

Chuck Allen:

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James Robert Lay:

Greetings and Hello, I am James Robert Lay and welcome to episode 293 of the banking on digital growth podcast. Today's episode is part of the exponential insight series and I'm excited to welcome Chuck Allen to the show. Chuck is a career and life coach helping professionals, executives and entrepreneurs design their next chapter to be even more meaningful than the first and after working in corporate environments for 30 years. Chuck considers himself a reformed executive. He's developed and facilitated hundreds of leadership and performance programs for Fortune 500 companies. While coaching C suite executives. Chuck has seen firsthand that traditional goal setting and achievement mindsets can often leave us wondering, how do we get here? Chuck is also the host of the cool change podcasts and change is exactly what we're going to be exploring together today. To guide you, dear listener, to navigate the complexities of change with courage with confidence so that you can maximize growth. It's your bank, it's your credit union, or it's your fintech. Welcome to the show. Chuck, it is good to share time with you today, buddy.

Chuck Allen:

Thank you what an amazing introduction. I feel better than I did before I came in here.

James Robert Lay:

Before we get into talking about the good opportunities that come through navigating the complexities of change, which at this time and banking right now as of recording, there's a lot of change going on what is good for you, personally or professionally, it's your your pick to get started on a positive note.

Chuck Allen:

Thank you. And thank you for having me on the podcast. I enjoy it. I enjoy listening to guests always get a lot out of it. So I appreciate being part of the story. My own story is probably the best thing going on right now is the podcast, cool change podcast, been around for two and a half years now. It's top 3% globally. Right now I just celebrated another 10,000 downloads in the last six months. The point of the podcast is to celebrate the idea of being intentional about designing your next chapter. I've seen way too many people come to me my coaching practice of them. They're in their 50s and their 60s. And they wish they had done something more cool, more purposeful, more meaningful earlier. So if we can help get the word out for people to be a little bit more intentional about designing what happens next, and not postponing Joy until everything is just so done, will have done something. So it's probably the biggest, most exciting thing happening right now.

James Robert Lay:

You know, I think our podcast were birthed around the same time. We're about two and a half years in as well here. If you think back on just your podcast journey, what's been the big lesson that you've learned along the way? Because I've been encouraging through the coaching I've been doing with, with financial

brand leaders to consider podcasts as a communication medium. What have you learned looking back on the last two and a half years of the cool change podcast?

Chuck Allen:

The first thing I learned is that the medium matters, if you align it with where your strengths are, you know, the podcast was born of failure, frankly, failure to write a book that I've been languishing on for two or three years. And eventually, my wife came to me and said, Look, are you writing the book? Or are you not? I know, we keep talking about it? How far have you gotten? And the reality was, I was nowhere. And so in that moment, for whatever reason, I said, No, I'm not writing the book, actually. And I felt the sudden freedom like okay, that obligation is released. And yet, two or three weeks later, the podcast was born because the desire to share this content to get it out there was still there, it's the medium was wrong. The ability to have a conversation with someone to spar with someone to debate with a human being in front of you is really what I wanted, and the artistry and the technology and all of that that goes into it was the perfect medium for me. And so that's the first thing I learned if there was a common denominator that came out of the guest interviews. It's that so much of what people desire in terms of their ideal existence, their career, their job, their next situation is available to them right now. And they're glossing past it, looking past it as their conceiving of what's not perfect yet, and what ought to be. And to the extent that we can get people to recognize what exists in their daily lives right now, that's available to them right now, without having to change everything without even having to necessarily jump out of their career path that they're in right now. They can begin living that retirement life or that next chapter, or what's more intentional, without having to change very much just a few mental distinctions.

James Robert Lay:

It's a matter of perspective perspective that comes through perhaps being present in the present moment, how much of that do you feel, either for yourself or for just the conversations that you've had with others in your coaching, and then on the podcast, that perhaps it's a lack of presence, that distracts us from realizing the potentiality that we have.

