

# Reluctantly Resilient

One CEO's Journey to Thriving  
in Leadership and Life

CHRISSY MYERS, MBA



# Reluctantly Resilient

One CEO's Journey to Thriving in Leadership and Life

© 2023 by Chrissy Myers

LIMIT OF LIABILITY/DISCLAIMER OF WARRANTY: The publisher and the author make no representations or warranties with respect to the accuracy or completeness of the contents of this work and specifically disclaim all warranties, including without limitation warranties of fitness for a particular purpose. No warranty may be created or extended by sales or promotional materials. The advice and strategies contained herein may not be suitable for every situation. This work is sold with the understanding that the publisher is not engaged in rendering legal, accounting, or other professional services. If professional assistance is required, the services of a competent professional person should be sought. Neither the publisher nor the author shall be liable for damages arising here from. The fact that an organization or website is referred to in this work as a citation and/or a potential source of further information does not mean that the author or the publisher endorses the information the organization or website may provide or recommendations it may make. Further, readers should be aware that Internet websites listed in this work might have changed or disappeared between the time this work was written and the time it is read.

To contact Chrissy:

Website	<a href="https://clarityhr.com/about/">https://clarityhr.com/about/</a>
Email	<a href="mailto:chrissym@clarityhr.com">chrissym@clarityhr.com</a>
LinkedIn	<a href="#">@chrissymyersceo</a>
Instagram	<a href="#">@chrissymyersceo</a>

To contact the publisher, Gravitas Press, visit [GravitasPress.com](http://GravitasPress.com)

Printed in the United States of America

ISBN 979-8-9878224-5-6

Content coach: Bonnie Budzowski

Cover & interior design: Melissa Farr

Author photographer: Aimee Juarez, ColorPop Portraits



# Contents

Acknowledgments	xi
Chapter 1: The Trouble I've Seen	1
Chapter 2: Starting at the Beginning—Lessons in a Family Business	11
Chapter 3: Crisis	21
Chapter 4: Warning—Flames Ahead	33
Chapter 5: Cold War and Counseling Round Two	45
Chapter 6: Practical Lessons from Counseling	57
Chapter 7: COVID-19	69
Chapter 8: Chrissy Today	81
Chapter 9: What Else	95
Chapter 10: Small Business Leaders in Action	107
Chapter 11: Pulling It All Together	119
<i>About the Author</i>	<i>123</i>
<i>What's Next</i>	<i>125</i>
<i>End Notes</i>	<i>127</i>



## chapter 1

# The Trouble I've Seen

It was September 30, 2013, the night before the first Open Enrollment for the Affordable Care Act (ACA) was going live. Since the middle of July, my team members and I at Associated Underwriters Insurance (AUI), my family's business, had been preparing and heading toward the finish line. We had been working and pushing with everything we had. So, when my colleague asked, "Are we ready?" I didn't know the answer. I did, however, know we had done everything we possibly could.

At the same time, my personal life was in turmoil. On August 31, 2013, two months into our preparation for the ACA, I lost my husband Michael suddenly to suicide and found myself reeling as a single parent of two young kids. Maddy was five and Caleb just eighteen months old.

Although I tried my best to push down my fears and anxieties raging on multiple levels, I was struggling. I was afraid of what was going to happen to AUI with the seismic change the government was forcing upon us. Could AUI survive?

Following Michael's death, my income became the sole financial resource for our family. In addition to my own financial concerns, I worried on behalf of my parents, who were second-generation owners of the company. Our long-term employees were counting on the paychecks they received from AUI.

I was afraid for the grief my kids and I were experiencing, with no end in sight. The unknowns of being on my own haunted me.

At the time, I didn't realize I was entering what I've come to think of as a master's program in resilience—with personal and professional upheavals occurring in tandem. I was going to come out on the other side stronger and wiser, but not until I'd been shaken to my core.

