

# MAKE YOUR MOVE

## Control Your Career With Confidence



Presented by:



Philadelphia Business Journal's fourth annual Philadelphia Women's Conference, presented by First Financial Group, a member of the MassMutual Financial Group, took place on Sept. 9. The information-packed half-day program afforded more than 300 women and men the opportunity to shop at an expo, catch a sneak peek of the list of the area's top women-owned businesses and attend roundtable discussions on how to "Control Your Career With Confidence".

What follows are highlights of the questions and answers addressed by discussion leaders. Conversations focused on: "Taking Risk," presented by Lu Ann Cahn, veteran journalist and anchor, NBC10; "Presentation and Impression Management" presented by Jill Chernenkoff, President of Chernenkoff Communications; "Financial Confidence," presented by Caren Levine, financial advisor, First Financial Group, a member of the MassMutual Financial Group; "Fierce Conversations" presented by Rosalyn McPherson, President and CEO, Urban League of Philadelphia, and "Negotiate to Win," presented by Jonathan C. Ziegert, Associate Professor, LeBow College of Business Drexel University.



### Jill Chernenkoff

President,  
Chernenkoff Communications LLC

**Topic:** Presentation and Impression Management

#### 1. How do you define authentic voice and how do I find mine?

Authentic Voice is courageously speaking your truth, being attuned to your inner voice — who you truly are. Voice is about the ability to speak up and be heard, even in the face of fear. It's coming out from under the veil of what you have been told to be, what others want you to be, or what your ego says you "should" be. It's taking risks, asking for what you want, quieting the internal critic, and standing for your values and sense of purpose. It's giving life to your abiding voice of wisdom. By connecting with a purpose bigger than yourself, you will speak from the power of your authentic voice. It begins with embracing the many elements of your "story" — the curiosity, shame, regret, joy — and allowing yourself to be "seen."

#### 2. How do you define personal brand and why is it important?

I would define it as how you want to be known ... what you stand for. Personal branding is about identifying and then communicating what makes you unique, relevant, and differentiated. If you know yourself; your strengths, passions, values, and unique contribution— you can separate yourself from your competitors and truly stand out. Personal branding is important because it sends a clear, consistent message about your offering: who you are, what matters to you, and the mission and purpose of your business or service. A strong, authentic personal brand helps you become known for what you're good at, sets you apart, and can position you as an expert.

#### 3. What impact does social media have on others' impressions of us?

I would imagine it's not about the number of friends, followers, or subscribers ... nor the number of posts or tweets that matters ... what matters is everything that happens after you post, tweet, and participate. Did you grab attention? Did it serve your goal? Was it generative and positive? We tend to influence perceptions in different forms - the way we dress, the type of car we drive, and the technology we use. We create an image of ourselves in order to claim personal identity and how we present ourselves in any media is reflective of that image. You may not be face to face with a customer but you are still communicating with potential customers every time you post. This is why impression and impression management should always be what you are thinking of BEFORE you hit the post button. Just as you wouldn't get up to the podium for a business presentation in sloppy clothes, spouting a message in language you might later regret, when posting to any social network, pay close and careful attention to the image, choice of words, grammar, and impression you are communicating. You are on stage on any social media and there is a lot at stake.

*In every aspect of business and life, how you be who you be, matters.*

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**Jonathan C. Ziegert, Ph.D.**, Associate Professor, Department of Management and a Fellow, Institute of Strategic Leadership, LeBow College of Business, Drexel University | **Topic:** Negotiate to Win



**1. Are there some basic principles when it comes to negotiation?**

There is both an art and a science to negotiation. While much of the art comes from dedicated practice and placing yourself in negotiation situations, understanding the science can help improve your performance. Research has shown that one of an individual's biggest sources of power in any negotiation is their alternatives that they have available to them from other sources. In negotiation parlance, this is your "best alternative to a negotiated agreement" or "BATNA." To positively impact performance, one should always work to improve their BATNA prior to a negotiation. Research has also shown that preparation is a key predictor. The more that an individual prepares by seeking to understand both their own and their counterpart's aspirations, goals, BATNA and sources of power, the greater the likelihood that they will perform well. Finally, in general, the more that an individual can get at the underlying interests, or the drivers of why individuals are engaging in the negotiation, the better the outcome for both sides.

**2. It has been said that women are less confident, as a generalization, in their negotiation skills. Why do you think that is?**

A great line of research by Linda Babcock and colleagues has concluded that in general women are more likely to avoid negotiation than men (i.e., "women don't ask"). According to the authors, some of the main reasons revolve around (1) women being socialized from an early age to focus on the needs of others rather than themselves and therefore being uncomfortable advancing their own interests, (2) some organizations and cultures can penalize women for asking, and (3) the anxiety that women experience when approaching negotiations. Fortunately, the research also shows that women can improve their negotiating confidence and ability by being cognizant of these issues and purposeful in their actions to seek out opportunities for negotiation practice.

