

Editorial examples

Conversations

Funding a big purchase: Should I sell assets or borrow?

By: Michael Fuchs 3/1/2024



Tips to consider if you're planning for a big expense

If you're thinking of making a large purchase, questions you may ask yourself are whether it makes sense to finance the purchase, use cash, or liquidate investments. Look at the potential cost versus benefit.

Borrowing may provide the opportunity to handle an emergency or make a major purchase at a discount without disrupting a portfolio.

"Just having quick access to liquidity or a line of credit can be important," says Jessica Kelly, a business growth strategy director for Wells Fargo Advisors.

With that in mind, here are some cash flow considerations as you decide how to pay for your purchase:

Borrowing versus liquidating assets

Individuals should explore all the lending options available to them, says Trisha Knake, product management director with Wells Fargo Wealth & Investment Management. Both Kelly and Knake agree that borrowing to make that big purchase, such as a valuable collectable item or a piece of art, could be a better option than selling assets to cover the expense, particularly if the sale would mean sacrificing potential investment earnings plus creating a capital gains tax expense. It's important for individuals to consult their tax advisors and investment professional before taking any action that may involve tax consequences.

"Sometimes it may be correct to liquidate or use cash depending on your situation," Kelly says. "But if the rate you can borrow money short term is lower than your rate of return on your portfolio's investments long term, that could work to your advantage. For clients who are not borrowing long term, that could make sense for them. It comes down to time in the market versus timing the market."

And this calculation applies not only in the case of a big purchase but also other significant expenses. These could include paying a large tax bill or private school fees.

When it comes to borrowing, harnessing the value of your investment account could be worth considering. Securities-based lending (SBL) is an option that uses securities such as stocks, bonds, and mutual funds as collateral, and it could help you meet your liquidity needs.

"A securities-based credit line typically comes at a more attractive interest rate than an unsecured loan or a loan against less liquid collateral," Knake explains.

Kelly agrees. "SBL rates tend to be lower than other variable-rate credit lines, plus they aren't typically reported to credit bureaus."

Knake and Kelly describe these potential advantages of securities-based borrowing:

- Quick access to cash while potentially avoiding capital gains taxes from selling securities
- Typically lower rates compared with other forms of borrowing, such as credit cards
- No setup, nonuse, or cancellation fees
- Ability to borrow up to 50% to 95% of your eligible asset value, depending on the collateral type

But SBLs do have risks. "One downside is the risk of a margin call, in which the lender may require the sale of some or all of a client's securities," Knake says. (A margin call is issued when the value of the collateral falls below the amount required by the lender to support the loan.)

If a client's securities are sold due to a margin call, the sale may cause them to suffer adverse tax consequences. Keep in mind, SBL has special risks. Margin borrowing and SBL may not be appropriate for everyone. If interest rates rise, it will affect the client's overall cost of borrowing, and there may be limitations on what you can use the line of credit for.

"It can help to put yourself in a chief financial officer (CFO) mindset when determining how to help achieve your goals while managing your cash flow."

Paying cash to cover your purchase

In some instances, it can make sense to pay cash instead of borrowing. "If someone has a fair amount of cash and is not planning to invest that cash, that could be the better solution to pay for things, including a car, a house, a child's education, or the expansion of a business," says Knake. "It's not a one-size-fits-all, so it's important to work with an advisor to review an individual's assets versus their liabilities in order to determine if paying cash makes the most sense."

Other reasons to use cash include not having access to enough credit or simply being debt-averse.

Think of assets and liabilities like a CFO

It can help to put yourself in a chief financial officer (CFO) mindset when determining how to help achieve your goals while managing your cash flow. For example, CFOs typically take a holistic balance sheet approach that includes account assets (equities) and liabilities (borrowing).

"If you look at most corporations, they're comfortable with a certain amount of leverage (borrowed capital) to optimize their balance sheets," Knake says. "And many of our high-net-worth clients could look at their overall balance sheet to see how they can optimize it by reviewing both assets and liabilities together. That can mean comparing the cost of borrowing versus the cost of liquidating or staying invested and using this comparison to help inform their decisions."

Regardless of what individuals decide to do next, Knake and Kelly say they should carefully review all of their options.

"Individuals have dreams, hopes, and goals, and there are ways to fund them even during times of market uncertainty," Kelly says. "You just have to decide the best option for you, which can be made clearer by having those conversations with your financial professional."

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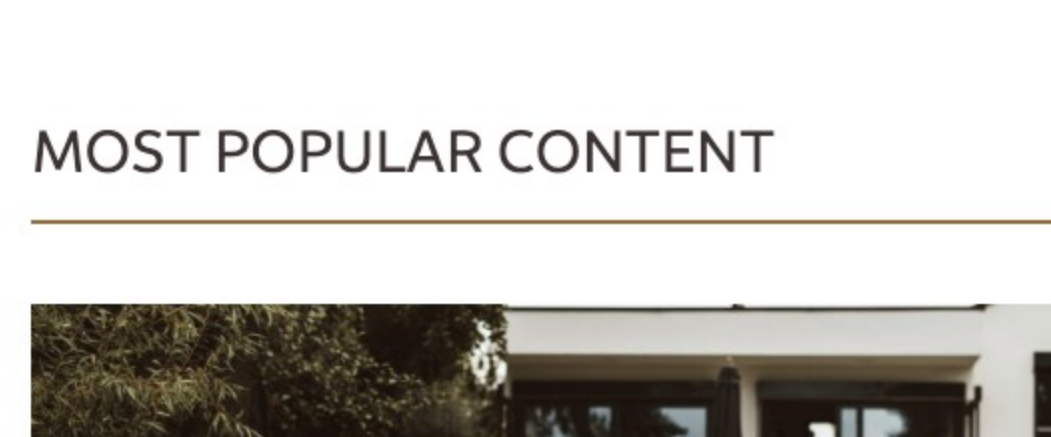
Margin borrowing may not be appropriate for all investors. When you use margin, you are subject to a high degree of risk. Market conditions can magnify any potential for loss. The value of the securities you hold in your account, which will fluctuate, must be maintained above a minimum value in order for the loan to remain in good standing. If it is not, you will be required to deposit additional securities and/or cash in the account or securities in the account may be sold. Clients are not entitled to choose which securities in their accounts are sold. The sale of their pledged securities may cause clients to suffer adverse tax consequences. Clients should discuss the tax implications of pledging securities as collateral with their tax advisors. An increase in interest rates will affect the overall cost of borrowing. Margin strategies are not appropriate for retirement accounts. Please carefully review the margin agreement, which explains the terms and conditions of the margin account, including how the interest on the loan is calculated.

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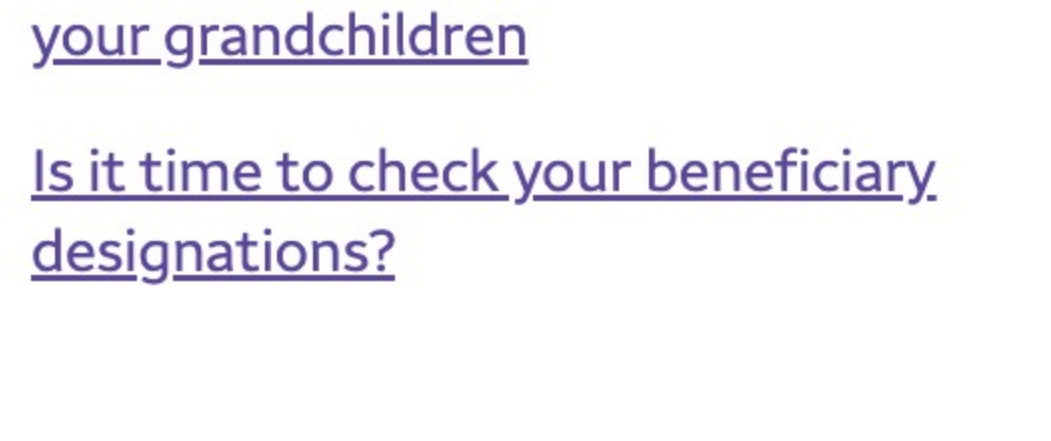
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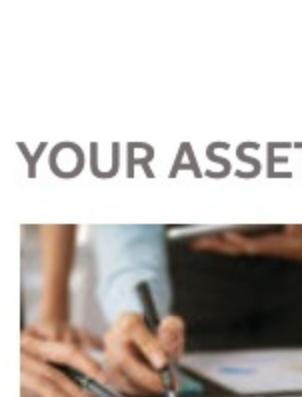
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Downsizing, or rightsizing, is not just for retirement

By: Michael Fuchs 1/14/2023



Many of us are rethinking how and where we live. What does that mean for you or your living arrangements?

Today, many people are rethinking how they live and work. Downsizing, or *rightsizing*, is not limited to just retirees or those nearing retirement.

“We’re seeing adults of all ages and situations reexamining their work and home life,” says John Knowles, lead business growth strategy consultant with Wells Fargo Wealth & Investment Management. “It’s a trend that could be here to stay for the foreseeable future. How many people do you know who continue working remotely? Will they continue to live where they live if they can improve their quality of life in a different location at a lower cost of living?”

Rightsizing can be attractive to a wide variety of people, such as empty nesters, singles, newly divorced people, or those in a second marriage. Many times, the driving force is simply the desire to be closer to those important to them. The rewards can be emotional as well as financial, regardless of the reasons that triggered the decision. Rightsizing could mean moving to smaller, more practical quarters or relocating into more spacious digs, depending on a person’s needs.

Are you thinking about rightsizing? Below, we explore work and life situations that can have people thinking about rightsizing now, as well as how the change could impact their financial future.

Making dreams a reality

You may be considering leaving a stable job to explore something new, launching a business and moving elsewhere, or just working at your current job — but from the place of your dreams. Though the trend has been spurred in part by the ability to work remotely from anywhere, the movement to take risks to follow your dreams has been known for years as YOLO (you only live once).

But before changing a well-established situation, you might want to consider discussing it with a financial advisor to make sure you have a solid long-term plan. “A financial advisor can help you make sure your long-term goals for your family or retirement years remain on track,” Knowles says.

Wanting to be closer to family

Many adults are reevaluating their living arrangements with the idea that their baby boomer parents or grandparents can move in with them or move nearby. Though that trend was initially spawned by feelings of isolation during the pandemic, it’s expected to continue.

Multigenerational living has nearly quadrupled in the past decade: 26% of Americans lived in a household with at least three generations in 2021, compared with 7% in 2011, according to a survey of more than 2,000 adults by Harris Poll on behalf of Generations United.¹

Having multiple generations under one roof can help reduce expenses, giving you the freedom to travel or enjoy quality time with loved ones more often. It can mean no longer having larger, separate homes with separate maintenance costs.

And there are benefits that go beyond finances. In a 2022 report on multigenerational living from the Pew Research Center, more than half (58%) of adults said their multigenerational living was convenient and rewarding, as elder care, child care, and household chores were shared among the generations. This could explain why the majority (56%) described their arrangement as a positive experience.²

New world, new moves

The motivators for moving have changed, resulting in the trend toward rightsizing. Once people realized they could work remotely, they had more freedom to live wherever and however they wanted. Studies show people are leaving larger, more expensive cities for more suburban and rural areas where the cost of living is generally more affordable.³

No matter your reason for rightsizing, Knowles says, make sure you do your homework. That includes understanding the tax levels in the state you’re looking at for relocation. Remember to get the whole picture: Although some locales have low or no state income tax, for instance, they may levy higher sales or property taxes.

Consider seeking input from trusted advisors

Rightsizing could have implications for your current finances, estate plans, retirement goals, and other priorities. That’s why Knowles suggests you consult first with your family, then with an attorney and a financial advisor. They can help you make sure you have the information you need to make the right decision for your situation.

