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H.O. Hirt: An Exemplary Leader



During the past 100 hundred years, who is the most consequential person in Erie, Pennsylvania's history?

If asked, who would I offer as an *exemplar* to aspiring young leaders?

Numerous names immediately come to mind. Bishop John Mark Gannon, founder of Gannon University; Dr. Gertrude Barber, founder of Barber National Institute; and, more current, Drs. John and Sylvia Ferretti, founders of Lake Erie College of Osteopathic Medicine (LECOM). There are others because Erie has

been fortunate to have residents dedicated to its well-being. People like Sarah Reed, who in the early-20th century founded the homes that bear her name, the Benedictine Sisters of Erie, the Sisters of St. Joseph of Northwestern Pennsylvania, and the Rev. Bishop Dwane Brock all fighting the good fight for Erie's less fortunate.

I have been pondering this question for the past several months while writing a short "Primer" on leadership for the Jefferson Educational Society's Civic Leadership Program (JCLA). I wanted to include some local, more accessible examples in addition to some famous ones, such as Steve Jobs, Henry Ford, Theodore Roosevelt, John Wooden, Martin Luther King Jr., Winston Churchill, Harriet Tubman, George Washington, Jane Addams, and Abraham Lincoln. Those Olympian names can seem out-of-reach and somehow not quite real to mere mortal students wondering how they might become leaders themselves.

As fate would have it, Jefferson Educational Society President Ferki Ferati asked me to read a new book celebrating Erie Insurance's 100th anniversary and to maybe write a **Book Note** about it. The book was "**H.O. Hirt in His Own Words, 100th Anniversary Edition.**" It's actually the sixth edition of the book, but for Erie Insurance's 100th anniversary, it has been updated and published as a gorgeous compendium of photographs, exhibits, and, most importantly, the writings of H.O. Hirt celebrating the firm's century of progress.

As more than a bit of an antiquarian myself, I found the photographs of a bygone Erie endlessly fascinating, but the real significance for me turned out to be meeting H.O. Hirt through his own words. Living in Erie for over half a century, I had obviously heard the name, knew, in the most basic sense, what he had done, but, quite frankly, knew very little about him. What I discovered was someone who embodied – *exemplified* – my notion of leadership.

He was a person who left the world better than he found it. That Erie, Pennsylvania, in 2025 has a fighting chance to overcome its "Rust Belt blues" is due in no small part to him and the legacy of service he created. Maybe I should have written that "sERvIcE." [1]

How?

Because he was a leader, for which there is always a demand and always a short supply.

Let me explain.

There are a lot of theories of leadership. If you do an internet search on "leadership books 2024," you get 2.4 million "hits." That's a lot of books. I thought

if anyone had solved the leadership riddle, their book would have driven the others out. So, I decided one more couldn't hurt and might help. I call the book I'm writing "On Leadership: A Primer." Its target audience is young, aspiring leaders. At 125 pages or fewer, it will synthesize that welter of leadership theory into several manageable axioms.

When you cut through the clutter, all those books say some version of the same thing. Leaders are characterized by some combination of nine traits, or what I call "Vital Ingredients:" Passion, A Guiding Vision, Optimism, Integrity, Inquisitiveness, Risk-Taking, Strong Work Ethic, Strong People Skills, Brains, and Persistence.

Of those nine, Passion and Persistence are essential; without them, the others don't matter.

In addition to sharing those traits, all leaders grapple with change. They set direction for surviving change by articulating a vision for the future, and align, empower, and motivate people in pursuit of that vision, while managing risk along the way. Leaders, it turns out, are, by definition, risk-takers.

I condensed that into what I call "Roth's Cardinal Principles of Leadership (RCPL)." There are only four:

- 1) Nothing happens until someone makes it happen; leader know thy self.
- 2) No one does anything alone; it is all about the team.
- 3) It's amazing what you can accomplish if you don't care who gets the credit. (I thought I had coined the phrase only to discover President Harry Truman said it almost 80 years ago!)
- 4) A leader must be a risk-taker – possessing ingenuity and being open to new ideas.

Underlying those four principles are what I call the leadership's Foundation Characteristics:

Vision and Optimism.

And, of course, intermixed with all of that are those nine Vital Ingredients all leaders possess.

How does H.O. Hirt measure up against those criteria?

He embodies them!

