

## President's Corner

Some changes to our Directors: I regret to inform you that Nigel Creaser has offered his resignation. Nigel was our Director of Marketing and has made great strides in developing the Chapter Marketing activity since he took the role. Nigel changed jobs recently and in his new role unfortunately is not able to continue supporting the Chapter. On behalf of all of us, I offer many thanks to Nigel for the good work he has done.

Kevin Phillips will take over the role of Director of Marketing. Kevin was formerly Director of Programmes and we would like to thank Kevin for developing the programmes committees and the big improvements he has implemented. This left a vacancy and we are delighted to welcome Martin Price as the new Director of Programmes. Martin has served as the Chair of the London Programme Committee.

Elections to the Board take place each year end and the roles are for two-year terms with half changing at each year end. In October 2005 the Chapter will be seeking nominations for three positions for the 2006 and 2007 term.

For those in the vicinity of London, dates for the remaining London events have now been set by the London Programme Committee. The next event will be on 7<sup>th</sup> September so mark your diaries!

If you have not been to a UK Chapter meeting I strongly encourage you to try it. Events are free to Chapter members and you can find out more on the Chapter web site. Upcoming London evening events are listed and the autumn programme of half-day events will be posted in late summer.

Are you considering applying for CAPM or PMP? We are often asked questions about certification and are considering holding a workshop "Applying for Certification – CAPM and PMP". It'll take the form of an interactive discussion. The objective is to answer your questions on the requirements and the process for applying, getting to and sitting the test. The workshop won't provide training in project management.

If you're interested, please email Russ Tiller, the Director of Professional Development with "Certification Workshop" in the email subject line and state which location suits you. If there is sufficient interest we will go ahead.

Best wishes for an enjoyable summer,

Nick Lake PMP  
President UK Chapter



[www.pmi.org.uk](http://www.pmi.org.uk)  
July/August 2005

<b>President</b> Nick Lake President@pmi.org.uk
<b>Director of Membership</b> John Zachar Membership@pmi.org.uk
<b>Director of Administration</b> Cameron Cromwell UKAEA Admin@pmi.org.uk
<b>Director of Professional Development</b> Russ Tiller Profdev@pmi.org.uk
<b>Director of Marketing</b> Kevin Phillips Marketing@pmi.org.uk
<b>Director of Programmes</b> Martin Price Programmes@pmi.org.uk
<b>Newsletter Editor</b> Kathleen Holovacko IIL Europe Ltd Newsletter@pmi.org.uk
<b>Admin Support</b> PMIUK@marlowevents.co.uk Tel: 01628 898 855

Table of Contents	Page
Positive Leadership	2/3
Communication and Acceptance	4/5
Election Ballot	6
Collaboration, Community and Project Improvement	7
Risk Doctor	8

# Positive Leadership in Project Management – Leading Through Laughter

*“A sense of humour costs nothing, but not having one can be very costly.”* This quote is from a book entitled *Laugh, Lead, and Profit: Building Productive Workplaces With Humour*, by Bob Ross. I purchased the book a few years ago after listening to Mr. Ross’ presentation at a PMI® Symposium. I truly connected with this notion of having some fun while you were working. If you observe teams that produce extraordinary results you may notice that they actually enjoy working together. There are smiles, laughter and a sense of togetherness. During difficult times or when a project is facing a critical juncture, these teams take the issue seriously but still manage to find a way to reduce the pressure and stress through humour. By taking the “edge” off the problem through a smile, a joke, or just doing something that may be considered “silly,” the team can focus more effectively on the problem at hand. Humour has a calming effect. It warms up a cold room, and eases the tensions that are sometimes felt when a new team is forming. I know there are many people who believe that the workplace is not meant for fun, but I think most people will agree that you should at least enjoy the work you do. Humour can help bring about enjoyment.

A good humoured, creative environment is essential for most businesses to succeed. If the atmosphere is tense, unfriendly, or even hostile, the productivity of the performers will most likely be very low. Everyone is in a guarded state, communication is limited, and the organization suffers greatly. The same situation applies to the project team. Without a little humour, the team may lose interest, avoid building relationships, and focus more on what their tasks are than on the objectives of the project. A project managed by a team of people who don’t get along will probably face many more challenges and have great difficulty overcoming obstacles than the project with a team that works well together and blends in a little fun.

