



# PEOPLE-CENTRIC SKILLS

INTERPERSONAL AND COMMUNICATION SKILLS  
FOR FINANCIAL PROFESSIONALS

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**DANNY M. GOLDBERG**

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Foreword by **RICHARD CHAMBERS**

**SECOND EDITION**

**WILEY**

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# **People-Centric Skills**

## ***Interpersonal and Communication Skills for Financial Professionals***

Second Edition

**DANNY M. GOLDBERG**

**WILEY**

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*To my kids, Caleb and Liora, who continue to inspire and amaze me and are becoming great communicators in their own right.*

## Foreword

OVER THE COURSE of my 40-plus years in the internal auditing profession, I've had the privilege of meeting thousands of practitioners from around the world whose personalities are as varied and fascinating as their cultures. My experiences provide ample evidence to dispel an unfair and lingering stereotype that internal auditors are, well, dull.

Another typecast paints all internal auditors as shy and awkward introverts. I must admit (sheepishly) that one of my favorite jokes about internal auditing plays on this stereotype:

Q: Did you hear about the extroverted internal auditor?

A: He looks at your shoes when he talks to you.

But this, too, is an unfair and inaccurate portrayal. So why does it persist?

Part of the answer lies in the kind of work we do and how we do it. The only interaction many people have with internal auditors is fraught with concern.

Oh no! Why is our department being audited? What is internal audit looking for? Why are they poking around my records? Did I do something wrong?

With such tension as a backdrop to the internal auditor walking in the door, first impressions with our engagement clients go a long way toward establishing how they perceive our profession. If a team of auditors comes in the door with a no-nonsense and standoffish attitude, demanding records and pontificating about independence and objectivity, the lasting impression will not be a positive

one. This is why building our soft skills—those skills that help us connect on a personal level—is critical to our success.

*People-Centric Skills: Interpersonal and Communication Skills for Financial Professionals*, 2nd edition, goes a long way toward getting us there.

I have known Danny M. Goldberg for many years. He has dedicated much of his career to championing our profession and helping practitioners build critical soft skills. For more than two decades, Danny has built and led internal audit functions. He is a well-known author in the profession and has published numerous articles in trade magazines over the years.

In this revised edition, Danny picks up where his 2014 book of the same name left off. He provides clever anecdotal teaching moments through his lead character, Dalton Zimmer, that focus on how auditors can approach different situations and scenarios. From interview techniques and reading body language to understanding the art of listening, the book covers important soft-skill topics, including self-awareness and empathy, emotional intelligence, and influencing change. His new book also provides an important update about communicating with two generations whose influence is growing quickly in business—Generation X and Millennials.

As a consistently eloquent voice promoting the value of effective communication, Danny reminds us that we must connect with people. That is why his first book resonated so well, and I'm certain that version 2.0 will, as well.

Richard F. Chambers, CIA, QIAL, CGAP, CCSA, CRMA  
President and CEO  
The Institute of Internal Auditors

# Preface

PEOPLE-CENTRIC SKILLS: *Interpersonal and Communication Skills for Financial Professionals*, 2nd edition, is the follow-up to the 2014 critically acclaimed first edition. This first edition has been as rated as one of the top 30 interpersonal communication books of all time (bookauthority.org). The second edition aims to dive deeper into the critical skills necessary to be successful in the corporate world. Study after study supports the premise that soft skills are as important—or even more so—than experience or qualifications:

- According to a new survey of more than 2,000 adults conducted online by the Harris Poll, having soft skills—such as personal, communications, and time-management skills; enthusiasm; dependability; and reliability—without the required experience seems to be more desirable than having the right experience or qualifications for a job but lacking soft skills.<sup>[1](#)</sup>
- A 2018 study examined the views of hundreds of recent graduates from the **CEMS** Master in International Management program and over half (56%) consider either social skills (33%) or the ability to manage people (23%) as the most important skills to develop as technology increases in the corporate workplace. They rated these soft skills higher than teachable hard skills (7%), technical job-specific content skills (7%), or process skills such as critical thinking (12%).<sup>[2](#)</sup>
- LinkedIn's 2018 Workforce Report highlights a significant mismatch between the skill sets of today's top talent and the skill sets companies are seeking that LinkedIn CEO Jeff Weiner calls a significant skills gap.

