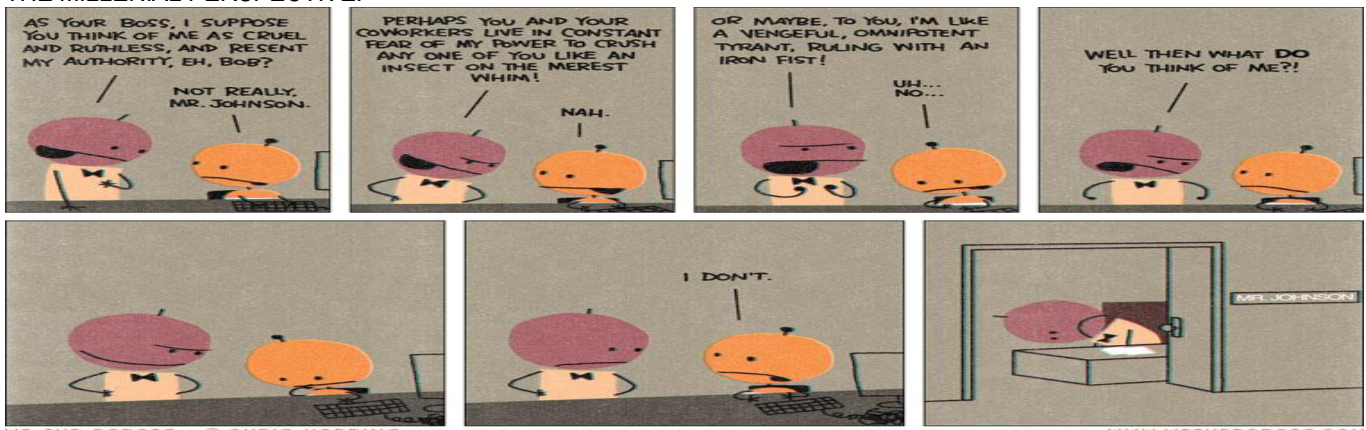


Just in case it matters to you:

- WHEN BUSINESS SITUATIONS GET INTENSE, people “who handle the situations best are usually those who can shift gears, control their energy and focus it with quiet strength...since uncontrolled emotions cause poor decisions to be made... Your subconscious processes hundreds of thousands of bits of information each second – an amazing tool that is capable of generating *appropriate* responses, as long as it slows enough to bring together all relevant data.” Thus, the *best* response generally results from overcoming your stimulus-response instinct to *react* and, instead, “getting composed” – by taking a breath and paying attention to control “knee-jerk emotions” in order to “respond with thought.” [DEVELEXCEL.COM NEWSLTR – Mar 08]
- LAWSUITS AGAINST COMPANY DIRECTORS AND OFFICERS – over an increasing array of issues, from customers, employees, shareholders, competitors and/or government agencies – are likely to worsen along with the economy, while the “scope of potential unlimited personal liability” also continues to increase in both American and foreign jurisdictions. Since D&O insurance policies vary substantially in coverage and list of ‘exclusions,’ it’s important to stay well informed of your company’s protection level. Policies typically cover claims relating to “wrongful acts,” including attorneys’ fees & costs of litigation as well as judgments or settlements to a collective policy limit. However, most policies exclude “fraud, willful or intentional wrongdoing, and criminal or highly culpable conduct” along with payouts related to fines, penalties or punitive damages. And many policies now further exclude libel & slander, breach of contract, “concealment or misrepresentation,” and “questionable payments.” Since any of these categories are subject to definition by court or jury decision, the risks inherent in serving as a Director or Officer are not always insurance-protected as fully as one might expect. [CALIFORNIA CPA – Mar/Apr 08]

• THE MILLENIAL PERSPECTIVE:



- “AMERICA IS THE WORLD’S LEADING PRISON STATE,” with some 2.3M adults currently in jail for crimes related predominantly to drug use or sales. “Under draconian laws adopted during the crack epidemic of the 1980s and 90s, most of those sentenced to long prison terms are black – one in 15, versus one in 106 white men... Per capita, our rate of imprisonment exceeds that of Russia, is six times that of China, and seven times that of Germany and France... Yet, in an amazing act of hypocrisy, the State Dep’t last week issued an annual human-rights report that condemned Russia, Burma and China for arbitrarily imprisoning too many of their citizens.” [THE WEEK – Mar 28, 08]
- THOUGHTS FOR THE WEEK: **96% of doctors think that “placebos have therapeutic benefits, and nearly half use them in clinical practice,” according to the Journal of General Internal Medicine.**

73% of employers report they have no plan (formal or informal) to transfer retiring baby boomers’ knowledge to remaining employees before they depart. DCG can help structure a process to avoid this otherwise wasted asset.

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