As a man who valued plain speaking, to use fancy language that might annoy him, he *exemplifies* it!

Aside: Re “fancy language” see his 1955 comment “Use Man-on-the-Street Language,” [p. 172] To capture some of the flavor of Hirt’s writings, I am going to capitalize and boldface key words as he did; so, grammarians reading this, please chill!

Regarding the Foundation Characteristics of Optimism and Vision, Hirt’s entire life testifies to them. An innate optimist, Hirt always anticipated the best possible outcome. As a young man teaching in Dallas, Texas, he damaged a finger by embedding the point of an indelible pencil in it. It caused great pain and was slow to heal. In addition, he sensed the onset of tuberculosis that within a year would land him in a Silver City, Nevada, sanatorium. Still, he could exclaim that it was “glorious to be alive.” [p. 54] Even in the Silver City sanatorium, he extolled “a bounteous Christmas Dinner.” [p. 57]

Hirt completely understood the remark often attributed to Malcolm Forbes, “There is no such thing as a problem; there is only an opportunity in disguise.” Returning to Erie in the late 19-teens and early 1920s, he had several jobs but found his first commercial success in turning around a struggling grocery store. He did all the work, but it was his willingness to take a risk by cutting prices and aggressively promoting the discounts that led to an almost 900% increase in sales. [pp. 9 & 13]

He left that job because he saw a better future in the insurance industry. A man of strong character and strict principles, his vision for a better future grew out of his bedrock values. In 1960, he said, “Success in Business is not a matter of tricks or gimmicks, or even of education and training. It is just a matter of simple common sense, mixed with just plain decency. A man who sold Himself to more people and influenced more people than any other Soul who has lived on this earth, put it this way: DO UNTO OTHERS AS YOU WOULD HAVE OTHERS DO UNTO YOU.” [p. 131] For Hirt, this wasn’t just talk; he built an insurance company based on that very notion and a dedication to “sERvIcE.”

RCPL #1: *Nothing happens until someone makes it happen; leader know thyself...*

John F. Kennedy said that leaders are people who make a difference.

In the “Introduction – The Erie Remembers” to **H.O. Hirt in His Own Words, 100th Anniversary Edition**, Editor-in-Chief Tom Hagen quotes Ralph Waldo Emerson’s observation that “an institution is the lengthened shadow of one man.”

[ii] That's an older notion of leadership that some want to forget. They're wrong; Emerson was right.

As you will learn in a moment, I believe that no one does anything alone – it's all about the team. But in our collaboration-obsessed times, we often forget that someone had to first step forward creating the team saying, "We can do this!"

They are the people Kennedy said make a difference. Leaders are difference makers – they make things happen.

But before they can make things happen, they must know themselves. Before they can lead others, they must master themselves. How? By reflecting on their own experiences. Warren Bennis says, "Experiences aren't truly yours until you think about them, analyze them, examine them, question them, reflect on them, and finally understand them." [2] This is not the work of a moment, but the work of a lifetime. As Elizabeth Samets says, "mastery is less a state of arrival than a condition of perpetual growth and development." [3]

H.O. Hirt knew this absolutely.

He lived it from the time he was an 11-year-old schoolboy in 1898, penning an essay titled "My Own Life," [p. 2] through the 40 years of articles he wrote for Erie Insurance's *The Bulletin*. Those musings not only spoke to the issues of the day but how he saw those issues through the lens of his abiding values. His favorite quotation was from Shakespeare, "To thine own self be true. And it must follow, as the night the day, thou canst not be false to any man." [p. 98] As we saw in his "Success in Business," honesty and integrity were his hallmarks.

So, too, were Passion and Persistence, the most important of leadership's nine Vital Ingredients.

In Hirt, Passion shone in his care for others and in his self-confidence. In a wonderful coincidence, the name "Hirt" in German means shepherd or herdsman [p. 21], traits he exhibited continuously over the years in his concern for family, Erie Insurance (known as ERIE) employees and agents, and for Erie policyholders. He was also a passionate and self-confident competitor. When "The ERIE" approached its 50th anniversary in 1975 and he was told he must be very proud of what had been accomplished, he replied, "Oh, I'm too busy to take time out to preen my feathers and get puffed up over the fact that the ERIE is recognized today as a healthy and well respected insurer." [p. 213]

He understood, quoting Benjamin Franklin's Poor Richard, that "pride goeth before a fall." Still, he was a passionate enough competitor to recall that in the turbulent 1920s when The ERIE was formed, people wondered how it could ever

compete. Hirt said that they had it backward; we don't compete with them, they compete with us. By which I think he meant, The ERIE would set the standard for excellence that others would have to meet.

