

COURAGEOUS CULTURES

How to Build Teams of Microinnovators, Problem Solvers, and Customer Advocates

KARIN HURT & DAVID DYE



AN IMPRINT OF HARPERCOLLINS

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> ISBN TK (eBook) ISBN 978-1-4002-1953-7 (HC)

Library of Congress Control Number: 2020930371

Printed in the United States of America 20 21 22 23 LSC 10 9 8 7 6 5 4 3 2 1 To our children, Averie, Ben, and Sebastian for the courage to believe, work, and create a better tomorrow.

Praise for COURAGEOUS CULTURES

"Silence isn't always golden. Effective organizations need people to speak up. *Courageous Cultures* is the ultimate guide to building a workplace environment that values outspokenness. By following the guidance in this savvy book, you'll attract first-rate talent, serve your customers better, and liberate people to perform their best."

> —DANIEL H. PINK, #1 New York Times bestselling author of When, Drive, and To Sell Is Human

"Hurt and Dye offer leaders a wonderfully practical road map for how to get the most from their people—by creating a culture where safe silence dies and small acts of courage compound to increase innovation, problem solving, and customer advocacy. If you want to increase contribution and multiply the capability of your team, *Courageous Cultures* is a must-read."

> —LIZ WISEMAN, New York Times bestselling author of Multipliers and Rookie Smarts

"Imagine if you could cast a magic spell over your entire team and suddenly all the complainers became problem solvers, the safely silent became innovators, and your bystanders became upstanders. *Courageous Cultures*, by Karin Hurt and David Dye, will teach you how to cast that spell. Unlike other management tomes that are short on specifics, this book gives you the specific advice, action plan, and templates to transform your organization."

> —KEVIN KRUSE, CEO of LEADx and *New York Times* bestselling author

"Courageous Cultures offers a compelling and actionable roadmap for business leaders to tap into the energy and wisdom lying just below the surface within their own organizations. With databacked insights and a straightforward approach, *Courageous Cultures* will help leaders create a strong culture where the great ideas brewing in the minds of knowledgeable frontline workers are always welcomed and fully encouraged by every manager. In a business environment faced with continually shifting customer expectations and rapidly changing competitive forces, no leader should be without this valuable resource."

---RANDY OOSTRA, President and CEO of ProMedica Health System

"In today's uncertain times, courage is indispensable to effective leadership. Without a culture of courage, leaders cannot lead organizations to seize opportunities for growth that change brings. This book offers simple steps on how leaders can nurture a bold organizational culture that encourages people to speak up, take smart risks, innovate, become problem solvers, and seize competitive advantage in a fast-transforming business environment." —SUNIL PRASHARA, President and Chief Executive Officer of Project Management Institute

"Don't we all want to promote a culture where our employees are able to speak up, speak truth, solve problems and hold each other accountable? In *Courageous Cultures*, Karin and David use storytelling and examples to share the formula organizations need to 'Own the UGLY' and create a culture where employees do not have a fear of speaking up and can take organizations to new heights."

-KYE MITCHELL, Chief Operations Officer of Kforce

"In a world of accelerating disruption, Karin and David provide powerful tools to tap into the innovative and problem-solving capacity of every employee. No grandiose, glamorous, otherworld theory here; *Courageous Cultures* is a compendium of straightforward, proven, practical ideas and solutions. Read the book, and up your game."

> ---WHITNEY JOHNSON, award-winning author of Disrupt Yourself and Build an A Team

"Trust is the currency of business. In *Courageous Cultures*, Karin and David give you invaluable tools and the road map to leverage trust and transform your results to build a twenty-first century organization."

> —DAVID HORSAGER, CEO of Trust Edge Leadership Institute and bestselling author

"Karin Hurt and David Dye masterfully unearth an invaluable competitive advantage for any company—a culture that promotes employee voice, honesty, and transparency. This book goes beyond theory to provide actionable advice that delivers results."

