

The



**NON-NEGOTIABLES
OF WINNING**

Tying Soft Traits to Hard Results

David K. Williams

Praise for *The 7 Non-Negotiables of Winning*

"David Williams is a great leader and friend. He has a leadership style that provides just the right mix of guidance and empowerment. David carefully prioritizes his stewardships, crafting success with meticulous care and determination. We have the privilege of working with David and appreciate his fierce dedication and fire. He has a knack for discovering diamonds in the rough and molding them into amazing leaders. We are honored to endorse and contribute to this book in support of our great CEO. We commit to be in the arena together every day to help one another and businesses to soar."

—Team Fishbowl

"The minute you step into the Fishbowl office, you feel something very different. And now I know what it is we felt: Respect, Belief, Trust, Loyalty, Commitment, Courage, and Gratitude. Everyone we met that day exuded *The 7 Non-Negotiables of Winning*. So it's no wonder Fishbowl is as wildly successful as it is."

—Ed Bagley

Director, Communications, O.C. Tanner Company

"Fishbowl is an outstanding member of the community, that Zion is pleased to support. They not only care about their employees and customers—but their concern and compassion extends to everyone. I thank them for standing strong for businesses by sharing *The 7 Non-Negotiables of Winning*. There is no downside to Respect, Belief, Trust, Loyalty, Commitment, Courage, and Gratitude."

—Brad Adamson

Senior Vice President, Zions Bank

"I found David's book a treasure trove of not only things to avoid in building your business career but things to proactively DO. David's *The 7 Non-Negotiables of Winning* and his personal commitment to practice them have clearly led to a fantastic outcome for Fishbowl and its employees, partners, and customers—and I am confident there a many more good things to come for all involved. I think that David's book should be required reading for all businesspeople, but especially small business entrepreneurs."

—Randy Pierson

CEO, Strategic Solution Advisors, LLC

"To be 'inside the Bowl' is the best kind of culture shock—an experience in camaraderie, zeal, professional hospitality, and joy. I believe *The 7 Non-Negotiables of Winning* are the basis of this incredible and highly productive culture Fishbowl enjoys—a positive philosophy that impacts its employees, partners, and customers in powerful ways. It is truly refreshing."

—Joe Woodard

Chief Executive Officer, The Woodard Consulting Group

"In *The 7 Non-Negotiables of Winning*, David and the entire Fishbowl team prove that there are intrinsic, time-tested ways to live and lead rooted in traits that will inevitably create personal and organizational growth. As a 'friend of the Bowl,' I've observed the non-negotiables in action from close range and have nothing but admiration for the culture of investment and growth that Fishbowl has created. The 7 Non-Negotiables are real, and they fuel real growth."

—**Rob Moore**

Vice President Client Services, Certiport, Pearson Vue

"There are truly some things in life that are non-negotiable; David Williams has laid that out in convincing language. We are proud to be a Fishbowl partner and look forward to continuing our wonderful relationship."

—**Sal Cucinella**

Chief Executive Officer, Sharpe Concepts

"*The 7 Non-Negotiables of Winning* brings together many practical ideas one should consider when looking at organizational design and the interaction of a team. Building trust, showing loyalty and commitment, and highlighting the achievement of others through gratitude are all elements a great leader needs to master. This book reminds us that our personal interactions with those around us can turn something ordinary into something great. We must encourage and promote what is possible. It is only through these positive interactions with others that difficult and great things can be accomplished."

—**Jim Holm**

Executive Vice President, Certiport, Pearson Vue

"David's book reinforces the need for all of us to treat others as we would like to be treated. Through relevant storytelling he is able to weave the importance of honesty and integrity into personal conduct. In seldom seen fashion this book will help one self-evaluate both business and personal behavior and encourage positive changes."

—**Matt Peterson**

President and CEO, EFileCabinet

"A must-read book for executives and managers trying to get the best from and for their employees. This is a poignant and powerful collection of insights from one of the great business and people leaders on what it takes to become a better CEO, manager, employee, father, or friend."

—**Peter Wride**

Director of Operations, Ascent Advisor

"*The 7 Non-Negotiables of Winning* came to life for me when I visited Fishbowl while writing an article for *Forbes*. Everything I encountered at the company was different. Employees weren't just happy, they were empowered. The power of the principles is clear: nothing less than your happiness and success in life and career depend on mastering the 7 Non-Negotiables."

