James Robert Lay:

Here we go in three, two and one greetings and hello, I am James Robert Lay, and welcome to Episode to seventy nine of the Banking on Digital Growth Podcast Two Days, Episode is part of the Expodential Insight series And I'm excited to welcome Angel Moon into the show. Angela empowers visionary leaders at financial brand to take an evolving story of vision of passion of energy, and most importantly, empathy to lead and go Internal teams, as well as external customers and members beyond old ways of thinking, old ways of doing to create an even bigger, better and brighter future. welcome to the show, Angela. it is good to share time with you.

Angela Moonan:

Thank you so much. it's really quite a privilege. I love it that I've been invited on here. Thank you to

James Robert Lay:

Well before we get into talking about the importance of story of narrative, and most importantly the human connection. in the age of a I. What has been going well for you? what is positive for you Personally? professionally it is always your pick.

Angela Moonan:

Well, the there's so much you know. it's I. I am mindful to live a life of appreciation, so when I look at my life holistically I just feel a general sense of appreciation of so many things. So really nearly everything is going well. I have, like everyone else, I get up and I have the bumps and the bruises and the Ops and the darn. you know, I mean, I have all of that I had this past week. Someone decided to mess with the engine in my brand new vehicle. A little animal decided to make a home because it seemed warmer in there than it did outside. Can't say, I blame it. but it didn't make life so easy for me. It's in our reaction to those things, and we've talked about this. We've touched on this before, and that's a lot for the clients that we both work with as well. It's rooted in how we frame our added to And our daily practice in reacting and working with a particular situation or team that really colors the quality of our life and the work that we do in the world.

James Robert Lay:

It's a great point, Ou know when you think about this idea of framing one of the things that I'm writing about in my second book that will be released this year.

James Robert Lay:

Is is perspective, because perspective is the sum of context and framing. But as the world continues to accelerate at what feels like to be an exponential pace, I think we need to not just have perspective, but but more importantly exsponential perspective, which is still the sum of context and framing, but then exponentially multiplied by re Aiming experiences to gain lessons from them that we can apply on the next iteration to do even better. Going forward. What's your take on this? Because you're talking about reacting versus responding, And what role does not just framing, but I think even more deeply re framing have in a world of...



I did. I actually did a whole segment on this. A video on this of re framing. I do a something that's called Word of the week because I believe that words have immense power and they frame how you see a particular moment or situation or again, the quality of your day, your life, your work, your partner, your relationship That frames everything at words, Do, it's the stories you're telling yourself and to others, And you

Angela Moonan:

said a word Iteration, James and I think that that is just having this conversation with my daughter who's turning twenty three. So she's She's part of that generation that graduate at high school got to college and started experiencing covid, You know, and all of the fall out from all of that. It's a unique generation. It's a unique perspective, as you say, and I have to stay mindful that her perspective is very different from mine. I think his parents are inclination, or as bosses, by the way, or our leader, Et cetera In a workplace, our inclination is to assume that someone else's perspective is the same as ours. Where their life experiences are so completely unique and different. There are things that bind us, certainly, and patterns. but each perspective is quite unique. really. M. I think iterations are important because you couldn't possibly have every move on the chess board figured out. But if your intention to frame Your work as iterations, ever evolving, ever improving, ever expanding, if that is your intention, I'm going to promise you and anyone who's listening life and work simply gets easier. It just gets easier because the expectation is there that you want to expand, but the expectation that it has to be fully realized today. That pressure which is unrealistic, Um, you wouldn't want it to be anyway. right, I've had. If you ever had a mentor say to you, Can you imagine if you had all of your wishes right now, you couldn't possibly handle it. You're not there. you're not. You can't meet that where that's at, wherever that is, and you wouldn't want to, because you know, Are you a different person, James than you were five months ago, none the less five years ago, Because there's this quickening, as you say, There's a quickening that's happening. We talked about this before the podcast started today. You know it's It's early February. It feels like we're entering Summer. I mean, is that exponential pace? so I'd like to talk a little bit more about mind set and framing. Um, because something can be exciting or it can be exasperating. There, Actually quite close on the scale, Something you can be nervous about some, Or you can be excited again. Very close on the scale nuance, but wholly different from what you feel and experience, and certainly what your outcome has the potential to be, if you're more empowered in that in that moment,

