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Disruption is the new normal

Is disruption good or bad. What causes disruption. What is new market disruption.

Register out of this very timely webinar to discover the hidden power planning for not planned in the retail sector. You know how optimized planning can help you survive and even thrive, when confronted with unforeseen interrupts in 2020 and in addition, so you will not be distracted from your day-to-day life and Strategic priorities. September 2001; 9/11 December 2007 áz June 2009: The great recession March 2020 and ongoing; the Covid-19 pandemic thus, the old dictation corollary, the constant only one is the Changing, A can be, Disruption A is new normal breaks. As these are often referred to as a black Swana events because of its rarity. However, they now seem to occur with enough frequency to be classified as cyclic. Working in close collaboration with a number of family businesses, we have seen: 100+ years old ranch legacy face impacted by incense that until then it had never been so severe or frequent. A luxury hotel operation that has always maintained a large booking ready in cash equivalents that need to take out this reservation in each of the interruptions oriented to events mentioned above. The successful construction business that was forced to settle its operations as a result of the great recession. A quick business growth of events that end the operations, as a result of the Covid-19 pandemic. Without a doubt that those who are quick to think about how these events have impacted their own business and other business that you are aware of. So if this is the new normal, what can you do about it? We believe it is a valuable exercise to identify dangers and categorize these dangers in where you can attribute risk and where you should absorb risk. When you should absorb risks, you can use business strategies tested by time, such as the hotel's operation with your bookcase stock of ready reserves. You can diversify your business. If you are a brick and retail mortar operation, you are probably a long time developed a strategy for online sales that diversified your business, keeping yourself faithful to your native business mission. In the risk categories that can be assigned, we believe that it has never been more important for risk carefully to assign to compensate for increased risks that can not be assigned. Commercial insurance comes in many ways, but the dangers that can protect from falling into 3 major categories. Things an examples include equipment, property and automobile insurance, Events to examples include Cyber Safe Civil Liability, Business Interruption, and General Civil Liability Insurance. People to examples include key insurance key life, owner buy / sell insurance, invalidity insurance, insurance financed retirement plans, safe health insurance, group life insurance, and workman ç s comp. All three categorizations are important. However, as Andrew Carnegie said, take my people, but let my bills and soon grass will grow in Floorsá € |. take off my companies, but leave my people and soon we will have a new and better factory á Á € Of these three areas of risk assignment, people are perhaps more important and more neglected . This link will direct you to a white paper on the risks people who can be attributed through the advanced use of life insurance. The first thing you can do to protect against the attributable risk is to have a periological and comprehensive insurance audit. Auditing all 3 insurance areas to make sure that your coverage is to date and meet your needs. You will know your exam was done completely when you find where there are gaps. There are always gaps. If you choose to fill these gaps or can not be a conscious decision to separate and be up to identify the gaps. This Better than discovering the gaps after the event where the risk could have been assigned it occurred. In the example of the 100-year-old ranch who lost a iconic barn due to the fire, the cost was much more to replace what the barn was held for. The next step in the process is to develop a business strategic plan to deal with scratches. Examples of UNASSignable risks are the loss of business due to the Covid-19 pandemic. However, if like the hotelier, you had enough box reservations, you were prepared for the unpredictable. Diverse business strategies, including several business lines, geographic and global manufacturing diversifications, distribution and office, as well as cyber security and change Climate related are additional examples that a business risk mitigation strategic can consider. Many companies are focused on reducing their fixed expenses and being agile. The use of employment contract and remote operations are examples of increasing business capacity to make fast adjustments when needed. Some business thinking is evolving, especially in relation to global supply chains and inventory control. Still, the risk assignment and business strategies can only go as far. Many of the Black Swan events listed above are unpredictable. Many of them are disabled. The last catch-all to ensure your business survives and thrives in one is pocclia interruption is its human capital. As Mike Tyson said famous, to everyone has a plane until they get pierced on Mouth.