



**HOT TOPICS
WORKSHOPS**

June 29 · 8-11 am · Novi
The Art of Corporate
Storytelling

July 11 · 8-12:30 · Novi
Financial Business
Process Improvement

July 27 · 11:30 am · Troy
Business Book
Best-Sellers

September 12 · 8-11 am
Novi
Strategic Selling

November 9 · 8-10 am
Troy
Six Sigma Strategies

**MICHIGAN
BUSINESS
SUCCESS
STORIES TOLD
HERE**

August 15 · 8-10 am
Novi
Paul Saginaw
Zingerman's Deli

October 10 · 8-10 am
Troy
Rick Heidrich
Richard Tool & Die

December 5 · 11:30-1:30
Novi
Antarctic Expedition
Retold
Rand Shakleton

January, 2007 · Lunch
Jim Petz
Morley Candy

Motivation through Corporate Storytelling

If you look at the back of the quarter from New Hampshire you will see a picture of the Old Man of the Mountain. This naturally occurring rock formation once formed the profile of a man's face when viewed from a specific location on the ground. The local highways used signs to direct you to a parking area, which led you to a path that took you to a viewing area. When you looked up you could see the profile to the left.

Now, if you were to walk around the mountain to the side, you would not see the profile because it is only perceived from the viewing area. On the side it looks like a bunch of rocks. The state used exit signs and a parking lot to guide you to the right location for viewing this natural phenomenon. Without this help, people might not see the rock formation from the right point of view. Perception Management is the ability for a person to create a new point of view in the minds of others. If you can help them to see things differently, you can help them to change.

Getting people to accept your point of view and take appropriate action on your ideas is challenging because your audience doesn't always think the same way you do. They have a different perception about what is good and bad. It takes a great skill of leadership communication to bring people around to your way of thinking. A skilled leader is better able to move the audience to see things in a new light. This will help them to change their behavior and take action on your new ideas faster.

The Essence of Corporate Storytelling

Corporate Storytelling is a process for developing a message that creates a new point of view in an audience. Stories offer a way of helping the audience to understand the bigger picture and it motivates them to take action on your ideas. Corporate Storytelling makes the message memorable so that it sticks around long enough for the person to make a decision.

Perception Management Skills

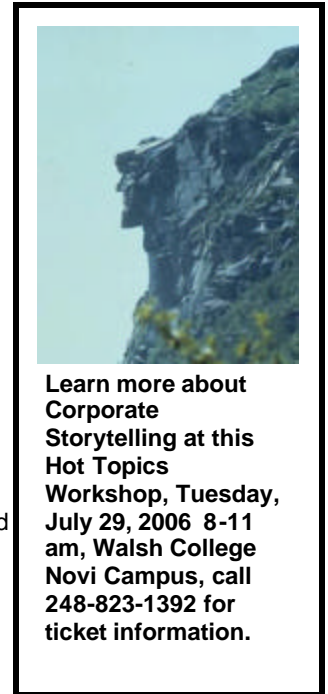
Perception Management is like the signs on the highway in New Hampshire that lead people to a new experience. When applied to ideas, this is a very challenging skill to develop. Through advances in Cognitive Psychology, Accelerated Learning, Neuroscience, and Social Psychology, we have learned the best methods for creating a perception in the audience's mind. We have built this into a process that helps the speaker to create an effective and inspiring message that leads them to a new point of view. It is this research that underpins Corporate Storytelling.

People tend to make decisions on a very small amount of information that heavily depends on their set of experiences in life. Most people have plenty of facts at their disposal, yet you may have new information that needs to be included in their reasoning strategy. You have to choose the information and how it is communicated wisely because the information is always transformed in the listener's mind according to their perceptions. Getting a person to take action on your idea is dependant on how the information is retained, recalled, and then used to make a decision. What are you doing to manage the perception of the information so that you get more decisions? That is what we call Perception Management.

Corporate Storytelling teaches effective skills in perception management.

Good perception management can present numbers in your favor. It can seemingly alter competitive advances. Basically, it helps you manage the emotional as well as the logical decision. Corporate Storytelling focuses on managing the perception toward an outcome and it considers all aspects of decision making in the construction of a compelling message.

As it relates to leadership communication the challenge is how to get people on board with your new and different ideas. The best communicators have sensitivity to the audience's needs and are able to lead them to new ideas instead of using their authority to make things happen. Policy is a hard way to create change. *Continued on page four*



Learn more about
Corporate
Storytelling at this
Hot Topics
Workshop, Tuesday,
July 29, 2006 8-11
am, Walsh College
Novi Campus, call
248-823-1392 for
ticket information.

