



2016 CLM Annual Conference

April 6-8, 2016

Orlando, FL

**Cops, Cowgirls, Surfers, and Astronauts:  
The Powerful Legacy of Female Leadership**

**Introduction**

Success starts with leadership. What is leadership? According to Business Coach Lynn Moran, “Leadership is comprised of personal and professional attributes that an individual possesses which enables him/her to provide inspiring visions, high performance business/professional strategies supported by a skill for attracting and developing high caliber human talent for an organization.” Personal attributes are shaped by one’s experiences, family history, and cultural environment.

Cultural legacies are powerful forces. They persist generation after generation and play such a role in directing attitudes and behavior that we cannot make sense of our world without them. Success arises out of the steady accumulation of advantages. Success comes to those who have been given opportunities and who have had the strength, courage, and presence of mind to seize them. The cultural legacy of female leadership is a rarity indeed. Quite the opposite legacy has been popularized. Women have traditionally been characterized in books and movies as care givers and helpers as opposed to warriors and leaders. This cultural leadership void is not though due to the lack of female role models but due to the lack of publicity.

What do a cop, cowgirl and surfer, have in common? They have taken stock of their life experiences and dedicated themselves to developing character traits that have empowered and sustained them throughout their careers.

**A Former Cop’s Leadership Legacy: Overcoming “FEAR” and Risk Taking**

**Overcoming Fear:**

Too many people allow FEAR to hold them back from achieving greatness in their lives. But what really is FEAR? It is nothing more than False Evidence Appearing Real. How many times have you given in to your fear, your false evidence, and thereby given FEAR permission to control the response to a situation? Do you dare to count all of your missed opportunities?

In 1975 I was the first women police officer to be hired by the City of Placentia Police Department and one of the first women to work patrol in Orange County California. Starting with the

police academy, I had to face down fear. I was six weeks into training and on my first ride-along with a training officer when the call came in for a possible burglary-in-progress. With my heart thundering inside my chest with fear, and the deadly weight of the Smith & Wesson .38 caliber handgun grasped tightly in the sweaty palm of my hand, I consciously and intentionally took the leap from trainee to back-up.

Previously, women were only allowed to be Juvenile Detectives, working safely behind a desk at the station house. I knew I was qualified to become an officer; I had obtained a Bachelor's degree in Criminology, I understood the laws of evidence, could diagram a crime scene and determine the coefficient of friction. I passed all of the written tests, aced the physical agility course, and had competently answered all of the questions of the oral interview panel. I placed near the top of the list to be hired as a police officer. But when the phone call came from the Chief inviting me to join the force, FEAR raised its ugly head and began whispering in my ear that I wasn't really qualified or ready to work as a patrol officer.

Would I give in to FEAR, stay working at my current job and allow my dreams of becoming a police officer to slip away? After a bit of soul-searching I knew I couldn't. I made the decision that putting myself in the tough situations that cops face on a daily basis would be important if I wanted to live a full life and be proud of myself.

So I again took the leap: I embraced the FEAR that day, told the Chief yes and plunged ahead into the unknown. What a surge of confidence it gave me, and now as I look back, I realize overcoming the False Evidence Appearing Real has shaped my life in so many positive ways. I succeeded in a male-dominated field for many years. It taught me command presence and situational awareness, which have served me well in all of my endeavors.

Don't let FEAR hold you back, embrace it, take strength from it and dive in! Part of becoming a great leader is to create a big vision for yourself, and you can't do that if you allow FEAR to hold you back. Your vision should include investing in yourself to be your best, and there's no room for FEAR while accomplishing that. And don't forget, for those of you who supervise employees, be sure that they know what your vision is, and that it does not include FEAR!

Learn to live by the motto of "FEAR less and do more!"

### **Risk Taking:**

As the current Director of Risk Management for the fourth largest county in the US, it is ironic that my risk taking played a significant role in obtaining this position, yet I am now responsible for managing risk. After starting my professional life in one of the riskiest careers possible, I now evaluate and attempt to control risk every day for my employer. But let's not forget that risk taking is an important leadership skill that must be balanced by thoughtful and practical approaches to the issues at hand.

First, let's go back and look at risk taking from a cop's perspective. After three years as a patrol officer, I was promoted to Detective in the Crimes Against Persons Unit. My partner and I handled Homicides, Personal Assault cases, Rape and Sexual Assaults. As the only female detective, I was frequently on-loan to the other detectives in the department. One day I was needed by the Drug Task

Force to pose as the girlfriend of an undercover officer during a complex drug buy that would culminate in the arrest of a huge supplier of heroin.

