Is communication an underappreciated skill in business?

Yes. People point out that we're born communicating. But giving information is not the same as really connecting with others (communicating). For example, life-of-the-party-type people sometimes assume they're good at it when they're not. They merely talk a lot. Talking may come naturally to an executive when speaking to their team, yet when they try to translate their thoughts into a performance review or chit-chat casually at a social event, they struggle.

Our communication skills affect almost everything we do, whether it's being persuasive to get funding for a department or talking to venture capitalists while trying to start a business. In building a career, excellent communication skills are necessary for anyone who wants to get promoted.

When an executive sends a C-suite candidate to me for coaching, they often don't even know how to tell me what the person needs to get promoted. Instead, they'll just comment that the person needs "polish." And, of course, "polish" isn't exactly clear feedback to that team member! They need to learn specific skills to enhance their personal presence: how to think on their feet to respond to questions, make a persuasive case, connect emotionally, and express themselves clearly in both writing and speaking.

You've published fifty books. Which are your most popular?

The one that's been referenced most often is *Communicate with Confidence*. I've expanded it since it was first published. It now contains 1,250 tips in twenty-three different topic areas, from contributing ideas in a meeting to listening carefully to clients in a sales situation. Yet it's the easiest book to read because each excerpt is brief: to the point with strong examples.

Another popular one is *Creating Personal Presence: Look, Talk, Think, and Act Like a Leader*. It offers advice for people who haven't gotten promoted to the business rung they aspire to. For example, you can actually see someone's confidence—or a lack thereof—by the way they walk across the room, shake hands, gesture, or maintain good posture as they present ideas to a group. As listeners, we assess someone's personal presence in several other ways: What words do they choose? What sentence patterns do they commonly use? Are they always throwing out buzzwords and colloquialisms, or are they creative in their speaking?

> "I started the Booher Book Camp program because people would constantly ask if I had a class on how to get published.

Why did you start doing book camps?

I started the Booher Book Camp program because people would constantly ask if I had a class on how to get published. The answer was always no. I guess I should have listened to the market back then. [*Laughs*] I eventually started doing the book camps once or twice a year. And when COVID started, I began doing them online. Now, most often I coach aspiring and seasoned authors one-on-one either in my office or via Zoom. The camps help leaders narrow their subject until—to use their favorite term—it's polished into a publishable manuscript that a major publishing house would pick up.

In general, people have no idea how difficult it is to publish a book. They don't learn the real steps in developing a great book proposal, so they take shortcuts and send junk. You have to learn what goes into a solid book proposal and agent query. Once you do, your chance of success increases exponentially!

You've touched on nonverbal communication. How key is that in business?

Most people are unaware of their own body language. For example, I once observed a senior executive who leaned back, shook his head, and looked disengaged while others spoke—unintentionally saying to them, "I'm not listening." Leaders often need a metaphorical mirror to see how their posture, gestures, or facial expressions may undermine their message.

Years ago, I was talking to a major law firm in Washington, DC. One woman there said that she felt invisible, complaining to me that the senior leadership just refused to make the female attorneys partners in the firm. However, when I observed her presenting to the group and in social settings, I had a different take on the situation. When speaking to others, she tended to lean slightly forward and point a finger at her listeners, body language can clearly be taken as lecturing.

Is not adjusting communication to an audience a common mistake?

Definitely. Too many leaders fail because they reuse the same presentation for every audience. But engineers, customer service teams, and executives all have different priorities, vocabulary, and levels of knowledge about any specific topic. Effective communication starts by asking questions like "What's their primary interest in my topic?" "What terms resonate with them?" "What do they have a bias for or against?" and "What do they already know?" Without those answers, buy-in suffers.

Many executives rely too heavily on slides, cramming dozens of them into a thirty-minute talk. I still recall helping a CEO at his organization's annual shareholder meeting cut a sixty-slide deck down to three powerful visuals, which made his message far more impactful. The presenter carries the impact; the tools are mere support.

Communication techniques that help keep everyone mentally involved include rhetorical questions, storytelling, and even visual props. Such engagement builds retention of your points. Without it, people very well may tune out.

