

# CORPORATE CURE

How To Build A High-Engagement,  
High-Performance Company That Will Last

American Business Awards  
Top 50 Employers  
Best Customer Service  
Environmental Excellence  
Worksite Innovation  
Executive of the Year  
INC 500  
Fit-Friendly Company  
STAR Award  
Small Business Person of the Year  
Fortune 100  
Innovator of the Year  
100 Best Companies  
Small Business Innovation  
Fit-Friendly Company  
Worksite Innovation  
America's Most Reputable Companies  
Best Places to Work  
JD Powers  
Environmental Excellence  
Top 25 Companies  
Most Innovative Companies  
Entrepreneur of the Year  
Innovator of the Year  
Top 50 Employers  
Top Executive  
Diversity Excellence  
Most Ethical CEOs  
Fastest Growing Companies  
Hot Companies  
40 under 50  
World's Best Workplaces  
America's Most Reputable Companies  
Fastest Growing Companies  
Entrepreneur of the Year  
Business Person of the Year  
Top Small Business Leaders  
Diversity Excellence  
Executive of the Year  
Small Business Innovation  
Top 100 Consumer Products Companies  
Hot Companies  
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Business Person of the Year  
World's Best Workplaces  
Most Innovative Companies  
Entrepreneur of the Year  
Hot Companies  
Diversity Excellence  
Fastest Growing Companies  
Executive of the Year  
Top Small Business

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By John Owens

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contact GreenCastle Publishing at 704.483.7283  
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**This book is dedicated to my children,  
Alexa Paige, Nicklaus Ryan, and Jack Riley Owens in  
being my everyday inspiration for the choices I make.**

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# Preface

*When you looked at the cover of this book, you may have been thinking one of a few things. One thought might have been wishful thinking about your company accomplishing some of the accolades listed. Another thought may have been that you noticed some recognitions your company has achieved, but other achievements that have escaped you, yet you would love to add them to your list.*

*This book isn't about how to win awards or be recognized. The Corporate Cure needed in American companies isn't to win awards or be named to some prestigious ranking. The Corporate Cure is about how to build a high-engagement, high-performance company that will last – just as the subtitle suggests. The beauty of building such a company is all of the companies featured within this book that are doing it right understand what it takes to build a company of endurance, and coincidentally also have a list as long or longer than my arm of awards, accolades, and high rankings.*

*I was inspired to focus on the accolades companies can realize for the cover because if you build your company right, it will be award worthy. However, most important and more relevant, your company will be a place that is embraced by employees, customers, your marketplace, and industry as one to emulate and celebrate for all the things you are doing right.*

# Introduction

Running multiple businesses for more than two decades has been a roller coaster ride, but not the thrill-seeking kind that you would expect it to be as an entrepreneur. No...for me it has been heart and gut-wrenching because three of these multiple businesses were the same business that was restructured again and again. The first business, a retail mortgage company that I established in 1995, grew to servicing \$5 million home mortgages a month with over 60 employees, and then we were forced to restructure in 1999, laying off 30 employees as a result of the retail side taking a hit literally overnight. We resurfaced with a focus on the wholesale mortgage business. By 2005 we were processing \$100 million in loans per month. Being named among the Inc. 500 in 2005 and 2006, it seemed we were unstoppable. A year later, we were forced to dissolve when our sole credit facility folded like a house of cards, leaving companies like ours to clean up the mess. Now, with my current company, a private mortgage, wealth management and insurance services firm, I believe that three is a charm, but not without being constantly reminded of the exhilarating ups and devastating downs my team, my family and I have had to endure.

What I know now is that market conditions and the actions of an industry can put a well-run, good company into a coma in the blink of an eye. When you've been through the super highs and the debilitating lows that I have been through, you learn a lot. A hell of a lot! Being in the financial services industry, I didn't just learn from my mistakes and assumptions. I learned even more from the mistakes that others made, many of whom are no longer in the business or industry because they just couldn't take it anymore.

I also am a baseball fanatic and lover of the sport as a result of my days as a collegiate player for the University of North Carolina - Charlotte (49ers). When you are at the home plate, you don't want to strike out. You want that home run. You want to anticipate any curve thrown at you and knock it out of the park, making it tomorrow's news. For me, I was at the business plate and felt like I had struck out twice, in spite of doing what I thought was exactly right for my business, my family and the people in my company. My big 'aha' came as I was determining how to pick up the pieces and rebuild my business again, for the third time in a volatile industry. A big fan of the book, Good to Great, I asked myself what would be the defining factor that would make this third company great?



