

The Magazine

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# Postnoted

The Antidote to Digital Amnesia



Strategic Signal



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Thank you to every thinker, writer, illustrator and supporter who made this edition possible. You'll find their names (and often their models, mental frameworks, and provocations) throughout these pages.

Want to contribute to a future edition?

We'd love to hear from you. Details are on our website: [www.postnoted.com](http://www.postnoted.com)



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Postnoted Magazine | 2nd Edition



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# EDITORIAL: THE SIGNALS EDITION

By Debbie Jenkins

Most people think the problem with modern expertise is noise. Endless posts, podcasts, prompts and “insights” flying around like confetti at a wedding nobody meant to attend.

But noise isn’t the real threat.

**Amnesia is.**

Digital amnesia.

The kind where everything is searchable but nothing is remembered. Where experts publish more than ever, yet become less recognisable.

Where AI summarises everyone into the same grey soup and calls it helpful.

Which is why this edition of **Postnoted** is all about *signals*. The things that cut through forgetting.

Signals are not content.

They’re not hacks, funnels or tactical gymnastics.

They’re artefacts of seriousness.

You know them when you see them:

- a named framework that snaps a problem into focus
- a diagram so crisp you can’t unsee it
- a book that sits on a desk, not a tab
- a case story that reveals the pattern behind the pattern
- a phrase that becomes shorthand inside a company
- a diagnostic that tells the truth faster than a meeting

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These are the things algorithms can scrape but cannot *replace*.  
They're also the things humans trust long after the scroll ends.

Print matters here.

Ink, paper, weight.

An object that refuses to vanish just because you opened another tab.

A countermeasure to digital forgetting.

A reminder that your ideas deserve a life longer than a timeline.

As experts, we don't win by shouting louder.

We win by making our ideas unforgettable.

By creating the assets that survive the summariser.

By giving people something they can hold, return to, pass on and quote without checking their history.

In this issue you'll find essays, models, diagrams and provocations that all point in the same direction:

**If you want to be chosen, you have to be memorable.**

**If you want to be memorable, you need signals, not noise.**

**And if you want your work to last, make something that lasts.**

Welcome to the Signals Edition.

Let's make the things that outlive the feed.

Debbie Jenkins

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# SPOTTING WHEN THINGS ARE ABOUT TO GO WRONG OR RIGHT

by Adam Samuel

## The Arguments That Don't Work

When businesses make things too complicated for reasonably smart people to explain, something has gone wrong. When people argue for special treatment in one case, ask why not for everyone. The answer rarely stacks up.

Never accept the claim that a product should be sold only because "it's how we make money". That is a sign that the business is pushing what suits it, not what the customer needs.

I have a particular hatred for the line "we're taking a known compliance risk". You cannot put a financial value on the damage that risk can do to the company or its clients. Every time I hear it, I know the business has already crossed a line it may never find its way back from.



Adam Samuel has worked for over 30 years around Compliance. Starting with four years in the Ombudsman world handling complaints, he developed a business training, advising, fixing things and writing about Compliance. Adam was originally a lawyer, qualified in both England and the USA.

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## Attitude Beats Accomplishment

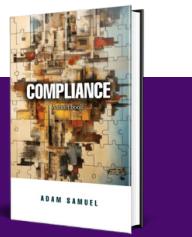
Attitude always speaks loudest. People doing a poor job can still succeed if they recognise the problem and want to learn.

Years ago, a life insurer rejected my offer of training on the pensions review, claiming it was "complying with the SIB Review". Unfortunately, it was under the PIA — different regulator, different rules. I knew then it was heading for trouble. Ignorance mixed with bad attitude is toxic.

Eventually, having been warned of regulatory attention heading its way, senior management realised it needed a proper project manager with leeway to fix things. The team on the ground wanted to learn. It avoided disciplinary action and regulatory scrutiny entirely.

Unfortunately, the same senior management later bought a large firm of financial advisers. It rejected my offer to help with due diligence and bought a major disaster, effectively destroying its own business.