What other tendencies cause leaders to unintentionally sabotage themselves?

One common issue is confusing information-sharing with real communication. Employees often complain (either in employee surveys or in person) that "There's just no communication around here!" Leaders shake their heads in disbelief and push back by listing their meetings, emails, and other "official" notices as proof that they communicate frequently—but those are one-way efforts. Communication is about how people perceive and experience the exchange, not how often information is distributed.

Also, many leaders overlook structured ways for employees to initiate communication. They focus on sending information out but don't create clear channels for incoming ideas and feedback. True listening requires systems that invite input, not just surveys or suggestion boxes but ongoing dialogue.

Frankly, listening signals respect. Without it, people disengage. Leaders must design communication processes that encourage upward feedback, not just top-down messaging.

When leaders appear human and relatable, trust increases. Perfection can distance you, but vulnerability invites engagement.

You've helped so many people. What does that mean to you?

I don't think about it, actually. My husband reminds me of my work if I'm discouraged about something. But what brings me a great deal of satisfaction is seeing situations changed, both in organizational settings and in personal relationships. such as a couple at the point of divorce who are now madly in love again.

Business is dog-eat-dog. Everybody's competitive. When I work with a business year after year and see the whole organizational culture change, that's extremely satisfying. So are promotions resulting from better communication.

I'll always remember coaching Gloria, a lower-management leader at a major telecommunication company. She got promoted several times, from local manager to regional director to an executive role at their headquarters before making her way to a high-level position in politics. She credited her dramatic rise to her improved communication skills and stayed in touch with us for thirty years. Such stories make me beam with pride—not necessarily because of my part in them but because people unlocked communication skills that changed their lives. ■

For more info, go to **booherresearch.com**

Why Great Leaders Schedule Free Time

Having wall-to-wall meetings may seem like the epitome of leadership and productivity, but having time to breathe (and think) is often where greatness is found.

BY **DAN O'BRIEN**


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A PACKED CALENDAR USUALLY feels like a good sign. After all, meetings stack up because people need answers, decisions, and approvals. Outside the boardroom, it reads as momentum and productivity. What that view misses, though, is simpler: whether you have even a short stretch of time to sit with a hard question without the clock running. Such moments are often when a leader shines the most, making them indispensable.

The problem with not pausing

Once the day starts moving, the pace tends to stay there, if not accelerate. One discussion ends, and another one begins. Someone needs input. A problem surfaces. A quick call has to be made. Then the next topic takes over the room. This isn't a surprise, of course, but it also means that choices get made at lightning speed. By the time you find a few minutes to breathe, your instinct might be to keep moving rather than reopen anything.

At first, nothing about this looks risky. Everyone involved likely agrees that conversations are efficient and leave meetings feeling aligned, and plans move forward as scheduled. Yet the conditions around those choices are subtly different from what they would be with more distance, such as a proposal moving forward because everyone would rather settle it now than revisit it.

Months later, you're living with the consequences of those choices, which hardened into direction before anyone had really tested them. Only then does it become crystal clear that the schedule, not the work, was actually taking priority.

When time slots take over

Think of the problem through a modern lens: video. When your day is packed, it's like you're constantly creating reels, not full-length videos. As a result, the amount of time allotted to each meeting often decides how deeply an issue gets examined. A strategic shift might come up twenty minutes before lunch, or a serious investment gets squeezed into the back end of a meeting that's already running late. People are still thoughtful, of course, but the conversations move faster than each topic deserves.

Hiring choices also show this clearly. In a tight discussion, the focus can settle on the visible pieces: experience, credentials, and how quickly the role needs to be filled. The subtle, often more important questions—such as how the candidate might shift the tone of the group, whose influence will grow, and what it means for the people who assumed they were next in line—don't always get the room they deserve. Those dynamics might not be in the slide deck, but they often shape the next year of the team.

