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Recorded Message: The Hennessy Report from Keystone Partners. A free flowing conversation with leaders in the HR community talking about themselves, the industry, and their work. Brought to you in cooperation with NEHRA, the Northeast Human Resources Association.

Dave Hennessy: Welcome to The Hennessy Report. I'm Dave Hennessy. Today's guest is Margaret Spence, the president and CEO of C. Douglas & Associates. She's also an expert in women in leadership. In fact, that's how I got to know Margaret. She presented as a keynote speaker and as a breakout presenter at the NEHRA conference this past September, and we recorded this episode at the NEHRA conference.

I learned so much from Margaret, both in this episode and hearing her speak, as she talks about, what are the barriers to women making it to the top jobs in corporate America. And she talks about how men and women can support the growth of women leaders inside organizations, and gives some really tangible, actionable steps that HR leaders can take inside their organizations. I found this discussion and her thinking to be very valuable.

Next up on the podcast is another NEHRA keynote, Tim Sackett, the president of HRU Technical Resources and an expert on HR leadership. And now, our conversation with Margaret Spence.

Margaret, welcome to The Hennessy Report.

Margaret Spence: Thank you for inviting me.

Dave: You're very welcome.

Margaret: I am psyched to do this with you.

Dave: Well, we start our podcast, almost every episode, with finding out a little bit about our guest before we talk about the work that they do.

Margaret: Okay.

Dave: My question for you is, what was something that really influenced you? Maybe not at the time, but as you look back on it now, it's like, "That really got me going down this direction, or it set the stage for what I ended up doing in my career and my life."

Margaret: I was sitting in a desk, I was working as an insurance adjuster. I was leading a team, back in the old days. We first started getting pay stubs. There was this pay stub, and it had the sticker with my name on it, and when I opened it up, it had another person's paycheck in there.

Dave: Just a little snafu.

Margaret: Just a little snafu, but it was this snafu that made me think. The person was making almost \$30,000 more than me, and I had trained them coming in the door, so that was the first launch of my mind, disconnecting from the organization that I was working for. The second part was that same year, a



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couple of days before Christmas, my mother passed away, and it was not expected. It was sudden, and she died. I was sitting at work. And I had made a conscious decision to not go to the hospital that morning, but to go to work, drop my kids off, and then it was the intention of going back to the hospital in the afternoon. In between there, she passed away.

And so on my ride to the hospital, I thought to myself, "Is this the life that I want? Do I want to be sitting at somebody else's desk, unable to leave, unable to take the time off to do one thing that was super important to me?" I put in my resignation a month later. I started my company six months later. I didn't go right into my company. I ended up taking a job as a director of risk management, and about four or five days after I started, they fired the HR director. My boss came in and said, "We're hiring no one else. You've got HR, you've got risk management." And I sat there going, "Are you serious right now?"

Dave: They gave you both of those things?

Margaret: Both of those things. 14 States, 16,000 employees, all temporary labor, across the United States, multiple jurisdictions. I knew nothing about HR.

Dave: How did your boss know to take a chance on you at that time?

Margaret: I think it was more, "I'm not interviewing anymore."

Dave: You had no experience.

Margaret: I had no experience. None, none whatsoever. It was baptism by fire. And so I spent the next 26, 27 months learning HR the hardest way possible, having leeway and latitude to learn HR, and so I took it, but then I also realized in that role that there was a meshing of risk management and HR. The two could coexist together and the two should coexist together, and that was the basis of my company, and we're 21 years down the road.

Dave: Wow. That's amazing.

Margaret: In the nutshell, that's the story.

Dave: That's great. So how would you describe what you do now? What would you say your mission is?

Margaret: My mission, I am still running my consulting practice, but my mission right now is empowering women. I've spent a ton of years working in the insurance sector, risk management and working in HR, but coming at it from a risk management perspective. What I've seen in the organizations that I work with, I work primarily in healthcare, primarily in vertical farming, agribusinesses. Food manufacturing is the better terminology for that. What I have found is there's a ceiling, there's a cap for women. Not only is there a cap, but we keep putting out these reports year after year. It drives me crazy. Women don't need...

Dave: You find proving...proving the case.



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Margaret: ... another report. Right. Women don't need another report.

Dave: Yes, we know. Yes, we know.

Margaret: Yes. I mean, we know where we are. Look around. We know where we are.