“Somewhat surprisingly,” Weiner says in an interview with CNBC, “interpersonal skills is where we're seeing the biggest imbalance. Communications is the number one skills gap.”<sup>3</sup>

This is the easy-to-read story of a dynamic executive coach and trainer and the numerous clients he serves. Time and time again, our main character, Dalton Zimmer, is thrust into situations that emphasize the importance of People-Centric Skills. The book carries forward many of the skills highlighted in the first edition and continues to demonstrate the impact that interpersonal and communication skills—whether good or bad—have on a person's effectiveness, personal relationships, job, and career. Readers will be able to empathize with the characters and real-life situations highlighted in the book.

Topics include:

- Body Language
- Neurolinguistic Programming
- Gesture Clusters
- Facial Expressions
- STARS Method for Thinking on Your Feet
- Responding to Difficult Questions
- Reading Verbal Tone
- Emotional Intelligence
- Employee Motivation
- Self-Reflection
- Self-Awareness
- Emotional Intelligence

- Mode of Communication
- Change Management
- Transparent Communication
- Continuous Communication
- Public Speaking
- Voice Inflection

Our story takes us through the trials and tribulations of Dalton Zimmer, a well-known speaker and executive coach. Readers are led through many different challenging scenarios that test Dalton's resilience and character. Dalton balances his client demands with operating his business and attempting to be a good father to two kids, Caleb (12) and Liora (11). Some of the scenarios and topics covered in the forthcoming narrative include:

- **Chapter 1: The People-Centric Journey Begins**  
**Anew:** This chapter re-establishes our characters and sets up our storylines for the duration of the novel.
- **Chapter 2: Reading Through People:** Dalton arrives at his client (Sojo Technologies) in San Francisco to assist the CFO in interviewing a suspected harasser and fraudster, Julianne Cranson. Julianne is a high-level sales executive who has always been one of the company's top producers but is suspected of numerous violations, including kickbacks, undocumented discounts to customers, fraudulent reporting of travel expense, and threatening employees. Dalton advises and assists Kelli Jackson on how to approach Julianne and how to read her. Dalton has also coached Kelli on presenting to the audit committee and board and is planning a return visit for hands-on instruction for her team.

- **[Chapter 3: Emotional Intelligence](#)**: Dalton drives into San Jose to meet with Stanton Electronics Chief Financial Officer Brad Lester, a long-term friend and client. Dalton has his kids fly up and spend the weekend with Brad and his kids. Dalton takes in Dax's (Brad's eight-year old) soccer game, where Brad is an outspoken fan and parent. Brad is very demanding and vocal. After the game, Dalton and Brad talk about his impact on his son and how, in certain situations, Brad is intimidating without realizing it. The conversation dovetails into the importance of empathy and how to use it effectively to build relationships and relate to people.
- **[Chapter 4: Different Points of View: Using Self-Awareness and Empathy Effectively](#)**: The next day, after Dalton's deep-dive conversation with Brad on emotional intelligence and how to apply it in the workplace and at home, Brad applies these key learnings in an important conversation with his son, Dax.
- **[Chapter 5: Wrong Mode = Wrong Mood: Determining the Optimal Mode of Communication](#)**: Dalton's ex-wife is Caleb's newly appointed soccer team manager and wants to make sure the communication issues that the team has suffered from in the past do not continue to occur. Over dinner, Leslie and Dalton discuss some situations that have occurred and how they should have been communicated.
- **[Chapter 6: Influencing Change Throughout Any Business](#)**: Dalton delivers one of his signature courses on how to look for deficiencies and continually improve any business process. Dalton starts the presentation with the importance of communication throughout any



organization, highlighting the foundational keys to a successful corporate culture transparent, continuous communication.

