

Jim "The Rookie" Morris:

If we're not in motion and we're not moving, then we're sitting still. And if people go, "I'm doing this and I'm not going to make a mistake," well, if you're not making mistakes, you're not trying.

James Robert Lay:

Greetings and hello. I am James Robert Lay and welcome to the 188th episode of the Banking on Digital Growth podcast. Today's episode is part of the Exponential Insights series, and I'm excited to welcome Jim "The Rookie" Morris to the show. Jim is a testament to the power of dreams and the capacity of aspirational vision to inspire and to transform. And I look forward to sharing some of his story and the lessons he's learned along the way from transforming as a 35-year-old high school teacher and coach in Big Lake, Texas, to be the flame-throwing relief pitcher for the Tampa Bay Devil Rays and Los Angeles Dodgers.

James Robert Lay:

Now, Jim's story has been captured and wonderfully shared, wonderfully told, in the 2002 critically-acclaimed box office smash hit *The Rookie* that starred Dennis Quaid, but today we're going to dive deeper. We're to dive deeper into the lessons he's learned along the way; the lessons of transformative growth, and how these lessons can be applied to financial brands and fintech marketing, sales and leadership teams who are all working to maximize their future digital growth potential. Welcome to the show, Jim. It is so good to share time with you today.

Jim "The Rookie" Morris:

Thanks, James. Glad to be here.

James Robert Lay:

For those that don't know your story, and we're going to get into this in just a little bit, but I always like to start off on a positive note. So what is good for you right now, personally or professionally? It is always your pick to get started on the show.

Jim "The Rookie" Morris:

Faith's good right now. Family's great right now. And we're getting back on the road and so starting to see small glimmers of happiness start to return to people. It's been a long time.

James Robert Lay:

It has been. And just like you, I'm getting back on the road again as well. And it is good to get back in person, it is good to see people in real life, but it is also good to take some of what we've learned from this COVID experience and be able to apply those lessons going forward so that we can be even better. We can be even better individuals. We can be better as families. We can be better as teams. We can be better as organizations, and ultimately as financial brands, which is what we're doing here and why we do this podcast here, to really educate and empower financial brand leaders to help guide others in their community beyond financial stress towards bigger, better, brighter futures.

James Robert Lay:

For those that don't know your story, and I highly recommend they read it, they read *The Oldest Rookie*, or if they're not into reading, they can watch the movie. But for some just brief context today, can we hop in the time DeLorean of your mind, go back in time a little bit, set the stage, just give us the high level summary of the journey that you have been on, that you have taken over the years. Because it is the hero's journey, I think, if you will. What has that been at a high level?

Jim "The Rookie" Morris:

When I was born, I was never supposed to play on grass or play outdoors. And because of my father's military career, we moved a lot. And in moving, one way I found I could make friends was by being an athlete. The harder you throw the more friends you have, you don't have to say anything. And so introverted kid, we moved everywhere, father physically and verbally abusive, and sports kind of became me. In between those white lines, I could be the kid I was supposed to be. And so I gravitated towards every sport I possibly could. And the baseball came out on top. And there are a lot of reasons why. And I just love the team aspect of it. Everybody's got to be a master of their own position and yet be able to work workmanship in with everybody else to form a great team. And I think it's awesome.

Jim "The Rookie" Morris:

And so when I tried to make it early in my life and I never made it out of Class A ball, I was my own worst enemy at that time. When you're 18, 19, you know everything and yet you know nothing at all. That was me. And I told all my friends "I'll be in the big leagues in six months, watch out." Well, five and a half years, six surgeries later, I'm back in a college classroom. And I thought, "If I can't play the game I love, maybe I can teach it." And so I worked towards getting my teaching degree, eventually finding myself out in West Texas, coaching Reagan County High School in Big Lake. And just for everybody's information, no lake in Big Lake. And I inherited a team of... Eight kids showed up.