James Robert Lay:

I think you've touched on a couple of things, Her when you think about the speed of change changes in the air, it's been in the air since. particularly, I would say November thirtieth, twenty twenty two, which was now chat. G. P. T. we'll say A. I kind of reached the mass consciousness of humanity. It's almost like you know Nineteen ninety four all over again with the rise of the Internet and come back to your daughter In perspective. for Jo, The bit I am now asking when I facilitate conversations and it might not be the appropriate question, but it's a fun one that we all laugh. Like how old is everyone in the room right now? Because we're going to use that as context to frame this conversation to gain some perspectives, because I think now we have people who were you know in leadership positions that were born pre. you know nineteen ninety four Like I was nineteen eighty one. You have some who were Born around that time period, Nd. Then you still have other up and coming leaders who. Now we're born after that, so they're all thinking about the world differently, But now as we're moving into this age of a, I quote, Unquote, Um, I think we're going to see an acceleration of change of transformation and change can be hard. It can be scary. I can can be painful. it can be exhausting, but I want to get your take on

James Robert Lay:



this cause you're talking about mind set here. Hat can leaders do two? I think most importantly gain clarity because it's through clarity one can calm things down, Um, and other, otherwise, what feels like to be a time of never ending uncertainty.

Angela Moonan:

You know there was an operative word there that you said that. I would love to suggest that that's a word we could. together we could evolve, particularly for for our banks, and that is Do and I, I encourage when I have a conversation each and every time I start a conversation with a bank Co president, senior vice president. Whoever may be on the call, I just let a week end long workshop recently in upstate New York, and we began with exercises that had nothing to do with doing. Ah, And I think because our inclination is that if we do and we do more that we're more effective that doing equals effectiveness. And what I encourage is is to think about being being. Um. What is it that you want to be? How do you want to be in the world and do how do you want the customer experience Be? And being is really feeling Is what it is. It's feeling into where you're at, Um, and what you want to experience. And so I would say, there's always chaos before clarity. Always, That's a universal law. So the chaos that we're all feeling, the exhaustion that we're feeling is a natural outcome of chaos. And so what Get excited about? Here's this reframing, right, and I can't help but do it. What I get excited about is the clarity that's coming. It's iterations. It's coming, and we talked earlier, James about trust. How do you cultivate trust in a bank? Well, our bankers are doing it every day. as it elates to their customers. They're investing in relationships and building on that trust. Deepening that trust. So trust, How do you do that within your teams? And it's the same thing, but it does require a little bit different lexicon, and a different, a little bit of a nuance. A shift in mind set around being setting intentions of how you want to be and how you want to feel. And once you do that, once you get clear on that, then the doing Gets easier to that makes sense.

James Robert Lay:

You know as your, it makes perfect sense, and as you're talking through that, I think about something that Chuck Allen host of the Cool Change podcast recently posted, And you know he mentioned We make these to do list.

Angela Moonan:

And they are helpful. By the way, They can be very helpful in getting them off your chest right and on to the page.

James Robert Lay:

But one of the things that Chuck recommended was Let's create a to list. Who do we want to be? Who do we want to be as an individual? Who do we want to be as a leader? Who do we want to be as a team? Who do we want to be as an organization as a partner as a spouse as a parent. I think that's a very you know challenging question that we don't take time, and I think the key is is we must break free from the doing to review what we've done, to reflect on that Experience to learn, and then think about that to be going forward. And you know we can go very like eccentric and ethereal

Angela Moonan: I know it's easy



Angela Moonan:

Pausing is really important. you know, because we are also busy. Um, I think the presence in the pause and pausing will bring you present.

James Robert Lay: Right.