Chuck Allen:

I mean, the reality is, there are more voices, talking about the power of remaining present, being aware of what is right now dealing with true reality. And not allowing our figments of memories in the past which do not actually exist outside of the synapses in our brains, or our musings of the future, or worries for the future which do not exist outside of the synapses in our brain. We end up postponing joy, we end up postponing our lives when we are caught up in the past when we're caught up in the future. And while there's a place for memory, and there's a place for imagination for planning, that place is not 100% of the time of our existence. And that's what I find most people doing is that they are living in the past, they're living in the future, very few are truly living right now. They're recording right now on their iPhones potentially or their androids at a concert or at a meeting or whatever, to be listened to later. But the idea that people are foregoing their lives, foregoing their true purpose, their true calling, while they are waiting for something else to be perfect, or for something else to happen is an epidemic? I think and I don't think and I think it's common practice. I just I don't think it's common practice. I do think it's common sense.

James Robert Lay:

Has it always been that way? Because you know, as you're talking about this idea of essentially the pains of the past, or the uncertainty of the future, I frame this as almost, it's like the movie theater of the mind. We are able to choose to produce a new film based upon the reality of the present moment. But that takes intentionality. Or has the has something changed because of digital because of technology because of noise that is distracting us away into all of these other areas. And we're missing something important right now.

Chuck Allen:

You know, I think it's always been an issue, at least in modern industrial society. I think it's it's been an issue. I do think that in many cultures. In the past, this wasn't as much of an issue. And I do think that even in agricultural societies that existed long time ago, you had to remain present with the reality of what is right now, when you got in the morning, and there's a deluge of rain, you're dealing with what is if it's overly Sunny, there's drought, you're dealing with what is. And so I think that too, if technology has done anything, it has accelerated the distraction factor. What's on your screen is not necessarily pertinent to what's happening in your reality right now. It is someone else's reality that is being forced or shared or put on you, and you're choosing to receive it. And so the more that we accept what's going on in other people's realities, perhaps the less that we're doing to accept what's happening in ours right now. And the more of a distraction that can become.

James Robert Lay:

That's a fantastic point about what's happening on your screen. Yes, it could be really real, but is it really affecting you? I think about everything that has been going on the time of recording coming out of the Silicon Valley Bank, and then you know, start the week with other challenging banking news. It has a lot of people on edge feeling uncomfortable. And I've looked at this this decade as the decade of exponential change. And I think there are cycles in time that we all navigate through and we're in one of these cycles right now where there's a lot of change happening, but why is it when it comes to change? Why is Why is change hard for some, and then others, they seem to just like ride the waves of change. The surf, the waves of change is almost there. We're made to thrive in very confusing, complex and chaotic times.

Chuck Allen:

And I think it's probably a very long and complicated answer. If we were to look at the simplest version of it. There are a lot of people who enjoy playing out the worst case so scenarios over and over again in their head. And that doesn't come from Valentine. It's not because they are trying to make things difficult. The reality is, there are things that have happened to them in their past or that they witnessed in the past, that they have internalized, and it is sticking in their subconscious. And when they see something that looks like it smells like it feels like it, those senses are reignited those memories are reignited. And they are slapping an old post a note on a something that's brand new, and they are preparing for it. In the same way. I think there's other people who perhaps were better equipped in the moment of crisis, or in the moment of adventure, the moment over something acute was happening, to handle it to deal with it to not let it get stuck inside their subconscious. So when the next thing happens, they simply feel prepared in the moment, to bring their best faculties to bring their best wits to them. And to simply handle whatever's happening with him at that point, look at it with fresh eyes. And that's the problem. A lot of people aren't looking at what's happening as though it's brand new, everything's brand new, it may ring of something in the past, it may sound like something in the past, but every experience that we go through is its own unique, distinct, fresh experience. And if we were able to be a

little bit more aware of that a little bit more present, we might be able to bring forward lessons of the past without replaying them to the point that it diminishes our ability to deal with them.

James Robert Lay:

What a pause here, because we're talking about all of this, this idea of change. And you have this podcast, cool change. How would you define this cool change because I like the sound of it cool change, because it cool change it takes it takes away some of the pain of change, I think that sometimes we associate with, with with change.