As I looked around at others in my industry faltering all around me, it hit me. I hadn't struck out at all, but was able to do in each case what others could not do. In the first case, I made a hit to stay in the game because I was determined that the balls being thrown at me weren't going to put me down and out. I just needed to play the game a little differently. The second time, I walked the bases to regroup and not let the ineptness of my industry get the best of me. I was able to reach deep into my company and uncover that ray of hope and belief within my core team that convinced them we could get through it, rebuild and succeed in spite of the conditions and the road blocks. I didn't realize the extent of this until this third go-around, because my full playbook hadn't been written until now.

The key to going from good to great comes down to building a company that can endure in spite of what comes its way. If you truly want a company that can endure over time, regardless of what could get in its way internally or externally, it is about revival, not survival. And if you really do it right, it becomes sustainable and seamless in its ability to adapt and flow. As I reflected back, it hit me, like a fast ball hits a bat on impact. Nothing can resuscitate a company faster and more resiliently than a strong corporate culture. And better yet, a strong corporate culture can actually help you anticipate those curves and keep the bases loaded in your favor time and time again. The first two times, I took it for granted. I was doing some of what it took to build a corporate culture, but not all of what it encompassed. This third time, I knew with certainty that corporate culture was both the heart and central nervous system of a company.

As a result, it became my passion, obsession and focus as the visionary to nurture, cultivate, appreciate, and necessitate our ideal corporate culture at all levels. And as its powerful effects took hold within my company, others wanted to know my secret. I was asked to speak about how I was able to do it when so many others in my industry couldn't. Other company CEOs wanted to grab a cup of coffee and understand how they could bring a corporate passion into their organization. Before I knew it, another entrepreneurial enterprise in the form of a consulting group was taking shape to provide solutions. Shortly thereafter, I opened a baseball academy with the exciting ability to shape its corporate culture from the very beginning.

As I continued my due diligence with a dedicated team studying and documenting corporate culture successes and failures across the country, my belief of how important corporate culture is for every organization in any industry became steadfast. It doesn't matter whether the business is for profit, not-for-profit, or the government; its effectiveness is reliant on

having a strong and aligned culture, which is a culture best suited for them in what they do and why they are doing it. Our findings resulted in the development of a proprietary corporate culture assessment tool that I tested with companies with profound, eye-opening results for these organizations. This only fueled my desire to show others what I have learned and is now culminated in this book.

Your organization is as strong or as weak as the corporate culture holding it together or tearing it apart. My hope is that this book will be as eye-opening for you as the journey I have been on, but without the roller coaster ride.

# SECTION I

# About Culture

## CHAPTER 1

# What is Culture?

*In my college days as a pitcher for college-level baseball teams, the level of passion, love of the game, and commitment to “the team” in being the best, doing our best, and winning games was exhilarating. The level in which we were committed to the university, our coaches, and to one another as teammates was almost cult-like. We had each others’ backs on and off the field, and were united in what we set out to accomplish each time we practiced or played a game. As I moved into the business world, I longed for that level of team camaraderie – that belief in our abilities and capabilities, which went beyond what we did, but what it represented in the long-run. It wasn’t until I was in the business world that I truly understood what I had realized as a part of that baseball team. We had an aligned culture in how we approached being as individuals in a team and for the team. As a part of an educational institution, we had our own form of corporate culture that has kept us connected even decades after moving on to our other lives.*

The idea of corporate culture in Corporate America is nothing new. However the ideal of corporate culture has become more debated than ever before since we have witnessed corporate giants crumble before our eyes. Their once goliath presence and power to impact an entire industry or globally vanished into economic debris. The irony is that these companies and their cultures were at the very heart of not only their ultimate self-destruction, but the economic meltdown as a whole. Their misguided focus on power, elite status, short-term material gain, profits at others’ expense, unethical practices, and ego-driven agendas resulted in a fragmented, broken secret society that could no longer maintain its elusive smoke and mirrors existence.

So, what is the ideal culture? How can it be defined? How can it be cultivated and become the powerful foundation of a business that it needs

to be? Putting cultivation and culture together is a good starting point. It is also a critical evolving and problem solving point.

The word "Cultivate" means "*to produce; promote; improve growth by labor and attention; and improve growth by education and training.*" Isn't growth what you hope to achieve for your company? And who is the source of the labor necessary for that growth? Your people! Whose attention do you require to attract for this growth to occur? The people you employ and resource, as well as and the people who are your customers.