Angela Moonan:

Pausing will bring you into the present moment. If you can take a breath or two or three.

James Robert Lay:

Why, but but why? Why is it so hard for leaders? I think in financial brand leaders, and you come from other verticals. To you have perspective. Why is it so hard for leaders to pause and we build this into our Digital Growth University methodology That E're almost forcing that pause to gain perspective from the past, because you can only gain perspective by looking at where you've been, not Ecessarily where you're going, But that perspective does help provide a path forward beyond the present moment. So where do you see the challenge With the pause?

Angela Moonan:

I think it's so baked into us and into our culture around the doing. back to doing. I did

a show on this too. We feel like if something is not hard and we're not stacked up, it's just muscle memory, old muscle memory right. It's old story.

James Robert Lay:

Right.

Angela Moonan:

We feel like If we're not doing and we're not stacked up and we're not busy, then we're lazy. We're not focused. Were slacking were Motivated enough. You know, there's this shame that's been built into rest. It's a cultural thing, and then it's and it's ever present and ever prevalent in the workplace. Because of efficiencies. right, it's all to do with. you know. if you want to be effective, you have to be efficient, and efficiency means get as much work pumped out in the nine to five framework as you possibly can. wear as many hats as you possibly can, and

James Robert Lay: Right.

Angela Moonan:

that Hall mark of being effective. It's a hall mark of great leadership. If I don't get home until nine o'clock at night, that's a hall mark. So it's a baked in thing into our society, But people are opting out of that. The



great resignation, the great invention. they're opting at their. There's an awakening happening, remember I said, The clarity. Out of the chaos there is an awakening. People want to understand where people have disappeared to. They've disappeared into themselves. Now. not all of that has been put Tive. You're going to have that, but you've got people realizing for the first time that they may wish to be entrepreneurs that maybe they do have the goods to get that done. Maybe they would like to be that teacher that they never thought or took the time to be before. So it's Creating the pause. Creating presence in your life is ultimately a discipline like everything else and it's a. It's a ritual.

James Robert Lay:

I like that.

Angela Moonan:

Really. I like that word. Better. ritual. Discipline is a little bit of sorry, James, but scis bit of a masculine side to, and it's nature. I think we do need more of of the feminine side perspective in this equation, And I think a healthy balance of both is really the ideal. Um, and we'll both rise up by the way when we do that right. So I think creating a ritual like you brush your teeth, Um that. I mean, why do people have hard time remembering to drink enough water? Some people go until one o'clock, two clock n the afternoon, and then I've done it before myself. Oh my goodness, I haven't eaten today right. so creating that ritual of pause, Reflection and presence is, it's making it conscious first in your life that it's even a priority and that understanding and a respect for what it can lead to for your life. If you're not open to accepting that presence and mindfulness will bring you greater peace and ease and joy and all of those around you, family and work, family included. If you're not open to that Well, then you're not awake yet and that's what. Hey,

James Robert Lay:

Yeah. you know, I think about and I liked the framing of this ritual of reflection. I think about Keith Castello, who is the co of Locality Bank and he's been a guest on the podcast and he's talked about his meditation practice, Um, and his, and how important that is as a leader. To pause. and I think very closely aligned with this idea of a ritual Reflection is story. And I want to get your take on this because I think we, particularly as leaders, we attach ourselves to what we do. but we're more than what we do. We're also like you said, we're not human. Doers were human. We're human beings and hen. You think about story and narrative, particularly in the age of al. Why Might this be an important skill set and important capability for a leader to build to build around story, on narrative,

Angela Moonan:

like what I was just talking about in our D, n. a story is baked into our D. N. It's part of who we are and you know we can talk science. There's an artistic side to this, but the scientific side of this, and this is Harvard Business Review. Mckinzeyan company, Time Magazine. It was on the cover of Time Magazine that the story we tell ourselves matters. It's the root of who we are. Are you the hero of your own story? Do you understand and appreciate the archetypes available to you if you want? If you want to be able to change and tay on pace with change. Do you understand your own archetype? Do you understand where you're at on that archetype II wheel? And once you do, it's not that it can't evolve, and it's not that you can't be more than one, but there is a dominant, typically dominant archetype. Once you understand that, then you can understand how to begin to frame the story you want to tell yourself first, and



James Robert Lay:

Right

Angela Moonan:

Then you know bankers. Cos will say people. I just can't get them to change. Well, let's take a look in the mirror, sir. And how? what's your inclination towards change? Because often you'll find that leadership team the stories they're telling themselves and each other. That's that their employees and their customers are simply mirroring that back to them. they're just modeling.

