

VISA



HighBrõws

## WORKAND LIFE CON-NECTIONS

Success comes at a price. Business leaders face difficult decisions regarding demands on their time on daily basis. The responsibility towards their families and their employees makes them carefully consider each minute of their day. We want to know how they like to spend their time out of work, what inspires them and motivates them.

How has the COVID-19 pandemic impacted your professional and personal

(L'G) COVID-19 is something no one expected – neither this becoming a "real" pandemic, nor the impact it would have. I remember hearing the first news from China, thinking – this is terrible, luckily it's far enough from us... And a few weeks (if not days) later we were in the middle of the "COVID situation" as well, everyone being so scared of the unknown.

Suddenly we were forced to work from home, shifting from the face-to-face environment to MS Teams. Last year I also changed jobs, I joined Visa, and joining a new company in the middle of a pandemic situation was quite a new type of experience. I have to say I was lucky since Visa was not completely new for me and I have already known my colleagues, but I can imagine that entering a completely new environment at that time must have been challenging.

The new mantra "stay home & stay safe" hugely impacted all aspects of our lives – not only our work life, but also gathering with friends and family.

But what COVID impacted the most is my greatest hobby – traveling. I love traveling – from my perspective traveling is the best way to spend money – because that way you get to see interesting places, how people live in other countries, you get to know different cultures and I believe you grow as a person, and you also become more thankful for what you have and can appreciate the country you currently live in. We used to travel three to five times a year to different destinations and suddenly I was forced to stay at home for almost two years now. To be honest, COVID is not the only reason - last year my daughter was born, so I most probably would not have traveled that much anyway - but the feeling that you simply cannot (or should not) go wherever you want to is not very encouraging. And I really miss the sea. That's why I believe and hope for all of us, that the situation will get better finally.



Fear is your greatest enemy. And the fear itself is usually worse than anything "bad" that can happen.

ĽUBICA GUBOVÁ



(OH) In these times, almost everyone has lots of changes going on. I suddenly find myself kicked off the hamster wheel and having to rethink many things. In my professional but also personal life, I get to challenge myself with novelty and be innovative. Our company has quickly shifted to online environment and re-designed our education to deliver relevant courses in an attractive online environment as relaxing and effective as if it were live and face to face. It enabled us not only to keep and leverage the current clients but to attract new ones. The pandemic has also shaken up my previous routines. I will be honest, for the past 24 months, I have spent most of my waking hours looking at a screen, giving my lectures online and studying. We are all more aware that nothing really matters when health is lacking, and it encouraged me to move towards healthier habits with more high quality break times.

any positive side effects or opportunities resulting from the present situation? (L'G) I think that the pandemic "forced" us all to look at many things from a different angle. Companies were forced to adapt to the new situation and we've seen the pandemic has had the most dramatic impact on SMEs. Companies have also started looking for new business opportunities and they also understood that digitalization is crucial for survival in these times. On the other hand, the pandemic made us more responsible regarding sustainability. It showed us that what we take for aranted can change "in a second" and it made

Were you able to identify

us think more of the sustainable future.



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OLÍVIA HURBANOVÁ



And a positive side effect for me was that being "at home" all the time suddenly created a need to "get out". So even though you might think the opposite, the pandemic has had a positive impact on my physical health. Since working from home was mandatory and the only exercise I had, in that situation, was walking from the kitchen table to the sink to get a glass of water, with the fridge just by my side :D, I created a new routine - daily walks to achieve 10 000 steps a day. At that time, it also helped me to make a line between work and out-of-office hours because sometimes when you are working from home you end up working 24/7.

This year I also discovered The Conqueror app where you can sign up for different challenges, walk / run / swim ... a specific distance, and receive a medal. I already own three of them, having walked 1160 kilometers this year.

(OH) I personally have become more mindful about my values, asking myself what are the things for which life is worth living. The Covid pandemic clearly shows that we can all be affected and maybe even lose our lives regardless of age, sex, political stance, or socioeconomic status. Focusing on the positives can be challenging, but the positive side does exist.

