

President's Message:

Straight Talk on Changing with the Times – Part Two

by Kevin Hunter
President GAMA International Canada 2002-2003

In Part One of “Straight Talk on Changing With the Times” (Fall 2002), I spoke very candidly about a lot of topics surrounding our Association.

I talked about our history, and how things have changed both within our industry and within our Association. I talked about membership, and the need for us to build new membership in order to ensure survival. I spoke about the lack of clarity in the past

with respect to what our Association stood for: what we are, what we do, and who we represent.

So where are we today, a few months later?

Affiliate relationship with GAMA International

We continue to work on building member value in part through our relationship with our U.S. affiliate, GAMA International. Two of the more popular



programs that our members are taking advantage of include the recent LAMP conference in San Antonio, Texas and the Field Leaders Forum teleconferences. In addition, response thus far to the bimonthly GAMA International Journal publication has been very positive.

We welcome your feedback and suggestions on any of our programs at any time.

Professional Development

Our professional development initiatives surround four key topics relevant to leaders within the industry: Coaching & Leadership, Recruitment & Selection, Business Development (including such topics as Marketing, Compliance, Lifestyle Management and Technology), and Training & Education. A major undertaking by GAMA Canada is the development of a Leadership Designation, the first of its kind for our industry. The program will focus on the four key areas above as well as prove suitable for all of the various channels of distribution within our industry today. Progress is well underway on this exciting program and we look forward to sharing much more with our members during the coming months, including during our annual conference in September.

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President's Message *(continued)*

Awards Program

To address the needs of different distribution channels, our Board is working diligently to revamp our long-established awards program to meet the needs of a wider audience. Stay tuned for more info!

Annual Conference

Our Conference Committee has put together a positively dynamite program for this year's conference. We have pulled together some of the most talented individuals working in our industry to share their success stories — not just what they have accomplished, but how they have done so and what, specifically, you too can do to help become more successful.

In addition, we are building on last year's more relaxed, casual atmosphere by injecting some extra fun into the program this year. After his keynote presentation on Monday, Sept. 15, Jeff MacInnis, Canadian adventurer and explorer, will take the entire group of delegates off site for an exciting team-building mini Eco-challenge. Don't worry — this program is more mental than physical — and it promises to be a great way to "switch it up" from traditional meetings where you're stuck in conference rooms all day. Be sure to visit our web site at www.gamacanada.com for more information about the conference or to register online. See you there!

In closing, in Part One of this article I finished off by talking about change being a word that has floated around GAMA/MAFAC/LIMAC for years. I'm pleased to report that just as promised back in the fall, change is indeed occurring and we are well on our way to building a stronger, vibrant, more meaningful association. Your continued support is absolutely critical and the best thing you can do as a member is to introduce a friend or colleague to GAMA Canada. In doing so, you will help ensure our growth and vitality.

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Are You a Manager . . . or a Leader?

by Gary Vikesland, MA LP LMFT CEAP
Employer-Employee.com

To manage or to lead: that is the question faced by many managers. But alas — what does it mean to be a leader? Is being a leader significantly different than being a manager, and is it possible to manage and to lead at the same time?

Definition of Manager and Leader

A **manager** basically directs resources to complete predetermined goals or projects. For example, a manager may engage in hiring, training, and scheduling employees in order to accomplish work in the most efficient and cost effective manner possible. A manager is considered a failure if he or she is not able to complete the project or goals with efficiency or when the cost becomes too high.

On the other hand, a **leader** within a company develops individuals in order to complete predetermined goals and projects. A leader develops relationships with his or her employees by building communication, evoking images of success, and by eliciting loyalty.

Comparison of Manager versus Leader

Manager: A company CEO directs Sarah, one of the company's up and coming managers, to hire enough new employees to provide the company with a state-of-the-art customer service department. Sarah undertakes her project with enthusiasm. She hires only those employees who can work the assigned hours, will accept the modest pay, and have experience working in customer service. She trains her new employees to perform the job to her expectations and assigns the employees to their new positions. Sarah

measures her success in terms of efficiency, calls handled per hour, and cost effectiveness; i.e. whether she met her budget. However, Sarah did not anticipate that of the employees she hired, only a handful would remain working six months later.

Leader: Rob obtains the same assignment as Sarah. Rob hires employees that he believes he can develop a working relationship with, versus just those employees who will work the assigned hours and take the modest pay. Rob's goal is to hire a diverse group of employees, some of who do not have any customer service experience, with whom he feels he can develop a personal connection. A large part of Rob's training involves team building, telling successful stories, and listening to each employee's own desires for what constitutes a fulfilling job. Rob still assigns his employees their job duties and schedules at the end of training. He measures success in terms of efficiency and cost effectiveness, but he also measures success in terms of low employee turnover, employee morale, and employee development. Rob feels proud when one of his employees obtains a promotion a year or two after being hired.