> ----ERIC GEORGE, MD, Founder and CEO of ERG Enterprises and author of *We: Ditch the Me Mindset and Change the World*

"Don't miss out on the opportunity to create an open and fearless culture. *Courageous Cultures* is a timely and practical approach for business leaders and managers to create a positive culture where innovation and commitment will soar! You will be amazed at the possibilities when your employees feel truly empowered to share their ideas and solve problems."

-JEANNE MARTEL, CEO and Cofounder of ClinicalMind

Foreword

Why Voice Matters More Than Ever . . . and How to Make It Real

AMY C. EDMONDSON Novartis Professor of Leadership and Management Harvard Business School

was honored to be asked to write a foreword for this timely and practical book. The book is *timely* given the recent headlinegrabbing corporate failures that can be traced in part to employee silence when voice was surely possible. At the same time, the *#MeToo* movement brought home the reality of sustained harassment and abuse for an unimaginable number of women in the workplace. When speaking up is thwarted, problems fester and have the chance to turn into major failures. This book's focus on how to build a workplace culture where employees can speak up despite the very human fear of doing so—has thus never been more important than it is today. The book is *practical* because the authors equip readers with a series of simple exercises that they can use to build a culture in which people do speak up—and do so in ways that allow thoughtful listening and action on the part of leaders and coworkers.

We don't have to look far to find corporate failures to analyze. Notably, the fatal accidents of two 737 Max jets in October of 2018 and March of 2019 stand as stark reminders of the challenge of employee voice-even in high risk industries. Understandably, these events led to intense scrutiny of Boeing production facilities, and in mid 2019 news began to emerge that workers in the Boeing 787 Dreamliner plant in South Carolina felt pushed to maintain an overly ambitious production schedule and were fearful of losing their jobs if they raised quality concerns. Although not the facility where the ill-fated 737s were produced, the South Carolina workers' experience presented a textbook case of a widespread belief among employees that speaking up will trigger retribution rather than appreciation. The accidents and the resulting media attention created a wake-up call for Boeing, culminating in the firing of its CEO in late December of 2019. What was required at the company was far more than technical fixes. Boeing, like so many organizations today, was in need of a massive culture change. Lacking what Karin Hurt and David Dye call a courageous culture, Boeing was at grave risk of missing errors and improvement opportunities alike.

WHY IS IT HARD TO SPEAK UP AT WORK?

To understand why a courageous culture is so necessary—and why it is such hard work to bring it about—we must first consider how worker silence can prevail even when a product is directly and obviously related to human safety. How is it that preventable mishaps can happen—as they did at Boeing—when so very much is at stake?

The answer lies in our shared psychology. We human beings are finely attuned to risk. Now, that ought to work in our favor, especially when it comes to things like engineering safety systems for airplanes or preventing wrong-site surgery in hospitals. The trouble is, we're attuned primarily to *interpersonal* risk rather than technical risk.

It's human nature. We don't want to ruffle feathers. We don't

want to be the Cassandra bringing bad news—instinctively appreciating that messengers get shot, even when they're "just the messenger." We don't want to be thought of as stupid when we say: "I just don't see how this is going to work." We don't want a dressing down when we point out a quality problem. Even in the absence of bullies—or of bosses sending a message loud and clear that dissenting views or pushback are unwelcome—people naturally assume that criticism is rude, half-baked ideas are unwelcome, and requests for help will trigger disdain.

Human beings spontaneously overvalue maintaining a sense of comfort, security, and belonging in the moment, and spontaneously undervalue the vague, probably-won't-happen-anyway, potential failures that might unfold in the future. Psychologists have a term for this bias—*discounting the future*—and it makes it easy for us to hold back on speaking up even when human safety is at risk.

On top of that, the incentives in most workplaces conspire against employees speaking up and against managers actually hearing them. As Bob Sutton at Stanford puts it, "bosses live in a fool's paradise," often of their own making.¹ The so called "mum effect" leads subordinates to soften bad news, or withhold it altogether, such that the higher you go up the corporate ranks, the rosier the picture can seem.²

COURAGE OR PSYCHOLOGICAL SAFETY?