Quicken Loans - Using Corporate Culture and Innovative Products as a Competitive Advantage

Walsh College Case Study

March 30, 2006

"You have to trust your employees enough to make the changes that need to be made. If you don't trust them, don't hire them"

Bill Emerson, CEO

"We operate on the belief that we can always take ourselves to a higher level, each one of us, personally and professionally."

Background

History

Quicken Loans was founded in 1985 as Rock Mortgage by Dan Gilbert, a twenty two year old law student starting the company with only \$5,000. With extraordinary growth and development it soon became one of the country's largest online mortgage lenders, and Michigan's largest mortgage company.

In 1987 the name was changed from Rock Mortgage to Rock Financial Corporation and became a public company the following year. The goal was to simplify the home lending process so it also established brick and mortar mortgage centers. The company acquired Title Source, a title and settlement services company in 1997 to assist them in the closing process. In the beginning of 1999, Rock Financial launched a new product to the competitive mortgage market named "Rockloans.com". This product pushed the company to lead the market with online mortgages.

By 1999 the company was sold to Intuit Incorporated, the creators of the well known software TurboTax, and Quicken financial products. Intuit purchased the company for approximately 350 million dollars. The online business was then named Quicken Loans, growing exponentially to cover all fifty states by creating an infrastructure capable of processing all the loans on a national basis. The new Quicken Loans invested millions of dollars on information technology and research & development. Dan Gilbert served as chief executive officer during this time.

In the summer of 2002, Dan Gilbert assembled and led a group of investors to buy the company he founded back from Intuit. It was once again privately held and soon became Michigan's largest lender and the sixteenth largest mortgage lender in the United States. The company retained all Quicken Loans branding and marketing initiatives.

Dan Gilbert - Chairman

Dan Gilbert received an undergraduate degree from Michigan State University, a law degree from Wayne State University and is a member of the Michigan State Bar. He is a partner and investor in many commercial and residential real estate ventures in different states, including nationally recognized Baldwin Park, near Orlando, Florida. He is President of JARC, a non-profit organization providing housing for the developmentally disabled, and sits on the board of The Children's Tumor Foundation in New York City. He also serves on the Board of Trustees for the Children's Hospital of Michigan Foundation.

He is majority owner of The Cleveland Cavaliers basketball team since March, 2005. In this period of time, he has reviewed and improved the executive team offices, coaching staff, player personnel, game presentation, as well as renovating the newly named "Quicken Loans Arena," which includes new seats, new scoreboards, video systems, locker rooms, etc.

Dan Gilbert earned the "Entrepreneur of the Year" award from Ernst and Young in 1999 and was inducted into the Junior Achievement Hall of Fame in May 2003. Dan was recently named one of the Forbes 400 in the magazine's 2005 rankings. Dan resides in suburban Detroit with his wife and their four children.

William Emerson - CEO

Bill Emerson received an undergraduate degree from Penn State University where



he was a member of the 1982 national championship football team. He joined the company in 1993 and has held a number of senior management and leadership positions. He was previously Vice President of Mortgage Operations, overseeing mortgage operations for the entire company. He

has held the title of chief executive officer since February 2002, and oversees the daily management and growth for the company.

Quicken Loans Operations

What they do

Quicken Loans processes residential mortgage loans. Approximately 80 percent of their business is online which is how they provide mortgages to all fifty states. They close 95 percent of the loans with a notary at the client's home

and 5 percent in Michigan at one of the brick and mortar locations. Title Source has locations in almost every state to assist in the closing process.

Corporate Advantage

Quicken Loans has created a competitive advantage by expanding and refining an integrated call center operation and using better metrics and new sales tools to support it and also its retail website. All of the business logic for their Loan Origination Lead Allocation (LOLA) system which manages leads on a national basis, is custom developed in-house by their own Information Technology department. This improves employee morale by keeping jobs within the company and not out-sourcing to another country. This earned them the award of #1 of "100 Best Places to Work in Information Technology" by *Computerworld Magazine*.

Employees

Quicken Loans has created a unique working environment with highly energized people excited to be at work. Of the 3,500 people employed at all three companies; Quicken, Rock Financial and Title Source, 82 percent are web mortgage bankers on the front-lines so it is very important that the "right" types of employees are hired to represent Quicken Loans and to increase market share. During the recruiting process, candidates are asked to take an online assessment that identifies behavioral characteristics of the candidate measured against a set of ideal behaviors defined by the company.