Budget cuts follow a similar pattern. In a meeting, the spreadsheet lays out the savings clearly enough, and the numbers make the decision look straightforward. What's harder to see is how the cuts will land in gaps across the organization. For example, employee motivation very well might drop, trust will possibly erode, and cooperation may thin out. Your company could face a steep productivity decline, or even an exodus, but it won't surface until much later.

Why quiet time matters

The solution to all this is to carve out "you" time at work. To be clear, this is not a break from work but a golden opportunity to revisit decisions that moved forward quickly the first time. Away from the room, the agenda, and the momentum of the discussion, you may find that the question sounds a little different.

When you return to the same decision a day later, details that seemed settled sometimes feel less certain. A risk that barely registered before might start to bother you, or an apparent upside that sounded exciting might feel thinner on a second pass. Nothing has changed, and nothing new has appeared; the only difference is that you're no longer reacting in real time.

Decide how much time you'll demand, whether it's a half hour or an hour, and make clear that you're off-limits during these blocks. People will easily adapt, conversations will get moved, and questions will wait.

As the scope of your responsibilities grows, such pauses become increasingly more valuable. Early in your career, a rushed decision might have stayed small with few consequences. Later on, though, a weak agreement or a poorly considered hire can ripple outward for years. Greater clarity usually increases when the pace lessens enough for it to.

Protecting your time

You've probably quickly realized the primary stumbling block with this topic: Free time is often difficult to find, and it disappears easily. As you've likely experienced, an empty slot in your week looks like availability to everyone else, so if it's treated casually, it will get snapped up by the first request that comes along.

This is where leadership comes in. Decide how much time you'll demand, whether it's a half hour or an hour, and make clear that you're off-limits during these blocks. People will easily adapt, conversations will get moved, and questions will wait. As a bonus, you're creating better thinking for your team as well. Eventually, they'll begin patterning their days as you do, showing up with more complete, quality thinking because they know the conversation won't happen instantly.

Even a small amount of breathing room during your week helps steady the rest of it. Unexpected problems will still appear, but they no longer force immediate reactions every time. There's now somewhere to place the issue and think it through. Over time, this block in your schedule will protect something essential: the ability to look at an important call without pressure and decide whether it truly holds up. ■

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Take Action

Try blocking thirty to sixty minutes into your week, dedicating it to challenging calls you need to make. Make clear to your team that you're unavailable during it, explaining why it's vital.

PRODUCTIVITY

TOO MANY TOOLS

When it comes to a business's digital workplace products, could a plethora of them actually lead to less production and satisfaction?

BY **MATTHEW BRADY**

NMEDIA/STOCK.ADOBE.COM

AS ANYONE WITH A WORKBENCH in their garage or basement knows, it can get messy quickly. Before you know it, different-sized nails and screws are mixed together and your socket set is totally disorganized. You may even discover multiple versions of the same hammer, screwdriver, or tape measure. The moral of the story: More tools often equal more chaos and less productivity.

In business, tool stacking follows a similar predictable pattern. As tool stacks grow without clear integration or governance, work can become slower and more fragmented. What looks like progress on a procurement sheet shows up as delays in practice as decisions stall, ownership blurs, and attention fractures across systems that were meant to help. With some sharp analysis and decision-making, though, you can decrease the costly excess and increase your team's productivity.

How tool sprawl takes hold

This phenomenon is rarely intentional. It accumulates one "urgent" fix at a time: a new collaboration app after a missed

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handoff, a backup drive after a permissions issue, or a project tracker for cross-department work. Each adoption feels reasonable in isolation, yet together they create duplication and even uncertainty.

Beyond a certain point, adding more tools can produce diminishing benefits. Each tool may require an investment (such as a license), but the larger expense is more often cognitive and structural. Team members chase duplicated data, try to reconcile mismatched dashboards, hunt for missing updates, and monitor notifications across parallel systems that never quite align.

For example, a designer can spend an entire morning moving between Slack threads, email, a design platform, its backup storage, two calendars that don't sync, and more. Similarly, a writer might have to juggle acronym-based tools—SEO, a CMS, and, increasingly, AI—among their weekly tasks. In both situations, the team member's head feels like it's on a swivel, resulting in fractured attention and potentially measurable delays.