Dave: Right. I think you said 33 out of the Fortune 500 CEOs are women.

Margaret: Right, CEOs are women.

Dave: And then you also threw the stat out that, of the bench strength, only 19% of the bench strength...

Margaret: Right. 19%.

Dave: ... to the C level roles are women.

Margaret: Right, are women.

Dave: So we know that even the immediate future, it's still going to be bad. Right.

Margaret: It's not going to be there. We're on a 200 year spiral to nowhere, you know what I'm saying? So let's start, instead of putting out all these reports, coming up with microscopic solutions, one employer at a time. And so I wrote a book almost two years ago, a little bit over two years, called *Leadership Self-Transformation*. It's the first look at women just asking themselves powerful questions about their career, and organizations taking that book and handing it to a woman and saying, "Ask yourself some powerful questions about your career." Because one of the things that we don't do for women is we have statistics, we have data, but we don't ask women the two key questions: "What do you want? Why don't you have it now?" Those are the two questions.

We don't need any more data, but there is analytical data that must be done to shine a light on the problem within each organization. You know, just as I did with the pyramid, you've got to say, "Where are we coming in? What are we coming in the door with in terms of women? What's our middle ground? What's our bench look like?" Let's play sports, for crying out loud. You know, in sports, you've got multiple layers of people. You've got..

Dave: The minor leagues.

Margaret: Minor league, you've got the...

Dave: Yeah, baseball's a good example.

Margaret: Right. The semi-minor leagues, the...



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Dave: Right. They've got five levels or something. Right.

Margaret: Right. The furthest down the road, the A team, and then you're moving up the ranks till you get your light in the big stadium. Let's give that opportunity to women. Let's view women's leadership development the same way the pro teams view women developing their people.

Dave: Right, yeah. I remember you said yesterday in your talk that we can't wait until they're seniors in college. We got to get them when they're freshmen or before.

Margaret: Or before. You know, one of the challenges that I see...

Dave: Employers need to start doing that.

Margaret: ...Employers, yes.

Dave: Right.

Margaret: One of the challenges that I see in HR is we know the train is on the track. We get it, but we're slow to make those curves and those bends and whatever. So my passion and what's driving me right now is to be a disruptor in this, to call out what I see, very boldly calling it out without worrying about circumstances. There's something to be said when you're actually over 55. You don't really care. And then there's the need to just create a different platform. I asked a question yesterday, "Tell me a national women's leadership program that's designed by a woman for women." That is my mission right there.

Dave: To get more of those programs, get them started.

Margaret: Get more of those programs, get them started.

Dave: Designed by women for women.

Margaret: Designed by a woman for a woman.

Dave: Right, right.

Margaret: Not just a canned program that we've picked up off the shelf. Let's talk about personalization for women.

Dave: Of course you know, we have one here at NEHRA designed by women...

Margaret: Yes. Yes.

Dave: ... but it's not national. It's regional, but still, that's the roots.



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Margaret: Yeah. But it's a good framework, and imagine from a NEHRA perspective that every HR professional that goes through your program is now an impact ambassador in their company for how things should be done. That's what we need.

Dave: I was wondering, are there any companies, organizations, or people that you've worked with that are doing some really great things now? Where is there hope in corporate America? Can you point to places, things that you're seeing done that we need to replicate this...here's some budding excellence in this area.

Margaret: Yeah, yeah, yeah. So I tell you, and it's a plug. I'll give this organization a plug. There's a group down in New York called WayUp. Okay? And it was started by a phenomenal young woman who had this idea about helping first career entrants find their path. I think that for me is the basis of the company and why I was drawn to it. I spoke at one of their conferences in April, and what they did was they came up with a hundred companies who are championing first entry jobs.

Dave: For women?

Margaret: For all people, but they also target people who are looking at stuff for women. If we don't change how people enter the workforce, if we don't change internship opportunities, if we don't broaden the opportunities for women and all people to look at an industry from a broad view and have exposure, especially for minority and underserved populations, we can't impact change.

So one of the things that I loved about the work that they're doing is that they're not doing it for one company. They're impacting multiple companies, across multiple genres, across multiple places, and they're giving companies the opportunity to make an impact on the first job that a person gets coming out of college.

Dave: So this is a, WayUp is an organization, like we have listeners on this podcast, they could collaborate with them?

Margaret: Yes.

Dave: They could reach out to WayUp and say, "My organization wants to learn from you or..."

