

WHAT I HAVE LEARNED FROM SOME OF MY BUSINESS AND PERSONAL EXPERIENCES

Samuel K. Freshman, Chairman - Standard Management Company

1. **As a Board Chairman, I learned:** Start board meetings on time and keep them focused. Prepare an agenda and stick to it. If the discussion strays, defer the issue to at a committee.
2. **As a Borrower, I learned:** Shop for competitive bids for loans, just as you do for any other product. It's the banker – not the bank – that determines the outcome.
3. **As a Lender, I learned:** Be cautious about anyone who offers more than the current market rate.
4. **As a Business Partner, I learned:** You need to have strong compatibility with your business partner. You and your partner need to share in the decision making.
5. **As a Networker, I learned:** Always carry business cards.
6. **As a Public Speaker, I learned:** Give the audience what they came to hear, not what you came to sell.
7. **As a College Professor and Lecturer, I learned:** You learn more from the students than they do from you.
8. **As a Competitive Horse Back Rider, I learned:** Sometimes the horse knows better than you.
9. **As a Husband, Father, Grandfather, I learned:** Always be available for your family, be sensitive to their needs, and look for opportunities for quality time together.
10. **As a young man, as an Overnight Camp Director, I learned:** Keep your campers busy learning, and most importantly have fun.
11. **As a Student, I learned:** Never stop learning.