Footnotes

1. “Family Matters: Multigenerational Living Is on the Rise and Here to Stay,” Generations United, January 2021
2. “The Experiences of Adults in Multigenerational Households,” Pew Research Center, March 24, 2022
3. “How the Pandemic Did, and Didn’t, Change Where Americans Move,” The New York Times, April 19, 2021

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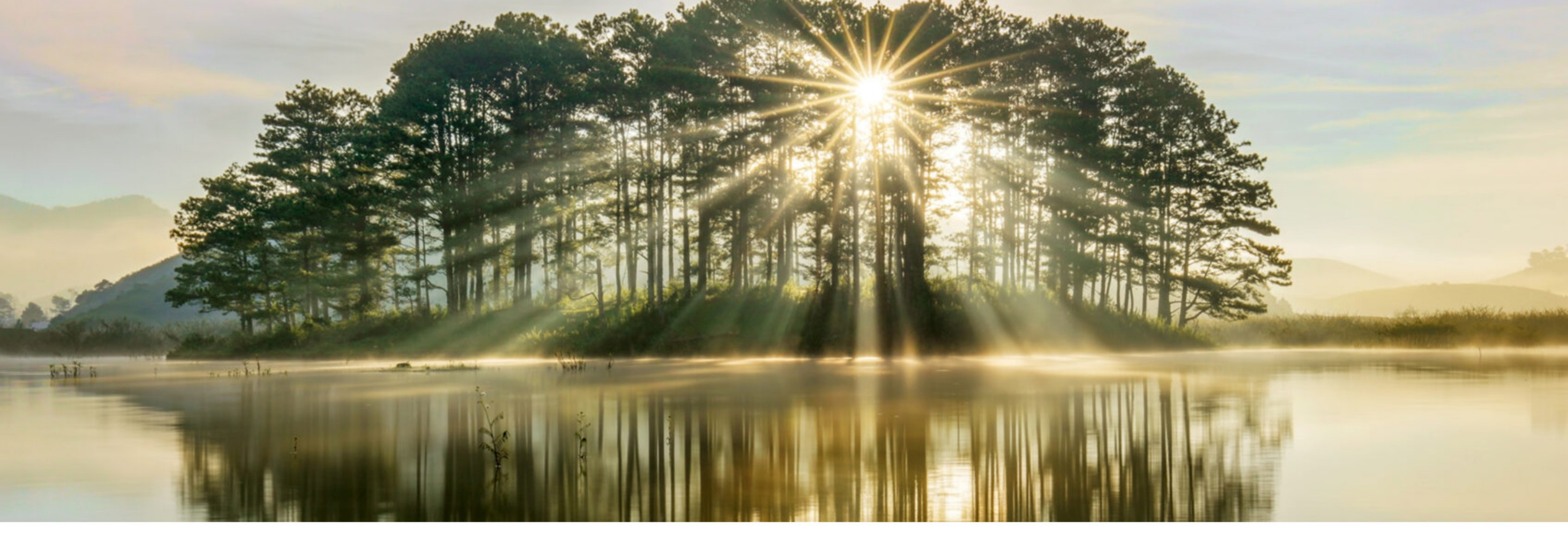
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Financial wellness check: Are you staying fiscally fit?

By: Michael Fuchs 1/11/2024



Having a solid plan in place—and then following it—may help your financial well-being. These questions can help you see that you’re on the right track.

Understanding the current health of your finances starts with having a solid plan in place, but it depends on following the plan so you stay on track and continue working toward your financial goals. That’s where a financial wellness check can be useful. It can help you make sure you’re hitting the right milestones in your plan — and also help you check that your plan is working for you.

Where to start? Here, John Knowles, business support consultant with Wells Fargo Wealth & Investment Management Advice & Planning, shares six questions that can help set up your financial wellness check.

Are you adding to your investment accounts on a regular schedule?

Saving often and early is rule No. 1 because of the power of compounding. When you leave any investment gains in your account rather than taking them out, those gains have the opportunity to start earning returns, as well.

Taking full advantage of your employer’s retirement plan — typically a 401(k) — can be a good place to start. That includes contributing enough to qualify for any potential company match, something Knowles stressed to his daughter when she entered the workforce. “If the company is going to match you up to 5%, consider putting 5% in at least,” he says. Those nearing retirement may want to explore [“catch-up” contributions](#) that allow you to add more to certain retirement accounts.

Are your estate planning documents up to date?

Estate planning documents should generally include a will, health care power of attorney (POA), durable POA for financial matters, and a list of your accounts and their respective contacts and account access information. You might also consider including a net worth statement, life insurance policies, property deeds, and a list of assets for your children.

Knowles believes talking to loved ones is an essential part of estate planning. “Having those discussions, writing down your wishes, and then formalizing that through official documents is key,” he says.

Do you have an emergency fund?

Unplanned expenses, health events, or loss of income can disrupt the best of plans. A good rule of thumb is to have six months’ worth of expenses in an emergency fund.

You might need your emergency fund even when an event is covered by an insurance policy. “If a natural disaster such as a hurricane does significant property damage, it takes a while for the insurance money to kick in,” he says. “And it could take a while for your employer to reopen so you can resume working.”

Do you have a plan for paying for your child’s college education?

If you’re thinking about paying for your child’s or grandchild’s college education, consider starting to save soon after they’re born, Knowles says. “Make college savings a part of your monthly budget just like your retirement savings,” he advises. 529 plans and other college savings vehicles are worth considering.

Please consider the investment objectives, risks, charges, and expenses carefully before investing in a 529 savings plan. The official statement, which contains this and other information, can be obtained by calling your financial advisor. Read it carefully before you invest.

Are you being smart about taxes?

With accounts such as 401(k)s and Traditional IRAs, the money has the potential to grow tax-deferred. That means you pay taxes on the funds when you withdraw during retirement. But with choices such as Roth IRAs or Roth 401(k)s, you pay taxes on the money at the start, but then don’t pay taxes when you take qualified withdrawals. (Other specialized accounts, such as Health Savings Accounts and Flexible Spending Accounts, may also provide tax advantages.)

“It really boils down to not putting all your eggs in one tax basket,” he says. “Putting most of your wealth in tax-deferred savings accounts means when you withdraw your money, you may potentially incur a large tax bill. Diversification with taxes in mind can give you options to help you manage the tax efficiency of your withdrawals.”

Are you getting advice from a professional advisor on a regular basis?

Having a financial wellness checkup with a financial advisor and other professionals is like getting health input from a doctor, Knowles says.

Your financial professionals can evaluate your situation by taking measurements on a regular basis or whenever a significant life event happens, such as a job change, marriage, or divorce. This can help determine where you stand and what actions to consider. “Doctors don’t ask you what your blood pressure is, they find out,” he says. “Once they have all the data they need, they make a recommendation. In this case, it’s your financial professionals prescribing what may help improve your financial well-being after taking all the necessary measurements.”

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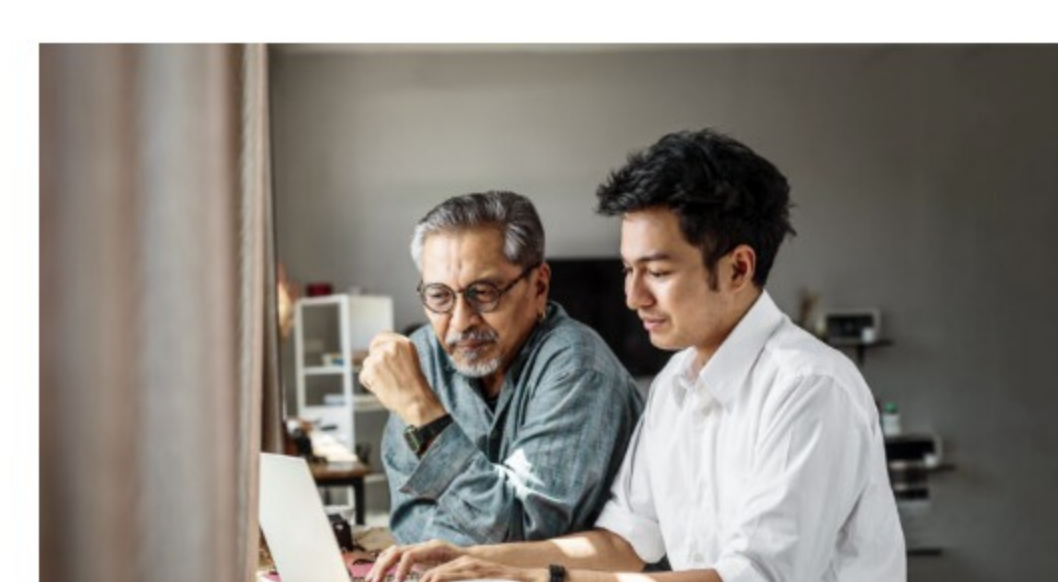
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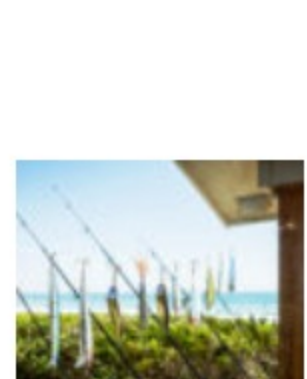
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Nasdaq improves employee productivity with one interface for new apps.

Leaders improve productivity, savings, and automation with customized apps for finance, IT, and human resource teams.



- 7 apps created in 9 months
- New capabilities with one experience across HR and finance
- Increased automation with business process standardization
- Retired inefficient legacy applications

Nasdaq is a global technology company that is relentlessly reimagining the markets of today. Not by chasing the possibilities of tomorrow. But by creating them.

Committed to serving millions of investors and thousands of companies worldwide, Nasdaq leaders wanted to customize and automate how they manage their financial operations for smarter and faster results.

“Innovation is in our DNA,” says Jim Judge, Nasdaq’s financials manager. “As we grow, we’re always asking how we can improve our digital capabilities in areas such as finance to innovate and drive automation with the best tools available.”

Significant cost savings.

Nasdaq leaders believed they found the answer to that question with [Workday Extend](#), which enables users to develop, deploy, and manage apps for finance, IT, and human resource teams. Part of that decision was based on the successful results Nasdaq leaders had already seen using Workday Financial Management and Workday Human Capital Management.

Nasdaq followed Workday best practices to develop its initial Workday Extend apps in the cost center and account operations to build a master data management (MDM) system. The apps mean finance users can stay within a centralized Workday system that serves as a single source of truth. They can now clearly see tasks without having to look further into the actual requests.

Users can also ask for new master data or make updates with intuitive drop-down menus. Those menus load the correct data, eliminating guesswork for potentially complex interactions. Once the requests are submitted, they undergo an approval process. Any recommended changes do not go into effect until they’re approved.

- Create New Request - Requesting a New Organization Level
- Requesting an Organizational move
- Move Organization Level Request - collecting the details for the move organization request
- Requesting a change in properties for a specific Cost Center
- Changing the approver for mass changes

Cost Center App - Designed for finance users to manage cost center operational data while minimizing errors and guesswork. Workday acts as the single source of truth and auditability.

Jim Judge says the ease of deployment and adaptability of Workday Extend allowed Nasdaq to retire a legacy application and realize savings.

“

Workday Extend enabled us to retire our legacy application, which reduced our infrastructure cost. We can manage our finances more efficiently—all within our unified Workday system.

Senior ERP Director, Financials

An uptick in productivity.

A feature within Workday Extend, Workday Orchestrate, has an intuitive drag-and-drop user interface that helps manage complex workflows, automate processes, and interoperate between Workday and third-party systems. This allows employees to seamlessly send data to Nasdaq’s external systems, which serve as a repository of master data management.

Nasdaq’s team has gotten so proficient at using Workday Extend that its technical experts were able to build 7 apps in only 9 months. “That’s a lot of apps in a short time,” Judge says.

Dennis Darilag, ERP Director, Finance at Nasdaq, says Workday Extend has streamlined business functions, leading to higher user satisfaction.

Full audit capabilities.

Audits and financial reporting are time-consuming. The new Workday Extend apps enable Nasdaq to centralize and simplify audit evidence collection for the impacted business processes to comply with the Sarbanes-Oxley Act (SOX) requirements. SOX requires publicly traded companies doing business in the U.S. to establish financial reporting standards.

“Our users value the ease in submitting change requests with the Workday Extend Cost Center app,” Judge says. “And because those changes are fully audited, this helps streamline our compliance with SOX.”

As part of Workday Extend, an approval process provides full audit capabilities of those who requested metadata, including what they requested and when, and who approved it.

Data changes are also audited in real time, making it easier for Nasdaq to maintain governance requirements. The same login and security controls apply to the new apps Nasdaq builds, which keep sensitive data safe and pristine.

“

Workday Extend is a powerful tool. It enhances the user experience and streamlines business processes that improve productivity.