*“You have to make it fun.”* The project manager or leader should consider adding some fun into the work that must be done. For some this is not easy to do. Many people do not make a connection between the words fun and work. Fun is not something that comes with a job. It is added gradually and eventually can become a part of the job or even the culture of an organization. The use of the word “fun” in itself can be a

problem for some managers -- if that’s the case, try “enjoyment”. No matter how you look at it, an environment that includes a little fun or enjoyment will attract highly skilled people, create effective teams faster, and produce superior results.

If you think about managerial styles and the relationship to fun in the work place, Douglas McGregor introduced Theory X and Theory Y. In Theory X the manager:

- Organizes the elements of the enterprise
- Directs the efforts of the employees, controlling their actions and modifying behaviours to fit the need of the organization
- Is involved in active intervention when it comes to people or they may become passive or resistant to organizational needs
- Believes that people work as little as possible and dislike responsibility. They want to be led.

Theory Y is basically an opposite of Theory X. In Theory Y managers make the following assumptions:

- People are not passive by nature; they become so as a result of their experience in an organization
- It is the responsibility of management to motivate people to assume responsibility for achieving organizational goals
- The essential task of management is to arrange organizational conditions so that people can achieve their own goals by directing efforts toward organizational needs.

Comparing the two types of management theories, you can conclude that in the Theory Y environment, fun and enjoyment would most likely be observed among team members.

Fun and enjoyment are not appropriate or expected in every situation and good judgment is essential to avoid creating emotional or undesirable behaviour, but they are key elements for success in many areas. Project managers can use humour to manage through several different project situations. Here are a few examples:



Managing risk?  
Controlling costs?  
Getting the most out of your project team?

[www.esi-europe.com](http://www.esi-europe.com)

## Positive Leadership -continued

1. Signify control – leaders who can find humour in a situation, even if it's very serious, display confidence and a sense of control
2. Build morale – humour can bring teams together and make each member feel good about the work they do
3. Stress relief – humour can reduce tension and help people to focus on an issue. It has a calming effect that can help people organize their thoughts.
4. Make a point – a quick story with a humorous ending can help make sure you have delivered the message.
5. Improve presentations – A lively presentation with a good dose of tasteful humour can help ensure participation, buy in, or retention of your message.
6. Open closed minds – Humour can open the minds of people who are resistant to change. Humour is often connected with creativity. A wild idea, communicated in a funny manner can, in many cases, generate more ideas from people who don't usually express their thoughts.

Humour provides us with a valuable tool for maintaining an inner strength in the midst of outer turmoil. Brian Deery

I can probably fill pages with information about how humour can be effective in the workplace. Laughter now and then is, to me, a sign of teamwork. It means that the job being done has a few bright spots and that people are getting along. Laughter means that the tension is gone for a moment and it may delay the return of stress and tension.

It's easy to get good players. Getting them to play together, that's the hard part. Casey Stengel

We need our team members to work together. It is the responsibility of the leader to make that happen. You can take the hard line approach and force people to be productive through intense management and supervision or you can create an environment that will encourage the team to communicate, share, help, and even protect each other. Humour can do that. I am not suggesting that every manager should become a stand up comic but I do think that an environment with a policy of "fun spoken here" or "we take our jobs seriously but we are serious about enjoying our jobs" will make a big difference in productivity, respect among team members, and respect for the leader. When people are asked about the characteristics of a leader, one quality that is often missed is a sense of humour. Leaders need a sense of humour as much as they need good communications and motivating skills. This means adding some fun to the work at hand and also being able to laugh at oneself.



**PMP Professional Learning**

Want to pass the CAPM® or PMP®?

For 15% discount off scheduled courses quote ref: PMIN001

Project Management Institute | APMP Accredited Provider | PRINCE2 Accredited Training Organisation | MSP

See our full public course schedule online at [www.PMPProfessional.co.uk](http://www.PMPProfessional.co.uk)  
tel 0870 2426097 email [PMI@PMPProfessional.com](mailto:PMI@PMPProfessional.com)

One final thought:

The health of any organization or project team is directly proportional to its ability to laugh at itself. Bob Ross. Have some fun, enjoy your work, encourage laughter. It costs nothing but the results can be amazing.