Can a Manager be a Leader and a Leader be a Manager?

The answer to this question is **yes**. The skills to be a leader or a manager are not exclusive in nature. A leader who only displays leadership skills will be ineffective when it comes to checking time cards, completing employee reviews, and scheduling employee vacation time; things that employers require their managers to do on timely basis. Similarly, a manager who spends all of his time completing paperwork and reading reports will only create more problems because he lacks a developing relationship with his employees.

If you are a manager who has spent too much time managing and not enough time leading your employees, start spending 10% of your time each week leading until you can establish 25% of your time in leadership practices. If you are a leader who only likes to lead, either become a politician, hire an assistant to be the manager, or start spending more of your time getting the paperwork done.

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The 4-1-1 On Constructive Criticism

by Jamie Walters
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Spring 2003

Being critical is easy, and offering criticism seems easier still. Yet constructive criticism — the more refined and effective brand of critical feedback — is like an art when compared to nagging, nit-picking and negativity. Nothing makes most people bristle more quickly than unfair, unskillful, or unsolicited criticism. Yet there are times when offering constructively critical feedback is essential to maintaining excellence and strong relationships.

A few tips on how to be more skillful — if implemented mindfully — can make an enormous difference. Some tips include:

Realize that relationships matter

Is a husband criticizing a wife, an employer criticizing an employee, a supervisor criticizing a direct report, a project leader criticizing a team member, or a colleague criticizing a peer? Some approaches for offering constructive criticism can be applied in all cases, and in all cases success depends on the agreements that are in place — and understood by both parties. For example, an employer providing a critique of an employee's performance rests on a foundation of the agreements made at the start of the employment relationship about the employee's role and the employer's expectations. A colleague criticizing a coworker can require a more delicate approach, because the same assumptions regarding authority are not in place. Also, remember that one of the most important priorities is to maintain a positive, respectful relationship with the person once the discussion has drawn to a close!

Review assumptions

Most people automatically assume that they're right and everyone else is wrong, and it's their mission in life to correct others! From the other side of the discussion, though, it seems a lot more like unproductive, demotivating criticism. One great thing to do before you lob criticism at someone else is to review where you might be making assumptions about the relationship, expectations or how the person is approaching a project or situation. For example, if you're about to criticize someone for "never listening," your assumptions might include your perception that you've been clear in your communication or seeing expectations from the same place. In fact, neither may be true. Scouting potential assumptions can help set the foundation for a more positive discussion or feedback-sharing session.

Relax and center before meeting

If we're anxious about providing critical feedback, or feeling frustrated or resentful about another person's behavior or performance, we might be tempted to head into a feedback-sharing discussion in a state of stress. The better choice is, after reviewing tips like these to put the discussion in proper perspective, is to take a few minutes to relax, breathe slowly and deeply, remember our highest intentions for the meeting and for sharing our feedback. Whether you say a prayer or borrow a few relaxation or mindset management tips from your favorite athlete or self-help book, making an effort to relax and center will make a positive difference in the tone of your meeting, and you'll be more likely to be skillful rather than reactionary in your discussion.

Share intentions

Before offering criticism, check your own intentions for wanting to let someone else know what they've done wrong or what could be refined in their behavior or performance. This provides a good litmus test for

whether the issue under critique is really a matter of preference, work style or worse, your own problem. Then preface your criticism by sharing your intentions. For example, you might say, “My intention for wanting to talk with you is that I want our group’s work to be excellent, and something we can all be proud of” or “My intention for needing to say this is that I’m feeling very frustrated that I might be getting taken advantage of here, and it’s important for me that we maintain a positive working relationship.”

Clarify expectations

Murky or unvoiced expectations create problems when it’s time to provide feedback, including constructive criticism, of someone else’s behavior or performance. In addition to sharing your intentions for the discussion, you might want to share your perspective on how you understand any working agreements or your own expectations for the situation or the other person’s performance or behavior. Doing so might sound something like, “My understanding of the project is that you were going to be handling meeting logistics by Friday afternoon and forward that information to me.”

Ask questions (and listen to the responses)

Another great way to collect information that will help you to unveil unclear expectations, misperceptions or lack of clarity is to ask questions. The opposite, of course, is just doing all of the talking (which comes perilously close to assuming that you’re correct in your perception of the situation!). Before providing constructive feedback, it would be great to ask questions and learn more about how the other person understood his role and assignments, how he understood any agreements, what he thought you or others expected of him, and how he felt about his performance on those contributions to date. Often, as you listen to someone’s responses to questions, you have at least one “Aha!” moment that enriches your own understanding, which then allows you to provide much more constructive feedback.