Culture "Isms"

The company's chairman, Dan Gilbert does not believe in a mission statement. He believes that the company should be defined by its people, and not the work that they do. Their culture is defined by a particular set of ideas, or what they call "isms". These "isms" are philosophies in which the company operates and are enforced on the job daily.

The "isms" started with Dan Gilbert and have also been created by employees. They are explained here briefly:

1. **Always raising our level of awareness.** This is probably one of the most important philosophies. It means having every employee focused on improving the company. In most businesses, only the CEO makes improvements. At Quicken Loans, the objective is not only to perform one's job, but to go the extra mile to make the company better.
2. **Inches we need are everywhere**

around us. It's not about one key thing; it's the little things and fundamentals that matter. Doing 98% of the job but forgetting the last 2% can ruin the job outcome.

3. Responding with a sense of urgency is the ante to play. Customer service is very important to Quicken Loans. Each employee must return all client phone calls every day. "If the trend is not your friend and you receive a lot of complaints, you can't work at Quicken Loans."

4. Every Client. Every Time. No exceptions. No Excuses. "People don't care how much you know until they know how much you care". When the mortgage loan is closed, the client is asked to complete a survey on the process. There is also a Client Relations department that focuses entirely on complaints.

5. Obsessed with finding a better way. Everyone in the company is encouraged to e-mail the CEO at any time with problems and potential solutions to the problems. "What you focus on, you become".

6. Ignore the noise. This ism focuses on the fact that one has to ignore negativity and be responsible and accountable for his or her actions.

7. It's not about who's right, it's about what's right. An important philosophy that is encouraged in the company is to stand up for what is right. It is more important that the right decision is made versus who made the decision.

8. We are the they. This ism reflects the idea that everyone is on the same team. One cannot place the blame for an action on someone else.

9. You have to take the roast out of the oven. The company promotes an attitude of risk-taking by employees so there are no missed opportunities.

10. You'll see it when you believe it. Believe in something first and then it will become achievable. If one has a strong belief system, then one can accomplish anything.

11. Numbers and money follow; they don't lead. Quicken believes that when an individual has a passion for something, that something is more important than money. The focus should be on the work or job and not how much income a person receives.

12. A penny saved is a penny. This reflects the thought that one cannot focus only on expenses but to focus on increasing sales and revenue.

13. We eat our own dog food. The company believes in promoting its products to one's family and friends. Employees should believe in the product and service they are providing.

14. Simplicity is genius. Good news travels fast and bad news travels faster. Quicken Loans is striving to break communication down to its smallest form. The ability to listen is an important

characteristic of Quicken Loan employees.

15. Innovation is rewarded. Execution is worshipped. Quicken Loans wants all employees to make suggestions on how to improve the company or process improvement ideas. Employees are rewarded for their innovation.

16. Do the right thing. Always be honest and straightforward with customers. Do not cut corners and give one's best effort all of the time.

Orientation

Employees learn quickly about this exclusive environment at Quicken during the orientation process. At orientation, new members hear from a wide variety of speakers, including Dan Gilbert and Bill Emerson, each one of them stressing the importance of the company's culture. In fact, the products and services that Quicken provides seem to become secondary during the orientation phase. Although Quicken presents somewhat of a playful environment, its goal is still clear: to become the nation's number one retail lender. The mortgage industry is as competitive as ever. With Quicken hiring up to 150 people a month, the competition from within keeps getting stronger.

Training

Quicken introduces new employees to their philosophy during the training process. They have one of the best training programs in the United States which is an extensive six week program where employees learn about the company's culture and the sales process.

Excellent Client Service

Quicken stresses that the client service is its best asset. Quicken strongly believes in every customer, every time, no exceptions, no excuses. New employees will learn that this popular statement is strictly enforced. Responding with a sense of urgency is the ante to play, comes straight from the "isms". Employees are to approach each client as if it was their only one. Quicken states they receive a 94 percent satisfaction rating from client surveys. A spokesperson for Quicken stated, "When employees are feeling good about the work environment, it translates over to the customer. Then the customer feels good about their experience"

Implementing Culture

Quicken has a program called Process Perks where employees recommend process improvement ideas for the company. Employees can go to an online site to see if their ideas are being considered or even implemented. Bill Emerson said they are fanatic about getting feedback from their employees and acting on it. This sense of employee empowerment drives and motivates the

workforce within the company. Emerson states, "You have to trust your employees enough to make the changes that need to be made. If you don't trust them, don't hire them" When the company receives a letter praising a particular mortgage analyst, that letter is distributed throughout the entire company by e-mail and the employee receives two hundred dollars.