James Robert Lay:

Modeling. Yeah,

Angela Moonan:

That's where we begin Is really at the core of who That again? Back to the being part of all of this. Who do you really want to be? What do you Want to? How do you want the world to see you, and then understanding that words have power and they help shape your own perceptions as well as those around you. What words are you choosing to describe your day and who you are, and the purpose of your bank? Why you're there, particularly community banks and credit credit unions. Um. you serve a very different, deeper purpose than even You may realize. Yes, I know the Community Reinvestment

James Robert Lay:

Agree.

Angela Moonan:

Act and you're part of the community and you're a steward of the community. You're more than that. You are an oasis. Particularly today. How do you share that story? Do you really understand it for yourself first and then, once you understand it and make a promise to yourself than that promise can vary. Integrity can be made to your employees and then to your customers. more clients or patients I work with. as I said, as you pointed out, I work with with other industries, which really give me an interesting perspective of the patterns from industry to industry, and then the things that are distinctly different from each other.

James Robert Lay:

You mentioned, patterns and patterns can can be packaged up back to your point as art types and I want to pause here just for a bit, because when we talk about story and we talk about narrative, particularly within the context of financial services, banks and crediting, I would think. even more specifically, I find it a tough subject. For some some leaders, they're very smart. they're very analytical. The they're left bright and driven leaders. But stories, on the other hand, are more a motive in nature, And so I want to pause here to help the deer Listener May be gain some clarity, Maybe provide them with another perspective. What is a common misconception that financial brand leaders might have around story and narrative that limits their own future growth potential, and as a result, limits the future growth potential of their organization of their teams, within and then, as a result of that of their organization,



Angela Moonan:

That I'm clear, I want to make sure that I'm clear about your question, What misconceptions might or pre preconceived notions may exist around the benefit or lack thereof of stories. Okay,

James Robert Lay:

Absolutely from from that of an analytical, left, its self fulfilling, so more circular. I should say you just kind of answered your own question. And that is that you know, because they spend their life being very good. You know many of the bankers I work with. This is what. The you know? they've devoted their life's work to this right,

James Robert Lay:

Yeah,

Angela Moonan:

And they're very good at it. Um, Well, you know, it's tough to master everything You know. If you're really really good at this, that that's where they should be. they should be doing that because they're good at it. They've impacted a lot of lives as a result of being good at it. And by it, I mean the analytic in the data et Cetera,

James Robert Lay:

Yeah,

Angela Moonan:

I think there are two things that go into this. It's not a simple answer. The first is because as leaders, if they've been super effective, I have fallen victim to this myself Is that they feel like they can get it all done themselves. Well, there's an expectation that I need to know if I'm a C or president or I don't want anybody else to know. Right.

James	Robert Lay:
Right,	

Angela Moonan:

So there's an ego aspect of it. Um, and then sometimes the other part of this is that if you don't understand something, you tend to discount it, you know, if it's not in your wheelhouse, If it's not something that you do every

James Robert Lay: Right,



day is certainly are a master of. I'm going to stick to what I know, and there's a natural tendency, human tendency to discount the things that as unimportant because we don't under Stand them. Um, and it's not a bad is not because someone has bad intentions about it is just just is the way it is. So I think a recognition that story matters that words matter. Um that what's what is your true north? Then a number? Your true north is a number. Your why is a number? Okay? Well, if you're why is a number? You're probably at a big, big bank. Right,

