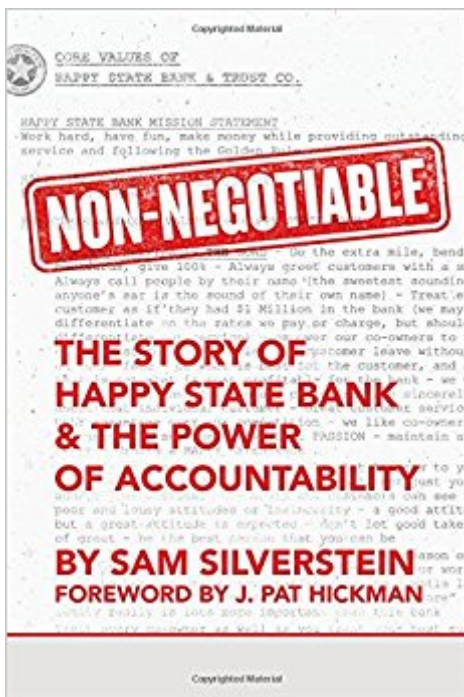


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# Non-Negotiable: The Story Of Happy State Bank & The Power Of Accountability



## Synopsis

Do you ever find yourself questioning what you believe around issues that impact your life and business? Do you ever feel lost in your decisions? Are you ever frustrated in your lack of ability to take your life or business exactly where you know you want to go? **Non-Negotiable** is all about understanding what you believe, what you can control, what your mission is and ultimately taking your convictions to the level of Non-Negotiable. Based on the real life story of J. Pat Hickman, a man with a purpose, and the bank he leads, Happy State Bank, you will see firsthand what success looks like. Sam Silverstein, champion of accountability, presents the inspiring story of how J. Pat Hickman transformed a sleepy small town bank from one location and \$10 million in assets into 34 locations and over \$2.5 billion in assets by knowing what he believes and not negotiating on what he holds dear. In the process, he assembled a team of leaders that understand what great culture looks like and a bank full of motivated people who love what they do. **Read this book to:** Discover and define your own Non-Negotiables Energize your ability to avoid distractions and make important decisions Establish a culture that promotes personal and organizational accountability Understand the power of true accountability Unleash the power of knowing what it is you truly believe

## Book Information

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## Customer Reviews

"Are certain 'absolutes' really that important? Only if you want a hugely successful business based on integrity and trust. Whether you own and/or lead a small business, large conglomerate or

anything in between, this terrific book will equip you with 20 core, non-negotiable principles that will help you build a committed, happy and empowered team of people. Your customers will love you, and a very consistently high bottom line will be the result. If I may suggest, buy a copy of this book for all the leaders and future leaders in your life." --Bob Burg, coauthor of *The Go-Giver*"Sam Silverstein has, once again, given us all a gift of his insight and wisdom wrapped in the reality of a true-life success story. *Non-Negotiable* will change your thoughts, ideas, and actions which will change your life." --Jim Stovall, Bestselling author, *The Ultimate Gift*"As a person who has built four multimillion dollar businesses from the ground up, I can tell you without any hesitation the understanding and application of the principles in *Non-Negotiable* is what it takes to be successful. In fact I can't imagine anyone or any organization being successful without them. What I love about the book is the writer, Sam Silverstein. Sam is not sharing theory; he is sharing his heart, his passion, and his knowledge of what works from good old-fashioned sweat equity. You will love this book!" --Paul Martinelli, president of the John Maxwell Team" "This powerful message about the direct linkage between values and success should be practiced in every business." --Brian Tracy, author of *The Power of Self-Confidence*

"As someone who's written about successful companies--both large and small--I have learned one thing: The principles of success are simple, but the execution of those principles is hard. The primary job of leadership is to clearly present and continually reinforce what their company stands for. In this book, Sam Silverstein shows how J. Pat Hickman and the team at Happy State Bank have done just that. Their principles are non-negotiable, meaning that they are firm, fixed, unwavering. And that is how you create a meaningful organization that will endure." --Robert Spector, cofounder of Robert Spector Consulting, and author of *The Nordstrom Way*" "Nearly every Hall of Fame athlete, nearly every revered musician or artist, nearly every prolific writer, and nearly every prosperous banker (and you could keep naming professions) will state unequivocally that he or she learned great lessons from someone in the same career field, and that most of those lessons crossed over into many other areas of their lives. *Non-Negotiable* is the story of Pat Hickman. It's a book that tells the story of a unique and highly successful businessman, but provides life lessons for everyone. Author Sam Silverstein has fully captured the spirit of Pat Hickman, and almost every page of *Non-Negotiable* proves why he has been so successful. Chapter 20, in particular, is a superlative list of how to live a great life. This book is not just about Pat Hickman's success, but how you, too, can learn and do what generates a high level of success in your life. I suggest that you make reading *Non-Negotiable* nonnegotiable." --Mary Morrissey,

author of Building Your Field of Dreams

I wanted to hear the story of Happy State Bank, but Sam Silverstein is more interested promoting his version of "accountability" than in conveying the amazing story of Pat Hickman and the bank. Quite a shame as one must endure poor logic, poor thought construction, and redundant subject matter(s) in order to be exposed to the principles adopted by the institution's management and employees. Even then, they are so co-mingled with Silverstein's self promotion that they lose a lot of their uniqueness and power in a shroud of fuzzy prose. As I said before ( you better get used to this kind of repetitiveness if you read this book!) quite the shame.

I am actually a customer of Happy Bank. I knew it was always a pleasant experience when I went in, whether to make a deposit, open an account, or do a wire transfer to China. After reading this book, I now know why, and am even more excited to do business with them.

Wow, I thought this was going to be a quick read about a "happy bank". I destroyed my book with underlines, highlights, dog-eared pages, and check marks!! Just awesome insights. I immediately shared this with my teams and we wrote down our "non-negotiables" to paper. Big thumbs up on the book Sam!

This book is for business and personal improvement. Do you know what you believe? Are you willing to always stand true to your beliefs? Now is a good time to consider these questions and to solidify your personal belief system and utilize it in your every day life. This book will change your attitude!

Tremendous real story about life and business and how to be better. Thank you Sam!

Awesome book- every leader should read it. I will be buying it as Christmas gifts.

Great book. Fabulous bank to work with!!

A must read! See how to make your self and your business prosper. Love the book

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