

Can You Be Nice *and* Successful?

A conversation with Certes Financial Pros

by Carol Ratelle Leach

Karen Oman has been widely recognized for the theme she addressed at a fall Thought Leader Gathering in Minneapolis: “Nice People Finish First: Breaking the Old Business Rules While Succeeding in Business and Life.” Since founding Certes Financial Pros in 1994, Oman has received a great deal of attention for being both nice *and* successful. She was recognized as a Best Employer by *Working Woman Magazine* in 2000 and Woman Business Owner of the Year by the Minnesota Chapter of the National Association of Woman Business Owners (NAWBO) in 2002. She was also a finalist for Entrepreneur of the Year under TwinWest in 2001 and won Entrepreneur of the Year for Ernst & Young in 2003.

The high-level financial executives placed in companies throughout the state enjoy an extraordinary quality of life, with limited work hours, generous benefits, and positive management, including consistent “bucket filling.” (*How Full is Your Bucket?* by Tom Rath and Donald O. Clifton is a guiding text at Certes.) The resulting output and retention rates have also been extraordinary, enabling Oman to maintain the “fair” prices that in turn attract more business. Revenues for the privately held company exceeded \$11 million in 2004. The happiness level is beyond measure.

Like the nice person she truly is, Oman insisted on including key members of her executive team in our discussion at company headquarters in St. Louis Park. These include Kris Larson, vice president of client services; Sally Mainquist, senior vice president of client services, and Melanie Martz, vice president.

Carol Ratelle Leach: Karen, if you could just retell your birth story one more time...

Karen Oman: Once upon a time there was a girl named Karen. I was a CPA, and was having issues with work-life balance. My job got eliminated, and then I outsourced myself for four years. I really enjoyed that because I didn't have the politics, and I could work weekends and then take care of my kids. It really worked pretty well. After four years of that, I was getting more popular, so I had to either raise my rate or hire friends who were jealous of my life. So, I hired friends who were jealous of my life, and that was the start of Certes.

CRL: Do you believe that the corporate world, by and large, rewards “niceness”? In 1650, according to the American Heritage Dictionary,



Members of the Certes Financial Pros team (from left) include Vice President Melanie Martz, Vice President of Client Services Kris Larson, Senior Vice President of Client Services Sally Mainquist, and President Karen Oman.

the word “nice” was a pejorative meaning foolish, derived from the Latin nescio for ignorant.

Oman: The business world thinks they can't do what they do at home in terms of relationships and succeed as a business. My message to the world is, “No, it's the opposite of that,” because when people can bring their whole selves to work, productivity improves, and morale and loyalty go through the roof. We are viewed as “nice” because our people feel that they can be themselves at work. Your real self is valuable in the workplace; it is innovative, creative, a risk-taker, decision-maker. Everybody comes in - robot, robot, robot, robot - march to the beat of whatever boss you have. Act like them in meetings, talk like them in meetings, sit like them in meetings, think like them in meetings. If you have that, you don't have innovation in your company.

The reason our company succeeds is that every single person here has everything; they're not fearing anything. When that happens, amazing ideas come from everywhere. We have too many neat ideas to do. We'd need \$200 million. It's amazing what can happen when you get brilliant people in a room who are unleashed.

CRL: And if someone's real, whole self is crabby?

Larson: It's about the environment that you're in and what is being

photo by Susan Makepeace

fostered there. Self-worth and culture start at the top. There were plenty of times in my first 15 years of career where I was crabby at work and it just didn't go over very well. But I'm in an environment now where there's nothing to be crabby about.

Oman: People choose how to spend any given day. When there are deadlines, everybody's professional enough to meet them. I don't need to impose any deadlines to control people; they are all in control. We call Melanie our nuclear reactor; we have to adjust the button so she doesn't detonate. We actually have to help her not work. And we have ways of doing that.

CRL: Some managers may not see the self-interest in that.

Martz: Karen provides us with enough support within the organization that we don't have to kill ourselves. It's kind of the opposite idea. It's not like once you're boiling over then we'll get some help. It's, you know, "Are you starting to boil?" And then we need help. Or even before. Our bottom line doesn't suffer, interestingly enough.

Oman: We are the "Band-Aid for work-life balance" in corporate America. It actually works if people use us and it fixes life there.

CRL: So, *Nice Girls Don't Get the Corner Office* is not the bible of Certes. Do you see a special risk for women in the professional world in being perceived as "nice?"

