

Book Review

What's the Best Way to Get Ahead? Perfect the Right Kind of Cheating.

Cheat to Win: The Honest Way to Break All the Dishonest Rules in Business

By Bob MacDonald

Paradon Publishing, 349 pages, \$26.95

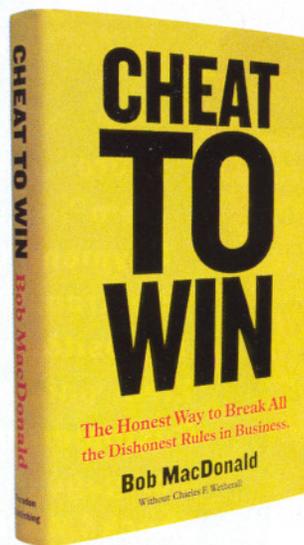
Bob MacDonald has a reputation in the business world as an iconoclast, even a loose cannon, and it would be easy to write him off if only he weren't so damn successful. MacDonald worked his way up through the life-insurance ranks, rising from door-to-door salesman to CEO of ITT Life by age 37. Most recently, he served as chairman and CEO of Allianz Life, a job created after Allianz AG of Munich purchased LifeUSA, a company started by MacDonald in 1987, for \$540 million.

MacDonald says his path to success can be easily followed, and in the irreverent and insightful, if somewhat broad book, *Cheat to Win: The Honest Way to Break All the Dishonest Rules in Business*, he outlines these steps. Although the book uses examples from MacDonald's personal career experience—with footnotes such as “If you find that all of this stuff about life insurance bores you to tears, then congratulate yourself, you are a normal person”—it is intended for a general business audience, particularly entrepreneurs.

Cheating to win, MacDonald says, is nothing more than following one's natural inclination to question the established rules and ignoring the ones that make little sense. That inclination to ask why is in all of us—or at least was at one point. Most people's curiosity is “hammered out” of them by dismissive parents, a highly structured education system and peers that encourage conformity above all else, he says.

This is not to imply that MacDonald pro-

notes the corporate malfeasance that has dominated the news—indeed, he makes a point to condemn it, explaining that such cheating has only short-term benefits and usually ends in disaster. Instead, he defines “cheating” as thinking creatively. To cheat is to share credit for successes, create alliances with those who have common interests, embrace change, maintain accountability, reward hard work (both verbally and mone-



terially), hold high ethical standards and generally “cultivate a hothouse for humanity, where you become great by allowing others to grow to be great.” If much of his advice seems common-sense simple, that's because it is. This, says MacDonald, is what makes its lack of use all the more puzzling.

The book's 20 chapters address topics including gaining power and wealth, the use and misuse of intimidation, and the benefit of having women in management positions. “Your Whole Life is a Mistake,” a chapter on the rebirth of ITT as a universal policy-only provider, delves into the difficulties

faced in a stagnant business. “The unspoken code was that if all of the companies stuck together, while giving the impression of fierce competition, consumers would be pacified, outside competition intimidated and regulators kept at bay,” he writes. By breaking out and giving consumers the option of universal coverage—something the market was demanding, says MacDonald, and the industry stubbornly refusing to give—ITT Life “cheated” and ignored the field's clubby and often self-serving ways.

With its humor and parenthetical asides, *Cheat to Win* is largely an enjoyable, jargon-free read. There is little scholarly analysis, but rather personal lessons and shared experiences. MacDonald also uses examples of other “cheaters,” such as Apple's Steve Jobs and FedEx's Fred Smith. However, some sections are repetitive, with consecutive paragraphs belaboring the same basic point. The author had a thesaurus, it seems, and wasn't afraid to use it. Wading through the exclamation-point-filled anecdotes and jokes can take a while; those wanting to read the book in under an hour should flip to “And the Moral of the Story Is...,” wrap-ups found at the end of each chapter. In addition, there's no index, so using the book as any sort of reference tool is difficult.

MacDonald would likely shrug off such criticisms as the very sort of traditional thinking he eschews. “When a rule needs to be broken, it takes a unique individual to step forward and break it, and an even rarer individual to replace it with a new and better rule,” he writes. “This is the essence of the *Cheat to Win* philosophy. We all have a choice. It's up to us to step forward to expose the bad rules and write new ones that can make life better. Or we can become one of those millions of faceless people who ‘go with the flow,’ most of whom will some day look back and realize their whole life was a mistake.”

—Sally Law