Being prepared to learn, or not, says a great deal about the people you are dealing with. The team leader who skips compliance training rarely lasts; the one who sits next to you and asks questions usually does. The direction of travel tells you far more than their current position.



## When Profit Meets Compliance

A warning sign appears when money enters a conversation about ethics, regulation or legality.

A major bank once hired me to review its payment protection insurance product and proudly told me how profitable it was. I told it that the policy did not comply with “treating customers fairly”. If I mentioned the correct billion figure of its later provisions, it would give away who they were.

When profit becomes the justification for ignoring principle, you can be sure a reckoning will follow. Businesses exist to make money, but once compliance becomes negotiable, the profits rarely last.



## Hiding or Not

People with something to hide usually do. I have seen compliance departments skip their own compliance training — a clear indicator of fear or denial.

By contrast, the head of training at one large institution attended the entire course, joined in the exercises and offered a constructive critique afterwards. He did not know all the answers, but he knew most of the questions. That attitude separates the people who survive scrutiny from those who cause it.

## How You Fall Matters

How a business reacts to failure says more than the failure itself.

One company brought me in to fix what it called a one-off disaster, then told me I was too expensive. When the same management almost wrecked the firm again, the Chairman rehired me. The new CEO turned it around, supported first by a blunt but capable compliance manager and later by a more collaborative one.

Our regular breakfast meetings told me everything I needed to know: this time, the CEO wanted to learn. His shift from “anything goes” to “let us get this right” was the real turnaround. It reminded me that regulators often prefer an independent review — not because it absolves them, but because it shows the business is finally willing to face reality.

## Accept Your Own Fallibility

The first secret to spotting trouble is accepting your own fallibility. We all misjudge people and ideas. Recognising bias helps us see both risk and potential growth.

Judge people by behaviour, not polish. One of my best professional relationships began with a wet handshake — nerves, not weakness. The same man once drove 150 miles through a snowstorm to attend a funeral. Shared values matter far more than social ease.

My radar works best among people unlike myself. Curiosity sharpens perception. Spending time with people whose backgrounds differ widely from yours often makes signals clearer.

## Know Your Stuff

Behind good judgement lies knowledge and skill.

A major UK financial institution was publicly criticised by an independent actuary for weak capital adequacy. The company refused to let him review the business. Six months later it had to raise fresh capital and lost its cherished mutual status — exactly as predicted.

The disasters at Equitable Life, HBOS, Northern Rock and the Co-operative Bank all show the same pattern: management failed to see the risks being taken. Equitable ignored a whistleblower and even silenced an adviser who noticed that its returns did not add up. Northern Rock's board missed that its mortgage-to-deposit gap was twice that of its competitors, leaving it dangerously dependent on reselling loans.

Much of this information was available, but no one looked closely enough. Unless you study, qualify and sometimes fight for access to real data, you will only ever see what others want you to see. Consultants and leaders who invest in their own education and persistence stand a better chance of spotting the cracks before they become collapses.

## The Courage to Call It Out

Experience can make us less judgemental — but also less willing to call out danger. Sometimes you need what I call mad courage: the nerve to say “the emperor has no clothes”. Failing to do so can cost a business its future.

## Final Thought

Spotting when things are about to go wrong or right demands curiosity, humility and courage. The clues are always there — if you are willing to see them, name them and act before they turn into headlines.

**Businesses exist to make money, but once compliance becomes negotiable, the profits rarely last.**

“

A friendly **AI partner**  
and a tired human is the  
perfect factory for  
confident nonsense.

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- A place to think more clearly
- A container for real credibility
- A rejection of the content treadmill

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— Debbie Jenkins, Publisher & Strategic Editor

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Debbie Jenkins, the expert's publisher, helps leading thinkers turn ideas into lasting strategic assets. She is the founder of Postnoted: The Magazine, the author of multiple business books and writes irreverent newsletters from her disaster farm in Spain.