Rewards

Quicken rewards performances with bonuses, dinners, trips, and gifts and will pay up to one hundred dollars for an home internet connection and gym membership. Team leaders

can reward exceptional performances with spot bonuses up to ten thousand dollars. Employees can also earn up to 25 percent of their base pay in year-end bonuses. As a special occasion, Dan Gilbert took 5,000 people to Cleveland, Ohio for a Kid Rock concert celebrating their twentieth anniversary. Free transportation, hotel rooms, food, games and drinks were provided. Bill Emerson said, "My goal is that no matter how big we get, the culture and philosophy remains and even gets stronger."

Charismatic Leadership

The culture and philosophy keeps getting stronger. Bonuses and incentives can only take employee morale so far. The driving force behind the Quicken culture is directly traceable to a passionate upper management team. When Dan Gilbert founded Quicken back in 1985, there was a set of core values that he wanted his employees to embrace; core values that would ultimately become the "isms". However, by themselves these philosophies are just one-liners printed on a piece of paper. It's the charismatic leaders that Dan Gilbert has surrounded himself with that sells the "isms". For instance, chief executive officer Bill Emerson has the power, energy and captivation of a motivational speaker who will challenge one to take Quicken's philosophies and beliefs into one's own personal life, not just one's professional life.

One may argue that the unorthodox style of Quicken Loans is no more than a selling device, perhaps even a safety net for employees in a highly pressured industry. But one thing is clear, Quicken's philosophies have been instrumental in creating a distinctive attitude that has laid the foundation for a rapidly growing mortgage company with eyes on becoming number one.

Written by Walsh College students and edited for space restrictions.

Do you develop presentation skills? *Continued from page one*

All companies require presentations in their business. Yet, it is the most expensive form of communication with a client. So naturally it is a skill that is developed. You want the presenter to perform better. Look at it this way – if you want a car to go faster, do you put a new coat of paint on it? Not likely. If you really want it to perform better you will fine tune or replace the engine.

Presentation skills training attempts to put a fresh coat of paint on the presenter by focusing on their non-verbal communication skills, but rarely deals with the core message. The PowerPoint slides are improved to contain more graphics. The presentation environment is better controlled. And for more advanced skills, the presenter's body language is more confident, and the voice successfully accents the point.

Do you develop skills of persuasion?

Persuasion is at the heart of motivation and leadership. What are you doing to develop that skill? Are you doing something to help your executive leadership to be even better? They have seen it all before. They have been through all the training. They are successful but you can make them better. Teach them to be more persuasive by managing the perception of the people they speak to. They will get faster, more favorable decisions. This is a fundamental skill of leadership and that is what corporate storytelling will do for your people.

The expert and engaging corporate storytellers presenting this workshop will help you find the heart of your organization and craft a compelling message that propels customers to action! The Corporate Storytelling Workshop organizes your ideas through a storyboarding process, uncovering the story behind your solution and developing a delivery method your customer will understand and respond. You will walk away with valuable, ready-to-use ideas. The Walsh Business Leadership Institute presents this HOT TOPIC WORKSHOP. Tickets are \$50 for not-yet members. Members and sponsors receive two or five tickets depending on levels. Alumni and student price is \$15. [Register here for this workshop.](#)



Phil Hagerman, ceo of Diplomat Specialty Pharmacy told an engaging story about his business at a workshop earlier this year.

Walsh BLI Update: Blogs

By Jan Hubbard

Looking for a place to test your corporate culture theories? Care to comment on the latest BLI Hot Topics Workshop? Let loose on the Walsh Web site Leadership Blog. Not sure what to expect on a blog? Here's the Wikipedia condensed definition:

WEBLOG, which is usually shortened to **blog**, is a website consisting of articles in a reverse chronological order. Like other media, blogs often focus on a particular subject, such as food, politics, or local news; however, some function as online diaries instead. A typical blog combines text, images, and links to other blogs, web pages, and other media related to its topic. The first blogs were known as "online diaries", and started in 1994.

