

Audrey Cannata:

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James Robert Lay:

Greetings, and hello. I am James Robert Lay, and welcome to episode 236 of the Banking on Digital Growth podcast. Today's episode is part of the Behind the Cover series where today we are going to be taking you, the dear listener, behind the cover of Eat That Frog by Brian Tracy.

Joining me for today's conversation is Audrey Cannata, operations lead here at the Digital Growth Institute, and a fellow reader who will provide some perspective around why we must all eat that frog through the lens of our daily TEA framework. And our daily TEA framework ask three very important, transformative questions, empowering you to maximize your future growth potential as you maximize your time, energy, and attention. Welcome to the show, Audrey. It is always good to go behind the cover with you.

Audrey Cannata:

Thank you James Robert. So happy to be back.

James Robert Lay:

Before we get into talking about Eat That Frog, which I'll give the subtitle on this in just a bit, but before we get there, what is good for you right now? What's going well personally, professionally? It's always your pick to get started.

Audrey Cannata:

Well, personally, as you know this, I'm a little bit of a football fan and so this time of year is always fun and exciting, and so my Sundays are just a little bit livelier than normal. And professionally, just yesterday, as a matter of fact, I wrapped up my final class for the Challenger Sales training, which is based off of the Challenger Sale by Matthew Dixon and Brent Adamson.

James Robert Lay:

Well, maybe that's another book that we need to come back to and go behind the cover together going forward into the future. But for today, let's get into Eat That Frog by Brian Tracy. 21 Great Ways to stop procrastinating and get more done in less time. Now, this is a book that I found to be very helpful for me personally, and then also I gifted to you, and it has made a tremendous impact on both your personal and professional life.

If you think about the world that we live in, this digital world, this age of AI, the promise that technology was going to cure all of our Ls, it seems like we are more busy now than ever before. And I think what Brian shares in this book is timeless wisdom. These are mindsets, these are habits, these are hacks that really can transform the way that we just see, think, feel, and do in both our personal and professional lives.

Now, I know we're not going to have time to get into all 21 of these principles that he shares, but before we talk through a couple of them, let's get the backstory here. What's the idea of Eat That Frog? I think the title of the book is very intriguing to begin with in the first place.

Audrey Cannata:

It's definitely intriguing. One of the things that Brian Tracy says is just reminds us that there will never be enough time to do everything on our to-do list. And he notes that successful people, they don't try to do everything. What they do differently is they learn to focus on the most important tasks, they learn how to get those done. People who are doing better than you are not necessarily better than you, they're just doing things differently. And so he reminds us that what others have learned to do we can do as well, we can learn those habits.

And the backstory behind the frog, which is very interesting, there was an old saying that said, "If the first thing you do each morning is eat a live frog, you'll have the satisfaction of knowing you're done with the worst thing you'll have to do all day." Eating a frog is a metaphor for tackling the most important thing or task you have on your to-do list, but also considering that important task is probably the one that's going to have the greatest impact on your life.

James Robert Lay:

Yeah, and that old quote comes from another author, Mark Twain. And if I think about the essence that we're never going to get our to-do list done, it can feel very demoralizing. It can drain and deplete our energy, particularly at the end of the day. When we start the day with a tremendous amount of hope and optimism, and then by the time the end of the day rolls around, we look at our list and we got just a couple of things checked off the list, we question, we wonder, what did I really do today?

And I think about a VP of marketing at a financial brand that has been in the Digital Growth University now with her team for about six or seven years. And we were sharing some of this wisdom with her, and she was lamenting over the fact that the end of the day would come and she would question, what did I get done today? What was the point? Was it just meetings? Or did she feel... And I think that's the key word right there. Did she feel like she was making progress towards meaningful goals on her to-do list?

And I shared with her a very simple hack of start your day with just three things. If you get these three things done and that's it, if you could just get these three things done, it will be a fantastic day. And when we checked in with her a couple of months later, she shared as a follow up, her whole perspective has changed. Her whole relationship with time has transformed.