James Robert Lay:

Right,

Angela Moonan:

For most of the people that I work with Um, they chose to be a part of a community bank. Oftentimes they left a large, large bank environ corporate environment because they wanted something more for their soul. They felt that their I was bigger. They might not have benableto articulate at James, but they felt that their Ye was bigger than a number. That doesn't mean they landed a community bank. That has it all figured out. so that's Where. realizing it's okay not to know, but being smart enough to bring, surround yourself with people who do who've made that like you've made this, connecting with people and giving meaning. and yes, combining it and integrating it with with digital growth and understanding in the face of that. but the reason you have me on here today clearly is because you recognize the value of that integration of the energy that Can be created between human beings and artificial beings. There's a difference. There's a distinct difference called divinity, and so many other things right. they've proven robots, and they, A I. computers can figure out intuition. They can be intuitive. they can. they can be imaginative. They've proven that, too. they can't be.

James Robert Lay:

And we're seeing that now with like chat, GPT and generative creative capabilities.

Angela Moonan:

They do not breathe air,

James Robert Lay:

Yeah,

Angela Moonan:

And breath is inspiration. breath is human. Um, and breath is God. you know, for lack of whatever your higher right, whatever your higher in, Unless just take it

James Robert Lay: Right,



into science, we can talk beyond science. tell me the equation for love, tell me the equation for empathy. Tell me the equation for patients. Do you think by and large the computers are patient? They're not designed to be, So why would they be? So you're going down a very interesting path here, because as we continue down this journey in the age of a I. What role and importance, particularly at a community financial brand level, do you see the integration of technology and humanity? Does humanity? Is it even more important to provide that human connection in the age of a I? as I cam Your financial brand, This is something gave Tragic and I from Kassa, We were talking about recently on the podcast because he sees that this is a competitive advantage for community organizations that are built around people, but it must start within. Transformation begins within the leader, then the team, then the organization, and then exceeds out into the lives of the people in the communities that that organization and it's all about connecting and you know, the thing is is that it could be a really beautiful dance. It could be a really beautiful dance, But we have to be mindful of the pendulum swinging so far the other direction, the resources being devoted out of necessity in many cases, and I understand that just to be competitive right, Keep pace with et cetera I get that, I appreciate that the resources being devoted to technology because they were so technology starved, they were, Many of them were kind of living in an old story and not embracing and becoming conscious about the fact that the importance that technology would play. and let's face it, we had really thirty six months to adapt right, I mean, you know, Thirty years of learning a particular thing in a particular way, and I think by, by most I look at the reviews that my banks get online reviews, and they've done a darn good job of cultivating human connections and relationships. What I am cautioning them about is as they work to get up to speed on technology. Does it have to be at the cost of human connection Right so

James Robert Lay:

Absolutely.

Angela Moonan:

We can look at that and so many different things in the world of saying yes. When something rises up, Does someone else have to become smaller in order to? I always make a light hearted joke. I think everyone should be able to fly first class. I mean, Does does something have to suffer in order to make something else better? I don't think so. In this case, some things that are antiquated and just should go. you know, like the horse drawn wagon, the Pony express, You know, an other things that, when other things like the train or the automobile come along, I mean innovation is one thing, But when we're talking about human beings and human connection, I'm not ready to give that up. I don't think most people are M. And so when I look at, I read those online reviews and I see the expression and the love and the trust and the joy. I had one family that left a review for one of my banks, where one particular branch manager took it upon herself to make this a mission for her. They were a client of the bank, And just before Christmas their home burned to the ground. They lost everything. Now I've had. I had a home fire when I was a young child, and I know what that's like. Um, the loss of every material thing you possibly could have. it's immense. Now, A couple that with the holidays and you can imagine the families the family were just languishing. I mean it was, and they, they Worked with this family, They got them gifts, clothing, food. they worked through their constituents, their other customers to do this, and through employees at the bank to do this, and then worked with them on a special mortgage, and held their hands all the way in the building of a new home. Now Robots not going to do that. It's not going to go out and raise money for a family home that just burned down. It's not going to understand that what's beyond the paper there of what their assets are, and that these are human beings that have been tossed about in the wind. You know robot can't do that,



James Robert Lay:

Yeah,

Angela Moonan:

and I can tell you that that particular family was grateful that that branch manager, and that those human beings felt it necessary to be a human being and to help their fellow man.