Passion is important, but unless it is backstopped by a powerful Persistence, it can be a lot of noise leading nowhere. Persistence goes by many names -- "the will to win," "the will to learn," "the will to succeed," "inner drive," and, sometimes, simply "drive." It has an impressive cadre of synonyms. Grit makes the list, as does perseverance, tenacity, determination, doggedness, diligence, obstinacy, stubbornness, tirelessness, endurance, steadfastness, dedication, devotion, and drive.

By any name, any leader must possess it.

H.O. Hirt did. He described it as well as any leadership theorist I've ever read. In 1976, two days before his 89th birthday, in a letter to an ERIE Agent, he attributed The ERIE's success to one virtue: a very stubborn nature.

Hirt wrote, our success "was due to just one characteristic -- a very stubborn nature. ... We recommend the virtue of stubbornness to our friends. The easiest thing in the world to do is to fail, but if you stubbornly refuse to fail, you won't fail, and if you live long enough, you will have succeeded in some degree." [p. 134]

What about leadership's other Vital Ingredients?

As one of his Wittenberg University professors attested, Hirt had -- to borrow a phrase from Tom Wolfe -- "the right stuff." In a letter of reference for a teaching position, Wittenberg professor C.G. Shatzer said of Hirt: "I believe he would be a success as he has a capacity for analysis and the clear statement of his conclusions which, linked with his forceful personality and enthusiasm of the things in which he becomes interested would make him a valuable instructor." [p. 6]

The key line for a leader is "forceful personality and enthusiasm" because leaders, like good teachers, need to be sure of themselves and able to communicate to others their enthusiasm, their passion for the task at hand, whether it is learning botany or selling insurance.

In addition to optimism, the other Foundational Characteristic H.O. Hirt exhibited, was vision. A leader must be able to articulate a guiding vision for the organization's future, a plan for its attainment, and through relentless communication, inspire others to follow.

Hirt did that from the very beginning. In 1925, when The ERIE was founded, its mission was "To provide its Policyholders with as near PERFECT PROTECTION,

as near PERFECT SERVICE, as is HUMANLY POSSIBLE, and to do so at the LOWEST POSSIBLE COST.” [p. 69] He said The ERIE would do that by a total commitment to service, which he spelled with the letters signifying Erie in capital letters. It is a mark of the company to this day, that The ERIE is in “sERvIcE” to not only its policyholders and team, but to the city it calls home.

In their book “**The Leadership Challenge**,” James Kouzes and Barry Posner say leaders should “model the way,” which I translate more prosaically to mean leaders need to “walk their talk” and stay on message. [4] H.O. Hirt did. He relentlessly espoused that The ERIE existed to serve in almost every issue of *The Bulletin* over its 40-year existence. His message never changed from its 1925 dedication to service to remarks he made in 1972 that “The ERIE from the day of its birth – April 20, 1925 – has tried earnestly to recruit Agents and Employees who would accept the Management’s one and only PROGRAM as their own program – to keep the ERIE ABOVE ALL in sERvIcE.” [p. 129]

Quickly, here are two other vital leadership ingredients H.O. Hirt exhibited. He had a powerful work ethic. Effective leaders are not clock watchers and understand that work is over when the job is done. Sometimes, that even happens on vacation, as Hirt related in an anecdote about sitting on the beach in Daytona thinking about bad service, which he had just experienced with his car, can undo a business. Determined that would not happen to The ERIE, even on vacation, he drafted the next issue of *The Bulletin*. In it, he exhorted The ERIE’s agents and team to “Never forget to remember, The ERIE claims to be above all in – SERVICE – And it is what you deliver to your customer, rather than what you claim, that counts.” [p. 171]

Not only did he possess “Brains,” but he also was inquisitive and a problem-solver. He valued intelligence. In his office, he posted a famous promotional plaque from IBM where everyone could see it. It simply said in all caps “THINK.” He said The ERIE wanted people who could think, who weren’t slaves to a set of rules.