á € Se interrupts Black Swan is normal new, then being able to adjust when punching in the mouth is The new survival ability. Family companies and non-family companies so much trust their people. Family companies are often in a better position to cultivate human capital. Investments in human capital are significant and often the fact that their most important assets go out through the door every night makes it difficult to commit to long-term time, effort and resources need to ensure that your capital Human is the best it can be. However, when its human capital is also a family member, which investment can be more easily justified. There are many ways to cultivate human capital. Family companies often understand this too. The first, of course, is to provide a stimulating environment and culture that is of human capital support. The second is to provide the best formation suitable for its human capital. We are in a time when we are all apprentices throughout life, and often is easier to train than recruiting it. The third is to use regular meetings to cultivate human capital using the multiplicity of tools available for us today. For illustrative purposes these include: develop a strong statement of mission, vision and values that act as your guiding bass. Evaluation tools so that each individual knows the strenghs and weaknesses of their co-workers and can best match a task for talents. Be the most transparent as possible. Succession plan immediately after someone takes on a position. This can often be done through guidance programs. The more complex the world becomes, more, we believe, we have to rely on the basic concepts to ensure success. There is nothing more fundamental to ensure success than superior human capital. The Madison Group specializes in financial planning through people's insurance and planning people through a legacy business continuity and personalized family. We believe that the intersection of financial and human capital is the place of greatest potential. Although the idea of a business just be as good as your people are not new, it may be the best way to adapt and manage what seems to be the new normal. You must have noticed, we love quotes. We changed our e-mail budgets every week. What follows is a list of quotes that we use over the last few years. Let us know if you have a favorite quotation in the list, or share your favorite quotes with us! Cuts to stretch the mind The one that has a why can withstand any how.á € € Friedrich nietzscheá € You can not speak your way out of what youu ç ve behaved into.á € € ç Stephen R. Coveyá € Never miss a good chance . ç A RogersÁ € WHATá € S Important Now? Á. á. Michael Phelpsá € Spring is Nature S Way to say a letter Leta S! Á. á. á. robin williamsá € few of us can make Things, but we can all do little things with great love. - Mother TeresaÁ á € á € á € œ "The greatest glory in living is not falling, but in climbing every time we fall. - Nelson MandelaÁ € á € ç GO in the world and does well. But more importantly, go to the world and make good. - Minors Myers Jr. "What is Natal? It is sensitivity for the past, courage to the present, and hope for the future. - Agnes M. PahröSe á € ~ Á" Nobody wants to show the hours and hours of to become. They preferred to show the highlights of what they have become. "Angela DuckworthÁ € á," Toe who can make you believe that absurdities can make you commit atrocities. - Voltaire á € œI can I had not gone where I wanted to go, but I think I ended up where I needed to be. - Douglas Adams Á € á € "Everyone is called a common human vocational - of being a good citizen and a human being thoughtful. - Mortimer Adlerá € ç Á "This is a wonderful day. I've never seen this before. - Maya AngelouÁ € á € œ when you can not change the direction of the wind, adjust your candles. - H. Jackson Brown, Jr. "Reason is, and must only be the slave to passion and can never pretend any other office than to serve and obey. - David Hume Á € á € ç "I would like to be remembered as a person who wanted to be free and dear other people are also free. - Pink Parksá á € Á" The only thing we have to fear is to fear . - Franklin D. RooseveltÁ € á € ç já € já € já € ç Whenever I get the bold. - Helen Keller Á € á € ~ Á "Peace can not be reached through violence; can only be reached through understanding. - Ralph Waldo Emersoná € á € á € á € ç ç Courage is not the absence of fear, but rather the evaluation of what else is more important than fear. - Franklin D. Roosevelt á € , ~ ~ "Kep away from people who try to depreciate their ambitions. Little people always do this, but really great make sure you feel that you can also become great. - Mark Twain Á € á € ç ~ Á "The most important is to try to inspire people so that they can be great in any they want to do. - Kobe BryantÁ € á. "You can always count on the Americans to do the right thing . . . only| after they tried everything. - Winston Churchill á € ç á € ç "If you do not know where you are going, you will end elsewhere. - Yogi Berga Á" When the power of love surpasses love for power, the World will know peace. á € "Jimi Hendrixá € á € á € ç" "The peace of the world begins with inner peace. - Dalai LamaÁ € á € ç f We receive wisdom. We must figure this out for us after a journey that no one can take to us. - Marcel Proust Á á € ~ Á "Courage is resistance to fear; Master of fear - Not absence Of fear. - Mark TwainÁ € á € ç "Charity, there is no excess. - Francis BeaconÁ € á € ç ~ Á "ALWAYS? This will gratify some people and surprise the rest. - Mark Twain á € á € ç ç Courage is very important. As a muscle, it is strengthened by use. - Ruth GordonÁ € á € á € ç "I'm more worried about the return of my money than the return of my money. - Mark TWAIN Á € á € ç á "NÁfá € £ The voting is not a protest. It is a relief. - Keith Ellisoná € á € á € ç œ "" The first duty of a man is to think for himself. - JOSÁ © Marti á € á € ç á Á "Issues is determined by those who appear. - Larry J. SabatoÁ € á € ç "Everything is: Freedom is freedom, no equality or justice or justice or culture, or human happiness or a quiet conscience. - Isaåas Berlin It will only be another story someday. - Stephen ChboskyÁ € á € á € ç œHe "Too many people overvalue what they are not going to rise what they are. - Malcolm Forbes Á "You have made the wrong mistakes. Á € " Thelonious Monk Monk

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