It pushes us as mankind to set priorities, makes us aware of our own fragility and forces us to rethink the impression of being almighty masters of the world. Another positive aspect on which we should reflect is solidarity. We are reminded daily that we need to place less importance on one's own interests, to overcome our individual selfishness and take into consideration the common good. The present situation can help us to profoundly change our mentality, to understand what life is like for others, for the most vulnerable and overlooked, to rethink the society we would like to live in and understand things from a global perspective.

What is the favorite part of your day and why? (LG) Early mornings and evenings are my favorite parts of the day since these are the moments I have



for myself. In the morning I usually gather my thoughts and prepare myself for what's ahead and in the evening I have time to switch off a bit, usually with a book in my hands.

And in winter and fall I love having afternoon coffee – to hold the cup with both hands and the smell of hot coffee is something that has an uplifting effect on my mind & soul.

(OH) I love evening time, especially nights, when I get finally free from the tough routine. I can do anything without any interruptions. I have no more tasks to do but to read my favorite book or to observe the dark sky and the stars. There's something wonderful and soothing about nights that makes me feel happy and relaxed. I simply love it.

Do you have any habits or routines that help you maintain your work-life balance and work well for uou?

(ĽG) As I have already mentioned – I charge up during my morning and evening moments. As for the routines, since I have a one-year-old daughter, most of them have been dismissed by "the higher power" for now.

(OH) Many people are seeking work-life balance, but this good intended concept is inherently flawed. It creates a false divide between work and life which doesn't actually exist. Work is part of life and we spend a large portion of our life at work. It is fair to say that your job can have a huge impact on your quality of life and your well-being. Instead of building a life where I need to escape or balance my work, my approach is to integrate my work into my life in a healthy way. I always make time for something I love and put what's important and meaningful to me at the center of my world whether it relates to work or free time. I regularly set aside time for activities that I enjoy, such as debating with my loved ones, setting aside a few minutes every day for a relaxing teatime, or dancing, even if I have nowhere to do it, but in my own living room.

What advice would you give to your 20-somethingyear old self? (LG) Fear is your greatest enemy. And the fear To provide you with some bookish inspiration, this section of the Connection magazine features reading tips from various interesting people related to AmCham Slovakia. We have approached them with the following question:

What book has left the greatest impression on you recently and why?



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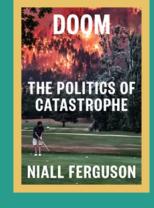


## LAIKA

by Nick Abadzis

I recently read "Laika", by Nick Abadzis. It's a graphic novel that tells the story of Laika, the dog that was famously launched into orbit on the Sputnik II. It is not a business book, but it really reminded me that technological advances should not be made at the expense of our humanity, or the respect for the life of other people and creatures. The temptation

can always be to be very focused on the good that can come from advances, and not always about the possibility for harm, or considerations of wider impact on society. Taking more time to consider that and get it right would serve us better in the long run. It's also a poignant, beautifully written story that I enjoyed very much



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## DOOM: THE POLITICS OF CATASTROPHE

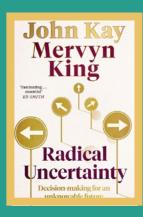
by Niall Ferguson

This is one of the titles I would surely recommend also to Slovak politicians because of its relevance to the current problems Slovakia is facing, such as managing the pandemic situation, population ageing and the related inflation growth, the growth of government expenditures, reform of the education system, or Europe's role in this unstable world.

"Doom: The Politics of Catastrophe" is the latest work of historian Niall Ferguson and its central claim is that "all catastrophes are, in a certain sense, caused by people." Ferguson explains why we're not getting any better at managing crises, more to the contrary.

