





Message from the President

## **Take it to the Next Level!**

#### Happy April Everyone!

value in your organization.

Are you Taking It to the Next Level? Do you need help Taking It to the Next Level? Anyone who has been in the training profession for any length of time knows that many of the ways that we conduct learning and performance activities and the tools we used 10 years ago are obsolete. The challenge all of us have in today's hectic world is staying current with changing trends and continually upgrading our skills. This is where ASTD Memphis comes in. We want to help you get to the next level. Being a part of ASTD Memphis is the first step in getting to the next level. Regardless of your role in this profession,

If you attended last month's event with Richard Sites of Allen Interactions, you were provided some information on the development of engaging learning and the different phases of the project. This month John Bachmann will teach us innovative thinking and creative problem solving. You don't want to miss this! Check our website <a href="www.astdmemphis.org">www.astdmemphis.org</a> for upcoming events and professional development opportunities.

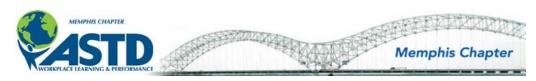
this chapter seeks to provide you with the skills, knowledge and resources you need to deliver

Remember, ASTD will hold its Annual International Conference & Exposition (ICE) in Denver, Colorado from May 6 - 9. To register go to <a href="www.astdconference.org">www.astdconference.org</a> make sure you use **ASTD**Memphis Chapter Code: 4110. Anytime you do business with ASTD, please use the ASTD Memphis Chapter Code. Every purchase you make is cash back to our chapter. Supporting our chapter allows us to do more for you on the local level.

Thank you for your continued support of ASTD Memphis. I look forward to seeing you at one of the many upcoming events. As always, please feel free to contact me if I can be of any service to you.

#### Take It to the Next Level!

Debra M Bennett ASTD Memphis Chapter President





## **Upcoming Events**

# April 10<sup>th</sup> -How to Teach Innovative Thinking and Creative Problem Solving

Date: Tuesday, April 10, 2012

**Presenter:** John Bachmann, Senior Lecturer and Team

Leader Peabody College at Vanderbilt.

**Location:** Holiday Inn – University of Memphis

3700 Central Avenue, Memphis, TN 38111

*Time:* 11:30 a.m. - 1:30 p.m.

John Bachmann is Senior Lecturer and Team Leader for Leadership Theory and Practice in the Leadership, Policy, and Organizations Department of the Peabody College at Vanderbilt. He is an internationally recognized management consultant and educator who has worked with more than 90 organizations in over 35 countries.

In a world of rapid and constant change, it's imperative that we learn to "think" creatively to solve problems, create vision and develop leadership skills. The improvement of innovative thinking and creative problem solving competencies has again become a top priority for training and development professionals. American creativity scores, based on the Torrance creativity test, have been declining while scores in many other parts of the world are increasing. In addition, many are now suggesting that creative problem solving and innovation, like vision, are essential competencies for leaders because of the complex and rapidly changing world in which organizations currently operate. Therefore, this workshop will explain and demonstrate a proven process for teaching people how to be more creative in their thinking. You will be able to add several items to your tool box by working through several exercises, as well as have many others explained.

# May 8<sup>th</sup> – Everyday a Learning Experience - Measuring and Evaluating Training

Date: Tuesday, May 8, 2012 Lt. Colonel Patricia Burnett is the

Presenter: Lt. Colonel Patricia Burnett

Commander and Training Officer for the
Memphis Police Academy. As Training
Commander, she supervises the initial training

Location: Holiday Inn – University of Memphis of police recruits, state mandated in-service training and other supplemental training

programs.

*Time:* 11:30 a.m. - 1:30 p.m.

Police academies are educational institutions that educate and train candidates for police work. In the early 1990's, the Memphis Police Department implemented a Field Training Officer Program as a means of continuing the training of newly commissioned police officers. The Field Training officer program operates by providing a consistent, standardized training environment in which learning and daily evaluation can stimulate and nurture new officers. Successful completion of the program is designed to provide well rounded, highly trained police officers for the City of Memphis who are capable of handling the rigors of policing in a large metropolitan environment.







## **Upcoming Events**



## Take It to the Next Level

Memphis ELWE - Friday Dec 7, 2012

We are forming a committee to begin planning for this year's Employee Learning Week Event and we need your help.

**Who:** Any Memphis Chapter member

**What:** Help us lay out the blueprint for this year's Memphis Employee Learning Week

Event and get the inside scoop of what we're planning. Don't be shy, jump in!