Oman: When we started this company, our goal was to be like a can of Green Giant peas. What you want to do is have the reputation so people buy you just with one name mentioned. It took 10 years for people to go, "My gosh, this feels wonderful!" All human beings like to be treated nicely. Really, it's the word "respectful" instead of "nice." "Nice" can seem like a pushover.

Mainquist: We're not pushovers. We're tough in negotiation. We know exactly what we're doing. It's just that we're very respectful. And we operate with integrity.

Oman: We say, "Certes provides great people for great value while never compromising honesty, respect and fairness." That's what we do.

CRL: Is that your mission statement?

Oman: That is our elevator speech. We've got an interesting mission statement: "We create a welcoming environment, which allows our employees to express their true needs. By meeting those needs we will attract and retain the best employees. By having the best employees we can provide the best quality to our clients. We practice fairness, honesty and respect in all our dealings. Our goal is a better night's sleep for our financial community – clients and employees alike."

Martz: A big difference here is this culture; Karen really practices what she preaches. She's true to what she says. I was a little skeptical because there aren't that many people I dealt with in my past that actually did what they said. We have a culture that's flexible, entrepreneurial. You can speak your mind. You're not afraid to make mistakes. When you're happy and able to grow in that kind of

environment, you share that with others. Because we are respectful, both of our clients and of our employees, we attract the top of the top. People come here because they know that this is the place where they can make a career. They'll be treated as professionals and be involved in some of the decision-making.

Mainquist: Everybody feels like they're in control of their career, because they can say no to a job. We won't hold it against them. One thing that really attracted me to Certes is that I feel like I'm in control. I don't have a quota; I don't have to check in at eight and leave at five. I work at home half the time, late at night. I get 40 hours in over an 80-hour period, and I don't answer to anybody. The result is that my numbers are growing. Everybody's happy.

Oman: Everybody acts like owners. They don't have any fear around it; they want to see it go well. We really don't have financial goals. Our only goal is to keep our current employees busy, because we know, then, that sales will be about the same and we can support

the back office. And yet, we grew 50% in 2004 and are growing 70% in 2005 versus 2004. It was almost a surprise, because we're not looking at that. All we're doing is trying to take care of people who come in the door. In the end, aren't you going to get further thinking about it that way than making a panicked phone call because you're not meeting quota?

Mainquist: It's really a team environment. We're interested in keeping the person busy, and I don't care if Kris gets the person busy or if I get the person busy. Our philosophy is that if we work hard, things happen for us.

Oman: There's no money crossing hands. If we all work hard, we all do well. And if it's a slumpy time, well, we had the great time and we'll get through the recession, too, because nobody's jobs are getting eliminated. In this last recession, our revenue went up something like 45% in three years when the industry really went down, mainly because we've always had fair prices and

clients. We were very careful with expenses and kept everybody. We get called in the bad times. If you do things fairly and moderately, you don't have to have the peaks and valleys of other companies. That's why I actually slow people down sometimes. One of our sayings is, "It will evolve." We have the rest of our lives. It makes us more productive than anybody else because you eliminate the fear and you create so much teamwork that it actually becomes efficient.

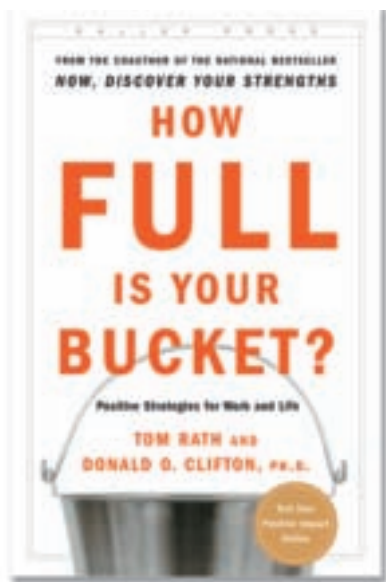
CRL: What kind of person thrives here?

Larson: High energy. Self-motivated. Willingness to do anything.

Martz: Do you think we attract that or does it happen when you're here?

Larson: They have the basis, they just don't get rundown. There's a lot more in people out there than you know, but the culture hurts them. Here they thrive.

CRL: Once you get them, how do you keep them? You have some 150 out in the field now with 18 employees here.



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Oman: 40 hours a week is part-time in the finance world. I think, mainly, they're looking for being able to get home to dinner. Most clients, we're helping with work overload, and that's a more controllable commodity than the base work.