And that's where we can take the principles from Eat That Frog and frame them around a methodology that we teach, and it's a question that we ask, is have you had your morning TEA? And it's a great mental morning exercise. TEA being an acronym, T-E-A. Granted, you and I are both coffee drinkers. But it's a question that helps us think about, really, three things: How are we investing our time? How are we spending our energy? And what are we paying attention to? Time, energy, and attention. Why is it important to question each one of those areas in our lives when it comes to just, we'll call it time management in the age of AI?

Audrey Cannata:

I think when you're trying to figure out how to organize your day and be efficient and work effectively, taking the time to really think about where you're investing your time, where you are focusing your energy, where you are paying attention. Because all those areas, they're very, very easy to pull us off task, to pull us off focus. We can waste a lot of time if we're not investing it properly. We can lose a bunch of energy if we're not spending it correctly. We can get distracted if we're not focusing our attention. And all those things have the potential to pull us away from that goal that we're working towards, so taking the time to really think through these areas and using a lot of the tools and tips that Brian Tracy provides in this book I think will be very, very helpful to keep you on that path, keep you focused, and ultimately get where you're looking to go.

James Robert Lay:

Let's break down this conversation for the dear listener with these three buckets, these three questions that they can ask themselves, starting with number one, how are you investing your time? And I use this question how are you investing your time? because growing up, one of the questions that we were always asked, or our framing, our contextual framing around time is how are you spending your time? I don't think that's a very good question.

I think time, particularly in the age of AI, can be viewed as an investment. I've been thinking and writing a lot about this. You and I have had some conversations privately. We've also been starting to talk about it more publicly. What is the value of an hour in the age of AI? Particularly when an hour can be exponentially multiplied time and time again. That's a question. Let's begin there. How are you investing your time? What are some of the principles that Brian Tracy shares in Eat That Frog that can help us to be more mindful of our time investments?

Audrey Cannata:

And I love changing that from spending to investing because a lot of the different tips and exercises, the habits that we talk about, they do take time. And we will hear pushback: "I don't have time for this. I don't have enough time for that." But if you're thinking about it as an investment, what are you getting out? What are you putting in? What are you getting out? I think people can wrap their heads around some of these different principles that we're going to share.

The first one, he calls it setting the table. And this is all about getting clear with your goals. Where are you headed? He notes that the number one reason for procrastination and lack of motivation is vagueness or confusion around what it is you're trying to do. You first got to get real clear, gain some clarity around the goals or the task so that you know what you're doing, and writing things down. He notes that only 3% of adults have clear written end goals.

And you and I talk a lot about writing things down, writing our goals down, the power it is. Writing things down really crystallizes your goals and puts them in a tangible form. Taking the time, get clear about your goals, get clear about the task. What are the objectives? What do you need to get this done? Write those down, and then prioritize, sequence. Set some deadlines to be a forcing function for some accountability. Or loop somebody in; loop a teammate it or somebody else to keep you accountable to that deadline.

James Robert Lay:

I want to speak to the point of writing goals down. Knowing that 3% of Americans practically and repeatedly do this. It's like floating around from island to island. And right now, and if we look out at the state of the world, it can feel a bit confusing and chaotic. I often reference, particularly when it comes to financial services and money, having a built-in high cognitive load or complexity. A lot of people feel like they're swimming around in a sea of financial chaos just trying to keep their head above water.

But if we're not clear where we want to go next on our own journey of growth, the opposite of that, it is confusion. And if we're continuously stuck in a state of confusion, we are going to feel conflict, we are going to feel chaos. And so if we back this up personally, professionally, we must get real clear not just about our goals but the deeper question that we ask financial brands, their marketing teams, their sales teams, their leadership teams. And that one question is this for the dear listener to really think about: How do you want to grow? What are your goals? That's the easy part because we all have goals, but have we ever taken time to, A, write them down, B, come back and continuously review them at least once every 90 days? But more importantly than that, than just asking what are our goals for growth? we must be mindful of the R, the roadblocks that stand in our way, that could be an impediment to making progress towards those goals for growth. And then I think the most exciting part of this mental exercise is getting real clear of what are the O, the opportunities to overcome those roadblocks to begin to move forward and make progress towards those goals for growth?