—**Devin Thorpe**

Champion of Social Good; Author of *Your Mark on the World*

"Whether you are starting a company or an executive of a Fortune 100 company, David walks you through the 7 Non-Negotiables that will help you build a lasting company that cultivates world-class talent and achieves extraordinary results."

—**Burke Alder**

Vice President of Marketing, Lendio

"Fishbowl is on FIRE in a very good way! Their socially conscious style of corporate responsibility is blazing a trail for other entrepreneurs to follow. The Fishbowl flame of success burns brightly. *The 7 Non-Negotiables of Winning* is inspiring!"

—**Anne R. Wairepo, PhD**

Director, Utah Valley University, Women's Success Center

"There are very few people who celebrate their people and the accomplishments of their people. After visiting Fishbowl, getting to know their people and then reading this book, I can say most confidently that this is the written version of how their company family lives, values, works, and achieves. As you turn the pages you will feel that each non-negotiable is a core value that should be implemented immediately within your own life, workplace, and goals.

—**Leialoha Pakalani**

Assistant Director/Career Counselor, Woodbury School of
Business/MBA, Utah Valley University

"David is an inspiration and an example to everyone he comes in contact with. I can count many, many lessons from the 7 Non-Negotiables (such as 'Fail Up') that I now carry with me and that will continue to influence my decisions and future."

—**Cheryl Snapp Conner**

Managing Partner, Snapp Conner PR

"I love *The 7 Non-Negotiables of Winning*! In this ever-changing world it is great to see David and Mary solidly founded on timeless principles! I have seen the inside workings of Fishbowl and can attest to the joy that is found inside the Bowl!"

—**Mike Lewis**

EVP Sales, AirComUSA/FaxPipe

"I have had many different experiences where I have seen the David and the Fishbowl family live these proven principles as they have run their business and it has had a profound effect on all that come in contact with them. As a friend and partner, it is great to associate with individuals that not only preach such practices, but live them every day."

—**Ben Bush**
President, Voonami, Inc.

"It is often a rare event and a privilege during your career or life that you come across individuals such as David Williams and the Fishbowl team. Their unwavering belief in their team and how to apply the principles of Respect, Belief, Trust, Loyalty, Commitment, Courage, and Gratitude in this book are a true inspiration to all. This is something we should all strive for every day."

—**Simon Jupe**
Managing Director, Fishbowl Australia/Fishbowl New Zealand

"Fishbowl is a wonderful and unique business built on principles of integrity and high moral values. It is refreshing to see these principles that are often talked about (and not lived) actually applied by a company."

—**James M. Martinos**
President/CEO, Elite IT Partners, Inc.

"*The 7 Non-Negotiables of Winning* will change the face of work across the globe and I am pleased to support and endorse this book."

—**John D. Cuny**
President, World Class Health Enterprises

"The exemplary culture that David has meticulously crafted at Fishbowl, where every individual is valued as a leader embodying the 7 Non-Negotiables of Winning, is a smart blueprint for 21st century companies. Fishbowl is clear proof that companies that truly care about people and actively engage in strengthening their local and global communities through authentic values will not only achieve enduring success and a meaningful legacy, but they will also make the journey an enjoyable adventure for all involved."

—**David Saedi**
Chief Executive Officer, Ducasse Education

"Without hesitation, I can say that David is 'one in a million!' From his leadership to his modeling of good management and coaching skills there are few who do it better. The culture that he has carefully and deliberately created at Fishbowl is most refreshing and unique in corporate America! I am honored to associate with people of David's caliber."