Even before the welcome publication of this book, courage has been gaining attention in the management literature. We can safely say that courage at work has never been more desirable—or more challenging, and, as a growing number of people contemplate the challenge of speaking up at work, the related concept of psychological safety has received an explosion of interest in both the academic and practitioner management literatures. Mentions of "psychological safety" have grown exponentially;³ my own recent book on the subject, *The Fearless Organization*, has been unexpectedly popular. This interest reflects, I believe, growing recognition that today's workplaces require people to collaborate, solve problems, and respond to unexpected challenges. Doing all of those activities well requires speaking up openly and without hesitation. Whether leading a team in the office or caring for patients in the hospital, psychological safety helps people communicate, experiment and speak up.⁴

Within this active conversation about speaking up, we find understandable confusion about the relationship between psychological safety and courage. Does psychological safety take away the need for courage? Or does courage take away the need for psychological safety? The answer to both questions is a resounding "no." Psychological safety and courage are simply two sides of the same (immensely valuable) coin. Both are—and will continue to be needed in a complex and uncertain world. Karin and David define a courageous culture in Chapter 1 of this book as a place where people speak up (Chapter 1). I've defined a climate of psychological safety similarly—as an environment where people believe they can speak up.⁵ In short, candor is as vital as it is challenging in the modern workplace. And fostering it will take a village-like multipronged effort.

Because of what we know about human psychology in hierarchies (and frankly, what social system isn't a hierarchy?), we cannot avoid the simple truth that speaking up is difficult. And so, facilitating voice requires working both sides of the equation. A climate of psychological safety is, for all practical purposes, one and the same as a courageous culture. Both terms describe workplaces where everyone understands that their voices are welcome. In these workplaces, speaking up is still not effortless (that could be asking too much!). But, in these workplaces, people nonetheless understand that voice is expected and valued, despite the pull toward silence.

The difference in emphasis between psychological safety and courageous cultures may be a meaningful one. When we emphasize psychological safety, we risk putting the burden squarely on the shoulders of leaders—whether of teams or organizations—to do what they can to create environments where others' voices can be heard. When we emphasize courage, in contrast, we put the spotlight on individuals—inviting them to step up and share what they see, wonder about, and worry about—despite the anxiety they may have about doing so—because of what's at stake. Here the risk could be seen as asking for heroics on the part of undervalued and at times under-rewarded employees everywhere.

It seems to me that any earnest effort to foster direct and timely voice at work will require emphasizing both sides of this precious coin at the same time. Leaders must do their part to encourage and invite voice. Everyone must do their part to speak up despite fear. Yet, it's undeniable that courage is more compelling. Who doesn't want to be seen as courageous?

For this reason alone, I'm excited about *Courageous Cultures*. Karin and David inject new energy—and new tools—into the Sisyphean quest to build organizations that can thrive in the 21st century by engaging the voices of all who work in them. The academic research is overwhelming: when people believe they can speak up at work, the learning, innovation and performance of their organizations is greater. Teams and organizations in which people believe that their voices are welcome outperform their counterparts.⁶

MAKING IT REAL

Courageous Cultures offers a model for building energized teams of learners and problem solvers—a model that is desperately needed in today's workplace. At the very core of this model is a mindset that welcomes voice, whether it brings good news, bad news, or a puzzle. This mindset starts with curiosity and is fueled by passion about a compelling purpose. It naturally fosters the leadership behaviors that inspire and invite others' voices. As you will read in the pages ahead, building a courageous culture starts with your own passionate commitment to doing so. You must start by sharing (and speaking often about) a clear, compelling mission. With that foundation, you can continue to nurture a courageous culture through issuing repeated and genuine invitations for voice—explicit requests in both formal team meetings and informal interactions. But without a commitment to responding in appreciative, productive forward-looking ways, courage is quickly stifled. This book shows you how to do all three of these vital leadership activities, starting tomorrow. The framework offered by Karin and David mirrors the high-level advice you can find in prior writings on this topic⁷ and, fortunately for readers, breaks this framework down into to practical, sequential, actionable steps that can be taken in any workplace today.

Fortunately, even if voice will always be challenging, leaders have access to a formula that works. *Courageous Cultures* offers such a formula, and leaders who adopt it with passionate intent will be poised to build the kinds of workplaces companies need and employees want.