Audrey Cannata:

Absolutely. And that's one of the other principles that Brian Tracy talks about. He uses the terms identify your key constraints. We internally at DGI refer to these as our roadblocks. And this one really has the potential to really propel you forward towards that goal. Like you said, a lot of us, we're good at goal setting, but what we don't consider and take the time to identify are those barriers that we need to overcome that prevent us from reaching these goals. When you identify these roadblocks, you can then anticipate for them, prepare for them, and really take a proactive stance so that we're better equipped and we don't let them throw us off course. And that's why we continuously do this every 90 days internally is find those roadblocks.

And our community members, when we do this with them, we've gotten really great feedback. And you've heard it, James Robert, it's like this light bulb moment where it's, "Oh my gosh, I didn't think about the potential roadblocks. Now I know how to receive them or now I know how to kind of better handle them or tackle them because I'm prepared."

James Robert Lay:

Yes. And I think the other thing too is, when it comes to roadblocks, there's a lot of ancient, stoic wisdom that we can apply through this lens here. Another book that I have read, that you have read, that I recommend the dear listener read as well, which is *The Obstacle Is the Way* by Ryan Holiday.

And if you think about roadblocks and obstacles, we often, if we don't do this exercise of going through asking and answering how you want to grow, G-R-O, goals, roadblocks, and obstacles, we often don't realize there are roadblocks until we bump up against them, until they're already taking us off course or just shutting us down and we quit and we go back to our cave of complacency. But if we can use this mental exercise to identify roadblocks early and often, we don't necessarily become discouraged by

them, we can become energized and excited about them because that then leads to the next point of opportunities, which I know that Brian Tracy writes about is just upgrading your skills.

Audrey Cannata:

Yeah. Another major reason for procrastination is feeling inadequate. I know for me personally, I struggle with this one a lot. There's times where I don't feel like I possess the skills required to complete a task so I shy away from it. I don't even want to get started because I don't want to feel like a failure. But we are fortunate that we live in a time where information is so readily accessible. Google and YouTube have become our classrooms. We have resources at our fingertips. Continuously learning is, I think, the minimum requirement to really feel that success in any field. There was a quote in the book by Pat Riley: "Any time you stop striving to get better, you're bound to get worse." Continuously upgrading those key skills so that you have the confidence to tackle or complete the task or the goal that you're working towards.

James Robert Lay:

Once again, another ancient wisdom that can be practically applied in the age of AI is falling back on Socrates. What is wisdom? What is that? Socrates defined wisdom is knowing that I know nothing. And whenever I own that perspective, what does that guide me down a path to do? Well, hopefully commit to be a continuous lifelong learner, which is one of our four principles for exponential growth. But learning is just one side of the equation because where does real knowledge come from? It's not just the learning aspect of it, but it's also taking time to think about what you have learned and then how you can apply that knowledge going forward to continue to act, to grow with courage and with confidence.

But I think back to how you started this conversation about what you shared has been going well for you. You mentioned that you just finished some training through the challenger sale. And that has been an area that you have wanted to continue to grow in. You don't have a background in quote, unquote "sales." And I've said, "Well, you know what? We're going to begin to level you up there. You're going to get that knowledge, you're going to upgrade those skills."

But when it comes to time, and I think that's your point, a lot of people say, "Oh, I don't have time for this. I don't have time to learn. I don't have time to think." What would you say to them if they're almost limiting their own future growth potential with the way that they're perceiving time in the present moment?