Chuck Allen:

Yeah, it's the name of a song by Little River Band, too. Whenever we would go sailing on a catamaran in the British Virgin Islands, we had always start our journey listening to cool change. And, and it was just such an anthem. And so when it came time to figure out what is the podcast gonna be called? You know, some of the people I was sailing with said, you know, what about this idea of cool change, cool change to me means a couple of things. One is cool can mean cool, calm and collected from a place of peace, peace of mind. This is the state from which it's best to conjure up your next move your next change from a place of calm where your best wits are about you where you're not in reactive mode, like we were just talking about, if we can affect and there's lots of ways to do this. But if we can affect what I call a figure of state of walking, instead of running or sprinting through life, then we have the ability at that moment in that moment to make a cool, calm, collected decision about what happens next. That's one way to look at it. The other way to look at it is it's cool. And you know it when you look at it, it's meaningful, it's useful, it's different. It's fascinating, there's a story to tell on the other side of this. And we know people who have made changes in their life, and they're just cool changes, they're doing something meaningful and useful. And it creates a great story. And I think the combination of creating something that makes for a great story later in life. And at the same time doing it from a place of calm is where we come up with this concept of cool change.

James Robert Lay:

You definitely connect and resonate with that, you know, I think when we're confronted with chaotic and confusing situations, that is where we tend to react. But when we calm things down, we're able to respond in a positive manner. And then from that create something even bigger, even better, even brighter than what we're currently experienced. I wanted to dive into your personal story for just a bit because you consider yourself a quote unquote, reformed executive. When you think about that idea, being a reformed executive, what does that mean?

Chuck Allen:

You know, part of what that means to me is that when we join an organization, and we work our way through the ranks, and we are part of the management team or the leadership team, even if we remain an individual contributor, there's something that I call it's kind of the bad juju with a W two. It's what I call, it's this idea that we see me we come out we somehow become morphed into the system and we become part of a cog in this large corporate system. And what was originally interesting about us. And originally fascinating about us. When we originally brought our best thoughts to the table, our original thinking, our unique perspective, we spoke truth to power, we carried our own flag in the door. This is what was exciting about us when we started over time, almost imperceptibly, we begin losing some of that unique and original thought, we're not publishing ourselves anymore. We're not putting unique and original thought out into the blogosphere anymore. We simply become part of what's going on, we meld

into the background. And then there's what I call the sharpening shine of the 1099. And it's a mindset, it doesn't mean it's a paperwork. The reality is the only difference between someone who comes in as a consultant sovereign on their own, they're their own business. And a W two full time employee is paperwork. It's the only difference. In one sense, you're getting paid a regular paycheck. On the other sense, you're building the client. What if full time employees could think of themselves as sovereign, independent, unique thinkers, who speak truth to power, who understand the way things work, who aren't becoming simply part of the system, but they see things as they actually are? That's kind of the sharpening shine of the 1099. This is what makes us interesting, we carry our own flag. And that is a unique distinction. And if we understand that the only difference between those is a nuance it's paperwork, then we're more inclined to want to point out where things aren't working courteously, kindness, you know, we're not just throwing people under the bus. But we are pointing the way forward for robust change to occur without just blending into the background.

James Robert Lay:

That's that's a fantastic point. And one that I've never considered, in my last real job, was over 20 years ago, playing in a punk rock band and playing tables. And I say my last real job because I started this journey as an entrepreneur, February 11 2002. And so I've always kind of carried that flag that independence, through the highs through the lows for the W two. What, what takes away that, that spark? What dulls the shine over time? And what can one who's listening? Like they're like, Yeah, Chuck, that's me, man. What can they do, to maybe get some of the shine back going?

Chuck Allen:

A couple of things they can do. They can figuratively fire themselves on a Friday. And they can ask themselves, what would the best version of me who took over my job, not me, but the best version of me or someone who is known in the industry to do this job very well. If they were to walk into my office and take over on Monday? What's the first thing they would change? That's a good question. And the question is, if that's the first thing they would change, why aren't we working on that? Right now? You know, I did mention my wife Rella, earlier, Rilla Deloria. And many of your listeners probably know who really is, you know, as a guest on here. And as a as an executive and a board member in the financial services and fintech industries. There was a time years ago where she and a couple of her lieutenants were talking on a Friday night, and they were frustrated with how things were going. And they were complaining about this and that and long story short, they were thinking about going and doing something else elsewhere as a group. And after listening to the conversation, I remember saying, so let me get this straight. You want to go someplace where you've got some credibility already? Are you want to start from scratch? Oh, more credibility? Okay, good. And you want to budget already? Or do you wanna have like a zero based budget? You gotta build it from there? No, we want to have some budget already. Okay, and the three of you want to work together? That's true. You want to work together? Yeah, we're gonna do that. In other words, today, what you already have in place right now, the things that you want, you have it exists today. And we just talked about this on a recent episode that we did together like that mindset shift that so much of what you long for is at your disposal today, if you could take advantage of it, if you would look at it differently, that they then went back on that Monday, in a sense, they fired the old dumb, and they hired the new them, and they walked in there. And in 18 months, I mean, the work that they did to go from worst to first and loyalty and the work that they did to bring purpose to a big organization was inspiring. The only difference was a little shift in mindset.

