



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

Sam Silverstein

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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

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