Speak respectfully

Think about it: Nothing seems worse than being yelled out, scolded, or just “talked at.” And all of those seem even less constructive if you feel that what’s coming at you is biased, inaccurate or unfair, and that you’ve

not been offered a chance to share your perspective on the matter (and felt like someone actually listened!). In any discussion, and particularly one where you’ll be offering criticism, it’s important to listen, to ask questions, to ensure that you’ve made clear that what you’re sharing is your perspective rather than a judgment or indictment of the other person. It’s much nicer to participate in an information-sharing dialogue — where both people get to speak and listen — than it is to feel like you’re before the Inquisition!

See the positive as well as the negative

Studies show that many people feel criticized, bullied or ostracized more than appreciated at work, and a fair percentage of people leave their place of employment because of such interpersonal problems with supervisors or colleagues. One great practice: Before your meeting where you’ll be providing feedback to coworkers (including managers or persons you supervise), make a list of things that you really appreciate about the individual with whom you’ll be sharing feedback. Remember: positive attributes only, and include at least five on your list. Then, once you’ve shared your intentions about the meeting, share the “what I really appreciate about you and your work” list before moving on to constructive criticism. You can also wrap the meeting with a recap of positive thoughts.

These are just a few of the things to consider before providing critical feedback to another person, and the tips can be “flipped” if you’re the one receiving critical feedback!

Congratulations to . . .

Richard Clayman, FLMI, RHIA, winner of the “Name the Newsletter” Contest. For his creativity, Richard will receive a \$150 voucher to apply toward conference registration. Thanks to everyone who entered!

GAMA International Canada Frequently Asked Questions

With our new name and new strategic direction, we've had a few questions thrown our way. For the benefit of all members, here's a sampling:

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Spring 2003

- Q. What does the relationship between GAMA in Canada and GAMA in the United States mean for me as a member?**
- A.** We have formed a strategic alliance with GAMA International in the United States. We continue to operate as two fully autonomous associations, but often work together and share resources. A portion of your annual membership dues goes to the U.S. association, which in turn allows us to offer their full lineup of services to GAMA Canada members at member rates. In effect, when you join GAMA Canada, you receive two memberships for the price of one!
- Q. What does "GAMA" stand for?**
- A.** "GAMA" at one time stood for "General Agents and Managers Association," but with the evolution of the industry over the past several years, the acronym has been dropped and GAMA is simply known as a brand.
- Q. What is "LAMP" and what does it stand for?**
- A.** LAMP is the name of the annual conference held by our U.S. affiliate, GAMA International. The first annual meeting was held in 1963 and in 1969 it became known as the Life Agency Management Program (LAMP). Having outgrown the acronym due to changes in the industry and with conference content evolving to include other distribution channels, the annual meeting has simply been referred to as LAMP since 1999.
- Q. When are future conferences being held?**
- A.**
- | | |
|--------------------|---|
| Sept. 14-16, 2003: | GAMA Canada Conference, Mississauga, ON |
| March 21-24, 2004: | LAMP Conference, New Orleans, LA |
| Sept. 19-21, 2004: | GAMA Canada Conference, Mississauga, ON |
| March 13-16, 2005: | LAMP Conference, Atlanta, GA |
| September 2005: | GAMA Canada Conference, TBA |
| March 19-21, 2006: | LAMP Conference, Orlando, FL |
| September 2006: | GAMA Canada Conference, TBA |
| March 18-21, 2007: | LAMP & GAMA Canada Conferences, Toronto, ON |

Q. Who should belong to GAMA?

A. GAMA membership is available to anyone who works in a leadership role within a financial services distribution management system. Key responsibility areas include any or all of the following: coaching & leadership, business development (including marketing, compliance, technology), recruiting & selection, and training & education. Here's a partial list of some of the job titles held by our members (though this is certainly not an exhaustive list):

Associate Manager
Associate Regional Director
Director of Market Development
Financial Centre Manager
Marketing Specialist/Consultant
President
Regional Account Manager
Training Specialist/Manager

District Sales Manager
Managing Partner/Director
MGA Principal
Recruiting Specialist/Manager
Regional Director
Vice President

Feel free to contact us with any questions, feedback, suggestions, etc. at any time via e-mail at info@gamacanada.com or by telephone: (905) 469-1531 or 1-866-525-5004.

Special thanks . . .

GAMA International Canada wishes to thank Desjardins Financial Security for its support and generosity in translating all association newsletters for 2003.



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