Jim "The Rookie" Morris:

And for people who are listening who know nothing about baseball, eight is not enough. And so I had offered a free A in my science class to anybody who'd come out. And two takers, they made straight A's and they couldn't play baseball, but that gave us 10 kids. And one of the things I'd like to stress to your audience, baseball means a lot to me. And when you find something that you're really good at, like you, James, we want to gravitate towards that and teach other people as much as we can about what we think we know. And when you do that, you always come against other people who are smart and in return they'll help you. And then we grow. And I had no idea that it would take a group of 16 and 17-year old kids to get me back on a ball field. 28 years old. Surgery in which the doctor said, "You'll never ever pitch again."

Jim "The Rookie" Morris:

So move up seven years later, these kids go, "Hey, if we win, you try out." Well, they won and I went to a tryout. And nobody would even play catch with me. I was a crazy old dude with his three kids. And so everybody signs up. I go up and I sign up and he goes, "You're going to throw last. Everybody's here for serious business." And before I get done, there are people he's telling to get a bat and get in the box against me and hit and nobody wants to get in. And I find out I'm throwing 98. And when I was young and supposed to be talented, I threw 88. And then six surgeries later, you're out of baseball and everything else.

Jim "The Rookie" Morris:

You're not in baseball shape. Come back, throw a 98 to 102. I mean, just mind-boggling if people will sit and think about that, because I've had so many people go "Well, what did you do to get back in shape?" I ate the homemade tortillas at [inaudible 00:06:56] before I got on the bus. I wasn't trying to get in baseball shape, it was just a bet. I will go embarrass myself if it helps these kids play better.

James Robert Lay:

Yes.

Jim "The Rookie" Morris:

And we challenged each other and all of us came out better on the other side. Three months after that try out, I'm in the big leagues, all because of a group of teenagers.

James Robert Lay:

I think there's so many lessons to unpack here. And one that's just bubbling up to the top of my mind is in life, I often say that sometimes you are the student, other times you are the teacher. And in your case, sometimes you are the player, other times you're the teacher, other times you're the coach. But either way, there are always lessons to be learned from every single one of these experiences. And if we think about story and narrative, this story is almost like the archetype of voyage and return. And thinking about your own journey of growth and this idea of sometimes being the student, the player, or the coach, or the teacher, there's always lessons to be learned. What maybe is one of the greatest lessons that you have learned along the way that has inspired you to continue forward, even in some of the most challenging and hardest times of your journey?

Jim "The Rookie" Morris:

I think realizing that hard times are going to come and go. Life is not all easy and it's not it all hard, it's what we make out of it. I've learned about perseverance and I've learned about overcoming. Because there are a lot of things you know, because you've read most of the book. There are a lot of things that happened to me and nobody has an idea about, except for my wife and my kids and then a few close friends. And then to find out what I have been through, everybody's like, "You're kidding me." And to the point, chronic illness, I think, affects everybody. Every family is affected by a chronic illness somewhere. Every family is battling someone's addiction and just complete medical problems and relying on alcohol and the pharmaceutical company to keep you in business.

Jim "The Rookie" Morris:

We find out what we're made of when we get ground up. And I've had a lot of lessons in my life that have taught me this is just one more thing. Let's just get up, get busy again, and get after it. My grandfather said, he goes, "If you dig ditches or you're the president, if you're going to do something, number one, enjoy it." He said, "If you're not enjoying it, find something else to do. And number two, do it the very best you can every single opportunity you can. Because it's not what you say, it's what you do that people are going to listen to."

James Robert Lay:

Yes. Yeah. Do it the best. Be the best. One of my coaches, coach Carlisle, who passed away way too young, he really left imparted wisdom on my life. And it was four simple words: Do the right thing. And when it comes to doing the right thing, sometimes that is much harder, it's not always easy to do the right thing. And I know when it comes to what we're experiencing right now in a lot of different areas, particularly in banking, there's a lot of change that's going on. And I do hear there are leaders out there who are like, "Ah, I'm going to put off making some of these changes because I don't want to make a commitment, I don't want to rock the boat." But what I'm really hearing them say, and they're not saying this, but what I see in their eyes is hopelessness. And when you entered into the major leagues in your story, what role does hope play in really journeying towards a bigger future than where we're at here in the present moment?