When: Monthly meetings will be held starting in April. These meetings are checkpoints to

determine progress in the planning process, so they shouldn't take long.

Where: Meetings will be held by phone or in a location that is convenient for the committee

members.

Why: Have fun getting other learning professionals in our local chapter and earn Bucks

too!!!

**How:** Get involved by contacting Leonard Cochran today!

Office: 901.374.5698 Cell: 901.605.6231 Email: leonard.cochran@hilton.com









#### Welcome New and Renewal Members

On behalf of the Chapter, we want to express our thanks to the people who either joined or renewed their membership during March 2012.

#### NEW RENEWAL

Charles Jones Education Program Specialist Dept. of Veterans Affairs

**David Huggins** 

Judy Bookman Asst. Director, Corp. Trainer Concern GAP

Lisa Siegler
H.R. Strategic Advisor
FedEx Services

Paula Naumcheff Corporate Business Trainer Jana Markowitz
Principle Consultant-OD & Leadership
Development
The Collective Mind

Jeff Fendley
Director of Training
Merry Maids

Lynn Norfolk Mgr. Sales Training American Home Shield

Stacy Clayton Multimedia Developer Methodist Le Bonheur Healthcare

## **Quote for the Month**

"Fill your mind with thoughts of peace, courage, health and hope."

Dale Carnegie







## Meet one of our Active Members

#### Jon Veazey

Jon Veazey helps clients achieve individual and organizational results through Executive Coaching and Organizational Development (OD) Consulting. As the Principal of Leadership Coaching & Consulting, Jon has dedicated his career to helping his clients achieve success.

With over 20 years of practical, broad-based leadership and consulting experience, Jon has helped many organizations, from sole proprietorships to Fortune 50 companies, achieve their performance goals. His client list includes:

- The Kellogg Company
  - Clients in Five Divisions of the Company
- Terminix International
- U.S. Navy
- Advanced Distributor Products
- Luvata Heat Transfer Solutions
- Paragon National Bank
- St. Francis Hospital
- Colorbök, Inc.



Jon jokes that what his company does is sometimes hard to explain. He says, "I've pretty much given up trying to explain to friends and family what OD is and what a coach does, because the definitions are pretty broad. Now when they ask me about my job, I just say that I help people figure out what it will take to be successful, then help them to do it."

It is more important than ever for companies to focus on financial results, and Jon understands that individual performance is directly related to bottom line profitability. "People are at the heart of everything an organization does. If we can create an organization in which employees are happy with their work environment, proud of the work they do, and respected for the contribution they make, success is almost guaranteed."

Prior to co-founding Leadership Coaching & Consulting, Jon was a Change Management Consultant for a Big Five Consulting firm and a Continuous Improvement Manager for a Fortune 30 company.

Jon holds a BBA from Delta State University and attended the University of Mississippi Graduate School of Journalism.







#### The 2011 ASTD Salary Survey: Learning Pays and It Pays to Learn

Compared with other professional occupations, learning and development specialists are well-compensated. But a gender gap still persists. By Amit B. Mohindra

Learning and development (L&D) professionals are well-compensated relative to many other professional occupations and can enhance their earning power through education and experience, according to data from an ASTD-Institute for Corporate Productivity study of nearly 2,000 U.S. learning professionals. The results were published in ASTD's Learning and Development Industry Salary and Compensation Report, 2011.

To maximize earnings, L&D professionals hang out a shingle as independent consultants or seek employment within the highest-paying industries (technology), companies (large, publicly owned), L&D departments (large and where the senior learning officer reports to the chief talent officer), and areas of expertise (performance consulting).

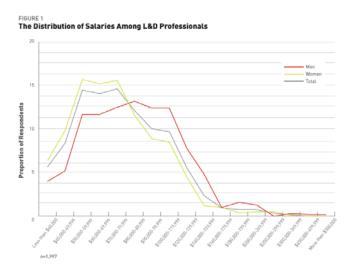
However, the gender salary gap persists, with women continuing to earn less on average than men. The discrepancy is due in large measure to differences between men's and women's levels in the corporate hierarchy, areas of expertise, education, and experience.

#### The big picture

The 2011 median annual base salary for L&D professionals in the United States is between \$70,000 and \$80,000—almost twice the nation's average income. Women outnumber men in the lower salary brackets, and the positions are reversed in the higher salary brackets (Figure 1).