Talk about risk taking, at twenty-eight years old, I was going to be the only armed officer at the scene of the buy. But I was prepared because I don't do anything half-way. Over-coming an early fear of handguns, I spent long hours at the shooting range, becoming comfortable with my weapon and achieved the rank of distinguished expert shooter. I figured if I was going to carry a gun, then I wanted to be as proficient as possible in case I had to use it one day. My life and my fellow officer's lives depended on it. The day of the narcotics buy, the other detectives knew this about me, and trusted that I would back them up if things got out of hand.

During the buy, my role was to pretend I was taking a nap in the back bedroom of an apartment we had rented. I had the safety device switched off on my 9mm Beretta which was clutched in my right hand, hidden under the pillow where I rested my head. The door to the bedroom was left cracked open a few inches so I could hear the buy going down in the front room. The plan was if things went sideways, I was expected to take out the bad guys.

Moments later, I heard the two suspects knock at the front door. After being let in by one of the undercover officers, one of the first things the suspects did was ask if anyone else was in the apartment. The officer who was my partner told them that his "old lady" was taking a nap in the bedroom. The buy was unfolding quickly and I became aware of the familiar rapid beating of my heart and my adrenaline kick in, as the door to the bedroom was pushed open. I lay still, breathing slowly; my eyes open only a slit, peering under my eyelashes at the strange man who filled the doorway. I detected a slight bulge in his jacket pocket and knew in an instant that he was armed. He stood there for perhaps a half-minute watching me, and then apparently satisfied I was not a threat, he closed the door and retreated into the living room. I strained to hear what was going on, the muffled voices escalating into shouts! The closed door was not a part of the plan, it was supposed to be left open so I could hear. Did I take a risk by getting up from the bed to stand by the door so I could quickly go to the aide of my fellow officers if needed?

As a cop you are frequently presented with dynamic situations that require split-second decisions. You often do not have the luxury of time. Luckily, in most other careers, you can evaluate all of the options, determine the risks, and make a logical decision. Not so here, I didn't have any extra time and I was faced with a possible life-or-death decision in order to protect my partners.

Now, in my role as a Risk Manager and leader, it could be easy to say NO to the risks that I'm asked to evaluate. But that usually does not serve my customers and the organization I work for very well. Instead, I will encourage you to learn to take a strategic approach to evaluating risk. Become adept at developing plans of action which allow you to control the risk, while still accomplishing the mission.

The poet Ezra Pound said it best:

*"When you cannot make up your mind which of two evenly balanced courses of action you should take – choose the bolder."*

A great leader will always choose the bolder. And great leaders train themselves to make hard decisions and be mentally tough. Your path to becoming a great leader is to overcome FEAR, act boldly and take risks!

Oh, and by-the-way, after all the shouting ended, the narcotics buy went down without a hitch.

### **A Cowgirl's Leadership legacy: Resilience and Integrity**

#### **Resilience:**

Movies and music have glamorized the cowboy's life. Whenever, I mention that I was raised on a ranch and my father was a cowboy, people want to hear about the exciting life on the range. They even voice jealousy at the privilege of living such a life and invariably say "Cowboys are special". Well, indeed cowboys are special. Willie Nelson's lyrics hit the nail on the head: "Cowboys are special--they have their own breed of misery." No truer words every sung. Working side by side with my father, he taught me the lesson of resilience.

Ranching is hard work under harsh conditions. Mother Nature is a cruel mistress. Drought and blizzards are often her calling cards in northern Arizona. In the summer, the grueling work of hauling water day after day, sometimes week after week, is part of the rancher's rhythm of life. February is calving season. With freezing cold temperatures, whipping winds, and snow drifts, ranchers tirelessly go out and deliver calves. Round up requires the coordination of many tasks—herding the cattle from the range into the pens, separating bulls, heifers and calves, branding, inoculating, and pregnancy testing to name just a few. For this complex operation to proceed smoothly every wrangler needs to do her part competently, timely, and efficiently. The stench and smoke from burning calf flesh from branding coupled with whipping dust devils and the deafening sound of bawling new born calves who have been separated from their mothers sets the stage of chaos where cattle become unpredictable animals. The heifers separated from their new born calves become agitated. Calves likewise become stressed and will bolt at any chance they get. Bulls challenge and charge. When things go awry, confusion can occur and a strong and resilient leader must step in and take charge. So when my father would say gruffly "pull yourself up by your bootstrap and move on", he was speaking with integrity for he modeled that resilient spirit.