\*\*\*\*\*

Frank P. Saladis (PMP) is Senior Consultant with International Institute for Learning, Inc. He has been involved in the development of standardized Project Management Guidelines (PMGs) for the AT&T Corporate Information Technology Services (Corporate ITS) organization and is the author of the Project Evaluation Review Process (PERP). He is the President of the NYC PMI Chapter.

Copyright of [www.Allpm.com](http://www.Allpm.com) 2005

## Chapter Facts

As at end June, the chapter membership stands at 2662 of which 1019 are PMPs and 10 are CAPMs.

62 chapter members became PMPs during April and May.

# Communication and Acceptance Criteria – The Gift That Keeps on Giving, by Eoin Callan, PMP

What is a process? One definition comes from PMI® where a process is considered to be a set of interrelated actions and activities performed to achieve a specified set of products, results or services. We usually work in systems environments, where a system may be described simply as any collection of inputs, processes and outputs. In such an environment, quality may be built into a product only through repeatable, consistent processes.

Common quality management bad habits usually measure the grade or performance of the products seen at the end without understanding or measuring the efficacy of the process that built said products. Such inspection is contrary to Dr. W. Edward Deming's idea that quality must be built into products from the beginning using consistent best practices that we continually try to improve. One way we can improve our chances of success are by better documenting stakeholder project needs from the beginning.

SMARTY® is an input to the acceptance process that requires acceptance criteria to be

- *Specific* (and unambiguous)
- *Measurable* (for an outstanding source of measurements try this web site <http://www.unc.edu/~rowlett/units/> maintained by Russ Rowlett and the University of North Carolina)
- *Attainable* (what is theoretically possible)
- *Realistic* (what is probable given constraints faced)
- *Time-bound* (with specific deadline) and *Explainable* (the whY of the acceptance criteria, which tells us whY we think the criteria in question reflects what we think it is measuring or why we think it is worthwhile to measure evidence of that criteria).

SMARTY® is an input to acceptance just as the Scope Statement is an input into the Scope Definition process as listed in the 2000 edition of the PMBOK® from PMI®.

Now on to communications and acceptance criteria. Communication supports acceptance criteria throughout the entire quality management process. Without communication, the only acceptance criteria that could be shared between people would require telepathy or mind reading. The only person who's ever read my mind has been my wife (at least she thinks so – but that's another story for an article on relationship-building) so I'm pretty sure most of us would agree that we need communication, whether verbal, physical or written, for acceptance criteria to work.

So, what is communication? Dictionary.com says that it is “the exchange of thoughts, messages, or information, as by speech, signals, writing, or behaviour.” Basically, it's getting your point across. One challenge people may face with communication is that they think they've made their point, but then they get results completely out of whack with what they were expecting. If we asked all project managers in the world to think of their failed projects and then we asked them to list why their project failed, I'm willing to wager that we could attribute the cause to communication in one form or another. Even if the source of our failure is “poor requirements,” we need to understand where those “poor requirements” came from.

Now, what did we just do there? We communicated with writing and reading and, if you raised your hand, behaviour. If you raised your hand you also communicated to me that you must know more information regarding communication since our next topic about the communication model is part of required knowledge for passing the PMP® exam. For those of you who did not raise your hand or have not seen the model before, let's have a quick refresher on the whole communication process.



Learn the fundamentals of Project Management  
**“MANAGING PROJECTS”**

London: 20-22 June | 11-13 July | 17-19 Aug

[www.esi-europe.com](http://www.esi-europe.com)

# Communication and Acceptance

## .... continued

First we decide on a message we want to send to someone. In our discussion of acceptance criteria so far, this would be the SMARTY® message outlined in article 1. After we think of the thought to tell to someone, we “encode” the message in terms, symbols, pictures and gestures that we believe they can understand. We use our own experiences and education, products of our own cultures and classes, to provide the basis for our database of available common terms, symbols, pictures and gestures and then we transmit the message via some type of media that we think the other side receives.

Notice before we go any further that here are opportunities number one and two for failed communication of acceptance criteria. Failure Opportunity #1 = our own education and experiences may be insufficient to serve as a database for the original encoding of the message. A blind person never having experienced sight may not be able to describe something visually but rather may have to resort to other senses to substitute, just as a sighted person who has never experienced blindness may not be able to ever fully appreciate what the lack of vision “looks” like.