What Is a Courageous Culture?

hy am I the only one who finds these issues? What's wrong with my managers? Why can't they see this stuff and fix it?"

"We've got so many ways for people to submit their ideas, why don't more people use them?"

"My direct reports are always out talking to employees, but why is it that all we get is a bunch of fluff?"

Have you ever found yourself asking these questions? You're walking around and discover a fantastic best practice—which everyone could benefit from—but no one knows about, not even the folks five feet away from where you found it. Or you discover a glaring problem—which apparently has been going on for years—but no one bothered to tell you. Or you have a state-of-the-art suggestion system that's empty. We hear these challenges from leaders we work with all the time.

Do you know what's really interesting? When you talk to the front-line employees in these same organizations, you'll often hear statements like:

- "The only way to get the customer what they need is to use this workaround. I've been doing it for years, which is why my customers love me. It's not standard procedure, though, so I keep my head down and hope my boss doesn't notice."
- "They say they want our ideas, but nothing ever changes. I've stopped bothering."
- "Whenever a bigwig from HQ comes to do a focus group, my boss warns us to talk only about the good stuff so we don't look like we're complaining."

And we wonder, "Are you all working for the same company?" People have ideas. Leaders want to hear them. But somewhere it breaks down.

This disconnect stifles innovation, problem solving, and delivering breakthrough results for your customers. Your success depends on quickly incorporating the best ideas from across your business, on understanding what's not working and how to make it better. But what if you never hear what's working well and what's broken?

For many companies, it's not senior leaders who fear making big go-no-go choices that stifle progress. Rather it's the exponential effect of thousands of small opportunities missed because people didn't speak up when they saw something stupid or didn't share their idea because it might not be well received. The best practices languish, unshared and unspoken. Why?

Because people are often discouraged for saying the wrong thing and not rewarded for saying the right thing—so they say nothing. The consequences can be dire: customers leave, problems multiply like the heads of the Hydra, and employees lose heart. The tragic truth is, most of the time, leaders think they're creating an open environment that encourages employees to speak up and are surprised when they learn that employees are holding back. Too often, employees and leaders both feel that no one cares about making things better.

WELCOME TO THE WORLD OF COURAGEOUS CULTURES

Instead of safe silence and frustrated leaders, what if you had a Courageous Culture? A culture where:

- Teams at every level of your business continually ask, "How can we make this better?"
- Leaders have the courage to ask what's not working and really listen.
- Everyone is confident to raise a hand on behalf of the customer and put purpose above politics.

What does it mean to have a Courageous Culture? Our favorite definition of culture comes from Seth Godin: "People like us do things like this."¹ It's that invisible force of mutual understanding and awareness that drives behavior. A Courageous Culture is a place where "people like us" speak up. We share ideas. We solve problems. The default is to contribute. It's a culture where silence isn't safe and effort is everything. Courageous Cultures go way beyond employee engagement. People are energized. They bring their whole selves to their work. Innovation isn't limited to the senior leadership team or R&D. Everyone innovates, every day.

This isn't a book about large scale innovation, the ground-breaking shifts in direction to capture new markets, or building a gamechanging product (though Courageous Cultures can do that too). It's about the daily innovation that improves your customers' experience today. The group that comes together and says "if we're serious about this, we've got to solve this problem" and then does. When you build a Courageous Culture, you'll see teams of Microinnovators, Problem Solvers and Customer Advocates working together to make things better.

Throughout *Courageous Cultures*, we will introduce you to leaders, organizations, and teams that are committed to shifting their culture from safe silence to consistent contribution. Leaders like Leon Haley Jr., MD, CEO University Florida Health Jacksonville and dean of University of Florida COM-Jacksonville, who told us, "If we ignore our staff's ideas or disregard the potential of an idea they offer us, we're essentially inviting them to leave and take their idea to another hospital, clinic, or physician practice who will listen."

Cultures like that of Bridgewater Associates, one of the world's most successful hedge funds, with radical commitments to transparency, open-mindedness, and where speaking up with criticism isn't just allowed, it's expected.

