The Excellence Dividend:
THE EIGHTEEN “NUMBER ONES”

*Investment #1: TRAINING (“Radical personal development” for all = Moral Responsibility = Immeasurable longterm strategic-differentiation opportunity = $$$$$, 10X more important in the Age of AI)

*Asset #1: PORTFOLIO OF FIRST-LINE MANAGERS (Key #1 to employee productivity/retention/product-service quality/customer fan-hood. Selection/training/mentoring of 1st-line chiefs is a strategic priority.)

*Core Value #1: LISTENING EXCELLENCE!!! (“Fierce listening”/“Aggressive listening” to staff, outsiders. Note: Effective listening is time-consuming/exhausting! Effective listening is train-able!) (Branson: Listening is Leadership Key #1.)

*Obsession #1: EXECUTION/“THE LAST 95%” (Omar Bradley: “Amateurs talk about strategy. Professionals talk about logistics.” Fred Malek: “Execution is strategy.” Conrad Hilton Secret #1: “Don’t forget to tuck the shower curtain into the bathtub.”)

*Job #1: ESTABLISHING/MAINTAINING “60/60/24/7365” A CULTURE OF EXCELLENCE-BY-PUTTING-PeOPLE-REALLY-FIRST (Plausible/Profitable/Ennobling: No less than a “joyful” workplace!!!/FYI: “PEOPLE [REALLY] FIRST” = CUSTOMERS FIRST = $$$$ = SOCIETAL CONTRIBUTION.) (Branson: “Business has to give people enriching, rewarding lives, or it’s not worth doing.” DeJuliis: “Your customers will never be happier than your employees.”)

*Calling #1: LEADING IS A HUMAN-POTENTIAL-MAXIMIZATION ACTIVITY—THERE IS NO HIGHER CALLING. Any leader absolutely has the opportunity to dramatically affect the lives of thousands—far more than any surgeon.

*Value-Added Strategy #1: DESIGN EXCELLENCE/RADICAL HUMANIZATION (Apples: “Steve and Jony spent hours discussing corners.”/Review of MINI Cooper S: “No vehicle in recent memory has provoked more smiles.”/Metro Bank: “A jillion little touches, e.g., dog biscuits, scintillating branches, and wonderfully welcoming staff. Healthcare: Human kindness in its delivery promotes healing, DesignX and RadHumanization are by and large beyond the foreseeable reach of AI.”/And a great legacy.)

*Success Credo #1: “ARE YOU GOING TO COST CUT YOUR WAY TO PROSPERITY? OR ARE YOU GOING TO SPEND YOUR WAY TO PROSPERITY?” “OVER-INVEST IN OUR PEOPLE, OVER-INVEST IN OUR FACILITIES.” “COST CUTTING IS A DEATH SPIRAL. OUR WHOLE STORY IS GROWING REVENUE.” (Metro Bank/Commerce Bank mantra/hyper-contrarian consumer banking mega-success USA/UK)

*Organization Effectiveness/$$$$ Payoff #1: WOMEN BUY EVERYTHING (Consumer/Commercial) WOMEN HAVE ALL THE MONEY (Another $22 trillion wealth transfer to women next 5 years) WOMEN ARE BETTER LEADERS (Solid research on this: E.g., F>3M in 12 of 16 key leadership traits per Harvard Business Review/50-50 MF Boards = Plus 58% profitability per McKinsey, SO, WHAT’S YOUR LEADERSHIP TEAM AND PRODUCT DEVELOPMENT TEAM F-M COMPOSITION????

*Missed Opportunity #1: OLDIES/RICH, MEGA-NUMEROUS, IGNORED—PLENTY OF TIME LEFT (“People at 50 have more than half their adult life ahead of them”—e.g., Americans buy 13 cars in a lifetime, 7 after age 50. Household net worth 65 plus is 47X > 35 minus. “Marketers’ attempts at reaching those over 50 have been miserably unsuccessful.”)

*Economic Cornerstone #1: SMEs RULE/“BE THE BEST, IT’S THE ONLY MARKET THAT’S NOT CROWDED” (SMEs/Small and Medium-size Enterprises create the jobs, employ almost all of us, are the prime innovators—every economy’s backbone. Monster-size businesses cut costs, dump people over the side, underperform the market.)


*Personal Habit #1: READ. READ. READ. READ. READ. READ. (Investor superstar: Not reading enough = CEO Deficit #1.)

*Time Management Must #1: SLOW DOWN (All the important things—relationship building and maintenance, culture maintenance, aggressive listening, Excellence—take time, lots of.)

*Making Things Happen Dictate #1: LUNCH!!! (The “Sacred 225 At Bats” = 225 Lunch Opportunities/Year = 225 Golden-Never-to-Be-Repeated Opportunities to meet new people, learn new things, establish and cement relationships up/down the organization and way beyond. LUNCH = NETWORKING OPPORTUNITY #1. Do NOT waste a single lunch opportunity/Keep score!)

*Daily Activity #1: MBWA/MANAGING BY WANDERING AROUND (Daily. Daily = EVERY DAY. No excuses. Ever./And: If you don’t LOVE doing regular MBWA, choose another career!!!)

*Commandment #1: EXCELLENCE IS THE NEXT FIVE MINUTES (Excellence = ULTIMATE SHORT-TERM STRATEGY = Next email/Chance hallway meeting/Saying “Thank you” for something small/Lending a helping hand for a half-hour when you’re busy …)

*Axiom #1: HARD (NUMBERS, PLANS, ORG CHARTS) IS SOFT. SOFT (RELATIONSHIPS, CULTURE, LISTENING, EXCELLENCE) IS HARD. Sustaining winners: THE MIS-NAMED “SOFT STUFF” COMES F-I-R-S-T!!!!!