Audrey Cannata:

You have to think about what you're trying to achieve. These big goals, these goals that are going to create the most value, have the most positive impact on our life, nothing that great is going to be easy so you have to make sacrifices. You have to invest and take the time for the learning, for the thinking. You have to just know that going in that this is not going to be easy. I'm going to have to work towards this. I can't just, boom, reach my goal. I have got to figure out a way that I can put in the work. And it just makes that goal so much more... The sense of pride that you have when you do accomplish it because you know all the work that you put in. I think just taking away this wasted time mentality and that everything worth working for does take time, you just have to invest it properly. Use these different principles to hack your time, save time, work more efficiently, double your productivity. You're going to get that time back.

James Robert Lay:

I would challenge your thinking there. I wouldn't even think about doubling your productivity. I would say, particularly in the age of AAI, 10 X-ing that, 10 X-ing the output. And that's something that we have been able to practically do through this podcast. If I think about what is the value of an hour, well, I could say, well, before this podcast I'd get invited to go speak at a conference and have the potential to talk in front of a couple hundred to 1,000 people. That's great, that's fantastic. But to do that, to get that one hour of time or that 30 minutes of time required me to hop on an airplane, leave my family, be gone for a day to two days, get a little bit distracted, pull me off focus of the things that I was working on. But then now with this podcast, this conversation will go out and be listened to, or the article that will come from it, so that one hour, by thousands and thousands of people around the world. And to me, it's that idea of just thinking two X, but thinking even bigger from the perspective of 10 X because the technologies that are available to us that were not previously there a decade or even two decades ago empower us to not just do bigger, because you're not going to do bigger if you're not thinking bigger than what you were previously.

And to your point about if this were easy, because this is a bit of a challenge, but once again, the obstacle is the way forward. I think about JFK. I think it was in the 1960s when he came to Houston, Texas and he went to Rice University and he gave a speech there. And he said, "We choose to go to the moon. We choose to go to the moon and do other difficult things in this decade, not because they are easy but because they are hard." And that is where a couple of the points that Brian Tracy shares that I want to get your take on is the need to plan in advance. It's so easy to get stuck in the cave of complacency, repeating the same routine, behaviors, and habits. How does planning and advance help us to see things maybe just a little bit differently than how we saw them before?

Audrey Cannata:

Sure. Of the 21 different tips, this is the one that I latched onto and tried immediately and really enjoyed the experiment, saw some really great results. But when you're thinking about planning, I am a natural planner, so it's probably easy for me to gravitate towards this one, but the very act of thinking and planning, it increases your mental and physical energies. It really does.

And when you take the time, when you invest the time to plan, it is an investment because they say that when you invest time, every minute you spend planning saves 10 minutes in execution. And there has... or is what's called a six P formula. And I'm going to take this one really slow. It's a little bit of a tongue twister. But it is proper prior planning prevents poor performance.

James Robert Lay:

Let me repeat that. Proper prior planning prevents poor performance. Say that three times fast. And I think the key to this, it's not just planning because I can hear some of the dear listeners saying, "Audrey, James Robert, we already do this. We have strategic planning once a year." What's the difference here of, say, annual planning versus planning everyday?

Audrey Cannata:

Well, I think when you're planning every single day, you're really able to zero in on each of those little micro moments, the minutes, getting down to the minute. James Robert, you and I had a conversation the other day and we actually calculated what saving three to five minutes on a task over the course of a year will save you. We're talking 40 to 80 hours of work just by shaving off three or four, five minutes of a task.

If you can really use your planning and not just to have these lofty goals, "I'm going to do X, Y, and Z." This is how I'm going to do it, this is when I'm going to do it, this is the length of time it's going to take. Thinking about all that ahead of time and really organizing your day, almost like puzzle pieces. We've got meetings and things that pull us out, and being strategic about when you're going to have this block for this activity, or this block will be great to do this activity because I don't have to travel or go to this meeting or that meeting. It sounds a little nitpicky, really, really tactical to plan down to the minute, but you can really save a lot of time this way. And work smarter, be more efficient, earn that time back.

