



Keystone Partners

Recorded Message: The Hennessy Report from Keystone Partners. A free flowing conversation with leaders in the HR community talking about themselves, the industry and their work. Brought to you in cooperation with NEHRA, the Northeast Human Resources Association.

Dave Hennessy: Welcome to The Hennessy Report. I'm Dave Hennessy. Our guest today is Jo Deal, the CHRO of LogMeIn, a top ten SAAS company, software as a service. Jo and LogMeIn are in the business of remote work and they eat their own cooking by using virtual technology to facilitate their global culture. Also, Jo and her team created another very interesting tool just for the benefit of their employees. You'll enjoy hearing about that. And now I bring you my discussion with Jo Deal.

Jo, welcome to the podcast.

Jo Deal: Thank you.

Dave: Good to have you. Good to be here on the awesome LogMeIn HQ, which is recognized for its great environment as a workplace. You've heard good feedback about that from employees who've sat there.

Jo: I have, yeah. We have great offices all over the world. It's, it's very deliberate plan. And it's interesting cause we as a company enable in many ways people to work remotely and work from anywhere with some of our technology. But equally I think remote working is a must nowadays, but you can't beat the human interaction of coming together. And so having a fabulous office space with great roof terrace in this building, we have a great coffee bar, there's a basketball court, a gym.

Dave: Yes.

Jo: I think that just engenders great human interpersonal dynamics and you can build relationships. So then when you are working remotely and you're on a video conference with someone, you've still got some of those human connections.

Dave: Yeah, it is interesting because you are in the business of remote working. So...I remember I interviewed Dave Almeda at Kronos and they're in the business of tracking time and they were going with unlimited vacation policy. So I just thought that was ironic. And this is maybe not ironic, but it just, it's interwoven. What you do is really connected to how you operate as a company.

Jo: That's right. And I think it, it doesn't have to be one or the other. And for some people you will only work remotely depending on where you're based. If you're not near an office. But I think having that opportunity to, yeah, I think building relationships is ideally best done in person.

Dave: Yes.

Jo: But it's not always possible. And I think if whether you're coming from a financial perspective of minimizing travel spend or even an environmental perspective of being a little green and maybe not, not traveling on airplanes as much as you might like to, having collaboration technology, having video



conferencing technology is just a great way to stay in touch with your colleagues, with customers, and to reach people all over the world no matter where they're physically located.

Dave: Right. Speaking of all over the world, it doesn't sound like you have a Boston accent.

Jo: That's correct.

Dave: And you've made some stops in the United States too. Can you talk a little bit about your background and what kind of got you going down this path?

Jo: Sure. So just geographically speaking, I grew up in the UK and worked the early part of my career and a number of companies, British Telecom and others, Staveley Industries that were global companies, but based out of the UK. And that's where I really developed an interest in, I mean I've always had a passion for travel. My parents are big travelers, so I like exploring different parts of the world and I'd always thought that I might work in another country one day. I was with a company called Informatica and they gave me the opportunity to move to California. So back in 2002 I moved to the west coast from the UK and from that took on a global HR leadership role, which, and I've continued in that path.

So, from the west coast, I moved just last summer to Boston. So I definitely don't have an accent. It's a tough accent actually, I love hearing it, but I'm not sure I can master it just yet. But in terms of what got me into HR, I would love to tell you that I had this burning ambition from age 12 to be in HR. But I think I didn't really know what it was. I always ask this question to people and I interview them. I don't think most people really know what HR is. That's probably less so nowadays, but let's go back 20 years ago, it was a very different function, not as strategic, not as relevant and not as valued I'd say by the business as it is now.

Dave: Right. Still the hangover from personnel. Right.

Jo: Right, exactly, exactly where it was. Somebody described it once, as sort of tea and sympathy, that's really my British explanation for that was a little bit what, you know, come and talk to personnel and they'll give you a cup of tea and make everything better.

And it's just transformed massively, I'd say in the last 15, 10 years.

Dave: Absolutely.

Jo: And so I got into it, I did an economics degree at the University of Nottingham, was quite interested in business numbers and then I started to look at HR. I'm thinking this could be something that's of interest to me. And so it was funny, I did some traveling after university and when I came back I was temping and I asked the, the agency if they could help me find work inside a personnel department, and it was really still called personnel back then. And I was doing a post grad in personnel and development and so they called me one day and said, look, it was a Friday morning and I hadn't, I hadn't worked that week. And they said, oh, we have something in this company and it's just for today. And I was of two minds as to whether, you know it was a Friday, it was just one day, shall I or shan't I.