As a practicing lawyer for 30 years, I have observed that the law practice is also full of hardships and fraught with stress. Litigators are subjected to a daily barrage of negative messages from plaintiff's lawyers. The constant subtext that you are wrong and perhaps stupid to adverse court rulings to third party billing audits. Couple this with law firm politics, angry clients, or a bad trial result, lawyers regularly turn to alcohol, drugs, or worse. According to the Lawyer Assistance Program lawyers are nearly twice as likely to struggle with alcoholism and depression as compared to other profession. Anecdotal evidence suggests that resilience is the defining factor between those lawyers who withstand the stress and hardships and those who tank. Fortunately, resilience is not a trait that people either have or do not have. Although some people appear to have greater ability to bounce back from adversity than others, resilience involves behaviors, thoughts and actions that can be learned and developed in anyone. Developing resilience is a personal journey and requires nothing more than willingness to learn and adapt.

## **Integrity:**

Two phrases: “I shook on it” and “Take the high road”. Trite as they are, these two catch phrases are a powerful road map. Cowgirls lived them out every day in every way. Whether buying a few bulls to replenish the herd or hiring wranglers for round up, a handshake always suffices and is honored. That is not to say disputes didn’t erupt. Just like any other business misunderstandings occur. The difference is that when a conflict arose the “cowboy code” is invoked. Conflict is handled in face to face meeting where authentic unfiltered discussions ensue. Political correctness succumbs to directness. F-bombs may fly but the eye ball to eyeball no “BS” invariably leads to understanding and ultimately agreement. This is because the most important value to cowboys’ and cowgirls’ is integrity. They understood what so few in our industry understand: Reputation is everything and doing the right thing is rarely the easy thing.

A poignant reminder of the power of reputation played out in a recent court battle. Two lawyers arguing a summary judgment motion. The movant was represented by an experienced lawyer with a reputation for being a lawyer of integrity. The respondent was represented by a younger lawyer who is arrogant and cocky. The pleadings reflected their personalities. The movants pleadings were well written and persuasive but more importantly did include personal attacks against the other lawyer. In contrast, the respondents pleadings were full of vitriolic rhetoric and claimed that the movant’s position was “disingenuous”. The court granted the motion from the bench.

As soon as the judge left the courtroom, the younger lawyer red faced and angry started yelling at his opponent that he is short sighted (subtext—stupid) and that impact of the ruling hurts both clients. Hmmm. He just loses a motion and attacks the other lawyer??? The more reasoned and experienced lawyer did not respond in kind but reminds the younger lawyer that he attempted to work out a deal with him before the hearing and despite the dismissal of claims against his client will still consider a reasonable proposal. The younger lawyer stormed out. Walking to our cars with the experienced lawyer, he made the observation that this young lawyer has a reputation for being an asshole and has deservedly earned it.

This young lawyer’s attitudes and behavior have not only undermined his reputation but also cost his client. Having operated in the same legal sub culture as this young lawyer, this is not the first time his client has paid the price for his arrogance and disrespectful behaviors. He regularly accuses other lawyers of being disingenuous (subtext—lying). This invariable causes the opposition to respond in kind and in turn causes acrimony and protracted litigation.

What lawyers and claims professionals often forget is that there is no anonymity and despite that the risk management and insurance is a trillion dollar international industry, we operate in a small subcultures and invariable run across the same folks time and time again. One may think what one does or says means very little in the big scheme of things. Quite the contrary is true. Claims Professionals and lawyers operate in sub-cultures, whether its construction defect, medical malpractice, transportation, or the various other claim specialties,

we run into the same lawyers and claims professionals time and time again. Lawyers and claims professionals have long memories. A reputation for gamesmanship spreads like a virus. Think twice before taking advantage of an opponent's naiveté or mistakes. The short term tactical advantage (if any) rarely if ever pays off in the long run. Taking the high road gives an opponent the opportunity to rectify the mistake and save face. You will have made a friend for at least the duration of the case if not for your career. And when you make a mistake...which you will...your attitudes and behaviors toward others will either save or undermine you.