- **Chapter 7: Projecting the Real You: Public Speaking:** Dalton meets another visit to the Bay Area to see Kelli and her team and discuss presentation skills and leading practices on how to deliver a compelling message.
- **Chapter 8: Coaching and Mentoring:** Dalton meets with Austin, head of Information Technology at Sojo Technologies, to determine the right path and approach to deliver feedback to one of his directors, David Allison. Austin is struggling with David because he was recently promoted to vice president, a role David believes should have been his.
- **Chapter 9: Presentation Skills and Body Language:** Dalton reviews the videos completed by Kelli's team and delivers feedback to the team on presentation skills and body language and other topics that assist in delivering a top-notch presentation.
- **Chapter 10: Thinking Quickly on Your Feet:** Dalton discusses leading practices in listening techniques and how to recall a person's name. He also discusses how the senior team might handle people who display aggressive techniques. He introduces the STARS method for thinking quickly on your feet, and how anyone can use it effectively.
- **Chapter 11: Coaching and Mentoring, Revisited:** Dalton previously coached Austin and assists him in delivering feedback to David Allison, a direct report he has struggled with since Austin's promotion to vice president. Dalton helps Austin deliver delicate feedback to make sure he and David are aligned moving forward.

- **Chapter 12: Crisis Management:** Prior to catching a flight, Dalton discusses the pros and cons of various ways to handle crisis management with Sojo CEO Brandon and CFO Kelli.
- **Epilogue:** We wrap up some of our storylines and find out what happens to Dalton, Lauren, Julianne, and others.

## NOTES

- 1 <https://hrexecutive.com/are-soft-skills-more-important-than-the-right-qualifications/>
- 2 <https://www.fenews.co.uk/featured-article/17062-are-soft-skills-more-important-than-education>
- 3 <https://www.forbes.com/sites/nazbeheshti/2018/09/24/are-hard-skills-or-soft-skills-more-important-to-be-an-effective-leader/#5e1f9a512eb3>

# Acknowledgments

I WANT TO THANK Tali Ploetz for her contributions to this book. With her vast experience in audit and risk, Tali wrote [Chapter 2](#), which was critical to setting up our storylines.

I also want to thank the many people I have met throughout the years that have unknowingly inspired the stories in this book. Without you, the stories would only be fictional tales.

# **CHAPTER 1**

## **The People-Centric Journey Begins Anew**

### **INTRODUCTION**

Dalton finally settles into his seat on American Airlines flight 330, now delayed for three hours due to ... who knows what the excuse is today. As a too-frequent traveler (and someone who loves control), he has given up on attempting to comprehend many things he cannot control. Happy to get an upgraded seat, he prepares for takeoff by gulping down a Tito's and soda, not taking the time to savor the flavor (or lack thereof). Regardless of the fact that he travels close to 200,000 miles a year, he never seems to get used to being on a plane—and out of a position of control. He very rarely sleeps in transit, so he plans to use his plane time wisely and goes through his running (and never-ending) task list.

At times, Dalton has overextended himself, even if he controls his own schedule. He fights a constant battle between having quality time and earning the money that enables him to have quality time. Tonight, he is heading from Sacramento to Orlando, but due to delays, he is routing through Miami and not directly to Walt Disney World. Instead of landing at the originally scheduled time of 5:00 am, this gets him in at 10:30 am—definitely a challenge to speaking coherently to an audience of 450 risk professionals at 1:00 pm. He has always viewed problems like these as self-imposed challenges and had fun with the circumstances.

One of the reasons Dalton took on this ambitious schedule is that it will give him the opportunity to meet his kids, Caleb and Liora, in Orlando and take them on a late summer trip to Disney World. The kids flew in with his ex; after a few years of getting a feel for their after-marriage relationship, he and his ex have achieved a very good rapport. In fact, it is reminiscent of the relationship he fell in love with. Revisionist historian—no regrets. Move forward.

Both Caleb and Liora have been accepted into a great middle school after suffering from constant bullying over the previous year. Fingers crossed, but everyone agrees this is the place both can thrive. This trip is a reward for all they have been through over the previous year.

Loving his job/company/profession is key to Dalton's continued self-motivation. Keeping clients happy, making a difference, giving other like-minded individuals opportunities to be successful—this is what he lives for! Regardless of not sleeping for 32 hours, he knows that when it is his time to own the stage, he will always be successful, but maybe the time has come to avoid these kinds of scenarios! Over the past five years, Dalton's business has grown exponentially. His biggest hurdle—leveraging a business dependent upon one person/one personality—has been overcome by finding like-minded people and on selling clients not on a replacement for Dalton but on a different approach. All the other life coaches/trainers working with Dalton bring exceptional diversity in background and experience to the table. It works, but finding like-minded people was not a simple task.