Places like Trader Joe's, a grocer with the highest revenue per square foot and throngs of brand advocates, where continual improvement is fundamental and everyone does what it takes to serve the customer. Companies like Basecamp, whose founders, Jason Fried and David Hansson, are committed to a calm and productive workplace with courageous leaders who choose "calm over crazy."

Organizations like WellSpan Health, which is clear about its mission of health through exceptional care for all and which remains creatively curious about the best way to achieve it.

And businesses like Nestlé, which create a Courageous Culture through its commitment to diversity and inclusion.

You'll meet leaders who have built Courageous Cultures within their teams—even when their larger organization wasn't there yet. We'll share our own experiences building teams and cultures where people speak up, solve problems, and advocate for customers. And, perhaps most importantly, you'll meet many leaders² who are in the process of taking the next step to a Courageous Culture. We hope that these stories will inspire you with what's possible, give you practical examples to follow, and motivate you to build your own Courageous Culture.

Behind these stories, you will find the research. We set out to answer the questions we heard from those senior executives, to explore the gap between leaders' intentions and employees' experiences, and to find out, practically: How does courage show up at work and what makes it so challenging? How can leaders build teams of Microinnovators, Problem Solvers, and Customer Advocates? And finally, you're likely familiar with the concept of FOMO (Fear of Missing Out). Well, in our work with organizations around the world, we've encountered another "fear of"—Fear of Speaking Up, which we call FOSU. FOSU is the reluctance, hesitation, or outright fear that prevents people from sharing solutions, problems, and ideas. The final question we wanted to answer is what causes FOSU and how do leaders overcome it to build a Courageous Culture?

We worked with the University of Northern Colorado's Social Research Lab to answer these questions. We did quantitative and qualitative research studies and conducted interviews with leaders from around the world. We partnered with organizations in industries ranging from financial services to health care to defense industry engineers to dive deep and interview leaders at every level of the organization. We've asked participants at conferences where we speak and in the leadership workshops we conduct to talk with us about their experiences with courage at work.

What we learned was challenging, frustrating, and encouraging. We've written *Courageous Cultures* to distill this research and give you the road map to build a culture of microinnovation, problem solving, and customer advocacy. And while we're on that subject, let's take a moment to clarify what we mean when talk about these innovative problem solvers.

TEAMS OF MICROINNOVATORS, PROBLEM SOLVERS, AND CUSTOMER ADVOCATES

A Microinnovator is the employee who consistently seek out small but powerful ways to improve the business. She consistently wonders, "How can I make this easier, better, or faster?" Then she speaks up and share what she's learned. He's the trainer who sees that new hires aren't retaining a key skill and, rather than rely on the curriculum he received, builds a new way to teach and evaluate it. She's the team member who sees a gap in the way data moves between two teams and builds a shared resource where both teams can quickly find what they need.

A Problem Solver is the employee who cares about what's not working and wants to make it better. He uncovers and speaks openly about what's not working and thinks critically about how to fix it. Problem Solvers care about the business, treat it as their own, and focus on solutions. She's the video producer at a rapidly growing marketing company who says, "We've got twenty-one different ways to manage projects and communicate with one another. We're wasting days and dollars duplicating effort or putting things in the wrong place. If we can narrow it down to three, we'll save money and be able to take on more clients." It's the team that can't get the information they need from their database, but they refuse to shrug and live with it. They roll up their sleeves and work together with IT and their manager until they find a solution.

A Customer Advocate is the employee who sees through your customers' eyes and speaks up on their behalf. Customers may include your clients, students, patients, citizens, or for internal corporate support roles, your colleagues. Customer Advocates actively look for ways to improve customers' experience and minimize customer frustrations. He's the nurse who observes that patients are more relaxed when they understand what is happening. He suggests that the clinic revise its procedures to begin every patient interaction with a statement of what's being done and why. She's the engineer who sees that by the time she receives the customer specs, the project is already behind the desired schedule. She recommends a new customer intake process that will help customers identify their needs much earlier in the process.

In our world of rapid change, a Courageous Culture is your competitive advantage. It ensures that your company is "sticky" for both customers and employees.