Failure Opportunity #2 = the media of transmission for the message may not be able to accurately send the message and/or the receiver may not accurately receive the message. If a caller on the phone tries to leave a message on an answering machine, and there is no tape in the machine, the caller may think they’ve left a message while the machine does not. Television programs may be broadcast in colour or high-definition yet neither colour nor high-definition picture shall be seen on a portable, black and white TV.

After we send the message, the people we communicate with “decode” the message with the benefit of their own personal databases of common terms, symbols, pictures and gestures built from their experiences and education (Failure Opportunity #3). At this point, the message heard is the message sent even if the message heard is not the message intended. In other words, “you may think you understood what I said but what you heard is not what I meant” and this is Failure Opportunity #4 -- when the message recipient blindly assumes they “know” immediately what the message sender intends to tell them. Following our discussion of acceptance criteria again, notice that we have now upheld the second article since the communication model explained thus far describes a system supported by a process (input message – transmit message – output message) and notice also that we could get really good at this process and thus produce “quality” communications through consistent transmission. And yet that “quality” communication may still produce poor performance and results because of Failure Opportunity #5 -- we don’t confirm that what was heard was what was meant. The traditional communication model then says we need to institute a feedback loop from receiver to sender to make this confirmation happen.

To further remedy FO#5, let’s turn back to the idea of Quality Management. Quality Management may be described as the following the sequence of Quality Planning, Quality Assurance and then Quality Control. Each of these is worthy of detailed discussion in their own right but for the purposes of exploring acceptance criteria deeper we’ll limit our definitions. Quality Planning is “identifying relevant standards/ acceptance criteria” (see SMARTY®); Quality Assurance becomes “collecting data to support evidence of those standards/acceptance criteria being met”; while Quality Control means “using Assurance data to measure compliance to standards/acceptance criteria and determining corrective actions to pursue in cases where results deviate from intended.”

If we superimpose the communication model on top of the Quality Management processes (or vice versa) we see that the acceptance criteria are the original message of what we want from the behaviour of the receiver in terms of what actions they take in reaction to our message. Therefore, the communication of that acceptance criterion is only as successful as the results we see in either a) the feedback loop of communication or b) the finished product, service or result of either the task or the project. Which of these will cost more to fix? Which one can we fix first if it needs fixing? The answer in both cases lies with the feedback loop.

Si je vous ecrive une message en Francais, and you don’t speak French, then I may think I’ve communicated with my bad French when, in fact, I have not. If your non-French-speaking reaction to my written message in French is simply to raise your eyebrows in a puzzled and quizzical fashion, you, may think you have communicated that you did not understand when, in fact, you have not. Therefore we are both responsible for the failed communication and yet we both think WE have done OUR part. This is why we need to make sure that whenever we are party to building acceptance criteria that we contribute to the success of them by being proactive in the feedback loop.

We can step up and do our part with ACES®:

- **Accountability:** take ownership of any failed communication before the conversation even starts
- **Contemplation:** listening is not “waiting for our chance to speak.” We have 2 ears, 1 mouth; use them in that proportion (listen two-thirds, speak one-third of conversation). If we speak one-third and the other person speaks one-third then the remaining one-third is the time we spend contemplating or thinking about what their message means to us?
- **Encouragement:** show the sender we are willing to hear even difficult messages and use active listening to give the speaker/author our full attention and active engagement

## Communication and Acceptance .... continued

Try accepting any perceived blame for previous or current failed or potential failed communications (i.e. "just to make sure I understand properly, here's what I heard"). When people use words or language we don't like or understand in their feedback, remember to keep an open mind to understanding their point. And, finally, don't rush through the feedback process or else you again open yourself up to potentially missing what the other person missed. So we see here how the full scope of acceptance criteria spans the entire project. In the first article we pointed out that project teams with the most successful acceptance criteria personally witnessed made use of SMARTY® by

- documenting the scope statement carefully
- evaluating the scope statement for compliance to SMARTY®
- brainstorming methods to measure the results of each task
- documenting those methods and expected results as acceptance criteria and
- evaluating the acceptance criteria for compliance to SMARTY®.

The second article showed how SMARTY® could be used to support processes and how processes support acceptance criteria for quality throughout the entire project. And finally this article has highlighted how ACES® in communicating acceptance criteria will help avoid the 5 Failure Opportunities:

- #1 = our own education and experiences may be insufficient to encode
- #2 = the media of transmission for the message may be inaccurate
- #3 = their education and experiences may be insufficient to decode
- #4 = when the message recipient blindly assumes they "know" immediately
- #5 = we don't confirm that what was heard was what was meant

Following the steps outlined in these three articles should lead to better results and maybe, just maybe happier sponsors and teams!