—**Jerry Johnson**
Senior Training Consultant, InsideOut Development

The
7

**NON-NEGOTIABLES
OF WINNING**

The
7

THƯỜNG ĐƠN HỢP ĐỒNG NGHIỆP MÃ SỐ
TRUNG TÂM THÔNG TIN THƯ VIỆN
• 07 07
• 02527

**NON-NEGOTIABLES
OF WINNING**

Tying Soft Traits to Hard Results
GIFT OF THE ASIA FOUNDATION
NOT FOR RE-SALE

QUÀ TẶNG CỦA QUỸ CHÂU Á
KHÔNG ĐƯỢC BÁN LẠI

David K. Williams

WILEY

INDEX



Page numbers in *italics* indicate photographs

A

Accountability. *See also*
 Responsibility
 accepting, xiv, 32
 for commitments, 58, 83, 99.
 See also Commitment
 and open office space, 162
 retrospective exercise, 99
Adamson, Brad, 68–70
“Adjusting the trim tab,” 5
Agile Development, 50, 130
Agile Leadership, 50
Agile methodology, 159
Agile Prime Directive,
 22, 159
Alder, Burke, 151, 152
Anderson, Scott, 71
Apologies, 23, 25, 26
Apple, 146, 147
Appreciation
 CAM Award (employee appreciation award), 110
 for contributions of employees,
 37, 103
 and Gratitude, 133. *See also*
 Gratitude
 and quality of relationships, 58

 for support of spouse/significant
 other, 10
 for top performers, 91
 for uniqueness of others, 31
Awards
 employee appreciation award
 (CAM Award), 110
 importance of, 38, 39

B

Bankruptcy, 42, 43, 45, 47
Batchelor, Kevin, 159
Belief
 attributes of, 13, 37–40, 52,
 53, 135
 business applications, 49–52
 example of, 140
 exercises, 52–54, 143
 Failing Up, 40, 41
 lessons learned, 41–49, 165
 in others, 37–39, 117, 125,
 126, 130
 in self, 13, 27, 53, 156
 Soft Traits and Hard Results, 140
Bigney, Marilyn, 132
Billings, Heber, 159
Box Home Loans, 144–146

- Brown, Aaron, 144, 145
 Burchard, Brendon, 74
 Burnout, 4
- C**
- CAM Center, 127, 129–132
 CAM Foundation, 127–132, 141
 Camstrong bracelet, 126–129
 Challenges, learning from, 6, 7, 15, 16, 32, 57, 103. *See also* Courage
The Charge (Burchard), 74
 Checketts, Nate, 127
 Childre, Doc, 15
 Churchill, Winston, 86, 103
 Collaboration
 - incremental collaborative improvements, 159
 - and leadership, 154
 - missionary-led companies, 152
 - and open office space, 28, 154
 - and play activities, 163. *See also* Play activities
- Commitment
 - accountability, 58, 83, 99
 - applying, 89
 - attributes of, 14, 83, 96, 97, 135
 - deploying, 90–96
 - example of, 141
 - exercises, 97–99, 143
 - Failing Up, 83–88
 - lessons learned, 88, 89, 96, 166
 - long-term, 39, 167
 - and personal development, 4
 - power of, 118
 - retrospectives, 99
 - Soft Traits and Hard Results, 141
 - story of Cameron Williams, 106–118
 - and tragedy, 106, 107
- Courage Above Mountains (CAM), 33, 127–132
 Covey, Stephen R., 20, 40, 41
 “Covey-isms,” 20, 22
- Soft Traits and Hard Results, 141
- Communication
 - and building trust, 62
 - face to face, 133
 - listening skills, 19–22, 165
 - in missionary versus mercenary-led companies, 152
 - open communication and feedback, 105. *See also* Feedback and open office space, 162
- Community service, 132, 141
 Compensation and benefit programs, 11, 12, 92, 93, 95
 Complexity, 5, 103
 Corporate culture. *See* Organizational culture
- Courage
 - attributes of, 14, 103–105, 118, 119, 135
 - definitions of, 120
 - example of, 141
 - exercises, 120–122, 142
 - in facing terminal illness, 111–114
 - and fear, 103, 104
 - and innovation, 104, 105
 - lessons learned, 118, 166
 - retrospectives, 121, 122
 - Soft Traits and Hard Results, 141
 - story of Cameron Williams, 106–118
 - and tragedy, 106, 107
- Courage Above Mountains (CAM), 33, 127–132
 Covey, Stephen R., 20, 40, 41
 “Covey-isms,” 20, 22

Covey Leadership, 40, 41
 Customer service, 139, 144, 163

D

Data analysis, 160, 161
 Data collection, 160, 161
 Debt, 1, 12, 42–47, 95, 96
 Diversity, 52, 116, 117
 Doerr, John, 150, 152
 “Don’t tap on the glass,” 3, 69, 154