Resilience, in essence, is elasticity. It's the ability of a person, substance, or object to spring back into shape after a disturbance. Resilience is the capacity to recover quickly from difficulties or tough experiences. To put it physically, resilience is the ability to get back up and keep going when you are faced with a challenge you did not expect, that knocked you off balance, or that set you on a new—welcome or unwelcome—path.

Resilience is not just a word or concept; it's a set of emotional intelligence (EQ) skills amassed over a lifetime that continues to grow and enables you to become the person you were destined to be. Resilience, like fitness, is a practice. You must continue to work at it to keep yourself in shape. Neither working out physically nor practicing your EQ skills is easy, but both deliver substantial payoffs in all areas of life.

From a business leadership perspective, resilience means that you, as the leader, have the capacity to successfully rise when unforeseen events turn you and your business upside down. It requires you to push through distress, knowing people are depending on you, whether those people are family members, friends, community, coworkers, or employees.

When I am consistently exercising my resilience skills, I am more likely to successfully navigate challenges I encounter in my personal and professional worlds. I find myself better able to get up when I'm knocked down and keep pushing through the hard stuff. I'm more able to walk into a meeting, say uncomfortable but necessary things, and show up the following day—ready and willing to keep focused on the goal. Resilience is not allowing a circumstance I cannot control to derail me. It is allowing a circumstance to refine rather than define me.

When the ACA was becoming a reality, I was working as a young leader in our family business, which had been founded by my grandmother and grown into prominence by my parents. Regulations within the ACA changed the way agents were paid, so virtually overnight our income was cut dramatically. In addition, regulatory requirements increased the amount of work we were asked to do.

We were required to safeguard information differently and sell products in unprecedented ways. Insurance products that had been around for decades were eliminated. A new Health Insurance Marketplace was being created to funnel customers to purchase their own insurance. This meant our target demographic needed to shift from business owners who purchase insurance for their employees to families and individuals who were no longer offered benefits by their employers. It felt like we had to start over, because in many ways we did.

The ACA was an event that demanded we put the brakes on what we had been successfully doing and start over. Such events enter all our lives, personally and professionally. The events can range from our sourdough starter failing to being diagnosed with a terminal illness. Any major life event, including a marriage, birth, death, or divorce, requires a new start. A shift in the economy or cultural change does as well. Without a doubt, the COVID-19 pandemic did.

I started writing this book a few months before COVID-19 hit in March 2020. One of the especially challenging aspects of the pandemic was that for months on end, starting over wasn't possible. Periods of uncertainty were followed by fresh outbreaks or challenges, never by a clean break that allowed us to fully begin to start over. The pandemic required adjustment after adjustment in a shifting health and economic landscape—all while forcing us to mix our professional and personal lives like never before.

I'm tempted to say that when the ACA went live in 2013, I was not resilient, and that when the pandemic hit in 2020, I was. There is some truth in that, but the statement is misleading. Resilience isn't an either/or. It's more like a spot on a continuum that varies, not only from person to

person but from situation to situation for any given individual. The same person might bounce back easily from a physical injury but struggle mightily from the loss of a job. Another might bounce back easily from the loss of a job and be completely undone by a baby with chronic colic.

It's fair to say that some people are generally more prepared to weather upsetting events than others. Scholars in various fields are working to detangle the complexity behind this. What I know is that I was woefully unprepared for the disruption caused by the ACA going live and Michael's death occurring within a few short months. I wasn't prepared to weather even one of those crises well.

My thought patterns and habits rendered me rigid when I needed to be flexible. I had spent a lifetime believing that to show vulnerability was to destroy your credibility: success only came to the strong, those who could accomplish it on their own.

Because Michael and I were ashamed of his mental illness, we kept people who cared about us at arm's length. That meant I didn't have a supportive network in place when I needed it.

In the years between 2013 and 2020, I became impassioned and educated about resilience. I was in leadership at AUI for all those years, including four as CEO.