HOW TO USE THIS BOOK

We've written *Courageous Cultures* as an interactive team exercise. You can read the book straight through, but you'll get the most value when you and your team spend time with each chapter, complete the exercises to together, discuss your opportunities, and implement the suggestions you'll find in the coming chapters.

The Road Ahead

In the next chapter, we discuss why a Courageous Culture is such a huge competitive advantage in an era of unprecedented change. In chapter 3 we'll share the findings of our research into what keeps people from speaking up and then lay the foundations for what you can do to overcome that reluctance. In chapters 4 and 5, the focus shifts to you and addressing the courage crushers you need to remove, followed by how you find the courage to credibly lead a Courageous Culture. In chapter 6 you'll get a look at how Courageous Cultures work in practice and the elegant dance that makes them possible. chapters 7–11 give you the tools to build a Courageous Culture. chapters 12–14 answer questions about how to build systems and infrastructure that support Courageous Cultures, how to lead different types of challenging people, and how to help your managers lead a Courageous Culture.

As you read and discuss, you'll undoubtedly find ideas and techniques that you've already mastered and think, "Hah, they should have interviewed us for this chapter, we've got some great best practices!" Take time to celebrate those and find ways to reinforce that momentum. It will serve you well as you experiment with some of the new ideas that may be less familiar. We'd also love to hear about what you doing. If you're up for sharing, please drop us a note to info@letsgrowleaders.com.

First Tracks

As you read Courageous Cultures, you will likely encounter ideas and techniques that feel like you're in uncharted territory. If you're a skier it might feel like you've ridden the first lift up the mountain after a great fresh night of snow and you get to make the first tracks in the deep powder. Or perhaps you had a similar feeling as a child jumping in the wet sand and making prints for your friends to follow. That's why we've designed this book with easy step-by-step First Tracks to get you started.

After we've laid the foundation in chapters 1–5, chapter 6 and the following chapters each include a First Tracks section at the end of the chapter to make it easy to get started on your Courageous Cultures journey. These are tools, best practices, and approaches you can use to build a Courageous Culture within your team. They are designed to build on one another, so we encourage you to do them sequentially. We're deliberate about inviting you to start small and build momentum as you go—picking a few areas to work on before thinking more broadly about your entire organization.

Your Free Strategy Guide

Finally, we want to invite you to download the free companion *Courageous Cultures Executive Strategy Guide*. You will find the First Tracks templates, additional discussion questions to engage your team, and more detail for the tools, best practices, and approaches you can use to build a Courageous Culture in your organization. You can download the *Executive Strategy Guide* at www.CourageousCulturesBook.com.

Research

Our research collaboration with the University of Northern Colorado's Social Research Lab shows that employees have good ideas, they want to be heard and leadership wants to hear them.

However, all too often, employees and leaders feel that no one cares about cultivating a communicative culture of *solution-focused problem solvers.*

These barriers to a Courageous Culture are natural tendencies, but they aren't set in stone. It's possible to change the culture and make the shift from safe silence to consistent contribution.

We conducted our research to find out how these human tendencies show up and practical answers to help you build a Courageous Culture.







35% of respondents say they were not asked for ideas when they first trained for the role!

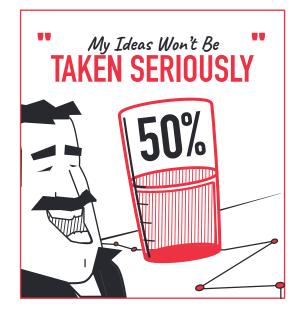


Conclusions

We found **five significant reasons** that people don't speak up to contribute solutions, microinnovations, or advocate for customers:

- People don't think leadership wants their ideas
- 2. No one asks
- 3. They lack confidence to share
- 4. They lack the skills to share effectively
- People don't think anything will happen, so they don't bother









COURAGEOUS CULTURES www.CourageousCulturesBook.com

7 Steps to a Courageous Culture **1** Navigate the Narrative

Leverage your courageous moments to inspire future confidence.



Build a foundation of safety, direction, and confidence.