Keystone Partners

But I did, I went in and it was fairly basic sort of HR administrative work. They asked me to come back the following week. Anyway, I ended up joining that company and staying for three years and working for one of the best bosses I've ever had. He was just great and his view was everything I do you need to do, even if you're not interested in it because this is how you learn. And so I just had this great exposure to all of the different aspects of personnel, of HR, including pensions, we had a number of manufacturing sites, so understanding how things worked in a corporate environment, in a salt manufacturing environment, the company made scales and weighing machines, the kind you'd have in your kitchen and the kind that would weigh trains. It was just, it was just such, an interesting conglomerate.

Dave: Wow, that's quite a range of weights.

Jo: It was yes, absolutely. As you can imagine, very different kinds of jobs and people doing those different jobs in a corporate environment in a large scale manufacturing, making very large scales.

Dave: Right.

Jo: So it was a really, really good introduction into really all aspects of HR and that's what really piqued my interest.

Dave: And having that great leader, boss, mentor early in your career, I'm sure that was a really key thing.

Jo: Yes. That makes such a difference in what I could learn. And so yeah, so it's gone from there really.

Dave: You know, I'm curious when you compare the UK and the west coast of the United States, California technology environment there, with what you've experienced, I know you've only been here a short while, eight months or so, how do you compare the different regions and how business is done, or people strategy and HR? Is there anything that comes to mind as you compare or contrast them?

Jo: I think culturally, you know the UK is different to the west coast is different to Boston. So just the different cities, the different way that people operate. But I think in terms of technology and talent and talent in tech, I'm not sure that there's a huge difference. You know, at the end of the day where most tech companies are in a war for talent, no matter where you're fighting it and whether you're fighting on the west coast, you're fighting it in the Boston market. There's some great companies here. So a lot of opportunity for, for skilled technical people.

Dave: Maybe you could update our listeners on what is LogMeIn today and what's the culture, the values, how was the, maybe a little bit about the evolution? We talked about the product and what you do. Maybe you could add to that as well.

Jo: Sure.

Dave: So just a little bit about that business.



Keystone Partners

Jo: Sure. So LogMeIn, from where it was even five years ago, it's dramatically different. Two plus years ago, there was a large merger with a division of Citrix that was spun out of all of their mobility. So people would know the GoToMeeting product. So GoToMeeting, GoToWebinar, etc. There were a set of products that were being spun out of Citrix and that division of Citrix ended up merging with LogMeIn. LogMeIn at the time I'd say it was about a thousand employees, 300 million in revenue and essentially overnight they onboarded 1800 new employees from Citrix and so took on operations in new countries, nearly 2000 new employees and about another 600 million in revenue. So that helped form this top 10 SAAS company, right? one of the few that's larger than a billion dollars and we've continued to acquire since.

So, both growing organically and also growing inorganically. Last April we acquired a company called Jive that's do a lot of voice technology. And so if you think about GoToMeeting and the video platform and the video technology improving some of the voice services, it starts to get more technical than my skills can explain, but PBX and some of the virtual phone systems and really bundling that together to create an amazing in-room experience. So you walk into a conference room, literally press a few buttons and you're connected to people around the world, cameras, audio, everything. And then we're continuing to develop those products to do just more cool things that help you be more effective as you're doing meetings or taking notes, transcripts. You don't have to hand write the notes of a meeting, sharing those out with people. This is interesting actually happened, now that I've worked, everybody here uses their camera for every meeting they have. I don't think I could go back to just calling somebody on the phone. The things that you get from being able to see...

Dave: Oh really. It's more natural for you...

Jo: I think so.

Dave: ...in front of your laptop to bring up somebody's face and have a video.

Jo: Yes. And it takes some getting used to cause some people don't want to be on camera, especially if it's 6:00 in the morning.

Dave: Oh right. Yeah.

Jo: Because it's high definition too. Which I'm not sure as a product feature that we should. Yeah, there's sometimes I don't like it.

Dave: I know some actors and actresses don't appreciate that.