Copyright of www.Allpm.com 2005

## Election Ballot— PMI Leaders

As a PMI member eligible to vote, your voice is crucial in electing leaders by a popular vote of a wide representation of members. By placing your vote, you will help ensure the direction of PMI into the future.


Please access the official election ballot and supporting materials by visiting <https://www.intelliscaninc.com/pmi2005.htm> and enter the following election validation number 02907530, along with your PMI identification number. Once you are successfully logged onto the site, follow the prompts and instructions provided. If you have any questions regarding accessing the balloting site, please e-mail Paul Nentwig, Account Manager for Intelliscan, Inc. at [pnentwig@intelliscaninc.com](mailto:pnentwig@intelliscaninc.com). All completed ballots must be submitted by **5:00 p.m. U.S. Eastern Daylight Time, (GMT-4), Monday, 22 August 2005.**

The 10 candidates who are seeking election to the five available slots on the 2006-2008 Board have provided personal biographical information and vision statements for your review. Please familiarize yourself with the candidates' statements, and cast your vote for the individuals you feel will best provide the necessary leadership for the future of our thriving, global organization.

Familiarization with these candidates is part of your responsibility as a voting PMI member. Please take into consideration each candidate's education, professional background, and volunteer experiences, as well as their ideas and visions for the future of the Institute. For your reference, a list of the current Board members is available on the PMI Hall of Leaders Web site at [www.pmi.org/hol](http://www.pmi.org/hol).

The 2005 Nominating Committee was tasked by the Board with the identification and evaluation of potential candidates. Accordingly, we conducted the annual candidate selection process guided by the policies and processes defined in the PMI Bylaws, Rules of the Board and Nominating Committee Charter.

In closing, I would like to thank my colleagues who volunteered their time and served enthusiastically with me on the 2005 Nominating Committee — Marge Combe; Donna Brighton, PMP; Mark Mathieson, PMP; and Rene Vielvoije, PMP. Patrice Murphy, 2005 Nominating Committee Chair



**Why not attain PMP® Certification?**

**Reduce your study time in half!**

**“PMP EXAM PREPARATION”**

London: 8-9 Aug | 10-11 Oct | 12-13 Dec

[www.esi-europe.com](http://www.esi-europe.com)

# Collaboration, Community and Project Improvement

John Barben, Director: **exsto**  
June 8th 2005

John Barben took as his topic for the June seminar "Harnessing the Power of Community of Practice (CoP) to Manage Projects". First call was to define a CoP which is no easy task! A community defined as 'a group of people' and a practice as 'doing something' starts us off on the right track. However, it is a little broad and could encompass the worthy folk on Celebrity Love Island, clearly not the intent. A CoP has some distinguishing characteristics: it will have an intent or purpose, it will have typically its own jargon, and it will have an element of shared experience. It will, significantly, be able to develop and benefit from a 'body of knowledge'. We can safely exclude the Love Island participants under this definition.

In addition, the contribution towards and use of a 'body of knowledge' distinguishes a CoP from standard social interactions (groups with a common interest), collaboration (brain storming) type exercises or cross functional teams. These groupings of people are often seen as ways to improve communication and innovation in business settings. The purpose and value of a CoP is somewhat different, it exists to share and improve practice for a given activity or problem resolution. The PMI itself is a true CoP, on-line forums such as 'Talking Heads (Head School Teacher association) and academic communities are all examples.

In the specific context of improving Project Management (PM) within an enterprise, John shared some observations on the conditions that facilitate the set up and impact of a CoP. A PM CoP is more likely to succeed where the projects are high volume and complexity. Where there is an established set of project management practices (a Project Management Office or a standard project methodology in place). Where there is a compelling reason (high rate of project failures/strong executive sponsorship to improve this skill). Where tools and technologies are deployed to facilitate a CoP and finally, where the enterprise is supportive of inter-organisation knowledge sharing.

Tools and technologies that would support a CoP are those typically associated with collaboration and enterprise knowledge systems e.g. Webex, MS Sharepoint, Lotus notes, shared file storage systems, shared event calendars and survey tools.