The modern blog evolved from the online diary where people would keep a running account of their personal lives. The first of these started in 1994 by a student at Swarthmore. Most of the writers called themselves diarists, or journalers. The Open Pages webring included members of the online-journal community. The term "weblog" itself was coined in 1997.

By 2004, the role of blogs was increasingly mainstream, as political consultants, news services and candidates began using them as tools for outreach and opinion forming. Merriam-Webster's Dictionary declared "blog" as the word of the year in 2004.

The term *blog* is a blend of the terms *web* and *log*, leading to web log, weblog, and finally blog. Authoring a blog, maintaining a blog or adding an article to an existing blog is called blogging. Individual articles on a blog are called "blog posts," "posts" or "entries". A person who posts these entries is called a blogger.

A blog entry typically consists of the following:

- Title* - main title, or headline, of the post.
- Body* - main content of the post.
- Permalink* - the URL of the full, individual article.
- Post Date* - date and time the post was published.

A blog entry optionally includes the following:

- Comments* - comments added by readers
- Categories* - subjects that the entry discusses
- Trackback* and or *pingback* - links to other sites that refer to the entry

Alongside the regularly updated entries, a blog site often has a less-frequently-updated list of links, or a *blogroll* of other blogs that the author reads; and/or, with whom he or she affiliates.

Although blogs are typically a text medium, there are also non-text versions such as podcasts or audio or video blogs.

You'll find a link to the Walsh faculty blogs on the home page: www.walshcollege.edu. We have a new look by the way. You'll easily find the Business Leadership Institute right up front!

BLI Director Len Brzozowski's blog will often take a deeper look at the most recent workshop and invites your comments. Your participation is encouraged – good or bad. But heed this warning: Mark Cuban, owner of the Dallas Mavericks, was recently fined for

Business Process Improvement Workshop July 11

WHY ATTEND?

Business organizations today need to be efficient and effective in all activities. Improving the processes by which your organization conducts business will contribute to its responsiveness, productivity and profitability. It will also allow you to compete with and gain a step on your competition. Business process improvement (BPI) offers you an approach to identifying, assessing and defining areas for improvement to ensure your organization's ongoing success.

This basic level workshop will introduce you to the principles of process improvement and cover both re-engineering and re-design. You will be exposed to a methodology that will help you facilitate the planning, design and implementation of a BPI initiative. This program also provides opportunities to build process-mapping skills and show you the steps to take when selecting a BPI project team. You will gain hands-on experience constructing an implementation plan for a new business process.

WHO SHOULD ATTEND?

Anyone with the ability to influence or effect change within an organization should attend. This workshop is especially helpful for business managers and system developers involved in assessing, managing or improving business processes.

WHAT SKILLS WILL YOU DEVELOP?

By the end of this workshop you will be able to:

- Describe the difference between re-engineering and re-design
- Identify the key success factors of a BPI effort
- Recognize communication and collaboration issues that will impact the success of a project
- Identify opportunities for improvement both within your organization and in the way your organization interacts with its customers and suppliers
- Plan an effective BPI project
- Map a process using a flowcharting tool
- Be able to design an improved process
- Construct an implementation plan for a new process
- Understand how to guide a successful change.

The experts presenting this workshop will help you find solutions to any process problem. You will walk away with valuable, ready-to-use ideas. The Walsh Business Leadership Institute presents this HOT TOPIC WORKSHOP on Tuesday, July 11 at 8 a.m. Tickets are \$50 for not-yet members. Members and sponsors receive two or five tickets depending on levels. Alumni and student price is \$15. [Register here for this workshop](#) sponsored by Jefferson Wells.



Walsh College recognized a few of the best places to work at the HR professionals workshop on May 12. Front row from left are Monica Gilewski, Quicken Loans; Denise M. Kiepper, Republic Bank, and Carol Spann, Valassis. Back row are Walsh faculty and administrators from left: Rod Hewlett, Marla Scafe, Sheila Ronis, John Young and Len Brzozowski.

Sponsors of the Business Leadership Institute welcome Michigan Business Success Story Domino's and CEO Dave Brandon. Pictured from left: Len Brzozowski, Walsh; Mike Semanco, Hennessey Capital; Van Rohr, WWJ; Donna Frye, Rehmann Group; Dave Brandon and Chris Belcher, LaSalle Bank.



Fewer Heroes, More Farmers

By: Jim Womack, Chairman and CEO, Lean Enterprise Institute

I recently met with the chief executive of a very large American corporation organized by business units, each self-contained with its own product development, production, purchasing and sales functions. I asked what a CEO does in this situation and got a simple answer: "I search for heroic leaders to galvanize my business units. I give them metrics to meet quickly. When they meet them, they are richly rewarded. When they don't, I find new leaders."

