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JUNE 2025

"15 on Fridays with Fletch" Podcast

I've finally done it! I created my **first podcast**. Here are my five simple promises:

- 1. The entire segment must be 15 minutes or less
- 2. Each program must provide **valuable insights that benefit the listener** rather than be a sales pitch for yours truly
- 3. The topic must be **relevant and timely**, featuring a thought leader or a market leader
- 4. The podcast will offer an enjoyable experience for the listener/viewer
- 5. There will be a **clever and positive takeaway** to end the work week

My first topic, launching on Friday morning, July 12, will feature **Doug Renfro**, **President of Renfro Foods**. He'll share insights on creating a successful and innovative family business, despite having over 600 direct competitors.

<u>Please share your thoughts</u> on topics you would like to see covered! Upcoming guests include:

- Jason McCann, co-founder and CEO of Vari the electric elevated desk that has 100% market penetration of the Fortune 500
- Steve Durr, CEO of Steven Durr Designs in Nashville, who built and operated the sound system as technical director for the Indy 500 and nine NASCAR tracks

Check my podcast on YouTube, Apple, and Spotify.

I'll send you a reminder on Thursday, July 11. I look forward to kicking off "15 on Fridays with Fletch" featuring Doug Renfro!





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Cybersecurity Update: 19 BILLION Passwords Leaked Online

Cyber scammers continue to be more resourceful than we would imagine.

Last June's edition of **Monthly Musings** warned about cyber scams with nefarious sites appearing to offer Olympics stories and connections.

This past week, three major insurance companies were compromised: **Aflac, Philadelphia Life, and Erie Insurance**.

Fox News reports that the compromised database was discovered during a routine scan of publicly exposed assets. The leak is massive:

- 19 **BILLION** passwords have been leaked
- 184 **MILLION** email addresses, passwords, usernames, and URLS for platforms such as **Google, Microsoft, Apple, Facebook**, and **Snapchat** were leaked
- These accounts also include financial services and official portals used by state institutions

My friend **Michael Moore**, **CEO of M3Networks**, reported two years ago that Al is making it easier for less skilled hackers to steal data. Artificial Intelligence has led to machine learning that can work around the clock while the hacker sits in his hoodie and snacks on Cheetos and energy drinks.

Caution: Now is NOT the time to still have the password "123456" or "Password". You should consider using a password manager, such as 1Password, NordPass, RoboForm, Keeper, or Dashlane, to store your passwords securely.

Fletch's Take: Al will continue to make cyberattacks easier to launch, which in turn makes you and me more vulnerable. Be vigilant and follow the old saying: Trust but VERIFY!





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Bright Idea — Not-So-Smart Professor: How FedEx Founder Made a Poor Grade on his New Business Concept

The story goes that **FedEx founder Frederick Smith**, who passed away on Sunday, wrote a term paper about a new business concept while attending Yale.

He proposed that a small package overnight shipment company would focus exclusively on packages weighing less than 70 pounds. He would originate out of a Memphis, Tennessee, hub with airports in 25 major cities.

<u>MarketRealist.com reports that</u> Smith was more enthusiastic than his professor. Or perhaps he was not a skilled writer. Either way, legend has it that the professor was unimpressed with the concept and awarded him a "C" grade. Other reports claim he received an "F" on the paper.

Legend **ALSO** has it that the entrepreneur sent his quarterly financial reports of the remarkably successful company to the professor for years!

What concept for a new product or service have you had, but you chose to remain silent rather than take the chance on yourself?

As one client recently shared with me, "When God closes a door, He opens a window!"

Fletch's Take: Before rejecting your potential idea, run it by a trusted friend or advisor. Yes, they must be TRUSTED! You don't want to see that person run with your idea while you see it as a woulda-coulda-shoulda moment!





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Smart Value Proposition: Dollywood <u>Outperforms</u> Disney at a Fraction of the Price

Here's a shocker!

<u>Southern Living Magazine</u> reported on May 28 that last year's naming of **Dollywood as the Best Theme Park in America**, chosen by the <u>National Amusement Park Historical</u> <u>Association's annual survey</u>, was no fluke, as Dollywood repeated the honor this year.

<u>A 2024 Southern Living article gushed</u> about the parkgoers' authentic Southern-style experience. Author **Lisa Cericola** wrote, "What makes the park special is a mix of heart and hospitality that's pure Dolly."

You don't find that same spirit at a Disney or Universal Studios park.

A Disneyland planning pro <u>named Hilary compared Dollywood to Disneyland in Anaheim</u>, sharing pros and cons about such aspects as:

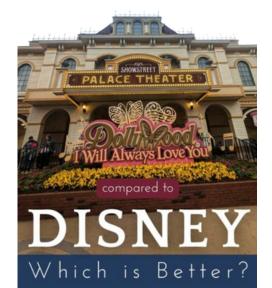
• Pricing: Dollywood

Family-Friendly: Disneyland
Roller Coasters: Dollywood

- Location: Disneyland wins for airport accessibility, and Dollywood wins for the beautiful atmosphere
- Customer Service: Dollywood (she said it feels like Disneyland was in 2015)

As a comparison, adult tickets at Dollywood are \$92/day (or \$122 for two days), and the standard one-day adult ticket at Walt Disney World is \$119 (so \$238 for two days).

Fletch's Take: Consider taking a trip to Tennessee this summer or fall, and check out the legendary Grist Mill Cinnamon Bread, which you can buy at the park or one of the resort hotels.





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Wise Decision: ChatGPT May Not Be Your Best Choice

ChatGPT may get the job done, but it may hold you back from learning. A recent study published by the **Massachusetts Institute of Technology's Media Lab** analyzed the cognitive function of 54 people while they wrote an essay.

<u>USA Today reports</u> that one group used only **ChatGPT**, one used only **online browsers**, and the third used **no outside tools at all**.

The result: Those who relied solely on ChatGPT had lower levels of brain activity and presented less original writing.

Participants were connected to a **Neuelectrics Enobio 32 headset** that collected brain electrical activity.

Observations from the evaluators (two English teachers and two Al judges trained by researchers):

- Students using no tools had wider variability of topics, words, and sentence structures, and showed the most brain activity
- Students using only online browsers had less brain activity than those using no tools, but more brain activity than those using ChatGPT
- Students using ChatGPT turned in papers that were very similar to one another, and showed the least amount of brain activity (55% less)

Oh yes – and students using ChatGPT turned in papers with **less emotion and persuasion**, and the English teacher evaluators described them as "**soulless**."

Fletch's Take: ChatGPT saves a lot of time and effort, but relying on it exclusively will diminish your thinking power. Use it, but use it wisely, and check the results to make them more effective.





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Tiebreaker: "I Beat Ben Hogan"

The Wall Street Journal shares what may be the most fantastic single promotional idea for the game of golf.

Golf was still an elitist game in 1952, but Life Magazine and the Professional Golfers Association (PGA) of America arrived at the ultimate promotional idea.

On a specific day, **Ben Hogan** would play a round of golf at the **Northwood Country Club** in Dallas. On that same day, golfers across America paid \$1 to charity for the chance to "beat" the world's #1 golfer.

The twist: **The golfers could use their golf handicap**, which means they deducted that number of strokes from whatever score they shot. On that day,14,667 golfers used their handicap to beat Ben Hogan's score, and each winner received a medal in the mail. It bore the inscription: "I Beat Ben Hogan."

Check with your father or grandfather to see if he won that day!

Fletch's Take: Brilliant ideas arrive in all shapes, colors, and categories, and most are portable. Ask yourself, "How can I apply this awesome idea to my business?"