Mainquist: I know my measure of success is that when I started here I was able to go to every one of my daughter's soccer games. People who have other interests besides work. Whatever those interests are, they're allowed to focus on that through this organization.

CRL: And what do you think the benefit for the organization is with that?

Martz: Loyalty. They stay with us.

Oman: Until your employee feels secure and takes risks, they are not contributing the way they could. It takes something like three years for a back office kind of person to start jumping through the hoops of risk-taking and offer ideas. But since most of the turnover happens before three years inside offices, they never ever get there. People are in new challenging situations, but challenging isn't necessarily good. It's an insecure feeling, and you're never really contributing the way you could. Allowing people to stay longer and feel secure helps them really contribute, because their whole self comes out.

Martz: It dribbles down to not having to focus our time on always finding new people. You don't have as much training, you don't have as much advertising. We just don't have to spend as much money on recruiting, because we don't have the turnover.

CRL: I think it's remarkable that you've been able to develop such a strong culture when you're really not here all the time. What do you do to create that sense of community?

Oman: Lots of communication that's not person-to-person. Notes, parties....

Mainquist: Monthly when they get their paycheck, employees also get a nice newsletter. We highlight somebody so they get to know other contractors. If I have several people out at ADC or Best Buy or someplace, we send an email out saying, "So-and-so's starting. Welcome aboard."

Martz: We're open for anybody who wants to talk.

CRL: I've heard Karen say that perfect is not productive. Can you elaborate on that?

Martz: First of all you're not afraid to make mistakes, so we're a lot more creative and have a lot of ingenuity around things. And, secondly, we do a lot of things by committee. We all share ideas. None of us has the pressure individually to do something right. I love that. I wasn't used to that initially, but it's more fun and easier to have a bunch of just fantastic people you can run things by.

CRL: Some people view that sort of teamwork and connectivity as more female in nature. How do you think that gender had played a role in shaping this company?

Oman: When you're a female-owned company and you're starting out, and you have the reputation of offering work-life balance, the excellent females are looking for that. The excellent males are not looking for a female boss with work-life balance yet.

Mainquist: I come from very male-dominated businesses, where communication was always the biggest issue. The number-one thing every company in town needs to work on is communication. It's what happens in the interview, in my opinion. We listen to everyone's genuine needs, respect their individuality, and that lasts forever. Because, all of a sudden, they've been listened to, and they're continually being treated as the person they are, with their gifts and their needs. It's amazing how many people remember their interview here.

Oman: I couldn't really revere these guys' abilities or talents or personal charisma more. I just enjoy them so much that it comes out. For the first five years, I didn't have one company party, because everybody in the world was sick of company parties. Then people wanted to meet each other, so then we started having company parties. We keep listening to their needs, and if they want parties we have them. Our parties are really fun. I hardly do any routine recognition initiatives, because I figure human beings take routine things for granted.

I float around and people feel good knowing that I'm feeling good about them, and that's all they need to be empowered, to relate together. They relate together more because we're actually a problem-solving company. We're just communicating in a positive way like friends would.

Martz: I've been in environments before that were very competitive internally. Here there's nothing of that. I was really shocked. It's so fun. I have the mindset that I want you guys to succeed. I'm not alone on that. I so want everyone to be successful, because they're just so darn nice and they're so fun, and they're highly motivated people. It's really cool to have that whole excitement for everyone else.

Larson: Our accountants even do it. They'll say, "Good job, Kris!"

Mainquist: They want us to be in the money because then we're successful. As a group. They all know that.

CRL: How do you spread this joy in the community?

Oman: We've really left it to everybody to do on their own. Everybody's working a lot less hours; they have at least eight hours more a week in the community. Melanie has computed that's about two million dollars that's going somewhere else. It creates a better community just giving them lives where they are stable enough to be able to go out to the community in a positive way.

CRL: Does choosing to be here and enjoy that quality of life mean earning less money?

Larson: For me it's a definite improvement in quality of life as well as compensation. I'm getting the best of both worlds.

Oman: What I do is just try to give enough of the earnings away that everybody feels extremely fairly compensated. We take our fair share out, and the rest is salaries.

CRL: Does anyone ever leave?

Oman: In the back office? Nope. Not really. Our financial executives who have been with us over one year have an average tenure of four years. We just hired our third client service person, Tami Farrell LaQua, to accommodate our growth, and we really look forward to more of the same. They don't leave unless we ask them to. **WBM**