Catastrophes are not easily foreseeable by default. But still, if a catastrophe strikes, we should be at least a little better prepared than ancient Rome when Vesuvius erupted, or than Europe in the Middle Ages when Black Death was decimating the population. Why isn't it so?

The explanations Ferguson offers may seem surprising to many (the current leaders are not the only cause), as well as his comparison of the current pandemic with the Asian Bird flu in 1957-1958, or a detailed explanation of why the world currently already finds itself in the second Cold War and Europe will be forced to clearly choose which side to join.



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## RADICAL UNCERTAINTY

by John Kay and Mervyn Kinc

I finished reading "Radical Uncertainty" by John Kay and Mervyn King a few weeks ago. You may say, as I work in a company which is used to dealing with risk management, the book was a must-read for me. Yes, maybe true but I can recommend it to everyone who wants to better understand how our decision-making will be influenced by radical uncertainty. The current pandemic and the way governments and individuals react to it is a great example of this radical uncertainty.

that we observe in certain decisions is a result of how we mix our approaches, not always to solve a problem but rather to find a compromise.

The book is questioning our risk management models and how we try to forecast the future with calculating probabilities instead of understanding "what is going on here?" and accepting the real uncertainty which is unquantifiable. The authors distinguish between uncertainty which can be handled based on models and

probabilities and radical uncertainty which is not predictable. They also explain why we think more in resolvable uncertainty which is addressed through calculating the probabilities (e.g. we do not know which number will come once we roll a die but we know our chance to have a 4 is 1:6) and land in the field of "known unknowns" instead of radical uncertainty which has the highest level of ambiguity and belongs to the field of "unknown unknowns".

Kay and King also put a lot of faith in diverse expert teams, which through their collective intelligence and judgment are able to define a new approach in decision-making and bring up the message that "there is wisdom in crowds, but that wisdom is in aggregate of collective rather than average of individual knowledge". In other words, ask the crowd when it is not important (e.g. how many M&Ms are in a bottle filled with M&Ms), then when it is important (e.g. landing an airplane) you are better off to ask experts. By aggregating the experts' knowledge and then averaging it, you have the best chance to take the



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it self is usually worse than anything "bad" that can happen.

Don't be afraid to:

- be alone alone does not mean lonely
- do things you've never done before
- ask... anything you'd like, ask.

Get to know yourself. Like really know yourself.



We have created a culture that prizes and prioritizes individual rights and freedoms but the current pandemic clearly shows that we are only as strong as the weakest part of the system.

OLÍVIA HURBANOVÁ



(OH) Inspired by the Baz Luhrmann song it would be probably this: Don't mess too much with your hair or by the time you're 40 it will look 85, wear sunscreen, get plenty of calcium and don't read beauty magazines, they will only make you feel ualu.

What are the parts of uour work that still excite you and give you motivation? (LG) For all my life I've been lucky that I've worked in the cards & payments segment because it allowed me to be part of the real game-changers like the evolution of cards from magstripe to chips, contactless, mobile payments. For me, there is always something new going on in our world cards are becoming ecological, digital, transformed to other form factors, we

are talking about crypto, NFT...
There is still space to learn something new and you never can get bored – that's what's so exciting for me and what keeps me going.

(OH) My work always reminds me that man is by nature a social animal. We need other people and social connection to keep ourselves healthy and we really have the capacity to help each other or harm each other. We all can have a good impact on others. Mu work allows me to share, explore with others, learn from others, be kind to other people, treat them with dignity and give and receive random unexpected acts of kindness. For me. having a sense of higher meaning and contribution to the common good through education is an excellent way to motivate myself every single day.

If you had to make a career switch, in what other profession can you imagine yourself? (L'G) Since I love books, I used to imagine myself working at a publisher's house, being the one helping new books come to life. Working as a book editor is something I would like to do if I had to choose a different career.

And there is also one more profession I can think of – I can imagine myself as an interior architect. I like everything that goes around interior design and architecture, so I think this is also something I can imagine myself doing.