**3. For someone who shys away from negotiations, what advice do you have?**

One of the great things about negotiation skills is that they can be learned and developed. And so, I advise others to realize that they can improve their negotiation skills (and corresponding confidence), but it will take knowledge and practice. I recommend that individuals first learn some of the basic tenets of negotiations by reading a book or taking a class. While this information helps develop knowledge by understanding the science, it is equally, if not more, important to put this knowledge into practice. While this may initially seem daunting for someone who shys away from negotiations, I suggest that they start small with negotiations that aren't too significant. For example, try negotiating with the food truck for a reduced price on your lunch, the department store for a better deal on an outfit you want to purchase, or your significant other for what you will do on your date night. Practicing on smaller scale situations will help to build confidence.

**4. How does confidence in negotiation skills build confidence in general?**

Enhanced negotiation efficacy leads to greater motivation, increased commitment and stronger persistence in the face of challenges. These elements can spill over into related domains (e.g., leadership, influence, teamwork, etc.). Given the ubiquitous nature of negotiations in our daily lives (with work colleagues, businesses, family, friends, etc.), a sense of mastery in negotiations will have a positive impact in related intersecting areas in one's personal and professional life.



**Rosalyn McPherson**, President and CEO, Urban League of Philadelphia | **Topic:** Fierce Conversations



**1. If I don't naturally embrace confrontation, how do I learn to be effective in those situations?**

No one embraces confrontation naturally. We all want harmony, but we know it is not always possible. Understanding that no two people or even groups always see eye to eye and people have so many varying styles is important when deciding how to deal with a tense issue. Sometimes the nature of how we respond in confrontation is a matter of how we were raised and/or our cultural orientation. Some of us are more experienced at confrontation and have been coached and guided on how to achieve positive outcomes for all concerned.

There are two key themes that I focus on when I know that I have to deal with a tense situation – Respect and Resolution. As one ascends to higher levels of management, it is important to take advantage of the tools for success that are found in course work, books, and even personal development seminars.

I am a firm believer in the importance of advisers, those people who can be trusted to help you weigh the opposing viewpoint and examine perspectives that you may not have considered. I taken into consider the possible scenarios for resolution so that I am prepared for outcomes, hopefully positive. I rely heavily on my spirituality and faith in God. Before going into a potentially combative situation, I pray for guidance. I also like to read inspirational quotes and Bible verses. I find that this centers me.

**2. How can I speak persuasively and not abrasively?**

It is first important to recognize the difference between the two. Persuasion and abrasion are both powerful in their impact but persuasion, when used

sincerely, allows the other party to feel that he or she is being heard and that his or her viewpoints are considered and respected in spite of the outcome. Abrasion can leave a lot of bruised people along the way. Body language and tone of voice are important factors and for those of us who have "stronger" personalities, learning to manage how we are perceived in given situations takes years of work. We have to be conscious of how we show up in a dialog so that we can monitor our delivery. Firmness, determination, and executive presence should not be confused with making the other person feel small. It is also extremely important to have done one's homework so that you are actually stating your case based on facts and a careful review of the situation, even when the appeal is emotional. When a person is informed, he or she can speak with confidence and that can lessen the need to come across negatively. I think of the great speakers like Malcolm X and Martin Luther King Jr. and Maya Angelou. They were compelling, informed, heartfelt and persuasive. When you think of your role models for persuasive speaking you can act accordingly.

**3. How can I turn the conversations into action?**

When you know what the topic of discussion is going to be, it is best to go in with a plan for the outcomes. This allows you to state your case and also suggest the potential resolutions. It is also a good idea to ensure that the participants in the dialog have a chance to make recommendations for outcomes and solutions. This allows for the action plan to reflect varying viewpoints and to have ownership from more than one person. I find it best to take notes for conversations because possible actions surface in those conversations and many time the plan evolves organically.





**Caren Levine**, Financial Advisor, First Financial Group, a member of the MassMutual Financial Group

**Topic:** Financial Confidence



### **1. What are the basic principles for sound financial planning?**

The basics of a financial plan begin with being honest with yourself. Take a realistic view of where you and your family members spend money and determine how each expenditure works towards your true financial short and long-term goals. Once you understand where your money is going, you can readjust your spending if necessary and

build and maintain a plan. As a next step, organize your goals into short term (i.e., saving for a down payment on a house) and long term (i.e., college funding or retirement). It is essential that you review your goals and your progress towards them regularly.

Moreover, you need to manage both money and debt wisely. Monitor your credit card spending and your ability to pay off the balance each month. Late fees and interest are not money well spent. If you have outstanding debt, consolidate or begin to pay off the one with the highest interest rate.

You also need to plan for the unexpected by setting up an emergency fund. It is advisable to save three to six months of expenses. Get in the habit of putting something in this account regularly even if it is a small amount, until the account is built. Do not spend this allotted amount, unless a true emergency occurs.