The meaning of the word "Culture" includes: "the quality in a society that rises from a concern for what is regarded as excellent in manners, pursuits, etc.; the characteristics and beliefs of a particular group." A person with culture, based in the first meaning, is one who possesses a level of sophistication and discernment. A company culture, based on the second meaning, is one in which everyone shares beliefs and characteristics.

What are the beliefs within your organization? What are your beliefs as a leader of your organization? Are they in alignment? What are the beliefs of your other managers and employees? Are they in agreement or in conflict? What do you believe are the ideal characteristics your company should possess to be successful? What are the ideal characteristics that people in their jobs should have to make the company successful? What is your idea of success?

All of these questions have relevance to your corporate culture. All of these questions and more need to be answered to get at the heart of what your culture is or is not right now, and then what it should be and can be for your business. To understand this better, let's gain a deeper understanding of culture in its root form.

### **Good Cult, Bad Cult**

The root word "cult" has gotten a bad rap with most people thinking hideous thoughts of brainwashing, clueless followers, a charismatic and narcissistic leader, and an outcome of ultimate doom and destruction. Think about Charles Manson and Jim Jones, and you will begin to see what I mean.

Manson and Jones were revered and they used their power to mislead. They demanded respect, but respected nothing in return. Their followers were in awe of them and what they professed to be doing. Their followers were intensely loyal. However, their loyalty was not reciprocated by the leader, who would not hesitate to manipulate in order to achieve allegiance. The followers were dedicated to a person and his ideals, blindly accepting

### **About Culture**

them without fully understanding them, believing in the person more than in the beliefs themselves. They were sheep following the wolf, so to speak, into the den.

Street gangs are another type of cult that appears in the daily news as they protect their territories and their people at all costs. Their territory is their object of devotion. Taking other people's possessions and property without hesitation is driven by their belief in their right to own and possess whatever they want. Their beliefs around the right to own and protect both their "streets" and their way of life are without question for those accepted into the gang. There is a sense of unified pride and ownership by everyone involved. Their strong unified beliefs are centered on maintaining possession and control of places, people and things.

In the case of the Manson/Jones cult following, the leader was self-chosen and pivotal to the cult's existence. The self-professed leader was responsible for everyone adhering to and staying in line with his teachings and preachings. Beliefs were dictated, not shared. In the case of street gangs, their shared beliefs are the adhesive that holds the group together. While gangs have leaders, the shared beliefs give the gang its power and the leaders their power. A gang leader is chosen by peers and respected for their ability to keep the group true to their beliefs.

Look up the meaning of the word "Cult" in the dictionary and you get: "a group or sect bound together by veneration (feeling of awe, respect) of a particular person, purpose, or thing"; or, "a group having a sacred ideology and a set of rites centering on their sacred beliefs." Two key words that stand out in the definitions are "respect" in the first definition and the word "sacred" in the second definition, which is especially poignant because its meaning is stated as "reverently dedicated to a person, idea, purpose or object."

The reality is that there is a good side and a bad side to everyone, everything, every situation, and every option. My opinion is that cult goes bad when it is ego driven (focused on a particular person), or materially driven (focused on a particular "thing" or possession). However, having a "cult following" in your company is not a bad thing IF it is built from a focus on purpose. This separates the good cult from the cult gone bad and powerfully clarifies why culture is so vitally important to the foundational effectiveness or ineffectiveness of an organization.

As a leader in your company, wouldn't your ideal be to have employees intensely dedicated to delivering your products and services because they see that they have a higher value and purpose? Wouldn't your ideal be to serve your customers with such an obsession because your purpose is to

amaze them about how you do it better than anyone else? Wouldn't it be your ideal to have your entire organization bound together by a feeling of awe and mutual respect for the difference your company is making out in the marketplace? Wouldn't it be your ideal to have your marketplace recognize and revere your organization for its impact? Wouldn't it be your ideal to have customers so connected with your company that they are dedicated and loyal to your brand because it symbolizes something more to them than merely a service or product?

Once you have achieved brand loyalty for your company, you will essentially have a customer cult following. Put in these terms, cult doesn't sound so sinister, does it?

### **Right Culture, Wrong Culture**

I know the right and the wrong side of corporate culture all too well. After all, I am in the financial services industry. For those of you reading this, you are probably thinking that because the Great Recession was directly impacted by financial empire practices in the United States, that any culture in the financial investment or banking industry was the wrong culture. I've seen already troubled cultures get worse and promising cultures go in the wrong direction. The financial industry is a study in culture in and of itself, no doubt. But it is not the only means of gauging what is right versus what may be wrong with your corporate culture.