Jim "The Rookie" Morris:

A lot of people say hope, and in the secular world that's great. For me and mine, I don't try to talk anybody into my faith, but because of my grandparents, I've got great faith. And I've had to draw on that because it's about things we don't see yet because we don't know. And so you have to have faith in

we're going to be okay, we're going to make the best plan, we're going to surround ourselves with the best people. And we're going to go from point A to point Z and we're going to do what we have to, to overcome all this. And there are a lot of people who just want to be angry and upset right now, and that's not going to get the job done.

James Robert Lay:

Yes. And it's that anger, it's those negative emotions that often can be the anchor that holds us down to where we're at. And you talked about surrounding yourself with the best people, Jim, he often spoke about you're the average of the five people you associate with most. And Dr. Benjamin Hardy, who's come on the podcast, wrote a really great book called Willpower Doesn't Work. And he spoke about how environment shapes kind of where we're at. And really, if we're wanting to make a change, if we're wanting to transform, sometimes we have to transform our environment. In your book you wrote "To attract dream makers, you have to be a dream maker." What do you mean by this? Because this is, I think, a really key lesson here when we're thinking about guiding people towards something beyond where they're at today.

Jim "The Rookie" Morris:

My definition of dream makers is people who want to see you succeed for no other reason than they want to see you succeed. And so if you surround yourself with people as smart or smarter than you, because we all have different talents. Not everybody can be a singer and not everybody can be an orator, but together we can make beautiful music. We just have to know where we fit in and that dream is what it is. If I had not been fortunate enough to be born in this country, I don't know what my dream would've been. But from the age of five in this country, I wanted to be a baseball player. And doing it the very best you can with the very best people around you. And I tell audiences everywhere that dream killers come in all shapes and forms, even those people who are supposed to be on your side; a family member, a person in office or assistance, they're there to help you.

Jim "The Rookie" Morris:

Like my guidance counselor in high school. "You're too stupid to go to college. You can't do this. You're not smart enough. You're not good enough. Why do you even try?" All those things are dream killer tactics, because they've either failed at doing something or they're too afraid to try. And for those people, you need to get them far away from you because there is no "try to do," we're "going to do." And a lot of times we give up when the finish line is around a little bitty corner that we didn't even know was a corner, but we were closer than we thought and we just walked away. We can't give up.

James Robert Lay:

I like what you said about wanting other people to succeed for no other reason than just wanting them to succeed. We talked about hope, and then you talked about faith. This is where faith, hope and love all connect and play together because love, looking at that, it's not just a feeling or an emotion. We can look at some of the ancient writing. St. Thomas Aquinas, for example, wrote "Love is to will the good of another person." We want them to succeed for no other reason than just wanting them to succeed.

James Robert Lay:

And sometimes that requires change, that requires transformation, trying something new that we haven't done before. And many times we're going to fail along the way. And I know within banking, within financial services, failure is often viewed as a negative thing and negative consequences are often tied and associated with failure. But failure can, back to the start of our conversation, really be one of life's greatest teachers if we allow for it. Thinking about your own journey, what has been a failure that was tough to accept at the time, but then was really a transformative experience that became a teacher?

Jim "The Rookie" Morris:

The biggest lesson in my life was 1993. And led the country in punting for two years, 85% of my kickoffs were through the back of the end zone, no returns. And every team came through town going, "Great punt, great punt, great punt. We're going to be talking about you. We want you." And then the draft in '93 comes and goes and I don't get drafted and I'm absolutely crushed. I'm like, "They told me it didn't matter how old I was. I was 28 when I led the country and the nation." 28 years old, man. George Blanda kicked till he was 150. I mean, I could have kicked forever. And what it came down to was that was '93. In 2003, 20 years later, I go to Corpus to do a speech and the Hispanic Chamber of Commerce, there's Reid Ryan, who's there to tell everybody I'm bringing a minor league team to Corpus Christi.