#### **Salary increases**

L&D professionals did well in the past year in terms of salary increases. Sixty-five percent received salary increases between March 2010 and March 2011, and healthy ones, at that, according to data from WorldatWork. However, they were not immune to the recession—4 percent reported salary decreases during the same period (Table 1).



| Table 1. Salary i | ncreases    |                   |
|-------------------|-------------|-------------------|
|                   | U.S. Median | L&D Median        |
| Executives        | 2.7%        | Between 5% and 6% |
| Exempt employees  | 2.7%        | Between 3% and 4% |
| Nonexempt         | 2.7%        | Between 3% and 4% |
|                   |             |                   |

#### **Increasing salaries**

Salaries vary by span of control, experience, education, and area of expertise. L&D professionals can aspire to higher salaries by mapping out a development and career path that takes these parameters into account.

Span of control. Executives, directors, and independent consultants are the highest paid L&D professionals. However, women are underrepresented in these ranks (Table 2).

#### Table 2. Span of Control

Percent at that span of control within each salary level

|                    | Executive | Director | Manager | Supervisor | Team<br>leader | Individual contributor | Independent consultant | University professor<br>or college instructor |
|--------------------|-----------|----------|---------|------------|----------------|------------------------|------------------------|---|
| % of all           | 5%        | 14%      | 21%     | 4%         | 6%             | 42%                    | 6%                     | 2%  |
| % of men           | 6%        | 16%      | 21%     | 4%         | 6%             | 38%                    | 7%                     | 3%  |
| % of women         | 4%        | 14%      | 21%     | 4%         | 6%             | 45%                    | 6%                     | 1%  |
| \$120,000 and over | 57%       | 27%      | 8%      | 4%         | 8%             | 3%                     | 18%                    | 7%  |
| \$90,000-\$119,999 | 13%       | 32%      | 26%     | 23%        | 26%            | 13%                    | 19%                    | 7%  |
| \$70,000-\$89,999  | 15%       | 21%      | 35%     | 27%        | 28%            | 27%                    | 20%                    | 24%   |
| \$50,000-\$69,999  | 10%       | 17%      | 26%     | 35%        | 25%            | 38%                    | 18%                    | 34%   |
| Less than \$50,000 | 5%        | 3%       | 6%      | 10%        | 13%            | 19%                    | 25%                    | 28%   |

n=1,997

Experience. More experience is rewarded with higher salaries on average. There is a bump in salaries after 10 years of experience. Experience truly pays off after more than 20 years, though a smaller proportion of women than men are in this category (Table 3).

#### Table 3. Experience

How long have you been in the training and development, learning, or performance field?

|                    | Less Than 1 Year | 1 to 2 Years | 3 to 5 Years | 6 to 10 Years | 11 to 20 Years | More Than 20 Years |
|--------------------|------------------|--------------|--------------|---------------|----------------|--------------------|
| % of all           | 2%               | 5%           | 14%          | 22%           | 35%            | 22%                |
| % of Men           | 2%               | 3%           | 15%          | 18%           | 34%            | 27%                |
| % of Women         | 2%               | 5%           | 13%          | 24%           | 36%            | 20%                |
| \$120,000 and over | 11%              | 5%           | 4%           | 7%            | 13%            | 17%                |
| \$90,000-\$119,999 | 4%               | 10%          | 17%          | 18%           | 21%            | 25%                |
| \$70,000-\$89,999  | 17%              | 16%          | 20%          | 27%           | 31%            | 28%                |
| \$50,000-\$69,999  | 33%              | 32%          | 35%          | 32%           | 27%            | 23%                |
| Under \$50,000     | 35%              | 36%          | 24%          | 16%           | 9%             | 8%                 |

n=1,997

Education. Salaries increase with increasing levels of education on average. Postgraduate training and degrees make the most difference. Advanced degrees (PhD) boost salaries the most, but once again, a smaller proportion of women have advanced degrees (Table 4).