Margaret: Wants to build an internship program. We want to pilot next gen. We want to bring people to the table that aren't really exposed to this.

Dave: Okay, that is good.

Margaret: One of the things that I heard in one of the sessions I went to is this missing next generation. We're not going to have enough people and there's 6 million jobs open and there's only like 3 million people applying. I'm probably quoting the numbers incorrectly, but that was probably the...

Dave: It's the gist of it. Right, yeah.



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Margaret: ... gist of it. But we have a lot of people who've just like fallen through the cracks. One of my clients called me the other day and she says, "You know, there's a group of people that are 19 to 24 who went to college at some point but never finished," and they've sort of dropped off.

Dave: That's a double-digit number, I know. Yes.

Margaret: Right. It's a huge double digit number. They've sort of dropped into this hole where employers are missing people, but they're not engaging the people who fell off of the map based on our own stereotype. So I have companies that are doing things like that, being innovative around saying, "Wait a minute. In our industry, do we really need a college degree for every position? How do we capture and harness the people who've fallen off that wagon but are talented, and we can bring them into an organization."

Dave: Right, and they might've fallen off because they couldn't afford college. We don't know what the circumstances are.

Margaret: There's all kinds of ... Right.

Dave: They have a young family. Right. You never know.

Margaret: Right. You never know.

Dave: Right.

Margaret: But this is a group of people that we are not capturing, and they're taking or under-serving or living with parents or barely getting by, but they could build phenomenal careers in our organizations if we looked at them differently.

Dave: Ah, that's good.

Margaret: So, the question for HR is always, where are our elimination points? Where are we eliminating our pipeline? And we don't always ask ourselves that question.

Dave: Interesting. Yesterday you talked about how men will apply for jobs even where they're not even fully qualified. Maybe they're only 60% qualified, and women typically will wait until they feel like they're 100% qualified for a promotion or a job in another organization.

Margaret: Yes.

Dave: Talk a little bit about that, and how can we resolve this one?

Margaret: Okay. So one of the challenges for organizations is understanding who is showing up in their workforce. The who, okay? We often focus on the why. Why is this person not doing this, or why is this



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person not living up to their potential? Why are they not saying what they need to say? But we haven't really identified the who.

So, within a woman, and every woman does this, I did it, and I'll give you my example of how I did it first before I talk about this. The book that I wrote, *Leadership Self-Transformation*, I wrote that book almost six years ago. It was a rainy weekend in Florida. I sat down on Friday afternoon, couldn't leave the house, monsoon, and I decided to stay in, and all the things about the book came to me. I hand wrote this book, literally hand wrote it, wrote the questions that are in the book one by one, and I numbered this spiral book that I had. I called my cousin, her name is Sharon, and I said, "Sharon, I'm going to read you this. I'm going to take some pictures of these pages and I'm going to send it to you." And she said, "Oh, my God, this is amazing. What are you doing with that?" I said, "I don't know what I'm going to do with it yet," and I put it in the drawer.

Five years it sat in the drawer. My same cousin came back to me five years later and she said, "When are you writing another book?" Because I'd written in workers comp. And I said, "You know, I have this woman's leadership book that I want to write, but I am afraid that people aren't going to see me as a woman's leadership expert because I've spent my whole career in..."

Dave: Risk management, insurance, right.

Margaret: "... risk management and insurance and HR and workers comp. Who am I to go talk to women?" And so that was the voice going on in my head. Who am I?

Now, I'm a woman. I'm a woman that has a vast amount of experience. For five years, I talked myself out of doing this because my first fear was...

Dave: Am I going to be credible?

Margaret: ... am I going to be credible?

Dave: Right.

Margaret: Are people going to listen to me? Are they going to listen to me? And then the other thing was, what are my current clients going to think when I take this on? What are they going to think? Oh, my God, what happens if I say something wrong in this arena? How's it going to affect the whole arena? Right? And so I double talked myself out of it. 90% of women are double talking themselves out of what they want because one little thing will be internalized and just run through your head over and over and over again, where a man approaches it as, "I'm going for this. It doesn't matter. If I don't get it, I don't get it." If I go for it and I don't get it, I'm internalizing that immediately. It doesn't matter how far up the totem pole I am. I still have a core group of friends that talk me off the ledge all the time, okay? And I have them there for that reason.