James Robert Lay:

One of the things that I'm writing about in my next book banking on change is the idea of perspective. Perspective is I view it as is the sum of context and framing but in a world where change feels exponential, it's almost we need exponential perspective to where, yeah, there's context and framing, but the exponential reality the exponential multiplier is reframing, constantly reframing to get a whole new perspective and I think that that your your discussion here thriller and her team, all you did was simply reframe something to help them see a little bit different. And when you see different, you're going to think different when you think different, hopefully, that's going to inspire different feelings. And those different feelings are going to lead to new actions, behaviors, habits going forward into the future. I want to roll back to you on this thinking about just you know, being a reformed, executive, and your story. Hardest change, the hardest change, the hardest change that you've had to do, that you've had to make on your own journey of growth.

Chuck Allen:

You know, to be honest, you know, and this is this is somewhat personal, but thought probably the hardest change that I've had to deal with was going through a divorce. From a from a very solid family and moving into a divorce situation, not ideal, very difficult. From a personal standpoint, of course, it has its tentacles that into the professional world as well. But I can tell you that what made it navigable and what has made it what I would call if there is any success in it. It's the fact that we are all very good friends, we all love each other, we continue to be in great contact and do everything as a team is that we didn't throw the baby out with the bathwater, we recognized that there is value in the journey, there is a value in all of the relational capital that was built and all of the experiences that were built in all of the love that existed, what if you could take all of that, click Copy, and then in the second chapter, paste all the best of and leave all the best stuff and simply don't paste all of the things that weren't working? Well. You can do this as well, in your career, you can decide, look, I'm not going to I'm going to be leaving this job this career after the last five years there's been layoffs or Well, I'm fed up and frustrated. Don't throw the baby out with the bathwater, there were things that you could only have learned their experiences you could only have had there. Even if you had a horrible boss. There are things you can only learn from bad bosses that you can't learn from good bosses. Let's not discount everything, find what made sense and sharp from those experiences, and decorate the new house of your next chapter with all the best of and simply allow the rest to evaporate behind.

James Robert Lay:

That's a fantastic point. There's such a strong connection and correlation between change. And learning. And learning comes from reflecting on the experiences that we've had both positive and negative, looking for the insights and then thinking how we can apply those new insights going forward to the next iteration to the next experience. When it comes to learning, though, once again, I think it's how we hold things from the past past experiences, probably more so well, it could be the negative ones. But it could also be the positive ones. It's like, well, this is working, this feels great. Why would I want to change anything to begin with in the first place? What's your recommendation to look for key insights through experiences that might not be so easy to see, in the present moment based upon past experiences, either because they're too painful, or we just don't see it? Because right now everything is fantastic. How can I change anything but then, because of that failure to pause to review to reflect. Change happens, though, to us, as opposed to us being a part of a co creator, co collaborator of change.

Chuck Allen:

You know, one of my favorite quotes is from IDEO, one of the great design firms in the world. Enlightened trial and error outperforms the planning of flawless intellects. I'm a huge proponent of

enlightened trial and error and try things do they work and enlightened means we're paying attention? Did they work? Did they not? Do they produce the results that in the general direction we're going? Or did they not? If so, do more if not do something different enlightened trial and error outperforms the planning of flawless intellects. It's an action based philosophy that gets you to try things back in the days when I was working at the Home Depot, the corporate headquarters, were opening a store every 48 hours were going gangbusters. It was an achievement action oriented culture, where we would get in and we would try so many disruptive things that if it didn't work, we were in fast enough and out fast enough, we would try something else and it wasn't that detrimental. And it was a fantastic way to grow up in the professional realm and to learn how that works. So I like the idea of ABX testing our our way through life, try it not working, try something else between this and this which is better between this and which which is better. Like you can sit back and try to figure out the future. And you can look at your crystal ball and you can figure out from all of your insights and learnings what would be the best now Next thing, and I don't know that you're going to be right more often than not, I think that you're better off to take an action orientation. To live in the present to try A versus B, choose that one, A versus B, choose that one next, and allow life to unfold organically. Be intentional about a point on the horizon that you want to set. I want to go east, okay, let's choose East. But let's not get so caught up, I don't want to take the next exit, and I don't want to stop at this restaurant, then I want to get back on this side road. And then this freeway that's too detailed. As long as in the moment, you can look at yourself and recognize that you are making a move eastward, that you are building momentum in that direction. Let's just call it a win. And let's recognize that one day, we will blow past all of the people who have flawlessly and intellectually planted their direct route, and they arrive there. And for Thus, for us, that's just going to be a Tuesday part of a glorious journey eastward toward our intended destination.