#### Table 4. Education

What is the highest level of education you have achieved?

|                    | High School<br>Diploma or GED | Some<br>College | Two-Year<br>College<br>Degree | Four-Year<br>College Degree | Some<br>Postgraduate<br>Education | Master's<br>Degree | Advanced<br>Degree |
|--------------------|-------------------------------|-----------------|-------------------------------|-----------------------------|-----------------------------------|--------------------|--------------------|
| % of all           | 1%                            | 7%              | 3%                            | 24%                         | 13%                               | 45%                | 7%                 |
| % of Men           | 1%                            | 6%              | 4%                            | 22%                         | 11%                               | 45%                | 11%                |
| % of Women         | 1%                            | 7%              | 2%                            | 25%                         | 14%                               | 45%                | 6%                 |
| \$120,000 and over | 4%                            | 8%              | 5%                            | 8%                          | 10%                               | 12%                | 27%                |
| \$90,000-\$119,999 | 22%                           | 12%             | 16%                           | 19%                         | 22%                               | 21%                | 20%                |
| \$70,000-\$89,999  | 9%                            | 23%             | 20%                           | 26%                         | 23%                               | 29%                | 28%                |
| \$50,000-\$69,999  | 35%                           | 42%             | 30%                           | 31%                         | 30%                               | 26%                | 16%                |
| Under \$50,000     | 30%                           | 16%             | 29%                           | 16%                         | 15%                               | 11%                | 9%                 |

In addition to formal degrees, L&D professionals pursue a variety of professional certifications. Investment of time, energy, and fees for certifications yield a tangible economic return. Professional certifications increase the likelihood of earning more than \$70,000 and more than \$120,000 by an average of 10 and 12 percentage points, respectively. The most popular certifications are MBTI-related certifications, Professional in Human Resources (PHR), Senior Professional in Human Resources (SPHR), Project Management Professional (PMP), and Certified Professional in Learning and Performance (CPLP) (Table 5).

Table 5. Certification

| spondents |
|-----------|
| 19%       |
| 20%       |
| 34%       |
| 5%        |
| 14%       |
|           |

n=1,997

Area of expertise. The highest-paying areas of expertise are performance consulting and (jointly) change management, organizational development, and organizational effectiveness. Women are underrepresented in all these fields (Table 6).

What is your area of expertise?

|                    | Delivering<br>Training | Instructional<br>Design | Career<br>Development | Coaching | Leadership,<br>Management,<br>Executive Development | Performance<br>Consulting | Change Management/<br>Organizational Development/<br>Organizational Effectiveness | Knowledge<br>Management | Measurement and<br>Evaluation | Human Resource<br>Management | Other Specific HR Area<br>(staffing, selection,<br>compensation, etc.) |
|--------------------|------------------------|-------------------------|-----------------------|----------|---|---------------------------|---|-------------------------|-------------------------------|------------------------------|--|
| % of all           | 28%                    | 29%                     | 3%                    | 2%       | 15%   | 4%                        | 9%  | 4%                      | 2%                            | 3%                           | 1%   |
| % of men           | 29%                    | 24%                     | 2%                    | 2%       | 16%   | 8%                        | 11%   | 3%                      | 2%                            | 3%                           | 1%   |
| % of women         | 28%                    | 32%                     | 3%                    | 2%       | 14%   | 3%                        | 8%  | 4%                      | 3%                            | 3%                           | 2%   |
| \$120,000 or more  | 5%                     | 6%                      | 4%                    | 12%      | 18%   | 23%                       | 26%   | 14%                     | 11%                           | 15%                          | 14%  |
| \$90,000-\$119,999 | 14%                    | 19%                     | 25%                   | 21%      | 23%   | 32%                       | 22%   | 16%                     | 36%                           | 22%                          | 21%  |
| \$70,000-\$89,999  | 22%                    | 32%                     | 27%                   | 21%      | 30%   | 25%                       | 24%   | 32%                     | 30%                           | 24%                          | 17%  |
| \$50,000-\$69,999  | 40%                    | 29%                     | 21%                   | 27%      | 20%   | 16%                       | 19%   | 32%                     | 11%                           | 24%                          | 24%  |
| Less than \$50,000 | 20%                    | 14%                     | 23%                   | 18%      | 9%  | 5%                        | 9%  | 7%                      | 13%                           | 16%                          | 24%  |

n=1,997

#### Industry, organization, and location

Industry. Fourteen industries account for 80 percent of survey respondents (the rest work in 30 distinct industries). Of these, technology and consulting pay the highest salaries; educational services and not-for-profit organizations pay the lowest (Table 7).