James Robert Lay:

I can think about utilizing that question, how do you want to grow? even down to my daily routine. What are my three goals for the day? What are the roadblocks that stand in the way? And then what are the opportunities to overcome those roadblock to make progress towards those three goals for the day? And I will sometimes literally write down my day the night before, starting at, say, 6:50 AM, wake up. 7:10, start running. 8:00, shower. It's literally that specific. And I write it down on a piece of paper. And what I am doing is I am living my day the day before in my own mind. I'm practicing, essentially. I'm practicing the day before I put my head down on the pillow and go to sleep.

Audrey Cannata:

And more than just practicing it before you go to sleep, while you are sleeping, your subconscious is going to be thinking about that. If it's the last thing you do before you go to bed or one of the last things you do, you've bought the next seven or eight hours that your brain is taking in that information and processing it to where when you do get up in the morning, you're more likely to stick to that plan because your brain has been processing it, but also because you committed to it the night before. When you write things down on paper, you're making them real, and you're more likely to stick to them and follow that plan.

James Robert Lay:

You're making a commitment, you're literally making a commitment. You're going from thought. And I always say thought is the seed for future creation. And when you begin to take that thought out of your mind and you put it down on paper in some shape, way, form format, that is essentially you're beginning to plant that seed.

And so anytime that you plant something, what does it need to grow? It needs energy. And if you think about plants, where does that energy come from? It comes from the sun. Which the second question to consider here with the TEA model, time, energy, and attention, let's ask the second question and see where some of the thinking from Brian Tracy might be applied when we ask how are we spending our energy?

Audrey Cannata:

He talks about developing a sense of urgency. And you and I have talked a lot recently about getting into a flow state and what that means. And when you're working in this state of flow, you are so laser focused on that task where hours feel like minutes. You are lost in what you are doing. You have the potential to, and I won't say double, exponentially increase your productivity because it's that urgency and it's that momentum that sends you, that propels you into that state of flow putting you in this really clear mindset, this energetic work. And so one of the different tips that he gives or things that we do here is we block time. We do uninterrupted time where we block off to allow ourselves the time to get into this state of flow. One of the things you do, James Robert, and you'll have to remind me the name of it

because I cannot remember, but it's where you take 90 minutes, nonstop focused work. I think you take a 15 minute break or five minute break.

James Robert Lay:

The Pomodoro method.

Audrey Cannata:

There you go.

James Robert Lay:

The Pomodoro method is one that I've found to be very practical to help keep an intense level of focus to achieve the state of flow because I know that I need to do X, Y, or Z for a really dedicated period of time. And I would say the other thing too, when it comes to creating a sense of urgency, this is a very personal practice of mine, but, once again, it's rooted in ancient stoic wisdom that is applicable in the age of AI, and it's two words, it's memento mori.

It's remember your death. I don't think there can be a greater sense of urgency to escape the repeatable, the rote, the cave of complacency that we tend to trap ourselves in there, then to do a little bit of reflective thinking, to do a little bit of reflective writing then about your death. And I get it, a lot of people are like, "Man, that is super morbid." I'm like, "No, no, no, no. It's not meant to be a morbid exercise."

I was just actually listening to a Buddhist monk, and he asked a very good question. And he goes, "Imagine you have three hours to live. Would you be happy with the life that you have lived? What would you do with those remaining three hours?" And I think we just get so busy, we get so caught up doing... We get trapped in the season of doing, if we don't take time to reflect on what we have done and more importantly, why are we doing what we have been doing? the future is guaranteed to become the predictable past based upon our behaviors, our actions, our habits in the present moment.

And so this idea of creating a sense of urgency in really helping to answer the question how are we spending our energy? Because once energy is gone, it's depleted, you're going to have to take time to rest and to recharge. And I think a lot of the challenge working in the age of AI is we work with our minds. We don't work with our bodies, we work with our minds. And our minds, like our body, is a muscle. But the problem is if you're going out there and doing physical work, your body will tire and you will be forced to take a rest. But we don't get that same sense and that feeling that our minds have tired, and therefore we keep pushing, we keep going. But if we just pause for a moment and memento mori just a bit, we remember our death, how could that change the trajectory of our future by asking why are we doing what we're doing in the present moment?