### **A Surfer's Leadership Legacy: Perseverance, Strength and Humility**

Leadership lessons come from unexpected experiences and places. The ocean has served as a great place for learning. I remember as a young sixteen year old looking out at the ocean and watching surfers ride the waves over and over and thinking to myself, "I want to do that!" It was as if the challenge, adventure and mystery of the ocean were calling me. That simple thought began what has become a 35 year love affair with surfing. I would always say, "the ocean is my playground." But, clearly it has been much more than that. It has been a master teacher, imbuing many important character traits.

#### **Perseverance:**

In the winter of 1983, one of the biggest storms hit Southern California. Not knowing any better, I grabbed my board and drove to Malaga Cove in Palos Verdes, Ca. I parked my car and started the very steep descent down the cliff to a surf point break named Haggerty's. The 6'-8' waves were rolling in with brute strength. People were standing on the cliffs' edge just to watch the ocean show off its majesty. I remember people looking at me with surprise, surely thinking, "What is she doing?" Not only was I a girl, when at that point in time, girls were very rarely seen out in the water but also it was clearly dangerous. Despite the danger, I felt little fear. Rather, I was determined to get out there and catch a wave. I jumped in, paddled out into the line up and quickly caught what was probably the biggest wave of my life. I rode down its face and surfed it perfectly. It was a short ride but, definitely a peak moment in my life. This moment of exhilaration would not have been possible without months of perseverance.

It took me six months to learn how to surf. When, I tell people that, they look puzzled. Why, surfing can't be so hard, right? But, it is. There are many different components. Everything is always changing from the size and shape of the waves, duration between sets, tides, water temperature, crowds and more. I taught myself. So, everyday, I would go to the beach and paddle out. I wasn't sure what I was doing but, I just kept trying. Overtime, I learned to read the waves and understand how and when they would break, where to position myself in the water and on my board to catch a wave. Then, one day it all came together and I was just doing it. My persistence paid off finally.

Perseverance can be described as "steadfastness in doing something, despite its difficulty." I have spent much more time paddling for waves and trying to catch them than actually surfing them. I used to joke that I was going to make a movie called "Wipeout" because I crashed on more waves than I was successful surfing. But the experience of always getting back on my board after many hours in the water, getting knocked backward, upside down and

sideways has taught me the importance of perseverance in achieving the result you want. You have to push through and paddle forward to get that next great ride!

In the workplace, it is easy to get distracted and disgruntled when things don't turn out the way you would like. You lose a case; you don't get the promotion you want, your company is involved with a merger and is downsizing. During such times, it's easy to focus on the negative in the face of difficulty. However, by persevering, moving forward with steadfastness, learning new things and letting go of disappointments while continuing to be your BEST (Better Every Single Time) ultimately you will get the result you want. It is then, that you can then truly appreciate your "ride" or experience because you know what it took to get there.

### **Humility:**

The ocean's vastness and power remind us of our insignificance and humanity. There is no better way to be humbled than to be pounded by a big wave over and over again or to be awestruck by the sheer majesty of storm waves. Such enormity reminds us how immense, multidimensional and mysterious the world is. No one person has all the answers.

In the workplace, it is easy to paint a situation with a broad brush or lose sight of the bigger picture. Being able to step back from a problem and ask for help from a place of humility opens the door for greatness. As Steven Tyler once stated, "Humility is important because it keeps you fresh and new."

### **Strength:**

In my life there has always been a tripartite relationship between my physical, emotional and mental well being. Being active and doing physical activities, whether it is surfing, mountain bike riding, yoga has supported my quest for balance and wholeness. When I am struggling emotionally or mentally, I draw on my physical strength to remind me that I will get through such tough times. But, strength is not always about being solid and unbreakable. Sometimes it is about being soft and vulnerable. Surfing has taught me when you are flexible, able to change, learn and grow and go with the flow, you are at your strongest.

Claims professionals and lawyers are often faced with challenging situations which require them to operate at peak levels, emotionally, physically and mentally to get the best result for their clients. However, if they are strung out, rigid and inflexible, they cannot make the best decisions for themselves or their clients. As such, taking care of oneself and participating in activities that replenish one's reserves builds inner and outer strength.

### **Conclusion:**

Women leaders in the risk management industry face the same hurdles that cops, cowgirls, and surfers face. Developing character traits to overcome these hurdles is critical. Self-reflection and self-awareness is not for the faint of heart but, the payoff can be tremendous. Whether one's past includes being a cop, cowgirl, surfer or some other role, the life experiences in those roles can lead to the development of vital character traits that serve to help women leaders navigate corporate culture and fulfill their career potential.