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Dave: So what advice would you give HR leaders so that they can flip this, so that this change is inside their organizations, and maybe before people come to their organizations, before women come to their organizations specifically.

Margaret: Yes. So very specifically, one of the things I talked about yesterday was a career journey map. Give women the path, give all your employees the path. There shouldn't be this ambiguity around how you move in the organization. Somebody shows up at the door, they should have a roadmap to where things can go. If...

Dave: Right. It might not be linear, but it's like, "Here's some options."

Margaret: Right. Here's some options.

Dave: Up.

Margaret: Up.

Dave: Right.

Margaret: Right. And here are some options out. We also have to be willing to say to people, "You've outgrown us." We're not willing to say that. And we as women have to understand when we've outgrown our situation. But for organizations, we must give people this career journey map. We must have strategies in place where they could say, "Okay, in order to get this job, I need to qualify here, and I need to find buddies and mentors and sponsors and people throughout this ecosystem that are going to help me get this skill. My employer is going to support me getting this skill," and managers, line managers and line supervisors, who are the key to holding back women. And in fact women, are the key to holding back women. Because I asked a question at one conference, "How many of you would be willing to train a subordinate...a team member to become your boss?"

Dave: It takes a lot of confidence to do that.

Margaret: A lot of confidence to do that. 99.9% of people will not do that. So what happens is a woman or any employee has to seek outside counsel, be it coaching from someone or mentorship from someone.

Dave: Because people see that as a threat to themselves.

Margaret: As a threat to themselves.

Dave: Right.

Margaret: Because if I come to you and say, "I want to go there," you're threatening me, and you're trying to act as if you're better than me.



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Dave: Right. So if you're going to get that advice, sometimes it has to be.. unless you have a great leader.

Margaret: Great leader. Right. Yes.

Dave: Great leaders will find ways to promote people.

Margaret: To promote and elevate.

Dave: Right.

Margaret: Yes. Yes.

Dave: To find people's talents and help them get where they can self-actualize. Right? Right.

Margaret: Absolutely. Yes, yes, yes. But that's the key. The key is this map of the organization so people aren't lost. The other thing I want to add to that is lost people disappear from good organizations. People who don't see themselves anywhere will often leave to go somewhere else. So it's imperative, especially as we tighten and shorten the number of people we have available, that we are conscious at every level, especially new entrants, that we give them opportunity and we show opportunity that is not necessarily a titled opportunity. You know?

Dave: Right.

Margaret: Here's a good example, and just to build on this, imagine if you created a learning management system internally and you gave people ten courses they had to take, and you gave it to all the new people that come in, and you realize pretty quickly that five of those people have actually accessed the system, which we never check. Okay? So imagine this. Five people have accessed the system, three of them are halfway through the list we gave them, and the other two have finished it and are waiting for something else. How do we engage those people? How do we reach them? Because those are our people that are floating to the top and letting us know that they're ready. The question is, as HR practitioners, what are the tools that we need to put in place that helps us identify the people who are floating to the top?

Dave: That's good. All right, I have another question for you.

Margaret: Yes.

Dave: I asked you about women holding themselves back for a promotion because they're not feeling like, "I am not 100% qualified." Then the flip side, men that don't feel comfortable having women on their leadership team. You talked about that yesterday, and how can our HR leaders break that down inside their organization? I think you said some men might feel like they have to act differently if there's a woman on the leadership team with them.



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Margaret: Right. Yeah. So it's interesting, after I had that discussion, a young lady in the audience came up to me and she talked to me about what was impactful for her career was that her HR leader had her mentor with a senior leader who had never had a woman on his team before, and so she went and worked with him, and now he has a bunch of women on his team. Okay?

So, for the benefit of the greater organization, and specifically for women, if we're creating mentorship programs, one of the key things that I've heard and I've seen in data is that we don't connect people with mentors that matter. So if you have a senior leader who doesn't have a woman on his team, then it would behoove HR to go to that senior leader and say, "We're creating a mentorship program. I have three women I want to send to you, and I want you to mentor them for the next six months. These women will contact you and have discussions with you about their career. I want you to share your journey with them." Nothing else. You don't need to do anything else because...

Dave: And that will start to break it down?

Margaret: That will start to break it down. It's a simple thing. It's the interaction.

Dave: Wow.