Audrey Cannata:

I think it's all about having a sense of purpose and passion for what it is you're doing. If you're working and in a position or a role where your tasks just feel mundane and there's no reason behind... There's no why? Why am I doing this? What am I here for? What am I trying to achieve? What is this? What might seem like a small task, what is the bigger picture that this is working towards? And remembering that it's easy to get lost, it's easy to forget why it is you're doing what you're doing, what it is you're working

towards and really, as an organization thinking about at a large level, having that shared purpose and vision and language to keep reminding, to keep celebrating the small task, big task, whatever it is to keep everyone focused and working towards that common goal. Otherwise, yeah, look, it's life. Things come up. Negative situations, it's easy to get caught up in the frustrations and this sense of boredom if you're not focused and thinking about the why you're doing something.

James Robert Lay:

If I reflect on the last over two decades of teaching and coaching financial brands and fintechs, it is those that have committed to a cause far greater than the present moment that go further, farther and faster than those who I would say are still driven by the traditional mission or vision of the past. Those that commit to a purpose and unify their teams and individuals on those teams around that purpose tend to achieve that exponential growth. They achieve that 10 X thinking when the purpose is rooted in 10 X thinking as well.

But once again, that also has the potential to create some conflict in people's minds because they think, how are we ever going to achieve that purpose based upon where we are in the present state? And that is where Brian comes back to how do you eat the elephant? I know eat the frog is the book, but one of the questions that I often ask is, well, how do you eat an elephant? You eat it bite by bite by bite. And that's the idea of slicing and dicing task.

Audrey Cannata:

Yeah, I think a lot of times we tend to procrastinate when the task seems too big, it's daunting, it's a little scary to tackle. But if you cut it down into small bite size micro tasks, not only is it easier to complete, but we have this urge to complete, he calls it the compulsion to closure, where when you check something off, you complete a task, you cross it off your list, you get hit with a little endorphin, you get hit with some endorphins. If you consider the fact that if you could have all these micro wins, micro tasks and micro hits of endorphins, you're more likely to stay motivated to continue working towards that goal. And it's more manageable, it's not as overwhelming, it's just a little lot of time. And you feel good about that small progress that you're making.

James Robert Lay:

And that's the key; it's progress. And I think when we measure progress, we feel better about our journey. Otherwise, if we're always focused on perfection or looking at the to-do list, the to-do list is never going to be done. I can't remember where I read this and it's more anecdotal at this point, but I believe that the perspective being shared in this article, when it comes to to-do list, is that the average professional, a person working more so with their mind to create will have around 40 to 60 hours open of work, 40 to 60 hours of work open on their to-do list at all time. We will never get it all done. Why? Because as we're moving forward, well, we are always going to see new opportunities, we're always going to see new roadblocks, we're always going to want to achieve new goals. And that's where if we measure progress, not perfection, it can continuously increase our energy so that we can continue to commit to move forward with courage and confidence.

I think on this idea of progress and eating the elephant bite by bite by bite, there's a fantastic poem by Shel Silverstein, and so many that I have coached over the years refer back to this poem. And it's this:

Have you heard of tiny Melinda Mae who ate the monstrous whale? She thought she could, she said she would, so she started right at the tale. And everyone said, "You're much too small," but that didn't bother Melinda at all." She took little bites and chewed very slow just like a good girl should. And in 89 years, she ate that whale because she said she would. And she ate the whale how? Bite by bite by bite. And when we take a bite and we chew, that gives us energy to continue forward. But we can't delay, we can't wait because one of the other things that Brian talks about is what? Launching immediately.