It's a fact of life: you need to talk and think about difficult life events such as death, disability, divorce or losing your income. Considering and preparing in advance for these painful events can help protect your family and lifestyle.

It's important to have open discussions with your family about finances and any concerns you may have. This will help everyone learn how they can help with these goals.

Taking the first steps is usually the hardest in addressing your financial future. If you need help in organizing your plan, educate yourself and seek out a financial planner whom you feel comfortable working with.

### **2. Do those principles vary between men and women?**

The principles do not necessarily differ between the two but the amount of time that is put into the planning process sometimes differs. Today's woman is very busy – often juggling work and the bulk of childrearing responsibilities. The unfortunate reality is that growing demands on your time distract you from taking the appropriate steps to help yourself and family stay on track. Women usually leave the finances to the male or if they are single, just pay the bills, but do not necessarily track or build a plan.

### **3. What do I need to do to prepare for retirement?**

Women are less likely than men to have estimated how much savings they will need for retirement or develop a plan for retirement savings. However, among those with a plan, women do a better job than men in sticking with it. My best advice is for everyone to understand and take advantage of their employer sponsored retirement plan and make sure they are taking advantage of a company match. If not in a plan, speak to their accountant about the best plan for her business. Make sure you annually review the plan and the investment strategy. These are not “set it and forget it plans.” Start as young as possible so that the power of compounding works for you. No matter how small, put away as much as you can, as early as you can. Also, you can estimate expenses in retirement and make sure your savings goals will prepare you. There are many calculators to help you or seek out the advice of a professional financial adviser.

### **4. What are your top three “money tips” so I can go confidently into my future?**

1. Start early to begin saving!
2. Have a realistic plan and monitor the goals and results.
3. Maintain an adequate emergency fund.

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**Lu Ann Cahn**, Veteran journalist, NBC 10 and author of “I Dare Me” | **Topic:** Taking Risks



### **1. What were the benefits in general of trying something new every day?**

Through taking risks large and small every day I cumulatively gained more confidence. I gave myself freedom to fail or not be good at something. I realized that giving myself permission to not be perfect allowed me to take physical, intellectual and social risks that opened up my world. I also found every time I did something for the first

time, it was like throwing a pebble in the karmic universal pond of life. Ripples of new possibilities and opportunities expanded all around me.

### **2. What advice would you give someone else on implementing a “daily dare”?**

Remember, every day we have a choice. We can stay safely in our comfort zone where we live in “Groundhog Day”... OR we can live full out.

One of the easiest ways to get unstuck and take an easy risk is to just say yes to any invitation to do something new. Resist saying no and just GO.

Be a kid again. Play! Do something you haven't done since you were in grade school. Get in touch with the child that was willing to take risks every day, trying new things. Research shows some of the most successful people on the planet have a great play life.

Take a lesson ... dance, art class, a language, cooking, up your skills for work. As adults we forget how refreshing and joyful it is to learn again.

Do firsts that allow you to face your fears ... flying, public speaking, swimming.

Give back ... even a karmic give back will boomerang to make your day. Pay the toll of the driver behind you. Buy a random person a cup of coffee. Volunteer your time; don't just give money to your favorite charity.

Really it's simple. Sometimes you just have to turn left instead of right to take in a different view.

### **3. How did taking risk build your confidence?**

I realized during my year of firsts, every time I took a chance, every time I dared myself I felt stronger, I felt empowered. I remembered and uncovered my best self ... the one that loves to laugh and be silly and is open and vulnerable and capable and willing to share. My life started to move in a more positive direction as soon as I started my journey.

But here's a good example of something great that happened as a result of doing firsts and taking risks.

One day an intern at work was teaching me how to tweet for a FIRST. She asked me why I was going back to school to get my master's. I told her that some day I wanted to teach. She mentioned me to someone at Drexel University, where she was attending school. Within a couple of months I was offered an adjunct position teaching investigative journalism. That's just one of many doors that opened for me including a book deal from a major publisher. It became very clear to me that when you do the same thing every day...well, nothing new happens. When you take risks, when you open yourself up and connect with others in a different way ... you create space in your life for new possibilities and new unimagined opportunities.

Taking risks and pushing myself to get out of my comfort zone is now part of my life. There is no doubt, the bigger the risk, the scarier. However, knowing that I stand on a foundation of challenges and risks I've taken in the past gives me confidence to move towards my life goals and help others do the same.





# WE ALL STRIVE FOR THAT MOMENT OF PERFECT BALANCE.



Balancing all the priorities in your life – from your family and career to your physical health and financial well-being – is rarely easy. But it's always worth the effort.

MassMutual can help. Our financial professionals have the experience and knowledge to help you build a custom financial strategy that addresses your needs today – while providing security in the years ahead for you and the people who matter most.

**To learn more about our balanced approach, contact a MassMutual financial professional today.**



HELPING PEOPLE CREATE WEALTH & SECURITY, SINCE 1886

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