This in-flight evening was slated to be full of administrative tasks: proposals, billing, client follow-up, and brainstorming strategies for client issues and potential go-

to market strategies for some new initiatives. After takeoff (and turning on *Avengers: Endgame*), Dalton pops out his new rose gold tinted MacBook Air. Everything tech-related that Dalton owns is Apple and rose gold; he enjoys the general theme without explicitly stating that everything his team does turns to gold.

Dalton needs the noise of the movie streaming through his wireless headphones to help him block out distractions and focus more. After handling some of the mindless administrative tasks, Dalton turns to his detailed task list and begins to project-plan his approach to his new and continuing client engagements:

- For a new client in San Francisco, SoJo Technologies, Dalton has been called in by the chief financial officer, Kelli Jackson, to assist in interviewing a suspected fraudster, Julianne Cranson. Julianne is a high-level sales executive who has always been one of the company's top producers but is suspected of numerous violations, including kickbacks and undocumented discounts to customers, fraudulent reporting of travel expenses, and threatening employees. Kelli wants to handle this internally with some help. They have not been able to find evidence of fraud and are hoping a discussion with Julianne will resolve this one way or the other. Kelli and Dalton have been professional acquaintances and friends for a few years now. Dalton has also coached Kelli on presenting to her company's audit committee and board, and he is returning for hands-on instruction with her and her executive team. This meeting is scheduled for early next week, after the short jaunt to Disney World.
- Dalton is planning a visit to San Jose to meet with Chief Financial Officer Brad Lester of Stanton Electronics, a long time friend and client. During a quick phone chat,

Brad mentioned some of the issues he has with his team and that they are not as dedicated as his previous teams. Brad is a workaholic, dedicated primarily to his job and secondarily to his family, and he expects the same from his employees.

- Dalton is also working with a new client in his hometown of Dallas on change management and driving cultural change.

If only all the issues on his plate were work-related (and therefore billable) rather than his day-to day life:

- Dalton's ex-wife, Leslie, is Caleb's newly appointed soccer team manager and wants to make sure the communication issues the team has suffered from in the past do not continue to occur. Dalton and Leslie are planning to discuss this during this weekend trip.
- Dalton is also working on a new project with his kids, highlighting the issues both have experienced through bullying over the past year. These are very difficult lessons for the kids but it's also a great opportunity to learn and, even better, help fight this very serious issue in all schools, specifically private schools.

Dalton's company has grown immensely and he is now just trying to keep up with the many moving pieces. More important, he's trying to be a good dad and role model to his kids.

## **CHAPTER 2**

# **Reading Through People**

DALTON ARRIVES AT the office of his client SoJo Technologies in San Francisco to assist the CFO in interviewing a suspected harasser and fraudster, Julianne Cranson. Julianne is a high-level sales executive who has always been one of the company's top producers but is suspected of numerous violations, including kickbacks, undocumented discounts to customers, fraudulent reporting of travel expense, and threatening employees. Dalton advises Kelli Jackson on how to approach Julianne and how to read her. Dalton has also coached Kelli on presenting to the audit committee and board and is planning a return visit for hands-on instruction for her team.

## **PEOPLE-CENTRIC SKILLS IN THIS CHAPTER**

- Differences between audit interviews and fraud interviews
- Fraud interview techniques and questions
- Reading body language, tone, and voice inflection in any situation
- Listening and responding to plausible deniability

## **KEY WORDS**

- Reading People



- Body Language
- Neurolinguistic Eye Cues
- Gesture Clusters
- Facial Expressions
- Plausible Deniability

Another day, another long flight. Orlando to San Francisco is a nice six-hour jaunt and, on a Sunday night, is not exciting. Dalton loves to travel inconspicuously and not say a word to anyone throughout the flight. This is his me time. Draped in his Adidas Firebird tracksuit (reminiscent of Run DMC), he boarded for the long trip. He was sad to leave the kids with Leslie; he always is. It never gets any easier. It only seems to get harder on the kids, and that is why Dalton continues to rely more and more on his team. Early retirement is definitely the plan.

