



A Message from Dennis

When most people hear the word ‘sherpa’ they think of men employed as porters or guides for mountaineering expeditions in the Himalayas. However, Sherpas are an ethnic group, the inhabitants of the Khumbu-valley, the national park surrounding Everest. Highly regarded as experts in mountaineering, Sherpas also have good physical endurance and resistance to high altitude conditions.

But for the sake of my message to you, I’ll be using ‘sherpa’ as an interchangeable word for an expert guide or coach, someone who knows the terrain, someone who could take me to a high level to the top of the mountain much safer and faster than I could get there on my own.

When we have a sherpa in our lives we grow higher and faster. When we don’t, we often times do not reach our maximum potential. Most athletes who have coaches are already very good or excellent, yet they still want to improve. You may already be good or very good, yet may want to be better. Like athletes, salespeople, business people, the self-employed, need a sherpa.

We all need guidance, we all need help, and we all need coaching. Find a sherpa who can help you get to your next level. Everyone who makes it or wants to make it to the top of the mountain has at least one sherpa, if not many. Find your guide, find your sherpa, find a way. Start today.

~ Dennis

Subrogation Action: Not As Titillating As it Sounds

When it comes to understanding insurance, “subrogation” is a must-know term. Subrogation is a legal right that allows one party has the right to “step into the shoes” of another party for the purposes of bringing a claim for damages.

Let’s say you’ve been accidentally injured, were treated in the emergency room, and submitted the bill to your health insurer for payment. Since fault typically is not determined immediately, but rather through an investigation process, the final decision as to who pays usually has to wait until the investigation is complete. Sometimes the insurance company will pay while determining if someone (other than you) is fully or partially to blame. The insurer may even try to find out if you are planning on suing another party for the injuries you have received. Ultimately, the goal is to ascertain whether some third party may be responsible for paying for your injuries, thereby relieving some of their financial responsibility.

If an employee is injured at work, usually some person other than the employer bears some responsibility for causing the employee’s injury. For workers' compensation purposes, that individual or entity is known as a “third party.” While the presence of a third party does not change who is ultimate responsibility for compensating the employee for work-related losses, subrogation allows an employer paying workers' compensation benefits to either “step into the employee’s shoes” or participate with the employee in a lawsuit against the third party.

The effect of subrogation is that the employee is only paid once for those amounts associated with medical expenses and wage loss that the employer has paid under workers' compensation. Any portion of an award in a lawsuit that includes amounts for losses paid by workers' compensation is refunded to the employer asserting the subrogation claim.

If an insurance company does decide to pursue subrogation, the law requires that you be informed. And if the insurance company does pursue subrogation, they must try to recover the cost of your deductible as part of the process, and refund it to you if they do recover it.

Looking to Hire New Employees? Remember Character Is King

Whole Foods CEO John Mackey once said, “In many companies, the person who talks the best usually gets the job.” However, his viewpoint changed over the years as he saw confident, articulate employees fall short on the quality of their work.

Now, Mackey told *Inc.* in 2009, he looks for character over communications skills, and tries to promote from within as much as possible. “I look for somebody who has classic virtues such as integrity, honesty, courage, love, and wisdom.”

So how do you recognize a person’s character traits in the course of an interview? Step 1: Ask specific questions; Step 2: LISTEN.

Begin by asking questions that demonstrate character qualities in the candidate’s behavior.

QU: Tell me about a significant accomplishment in your career or personal life?

This type of question can give you insight as to traits such as perseverance, persistence, courage. The answer can also reveal what drives them to take action, to make a change. And it can give you an understanding for what is of value to them.

QU: Give me an example of a time when you had to go above and beyond the call of duty in order to get a job done.

This type of question will tell you if they are dedicated, diligent, and/or accountable.

- Did they approach the task with an open mind?
- Were they flexible in their thinking, willing to try something different when faced with obstacles?
- Did the outcome demonstrate excellence and good judgment?

This type of question also gives you insight about the person’s work habits, and how he/she works with others.

Scott Dorsey, co-founder and CEO of ExactTarget likes to ask: What questions do you have for me?

“I love asking this question really early in the interview,” Dorsey told *Inc.* “It shows me whether the candidate can think quickly on his or her feet, and also reveals the person’s level of preparation and strategic thinking. . . . I often find you can learn more about people from the questions they ask versus the answers they give.” (*Inc.* March, 2013)

Need Sales Prospects?

If you think e-mail or social media is just as effective as a phone call or in-person visit for reaching out to prospects, you’re delusional. When you are attempting to do business with people, you have to call or visit in-person first.

You can send an e-mail, physical mail, LinkedIn request, or something else afterwards, but never as an initial



contact to determine if they may be a qualified prospect. First, you can’t even be sure they got the e-mail or social-media message, and second, it’s weak and says you don’t have the confidence in yourself or your product to have a live interaction.

If you’re looking for a way to avoid the hard work of making live calls, STOP IT! Pick up the phone and/or get in the car and go talk to people. Lots of people. If you make the calls necessary to fill your pipeline with tons of qualified prospects, everything else will take care of itself.

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