I noted that his firm, like many others I've examined, has a high level of turnover in its business unit heads. So I asked a simple question: "Why does your company need so many heroes? Why don't your businesses consistently perform at a high level so that no new leaders are needed? And why do even your apparently successful leaders keep moving on?"

The answer was that business is tough, leadership is the critical scarce resource, and that a lot of turnover indicates a dynamic management culture. But I couldn't agree. As I look at this and many other businesses I encounter on my walks, I usually see three problems apparently unnoticed by the heroic leader at the top rolling out the latest revitalization program.

These are confusion about the business purpose of the organization's core processes, poorly performing product development, production, supplier management and sales processes that tend to get worse instead of better, and dispirited people operating these broken processes at every level of the enterprise. Needless to say, there are also mini-heroes at every level devising workarounds for the defective processes.

What's needed instead? More farmers!

Let me explain by means of a second example. Recently I received a copy of the leading motor industry magazine with its annual listing of the fifty most influential (read "heroic") leaders in the global motor industry. Bill Ford at Ford. Carlos Ghosn at Renault/Nissan. Rick Wagoner at GM. Etc.

What I found striking was that the list contained no "leaders" from Toyota, except for one American in a U.S. marketing job. Yet

Toyota is the world's most successful car company. How could the most successful company have practically no heroes? Because its managers still think like the farmers around its headquarters in the remote Aichi region of Japan where the company was created.

The job of the hero is to tackle a situation in which everything is out of control and quickly impose some semblance of order. And sometimes heroes are necessary. Taiichi Ohno, Shotaro Kamiya, Kenya Nakamura, and Kiichiro Toyoda certainly took heroic actions at Toyota at moments of crisis as the company's core processes were being defined after World War II.

But heroes shouldn't be necessary once an organization is transformed. Instead every important process should be steadily tended by a "farmer" (who we often call a value-stream manager) who continually asks three simple questions: Is the business purpose of the process correctly defined? Is action being steadily taken to create value, flow, and pull in every step of the process while taking out waste? Are all of the people touching the process actively engaged in making it better? This is the gemba mentality of the farmer who year after year plows a straight furrow, mends the fence, and obsesses about the weather, even as the heroic pioneer or hunter who originally cleared the land moves on.

Why do we have so many heroes, so few farmers, and such poor results in most of our businesses? Because we're blind to the simple fact that business heroes usually fail to transform businesses. They create short-term improvement, at least on the official metrics, but it either isn't real or it can't be sustained because no farmers are put in place to tend the fields. Wisely, they move on before this becomes apparent. Meanwhile, we are equally blind to the critical contribution of the farmers who should be our heroes. These are the folks who provide the steady-paced continuity at the core of every lean enterprise.

I hope that as you think about your job you will become a lean farmer who takes responsibility for the processes you touch and that you will work every day to plow the straight furrow, mend the fence, and obsess about the weather. These are the real value-creating aspects of management. When present they insure that no heroes will be needed in the future.

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BLI Sponsor Mike Semanco Received Distinguished Alumni Award

Walsh Business Leadership Institute sponsor Mike Semanco, President and COO of Hennessey Capital, has received the Walsh College Distinguished Alumni Award for 2006. Semanco was chosen above 47 other potential candidates for this award presented annually by the Walsh Alumni Association.

He received both bachelor and master's degrees from Walsh College and serves on the President's Advisory Council and the Alumni Association Board of Directors. Hennessey Capital is a sponsor of the Business Leadership Institute.

He also serves on the Detroit Regional Chamber Small Business Advisory Council and the Detroit Regional Economic Partnership Small Business Committee. He is a member of the finance committee for Automation Alley and acts in an advisory capacity to Crime Stoppers. He is a Director of the Commercial Finance Association; Member of the Association for Corporate Growth, Turnaround Management Association, Michigan Hispanic Chamber of Commerce and the Michigan Bankers Association.

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Walsh Business Leadership Institute

Staff
Len Brzozowski, Director
248-679-1425
lbrzozowski@walshcollege.edu

Jan Hubbard, Corporate Relations Director
248-823-1392
jhubbard@walshcollege.edu

Nanette Poullos, Information Assurance Director
248-823-1369
npoullos@walshcollege.edu

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