Jo: Yes, exactly. I know, you kind of want to put something soft on the lens, make it a little blurrier at 6:00 in the morning. But you know what they say that communication is, what is it sort of, there's different percentages on the what you hear, what you see, the cues you get from body language and being able to see somebody. You can't be in the same room as them, but you can be virtually in the same room and just all those cues you get of how engaged are they? Are they interested?



Keystone Partners

If you imagined if you were interviewing somebody, would you just do it over the phone and hear a voice and maybe there's someone whispering the answers or they've got all their notes versus seeing somebody react to a question and think about a question. And there's one person remote. Maybe there's one person on a west coast and then the other five people in the meeting are here in Boston. You know, the old days of a conference call, that one person would be dialed in and not really feel that engaged.

Dave: Right.

Jo: And so by having video and everybody being on video, it's, it's the same experience for everybody and I think it just erases...

Dave: You almost forget that that person isn't there.

Jo: Yeah, absolutely. But I just think that the quality of communication, the quality of engagement you get from using video conference versus just a phone conversation, I just think it's so much richer.

Dave: Yes, absolutely. Oh, we should talk about the culture of the company and the evolution too. You started to talk about the merger and everything. Talk. can you talk a little bit about what the values and the culture that you have here at LogMeIn?

Jo: So I joined in late 2017. So about...

Dave: And you were still on the west coast when you joined.

Jo: ...I was still on the west coast. Yes. And the merger had happened maybe eight, nine months before. And so, you know, you put these two large companies, one very large, one medium size, you put them together, they've naturally got different cultures, different values, different ways of doing things. The best way I've ever heard culture described as the smell of the place. I think it is very intangible but you know if you like it and you know if you don't like it.

Dave: Right and there's not a good one and a bad one.

Jo: Nope, not at all.

Dave: They're all just individual, right.

Jo: Right. And I think that's really important when you are looking at a company and making a decision about what company to join. Do you like the smell of the place? Does it work for you? Will you fit in there? Will people have similar beliefs and norms to yours? How do we make sure we hire and ask questions that will ascertain is this person going to be a good cultural fit? Will they enjoy working here? Because that's a two way decision. That's why I'd encourage anybody who's interviewing for a job to try and look inside a company, look inside the culture and see does this align with my core values, my



Keystone Partners

personal beliefs. We are about collaboration in our technology and we're also about collaboration as a company. So, we believe in the collective power of we and people getting things done as a team...

Dave: As a team.

Jo: ...versus as individuals. So we hire against our values. We have very specific almost competency based questions that will help screen good cultural fit even when we look at acquisitions. Because I think that's the hardest time to enforce your culture.

Dave: Because it's not going to be the same culture no matter who you're buying it's going to be different. Right?

Jo: That's right. That's right. And generally you're buying IP technology and talent and so...

Dave: It's a strategic decision, right?

Jo: It is. And so, if HR come along and say "Well, I'm not sure it's going to be a great cultural fit." It's rare that the CEO will say, "Oh okay fine, we won't buy them. We'll go look at something else." Because you're running a business, so you need to really...

Dave: Blend them.

Jo: Exactly. But understanding it. And doing some kind of evaluation as you do your technical due diligence and product diligence, so that you can understand how big is this gap or where do we have some common areas that we can focus on growing together. And then just being very thoughtful about this. I mean I think, I don't know, 90 something percent of mergers and acquisitions fail because of a lack of cultural integration. So it's something that's sort of bottom of the diligence list, but top in terms of success or failure.

So, we are pretty thoughtful about that. And we, on a number of our recent acquisitions, we asked our senior leaders, as you're meeting with your counterparts and you're asking questions about the code or the products, just listen, do you hear I or do you hear we. As I think about what drives engagement at work, I think people want to know what's expected of them. What is my role? And also how does my role connect to the company goals. So what part am I playing in our success and am I aligned to it? Because if you've got you know, 3,500 people all doing or working on a slightly different direction, well really should be all going in the same direction. So understanding your role, understanding how it fits with the bigger picture and then just being clear on the expectations. I think that goes a long way to engagement and I think engagement does lead to high performance.

Dave: How do you train managers or develop their skills in coaching?

Jo: I think the frontline management role is the toughest job in the company and so we have put a lot of effort into building out management development programs that will help with setting goals even, you



Keystone Partners

know, what does a SMART goal look like? Can you change a goal part way through the year? What does that mean? How do you have those conversations with your employee?