Jim "The Rookie" Morris:

And there's me and there's one other Caucasian guy in the room. It's the Hispanic Chamber of Commerce. And so after the speech, that third person comes up to me, he goes, "Do you remember me?" And I said, "Sir, I met a lot of people." He goes, "I was your football agent when you're at Angelo State." And I said, "Yeah," I said, "Man, you look great." He lost like 150 pounds. And I thought, you look fantastic. I said, "Still working with your daughter?" He goes, "I sure do. And when we heard you were coming to town, we came here to ask you one question. We got your game films out and watched all of them again. And what I'm here to ask you is, in 1993, when the Steelers were going to draft you in the second round why'd you not call back?"

Jim "The Rookie" Morris:

And I was devastated again, I was furious. And I said, "Yeah, we called. And the only number we had was my now ex-wife at work and you had 20 minutes to call back and you didn't." And so forever, for those 20 years, man, there was a hole in me going "I could have been." Everybody wanted me. I mean, punters don't average five three hang time.

James Robert Lay:

It's that pain, right? It's hard to process, but it's through that that sometimes it opens up new possibilities that we just weren't aware of. We just didn't have that awareness or that clarity at the time, but then looking back, it's like, ah, I get it. And you mentioned physical pain and addiction. Physical pain, you mentioned the age of 28. I was diagnosed with an autoimmune disease called ankylosing spondylitis. And that sent me down. And it was right at the time my business was turning 10 years old. I started my business whenever I was a freshman, sophomore in college.

James Robert Lay:

And we were growing, I had been married four years, we had just gotten pregnant. But I was in extreme amounts of pain and I didn't know why. And it's almost like the pain kind of crept in slowly over time to where you learn to live with it. But I reached to the point, my wife was like, "You need to go to the doctor and get this checked out." So I went, I was driving across the Texas-Louisiana border to go visit a credit union in Louisiana. And it was early January. And the doctor called, he said, "You have ankylosing spondylitis." I said, "What's that?" "It's an autoimmune disease that attacks your joints and your spine." And I said, "Well, what do we do?" He said, "We'll get you in touch with a rheumatologist." And it was almost like I didn't want to believe it at the time, and so I started to push it off in my mind, I didn't accept it. Because I'm like, I'm 28. I'm just hitting my prime.

James Robert Lay:

Life's about to get really good. The business is growing, family is growing. And then depression just came in and it just sunk me. Four years: depression, addiction struggles, man. And it was tough. And you flip

that around because there is the pain of change. And you have a chapter titled Journey Through Pain, and I love how you opened up this chapter, because you address purpose. Because I believe it is through purpose that we can start to see beyond the present moment, to see beyond the pain, to see beyond the struggle. And I'm curious to get your take on this. What role has purpose played in your own journey here to journey beyond the pain sometimes that we do feel in the present, and we have to admit that pain sometimes?

Jim "The Rookie" Morris:

For me, that journey started with me in 2001 with the Dodgers. And I'm out at Chavez Ravine in LA, pitching during the week, lifting, running, hitting. And in five days, literally five days, I drive across the country, see my kids, go to Florida where they still had spring training. And all of a sudden I'm afraid to play catch, and I'm afraid the ball's going to hit me in the mouth. If I throw a ball up there, who's going to hit it like Stanton back at me 120, I can't get out of the way? I couldn't bunt. But I taught my high school kids that their entire time there; this is how we catch the ball with the bat. And all of a sudden I couldn't do any of it, in five days. And so I blamed my arm, but basically I quit and I went home.

Jim "The Rookie" Morris:

And we're filming the movie and so I kind of put it at the back of my mind. But over the next 10 years I had like 40 surgeries. And you keep having all these nerve problems, nerve issues. Well, it took us another three years to get the Parkinson's diagnosis. And then when we got it, we were like, well, that makes sense. Because by now I can't even travel by myself. I can't button my dress shirts, I can't tie my... Going up or down stairs is horrendous because my leg shakes so bad I'm afraid I'm just going to fall down. Through that journey, and sort of like pain, but for me it's always been one more thing to overcome.