Senior ERP Director, Financials

Bullish on growth and innovation.

Nasdaq also plans to keep expanding the number of apps it’s creating with Workday Extend. The next phase includes the creation of additional apps in areas of HCM.

“Our HR team is also evaluating Workday Extend for different needs. We’re looking at disparate applications throughout the company and different microservices to see if they are a good fit for the Workday system,” says Judge. “If we’re using Workday anyway, why not have those processes in there?”

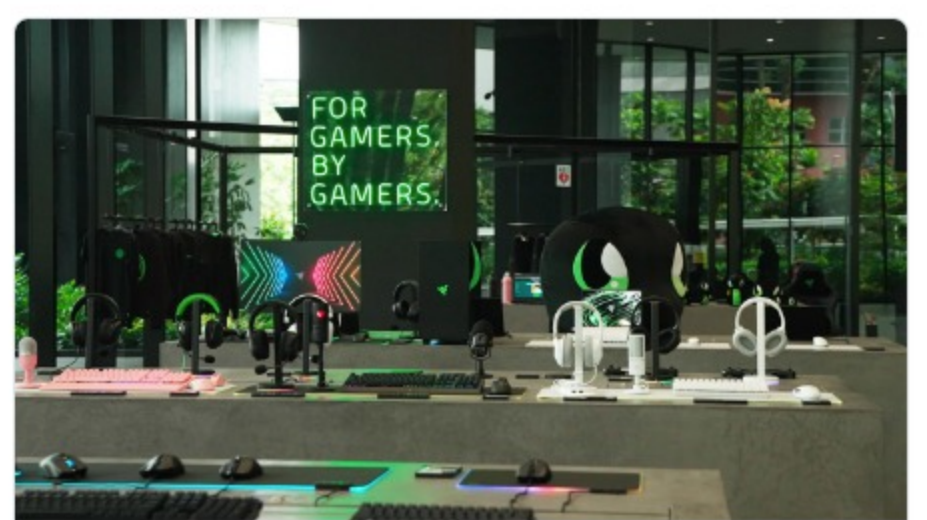
Judge believes there’s untapped potential in moving faster, saving additional revenue, and building new capabilities, which lets Nasdaq stay nimble. “We’re bullish on what we can accomplish with Workday Extend.”

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Helping those who help others: Using tech to boost employee engagement.

“Given we are in the people business, we believe in one-on-ones and emotional check-ins with employees. And we believe in leading with empathy before we jump into work or task related issues.”—Chief People Officer



Received instant employee feedback versus 30–90 days



Aligned with values of today's workforce



Improved onboarding, training, and manager development

A leader in treating pre-teens, teens and young adults facing individual, family, and mental health challenges, Embark Behavioral Health has successfully served thousands of families since its first program began more than 25 years ago.

That help is needed more than ever. The number of self-injury and suicide cases among 5- to 17-year-olds rose 45 percent in the first six months of 2021 compared to the same period in 2019, according to the [American Academy of Pediatrics](#). That prompted the group to declare a national state of emergency in child and adolescent mental health.

“Our company’s Big Hairy Audacious Goal (BHAG) is to take today’s all-time high rates of adolescent and young adult anxiety, depression, and suicide and bring them to all-time lows by 2028,” says Landon Kirk, chief people officer at Embark. “Our core purpose is to create joy and heal generations.”

Embark’s leaders knew that in order to achieve their business goals, they must also look after their own employees’ well-being, including quickly addressing warning signs such as compassion fatigue and burnout. “The work that we do can take an emotional toll,” says Kirk, who has spent 16 years with the organization, including the past six years in his current role. “Our people have big hearts, so the work can be challenging at times.”

COMPANY

Embark Behavioral Health is a leading network of premier mental health outpatient clinics, residential, wilderness, and virtual therapies for preteens, teens, young adults and their families.

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“
[We use Peakon](#) and other data points to identify factors of burnout, compassion fatigue, and even flight risk so we can be proactive.
 Chief People Officer

Embracing the values of today's workforce

Seeking better ways to ensure employees could get the help they need, Embark adopted the [Workday Peakon Employee Voice](#) intelligent listening platform in 2016. Using Peakon Employee Voice, Embark can collect and analyze feedback from employees in real time, providing insights in areas including engagement, sentiment, productivity, and health and well-being.

Peakon Employee Voice also gives Embark the ability to align with the values of today's employees, something Kirk describes as essential.

“Our workforce is changing,” Kirk says. “I’m seeing transparency, communication, appreciation, recognition, and growth opportunities as huge values for our current employees. You have to be in tune with the values they have to be a valued place to work.”

Kirk says Embark soon began seeing other benefits. Managers had newfound access to the challenges their employees were facing and could take immediate action to address them, which improved employee engagement.

“The feedback’s not delayed, so that’s huge,” Kirk says. “It’s not 30 days later, or 90 days later. It’s instant, and that’s just a profound change for us...and for our employees to hear a response so soon.”

Identifying trends in employee satisfaction

Kirk says Embark values using employee net promoter scores (eNPS), one of the more well-known tools companies use to measure engagement. The metric allows managers to know how employees feel and what they need, and helps identify reasons some employees might be thinking about leaving. “Peakon shares that philosophy, so that was a natural fit for us,” he says. “It just helps us know where to help and where to focus. We see eNPS as a leading indicator of the employee health at the program.”

Peakon Employee Voice’s fully automated and personalized surveys, following the eNPS model, include questions such as how likely employees are to recommend their organization as a place to work and the level of satisfaction they feel with their work.

Embark’s managers can then see how employees respond to those questions over time to determine what trends they’re seeing. Are things improving? Are changes needed? In what areas, specifically?

Helping pinpoint managers who need help

Managers also see benefits. That’s because Embark can quickly identify those who might need help based on feedback collected from the surveys. The surveys can more easily distinguish areas where managers face challenges and why.

“We’ve seen Peakon identify some of these young or developing managers who might be feeling overwhelmed,” Kirk says. “That’s feedback we can use to provide more support in onboarding, training, and manager development. It’s very effective.”

Managers can also compare one-on-one conversations with employees to the survey data to see if anything seems amiss and then address it. “If everybody’s checking in emotionally strong in the one-on-one, but you’re seeing a difference in the survey data, that’s an opportunity for managers to look into it further,” Kirk says. “That’s an opportunity to bring about greater congruence, transparency and openness.”

“
 It’s been wonderful to see the impact that the work has on the personal lives and the mental health of our employees. If you put your heart and your mind into the work, the benefits are enormous.
 Chief People Officer

Fulfilling company's purpose

With the tools to ensure his staff feels valued and listened to, Kirk is confident Embark can accomplish its BHAG: reducing adolescent and young adult anxiety, depression and suicide to all-time lows.

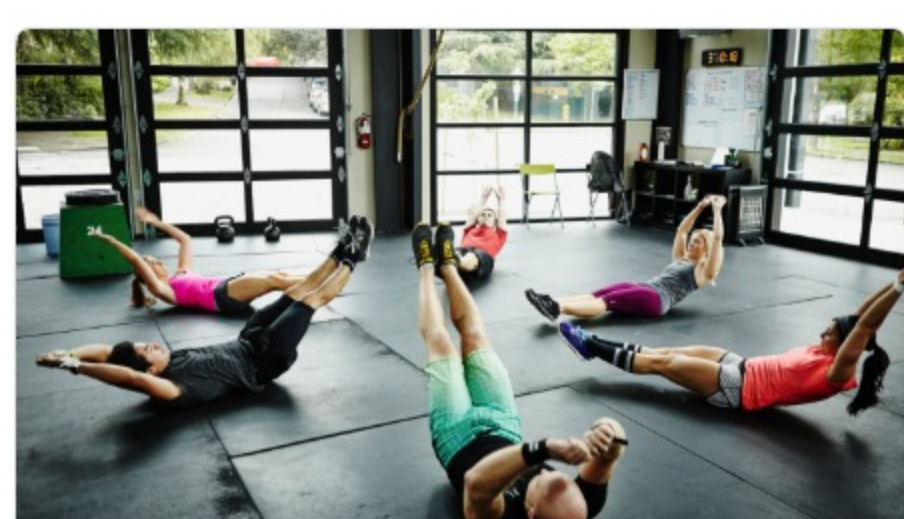
“We feel like we can only do that if we’re increasing awareness about these issues, lowering the stigma, and of course, creating access to mental health treatment,” he says.

Kirk is proud of the work his employees have done toward achieving that goal. Though they face challenges such as compassion fatigue, Kirk also notes the benefits employees realize from helping others.

“One of the joys in my career here has been the realization that the mental health of our employees improves from doing mental health work,” he says. “It’s been wonderful to see the benefit the work has on the well-being of everyone involved.”

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Gympass

With Workday Peakon Employee Voice, Gympass gains insight into employee sentiment to nurture a healthier culture.

[See Story](#)



Cost savings and automation deliver for supply chain.

Aligned workflows, simplified forms, and an intuitive mobile app improve transparency, trust, and use.



Aggregate savings of \$25 million in 2 years



More than 400 external stakeholders served



4,700 contracts across 16 spend categories and 450 users



100% increase in collaboration with clinical stakeholders

Historic trials for cancer treatment. A top-50 ranking center for pediatric cardiology. Groundbreaking diabetes research. While the residents of Oklahoma may be the main beneficiaries of OU Health's passionate, high-quality care, the health system's reputation and impact extend well beyond the state's borders.

But [talent shortages](#), global supply chain disruptions, and economic uncertainty made it more challenging to focus on patient care. OU Health's decentralized and fragmented sourcing, contracting, and supply chain processes made it difficult to access critical information and resources.

To put more clinicians on the floor, improve and expand supply sourcing, and streamline contracting procedures, OU Health needed a unified system that would address those issues.

Organization-wide support.

At the top of OU Health's to-do list for improvements: source-to-pay and mobile inventory supply chain processes. Its stakeholders needed a clear view of workloads, expenditures, and savings related to each. Leaders used the new system—which includes Workday Supply Chain Management and Workday Strategic Sourcing—to achieve those goals.

"As soon as we announced our supply chain transformation, we had a groundswell of support from clinical and non-clinical staff who advocated for these changes," says Mark Anway, AVP of strategic sourcing.

It's also helping the bottom line. OU Health had surpassed its previous cost savings goal of \$10 million by \$1.7 million. That trend continues. "We have a \$12 million savings target this year, and we already passed that," says Joshua Bakelaar, VP of supply chain. Contract and negotiation improvements played a major role in cost savings. "What helps us smash our targets is people using the mobile app." The app lets stakeholders accelerate inventory tasks, simplify receiving, approve requisitions, and check the status of supplies.

Centralized access to supply chain contracts, workflows, and projects also boosted company-wide engagement. "Our people trust us more now because our new transparent and centralized process lets them easily retrieve information," Anway says. Where employees once needed a day to pull contracts for an accreditation and licensing visit, it now takes just 45 minutes to an hour. Improvements to product trial and request processes put OU Health on the fast track to reaching its standardization goal, helping to strengthen the speed and quality of patient care.

COMPANY

OU Health is the state's only comprehensive academic health system of hospitals, clinics, and centers of excellence focused on delivering evidence-based healthcare for advanced care and treatment.

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Cost savings is our most important metric. We're not even done with our current fiscal year, and we've already exceeded our original savings target.

AVP of Strategic Sourcing

A vision fulfilled.

OU Health leaders are leveraging technology to accomplish effective change management with a customer service mindset, focused on the end user.

"We aligned on our vision of technology and workflows and leveraged Workday to accomplish this," Bakelaar says. "That's made it easier to increase adoption rates, which is important to us because we want everyone to have access with a single system sign-on."

Streamlining the supply chain intake form has made it easier for users to complete. "Simplifying the intake form has been a real benefit," says Peter Spencer, director of category management and value analysis.

Anway says better supply chain operations service has been the key to quicker turnaround time in addressing clinicians' needs without upending their day-to-day workflows. Anway estimates more than 400 stakeholders outside the supply chain can now submit trials and product requests this way. Automated financial approvals and e-signature implementations also mean stakeholders simply log in to find their contracts. It took much longer before because it was reliant on email.



Workday Strategic Sourcing freed up time for more strategic activities. We're invested in the right tool and processes for our broader supply chain transformation.