(OH) Well, I would probably be a primatologist. I am extremely fascinated with monkeys; they are like humans would be if we got rid of social inhibition. I think they are the funniest creatures, they run around naked, kiss each other as we do, scream and jerk off in public and happily steal food from others. I simply love watching them, search for similarities with humans and learn about them.

What book do you gift or recommend the most



often and why?
(L'G) When I give a book as a gift, I usually pick one that will delight the person who receives it. Everyone has a unique taste for reading, so I try hard to make the person happy.





one another. For example, I like "Playing for Pizza" written bu John Grisham. because it makes me want to pack my things and head to Parma straight away, it is so full of Italian positivity and atmosphere. Then I love "Name of the Rose" by Umberto Eco - this is one of my all-time classics. Currently, I'm reading Albert Einstein's biography and it is fascinating, how one person can come up with so many huge ideas just by imagining everything in his head. When speaking of physicists, you would imagine someone making calculations and solving complex equations all the time. And waiting on my bookshelf is a biography of Mike Tyson. I believe that - just as traveling - reading makes uour horizons wider. It allows you to see different angles of life, different personalities, attitudes, and thus gives you space to arow

(OH) Without doubt, it is a book by Stanford Professor Robert Sapolsky "BEHAVE" – a monumental synthesis on the causes of human behavior without oversimplification. Nobody before Sapolsky combined so many interdisciplinary approaches together to form such a nuanced and comprehensive picture about why we do what we do. Sapolsky is a deep thinker and this book challenges

almost everything we believe about our notion of moral and legal responsibility, free will, xenophobia, tribalism, hierarchy, competition

and morality. It is wise, funny, humane, a powerfully humanizing read.



**BEHAVE** by Robert Sapolsky

Can you name three sources you have recently learned from or have inspired you the most (e.g. people, books, websites...)? (LG) One thought from the book "Discover Your Destiny with the Monk Who Sold His Ferrari" by Robin Sharma specifically changed the way I see things - "the only person who will hold you accountable for what you've done with your life at the end is you". Because in the end, most probably, neither your friends and family nor your enemies will be there. Therefore, live your life so that you will not regret not-doing something you truly wanted. Because people usually regret the things they did NOT do, not those they did, and maybe did not turn out the way theu wanted.



I believe
that – just as
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"Outliers" by Malcolm Gladwell. This book takes you behind the scenes of success. It taught me you need to work hard, be ready to adapt to the current situation, and embrace the opportunities that come your way. Malcolm Gladwell In November Outliers

OUTLIERS
by Malcoln
Gladwell

Audrey Hepburn – I admire her for her life resilience, elegant style, kindness, and for being humble despite being a star. I have also visited Morges in Switzerland where she lived, and it perfectly reflects her – being a charming town on the shores of Lake Geneva.

And I also like one quote (I don't know who the source is, but I have it from Kung Fu Panda): "Yesterday is history, tomorrow is a mystery, but today is a gift that's why we call it present."

What is your biggest fear for the generation of your children? What about the biggest hope? (LG) I'm worried they will forget to look around to see how beautiful this world is (because it sometimes happens to me already). And that technology will push out the human side of us, of them. Because it is undeniable that technology and innovations help us improve our lives, but personal contact is the basic principle of humanity.

What I hope most is that they stay human. Because no technology can replace the warmth of a loving hug and the comfort it gives you. And I also hope that they will be able to learn from our history and not repeat the mistakes that had terrible impacts on our civilization.

(OH) I am afraid that the world might not offer kids a decent future because of climate change and nuclear threats. On the other hand, things are changing and progressing rapidly thanks to science, education and technology. We have created a culture that prizes and prioritizes individual rights and freedoms but the current pandemic clearly shows that we are only as strong as the weakest part of the system. We have to realize we are responsible not only for ourselves but for other people too. It is a call for solidarity and humanity - and I hope that the generation of our children will be able to steer the wheel toward a more sustainable and inclusive path.