Table 7. Industry

|                                  |          |                    |                      |                      | \$90,000 to | \$120,000 |
|----------------------------------|----------|--------------------|----------------------|----------------------|-------------|-----------|
| Industry                         | % of all | Less Than \$50,000 | \$50,000 to \$69,999 | \$70,000 to \$89,999 | \$119,999   | or More   |
| Healthcare and social assistance | 11%      | 13%                | 26%                  | 28%                  | 20%         | 12%       |
| Educational services             | 10%      | 28%                | 34%                  | 25%                  | 8%          | 5%        |
| Banking, financial<br>services   | 10%      | 20%                | 33%                  | 28%                  | 13%         | 7%        |
| Government,<br>nonmilitary       | 9%       | 13%                | 29%                  | 27%                  | 23%         | 8%        |
| Insurance                        | 8%       | 12%                | 28%                  | 34%                  | 19%         | 7%        |
| Manufacturing                    | 6%       | 16%                | 30%                  | 27%                  | 18%         | 9%        |
| Consulting                       | 5%       | 12%                | 20%                  | 18%                  | 23%         | 27%       |
| Other                            | 5%       | 9%                 | 33%                  | 20%                  | 29%         | 10%       |
| Not-for-profit                   | 4%       | 20%                | 37%                  | 27%                  | 15%         | 2%        |
| Energy, utilities                | 4%       | 6%                 | 17%                  | 33%                  | 34%         | 10%       |
| Technology                       | 3%       | 7%                 | 14%                  | 22%                  | 29%         | 28%       |
| Retail trade                     | 3%       | 13%                | 28%                  | 30%                  | 15%         | 13%       |
| Pharmaceuticals                  | 3%       | 10%                | 15%                  | 19%                  | 29%         | 27%       |
| Aerospace<br>and defense         | 2%       | 8%                 | 18%                  | 26%                  | 36%         | 13%       |
| 4.005                            |          |                    |                      |                      |             |           |

n=1,997

Organization type. Public companies pay the highest salaries. Thirty-five percent of L&D professionals in public companies earned more than \$90,000 compared with 28 percent in private companies and 12 percent in government. However, the size of incentive as a proportion of total compensation is highest in private companies.

Organization size. Larger organizations (in terms of revenues or employee head count) pay higher salaries and offer more benefits. At least 40 percent of L&D professionals earn salaries greater than \$90,000 in organizations with more than \$5 billion in revenue or 10,000 employees. Geography. Salaries are highest in the Northeast and lowest in the Midwest (Table 8).

Table 8. Geography

| Region (U.S.) | \$70,000 | \$120,000 |
|---------------|----------|-----------|
| Northeast     | 63%      | 15%       |
| West          | 61%      | 11%       |
| South         | 53%      | 10%       |
| Midwest       | 53%      | 8%        |

#### Pay for performance

Only half of L&D professionals are eligible for a short-term or long-term incentive award. Short-term incentives are more common (45 percent) than long-term incentives (16 percent), which are most prevalent among executives. Incentive pay averaged 13 percent of total cash compensation.





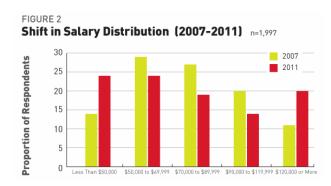
#### **Standard benefits**

L&D professionals receive fairly typical employee healthcare benefits, including health plans, dental plans, vision plans, short- and long-term disability, flexible spending accounts, and employee assistance. Supplementary accident insurance and substance abuse treatment are the least-reported healthcare benefits.

Financial benefits are less prevalent than healthcare benefits, and work-life benefits were even less so. The most frequently reported financial benefits are payroll deduction, 401(k), tuition reimbursement, and life insurance. Among companies that offer a 401(k) match, most match up to 5 percent and a quarter match more than 5 percent. Subsidized transport and financial counseling are the least prevalent financial benefits. Among work-life benefits, paid time off, flexible work schedules, and the ability to work from home are the most prevalent. Paid sabbaticals, child care assistance (either financial or through on-site facilities) are the least prevalent.

#### Conclusion

L&D professionals are relatively well paid relative to the general workforce. However, pay levels have not increased on average since 2007. The median pay has remained between \$70,000 and \$80,000. The extremes of the salary distribution have been compressed so that there are fewer lower-paid and higher-paid L&D professionals than in 2007 (Figure 2).



This does not mean that salary advancement is out of the question. L&D professionals received healthy increases last year, and they can improve their compensation prospects by investing in their own human capital—gaining further education and professional certifications and more experience in the L&D field. Those looking to improve their odds of higher salaries can target higher-paying regions, industries, organizations, and L&D departments.