AVP of Strategic Sourcing

Leaders of change.

Increased confidence in the supply chain process has boosted collaboration with trusted partners. "Good people and a good process with a great tool help amplify those behaviors, which adds to our success," Anway says.

Leaders spent a lot of time designing the new system and building trust to ensure the change would be beneficial. "Relationship-building is asking tough questions and making some difficult decisions, but it's definitely resulted in the success we've seen so far," Anway says.

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Unified system reduces operating expenses and boosts nurse retention to manage the cost of care.

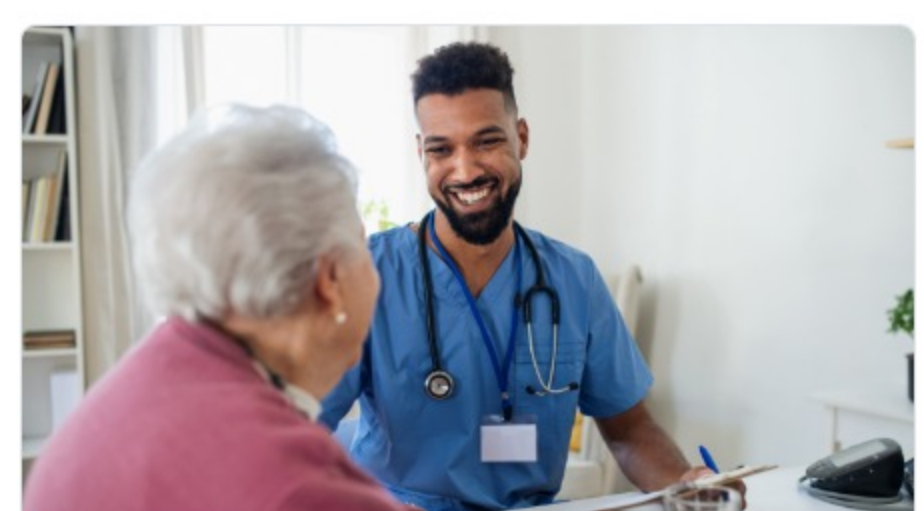
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El Camino Health

PwC helps El Camino Health deploy Workday's mobile friendly supply chain platform to increase efficiency and performance.

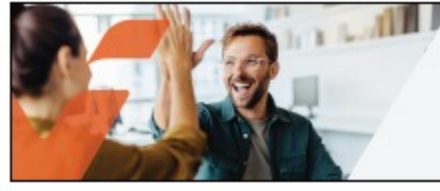
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Automated workflows and real-time insight ensure critical supplies are never out of stock.

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Driverless Cars: 5 Ways Municipalities Can Mitigate Public Risk

BY THOM RICKERT



Although self-driving cars are not yet a regular fixture on our nation's highways, they will be sooner than you think: Nearly every major car manufacturer has set a deadline to produce fully autonomous cars by 2021.

That means municipalities, including counties, cities and other public entities, should take steps now to pave the way for autonomous vehicles—or risk a bumpy ride ahead. Share these five tips with your public entities clients to help them start preparing today.

1) Craft regulations that focus on safety. "Cities have an opportunity to come together and lobby their state governments to advance their concerns around the safe operation of autonomous vehicles in their communities,"

states the National League of Cities in its [autonomous vehicles policy preparation guide](#).

Cities should consider the type of agency and regulatory structure that best fits their needs, with an emphasis on safety. They should also consider insurance requirements, including local approval of any autonomous vehicle testing in their city.

2) Create a robust cyber liability coverage plan. Computer security experts at a technology conference recently made headlines when they made a Toyota Prius [sound its horn and slam on the brakes](#) simply by sending commands from a laptop.

Because self-driving cars will be prone to cyberattacks, municipalities must adjust their vehicle fleet insurance coverage accordingly. As with any new technology, the coverage implications will extend far beyond the obvious auto liability concerns. Make sure you ask your carrier partners which party will be held liable in accidents involving self-driving cars.

3) Invest in infrastructure. In December 2016, [Audi launched](#) the first vehicle-to-infrastructure technology in the U.S., starting in Las Vegas. Available in select models, the technology sends real-time signal information via an onboard cellular data connection from advanced traffic management systems that monitor traffic lights.

Local governments should actively encourage investing in vehicle-to-vehicle and vehicle-to-infrastructure technology, which can make driverless cars safer. That includes negotiating matching loans from state infrastructure banks or other financial resources to match local infrastructure investment.

Similarly, city planners must be vigilant about making sure signs and highway markers are fully visible and undamaged. Self-driving vehicles will rely on cameras, software and lasers to identify pedestrians, bicyclists and road markers.

4) Factor in increasing demand for broadband. Reliable wireless communication will be a key driver of autonomous vehicle technology. Localities should proactively reach out to regional wireless broadband providers to plan for related infrastructure growth in order to fulfill future needs, such as public safety and transportation. City officials should also familiarize themselves with federal broadband regulations.

5) Create a unified autonomous vehicle policy. Boston has already taken steps toward developing a long-term comprehensive plan for autonomous vehicle technology. Part of that plan includes working with state transportation experts and partnering with the World Economic Forum to test autonomous vehicles.

Government planners should determine how existing laws and municipal codes will influence the development of autonomous vehicle technology. That means working with urban planners, public works managers, IT specialists, law enforcement leaders, regional agencies and others to create a plan that addresses the deployment of this technology and how it will coexist with present transportation infrastructure.

Thom Rickert is vice president, head of marketing at Trident Public Risk Solutions. Over the course of more than 35 years in the insurance industry, Rickert has developed extensive underwriting and marketing experience in all property-casualty lines of business, spanning multiple segments and industries.



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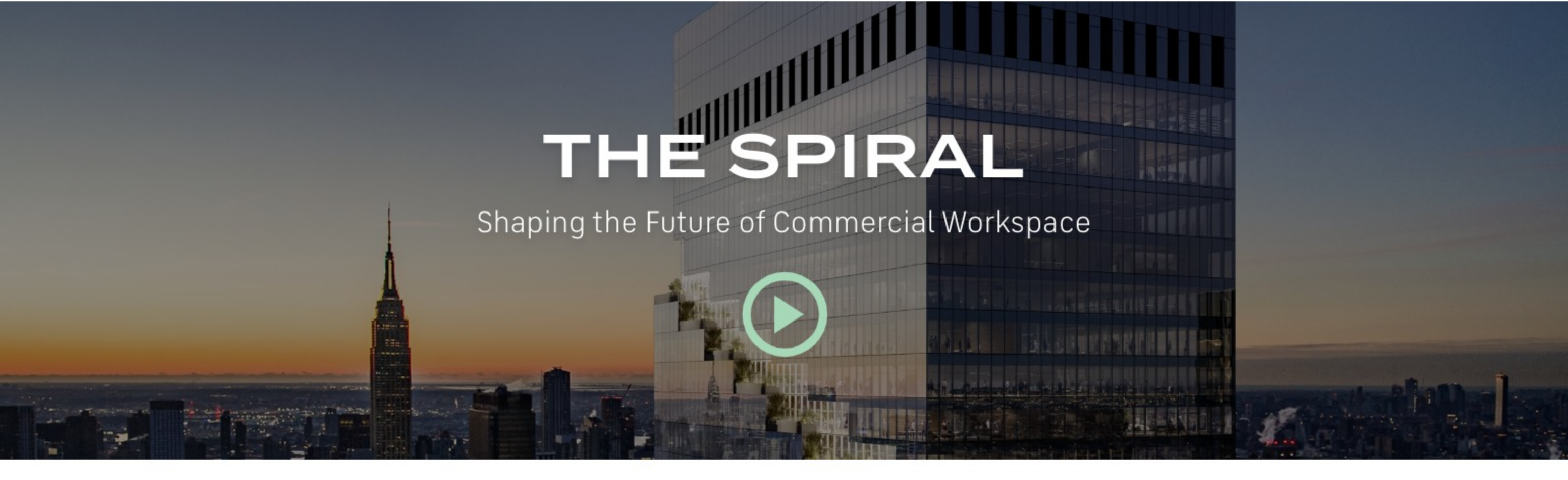
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THE SPIRAL

Shaping the Future of Commercial Workspace

HOW AEOS™ HIGH-STRENGTH STRUCTURAL STEEL BROUGHT 66 HUDSON BOULEVARD TO LIFE

Standing out in building design is hard. But standing out in New York City requires a rare combination of expertise, ingenuity and innovation made possible by decades of experience and an unrelenting desire to shape the future.

Just ask the construction and design professionals behind the new 1,041-foot-tall skyscraper at 66 Hudson Boulevard, commonly known as “The Spiral.” Developed by Tishman Speyer and designed by architects Bjarke Ingels Group and structural engineers WSP USA, The Spiral features 2.85 million square feet – 66 stories – of rentable commercial office space and occupies the block between Tenth and Eleventh Avenues and 34th and 35th Streets in the Hudson Yards area of Manhattan.

Turner Construction Company oversaw the completion of this complex structure, while Banker Steel together with NYC Constructors fabricated and erected the building’s structural steel, much of which was Nucor’s Aeos A913 steel.



Rendering Courtesy of Binyan Studio

PROJECT HIGHLIGHTS

LOCATION
66 Hudson Boulevard, NYC

STRUCTURE
66 Stories
2.85 Million Square Feet
Innovative Spiral Design

DESIGN & CONSTRUCTION
Bjarke Ingels
WSP USA
Tishman Speyer
Turner Construction Company
Banker Steel
NYC Constructors

NUCOR PRODUCTS

AEOS™ STRUCTURAL STEEL
4,900 tons

TOTAL STRUCTURAL STEEL
31,000 tons

PLATE
2,700 tons

DECK
2,000,000 square feet

ONE OF A KIND. SIXTY SIX TIMES.

Viewable for miles across the Hudson River, each of The Spiral’s 66 floors is uniquely designed to support the structure’s signature spiral exterior, which features a reflective glass façade.

“The name really says it all,” said Patrick Chan, Senior Vice President of Building Structures at WSP USA. “Most commercial buildings tend to be the same footprint all the way up the building. Sixty-six Hudson, with the spiral being one of the feature elements of the architecture, has a different floor footprint on every single floor, and that created a lot of structural challenges. [We] dealt with it by coming up with innovative structural systems.”

The structure’s signature cascading spiral is a connected system of outdoor terraces, each supporting ample greenery and extending usable floor space. The Spiral’s terraces and their supporting plate sizes shrink with each increment in elevation.

“The spiraling terraces work [their] way up the building and spiral inward as we rise through the spiral system, and the footprint gets smaller and smaller by small amounts,” explained Jeffrey Smilow, Director of Building Structures for WSP’s Property and Buildings division. “That’s what makes this very unique. The net result is that every single floor is framed differently.”

“**That’s what makes this very unique. The net result is that every single floor is framed differently.**”

Jeffrey Smilow, PE, F.ASCE, EXECUTIVE VICE PRESIDENT, MANAGING DIRECTOR, BUILDING STRUCTURES AT WSP USA

The completed design provides tenants with terrace access and 360-degree views of Manhattan from wherever they are in the building’s outer regions. While a traditional office experience is often limited by the constraints of standard commercial architecture, The Spiral provides a dramatic upgrade by offering the work-life harmony office workers yearn for post-pandemic.



FORWARD-THINKING DESIGN

To accommodate the unusual challenges posed by The Spiral’s design, engineers had to think creatively. First, they designed a sloped column system that would support The Spiral’s unique architecture of terraces wrapping around the entire perimeter of the building.

“Every single floor has an average of about four columns that basically slope in and outwards to allow the creation of the column-free terraces,” said Chan, who noted that these structural allowances also created horizontal forces that required extra support from the building’s brace core. “The structural system that we use is a series of horizontal floor trusses that you don’t typically see in most buildings.”

However, achieving the required lateral support took less material than anticipated. Using Aeos ASTM A913 high-strength structural steel in The Spiral’s construction necessitated fewer columns per floor to meet the strength requirements. As a bonus, fewer columns translated to more usable space.

“Using Grade 65 Aeos, we were able to not only reduce the tonnage of this building, [we were able to] reduce the column size as well, which allows for more usable space for the clients,” Chan explained.