E

Eagle Marketing, 84–88
 Edwards, LaVell, 155
 Emotional wedges, 24–26
 Empathy, 19–23, 165
 Employee ownership
 of Fishbowl, 1, 11, 47, 66–73,
 167
 value of, 11
 Employees
 belief in, 37–39, 117, 125,
 126, 130
 compensation and benefit pro-
 grams, 11, 12, 92, 93, 95
 family members as, 113, 114
 financial statements, sharing
 with, 11–13, 93, 95
 respect for, 37, 38, 117. *See also*
 Respect
 revenue sharing, 38
 rewards, 38, 39
 time off, 39
 treatment of, 115, 116
 trust in, 51, 116, 117, 153.
 See also Trust
 Entrepreneurs, 2, 9–11, 93–96,
 139, 150–152

Erickson, John, 131

Evernote, 152

Exit strategy, 1, 47, 67, 130, 166

F

Failing Up

 about, xiv

 and belief in one’s self, 13

 connecting Soft Traits to Hard
 Results, xiv, 80, 88

 and fear, 90, 104, 105

 and leadership, 5–8, 154

 learning from, 13, 24, 40, 41,
 51, 59, 60, 65–73, 83–88,
 154

 meaning of, 83

 team members, 51, 94, 104,
 105, 118

Family, support of, 9, 10

Family members, hiring, 113, 114

Fear. *See also* Courage

 and Failing Up, 90, 104, 105

 of failure, xiv, 7, 104

 and innovation, 103, 104, 155

 in mercenary-led companies,
 151

 of rejection, 90

Feedback, 77, 92, 105, 152, 160.

See also Retrospectives

Financial statements, sharing with
 employees, 11–13, 93, 95

Fishbowl

 Agile methodology, 159

 Agile Prime Directive, 22, 159

 buyout of majority shareholder,
 59, 65–73

CAM Foundation. *See* CAM
 Foundation

- Fishbowl (*continued*)
- community service, 132, 141
 - compensation and benefits, 11, 12, 92, 93, 95
 - debt free, 1, 12, 46, 47, 49, 65-73, 95, 167
 - development teams, 130, 154, 159-163
 - diversity, 52, 116, 117, 146
 - early contributions of Cam Williams, 108-110
 - employee appreciation award (CAM Award), 110
 - employee ownership of, 1, 11, 47, 66-73, 167
 - employee perspectives, 168
 - employee stock option plan, 71
 - exit strategy, 1, 47, 67, 130, 166
 - expectations, 125, 126
 - financial statements, sharing with employees, 11-13, 93, 95
 - FIT program, 147, 148
 - health and wellness, 28, 29, 147, 148
 - history of, 48, 49
 - impact of illness and death of Cam Williams, 113-117, 125
 - incremental collaborative improvements, 159
 - innovation, 146, 147, 168
 - inventory management software, 2, 42, 129
 - leadership model, 153-155 and learning opportunities, 146
 - meals, sharing, 29, 62, 162, 163
 - missionary style of business, 150-152
 - office space, 28, 154, 162
 - ownership of, 1, 11, 47, 66-73, 167
 - paired leadership, 50, 51, 65, 153
 - people business, 3, 104, 115, 116, 159
 - play activities, 3, 28, 130, 147, 160, 162, 163
 - qualities of Fishbowlers, 2, 3
 - retrospectives, 159-163
 - sales team, 163
 - 7 Non-Negotiables. *See* 7 Non-Negotiables
 - support team, 162, 163
 - team building, 162, 163
 - team versus individual contributions, 159
- Fishbowl Inventory, 2, 42, 129, 140
- Forbes*, 128
- Force, 149
- Ford, Henry, 14, 157
- Framework for ongoing growth and development, 8-13
- Franklin, Benjamin, 8
- Franklin Covey, 40, 41
- G**
- Galileo, 120
- Goal setting, 160-162
- Goethe, 28
- Gratitude. *See also* Appreciation
- attributes of, 14, 125, 126, 133-135
 - benefits of, 134