In modern leadership jargon, that is called empowering people to make their own decisions. Hirt said it better: “Underwriters unfortunately crave rules to guide them. We tell them constantly we can hire people at \$50 a week to follow rules, but what we want are people who can THINK – people who can observe the whole picture and not get excited about one little fragment of that picture.” [p. 107]

RCPL #2: No one does anything alone – it’s ALL about the TEAM

RCPL #3: It’s amazing what you can accomplish if you don’t care who gets the credit

These two principles really are so intertwined that they reveal a singularly important truth: leaders are only as effective as their followers. As John C. Maxwell said, “If you think you are leading and turn around to see no one following you, then you are just taking a walk.” [5]

Let’s take a look at these two principles separately.

RCPL #2 says it’s all about the team because no one does anything alone.

How do you build a team?

There are literally a zillion team-building exercises. Well, maybe not that many, but the internet is awash in them. Some of them are even useful, but I am going to look at this from a more general perspective.

Leaders build teams by recruiting the right people. There is a business school cliché that “A-People hire A-People and B-People hire C-People.” Why? Because “A-People” are wise enough to know that you win with people and self-confident enough to hire only the best because being an “A-Person” themselves, they are comfortable and confident around other smart people. “B-People” lacking that confidence surround themselves with people they can dominate, and their organizations suffer for it. An “A-Person” himself, H.O. Hirt lived that idea throughout his career. He surrounded himself with sharp-witted people. Near the end of his career in 1972, he said about it “Think or Surrender! There can be no substitute for thinking. ... Thinking plus compassion put the ERIE where it is TODAY. Don’t let Unthinking RULES TEAR IT DOWN!!!!” [p. 208]

As team builders, leaders’ first task after recruiting team members is to “align” them. I don’t particularly like the word “align.” It is one of those fancy words that I think would annoy H.O. Hirt. I agree. It is “MBA-speak” for simply getting everyone in agreement, organized, and coordinated, working together in pursuit of the team’s common goal. It’s not as easy as it sounds. How to do it? As I already mentioned, the two most impactful techniques at leaders’ disposals are to “walk the talk” and, speaking of talk, to stay on message and repeat it at every opportunity.

What is the message? It is the vision, the goal for which the team is working. As I have already pointed out, H.O. Hirt was on message from the beginning of The ERIE to the end some 50-plus years later. He never wavered. That has a powerful stabilizing and motivating impact on a team.

In addition to consistency of message, leaders need to instill enthusiasm in their teams. The best way to do that is to model it -- “walk the talk.” H.O. Hirt’s brimming enthusiasm spilled out over the years in talks and notes. He could have

been a highly successful coach. Actually, he was, but the team he coached and motivated through his own example and energetic “pep” talks sold insurance. He said, “**the secret of successful salesmanship** is giving **enough** people the **opportunity** to say “**Yes!**” to the **right proposition**: **Know** your stuff, **Believe** your stuff, **Do** your stuff.” [p. 109]

He also “walked that talk” by showing self-reliance and problem-solving skills at the highest strategic levels when he advocated quality over quotas and at the most elemental tactical level when he demonstrated self-reliance and problem-solving skills for a complaining agent by fixing his own chair.

At the tactical level, an agent complained in a letter to Hirt that his office chair was broken. The caster wheel kept falling out of its socket, and he couldn’t get it repaired. To which Hirt replied that he’d had the same issue, but he fixed it by shimmying the socket with a wad of chewing gum. Hirt admitted that his first repair only lasted a short time, but when he did it again, it remained in good order for years. [p.146] The point? If you want people to think for themselves, the best teacher is “walk the talk.”

On the strategic level, he opted for personal selling over advertising because he trusted his agents to do their jobs. More to the point, if he wanted them to sell to quality prospects, he had to demonstrate that quality was more important than quantity because over the long haul, quality prevails. As a result, he empowered them to use their own judgment when selling to policyholders. As he said in the late-1950s, “The ERIE Management has never given any Employee a quota and told him he must make that quota in a given time. The ERIE Management has rather demanded quality but never quantity. It has always felt that if the quality of the business written by our Agents was high, the ERIE was automatically a success.” [p. 112]

If you want people to trust you and believe you have, in the current vernacular, “their back,” then you need to show them you remember who helped you. H.O. Hirt did that in 1965 as he recalled the contributions of co-founder Oliver Crawford, who had retired and sold his shares some years earlier. Hirt said, “There never would have been an ERIE without Ollie. For Ollie was more of a promoter than I ever could be. It took nerve for two unknown inexperienced upstarts to ask people to back us on our wild scheme.” [p. 125]

RCPL #3: It’s amazing what you can accomplish if you don’t care who gets the credit

When I mention this principle in talks I give about leadership, I always note a hint of skepticism in the eyes of some listeners, as if they were asking themselves “If I give all the credit to the team, who will credit me?” My answer to that is simple.