While the gender salary gap persists, the good news is that much of the gap can be bridged through individual choices on education and organization. That being said, salary discrimination remains endemic to the labor market. According to a recent Catalyst study (<a href="www.career-women.org/pay-gap-women-mba-graduates-mbas-\_id2563.html">www.career-women.org/pay-gap-women-mba-graduates-mbas-\_id2563.html</a>), women MBA grads earn on average \$4,600 less than men in their first jobs out of school, even when accounting for years of prior experience, job level, industry, and parenthood.

As the economic recovery continues and companies refocus their attention from the bottom line to the quality of their human capital stock, the value of L&D professional, and therefore their compensation, will likely rise.





#### Methodology

ASTD and i4cp collaborated to conduct the 2011 Compensation Survey. Fielded in March 2011, it is ASTD's most comprehensive compensation survey covering salary, incentives, and benefits. A total of 2,377 high-level business and human resources professionals whose daily responsibilities fall mainly within the areas of L&D and performance submitted responses. Of these, we focused on the 1,997 respondents who work in U.S. headquarter—based organizations. The survey is composed of 36 questions, covering information on respondents' recent compensation and benefits outcomes as well as information on their individual profiles, organizations, and L&D departments.

The full report, ASTD's Learning and Development Industry Salary and Compensation Report, 2011, is available at the ASTD bookstore, http://store.astd.org. For more information visit ASTD research at /content/research/ or email astdresearch@astd.org

Amit B. Mohindra is director of primary research for the Institute for Corporate Productivity (i4cp); amit.mohindra@i4cp.com.

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If you would like to share with our ASTD Chapter members a good book summary and/or an article, please send us an email to newsletter@astdmemphis.org. Your knowledge and expertise are greatly appreciated.





## You Should Have Been There! - March's Luncheon Summary

## "An Effective Process for Creating e-Learning"

Presented by Richard Sites, Allen Interactions

#### **Review written by Jeff Fendley**

Dr. Richard Sites is the Vice President of Client Services for Allen Interactions based in Tampa, Florida. Since joining the company, he has been actively engaged in the design, development, and implementation of e-learning projects for a range of clients, including Hilton Worldwide, Bloomberg, Nikon, Charles Schwab, Apple, and GE.

The presentation began with a question: How many get excited when assigned an e-learning course? Few raised their hands. For most, e-learning is associated with boring training and is something to endure merely to get credit for completion.

Why is most e-learning ineffective? It starts with the standard development process which uses the linear ADDIE model (Analysis, Design, Development, Implementation, and Evaluation) for instructional design. The components of ADDIE are not the problem; these activities need to be done. The problem is the way in which each component is typically completed which fails to identify opportunities for engagement and powerful instruction that e-learning affords.

Creative and inspiring e-learning requires a different process than ADDIE. Dr. Sites presented five criteria which should be central to any process used for creating e-learning:

- A. The process must be iterative.
- B. The process must support collaboration.
- C. The process must be efficient and effective.
- D. The process must be manageable.
- E. The process needs direction in terms of both philosophy and principles. This fifth point is the most important. The model used for creating e-learning should have a philosophy which is to develop instruction that is meaningful, memorable, and motivational. The principles used to build instruction should include context, challenge, activity, and feedback.

Context is the first element a learner encounters in a lesson; the learner decides if lesson is going to be boring or interesting based on immediate impressions. So start with an activity, rather than objectives, that provides relevancy, pleasure, or even suspense. Include challenge that creates some desire, urgency, or willingness to perform. For example, keep learners involved by providing a high level of risk in a gaming activity with some possibility of failure while making sure success is possible. Activity must be more than reading, listening, pointing and pressing keys. People tend to remember what they do more than what they read or hear. It is important to design activities that get learners doing relevant things such as in a simulation. Finally, feedback





## You Should Have Been There! - March's Luncheon Summary

is the wide range of messages and information given back to the learner in response to some user action. It is more than assessing a user's response as correct or incorrect. **Feedback** is the best opportunity for communicating content to a user after the user has been placed in a meaningful **context**, presented with relevant **challenge**, and performed an **activity** intended to meet that challenge.

Dr. Sites closed his presentation by sharing the SAVVY model developed by Allen Interactions. This iterative process is focused on creating stimulating instructional interactivity using the potential of e-learning to engage learners in unique ways. By developing meaningful activities, e-learning can be created that captures the minds and holds the attention of learners.

# The Savvy Process: Successive Approximation