- CAM Foundation, 127–132
 Camstrong bracelet stories,
 126–129
 Courage Above Mountains,
 127–132
 example of, 141
 exercises, 134, 135, 142
 lessons learned, 133, 166
 retrospectives, 125
 Soft Traits and Hard Results, 141
 Growth rate and success, 139–141,
 144–146
- H**
 Hard Results
 Apple, 146, 147
 connecting to Soft Traits, xiv,
 80, 88, 139–141
 examples of, 139–141
 exercises for achieving, 142, 143
 from self-respect, 28, 29
 Health and wellness, 28, 29, 93,
 147, 148
 Hemingway, Ernest, 19, 62, 106,
 122
- I**
 Incremental improvements, 153
 Inertia, 148, 149
 Innovation
 and courage, 104, 105
 and employee-owned
 companies, 168
 and fear, 103, 104, 155
 at Fishbowl, 146, 147, 168
 and respect for others, 30
 rewarding, 51
 and trust, 61, 92, 104
- Interpersonal ecosystem, 9–11
 Intuit, 48
- J**
 Jobs, Steve, 140, 146, 147
 Jordan, Michael, 3, 53, 88
 Journals, use of, 149, 155
- K**
 Kerth, Norm, 159
 King, Jameson, 127
 Kleiner Perkins Caufield &
 Byers, 150
- L**
 Law of Force, 149
 Law of Inertia, 148, 149
 Law of Reciprocity, 149
 Leadership
 Agile Leadership, 50
 Covey Leadership, 40, 41
 and Failing Up, 5–8, 154
 management compared, 152–155
 missionary versus mercenary,
 150–152
 model for, 153–155
 paired leadership, 50, 51, 65, 153
 and support for others, 83–89,
 166
 Lee, Harold B., 167
 Lendio, 139, 151
 Lessons learned
 Belief, 41–49, 165
 Commitment, 88, 89, 96, 166
 Courage, 118, 166
 Gratitude, 133, 166
 Loyalty, 73, 74, 165
 Respect, 25–29, 165
 Trust, 60, 165

- Listening skills, 19–22, 165
- Long, Ryan, 129
- Loyalty
- attributes of, 14, 65, 75, 135
 - example of, 141
 - exercises, 75–80, 143
 - Failing Up, 65–73
 - lessons learned, 73, 74, 165
 - to people, 117, 118
 - retrospectives, 77, 79, 80
 - Soft Traits and Hard Results, 140
- Loyalty Bingo, 77–79
- M**
- Managers, 49–51, 152, 153
- Mann, Rod, 85, 88
- Meals, sharing, 29, 62, 162, 163
- Mercenary-led companies, 139, 150–152
- Micromanaging, 49–51, 140, 154
- Missionary-led companies, 139, 150–152
- Monson, Thomas S., 57
- N**
- Negativity
- addressing issues with coworkers, 21–23
 - exercises for focusing on
 - positive versus negative behavior, 77, 79, 80
 - and failures, 161
 - and fears, 103
 - and gratitude, 134
- Newton, Isaac, 148
- Newton's Laws of Motion, 148, 149
- O**
- Office space, 28, 154, 162
- Opportunities
- career, 91
 - failure as, xiii, xiv, 7, 51, 94, 167
 - for leadership, 152
 - for learning, xiii, xiv, 7, 32, 51, 94, 146, 147
 - and regrets, 94
 - and trust, 126
- Organizational culture
- and bad managerial behavior, 50
 - and career opportunities, 91
 - and commitment, 96, 97
 - within company divisions, 154
 - at Fishbowl, 67, 154, 168
 - missionary, 139, 151, 152
 - trust, 58
- Organizational ecosystem, 8, 9
- P**
- Paired leadership, 50, 51, 65, 153
- Pearson, Eric, 128, 129
- People business
- focus on at Fishbowl, 3, 57, 104, 115, 116, 159
 - managers and leaders, 51, 116
 - as part of all businesses, 107, 115
- Performance reviews, 8, 9
- Personal development, 3, 4
- Personal ecosystems, 15
- Personal legacy
- of Cam Williams, 4, 90, 106, 107, 113, 114, 125, 127, 128, 131, 141
 - creating, 4, 15, 16, 159–163