By the onset of the pandemic, I was nearly a different person from the one I was in 2013, a person much more prepared to handle a crisis and bounce back. I had embarked on an intentional journey to recover and build personal resilience, investing significant time and energy in therapy, learning, and self-care. I was remarried to a wonderful man named Steve, and my children were now nine and thirteen. After all I had been through with the aftermath of the ACA and Michael's death, I was confident in my own resilience.

As I worked to become personally resilient over time, I began to see an inescapable connection between a person's home and work life. I realized that a person in crisis at home is unable to be a productive employee. I began to see it as my leadership duty to help my employees be resourceful in face of

challenges on any front. These people were like family to me, and on many levels, neither I nor AUI could succeed without them. The importance of this connection became so clear to me that I hired a consulting firm to train my employees in the principles and practice of resilience.

I also began to see that a business can only be as successful as the community it serves. In response, AUI partnered with a local organization to provide resilience and mental health training to the community.

In 2020, when COVID-19 arrived, it was time to test how much I knew about resilience. Would the mindset and habits I'd adopted personally and professionally stand up in the face of a global pandemic? How would I, as a leader, navigate kids learning at home and associates working remotely as everyone around me feared for their health and livelihood? Could I, as one who coined and repeated the phrase, "small business rising," be a strong voice of support for the business community while taking my business calls at home? In short, was I fooling myself or blowing smoke when I set out to write a book on resilience?

Of course, I didn't sail through COVID-19 without a hitch. It was hard, and I, like every other citizen on the planet, had my share of anxious moments and days. On the other hand, adopting principles and practices of resilience had put me in a much stronger place. I was able to be an effective leader and friend to my associates, a supportive partner to my husband, and a stable mom to my kids. I was positioned to be a resource to the small businesses in my community and network.

Equally important, especially for the purposes of this book, I had occasion to learn even more about resilience. While writing in the midst of a pandemic, I dug deeper and did more research. In short, I became even stronger and more knowledgeable.

Although I have more to learn, I am eager to share what I've discovered about personal and business resilience, including the connection between the two.

It's not my intent to write a comprehensive guide on how to survive and thrive under stress. I am neither a psychologist nor expert researcher.



Rather than a book divided into chapters dedicated to the whys and hows of the skills of resilience, this book is a story about falling and getting back up, despair and hope, regression and growth. It is a glimpse into the world of someone who continues to wrestle with resiliency, building a successful business, learning through loss, and rising from setbacks. My goal is to share where I have come from, the optimism with which I move forward, and the resources that have been helpful to me.

If you are the CEO of a small company or the leader of a team, think of the chapters of this book as a series of conversations we might share over brunch. On my side of the conversation, I want to share information with you, stimulate you to reflect, and provide resources to help in times of challenge.

---

### What Is Emotional Intelligence?

Emotional intelligence (EQ) is a term we throw about without necessarily having a clear definition in mind. Actually, it is a set of skills that contribute to resiliency. Your level of EQ can grow through learning and practice, unlike IQ, which is fixed at birth.

In an article in *Forbes Health*, Rufus Tony Spann, PhD, quotes mental health counselor Joanne Frederick's definition of EQ: "Emotional intelligence is the ability to use, understand and manage one's own emotions in a positive way, and to manage stress, communicate effectively, de-escalate issues, problem solve and empathize with other people."

Spann goes on to list the following indicators that experts agree signal a high EQ:

- Self-awareness regarding your own strengths and weaknesses, and the ability to identify and express your own emotions
- Ability to regulate a full range of emotions
- Motivation to pursue goals without allowing negative self-talk to keep you from progressing

- Ability to let go of your mistakes and grudges
- A curiosity about other people and what they are feeling
- Empathy and understanding of other people's emotions and feelings
- Effective communication skills, which include the ability to use "I statements" instead of accusatory "You statements"
- Ability to manage relationships and respond constructively to conflict

While some of us are born with a more easygoing temperament than others, none of us are born with all these skills. They come easier to us if our first caregivers modeled them for us, but, in any case we have to learn and develop them over a lifetime. The first step is curiosity. Pay attention to your own moods, thoughts, and reactions. Pay attention to the moods and reactions of others. Ask questions and listen. You'll learn what triggers impulsive reactions on both sides and begin to develop self-control and empathy. It will take time, and some days you'll do better than others. Be patient and your skills will grow.