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The feature trap

We all tend to love the shiny new toy. Such feature-driven buying reinforces the problem because new tools promise broader capability, cleaner dashboards, and smarter automation. Past a certain point, however, additional features don't necessarily improve outcomes; they multiply options, create menu paralysis, and introduce duplicate paths to the same outcome. The result? Half the functionality sits unused, while the overlap generates friction that no one budgets for.

The real issue is misalignment. Organizations evaluate tools by what they can do rather than by what they consistently produce. But making this distinction can determine whether a stack accelerates work or slows it.

Crystal-clear systems reduce time lost in translation, strengthen accountability, and make workflows legible to the people responsible for outcomes.

Eyes on the prize

A good place to start is to ask what outcome a given tool reliably produces. Map the workflow from initiation to decision, identifying:

- *Handoffs:* where they happen and why
- *Bottlenecks:* where things get bogged down
- *Vague accountability expectations* that need clarification

Then tie each to a measurable result, such as faster approvals or fewer errors. If a platform cannot be connected to a specific outcome, it is merely ornamental.

The tricky part is that redundancy often hides in plain sight. For example, deploying parallel communication channels can fragment a conversation history. Each system may appear helpful; however, in aggregate, they erode clarity and slow decisions.

Not all overlap is waste, of course. Resilience and backups protect continuity—but accidental duplication doesn't. In a finance organization, for example, multiple expense-reporting systems can exist because separate business units select their own. Standardizing systems can reduce confusion and clarify ownership.

Sustaining simplicity

Reducing your tool stack requires and exhibits strategic thinking. Crystal-clear systems reduce time lost in translation, strengthen accountability, and make workflows legible to the people responsible for outcomes. Bring your teams together, particularly IT, to discuss which tools are necessary and which are redundant, allowing each to lay out their reasoning. Also, keep in mind that smaller, well-integrated stacks often increase operational flexibility because teams understand where information lives and who owns it.

Once your business toolbox has been streamlined, stay on top of it to prevent sprawl from returning. Going forward, establish explicit criteria for any new tools and require an outcome report from the requester before purchase. Be sure to schedule regular audits, and consider setting expiration timelines for unused applications. Take control of your company's tool sprawl, and you can save money while also improving your team's clarity and peace of mind. ■

Take Action

Schedule a stack audit this quarter. Map every tool to an outcome, and eliminate anything that doesn't earn its place.

Documenting Your Decisions

A decision log, which documents why choices were made, prevents you from rehashing past debates while helping you make future choices. BY **MATTHEW BRADY**

You're sitting in a meeting that should have taken fifteen minutes. Instead, you're twenty slides deep into a discussion that everyone swears was "already decided" months ago. Voices rise and tempers flare because the rationale behind decisions was never set in stone. One person's guess is as good as another's, and people silently wonder if they're the ones who can't recall the previous outcome exactly.

The primary cost here isn't necessarily the time in this room (though time *is* money). Repeatedly revisiting decisions can gradually erode trust and slow momentum. The solution? Using a decision log.

Why decisions keep coming back

Turnover, chat noise, and back-to-back meetings tend to have a blurring effect on people's memory. As a result, they will rehash old topics because the original reasoning vanished without a trace. In reality, without such context, revisiting a decision feels downright essential. So the team re-creates the debate, usually with more caution and less clarity than before.

Recording the outcome isn't enough, though, since decisions are contingent on the time they took place. They rest on constraints, trade-offs, risks, and assumptions that shift over time. If you don't capture those conditions, every future review feels like due diligence instead of duplication. Documentation is a simple solution to the problem.

Logging the logic

A decision log is simple: As a leader, you (or, more likely, someone dedicated to the task) write down what's decided and why at the moment it happens. Several templates are available online to get you started.