To paraphrase the bumper sticker — “stuff runs uphill.” Bad stuff and good stuff. If you’re sitting in the leader’s seat, as the pop singer Blondie sang, “one way or the other” you’ll get the credit. So, if you want it to be positive, empower your team to deliver for you by celebrating their success and giving them praise at every opportunity.

Hirt understood this. Although I can’t at the moment find the source, Hirt understood the truth of the comment that the art of leadership is the “artistry of getting others to commit to their highest levels of achievement.” You inspire people to do that by sharing with them the accolades for the team’s success.

In the second paragraph of the letter he wrote about the virtue of his stubbornness in The ERIE’s success I quoted earlier, he also said it was the team who did it. Hirt wrote: “But what a fool we would be if we took the entire credit for what the ERIE is today. We call it the ERIE Family and it is the fine quality of the members of that ever-growing ERIE Family that has made the ERIE what it is today.” So, he told the Agent, “don’t fail to take your share of the credit.” [p. 134]

When offering praise, it is always most powerful if done after legitimate achievement and in a very public fashion. In 1963, in recognition of The ERIE’s 38th anniversary and its almost four decades of success, Hirt published in *The Bulletin* this “A Salute” to The ERIE team:

“But the ERIE could not exist without an army of faithful Employees, and so (I) have felt these Folks deserve as much recognition as they so kindly give to (me).

A Salute
to the
EMPLOYEES
of the ERIE
INSURANCE EXCHANGE
whose
LOYALTY, INTEGRITY, INDUSTRY
have made it possible
to boast that
The ERIE is ABOVE ALL in
sERvIcE! [p. 160]

In 1976, as he prepared to turn over leadership of The ERIE to the next generation, he exhorted them to “Hold Fast To That Which Is Good.” It has been displayed in the office of The ERIE’s president and CEO ever since. Of 18 items, 11, or almost two-thirds of them, have to do with people. Hirt understood that leadership isn’t about “widgets;” it’s about people.

“Hold Fast to That Which Is Good”

The success of one manager cannot be left to a successor. But the Successor can hold fast to that which is GOOD. Fields to explore and develop –

Avoid Rules!!

Advertising

Marketing

Recruiting of Agents

Inventory of Employee Capabilities

Policy Updating

Education

Insist upon THINKING

New Agent Schools

Adjuster Schools

Refresher Schools

Explore New Territories

Recruit Brains

Plan New Building

NEVER LOSE THE HUMAN TOUCH

Retain a Human Complaint Department [p. 232]

Like H.O. Hirt, all smart and effective leaders understand that you win with people. Leaders forget that maxim at their peril.

RCPL #4: A leader must be a risk-taker – possess ingenuity and openness to new ideas...

Winners possess two characteristics, two hallmarks, that define them. First, in a great irony, winners are not afraid to lose and, second, winners possess the “grit,” possess the strength, there is no other word for it, of character to persist.

We’ve already discussed persistence and grit, but what about “are not afraid to lose?”

In my office, I had two items displayed prominently. One was a tchotchke I bought at a store in the mall that specialized in promotional items. The store was called “Successories.” The item was a carving of a baseball sitting on a small pedestal in which was inscribed “You can’t steal second base and keep your foot on first!” The other item was a framed photo of the author Anais Nin and a quote from her diaries -- “Life shrinks or expands in proportion to one’s courage.”

You probably know most of the cliches, but they are all true: you miss all the shots you never take!