Dave: Are stretch goals okay here?

Jo: Yeah, there are stretch goals too.

Dave: It's both.

Jo: Yeah, it's both. We have development goals as well that we ask people to set. So it's not just business goals, but think about maybe what one or two things do you want to achieve. I do think employees own their career development, but managers are obviously a key part of making it happen. So we ask employees to set both business goals and personal development goals.

Dave: There's two people I know about here, one I work with, Susan Treadway worked at Keystone and she told me that you're such a business focused HR leader, people strategy leader. What does that mean to you?

Jo: Yeah. We talked about how much HR is transformed and whether that means the amount of HR technology offerings that are available on the market, the amount of budgets that HR departments might have now versus what they might've had 10 or 20 years ago. That to me is an indication of the growth of HR as a strategic function. And partly is, if you think about where industries come from and where it's going, most industries, many industries are service industries, so you don't, you don't have manufacturing. You think about the primary industries of shipbuilding and mining and then we moved to manufacturing. We don't have any assets as a company. We just have what's in our employees heads right, that's how a great product gets built.

Dave: It's a virtual tool usually. Right? It's not a lot of...it's software.

Jo: Yes. Yes. And then you download it. So we're not even shipping keys out to people, product or discs. I mean it's a very different world. If you think about insurance. If you think about a lot of professional services.

Dave: There's no trucks, there's no...

Jo: There's no raw materials.

Dave: Right.

Jo: And there's no assets per se, no hard assets. We probably don't own all of our buildings. Maybe you lease the buildings, right?

Dave: It's all IP, right? It's, yeah.



Keystone Partners

Jo: So if you think about the most important asset or the only asset, it's your human capital. And if you want to be really fiscally minded and financially minded, the most expensive cost on the balance sheet is your people. Because you don't have, you know, costs of raw materials or you know, the facilities and the manufacturing plants, etcetera. So why wouldn't you be really thoughtful about how you invest in that asset and what return you get from it.

Dave: Right.

Jo: So I think whether you come at it from a very more of a soft people minded approach or if you come at it from a hard financial approach, either way it brings you back to the largest cost on your balance sheet is your people. And so I believe very much in, in measuring, managing and that means good metrics, it means data and it means aligning the effort if you like, of that human capital towards your business goals.

So, you know, it's funny, a while ago we would talk about employee satisfaction and I think one day maybe the light bulb came on for somebody saying, well a group of very satisfied employees that's nice but is it actually giving you good business results. So we shifted a little bit more and we talk about engagement because there is, quite direct correlation between engagement and high productivity. If people are getting what they want out of work and their work effort is aligned with what you want, what's company success. You put those two together, you're really getting a high performing high producing company.

Dave: The other person I know about here that I haven't met is Benny.

Jo: Yes.

Dave: Benny's on your HR team.

Jo: She is, yes. Benny is the newest member of the HR team and she is a chatbot. LogMeIn has a protocol, Bold 360 AI, which is an AI product that helps you think about a 360 view. It's a lot of them, if people talk about digital, digital transformation. But getting a full view of your customer, thinking about when somebody calls into a service center, understanding all of the transactions and interactions they may have with your products. But we take Benny or the chatbot inside. So if you think about, well if you go online to book a flight, there's a little chat window that pops up saying, can I help you?

Dave: Yes.

Jo: More often than not, that's not a human being behind it. There's a chatbot behind it. So, I think we talked a little bit about employee engagement and one of the things that I think we have a very high population of millennials in our workforce. So the way that people engage and access information I think has really changed. And if there's some stats around how much time employees spend within a company trying to find the information they need and just what a drain on productivity it is and it just these points of friction that you have in the, in your day at work. And so part of it is trying to remove those friction points and part of it is trying to serve up information in a more helpful modern way.



Keystone Partners

And so, this is where Benny was created. We have an *Ask HR* team that Susan manages where people can reach out and ask, is Martin Luther King Day a company holiday? It could be that. Or when I enroll for my benefits, how should I think about a high deductible plan? I mean all sorts of questions that people have and to be honest, pretty much all of that information exists somewhere on the company intranet site. But sometimes it's not that easy to find. And sometimes people don't want to have to go and look, they just want to ask the question and get the answer. So that's where Benny came in.

So, when we were going into the open enrollment, so we launched her in the US but it's a set of complex choices that you make for yourself and for your family on. Do I want the high deductible plan, do I want the more expensive dental plan.

