

**Book Review Courtesy of Halton Hills Library**

**The Dip: a little book that teaches you when to quit  
(and when to stick)**

by Seth Godin  
©2007

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**H**ave you ever felt like giving up? We all have those moments. Author Seth Godin admits he has these moments almost every day. We all face obstacles and problems. To make matters more complicated, most of us live and work in fast paced environments where it seems everything is changing rapidly. Our daily experience now includes more opportunities and obstacles than ever before. Godin's *The Dip* is a particularly relevant and useful book.

In Godin's words, the Dip is a common sink hole that trips up so many people. He's right when he says that "if it is worth doing, there's probably a Dip." The Dip is the harder and less exciting point in a project, the point when you ask if the goal you are trying to achieve is worth the hassle. Godin is keen to demonstrate that once you understand the Dip and the systems that encourage quitting, you'll be able to get through a Dip you decide to stick to.

Isn't this book about when to quit? Well, yes, most of the book focuses on quitting, or as Godin puts it, smart quitting. He advocates quitting to encourage you to

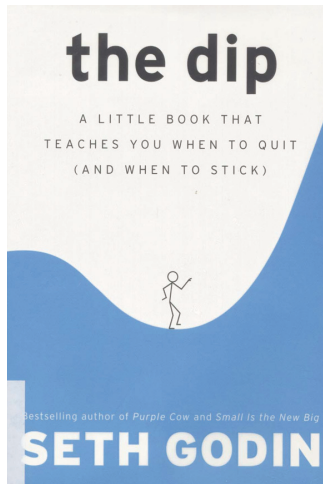
be the best in the world at something. It is important to understand Godin's definition of Best in the world. To him, best means

"best for them, right now, based on what they believe and what they know." Best is subjective. In the world means "their world, the world they have access to." The consumer decides what best is and their world is selfish and based on their preferences.

Godin discusses successful quitting with various examples and some brief rants on strategic quitting, bad advice, coping, pride, and so on. He explains,

"Realizing that quitting is worth your focus and consideration is the first step to becoming the best in the world." He offers three questions to ask yourself when you're thinking about whether it's smart to quit. 1) Am I panicking? 2) Who am I trying to influence? 3) What sort of measurable progress am I making?

It's a little book indeed, but the pages offer a wealth of insight you can use to focus your business, your career, and your personal success. It is fast-paced, to the point, and thought provoking.



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**YOU CAN TAKE IT WITH YOU**

**W**hen employees leave your firm, they may be entitled to on-going life insurance because of their participation in your group plan. Their coverage can be 'converted' to an individual policy for the same amount, with the employee paying all future premiums. The advantage to the employee is that this coverage is guaranteed, if the employee applies for it within 30 days of leaving your company.

A converted policy can provide a level of coverage appropriate for retirement. Conversion benefits also suit some people's circumstances before retirement. Those who have health issues may not find reasonably priced life insurance, if they can find any at all. Others may need a life insurance policy with a specific purpose in mind, like those required to keep coverage for the benefit of an ex-spouse, as a condition of divorce.

But the key to conversion is timing. The employee's application and initial premium cheque must reach the insurer within 30 days of the end of employment. After that, the group benefit cannot be

converted, leaving the individual to try to find coverage on his or her own.

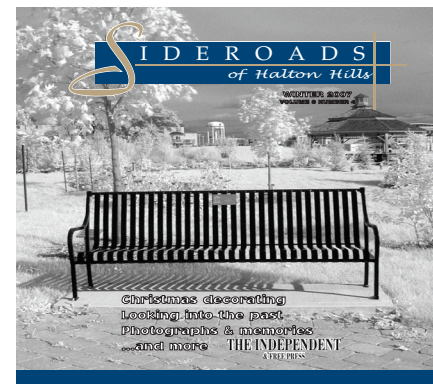
If an individual leaves your company without being made aware the guaranteed benefit is available, your company leaves the door open to a possible legal challenge down the road. With that in mind, the Chambers Plan offers a sample letter employers can use. When an employee declines conversion, he or she signs the letter, acknowledging the offer. Completed forms are worth keeping with the departed employee's file for a period of time.

Remember, whether or not an individual converts the group life benefit, there's no cost to the employer. And it's easy to make the offer a routine part of your process when an individual leaves your company.

Benefit Facts presents information to help you manage your employee benefits. Brought to you by your Chambers of Commerce Group Insurance Plan® agent, representing Canada's premier group plan for small and medium sized business.

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