James Robert Lay:

As you're talking through this narrative, This story, stories, or what, bind and connect people together, I'm following and this is one of the reasons I think in the age of a I, a formulaic approach. So I wrote about D. X plus X equals growth and banking on digital growth. So digital experience plus human experience equals growth. I was wrong in banking on change. I'm rewriting that to where X plus Ah and parenthesis is now multiplied by D. X, A positive employee experience leads to a positive human experience that can then be exponentially multiplied through positive digital experience. But but all transformation once again begins within. It starts with self, thin, the team, then the organization that spills over into the community that we serve. Now this comes back to stories, and you mentioned this a few times, and as we start to wrap up, I want to go down this path because stories, stories are told through words. words have power. Words have Power to create, words have the power to destroy, words have the power to build up. words have the power to tear down. And there's a book that you recommended to me a while back that really helped to clarify my thinking around this subject that I'll I'll say is rooted in ancient wisdom.

James Robert Lay:

Um, it's a book. It's titled the complete works of Florence Scovel Shinn, and some of her writing was done over a hundred years ago now, and much of what she writes about is around the power of words. Now. I'm gonna be very mindful here, and I get that some of the listeners listening right now might think that we're going down the path of woo oo, so I'm going to invite you to stay with us. And let's and let's and let's blaze some new trails together here. And maybe just you know, let's approach this just with an open heart with an open mind, Because if we were having this conversation a decade ago, I have called BS on this, but but now I'm like Okay, I'm open to this and and I've been doing a lot of reading and exploring on on this. the subject of words and words have power, so I want to get your take on this, because like I said, Stories are made up of words. the stories we tell ourselves, the stories we tell to our teams, the stories tell to our account holders. Why is it important to be mindful of the words? that not just what we we speak, but I think, even more importantly what we think, and that is the stories that we tell ourselves. Where do words play in of this?

Angela Moonan:

Your listeners may have read Napoleon Hill and been familiar with Napoleon Hills. Yes, the words, everything that we experience from the vehicle that we drive the engine, we feel in the vehicle that's driving the vehicle along. Imagined that the words and the thoughts, because words are an outward expression of the thoughts that we're thinking. that first the thought and then the word Um, are the engine in our brains that help us recognize an opportunity. Prepare ourselves in a way that's empowering. words. connect us with other people and tell people instantly. I mean, we've all heard the elevator pitch to have your elevator pitch put together. Why is that important attention span? Perhaps Clarity, call to action. You know, if you want to get super left brain on why words matter, I could go on all day just from a left brained perspective of why they matter from a right brained perspective of why they



matter is because they create our perceptions of everything In our lives. You've heard the old addage of where someone could be a janitor at a bank and be the happiest man alive. He can also be the richest. He could consider himself the wealthiest man on planet or not, because the size of his bank account, but because of the story he tells himself, and at the end of the day, Would you rather be happy over analytically correct And analytically correct all day long Is just that it's analytically correct. It's not happy. There's a difference and I think Recognizing that do you want and here's the other piece of this, I don't know that there's anyone on this podcast That would. That would disagree with the fact that happier employees and happier customers equals better business. I mean, maybe they could debate it, but that would be tough.

James Robert Lay:

Hundred percent, you know, I think about conversation that I had with Emanuel Danuel on the podcast. Recently, He's the publisher of the Asian Banker and he has kind of seen, travelled all over the world. Different cultures has a vast perspective. But we were talking about this idea of wealth. And and what is happiness, there's health, There's there's a whole Other way of looking at this. And and I think you're right, you know, when our our internal teams are happy, it is much easier to have happy account holders, Tony. She, the late Tony. She, he wrote book about this, Tony. She, the founder of the Delivering Happiness, I mean like

Angela Moonan:

I mean you can go on and on and on. Happiness is means different things to different people, but by and large, if you dig two or three levels deep, Um, you will find it is. It's universal and Um.