Audrey Cannata:

Yeah. He talks about launching immediately, just getting started. Don't worry about it being perfect, don't worry about it being right the correct time, but just start making some moves. And as a teacher, James Robert, I don't know how much you remember about the writing process back in school, but rewriting was a big part of it. And I would tell my students, "I don't care what you write down, I don't care how neat your handwriting is, I don't care about punctuation, grammar, you just write down every single idea. Get started." And that was a huge learning moment for them, especially at a younger age when you've got those struggling writers. Writing's a very challenging thing because it's very personal, it's hard to get those words on paper, but if you just get started, the ideas will generate one after another. One idea will then circle you into another idea, and it just flows from there. I think not worrying about perfection, not worrying about how right or how beautiful it is and just getting started, that can be a transformative habit right there, just to get started.

James Robert Lay:

Well, the beautiful thing about free writing that I think we lose as an adult, which is why I'm a big fan of journaling and make lots of recommendations to those in the Digital Growth University to, A, do it, but a lot of the thinking and writing that they do is to provide them that free writing time in a framed format because what happens when one free writes, their subconscious mind bubbles up. And typically, what comes out on paper is that from the conscious mind, it's actually from the subconscious mind bubbling up, or the super conscious mind even downloading what is being put onto paper through the pen.

But if we think about the next part of this conversation, we can always be continuously increasing our energy only if we are focused on what are we paying attention to? Because what we pay attention to will directly impact our energy in the present moment. It can definitely deplete it or it can further energize it, and that will then directly impact how we invest our time going forward. Time, energy, and attention, they're all interconnected here. What's Brian's thought on this idea of attention?

Audrey Cannata:

I think there's two ways to look at it. You can look at your attention from more of a broader sense. What are you giving your attention to? Are you getting caught up in, say, negative news stories or drama and gossip? Is that taking you off track? Or are you focusing your attention in positive areas, surrounding yourself with positive people who are more likely to keep you focused and keep you making better decisions and better choices?

But also thinking about attention from the lens of it being a distraction, removing those little distractions, specifically technology. And he says, Brian Tracy says in the book that technology is a terrible master but a wonderful servant. Tech can be your best friend or it can be your worst enemy. And technology was made to make our life easier, not to control it. And I think the distractions here are major.

You are great at this. You practice digital detox days where you'll go 24 hours without any piece of technology. Everyone can probably benefit by this, but especially for entrepreneurs or those who, they don't have as much of that work/life separation, it can be a challenge to separate the two and really commit to taking that time off. But I think thinking about the distractions, the constant dings throughout the day, I'm guilty of it. Somebody sends you a message or something or an email, 20 minutes later you're rabbit holing down something else and your attention's gone.

James Robert Lay:

Yeah. And I think that idea of digital distraction, it's the whole essence that I'm writing about in my second book, *Banking on Change*, of applying two worldviews of what I've framed and coined as digital stoicism. I'm not one who's going to just completely fall off the grid. I see the power and the exponentiality of digital, of AI, of automation, but at the same time as a recovering digital addict... And that's not hyperbole. I went into therapy for it, on how to deal with this and create balance in my life. Because it's almost like I think about digital addiction, it is real, and I don't think a lot of people really think about it, but we are a highly addicted culture in society right now, and that is taking a negative toll on our health and our wellbeing in all different facets. It's taking a negative toll even on relationships.

And I'm very fortunate to have a wife who sometimes kindly, sometimes not so kindly calls me out when I get sucked into the digital rabbit hole because there's so much just inherent distraction built into digital. You mentioned news and negative headlines, but I would say the other culprit of that is social media. We must question ourselves, why are we going to social media to begin in the first place? And one might say, "Well, it's to connect with other people," but then how much of that connection turns into a... turns a positive into a negative based upon what we see? That becomes our environment.

The whole idea of YOLO and FOMO, you only live once and you have the fear of missing out. And people are curating these insta-perfect lives, which we know philosophically that that's their best picture. But if we see that and then we compare our present state to what we're seeing, that's what we're paying attention to. And that can literally bring our energy down. And then before you know it, how did we invest our time? 15 minutes went by, 30 minutes went by, an hour went by of just scrolling. But how am I leaving better because of that? These are the hard questions I think that we must begin to ask ourselves as individuals, but then also begin to have some conversations about as teams and even as organizations.