Margaret: It's the interaction. It's no different to people saying, "Well, I've never had a diverse candidate in my workforce." Hmm, okay. Exposure. There are lots of historically black colleges and universities. Go there and do a recruiting conference. Find someone there that doesn't look like you. Bring them into the fold. Okay? We will not be able to make change until we move from the mind to the heart. Who I know and who I can relate to, I can champion. If I can't know you and relate to you, I can't champion you. Let's be realistic about that process. We say that women want champions, but we have to be willing to say, "All right, the most resistant, how do we break them down from heart to mind?"

Dave: Yeah. That's really simple but...

Margaret: It's simple.

Dave: ... great advice to how HR can help inside the organizations.

Margaret: Yes. Yes, can do it. Mentorship programs should be used not just to grow the person, but to affect change within the organization.

Dave: Right. It's changing the mindset of the mentor as well as the mentee.

Margaret: Yes.

Dave: Right.

Margaret: Yes.



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Dave: That's good. And speaking of the NEHRA conference, you impressed us all. You came in day one and you have attended everything. You've been part of every dinner, every breakout session, every keynote, and, one, thank you for doing that. Why do you do that, and what's your impressions of the conference thus far?

Margaret: Okay, so I want to thank the NEHRA team, first off. I think the team is amazing. From the time that the team reached out to me to come to the conference and the time that I got here and how everybody's made me feel special as a speaker, oftentimes I go into speaking engagements and the only time you're important is when you're on the stage, and after that point, you're not important anymore. You've done the job that you've been asked to do. Please leave, go away. We're going to do our thing. This is our group.

Dave: Right, the next event. Yeah, right, right.

Margaret: Right. This is our group. One of the things for me, I've been an HR volunteer for the last 20 years. I served on the GMSHRM Greater Miami HR Board. I was a VP of professional development for three years on that board, and I booked speakers, and at the same time I was speaking. And one of the commitments that I made to my profession, which is HR very specifically, is when I come to a conference, I'm here for the conference. I don't overbook and double book myself. For me, it's the experience. I want to meet the people that I'm speaking to. I want to network with the group of people that are here, and I want to make lasting connections from each event that I go to.

And so I've taken the position as a speaker which is very unique because it drove me crazy as a VP of professional development. A speaker would airplane in, do their speech, and airplane out. And my audience, my HR professionals, would be saying to me, "Margaret, we just want to have a few more minutes with the speaker," and the line is like 20 laps long, and all of a sudden they say, "Oh, it's been great. He's got to go. She's got to go." And so there's a whole ton of people back there that are disappointed and unhappy. I decided ... I speak with passion like every other speaker. I speak with purpose like every other speaker. This is a business. It's what it is. It's a part of my own business. But I'm also a person and a people connector, and I want to meet people that I can help.

I was in the exhibit hall. There was one of your exhibitors that is doing background checks, and we started talking, and she's actually coming to Florida in a couple of days to do another event. And I said, "Hey, I'm in West Palm. You're coming to Fort Lauderdale." We're going to miss each other, because the days, I'm not actually going to be in town, but she gave me a real world problem that she was trying to solve in Florida. And I said to her, "Here's my card, here's my calendar. Get on it next week. Let's solve the problem."

Dave: Wow, that's great.

Margaret: Okay? So for me, that's what is important for me as a speaker. I want to know that I'm building lasting relationships and I'm making an impact with people and I'm experiencing the conference.



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Dave: Well, we produce this podcast in cooperation with NEHRA, and there's an emerging HR professional subgroup of NEHRA, and we have the question of the podcast. This one comes from Chelsea Therrien. She is at the University of Vermont Medical Center in talent acquisition, and her question for you is, "How did you get your speaking career started?"

Margaret: Oh, wow. So I think I may have said at the very beginning that I was working in risk management and workers comp, and one of my key passions there was return to work, getting people back into the workforce, helping ill and disabled employees stay working. I was passionate about that, and I started just doing small events. Anybody that would have me speak, I would send the paper to them and say, "I talk on workers comp, I talk on getting injured employees back into the workforce. I talk on helping employers navigate," and I'd get a lot of rejections and that was fine, and then I would get little trade groups that needed someone to speak. It was a small group. I've spoken for ARC.

Dave: So you started small?

Margaret: Just small. I spoke once for the Florida Accounting Association, and it was a group of 12 guys. I said, "You know, you are accountants, you probably want to learn this information." So I went in, and I sat there, did it. I did Kiwanis, I did Rotary, I did all these small events, and then I started just graduating to larger events, and then I did local SHRM for probably 10 years before I did national SHRM.