Jim "The Rookie" Morris:

If I overcame my father, and I overcame my high school football coach trying to kill my baseball dream, and I overcame some of the people along the way who tried to trip me up or stop me, I don't get up and keep fighting through this, I think everything that we go through in our lives build us up for a moment we're going to have to do something that not even we thought we could do. And when that happens, we can look back and go "I was capable of a lot more than what I was given."

James Robert Lay:

Yes.

Jim "The Rookie" Morris:

We just have to take advantage of the time we've been given. Nobody's guaranteed anything, so why not be the very best you can all the time? If I want someone to be nice to me, or be nice to my wife, I'm going to be nice to them to give them an example of how to be. Just like my grandfather did, who had a menswear store in Brownwood. And I lived with them for three years in high school. And I learned more from him, watching him, than I did from listening to him. And he taught me great lessons talking to me, but the way he talked to every single person, whether you were in a straw hat and jeans or you were in a \$1,000 suit at the time, you had his hundred percent attention. He goes, "The most important person at any given time is that person standing in front of me right now, because they want my attention." And that's how he treated everybody.

James Robert Lay:

Mentioning your grandfather, you wrote in the book, I mentioned those four words from my coach, do the right thing. And it's funny because you talk about overcoming struggles and rising to go beyond even

what you think that you're capable of. I remember my eighth grade basketball coach, he said, "You're never going to play varsity ball." And I said, "Watch this," in my mind. That day, I knew. Became varsity captain, got recruited by a couple of D3 schools, D2 schools. But I was like, you know what? At that point I'd achieved what I wanted to achieve. And then it was on to the next thing.

James Robert Lay:

And then I started the business. But it's that same drive that you start back then and you bring that forward into today. And mentioning your grandfather, because I remember you wrote, it was the time that people had the three button-up vests under the jacket under the blazer. And your grandfather would say these four simple words to you, "Remember who you are." Why are these words so important for each one of us to remember? Because like you said, life is not guaranteed. Memento mori is one of my models for myself, "Remember your death," but why is it important to remember who we are?

Jim "The Rookie" Morris:

Now, the best thing I can explain was how I taught my high school kids later on. You have that jersey on your back, it has the school colors. So you represent yourself, but you also represent this team. And you represent this school, and you're a representative of your parents and you're a representative of this state and you're a representative of baseball, even, because baseball's had a long history in this country. You represent a whole lot more than what you think you do. And remember this, there's always somebody watching. And he taught me that and I was able to teach kids that for several years. And I appreciate that because it's a message that our kids definitely need right now. Not only them, I think, adults need it too.

James Robert Lay:

I agree. And it's one of the things that I teach financial brands when it comes to marketing and sales. One of the greatest marketing assets at their disposal is their employees, right? We're individuals, but we're a part of a bigger team than ourselves, and people are watching. And that's why it's so important that we take this idea, we take this mindset into our everyday lives, personally and professionally. That's what I call exponential growth. Exponential growth is when you're growing personally and you're growing professionally at the same exact time. But sometimes, to take this full circle and as we start to wrap up, Jim, we do get stuck.

James Robert Lay:

We get stuck by limiting beliefs, but we're not defined by our past. It's clear in your own story, in the journey that you've taken along the way, what would you recommend to the dear listener who is like, "I want to do something more than what I'm doing today. I'm driven by a purpose, but there's something holding me back." How do we break free from the past to write a new chapter, to write a new story that's even bigger than today?

Jim "The Rookie" Morris:

I think everything comes in time. And you got to remember this, James, if you have this great idea and this great concept and this great dream that, "Oh, I've just given up because I've made an excuse here. I got married. I had kids. I have a job now. I've got to feed my dog at 4:00," all these excuses are just ways to keep you from going after what you want. I never will count myself short again in my life because of those kids. And so when my agent goes, "Okay, now you've played major league baseball. Now you're going to be a motivational speaker," all right.