“**Using Grade 65 Aeos, we were able to not only reduce the tonnage of this building, [we were able to] reduce the column size as well, which allows for more usable space for the clients...**”

Patrick Chan, Senior Vice President of Building Structures at WSP USA

Additionally, using Aeos in the building’s core further reduced the total material volume while maximizing the core’s strength. Smilow noted that the lateral system posed the greatest structural challenge during construction.

“Embedded within the core is a steel structure that runs ahead of the concrete shear wall system by approximately 12 to 14 floors,” said Smilow. “So it’s almost two buildings in one until it’s completed.”

Each column was linked through an outrigger system, enabling the entire steel framing system to withstand wind forces. Achieving this level of structural stability while maintaining an essentially column-free space was no easy task. However, Aeos’s high strength-to-weight ratio and flexibility lent itself to this task perfectly.

“With outriggers like [what] this building has, this type of material comes in very handy in avoiding welding issues,” said Smilow. “Of course, it’s high strength. It’s 30 percent stronger than the grade 50 steel.”

AEOS: REDUCED WELD PREHEAT & DOMESTIC AVAILABILITY

Of the 31,000 tons of structural steel used in the project, approximately 4,900 tons were Nucor’s Aeos ASTM A913 high-strength structural steel. Aeos also played a key role in reducing overall time and construction costs on the project, particularly during the welding process.

“When we’re working with heavy welds, it’s always a complicated process,” said Smilow. “Anything that could be done to reduce the thickness of flanges by any amount. And in this case, we’re talking 30 percent less material. [That’s] is a big help.”

But Aeos’s utility in the project extended even further, and down the fabrication and erection phases. Due to its low preheat requirements and enhanced weldability, Aeos saved stakeholders time when it mattered most: during the pandemic.

“Back in March 2020, when we all went into the COVID pandemic, New York state law determined that we had to shut down the project,” said Barry King, President of NYC Constructors. “That turned out to be two months of idle, no construction going on. When we came back, our workforce was able to get aligned with the safety protocols of COVID and bring the job within schedule, on time, and within two months of the original schedule.”

Despite a two-month delay, construction teams were able to fast-track the rest of the project due in part to a material that could flex with their schedule. The most significant time savings with Aeos occurred during fabrication, but the material saved valuable hours and manpower on the field as well.

“We did recognize some of that in the field as well, through the winter months, so A913 did save time,” said King. “I believe that Aeos helped the developer through . . . overall cost and budget savings, [which] allowed them to proceed and continue with the project. It will be a factor going forward for future buildings.”

The reduced welding preheat requirement also contributed to being able to stay on schedule. John Grafath, General Superintendent for Turner Construction, observed this benefit at 66 Hudson: “The welding time dropped dramatically on this project when we were doing our field welds, because [using Aeos] reduced the preheat time that you had to do to complete the weld. And the welding application was also reduced as far as the duration.”

Additionally, as the only domestic A913 steel, Aeos was readily available in a time of major global supply chain issues. Grafath explained, “Using American-made steel benefited this project because we had zero scheduled delays. We ordered the steel, we fabbed the steel; the steel always came on time.”



Rendering Courtesy of Binyan Studio

AEOS AND THE FUTURE OF BUILDING CONSTRUCTION

The path to innovation is hardly linear, but it never ceases to deliver world-class results. With Aeos high strength structural steel, the 66 Hudson Boulevard project stayed on schedule while avoiding major construction issues.

“Having used Aeos at 66 Hudson and the benefits that we’ve learned from using it, we would definitely recommend using Aeos for new projects [and] future projects,” said Chan. “High-grade steel is going to be the future of the industry.”

Looking toward the future means choosing sustainable solutions today. Nucor’s Aeos, with a recycled content exceeding 95 percent, provides a sustainable structural steel material that project stakeholders can trust. Smilow noted, “The benefit from having higher-strength, lighter material, [is] less effort in the fabrication process and less impact on the environment.”

Construction professionals observed all aspects of the 66 Hudson build and supported their decision to use Aeos. “I would use [Aeos] on my next project,” said Grafath. “It raised the safety level, which is the number one thing for us, and it decreased the cost and decreased the schedule for us.”

As new tenants flood into The Spiral’s 66 floors of forward-thinking office space, the structural accomplishments enabled by Aeos nod toward a future of endless possibilities for steel construction.

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THE
PHOENIX
ISSUE

Running to a

CRISIS

Tami Erwin, CEO of Verizon Business, discusses how the technology giant switched gears and responded to the pandemic by focusing on its clients' most pressing needs.

BY **MICHAEL FUCHS**
PHOTOGRAPHY BY **MATT FURMAN**



BEYOND THE BOOK
When there's no pre-existing guidebook to handling a crisis, Tami Erwin says, the right culture drives the right response.

In

times of crisis, business leaders are expected to lead with deliberate calm and bounded optimism. Yet none

of them could have predicted the multiple crises and events that gave shape to 2020.

That includes Tami Erwin, CEO of Verizon Business since April 2019. Ms. Erwin runs the group of the Basking Ridge, New Jersey-based company, a global team that provides services and products for small and medium businesses and government clients, and also includes the wireline wholesale and telematics business unit Verizon Connect.

“There’s no leadership book about how to handle the crises that we experienced throughout 2020,” Ms. Erwin says, “whether COVID, racial injustice, natural disasters from hurricanes to fires, or their economic impacts.”

Yet at the start of the COVID-19 pandemic, Verizon leadership rose to the biggest challenge of the year and transitioned more than 90 percent of its employees—more than 100,000 people around the world—to work from home. And it did so in just five days.

“We have a line in our credo that says, ‘We run to a crisis,’” says Ms. Erwin. And as it ran toward the pandemic, “protecting our employees and keeping them safe was job No. 1.”

Creating a Culture of Empowerment

Erwin began her career in 1987 as a customer service rep, an experience that helped shape her subsequent approach to management. Today, she says, “we are here to serve customers, but in order to serve customers, we need the right tools and the right respect for the front-line employees.

“I was formerly the chief marketing officer for Verizon,” she says. “I’ve often said that was one of the easiest jobs I ever had, because all I had to do was talk about the brand. I didn’t actually have to deliver on the brand for the customers. It’s the front-line employees who do that.” This too >>>

BIO:

Tami Erwin:

- **CEO, Verizon Business.** Joined Verizon predecessor US West in 1987 as a customer service representative in 1987; US West became AirTouch in the mid-90s and Verizon in 2000.
- **Corporate HQ:** Basking Ridge, New Jersey
- **Annual revenue:** \$31 billion in 2019
- **Education:** Executive Program at the Stanford University Graduate School of Business

“My father was clearly the most impactful person in my life. And I think I learned compassion from my father. Compassion, kindness, respect, equality are things I learned at an early age. I gravitate to that as a core part of my belief set as a leader.”

—Tami Erwin



#payitforwardlive

70 Million Livestream Views and \$7.5 Million of Support to Small Businesses

Over the course of just nine weeks, Verizon's weekly streamed entertainment series, developed in response to the COVID-19 pandemic, showcased stars including **Dave Matthews, Usher** and **Alicia Keys**, raised millions for small business, and underscored Verizon's commitment to customers and community.

"If I don't leave the world a better place through compassion and kindness, I have failed."

—Tami Erwin

reinforced for Ms. Erwin the importance of creating a culture that empowers the employees who serve customers.

"Engaging front-line employees is critical when thinking about building and sustaining a high-performing culture," says Jen Zimmer, partner at Insigniam. "Getting employees to buy into the culture is no easy task. You need to involve them early and show them how they will win in the new environment."

This is the culture at Verizon, she says, and it has been essential to the ability of the company to remain agile during the pandemic. "What's happening in France is different than what's happening in Australia," she says. "And both of those countries have issues that are different than those we're dealing with here in the U.S."

Ms. Erwin has described the second quarter of 2020 as the hardest she has ever faced as a leader. "This is not an academic exercise. This is a human exercise. It's a health care crisis that requires respect and compassion. If I don't leave the world a better place through compassion and kindness, I have failed."

High Five

If protecting employees was job No. 1 for Verizon, job No. 2 was continuing to show up on behalf of its customers.

Culture, along with proactive action, was key. In 2019, Verizon announced a strategy dubbed Verizon 2.0. The first manifestation of the strategy was a reorganization of the company into three groups—Verizon Consumer, Verizon Business and Verizon Media—to better serve varied customer needs as Verizon expands its 5G coverage.

"I serve small businesses. I serve global enterprise customers. I serve customers in the Federal government from the Department of Defense to the White House. We have the ability to show up on behalf of each customer segment differently," Ms. Erwin says.

"We redefined our entire organization,"

she says of the Verizon 2.0 initiative.

"We restructured around customer segments. When you anchor that around the No. 1 priority involving your employees' safety and well-being, then they can better serve customers. And collectively we can deliver on behalf of shareholders. And then we can help society."

Ms. Erwin shares a companywide belief in the power of 5G, which she says will "fuel the fourth industrial revolution." She is proud that last April Verizon became the first provider in the world to roll out the superfast 5G mobile network, dismissing as a PR stunt claims by the South Korean Ministry of Science and ITC that it had been first. The fifth-generation wireless technology features ultrafast speeds of up to 4Gbps in some areas, ultralow latency (the time it takes for a signal to make a round trip from point A to point B) and massive capacity. In short, Verizon says 5G promises to transform the way people around the world live and work.

Small Business Booster

COVID hit the Verizon Business client base especially hard. In a survey conducted by Verizon last September, 55% of small businesses expressed concerns about staying afloat financially amid social distancing regulations, and 67% of them felt the financial security of their businesses had been negatively impacted. The election worried them as well: 81% said the outcome of the contentious presidential election would affect small businesses in the U.S.

In the spirit of Verizon 2.0, the company responded with a cascade of initiatives designed to help small businesses survive.

Last March, Verizon launched Pay It Forward Live, a weekly streaming entertainment series that showcases top entertainers performing at home; the series premiered with a 30-minute set by Dave Matthews.

During each episode viewers were encouraged to tag local businesses with the hashtag #PayItForwardLive; Verizon in turn donated \$10 in support of small businesses each time the hashtag was used. Ms. Erwin says Verizon donated nearly \$5 million in small-business grants during the series' first six months, allowing many to open a "digital front door" so they could stay in business. Sometimes all it took was being able to post a menu online.

At the same time, Verizon partnered with New York City restaurants to provide meals to first responders through the nonprofit FDNY EMS Help Fund. "We served almost 100,000 meals," Ms. Erwin says. "And we did this by activating restaurants that would have otherwise gone out of business.

"It had nothing to do with my network business," she says, "and everything to do with showing up on behalf of society."

Verizon Business next launched Comeback Coach, a resource hub with a suite of digital support tools and a mentorship program that pairs small businesses with leading small-business influencers. Comeback Coach also includes access to BlueJeans, a video and collaboration tool Verizon bought in May. "All of a sudden we had a new tool in the middle of a pandemic, where the need for a video collaboration tool was critically important," Ms. Erwin says.

Showing up in this way is part of the Verizon culture. "George Floyd died on May 25," she says. "The following Monday, we committed \$10 million toward racial justice. You stand up and do the right thing when you're not in a crisis, so when you do have a crisis, you're anchored in doing the right thing and delivering on it."

Reimagining What Is Possible

"When you bring together a group of people who understand a mission, you can align and deliver on behalf of your stakeholders," Ms. Erwin says. "And when you demonstrate that you care for the people who are delivering on the mission, you can accomplish great things together.

"At the core of this is a set of values that have always been very clear at Verizon: respect, integrity, performance, excellence and accountability. We say, 'if you make mistakes, we'll learn together. There are no

iQ | Think Newly. Act Differently. Deliver Unprecedented Results.

5 WAYS TO LEAD IN TIMES OF CRISIS

Tami Erwin's advice for executives leading during economic and social upheaval:

- Lead With Compassion
- Make Safety Priority One
- Embrace Technology
- Create Space to Recharge
- Empower Others to Do Good



secrets. We'll communicate everything. We'll create a framework. We're not going to give you all the answers because we don't have all the answers, quite frankly."

"Creating an environment in which people feel safe to make mistakes and know that they won't be reprimanded is critical in building a culture of breakthrough performance," says Ms. Zimmer. "Allowing people the space to fail fast and often, and to learn from those failures, can stimulate breakthrough ideas."