Angela Moonan:

Happiness does equal profit for businesses. You know. It's the same and telling a story. It does in the end equal profits. I mean, otherwise, I, And be here. It's thirty years life's work that's been based on making a promise and choosing the right words, and then sharing those words and stories that connect people and move mountains. James, move mountains. So happiness works. I'm here to tell you. And and I think that it cannot be underrated.

James Robert Lay:

Happiness equals profits. Happiness leads to growth, and I want to let's wrap up on this, because I always like to send the dear listener forward with something very practical that they can do at their own financial brand at their bank, at their credit at their Fin tech when it comes to applying what we've been discussing here today so that they can move forward and make progress on their own journey of growth. Something small, something simple, What would be one thing that you would recommend for them to do next? To apply The power of story of narrative of even just the word, as were wrapping up here. What's one thing that they can do to move forward to make progress?

Angela Moonan:

I think that they can ask themselves what they want to be. How do the? How does the world? How do you? How do you want the world to see you? And then from there define that archetype and put it through a Litmus test. You know, If you say, just don't do the whole day. it might be too hard to do the whole day. But just start with your morning ritual. Who do I want to be today? How do I want to feel? Um, and pause and reflect and take note of the feelings you want to feel that day. And this is. It seems



probably very natural for you and I, James, Because I've read your stuff. I listen to your podcasts. I know some thing about how you think and feel, so I do know the feelings matter to you and I see how your signature on your email. you know, Do. good. Um, but this could sound very foreign feelings. Feelings. Well, I'll tell you what, if you want to be an authentic leader with a servant's heart, You gosh darn well better care about your own feelings, because how could you possibly appreciate and empathize with those of your employes and customers if you can't get hold of your own if you don't, If you're not prepared to get quiet with yourself in a room for five minutes and ask yourself, how do you want to be? You want to feel well, How exactly are you going to do it? For tens? hundreds, if not thousands, tens of thousands of the people that you influence.

James Robert Lay:

That's such a great point. Like you said, It's something that comes naturally and I will, and I'll be the first one to admit. once again, this did not come. Not if we're this conversation decade ago.

it does now, and I think that's the hope. I think that's the hope for someone who is listening saying this is not me. Let me tell you with work with intention, with practice with commitment with accountability. It can, and I want to go back to the point that you're making your recommendation. How Do you want to be? How do you want to feel? All of this comes down to E Q, emotional intelligence, which I do believe create a competitive advantage for an organization And the science does show that emotional intelligence and adaptability quotion. How important emotional unto. Ask a school teacher who's dealing with class rooms that have very little. These kids have very little emotional intelligence. don't know how to deal, and then you look at some initiatives like Goldy Hawn, has a beautiful initiative where she's advocating and teaching. She has a foundation that teaches mindfulness and meditation to kinder gardeners. you know to little children. Um, because through that quietness, through that stillness you can actually hear your own voice. you can hear your own heart beat. Um, and until you know I have a very dear friend who said I can't meditate because I can't get quiet enough. I can't sit still long enough to meditate. That's darling. That's exactly why you need it the most. And here's the other thing,

Angela Moonan:

Um, high achievers, most of your clients, most of my client, Very high achievers. So they want to have something realized right away Like I'm not very good at that. I can go golf. I'm great on the golf course. I know I got that down. I'm good on the basketball court. I know how to play flikball or I know how to do this or that, but meditation will, and there's so it's such a stranger to them. This being quiet is being pausing that it's it's scary. Can we just say the word? It's It's Cary. And so

James Robert Lay:

Absolutely, because it's scary. I think it's scary that we think of what. What are we going to find in there?