Dave: Sure.

Jo: Because maybe I have a child that might want braces this year. There's all these different things and so we always get a lot of questions at that time of year. So we decided that we would launch Benny ahead of open enrollment. That's really why her name was Benny for benefits. And Susan's team spent a lot of time training Benny, I think they built a catalog of maybe 300 questions and answers and they taught Benny and then people started interacting, and the beauty of AI is if you asked a question, Benny didn't know the answer, you could do real-time programming behind the scenes to teach Benny the answer. So if the next person asked that question, she would then have the answer.

And we built it out in Slack so people could engage with Benny. And then there was a little, did this answer your question or not? Would you like to escalate it? And it went straight to one of the *Ask HR* team, if people had very complex questions that Benny, she's good but maybe not that good. And so in the first week that we launched Benny, we had 2000 questions come in and she took 1500 of them...

Dave: Wow.

Jo: ...and responded.

Dave: How much time? I'm sure you've measured it, how much time that saved the group.

Jo: Yes, absolutely. So they could, they could focus in on the more, I mean it's higher value work, but it's also where people do have a more complicated situation or they want some personal advice. The team could really engage one-on-one and that the kind of the, the standard questions that, as I say that information is out there somewhere, but people don't want to have to go and look. She could just deliver that up and Benny doesn't take breaks or vacations.

Dave: And now it's more than just benefits. It's really...

Jo: Yes.

Dave: It sounds like you're starting to add a lot of things people would ask HR.



Keystone Partners

Jo: Yes. When we launched our end of year performance coaching and, that kind of wrap up at the end of the year and then going into goal setting, which we talked about, we taught Benny a lot of those questions, that again people could ask, you know, how do I set a SMART goal? What is a SMART goal and Benny could serve up the answer. And it's fun for the HR operations team to be doing something a little bit more cutting edge, because often that part of HR is back office behind the scenes. I mean they're keeping the engine running, but to be, they're doing reference calls now because there's interest out there for other customers to use Benny and to use the product in the same way that we've used it. So for HR to be a little bit more of a revenue generating potentially right, sales leads and references, that's also been a really fun thing for the team.

Dave: Wow, that's cool. What else are you proud of, of what you and your team has accomplished here at LogMeIn? You've shared a lot already, but is there anything else we haven't covered that you're really proud of what you're doing or what you're planning to do?

Jo: So I, I'm just proud of the team. I have an amazing team. They here as we've, we've put the two companies together, if I go back to the merger and everything that's happened since. We've really had to build a foundation in HR. There was not a common bonus program, there was no goal setting, just all these things that you might take for granted and assume that a billion company has in place. They were not either in place or consistently in place. So we spent a lot of time when I first came on board talking about the foundation, like we're building a house and the plumbing is broken. The basement pipes, it's not that fun, but you absolutely have to have that foundation working well before you can start building out the next floor.

Dave: Right.

Jo: And while it was tempting to think about converting the attic and having a, you know, sort of a cool recognition platform, hey guys, if we're not even setting goals and doing the basics, performance coaching, that really wasn't in place consistently. So that's where the team have been great. They really spent the time, first 18 months making sure that the basement and the ground floor are in fantastic shape and a really solid foundation. And now we're starting to get to Benny or thinking more about future talent calibration and how we can really build this amazing leadership pipeline of talent. How we can build an engine and become known as the place to work, because how we hire is very thoughtful. We are exploring an idea right now of doing a masterclass accrediting people in being super qualified in hiring.

Dave: Wow.

Jo: Which I think is a great skill for them to take.

Dave: I haven't heard of any companies doing that. That's amazing.

Jo: Yeah.

Dave: That's cool.



Keystone Partners

Jo: So now we're getting into the fun, cool stuff, but I appreciate the team's patience.

Dave: We deliver this podcast, Keystone does, in cooperation with the Northeast Human Resources Association and we have the NEHRA Young Professionals question of the podcast every single time. And Sarah Dumont, the producer of the podcast is on the YP committee at NEHRA and she has the question for you.

Sarah Dumont: Jo, the question from, for NEHRA YP today is from Bethany Forss, who was the inclusion and diversity lead at The Hanover Insurance Group. And her question is, how do you believe HR professionals can show their value to the business and be seen as a true strategic partner? But what I think she's really trying to get at is what should HR be doing as a strategic partner in the business and what should they not be doing?