As I wrote about my journey toward greater resilience, I was struck by the length, intensity, and excruciating pain of it. Although principles of resilience can be grasped cognitively, I didn't learn them that way. I learned them by working my way through a double trauma. A slow learner, I needed repeat lessons and a lot of help along the way.

I learned about resilience in the context of a phenomenon called posttraumatic growth (PTG). The term, coined by Richard G. Tedeschi, PhD, and Lawrence G. Calhoun, PhD, in the mid-1990s, describes the "positive personal transformations that can occur in the aftermath of trauma." It's important to note that PTG is *not* the opposite of post-traumatic stress

disorder (PTSD), which is an official medical diagnosis. I'm not an expert in PTSD and don't plan to address it in this book.

Here is how PTG works: Most people who experience trauma recover naturally. It's part of the human DNA to bounce back. Without this ability, we wouldn't survive as a species. Individuals with greater resilience than I would certainly have suffered in the aftermath of the same traumas, but they would also have rebounded much more quickly. The changes they experienced in the process would not have been as profound and life-altering.

To be a candidate for this life-altering kind of growth, the aftermath of the trauma must be experienced as a type of "psychological earthquake," a seismic shift to how the person understands and lives in the world.

Here's an explanation provided by Tedeschi and his co-author Bret A. Moore, PsyD, ABPP, in *Transformed by Trauma*:

*When our long-held beliefs about how life is "supposed to be" no longer work for us, we create new ones that incorporate the entirety of our experiences. And then, as we grow, we take the lessons we've learned and set out to help others. This philosophy and approach to trauma and life is called posttraumatic growth.*

The authors emphasize PTG isn't about turning lemons into lemonade or any other empty platitude. Nor is it a celebration of trauma. PTG describes transformation that results from struggle, an intense inner battle to find sense and meaning in the world again. There's nothing to celebrate in the trauma that starts the struggle.

People who experience PTG typically discover a deeper meaning in life, which often results in a mission to help others. My journey led me to become passionate about the importance of mental health at the personal, business, and community level. My passion led me to become involved in helping others build the knowledge and skills they need to be healthy and prepared to weather the challenges that will inevitably come. This has become for me a higher purpose, something I call my What Else.

The constant changes during COVID-19 opened my eyes to the need for small business owners to invest time and care into their mental health and resiliency. A team requires strong leadership, especially in crisis. A company can limp along when it is short on employees, but it cannot operate and thrive without a functioning business leader. I began taking steps to speak with business leaders about the importance of caring for themselves to care for their businesses. In doing so I realized that for business leaders to be resilient, they need to find their own What Else. Mine led me, among other things, to write this book.

As an individual, my What Else inspires me beyond the daily tasks of investing in our family. As a business leader, my What Else gives me “lift” and energy beyond what’s needed to grow the business and sign paychecks. My team’s What Else bonds us as co-workers and connects us to the community.

As a business leader, I’m not alone in believing in the importance of leading myself and my team to serve a higher purpose. Toward the end of the book, I’ll share stories of business leaders who have inspired me with their efforts to pursue their What Else.

As you read my story, chances are you will at times be surprised at how my expectations were so off base and how my initial responses were so unhealthy. You may also be surprised at how long and how excruciating my journey to recovery was. My deep-rooted beliefs of how I needed to be in the world had me in a chokehold. Be patient with me, understanding that I’m sharing my experience of profound growth forged out of great struggle. I now see the world differently and continue to build what the experts refer to as “hardiness” to be ready when the next life upset appears.

My hope for you as you read this book is that you’ll find strength in my story of weakness, skills to support your goals, and inspiration to stretch into your own personal and business What Else.

It’s time to get started. Welcome to my story.