



## Market Muse

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by Stacy Rodriguez  
Citizen Business Editor

# Cheating gone good

I haven't done a book report since high school. But a persistent public relations flak and his impressive client led me to read "Cheat to Win."

Embarrassingly, I fell into the same judgmental trap as most people when I saw the title. I thought, "What, some former Enron exec or something is going to tell me how to be a bastard(ette) to get ahead? No way."

The subtitle explains more: "The Honest Way to Break All the Dishonest Rules in Business." What author and successful insurance executive Robert "Bob" MacDonald espouses is basically how to think outside the box; how to use creativity to build a your dream life. "You have to go against the grain," says MacDonald, who now lives on Sunset Key with his wife, Brenda. "You have to be different from what other people think you should be; be honest with yourself."

It's a good book, full of common-sense advice that seems obvious only after you read it. Stuff like this: "People who have the ability to add value to your efforts will be encouraged to do so if they are allowed to share in the value created."

Sure. If employees benefit — all the time — when business is better, you can bet they'll work harder and be very concerned about *their*, not just *your*, business. Seems obvious, but if you look around, it's the bosses who have the nice offices and who profit when business improves. The employees usually just get a once-a-year cost of living raise.

Do you think the employees think about that meager raise to cover the cost of inflation every day all year when they're working for someone else?

MacDonald, who bucked industry trends by violating the status quo in the insurance business, put his executives in ground-floor cubicles and mailroom employees in upstairs offices. He made millions, but more importantly, he said, he feels good about how he did it. He rocked the dog-eat-dog world of business with kind logic, and helped all employees profit in doing so.

Finding parallel interests is just one tactic of MacDonald's. I called him recently to ask him how his philosophy of self-fulfillment through iconoclasm would apply to our post-hurricane world.

(By the way, Wilma's storm surge stole "Cheat to Win" from our former Borders Express on North Roosevelt Boulevard in Key West; but you can still get it online at Amazon.com et al.)

"Probably most of my writing and philosophy have to do with things you can control, rather than letting someone else run your life," MacDonald said. "This storm was obviously so beyond anyone's control."

The best thing we can do, he said, is to learn from it.

"What kind of contingencies can I set up, so if this happens again, I'm in better control?" he said. "How many of us have any kind of plans to protect ourselves? After this one, no one knew where to go or who to call. Even the [federal] government is trying to learn, from Katrina and all, so what can I learn from this?"

Renter's insurance, for example, covers content losses in floods and isn't that expensive, a Geico representative told The Citizen earlier this year. If you saw the storm surge, you know which areas of the island are prone to flood the worst.

"There's nothing but platitudes you can say to people who lost everything," MacDonald said. "The only thing positive is that you can learn from this."

As far as dealing with byzantine paperwork from federal and state agency and Small Business Administration paperwork, he also had some good advice.

"It's one of those things where, when you're dealing with the bureaucracy of any government agency — unfortunately, but it can also be good — the person who makes the most noise gets the most. Being nice and going along doesn't seem to get you anywhere with a bureaucrat."

Robert W. MacDonald now owns and operates CTW Consulting, based in Wayzata, Minn., and Key West. Visit [www.ctwconsulting.com](http://www.ctwconsulting.com) to learn more.

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