Ms. Erwin is optimistic as she looks beyond the crises of 2020. "In a crisis environment, people react and respond," she says. "Now we need to move through the recovery phase and give ourselves full permission to reimagine."

Innovation, she believes, is essential as the world and Verizon Business transition into a post-pandemic recovery phase. "This is the piece that I get super excited about. This is where our 5G global leadership intersects with the work we've done around managing through this crisis. And the customer intimacy that we've gained over the last six months—seeing customers at their worst and seeing them at their best—when they've run to a crisis or when they're in desperate need of help. We can together reimagine what's possible." **iQ**

DRIVEN TO ENGINEER

Ahmad Rahimian sees the critical role steel plays in providing strength, flair, and sustainability for today's structural engineers.

For structural engineer Ahmad Rahimian, the first thing that comes to mind with steel is strength.

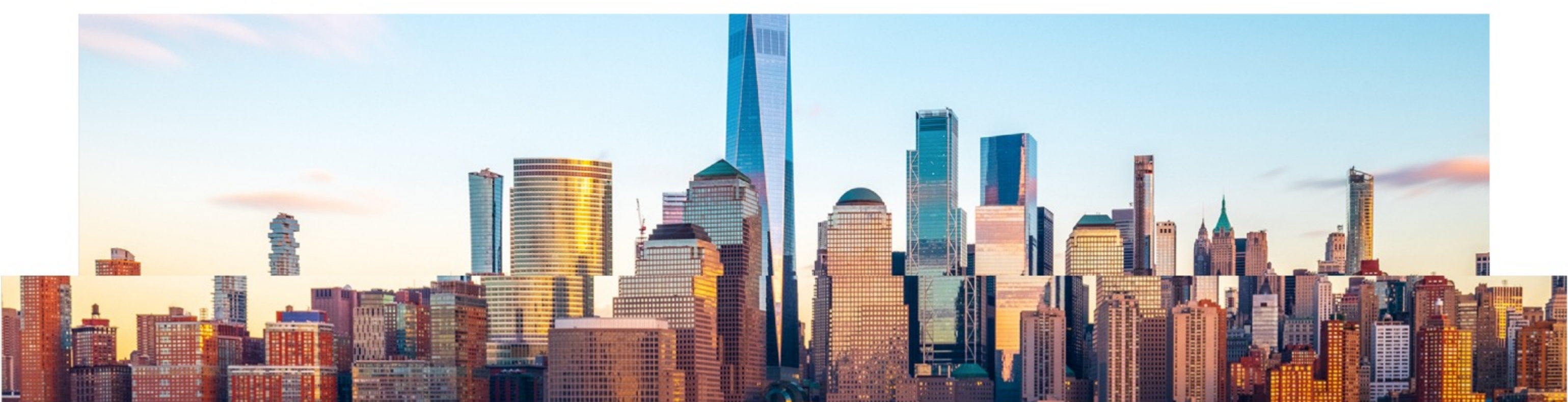


As a boy, Ahmad Rahimian was fascinated by Formula One racing teams' efforts to improve aerodynamics and solve other engineering challenges to create the fastest cars in the world.

His interests in engineering shifted gears as he got older, and now he's spending more time focused on how he can use steel and other materials to overcome structural challenges. Because today's building shapes need to be more sophisticated, engineers are relying on steel more than ever to bring that sought-after combination of strength, flair, and sustainability to their projects.

"Especially the last two decades, you see a complete migration from those rectangular boxed structures to all kinds of irregular, twisting shapes, carvings and so forth," says Rahimian, executive vice president and USA director of building structures at WSP USA. As a result, "you need 21st century technology, steel, concrete—all these things."

Steel played an especially important role in one of the projects he engineered: the iconic 1,776-foot One World Trade Center tower. The framing system of the tallest building in the western hemisphere was built with approximately 45,000 tons of structural steel.



Steel played an especially important role in one of the projects Rahimian engineered: the iconic 1,776-foot One World Trade Center tower.

RISING TO THE OCCASION

Every challenge is different, and often it's based on location.

"In places like Manhattan, you need to navigate through all sorts of codes and zoning requirements," Rahimian says. "Sometimes you can't go straight up—you have to overhang. Or there are setbacks, twists, and so forth."



The strength of steel is fantastic.

Ahmad Rahimian

Advances in computer software design technology mean better modeling and building simulations to address unique situations, but one of the keys to the evolution of how buildings are engineered is modern, high-strength A913 steel, such as Aeos™, which can carry more load with the same amount of material. "The first thing that comes to mind with steel is strength," Rahimian says. "The strength of steel is fantastic because in small, compact sections, you can't get anything better from the standpoint of the amount of load that it could support."



Rahimian and his team made the 738-foot Torre Mayor in Mexico City (right) as resistant to earthquakes as possible.

BATTLING MOTHER NATURE

There's another variable that comes into play as well: mother nature. Building engineers need to account for natural forces such as high winds and earthquakes. In the 1990s, Rahimian got involved in what was going to be the tallest building in Mexico City: the 738-foot Torre Mayor skyscraper. As he did, the 1985 earthquake in Mexico City, which resulted in more than 10,000 deaths, was at the top of his mind. Rahimian and his team made the building as resistant to earthquakes as possible, using steel and concrete but also techniques such as superdiagonal bracing and fluid viscous dampers, for the unique application of which he received a U.S. patent.

All the effort to combat mother nature would soon be put to the test. Shortly after Torre Mayor was completed in 2003, an earthquake rocked the city late one evening. The following day, Rahimian got a phone call from the building's managing director who was in the building during the earthquake.

"We had a 7.6 (magnitude) earthquake last night," he told Rahimian. "I said, 'OK. What happened?' He says, 'Believe it or not, nothing, we didn't even notice it.'"

He sees the combination of steel and concrete as essential ingredients in building design because they complement each other.

"We know steel has value to make buildings lighter, while at the same time, steel gives the strength and stiffness to it," he says. "For Torre Mayor, the mandate was to use local materials as much as possible, so at the lower level, we have more concrete, less steel. It's all composite—the steel sections are embedded in concrete. As you (build higher), it's sort of a sculpture. It changes. The upper half of the building practically becomes all steel."

'I'VE BEEN LUCKY'

Rahimian credits close collaboration with others as critical to his success. That includes working together on many projects over the years with Jeffrey Smilow, executive vice president and managing director of building structures at WSP USA ([Read more about Smilow's distinguished career](#)); and Silvian Marcus, executive vice president and director of building structures at WSP USA. They've enjoyed a working relationship that's spanned nearly 40 years.

"If they need my help or I need their help, we are all available for each other because we treat each other's project like our own," Rahimian says. "Our success depends on each other."

The working relationship has also developed into a close friendship.

"There is one joke that (Rahimian) always says: 'We spend more time together during the day, year, and month than we spend with our wives and our family,'" says Smilow, smiling. "And it's so true."

Rahimian reflects on his successful career built on forging solid bonds with Smilow and other peers—along with resources he can depend on such as steel—to transform a vision into reality. "I've been lucky from early on working with good people, good friends, smart people," he says.

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MINDS OF STEEL





REIMAGINING OFFICE BUILDINGS IN A POST-COVID-19 WORLD

In this installment of our Minds of Steel Q&A series, architect Jason Smith and engineers Carol Drucker and Jeffrey Smilow discuss strategies for attracting employees back to the office in a post-COVID-19 world.

The COVID-19 pandemic has changed how many companies do business, with one of the principal changes being employees working exclusively from home or on a hybrid schedule. But as we continue to adapt and move toward a post-pandemic world, many employers hope to entice workers to return to the office. That can be challenging when you consider the desire to work exclusively from home has doubled since October 2021, according to a [Gallup survey](#) taken in June. What needs to be done to win them back?

Below, architect Jason Smith and engineers Carol Drucker and Jeffrey Smilow answer questions about what trends they're seeing in the market as companies try to make working in an office environment more appealing.

HOW DO OFFICE BUILDINGS NEED TO BE REIMAGINED AFTER COVID-19?

Jeffrey: We started work on [The Spiral](#) (a steel high-rise at New York City's 66 Hudson Boulevard) before COVID. And as it turns out, a building with access to the outdoors, and a beautiful entry environment, is ideal for creating a workspace that people want to return to. It turned out to be the model post-COVID office building, even though it wasn't planned to be. But now that we're in a post-COVID environment, we can see what people request in real time. And my personal view is, we're going to have people working from home for a long time, but not totally. Partially. Creating a more user-friendly office environment is critical to getting people back.

Carol: Office buildings were already being reimagined, and the pandemic may have accelerated it. So the trend before COVID was that there were more collaboration spaces, more breakout spaces. Then COVID hit and we didn't work on any design of office buildings during COVID. And I think now those same trends will continue and will be even more important because employees are wanting to collaborate. The face-to-face collaboration is wonderful. There's nothing better than walking over to a colleague and asking, 'Hey, can we have your opinion?' So, I love the collaboration aspect and think the trend of having more breakout spaces will be accelerated even further.

Jason: I think everyone's in a bit of an experimentation stage right now. Many companies are embracing some form of hybrid work. That's had an impact on the way they look at their office footprints. In some cases, they're saying, we're not going to need as much square footage in our overall portfolio of office space. So, let's look at the right ways to trim back and keep the meaningful space. With one company we were working with recently, it was about teams gathered in the office, and many times after finishing a project they wanted to celebrate these milestones. And so they're taking spaces in their building and looking at how you could use the office space or convert it into that kind of celebration space.

WHAT OFFICE BUILDING DESIGNS CAN HELP WIN BACK EMPLOYEES?

Carol: Being able to enjoy the views. More open spaces. And one of the reasons I come into the office is not just for collaboration but it's also for socialization. I like my fellow workers. I want to see them. I want to hang out with them. And our office in Chicago's financial district is right across the street from the Willis Tower (originally the Sears Tower). They just finished a renovation that started before COVID, and part of that is a roof terrace on the fourth floor that's open to the public. And I look forward to going there, catching some sunrises, eating lunch with my coworkers, and hanging out there. It's things like that where you can't enjoy those amenities working from home.

Jason: Pre-pandemic, a lot of companies were starting to explore what it meant to create an activity-based work environment. And oftentimes associated with that philosophy comes what we call agile seating, meaning folks don't have assigned seats. And I think, post-pandemic, that's almost become more of a given because if you're embracing hybrid work, and you assign people to desks, people end up being spread really far apart and it feels like no one's in the office. And you show up and you're like, gosh, no one's here, and then you just want to go home again.

Jeffrey: Companies are making satellite offices, but not in a small city if your commute is only 15 minutes. But in New York, it's a big deal because the traffic has gotten horrendous. The financial firms that I know are doing it. I live in New Jersey, and my daughter lives in New Jersey, she works for a financial firm. They opened a satellite office in New Jersey. That is a big deal. If they say they still want you in the office, visit the satellite office twice a week. And that's where you dramatically save on commute time. It depends on the type of work and what the business does. But it's part of this new trend. Now where it goes—and how far it will go—will be interesting.

WHAT ARE SOME WAYS TO RENOVATE EXISTING OFFICE SPACE TO ATTRACT WORKERS?

Jeffrey: If you're trying to make space more appealing, then you're going to be removing pieces of floors, adding interconnecting stairs, making it a more inviting space. But in an alteration of an existing office building, it's like dental work. Every old building is different. The structure's different and the modifications are different.

Carol: The trend has been breakout spaces, and I think now that same trend will continue and will be more important because employees are coming in to collaborate. And probably beyond that, there'll be upgrades such as more clean air circulation, air filtration systems, HVAC renovations. We work in a class C office building, which is very old. But even in our building, changes have been made to make everyone feel safe, such as more keyless entry, automated soap dispensers you activate by waving your hand. I think those little things are beneficial if you want employees to return to the office.

Jason: There's a case study that I share with my clients sometimes about a remarkable difference in the number of people who want to come into the office and work together just by swapping out the technology with something a lot easier to use. Technology that's more plug and play, more intuitive.

WHAT ROLE CAN MATERIALS SUCH AS STEEL PLAY IN REIMAGINING OFFICE BUILDINGS?