Leaders are characterized by a willingness to miss the shot, by a willingness to risk being wrong, by a willingness to risk losing because if you don't try then you will never succeed. Fear can be a motivator in some circumstances, but usually it is a crippler. H.O. Hirt understood this perfectly. In a piece he wrote in 1963 analyzing the history of the insurance industry, "Who's Afraid of the Big, Bad Wolf? Are You Scared?" he explored how fear of risk limited many firms' potential while those, like The ERIE, that studied the situation and took intelligent chances, succeeded. [pp. 228-230]

Hirt's whole life testifies to his willingness "to take the shot," whether as a teacher in Iowa and Texas, or turning around a grocery store in Erie, or, in 1925, resigning his job and taking the "plunge" into he and Oliver Crawford's "self-created jobs of organizing a reciprocal auto insurer..." [p. 67] Or, in 1938, moving out of rented office space and opening The ERIE's "first owned and exclusively used Home Office at the corner of Sixth and French Streets." [p. 118] Or challenging the leading ratings service's rating of The ERIE and correcting their data -- a risky tactic when the Best Organization's ratings could make or break a firm. [p.159]

Or, an even greater risk, to abandon mass advertising in favor of personal selling during the 1920s and 1930s when all other insurance companies sought volume sales by mass advertising. Running against the tide was risky, but Hirt correctly calculated that mass advertising would bring in volume but risk greater claims draining resources. Although it takes longer and gets smaller volume, personal selling results in fewer claims and greater net gains. Related to this was the risk he ran charging higher rates, reasoning that higher rates draw a higher caliber client who presents less of a risk. [p. 73]

Also, in a kind of tortoise-and-the-hare phenomena, the smaller volume over time results in greater incremental growth because stable policyholders continually renew, easing the pressure to always find new prospects. Hirt's policy took longer, but it is actually a policy of slow, steady, and sustainable growth. [p. 160] It also, back to team building, is a profound example of trusting your people to perform with intelligence and energy. Why? Because those who can prosper in this regime will survive and thrive while the bombastic promoters fall by the wayside.

A leader must be a risk-taker – not a bungee jumper or a casino gambler but someone like H.O. Hirt who has the persistence to remain true to his convictions and the courage to take the "plunge."

So, I end where I began, answering my own question: H.O. Hirt was/is the most consequential figure in Erie history in the past 100 years because he built an

organization that, directly and indirectly, lifts the quality of life for all of Erie's resident. He is also the person I would offer to aspiring young leaders as an exemplar they should seek to emulate.

Why?

Because, knowing himself, he made a difference. He made that difference because he understood the value of a team and built an organization that recognizes people's value and allows them to flourish. He did it by having the courage to try – possibly the most important lesson he taught his successors: you have to have the self-confidence and courage to try. And if you are going to try, then aim high. Aim to achieve your highest aspirations. You might not get there but aiming high you'll get further than those too timid to seek to be their very best. And, lastly, throughout his life he demonstrated leadership's two foundational characteristics. He was an optimist who always saw the possibilities and he had the grit, the persistence, in his words, "the stubbornness" to see the project through to success.

H.O. Hirt – an *exemplar* of leadership excellence!



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"H.O. Hirt in his 1961 favorite photo wearing his trademark light-colored suit," in **H.O. Hirt in His Own Words, 100th Anniversary Edition** (Erie, PA: Erie Insurance, 2025), p. 157.

"H.O. Hirt's red, white, and blue sERvIcE button from about 1930," in **H.O. Hirt in His Own Words, 100th Anniversary Edition** (Erie, PA: Erie Insurance, 2025), p. 147.

"H.O. Hirt," in **H.O. Hirt in His Own Words, 100th Anniversary Edition** (Erie, PA: Erie Insurance, 2025), p.66.

End Notes

1. All quotes attributed to H.O. Hirt are from Tom Hagen, Editor-in-Chief, **H.O. Hirt in His Own Words, 100th Anniversary Edition** (Erie, PA: Erie Insurance, 2025). To avoid a long list of *Ibids.*, in the text I will cite in parenthesis [] the page number where the quote or account can be found.
2. Bennis, Warren. **On Becoming a Leader**. (Cambridge, MA: Perseus Publishing, 2003), p. 90.
3. Samets, Elizabeth, Ed., "Introduction," in **Leadership: Essential Writings by Our Greatest Thinkers** (New York: W.W. Norton, Co., 20150, p. xxx.
4. Kouzes, James M. and Barry Z. Posner. **The Leadership Challenge: How to Make Extraordinary Things Happen in Organizations** 7th Edition (Hoboken, NJ: John Wiley & Sons, 2023 Kindle Edition), p. 29.
5. Maxwell, John C. "*If you think you are leading...*" at **Leaders** available at [78 Leadership Quotes to Inspire Leaders](#) accessed March 23, 2025.

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