It has been said that the best way to know what you want is to experience what you don't want. This gets at the very heart and soul of your beliefs. Knowing your values and beliefs are the first and most important aspects of defining what you want and don't want, and what you consider to be right or wrong.

Growing up as a policeman's son, I quickly learned what law and order and "my way or the highway" meant. You didn't question authority and you didn't have a say in the way things were being done. You were just supposed to do what you were told to do. Many of us grew up this way in an authoritarian environment, which also gave us the right structure and clearly defined lines not to cross. We learned what was right from what was wrong, but it was told to us versus discovered by us.

Fast forward to my first job out of college, and I was camping outside of people's doorsteps to collect their mortgage payments. This was in the 1990's, when the American Dream of owning your own home was alive and thriving, and foreclosures weren't an everyday item in the national news. The entire focus of my job was collecting money, not caring about the people, their circumstances, their situations, or their reasons for lack of

### **About Culture**

payment or slow payment. My salary was dictated by what I collected. You couldn't repossess their house in the sense of latching it to a tow truck and lugging it off. But you could repossess their dignity. I didn't like this job very much. I worked quickly toward moving up to move out of that role and into one that would, hopefully, be more gratifying on both sides of the transaction.

My goal to move up and out of that role paid off in securing a role to help people restructure their loans so they wouldn't get to the point of foreclosure in the first place. It was my first exposure to the importance of making a good loan in the first place, not only for the company, but for the homeowners too. Even though I was in a more satisfying role in being of service instead of severance in relationships with customers, the industry as a whole was not embracing this idea of what was in the best interests for all concerned. It was, even then, about the all mighty dollar and what could be made.

Reflecting on this from a corporate culture standpoint, what I propose is that it isn't about one culture being good and another being bad. It is about a culture being right or wrong for you, the business you are in, and the type of company and contributor you want to be in your marketplace. A culture works when everyone in it believes and supports it at every level for all the same reasons and motives. I do believe there is an ideal culture for all businesses to strive to be for true sustainability and endurance.



What this book strives to do in the following chapters is help you understand and define the culture that you believe will be the most effective for your company and its people ... the culture that the people best suited to work for your company will embrace and support ... and the culture that your customers will buy into and continue to buy, buy, buy.



## CHAPTER 2

# Why CULTure Matters

***In 1994, I needed one more unit of closed business in order to receive the maximum bonus at the financial services company in which I was employed as a Regional Manager. I had moved my way up from the trenches to being a star performer, and the bonus that was being offered was a hefty sum, much larger than in years past. As I got closer to the goal, I sensed an underlying contention that almost seemed as though the management did not want me to reach this goal. Every move I made seemed to be getting blocked in unexpected ways. Management was not interested in assisting me, since I would get the bonus, not them. It was almost as if the profits lost by the bonus were deemed as not worth the unit sales gained. It was then that I learned that the bonus amount was set high for the specific reason that management did not think it could be obtained. It was a way of achieving the desired sales without having to reward the final result.***

In spite of being in it all alone, I achieved that final unit bonus and as everyone was superficially applauding my accomplishment at the corporate event in February of 1995, it was at that moment I knew I was going to be leaving and starting my own company. And I vowed my company would define a better way to treat, reward and support employees.

The bottom line is that a company's culture is the root cause and effect of business success or failure. It also can be the cause and effect of individual success or failure. When people allow a culture to consume them to a point of losing their own identity, it is not a culture for them. Instead, it is placing them in a role that is not only uncomfortable, but also unfulfilling. An individual cannot know if a company's culture is or is not right without the company knowing its culture first. Otherwise, it is a guessing game on everyone's part.

Understanding the negative and positive sides of culture's root word "cult" can bring about great insight into defining what may be wrong with

About Culture

your current culture and give you the ability to identify and embrace the right corporate culture for either your company or for you as an individual.

### **Cults & Street Gangs**

As I considered what makes one culture right and work well, and another culture wrong and ineffective in a company, I began to explore the root of the word cult and the fact that we have grown to associate the word cult with something bad and destructive. I asked myself, what would be constructive versus destructive? This resulted in me exploring this idea with an associate consultant and we made some unique and powerful discoveries and associations.

When you look at the destructive cults referenced in the previous chapter, both cults were assembled by the group recruiting individuals using coercive tactics based on the leader's beliefs and the intent to make his or her beliefs the cult followers' beliefs. Additionally, unquestioned allegiance to the leader's teachings is expected, as well as having it belonging to the group. Challenging or questioning these teachings would result in punishment or even death. Once you are a part of the group, getting out is not an option. There is no turning back or changing your mind. The leader is coveted and revered as an almighty figure, a supreme being who is viewed as better than those who are following him. The leader has acquired his place of power because he has been specially selected by a self-professed ultimate power.