From an organisation standpoint the CoP will need opportunities meet and discuss the topic. A CoP does need a leader (who has passion for the topic and respect of peers) but does not need to draw from the existing organisation hierarchy to find them. A CoP will flourish when there is a need and die when the job is done. A CoP that is 'imposed' by management is unlikely to succeed.

It is axiomatic that the set up and nurture of a CoP within any organisation will have a cost, if not in the use of the tools, certainly in terms of the time and executive sponsorship. Demonstrating the value of a CoP is not the easiest task. Forrester research has a statistic that shows knowledge workers spend 14% of their time looking for internal information. A CoP should reduce this within the area concerned. John suggested that it was possible to track contributions to and use of the data within the body of knowledge (although this requires some investment in tracking technology and maturity in the organisation of the knowledge). Its relevance and use could also be measured by staff surveys.

John also shared some industry examples where a CoP has become part of the organisation culture. He suggested that Novartis could credit an increase in product innovation partly to the set up of a CoP. The final proof that a CoP was worthwhile would be the resolution of the problem that generated the CoP in the first place. Setting up and participating in a CoP may require a certain act of faith – but the rewards are there. I would certainly prefer to work within a community to improve my PM performance than alone, its tough enough out here as it is!

**Collaborate efficiently on projects.  
Anywhere. Anytime.**

Free 20-day evaluation at [www.projectplace.com](http://www.projectplace.com)!

 **projectplace.**

Contact us at:  
[sales@projectplace.com](mailto:sales@projectplace.com)  
0800 328 9514  
From outside the UK dial:  
+46-8-586 302 00



# How to find Opportunities

© July 2005, Dr David Hillson PMP FAPM

david@risk-doctor.com



Describing risk as “uncertainty that matters” allows for different types of consequences, and leading standards and guidelines define the concept of risk to include both upside as well as downside impacts. This means that the word “risk” can be used to describe uncertainties which if they occurred would have a negative or harmful effect, and the same word can also describe uncertainties which if they occurred would be helpful. In short, there are two types of risk: threats and opportunities.

Accepting this in principle is one thing; using it in practice is another. The traditional risk process (initiate, identify, assess/analyse, plan responses, implement, review) can clearly be used to handle both threats and opportunities. But people who have only used this process to identify and manage threats sometimes have problems extending it to deal effectively with opportunities. And the difficulties start right at the beginning: how can we identify opportunities?

The first step is to be clear about what we are looking for: uncertainties which might or might not occur, but which if they did happen would help us to achieve our objectives, for example allowing us to work smarter, faster or cheaper.

Equally important is to know where to look for opportunities.

There are at least four distinct ways of finding them:

Some opportunities arise from the **absence of threats**. If the bad thing does not happen we might be able to take advantage of something good instead. For example, if poor industrial relations do not lead to a strike, we might be able to introduce an incentive scheme and turn the situation round from negative to positive.

Other opportunities are the **inverse of threats**. Where a variable exists on a continuous scale and there is uncertainty over the eventual outcome, instead of just defining the risk as the downside it might also be possible to consider upside potential. For example, where the productivity rate on a new task is unknown, it might be lower than expected (a threat), or it might be higher (an opportunity).

We should also remember **secondary risks**, which are introduced by implementing a response to another risk. Sometimes by addressing one risk we can make things worse (the response creates a new threat), but it is also possible for our action to create a new opportunity. Avoiding potential delays to my car journey by taking the train might also allow me to do some useful work during the journey.

Lastly, we must not neglect “**pure opportunities**” which are **unrelated to threats**. These are simply unplanned good things which might happen. For example, a new design method might be released which we can apply to benefit our project. Or a new recruit to the team may unexpectedly possess a skill needed to solve a problem. This type of opportunity needs to be actively sought out, requiring fresh thinking and awareness of how potential additional benefits might be created.

Opportunities cannot be managed unless they are identified. People familiar with identifying threats can start with these, then ask whether their absence or inverse might present an opportunity. Planned actions should also be examined to see whether they open up new possibilities to help us achieve our objectives. But “pure opportunities” must not be forgotten, since these often present the greatest potential upside of all.

To provide feedback on this Briefing Note, or for more details on how to develop effective risk management, [contact the Risk Doctor \(info@risk-doctor.com\)](mailto:info@risk-doctor.com), or [visit the Risk Doctor website \(www.risk-doctor.com\)](http://www.risk-doctor.com).