Once the plane settled into a comfortable cruising altitude, Dalton dove into researching SoJo Technologies. Kelli has been a friend for many years and Dalton has watched her grow into this role with SoJo. He always knew she was going to be a star; it was just a matter of time. She has been CFO for the past four years and the company has grown exponentially in that time. She has been a major part of the expansion and going public. Since before Kelli's arrival, SoJo's top salesperson has been Julianne Cranson. Julianne was one of the first employees of the company and has strong ties to SoJo's founders. She is one of the main reasons why SoJo has gone public and has grown over the past five years. Julianne's profile reads like that of many top salespeople:

- Early 40s
- Extroverted personality

- Good conversationalist
- Always thinking five steps ahead
- Very good at psychoanalysis

Julianne will be a challenge for Dalton. She has been accused of rampant fraud, but the company has struggled to pin down the exact nature of the fraud. In fact, Dalton doubts if the owners really want to accuse her of fraud. She has been such a big part of the company's success that it is hard to think of SoJo without her. Jules (as she likes being called) has been accused of giving away software modules outside of the contract terms and other internal abuses. She has always had leeway to do what it takes to get the deal done. However, the leeway has turned into abuse, Kelli suspects. Jules has also been going through a bad divorce over the past two years: cheating, custody battle, a little bit of everything. Since the divorce proceedings began, Jules has been inconsistent. You could see it was taking its toll on her and her work.

When the long flight finally landed, Dalton hurried to the hotel to unpack and relax for a few minutes before calling it a night. There would definitely be a long day ahead.

The next day, as he summoned an Uber, Dalton shook his head as he thought about all the poor saps looking for a place to leave their cars while they dashed inside stores or restaurants for whatever brought them to San Francisco's Financial District. As his Uber turned onto Sacramento Street, he reflected on the fact that parking always seemed to be a challenge. What a beautiful day, with weather he rarely experiences living in Dallas. The bay wind whipped over his freshly shaved head as he headed for the elevator. His thoughts turned toward the day's visit to SoJo Technologies, the tech giant recently in the news for their latest medical invention, a device purported to eliminate

the need for corrective lenses. Their product was expected to revolutionize the industry—no more surgeries, no more contact lenses, no more eyeglasses. Ever the skeptic, Dalton wondered if something like this could really work. The video showed users wearing the device at the office, in the gym, and while driving. *Well*, he thought, *at least it's stylish*. The promo ran through his head again. For as little as 30 minutes a day, you could eliminate the need for glasses? *Hmm*. If it worked, their device would cost a lot of people their jobs. He sighed. Therein lay the rub. Market disrupters are great until the layoffs start happening. Dalton pondered how Stuart De La Deccio was taking it. The head of the largest eyewear conglomerate in the world must be panicking right about now. His factories supplied the bulk of the world's prescription eyewear.

Dalton stared impatiently at the elevator numbers, wondering how much longer it might be. *It was going to be a bright, clear, beautiful day*, he thought as he patted his jacket pocket to make sure he had grabbed his sunglasses. *Well, at least De La Deccio would still have his sunglasses division*, Dalton said to himself as the elevator doors opened.

Dalton stepped into the plush lobby of SoJo Technology's headquarters. It radiated opulence mixed with the cutting-edge crispness of state-of-the-art technology. *This place never failed to impress*, he reflected as he stepped up to the receptionist. He glanced at the receptionist's nameplate and warmly greeted him: "Good morning, Steven! How are you today? I am here to see Kelli Jackson." Steven smiled. "I'm doing well. Your name?"

After completing the security protocol, Steven directed Dalton to the door to Kelli's office. Kelli was deeply engrossed in the content displayed on her 40-inch curved monitor. *That's an impressive swoopy screen*, Dalton

thought. The darn thing dominated more than half of her desk.