Intentionally seek out ideas, engagement, and solutions.

4 Respond with Regard

Acknowledge, celebrate, and invite more contributions.

5 Practice the Principle

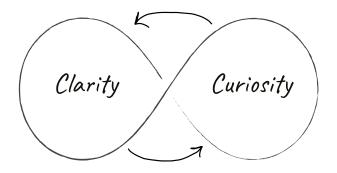
Find the universal ideas that can scale and localize best practices.



Build momentum, sustain success, and prevent a return to old behaviors.

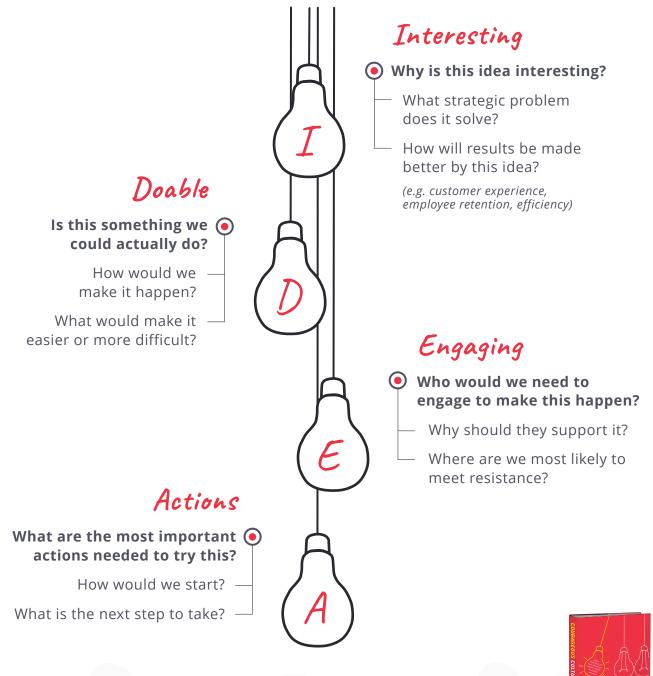
🕖 Build an Infrastructure for Courage

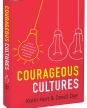
Align system and processes to support your Courageous Culture.



-I.D.E.A. Model

A good I.D.E.A. has a better chance of *being used and making a difference*. Help your team bring you BETTER ideas by sharing these criteria.





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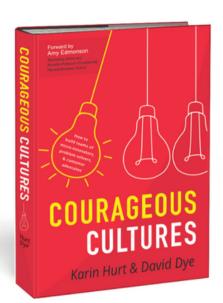
Karin Hurt and David Dye are the Founders of <u>Let's Grow Leaders</u>, a leadership training and consulting firm in Maryland, and the authors of 5 books including <u>Winning Well: A</u> <u>Manager's Guide to Getting Results Without Losing Your Soul</u> as well as the soon to be released <u>Courageous Cultures: How to Build Teams of Microinnovators, Problem Solvers, and</u> <u>Customer Advocates</u>. Recently named on Inc's list of Most Innovative Leadership Speakers, Karin and David work with leaders around the world who want to achieve breakthrough results and build highly innovative, courageous cultures. They are also dedicated to their philanthropic initiative, Winning Wells, building clean water wells in Cambodia.



More ways to read (and share) Courageous Cultures

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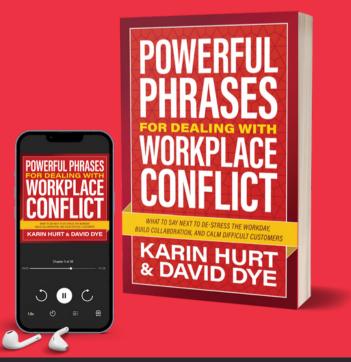
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Bring a Courageous Cultures <u>Team Innovation Program</u> or <u>Keynote</u> to Your Organization

For more practical ways to encourage courage, don't miss our latest book, <u>Powerful Phrases</u> for Dealing With Workplace <u>Conflict: What to Say Next to</u> <u>De-Stress the Workday, Build</u> <u>Collaboration, and Calm Difficult</u> <u>Customers</u>



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