Jeffrey: If you have exterior terraces above an interior space, that means it has to be insulated properly in winter and summer. This has become a big deal. On a job I'm doing now, they want to use thermal breaks to separate heat and cold transmission from the exterior to the interior through the structure. All of these issues can be solved better, more efficiently, and more cost-effectively with a certain level of prefabricated steel. The beauty of steel is that you have the surface of the building to work on where you have laydown areas. There are a lot of ways to manipulate steel.

Carol: Where you see the benefits of [high-strength steel](#) is columns for more open spaces. You don't need these massive columns coming through your space. Reducing the column sizes is hugely beneficial. And for trusses that support open spans, you can reduce the member sizes. High-strength steel definitely has a role in the future for high-rise offices. I'm sure it will be used more as offices become more vertical.

Jason: What's wonderful about steel is that it can not only do bigger spans more easily, but it has some future flexibility built in. If you need to tap through the web of an I-beam, a wide flange beam, because you got a new duct, albeit a small duct, or you've got some technology you want to wire through, you could do that. If you even want to rearrange some columns, you can add some plates to strengthen the beam and shift things around if you need to.

TURNING YOUR POST-COVID-19 OFFICE VISION (OR OTHERS') INTO REALITY

With our unique position in the supply chain, Nucor's Construction Solutions team keeps you informed about the latest innovations, design trends, and market analytics. As your strategic partner, we can assist you from the earliest stages of design through your certificate of occupancy. We'll answer your questions and address challenges that may arise during your construction process.

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ABOUT THE SERIES

Nucor is featuring its Minds of Steel in a series of Q&A articles about important topics impacting architecture, engineering, and construction. In this installment, our Minds of Steel describe differences they have noticed in the construction market as we emerge from the pandemic.

ABOUT MINDS OF STEEL

In 2021, Nucor launched Minds of Steel to recognize some of the most innovative minds in engineering and architecture. These individuals are using steel to transform tomorrow's increasingly challenging builds into reality.



CAROL DRUCKER

Carol Drucker, SE, PE, P. Eng., is lead principal structural engineer at [Drucker Zajdel Structural Engineers](#) in Chicago. With broad experience in design and construction of structural systems, Carol works on various projects, including commercial, residential, educational, industrial, and institutional. An industry leader in steel connection design, Carol serves on AISC's TC6 Connection Committee, and AISC's Committee on Specifications. She has published articles and seminars on steel design and is a presenter for AISC and SEAOL. [Learn more about Carol](#)



JASON SMITH

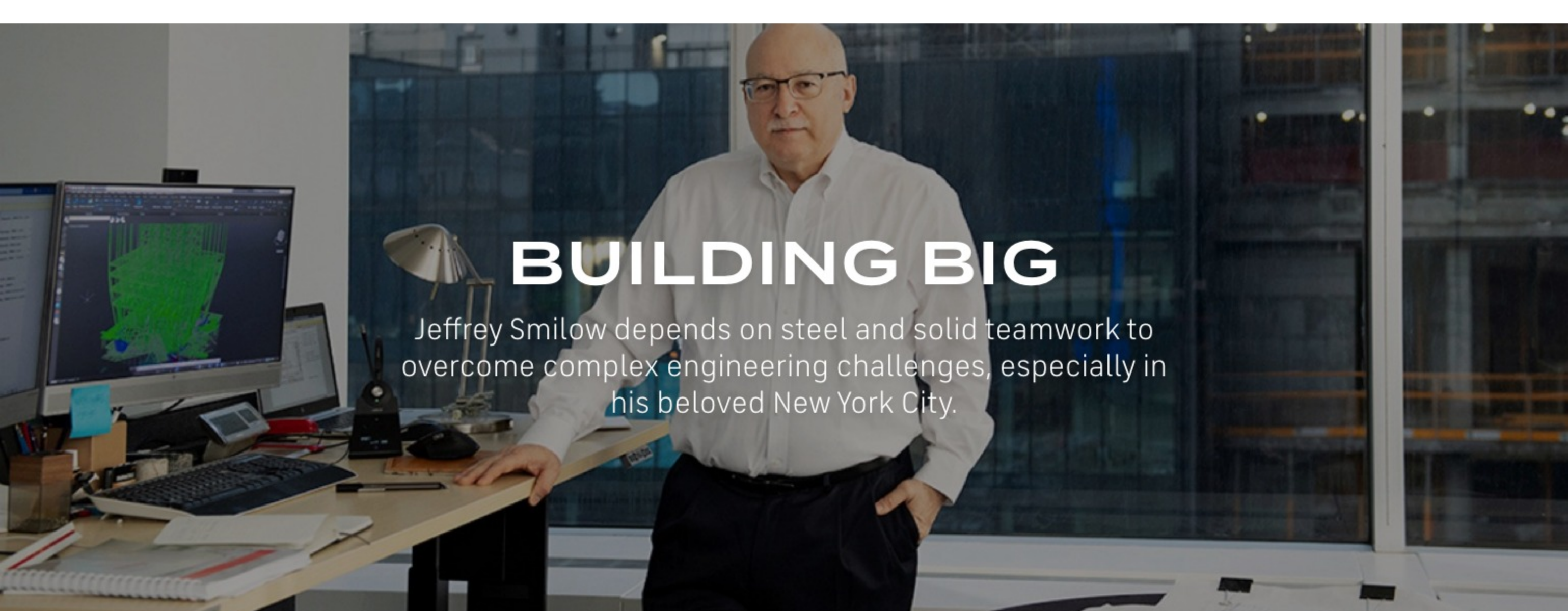
Jason Smith, AIA, is a design principal and architect with [SmithGroup](#) in Chicago. Jason advocates a holistic, inclusive approach in his work, collaborating with engineers, architects, contractors, tradespeople, and manufacturers. That interdisciplinary approach is seen in SmithGroup's design of the [Center for Advanced Care in Chicago](#), featuring a physical space that is warm, open, and inviting for hospital patients and staff. [Learn more about Jason](#)



JEFFREY SMILOW

Jeffrey Smilow, PE, FASCE, is executive vice president and managing director of building structures at [WSP USA](#). With nearly 40 years of experience in structural engineering, Jeffrey has an extensive background designing and renovating a wide range of steel and concrete structures. Throughout his career, Jeffrey has worked on many high-profile projects around the world, including supertall residential towers in India; seismic-resistant high-rise office towers in Mexico City; Citi Field, the home of the New York Mets; and World Trade Center Tower 3. He's also played an instrumental role in renovating treasured landmarks such as the famed Plaza Hotel and Grand Central Terminal in New York City. [Learn more about Jeffrey](#)

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BUILDING BIG

Jeffrey Smilow depends on steel and solid teamwork to overcome complex engineering challenges, especially in his beloved New York City.

Engineer Jeffrey Smilow says the flexibility and strength of steel and the ability to modify it can yield better outcomes.



strive

Jeffrey Smilow is used to solving complex engineering challenges, many involving a place that's dear to his heart: New York City. Look no further than his role developing the steel superstructure of 66 Hudson Boulevard, known as The Spiral.

The massive 66-story, 1,005-foot-tall building, which has a total of 2.85 million square feet of space, presented some unique engineering challenges. Smilow, executive vice president and managing director of building structures at WSP USA, and his team depended on steel to help overcome those hurdles.

“When you put together the flexibility and the strength of steel and the ability to modify it, that delivered the better result.”

Jeffrey Smilow

“The spiraling terraces that work their way up the building spiral inward as we rise while the footprint gets smaller and smaller,” he says in his native Brooklyn accent. “And that’s what makes this unique.”

The client also wanted a structure with wide spans so the interior spaces could be more flexible. That’s another reason Smilow opted for steel. “Steel is high strength compared to other materials,” he says. “When you put together the flexibility and the strength of steel and the ability to modify it, that delivered the better result.”

Because of tight deadlines, the steel had to be readily available for the fabricator. Plus, “It had to meet weldability, durability, and ductility requirements so that we wouldn’t have issues with it later on,” he says.

Smilow says there was a significant amount of time saved because his team could benefit from Nucor’s domestic supply—no waiting for overseas shipments at port—plus reliable rolling schedules with a variety of shapes to choose from. “When we begin the design on a new project, one of the early phone calls should be to Nucor so we understand what’s available and when, including rolling schedules, shapes, etc.,” he says. “So we can incorporate it without any second thoughts.”



When he was working on The Spiral office tower in Manhattan’s Hudson Yards, Smilow used steel to help overcome a daunting set of engineering challenges. Image by Binyan Studios.

SAVING AND REBUILDING

Smilow describes The Spiral as the most exciting and unique commercial building his team worked on in recent history. But another project he will never forget is helping rebuild after 9/11.

When the World Trade Center was attacked on Sept. 11, 2001, the buildings collapsed and caused damage to surrounding structures as well. While rescue and recovery operations were underway, the city asked engineers to determine whether the remaining buildings were structurally sound.

Smilow led his company’s participation in those efforts. “We were on-site 24/7 and aiding with the safety-related building issues,” he says.

His role included providing guidance and oversight on whether certain buildings could collapse.

“We were on-site 24/7 and aiding with the safety-related building issues.”

Jeffrey Smilow

His skills were put to the test. “That was a wake-up call,” Smilow says. “What does an engineer know about making a site safe that’s on the verge of collapse? They don’t teach you that at school, so everybody was winging it.” He suddenly had to solve problems no one was prepared for.



Smilow and his team helped create the 1,776-foot One World Trade Center tower, which was built with approximately 45,000 tons of structural steel.

THE IMPORTANCE OF TEAMWORK

Smilow stresses teamwork is key to helping overcome obstacles, including the major challenges he faced after 9/11. He vividly recalls walking around Ground Zero with his colleague Ahmad Rahimian, executive vice president and USA director of building structures at WSP USA. [\[Read more about Rahimian’s distinguished career.\]](#)

“We were in the firehouse very close to Ground Zero,” Smilow says. “Everyone went there to take a rest. The firemen were sleeping on the floor and taking a nap. It was a war zone, but we did everything together.” Smilow values Rahimian as a trusted partner of nearly 40 years. “He’ll call me to ask about something in one of my areas of expertise and vice versa,” he says. “It’s that willingness to work with every engineer and share that knowledge—to teach and learn—that’s special.”

The duo then worked together to rebuild the World Trade Center site, including towers 1, 2 and 3. The site’s tallest building is the 1,776-foot One World Trade Center, which was built with approximately 45,000 tons of structural steel.

Throughout his career, teamwork has played a constant role in Smilow’s success, even as the industry has changed over the years. But he feels having people you can count on is more important than ever, whether it’s trusted colleagues such as Rahimian and Silvian Marcus, the senior partner who hired Smilow nearly 40 years ago, or industry partners such as Nucor.

“It’s that willingness to work with every engineer and share that knowledge—to teach and learn—that’s special.”

Jeffrey Smilow

Having conversations with Nucor at the onset of a project, for example, can save money in the long run because it keeps costs down. Another benefit is having a team of experts keeping you apprised of the latest engineering technology while ensuring all of your materials and scheduling needs are met as quickly as possible.

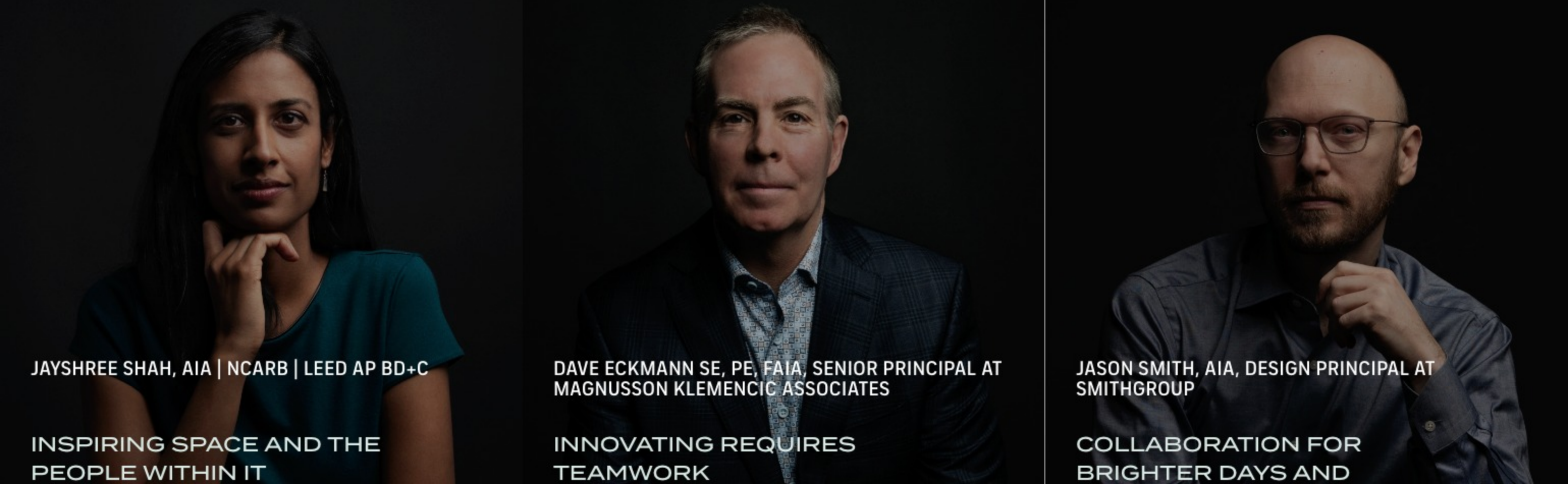
“Teamwork within an engineering business and with trusted partners such as Nucor is essential to the success of any project,” Smilow says. “This is true teamwork.”