It was always good to see Kelli. “Kelli! I saw SoJo's recent media release. Congrats! Your product is going to revolutionize the industry!” Kelli stood and gave Dalton a warm embrace. “Thanks, D. So glad you could make the trip up. The PR is the lone bright spot on a roller-coaster period for us. Try as I might, I cannot fathom that the accusations against Julianne are true. She's been with this firm since the beginning.”

Dalton sat down and adjusted the sharp crease of his black pinstripe suit pants. He signed and nodded his head. Leaning forward, he said, “We've known each other forever. Tell me what's going on. I know we briefly covered the key details on our call on Friday. Now let's fill in the blanks so I can understand your suspicions in greater depth.”

Kelli pulled up her chair, uncrossed her legs, and leaned on her desk to assemble her thoughts. She rested her folded hands on the desk and began:

“As you know, our annual employee survey results came back this past October. Every year we get the standard complaints about this and that. This year, we received very specific information that necessitated a deeper look into the sales department. While our survey is anonymous, we are able to easily determine which division they pertain to. Two team members indicated departmental ethics of the accused are less than stellar. Their comments were very specific. They accused Julianne Cranson of encouraging kickbacks, providing undocumented discounts to customers, submitting fraudulent travel expense reports, and possibly most disturbing of all, threatening and intimidating her team members.

Dalton, looking a bit perplexed, asked, "Why do you think they chose the survey and not the ethics hotline?" Kelli shook her head, rolled her eyes, and said, "This is on the back burner, but we are definitely planning on looking into this. If employees do not call the hotline for these types of issues, we have to question the effectiveness of our hotline." Dalton took this as something to follow up on after the current issue was resolved.

Kelli leaned back and quickly entered a few keystrokes to pull up her notes. Glancing away from the screen, she continued: "We take employee comments on the survey very seriously. The specificity of the accusations highlighted by Julianne's team members is more than a little disturbing. My first thought was that the two were conspiring, perhaps setting up Julianne or one of her directs, in an effort to topple a good executive. It's not unheard of to orchestrate such a move to open a position in the executive ranks. But a deeper dive by our IT team discovered that the survey results, as indicated by the associated geolocator codes embedded in the survey acknowledgment, were from two team members in completely different offices. This lowers the likelihood of collusion."

Dalton pondered this information for a few moments. Kelli continued, "We don't have a formal fraud department, so Edward pulled the sales results from Julianne's team. You know Edward, don't you? He's our chief operating officer. He joined us a few years back from Optical Solutions." "Of course," Dalton replied, "I believe I ran into him at an industry event just a few months ago. Great guy. His son plays soccer for Freedom Force. They won the cup this year."

Kelli chuckled. Dalton remembered little details about everyone. It was uncanny at times. "Yes, his son is on track

to receive several college scholarship offers. At any rate, Edward and I reviewed the sales reports. Julianne always has positive growth and exceptional performance. Over the past few years, the increases have not been large, but she is still the best at SoJo and is known as one of the best in the industry. This year is no different. Her numbers show a steady increase. She is on track to receive her full sales bonus, plus go on the annual company sales incentive trip. However, due to the survey accusations, I asked our controller to review Julianne's expense reports. Everything looked normal at first glance. But yesterday Christine found a few unusual entries. Four hotel expenses reported this quarter matched a hotel folio from January. Christine said she wouldn't have noticed, but a smudge from smeared printer ink caught her eye. It seems that smudge also appeared on another receipt. After going back and reevaluating all of Julianne's expenses, Christine identified multiple entries supported by the same receipt. The dates had been altered, but the details remained the same."

Dalton thought that discrepancy should have been caught—same expense amount multiple times? Dalton then recalled the many previous conversations he had with Kelli. One of her main objectives was to build the infrastructure to support a company whose sales had outgrown its surroundings. SoJo still used a rudimentary accounting software and had minimal data analytics options other than manually created spreadsheets. He rested his elbow on his knee. His hand gently brushed his goatee as he considered this information.

Kelli interrupted his thoughts. "Over the weekend, Christine did a deeper dive. She pulled expense reports from the last two years and identified nearly \$72,000 in questionable expenses. We give our sales team a ton of leeway in order to get the job done, so we do not ask a lot of questions, but it's also clear from our management team