

INSIDE
Your office coach
 How to handle workplace birthday parties.
Page 5-E

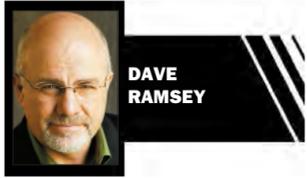
Employment

INSIDE
Help wanted
 Promotion means paying more for health insurance.
Page 5-E

Morgantown, WV

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DAVE RAMSEY

Settlements for medical bills

DEAR DAVE,

I took a new job less than a month ago. Just the other day, I was recruited by a huge company for the same position that pays twice what I'm making now. I didn't apply for the job that was offered; they came directly to me. I didn't sign a contract or promise to work a certain length of time with my current employer, but they're good people and I want to do the right thing and handle things well. Do you have any advice?

— Jeff

Dear Jeff,

In situations like this I always try to put on the other person's shoes. Let's pretend you own the company and you just hired a young guy. A few weeks later, someone comes in out of the blue and offers him double what he's currently making. I can tell you what would happen here. I'd tell him to take it. I mean, I would. And as an employer, I'm certainly not going to double his income that quickly.

I think you take the job. Just walk into your leader's or supervisor's office and tell the truth. Lay it all out there, and let them know that while you feel awful about the situation, you had no intention or misleading them or causing problems, but you simply can't pass up the opportunity. Be sure to show an extreme amount of gratitude, and promise to do everything possible to make the transition as easy as possible.

Truthfully, if an organization cares about its team members, and one of those has the ability to double their income and they're not breaking a promise in the process, this type of scenario is perfectly reasonable. It may be a little uncomfortable for you — and inconvenient for them for a while — but they can't realistically expect you to pass up the opportunity to double your salary.

You're a good man, Jeff. Congratulations.

DEAR DAVE,

Will hospitals take a settlement on past due medical bills, or is this a rare occurrence?

— Kristin

Dear Kristin,

It's not all that rare for hospitals to accept a settlement on past due bills. Most businesses will accept a settlement on past due accounts, and many hospitals will accept a deeply discounted settlement because they've usually gotten a big chunk of their money up front from the insurance company.

Let's say you had a \$1,000 bill with a hospital you honestly haven't been able to pay for several months, or even two or three years. If you go to them and offer \$300 or \$400 as a settlement, there's a good chance you'll have a deal. Just make sure you get the agreement in writing before you hand anyone a check.

Remember, you have a moral and legal obligation to pay your debts in full if at all possible. But if you truly can't afford to pay, an agreed upon settlement between two parties can be an honorable and acceptable compromise.

DAVE RAMSEY is America's trusted voice on money and business, and CEO of Ramsey Solutions. He has authored seven best-selling books. The Dave Ramsey Show is heard by more than 11 million listeners each week on more than 550 radio stations and digital outlets. Dave's latest project, EveryDollar, provides a free online budget tool. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.

Agile5 receives award for technology expertise

Company finds success with federal software

BY LINDSEY FLEMING

The Dominion Post

In 2011, Lisa Levendosky Fritsch took the leap from being a stay-at-home mom, earning her MBA, to becoming a small-business owner.

She and four software engineers teamed up to found Agile5 Technologies, with an office in Fairmont.

"We formed the company, and we talked about what it is that we wanted the company to be," the business president and chief executive officer said. "Basically, we've become a provider of enterprise software systems to the federal government."

And May 4, Agile5 will be recognized by the U.S. Small Business Administration as the West Virginia Woman-Owned Small Business of the Year for 2016.

Fritsch, a Morgantown native, will accept the award at the Robert H. Mollohan Research Center in Fairmont as part of National Small Business Week.

"It's obviously quite an honor to receive that award," Fritsch said. "I think it's a justification that the original idea that we had was a good one, and that the employees we've brought onboard have really made Agile5 a strong brand."

"And I think people look at Agile5 and say 'We can trust them. They'll do a good job. And they're innovative, and they finish the job.'"

The first job the company tackled was working with the National Data Exchange, which provides criminal justice agencies with a way to share, search, link and analyze information across jurisdictional boundaries.

Since then, the company has continued to expand its presence in the federal sphere. Most recently, it worked on the FBI's Next Generation Identification system, which Fritsch said uses biometrics to identify potential people of interest.



William Wotring /The Dominion Post

President and CEO Lisa Fritsch, of Agile5 Technologies, holds an ad for the software the company designed.

More and more places have apps, and we have a lot of business people who travel to north-central West Virginia and stay in Marion County. Now, with the push of a button, they can find a place to eat or look on our calendar of events. It makes it easier for visitors to see all the attractions we have here.