When you look at street gangs, many underlying aspects are similar. Gang members are expected to have unquestioned allegiance to the gang and its leader. Challenging either the gang's activities or leader's authority would result in punishment or death. A coveted and revered gang leader is typically not self-appointed, but is selected to be the leader who other gang members view as having greater ability and worthiness. One of the key differences between cults and a street gang is in their approach to beliefs. Whereas destructive cults grow through recruitment based on coerced beliefs or individuals being brainwashed into adopting the beliefs of the cult, street gangs grow through individuals wanting to belong as a result of their communal beliefs or shared beliefs. It is considered an honor to be a part of the gang. This is why gangs tend to be driven by ethnicity because of the underlying beliefs of their ethnic culture. The cultural beliefs of the ethnic group become the basis for the gang's beliefs. These communal beliefs around their ethnic culture expand to include shared beliefs around property, possessions and power - ultimately shaping the core values of the gang, some of which are not the shared core values of their ethnic culture.

Interestingly, organized crime shares many of the same aspects as a street gang, but in a much more sophisticated way.

### Destructive Cults

C Coerced Beliefs  
 U Unquestioned Allegiance  
 L Leadership Coveted & Revered  
 T Teammates Tested

---

### Street Gangs

C Communal Beliefs  
 U Unquestioned Allegiance  
 L Leadership Coveted & Revered  
 T Teammates Tested

---

Both Destructive Cults and Street Gangs are fear-based in their operations. The unquestioned allegiance combined with the tested teammates is why the fear exists. The leader in a Destructive Cult, such as a religious or satanic cult, is coveted and revered as a chosen one who has the direct line with the deity or satanic figure being professed as the almighty by the leader. The leader presents himself as the means to the end, keeping himself between the higher power and the people. A gang leader is coveted and revered as the one in power who has earned his place of status. Because the leaders are coveted and revered, they are not questioned for fear of disappointment, humiliation, retaliation, or punishment. Fear-based cultures exist in Corporate America. Many of you who are reading this book know this all too well as you are either working in one or have escaped from one. A fear-based culture means it has some of the destructive "cult-gone-bad" characteristics, with an emphasis on unquestioned allegiance and being continually tested.

### The Right CULTURE

After exploring the destructive side of a cult, I wondered what would be the underlying factors that transform the cult aspect into a group of people having a positive and effective impact inside and outside of their organization. After all, the actual meaning of a cult is not sinister; it is what cults have grown to be associated with that has created the negative interpretation.

Taking a look at this from a positive perspective, I worked with an associate consultant and together we determined these powerful differences:

### About Culture

**Destructive Cults**

C	Coerced Beliefs
U	Unquestioned Allegiance
L	Leadership Coveted & Revered
T	Teammates Tested

**Constructive Cult**

C	Communal Beliefs
U	Unquestioned Allegiance
L	Leadership Inspires & Motivates
T	Teammates Trusted

Communal Beliefs: Street gangs were on the right track by having communal beliefs. I have been using street gangs as an example for a while with my consulting clients, citing this positive aspect of their culture. They are always shocked when they realize the truth in this. Having communal beliefs means that everyone is sharing the same beliefs and feeling connected to one another as a result. It creates a sense of community with everyone because they are sharing the same beliefs. Shared beliefs are what bring a group of people together as opposed to coerced beliefs, which force people together. Communal beliefs are not the same as common beliefs. Communal takes it a step further. You can have beliefs that are in common, but they are not being shared at a deeper level of engagement to form a group dedicated to one another and adhering to and honoring their beliefs. The engagement factor is the key difference between common beliefs and communal beliefs.

This is important to realize when we take a look later at the different corporate culture models in the second section of this book. Beliefs being shared mean that those who share them feel connected and they believe they are connected on all levels. We will discuss this more in the second section, as well. Where street gangs go astray is in how they approach allegiance, leadership and teammates.

Unconditional Allegiance: Unconditional allegiance means that you trust and place no conditions on your commitment to belonging to the group. While there may be expectations, the right to be or not be a part of the group is the choice of the individual and not the group or the leader of the group. Unquestioned allegiance, as described earlier, is fear-based. There is a desire by leadership to undermine and intentionally focus on the weaknesses and confidence of their followers by instilling a feeling in them being viewed of lesser value than the leadership. Team members are expected to follow and not question the decisions and motives of the leaders. Once a part of the group, it is difficult to leave the group without serious repercussions or even life threatening consequences.