

## Just in case it matters to you:

- **PROMOTING MANAGEMENT EMPLOYEES IS MORE ART THAN SCIENCE.** It's a tough call "in today's high-demand environment of the global marketplace, where talented people are so hard to retain" and where GenYers (aka Why?ers and Millennials) have little tolerance for waiting in line behind others with simply more time-served tenure. Real promotion criteria should always be: (1) *Performance* – superior results from "expanded job duties and having brought insights to the team, be they about work-processes, market challenges or unseen opportunities; and (2) *Values* – "consistently demonstrating behaviors the company wants to see from its leaders." Promotion of deserving employees who have delivered above-and-beyond results should be sooner rather than later, irrespective of time-tenured seniority, since "promoting young insiders not only keeps your best people from leaving, but also has a way of turning your company into a talent magnet." DCG consults often in this arena and can help you navigate the strategy. [BUSINESSWEEK – June 16, 08]
- **THE 'LIFE SETTLEMENT' MARKET WHICH PURCHASES INSURANCE POLICIES FROM SENIOR CITIZENS** has grown to more than \$15 billion yearly, driven by global financial institutions seeking diversified asset portfolios. This has created an exceptional opportunity for seniors to profit from an otherwise wasted asset – since over 70% of individual life policies are allowed to lapse before receiving any death benefit, when no longer needed for their original purpose (usually family income protection, sending a child to college, required by business financiers, or to compensate for loss of a key employee). DCG has assisted numerous clients to obtain substantial net wealth from policies which they had no idea were valuable assets, and to minimize applicable capital gains taxes. We work with licensed Settlement Brokers who specialize in promptly obtaining 'highest bid' price for a policy (related to current age and medical condition, measured as 'life expectancy'), based on fair commission structure with transparent disclosure. [JRNL OF ACCOUNTANCY - June 08]
- **"USING TOOLS EASILY AVAILABLE ON THE INTERNET, IT WOULD TAKE A HACKER ONLY MINUTES** to take all the data off your laptop...and not much longer from your office network." Hacking can happen with relatively ease at any of the three levels of electronic data transmission: *COLLECTION* – stemming from "a booming market in stolen laptops to public Wi-Fi systems...where thieves lurk in coffee shops, hotel lobbies, conference centers and public parks"; *TRANSMISSION* – as data can be intercepted while transferring to data storage or over the internet, if not appropriately encrypted; and *STORAGE* – when physical protection in office or off-site facilities is "vulnerable in a number of ways starting with the office cleaning crew." Regrettably, "the industry hasn't exactly made it easy to lock data down. Security systems are too expensive, too complicated and too cumbersome to make their use easy for even accomplished networkers." DCG can help, before you suffer the pains of data theft. [CPA TECHNOLOGY ADVISOR – June/July 08]
- **'JET LAG' CAN "LAST FOR DAYS, RUINING A VACATION TRIP AND TURNING A BUSINESS TRIP INTO HELL."** It results from your body being "deprived of its usual meals at its usual times, which puts your internal clock into 'pause' mode while waiting for new instructions. When you eat your next meal, it starts up again, with the assumption it's now breakfast time." Harvard Medical School research has shown that "a period of fasting with no food for 16 hours is enough to engage this new clock." So counting the hours backward and eating soon after landing is a good way to "adjust and avoid some of the uncomfortable feelings of jet lag." [THE WEEK – June 13, 08]
- **THOUGHTS FOR THE WEEK: *Internet capabilities continue to astound. To find complete details and pictures of homes listed for sale or rental in any American neighborhood, check out website: [www.hotpads.com](http://www.hotpads.com)***

***"History has proven that a democracy is always temporary in nature... The average age of the world's greatest civilizations from the beginning of history has been about 200 years, during which these nations have progressed through the following sequence: from bondage to spiritual faith, to great courage, to liberty, to abundance, to complacency, to apathy, to governmental dependency, and back into bondage."*** -USAWAKEUP.ORG

***"A married man should forget his mistakes. There's no use in two people remembering the same thing!"***

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