Leisha Elliott
 FBI executive director

AGILE5

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PHONE: (304) 884-5256
WEBSITE: agile5technologies.com



West Virginia and stay in Marion County," she said. "Now, with the push of a button, they can find a place to eat or look on our calendar of events. It makes it easier for visitors to see all the attractions we have here."

Agile5 also supports the WVU Urgent Care Center applications.

SEE AGILE5, 5-E

Is your company focused on developing you?

HERE'S AN ADMISSION: When I started this column, I had no clue what I was doing.

(I'll pause while you make your "You still don't, dummy!" jokes.)

I had no background in business reporting and knew next to nothing about the workplace, aside from the fact that I had worked in one.

But I learned as I went, spoke with many smart people and, over time, became America's most-beloved (and humble) workplace advice columnist.

My company took a risk — dropping me into a job that didn't specifically match my qualifications. And it made me a better person.

That approach, helping people develop by giving them opportunities to fail and valuing what they might learn in the process, is at the heart of a new book called "An Everyone Culture," written by Robert Kegan and Lisa Lahey, faculty members at Harvard University.

About a third of the way into the book, this concept jumped out at me: "... It is one thing to be relentless about continuously improving the processes by which work gets done; it is quite another to be relentless about continuously improving the people who do the work."

Kind of a novel idea, right?

If you help the people working for you become better versions of themselves, they're going to be better workers. So put them in an environment where mistakes and failures are viewed as opportunities to learn and grow, where identifying your weaknesses is encouraged, and supporting and critiquing each other is a critical part of the mission.



REX HUPPKE

In the book, companies that embrace this approach are called Deliberately Developmental Organizations, or DDOs: "Their big bet on a deliberately developmental culture is rooted in the unshakable belief that business can be an ideal context for people's growth, evolution, and flourishing — and that such personal development may be the secret weapon for business success in the future."

In an interview, Kegan, a professor of adult learning and professional development in Harvard's Graduate School of Education, explained DDO thinking like this:

"What do we feel constitutes a good match between a person and a job role? The typical answer is, 'We should be finding somebody we think has the capabilities to do the job.' That seems perfectly rational. But when you think about it, that essentially means you're not looking at a person who has the potential to develop, you're looking at a person who has a collection of skills. In a DDO, if you can actually largely perform the job the minute we give it to you or pretty quickly after we give it to you, that's an error. That's a bad match. In a DDO you want a person who has the ability to learn and grow when the job is really over their heads. We expect them to go into it and initially fail and need support to develop the ca-

pacities that will enable them to do the job. So the job, initially, may be a miserable experience. The job should be like a tow rope — you hold on initially for dear life and then eventually it will pull you up the mountain into a better version of yourself."

This is unquestionably a bold approach, one that requires a longer view of success and the patience to accept stumbles. But what I like most about it is that it blows up the generic concept that once adults reach a certain age, they're pretty much done developing as people.

Kegan pointed to difficult life experiences people go through, usually not by choice, that wind up making them better people. Having to struggle, having to endure pain or discomfort and then come out OK on the other side teaches you about yourself and better prepares you for the next time a struggle comes along.

"DDOs aren't waiting around for those things to happen, they're intentionally building them into their cultures," Kegan said.

The book offers this formula: Pain + reflection = progress.

And it talks about people in DDO companies who "talk about times of being in pain but in the same breath talk about deep and genuine care, and a valuable sense of community in the same experiences that cause them pain."

(Pain in this case is not physical pain, of course, just discomfort with a difficult situation or psychological pain from feeling out of your depth.)

This approach will certainly not work for everyone or every company. In fact, Kegan noted that DDOs have a high rate of

turnover in the first year.

But I think any person and any company can learn from the thinking behind the DDO concept. We talk a lot about development in the workplace, but we rarely investigate what that really means, or consider whether part of what we should be developing is ourselves, not just our skills.

"The notion is to bend the world's attention five degrees in this direction," Kegan said. "Many organizations will say it's useful to have these examples, even if they are at the extreme. Maybe it's a continuum and people ask, 'How can I move in that direction?'"

So if you're a boss or manager, ask yourself:

■ Are you helping employees identify personal challenges and giving them work that might help them grow?

■ Are you putting your workers in roles that will stretch their abilities and give them challenges to overcome?

■ Do you have a support network in place that helps people overcome their limitations?

■ Are you creating a culture where people are comfortable acknowledging their own weaknesses and figuring out ways to develop that improve on those weaknesses?

These aren't easy tasks, but focusing even a little on developing the people around you will logically lead to a stronger workforce.

Just don't ask them to write a workplace advice column. That's my job.

REX HUPPKE writes for the *Chicago Tribune*. Send him questions by email at rhuppke@tribune.com or on Twitter at RexWorksHere.