I was just interviewed by the financial brand for an article, and we were talking about the impact of social media on a person's financial wellbeing. And we were talking about some of these not so nice things that social media has created. And if we go and we look at the research at a macro level, people are not any happier than what they were a decade ago when social media was just beginning to reach an exponential curve. In fact, people are a bit more depressed than they were a decade ago. And I don't have answers, I probably have more questions than I have answers, but these are the conversations that I'm hoping begin to transpire, and how might we as individuals, teams, and organizations just make some positive deposits in people's minds? And I'm so encouraged by the work that Frost Bank has been doing on the subject because they have an entire program with what they call opt for optimism, optforoptimism.com, because they see, they know through the research that optimists tend to perform better financially than pessimists.

Audrey Cannata:

I think it takes a whole lot of just awareness and self-control when you're thinking about social media. It's a great point you brought up. And I think a lot of these thoughts and these judgments that we're having, they're coming subconsciously. I don't think people are out there purposely and realizing, "Oh, I'm going to let this person's post where they're wearing this designer clothes on this great vacation, I'm going to let that get me down and make me feel self-conscious." We're not purposely doing that, it just happens so naturally. These are great conversations to have because I don't see social media slowing down. I don't know that I see any changes or shifts. And it's not saying social media is this terrible monster; there is a purpose. I think it's probably being misused a lot. But yeah, I think these are all really great questions.

James Robert Lay:

I must be very clear, I am not anti-tech, I am not anti-social media, I just question the use. I look at technology like this: It's a tool. It is a tool that we can use to create a future that is even bigger and better and brighter, or it is a tool that can literally destroy. It's like a hammer. A hammer that sits on the table can be used to build beautiful buildings, or a hammer can be used to demolish and tear down structures around us. The only difference, though, between I think a tool, like a hammer, and that of social media is a hammer sits on the table and waits for one to come and pick it up and use it where social media, particularly on a mobile device like a phone is-

Audrey Cannata:

Drawing you in.

James Robert Lay:

... constantly drawing you in, beckoning you, calling you. It's like the siren's call, wanting to trap you. And I think if we're just more mindful of our own personal, emotional, mental state, we can use these tools for good, otherwise the tools begin to use us. And I think that's where we need to be really aware of how we are investing our time? How we're spending our energy? And also, as we're just now talking, what are we paying attention to? Because each one of those questions, and more importantly, how we answer each one of those questions will determine how we move forward on our own personal as well as professional journeys of growth.

Audrey, always, always good to have conversations, to go behind the cover of what you have been reading, of what I have been reading, of what we have been reading. And in this particular case, once again, *Eat That Frog* by Brian Tracy. What is the best way, if someone wants to reach out to you, if they are a reader like you, because it's always good to meet other readers, to say hello, to connect with you? What's the best way for them to do that?

Audrey Cannata:

Definitely reach out to me on LinkedIn, Audrey Cannata. Very easily accessible there. And yeah, absolutely would love to hear some other recommendations for our next couple podcasts.

James Robert Lay:

And we're always looking for books to read, so if you do have a book that you recommend, text that to 415-579-3002. As Audrey said, we are always looking for recommendations. You know what, Audrey? I think on our next conversation when we go behind the cover, get into *The Obstacle Is the Way* by Ryan Holiday. I know this is one that you have just-

Audrey Cannata:

You know I'm on board for that.

James Robert Lay:

This one, as we were talking the other day, has really just lit you up. And it's so practical and relevant to our one simple question: how do you want to grow? That we talked about today. But I think we can really dig into the R, the roadblocks, and transform obstacles into opportunities. Let's make that our next intention.

Audrey Cannata:

Deal.

James Robert Lay:

Fantastic. Well, as always, thank you for joining me for another conversation on the Banking on Digital Growth podcast to go Behind the Cover.

Audrey Cannata:

Thank you, James Robert.

James Robert Lay:

Until next time, be well, do good, and make your bed.