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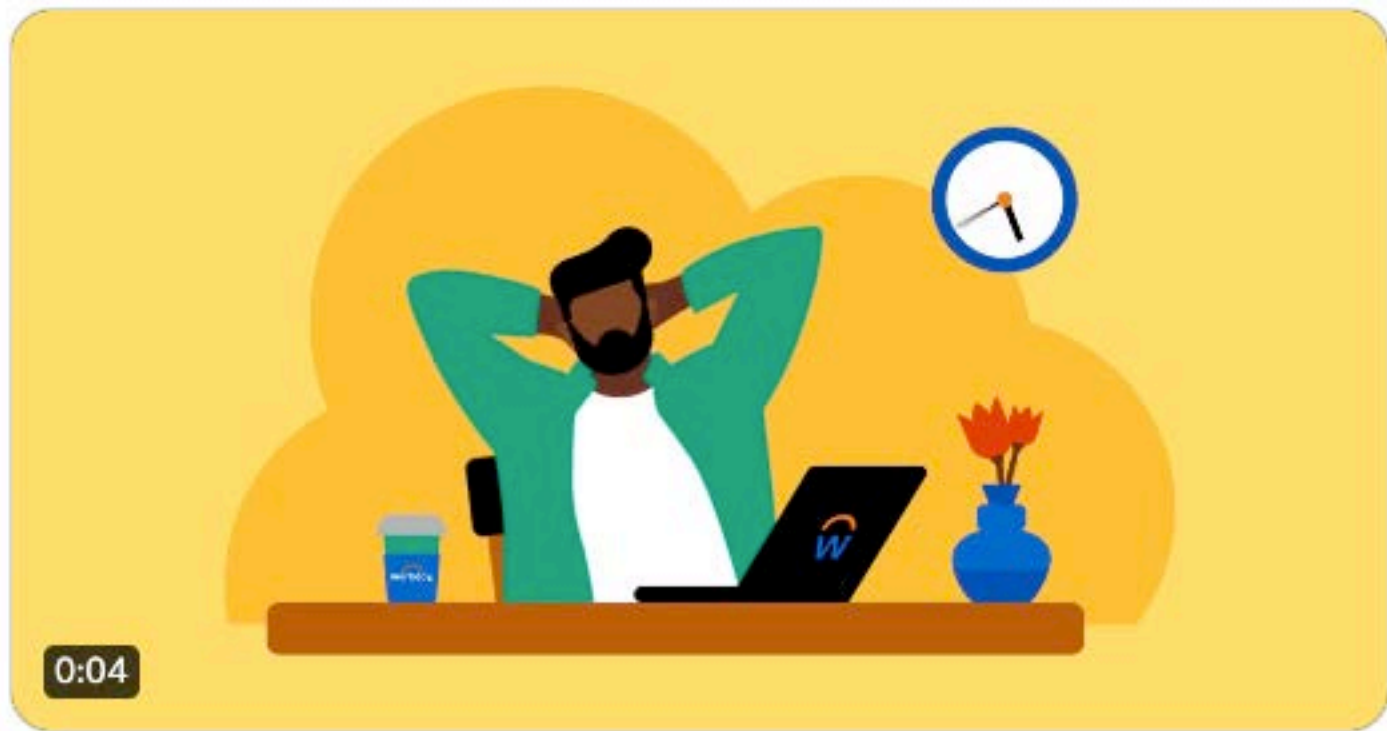
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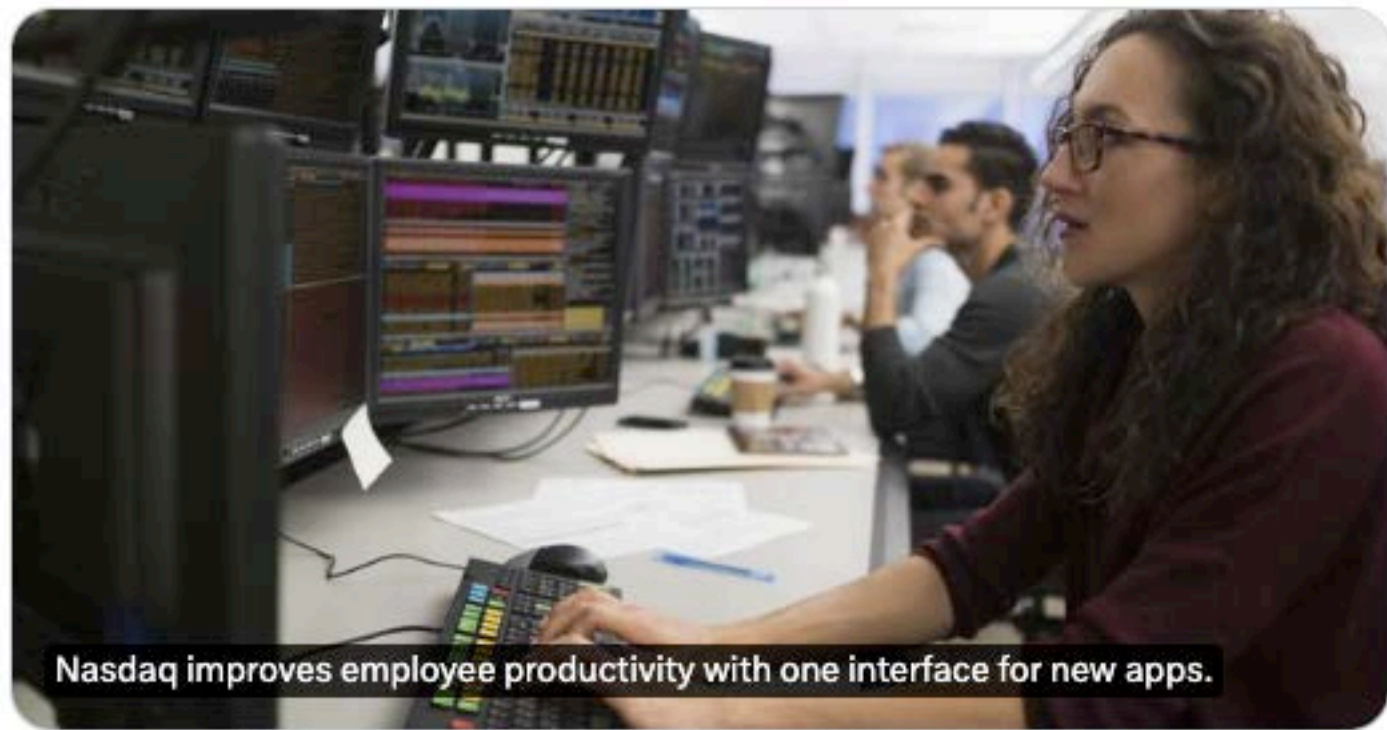




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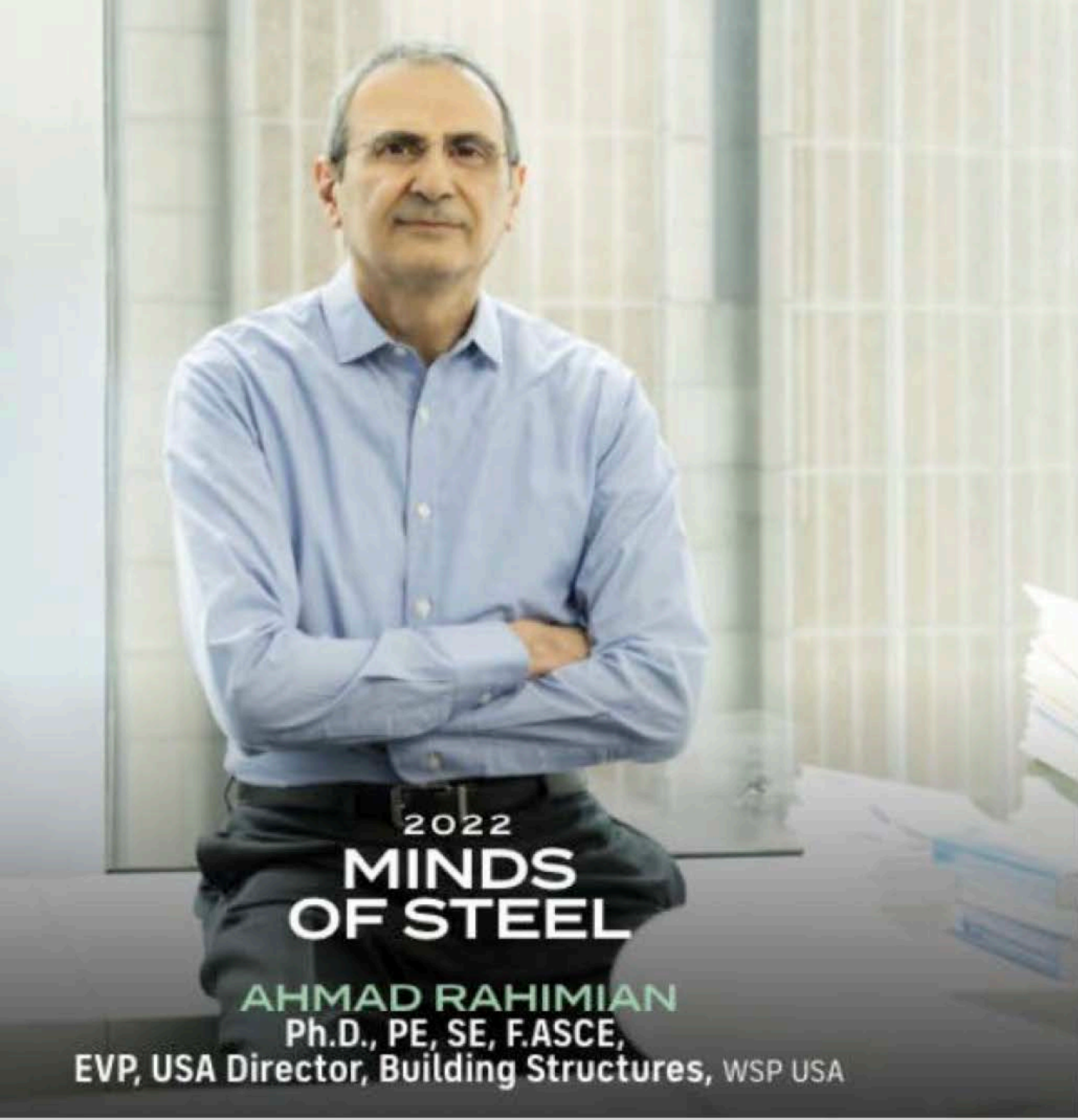


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OVERCOMING SUPPLY CHAIN DISRUPTIONS

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Many employees worked from home during the COVID-19 outbreak. What can be done to make offices more appealing so they'll want to come back?

Architect **Jason Smith, AIA** and engineers **Carol Drucker** and **Jeffrey Smilow**, part of our Minds of Steel, answer questions about what trends they're seeing in the market as companies try to make working in an office environment more appealing: <https://bit.ly/46LFQjV> #architecture #engineering #fabrication #innovation #construction #nucor



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