Jo: I'm not sure there's many things I would call out and say, don't do these things, but does it have an impact on the business? That's a great way to start and say, shall I spend my time on this or this? Will it drive the business forward? Will it help with a higher productivity, higher engagements, more revenue? Will it help save costs? Will it help people feel more engaged? I think those are the things to think about applying a filter. So sometimes I think you have to be thoughtful about where you spend your time and what's going to have the biggest impact on the business.

So, I think tying it back to the business, knowing your business very well, I think all HR folks should have as deep an understanding of the business as you might assume somebody in marketing or sales or product would. And so we spend time as an HR group listening to updates from our business leaders and making sure that we've got that business acumen. Then I think you're having very credible and relevant conversations with your leaders around, you know, of course the conversation starts with talent and thinking about whether it's designing your organization or growing a leader or thinking about the right skill set for a particular role, but being able to tie it back to how will this impact success from a business perspective.

Dave: All right, so this is a question I ask every guest. If you could write a letter of career or professional advice to Jo when you're 30 years old, if you could get a letter back to yourself when you were 30, what would that letter of advice say in it?

Jo: You know? I think it would be around having more confidence and conviction. You know I've got to a point where I'm very comfortable if I'm the expert in the room. Not if I'm in a room full of HR folks then but not at all. But you know in a business environment, what I do is people and it's something I love. I'm just very lucky that I found a career that I get so much satisfaction from. But probably when I was a bit younger then maybe just less confidence to, to speak up, to offer up an opinion more often than not.

Dave: But doesn't just come with time and experience like, so you were trying to get this message back to yourself and say even if you're not sure, take a chance.



Keystone Partners

Jo: Yes. Because you could just say well just trust me, there'll be a point where you're old enough and wise enough to know it, but wouldn't it be nice to accelerate that journey and just to think what's the worst that would happen if you asked that question.

Dave: Right.

Jo: And most people then almost look at you with relief and go thank you for asking that. So yeah, I think I agree, confidence, that of course that comes more with time and experience and...

Dave: But taking that risk is a little bit, yeah.

Jo: Yes. Yeah. What's the worst that would happen?

Dave: Right.

Jo: I think is that perspective that might give you a bit more courage to step a little closer to the edge when I was 30 than I maybe did.

Dave: And the last question. If you could go to dinner with any living person, who would it be and why?

Jo: Well if I could pick somebody who wasn't alive, I'd love to spend time with Winston Churchill.

Dave: Yes.

Jo: There's been quite a few films or movies recently.

Dave: I forget what it was called, but it was fantastic.

Jo: Really interesting and just that very short period where, arguably a lot of things changed to turn the tide.

Dave: Right. If he didn't do what he did at the right time...

Jo: Absolutely.

Dave: ...the world would be very different.

Jo: Yes. And maybe not even the most popular or liked. And I think that's...

Dave: He was certainly very flawed as a human.

Jo: Yes, exactly. And I suspect that we'd like to think that great leadership means being popular and being liked. And I don't think it is. I think it's about having that conviction and knowing what you need to



Keystone Partners

do no matter what it costs to maybe you and your personal brand, feeling, reputation, friends, that just really fascinating character I think, so that's probably why I'd like to...

Dave: Great example.

Jo: ...I'd like to pick.

Dave: Yeah, I know Colin Powell was quoted as saying, "you know, sometimes great leadership means having to piss people off."

Jo: Yes.

Dave: It's been great having you on the podcast.

Jo: Thank you very much.

Recorded Message: Thank you for listening to The Hennessy Report from Keystone Partners. Be sure to subscribe to listen to all of our conversations with leaders in HR. Go to keystonepartners.com and click on the podcast button.

The information, opinions, and content presented in this podcast are for general information only. Views, thoughts, and opinions expressed in the podcast belong solely to the speaker, and not necessarily to the speaker's employer, organization, committee or other group or individual.

Keystone Partners assumes no responsibility or liability for any errors or omissions in the content of this transcription. The information contained herein is provided on an "as is" basis with no guarantees of completeness, accuracy, usefulness or timeliness.

© Keystone Partners and The Hennessy Report. 2019. All Rights Reserved.

All other trade names or company names referenced herein are used for identification purposes only and are the property of their respective owners.