Jim "The Rookie" Morris:

And then I did it and I found out I loved it. I never would've known that teaching a group of kids in West Texas, 30 kids at a time, and coaching baseball, I never would've found that out. But because I didn't get that call for football, I'm married to who I'm married to and my kids got to grow up in a loving home. Because of those kids in West Texas, they pushed me into an area where I was highly uncomfortable. And if we're not in motion and we're not moving, then we're sitting still. And if people go, "I'm doing this and I'm not going to make a mistake," well, if you're not making mistakes, you're not trying.

James Robert Lay:
Right.

Jim "The Rookie" Morris:
Because you only have to succeed one time, but there's going to be failures. And I just kept telling those kids that. And then the more I told them how good they were, they told me how good I was. And those kids are now older than what I was when I made the bet. And so it's great to watch them grow up with their families and they're still a part of my life. But I learned that from teenagers at the age of 35, not to ever give up.

James Robert Lay:
Yes. Yes. And it's so easy to give up, to go off course, to get stuck in what I call the cave of complacency. But it takes courage, it takes commitment to keep coming out of that cave day in and day out. And I want to get real practical as we wrap up because there's so much change, there's so much transformation happening in banking that it is easy to want to go into the cave. What can the dear listener do? They're a leader, they're in marketing, they're in sales. To keep coming out of that cave every single day with courage, with confidence, what's one small practical step? Because all transformation that leads to future growth begins with a simple step. Maybe it's even a bet that can open up a future of possibilities that we never knew before. But what is something small that they can commit to take on their own journey of growth?

Jim "The Rookie" Morris:
I think one of the biggest lessons I've learned is always forging relationships and nurturing them. Because back to an example, my grandfather and what he didn't say but what I watched, was I watched him wait on this lady in overalls and a straw hat and boots. And she had poop on her boots, let's just be honest. And nobody else in his store wanted to wait on this lady. She's a farmer, she didn't have any money. And he saw this and he went up and he treated her like she should be treated. And before she left that store, she bought 15 suits for every male in her family, all because of how she was treated. He goes, "I'm not trying to sell clothes here. I'm trying to sell myself. And if I can sell myself to somebody, then they're going to trust me and they're going to keep coming back."

James Robert Lay:
I think that idea of trust is so key. It's so critical, now more than ever before. And even in Banking on Digital Growth, I write that trust bridges the gap in the pyramid of human relationships. It's the foundation of every relationship is help me when I have a need, not when you, bank or credit union, you have a need, but when I have a need. Your grandfather's story right here is a great example of that. At the pinnacle of the pyramid of human relationships, and this is something, this was a model my wife and I developed through marriage preparation that we do, at the pinnacle is love. And there are different levels of love, but in the context of marketing and sales, we look at love as just making a commitment. In the case of your grandfather, she committed to purchase these 15 suits.

James Robert Lay:

But to bridge the gap between respect and love, it's the word that you said: it's trust. And trust is built on two things. It's what you say and it's what you do. Trust is the currency that we trade on. And it can take weeks, it can take months, it can take years to make enough deposits for someone to make a decision to make that commitment. And then it can take minutes to deplete that trust fund, if you will, quote unquote, and we lose it all. So, Jim, thank you. This has been a fantastic, it's been a wonderful conversation. For the dear listener wanting to dive a little bit deeper into your story, I mentioned your first book, to open up, *The Oldest Rookie*, but then you also have *Dream Makers: Surround Yourself with the Best to Be Your Best*. Where could the dear listener find this book and continue to learn from you?

Jim "The Rookie" Morris:

From our website, jimtherookiemorris.com, or amazon.com. They've got it too, and they probably get it there a little quicker, but they don't sign it.

James Robert Lay:

Yeah. Get the book, learn from Jim, and surround yourself to be the very best. Jim, thank you so much for joining me on another episode of *Banking on Digital Growth*. This has been wonderful.

Jim "The Rookie" Morris:

Thanks, James.

James Robert Lay:

As always, and until next time, be well, do good and make your bed.