- Play activities, 3, 28, 130, 141, 147, 162, 163
- Powell, Colin L., 139
- Preparation and success, 59, 155
- Productivity, 14, 134, 135, 141, 145
- Promises, 14, 58, 59, 75, 140, 167
- Q**
- QuickBooks, 2, 48, 132
- R**
- Reeves, Jeff, 144
- Regrets, 83, 94, 96
- Relationships
 and belief in others, 37. *See also*
 Belief
 with coworkers, 115
 quality of, 57, 58, 165
 and respect, 19. *See also* Respect
 and trust, 13, 58, 61, 62. *See also*
 Trust
 wedges in (ax heads), 24–26
- Relaxation time, 39, 103
- Respect
 about, 4, 5
 Agile Prime Directive, 22, 159
 attributes of, 13, 19–23, 30–32, 135
 empathy, 19–22
 for employees, 37, 38, 117
 establishing, steps for, 32, 33
 example of, 139
 exercises, 30, 32, 33, 143
 Failing Up, 24
 importance of, 19, 37, 38
 and innovation, 30
 lessons learned, 25–29, 165
 listening skills, developing, 19–22, 165
 retrospectives, 33
 self-respect, 27–29
 showing, 22, 23
 Soft Traits and Hard Results, 139
 unconditional, 14
- Responsibility. *See also*
 Accountability
 accepting, 42, 83, 119
 and problem solving, 154, 155
 for self, 152
 shared, 168
 and trust, 37, 165
- Retrospectives
 check-in, 160, 161
 Commitment, 99
 Courage, 121, 122
 data analysis, 160, 161
 data collection, 160, 161
 goal setting, 160–162
 Gratitude, 125
 and incremental improvements, 159, 160
 Loyalty, 77, 79, 80
 rating, 160, 162
 Respect, 33
 use of, 15, 162, 163
- Revenue sharing, 38
- Reward, 38, 39
- Risk, 93–96
- Rohn, Jim, 28
- Roosevelt, Eleanor, xiv, 17, 35, 55, 119, 165
- Roosevelt, Theodore, 5, 63, 81, 101, 123, 125

S

- Scott, Mary Michelle, 46, 60, 65, 66,
68, 71–73, 130–132,
153, 167
- Self-confidence, 83, 116, 162
- Self-esteem, 115
- Self-respect, 27–29
- Self-worth, 45, 115, 116
- 7 Non-Negotiables
about, 1, 3, 5, 8, 16, 67, 104
Belief. *See* Belief
Commitment. *See* Commitment
Courage. *See* Courage
described, 13, 14
examples of Soft Traits con-
nected to Hard Results,
139–141
framework for, 8–13
Gratitude. *See* Gratitude
implementation of, 142, 143
learning, order of, 142
lessons learned, 165, 166. *See*
also Lessons learned
Loyalty. *See* Loyalty
overview, 13
Respect. *See* Respect
team-building exercises,
14, 15
Trust. *See* Trust
website, 15, 148
- Shallenberger, Steve, 85, 88
- Sharpe Concepts, 140
- Simplicity versus complexity,
5, 103
- Soft Traits
Apple, 146, 147
connecting to Hard Results, xiv,
88, 139–141
examples of, 139–141
and quality of relationships, 57
- Start-ups, 93–96. *See also*
Entrepreneurs
- Stress, 3, 20, 21, 26, 62, 103
- Success
characteristics of great
companies, 150
and commitment, 97. *See also*
Commitment
and courage, 117. *See also*
Courage
and Failing Up, 5, 6. *See also*
Failing Up
foundation for, 2, 3
and goal setting, 161, 162
and growth rate, 139–141,
144–146
helping others to succeed,
87–90
missionary versus mercenary-led
companies, 139, 150–152
and preparation, 59, 155
- T**
- Team-building, 14, 15, 39, 130,
162, 163
- Thorpe, Devin, 129
- Time off, 39
- TOMS Shoes, 151
- Transparency, 57, 93, 95
- Trust
attributes of, 13, 57–59, 61,
135

as basis of relationships, 13, 58,
61, 62
and courage, 107
creating through full disclosure
of financials and KPIs, 11–13
in employees, 51, 116, 117, 153
example of, 140
exercises, 61, 62, 143
Failing Up, 59, 60
and innovation, 61,
92, 104
lessons learned, 60, 165
in people, 104
regaining, 23
and relationships, 58
in self, 27
Soft Traits and Hard Results,
140
Twain, Mark, 15

U

Utah Valley University, 130, 132

W

Web analytics, 144
Weekly retrospectives, 15
Williams, Amber, 83, 114
Williams, Cameron (Cam), 4, 6,
10, 24, 26, 90, 106,
106–118, 125–131, 141
Williams, Charisse, x
Williams, David K., 128,
128–132, 169
Williams, Karl, 24
Williams, Lindsey, 107, 108, 127
Williams, Paula, 9–11, 84
Williams, Tanner, 127

Y

Your Mark on the World (Thorpe),
129

Z

Zillow, 145
Zions Bank, 66–73