What to capture

A useful decision log entry includes:

- *The decision,* plainly stated with no hedging
- *The context:* constraints, risks, pressures that mattered then
- *Options rejected* and why they were
- *Assumptions that were bet on,* especially the ones likely to change
- *Ownership:* who drove it and who owns the outcome

That's it. However, if you do it solo, keep in mind that you're simply denoting the reasoning that made the choice sensible at the time, such as why a DR email campaign was chosen over a soft-sell one or the rationale behind keeping one product while discontinuing another. Companywide policy changes would even be noted in your log.

This is not documentation for its own sake. It's a way to preserve judgment—so the next person doesn't have to reconstruct it from memory, rumor, or a Slack thread with broken links. A decision log doesn't exist to "prove" that

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anyone was right. It's there to make future conversations honest: *Here's what we knew, here's what we assumed, and here's why we chose this.*

How behavior changes

The benefits of keeping a decision log are many. For example, once the rationale is captured:

- Teams often find that second-guessing drops.
- When they know decisions will be documented, they're more likely to clarify assumptions upfront.
- Meetings may shorten since fewer topics need reopening.
- The cultural mindset may transform from "Who decided this?" to "Given what we knew then, does this still hold?"
- Team members begin to see decisions as evolving judgments overall, not permanent pronouncements.

A living document

Over time, your decision logs can become maps of organizational judgment, living ledgers that inform future choices without trapping the organization in its own past. While these tools won't totally eliminate disagreement or prevent every debate from resurfacing, they provide a shared record that makes revisiting decisions more deliberate and less reactive. ■

Take Action

Discuss with your team how you can implement a decision log in meetings, including who will be responsible for it and where it will be kept.

A decision log is simple: As a leader, you (or, more likely, someone dedicated to the task) write down what's decided and why at the moment it happens.

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INVISIBLE WORK, VISIBLE CONSEQUENCES

What keeps work successfully moving forward is difficult to see—and admit to—but it may be secretly eroding your team's morale. BY **LJ RAMOS**

THERE'S A CERTAIN joy that results from a team working hard to complete a project. Good feelings aside, what often makes it possible—invisible work—may never be recognized. This labor holds organizational systems together while fraying the people involved.

What it is

Every organization relies on unseen effort lurking beneath its formal structure. This can be personal (like mentoring new team members or pumping up morale) or practical (like planning events or even just keeping the coffee area clean). In many organizations, this work is not formally acknowledged in performance reviews for those reliable people who do it, often without their buy-in.

Why it happens and what it costs

Modern organizations don't always foster the best efficiency. To keep things running smoothly, however, certain team members pick up the slack because they'd rather do so than have a project fall behind or fail. As organizations become more complex, such invisible work often increases—as does stress and exhaustion for these folks. After all, they still need to maintain their performance in their *actual* roles in the company.

The inclusion of useful tips is one of the top reasons 58 percent of recipients have referred the professional who sent them the magazine in the past 12 months.

How to address it

There are some simple solutions to this problem: awareness, communication, recognition, and adjustment. The first is already done since you now know that invisible work exists.

Next, flat-out ask your team if the methods you use need to be tweaked or even rebuilt. This may be all that's needed for the keepers of these stopgap solutions to speak up. Then be sure to thank them for doing so—while making a mental note of their future promotion potential. ■

Take Action

Ask your managers how invisible work may be impacting your company's overall productivity and morale.

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Front of Tear Out Card 2

Business Insights from the Animal Kingdom

Looking for ways to improve your business? Here are three nature-inspired strategies to help you cultivate success in your workplace.

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Back of Tear Out Card 2

THINK LIKE A BEE

Bees are masters of collaboration, and hives thrive because of their collective effort and efficient communication. Follow their lead, encouraging open dialogue and honest communication within your team to create a productive, harmonious work environment.

HUNT LIKE A LION

Hawks, lions, and other predators showcase the immense power of focus: they pick their targets and approach with patience and precision, increasing their chances of success. Similarly, set clear, ambitious goals aligned with your company's vision and equip your employees with the training and resources they need to excel.

ADAPT LIKE A CHAMELEON

Chameleons are renowned for their ability to adapt to their surroundings, changing color to blend into the background in order to evade threats. Likewise, always encourage flexibility and innovation within your team so they can better respond to market changes and seize new opportunities.

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