James Robert Lay:

I want to give the dear listener episode episode One forty seven with Keith Castello, I mean C. O. You know, he's founded three community banks. He's now working with Lo. He started up locality. He talks about this experience and I think I think, and even with my own personal experience I was inspired. You talked about inspiration before I got the Eth, If you will, from, like the super conscious mind download to write, Banking on digital growth when not when I'm busy, not when I'm doing things, but when I'm just



quiet and listening. I got the same thing. I got the download on a run on vacation to write, Banking on change, so like there's a lot of of practical

Angela Moonan:

All right, so let's give it. Let's give a fast quick exercise. Anyone could do tonight before they put their head on their pillow.

James Robert Lay:

Let's do it.

Angela Moonan:

This is scientifically based. All right, So you have a, You have a problem you need to solve. You got a quandary about something? Maybe it's an employee, Um, it's an issue with your C. F. Maybe it's your wife or significant other. Um, you have a problem. You're banging your head against the wall Because you can't figure this out, you can't get clarity on this thing, whatever it may be. So When you get ready to go to sleep tonight, get quiet, take thirty seconds, and you put your eyes up into what we would call construct, which is straight up. It's accessing a particular part of the brain. This is scientifically based. This is not right. so this is. Yes.

Angela Moonan:

it's near linguistic.

Angela Moonan:

You put your eyes up into construct and you ask yourself the question, What is it that is going to solve This particular And that's it, and you go to sleep and it may not, your brain wil imediately go to work subconsciously Without all of this other stuff in the way right. It will immediately go to work because the brain hates an unanswered question. But but we get in our own way. You know the brain works. life works. It's mucking it up right. so ask yourself. that

James Robert Lay:

Yep.

Angela Moonan:

Question might not happen tomorrow. It might take one other triggers. Hard to know the complexity of the question, but it won't be long and you'll have. something will come in because the brain is at work. They're trying to. You've got the answers. You know what the answer is? You're just in your own way. So that's one aspect where when I'm talking with a banker, I'll say Well, what is really the problem? Because they've got a litney right. What is the problem and then sleep on it tonight. I mean, there's there's a reason that phrase exist. Sleep on it right. But you just you got there's.



Some nurallinguistic components you have to weave into that that is, put your eyes into construct. Ask yourself open ended question, and then go to sleep. Let it go and go to sleep

James Robert Lay:

So for the dear, listen, I will tell you actually apply this type of thinking myself and I have been awoke. An, literally in the middle of the night, two thirty, two thirty in the morning I get a pen paper. I write it down. I go back to sleep and then there it is and there's even you know stories of Nicola Tesla, You know, getting some of the late night middle of the night inspirational thinking.

Angela Moonan:

That I've developed for clients have come at two or two thirty in the morning to the point where like if I come up with a new thought or idea, The question back to me from from the ceoertyou, Got that, Did you get that at two o'clock in the morning Because they know, so

James Robert Lay:

Yeah,

Angela Moonan:

Yes, it's that's one aspect that it's where you start to build your story from. That's where your clarity comes from learning how to pause, learning how to get yourself out of. I reflect, and if you can't do it consciously starting out, do it unconsciously do it when you go to sleep. That would be the first step.

James Robert Lay:

Exactly right, Angela. What a great way to wrap up such a wonderful beautiful conversation. I thank you for joining me. If someone wants to continue the discussion that we started here today, What's the best way for them to reach out

Angela Moonan:

Originally on a screen there, but it's my website. Is my name Angela, and then it's like Moon in the sky, mo, n a n dot com, Angela Monon Dot com. My email is bloom at Angela, Mona dot com. Bloom like the flower at Angela Monon Dot Com and I would welcome. I would welcome further conversation about any of the aspects, storytelling, Um, customer and client happiness, Employe happiness, etcetera,

James Robert Lay:

Connect with Angela.

James Robert Lay:

Learn with Angela. Grow with Angela, I'm going to say it, bloom, bloom with bloom with Angela. Angela. Thank you so much for joining me for another episode of Banking on digital Growth.

James Robert Lay:



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