So for me it was just a small bite. Whatever you're passionate about, find that. Just make a quick speaker sheet. These are the five bullet points that I am passionate about. Here's a picture of me, here's my bio. Nothing fancy. Word document.

Dave: And start in small places.

Margaret: Start in small places, send it out. People are always looking for great content, and you want to hone your skills, and you don't hone your skills on the big stage. You hone your skills on the small stage.

Dave: And you had a message about practice, practice yesterday too.

Margaret: Yes, practice. Yes, yes.

Dave: Right.

Margaret: And for me, my motto is a journey of a million miles begins with the first step. That's my motto. And so you just take that first step. The first time I actually got in front of an audience was actually at my own company. I led a team, and I was asked to present on a particular topic, and I got in front of the group and I presented, and people said, "Oh, my God, that was great content. Yay." You know? And so that was like the kick off.

Dave: That's how it all started.

Margaret: Yeah.



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Dave: That's great.

Margaret: And in my own business, I don't do marketing. I speak, because how is it going to look if I call you up and say, "Hey, you got a horrible risk management program. You don't know how to manage your employees. Your employees hate you, and, oh, by the way, your cost is skyrocketing, and I know that because the crystal ball told me that"? No. So for me, it's always giving great content that people can immediately walk away with.

Dave: And then you build the relationships and...

Margaret: Yes.

Dave: Yup, so that's great.

Margaret: Immediately walk away with and go back to the organization.

Dave: That's great.

Margaret: Yeah.

Dave: All right, we have one question that we ask every single guest, and it's, if you could write a letter of advice to you when you were 25 or 30 years old, if you go back, what would you write in that letter?

Margaret: Don't put your dreams on the back burner for anyone. That would be my opening line. Dear Margaret, don't put your dreams on hold for anyone.

Dave: Excellent. What's a book that changed your life?

Margaret: Oh, wow. You know, I love Brené Brown. I love *Daring Greatly*. It's one of my favorite books. But you know, what actually spurred me on, my then 20-year-old son gave me *The Alchemist* to read, and he said to me when he gave it to me, "Mom, you're on a hero's journey but I don't think you know it." And he was 20 at the time.

Dave: Wow.

Margaret: And he gave me *The Alchemist* to read and bought it for me. I probably paid for it, but who knows, you know? But Amazon showed up with this *Alchemist* book, and I have given that book to probably a hundred people.

Dave: *The Alchemist*.

Margaret: Yes, *The Alchemist*.

Dave: I haven't read it. I'm going to have to read it.



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Margaret: Yeah, *The Alchemist* is the book that really changed me totally as a person. It was an evolution. I probably read it 10 years ago.

Dave: How'd it change you?

Margaret: It gave me the perspective that the journey we're on is the same journey, and it will take ebbs and flow, and life will give us all kinds of things that we don't actually plan for, but we end up at the same place where we started and where we plan to go, and if we stick with the journey, we get there. And so that is my all-time favorite book is *The Alchemist*.

Dave: Excellent. *The Alchemist*.

Margaret: Yeah.

Dave: And the very last question of the podcast, because I know you've got to run, is what is something interesting about you that's not on your LinkedIn profile or on your bio on your website or anything?

Margaret: Okay. So I rescued a dog five years ago, and I keep saying she found me, but I found her. She was wandering the streets of Miami. Her name is Chloe. I didn't think a dog could impact my life the way she has. My dog Chloe has become the grounding and this person, I feel, because she has to be a person, that shows up every day to validate me and give me this, "I still love you, I still love you, I still love you, I still love you, I still love you," and so that's the one thing you would not know about me is that I am a complete sap for dogs.

Dave: Oh, I am now too, and I was the resistor in my family. My wife and son were pushing me for years, and I am most in love with Toby in the whole family. I'm just like you, so.

Margaret: Yes. Yes. Yeah. So, that would be the one big thing that you would not know, that I am a complete sap for Chloe.

Dave: Well, so great to sit down with you, hear your talk yesterday, and I'll hear your second talk today.

Margaret: Yes, yes, absolutely.

Dave: So, nice to meet you, Margaret.

Margaret: Thank you so much.

Dave: Thank you for being a guest on the podcast.

Margaret: Yes, thank you.



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