James Robert Lay:

I think about a it's the idea of being flexible, being adaptable, being nimble, I think about a senior vice president of marketing, this goes back to the early days of COVID. In hearing her frustrations that the plan, the strategy that she worked so hard on in 2019, was completely obliterated in early 2020. And that made her feel very uncomfortable in she had to work through some things to get to the other side. But now looking back, you know, three years of that experience. She's way more nimble, she's way more adaptable. What is it that ties people down that traps them in essentially, a cave of complacency that prevents them from having that ability to adapt or to be nimble? When it comes to change?

Chuck Allen:

You know, I think a lot of people get too wrapped up in outputs, and then they wrapped up enough in inputs. You know, let's pay attention to more of the leading indicators in our lives. Let's agree what makes sense in terms of the inputs? What pace of life would we like what experiences would be like day in and day out? What does our ideal work week look like? Let's work on the things that we can control our own thoughts, feelings, actions, reactions, pro actions, all of those things, which are the only things that we can control. Let's put our energy and our effort and our passion into the inputs. And let's release ourselves a little bit from the outputs. At that point, they will be what they will be. And we can look at them. And we can pay attention to them to potentially adjust our inputs. But when we are so wrapped up in only the outputs, then we first of all are living for a fragmented future. And we are so wrapped up in win loss, that every day is going to be a shade of failure until things are going just like we want them to be. And it's a horrible way to live. So I think that that stops people sometime from being agile enough to pay attention to let's let's let's look at our inputs, let's look at what we can control. And let's release ourselves a little bit from what happens next, allowing life to unfold organically as it will anyway, with a sudden crisis of the month, a sudden crisis of the week, the media storm of Tuesday, the whatever's happening, those will continue to happen. If we live our lives on the rise and fall of what's going on with

those, then we are at the whims of society and everything around us and our locus of control is beyond ourselves.

James Robert Lay:

I appreciate your perspective about getting a North Star, setting a point on the horizon, working towards that being open to experience cool change, calm change, collective change along the way. I always like to send the dear listener off with something practical that they can apply on their own journey of growth. And we've talked a lot here, things that they could already do. But one thing because all future growth begins with a small simple commitment today. It's not complex, something small, something easy that anyone can do to experience cool change in their lives. What would that one thing be?

Chuck Allen:

Look, I think that if, if I come into your place of work, and I asked you what you're working on developmentally, what are you changing in your own professional career and you have to go look for a piece of paper or pull a document up on your computer, you're not working on it? I think the simplest thing you can do is find what is the one thing that I excel at that I need to be doing more of and pour your energy into doing that thing and you do a simple start, keep start stop. It basically says that because I need to dial up this thing that I've always been good at but have allowed to languish because it's just been a natural talent. Why I pour more energy and intention into becoming the best of the best in that skill in that area, I would say. So today, when I wake up in the morning, the first thing, I'm going to think I'm going to start doing this in order to dial up that skill. And I'm going to stop doing this in order to dial up that skill. Equally, if there is a career derailleur, something that's really holding you back, you can also choose one of those. And what I would say is don't pour any more energy into those weaknesses that you have than what is required to simply mitigate them. Anything beyond neutralizing or mitigate them is wasted energy, let somebody else become strong in that, let it pour enough start and stop energy into it to mitigate and neutralize it. But all of the balance in your and of your energy into those things that you're naturally gifted and wired to do. And that means if you're a leader, naturally gifted leader then lead for real. And if you are naturally a follower, or an individual contributor, get off of that leadership ladder, stop thinking that that's the only way to progress your career step off of it and, and contribute as an individual brilliantly. And maybe one day, you'll create a followers doing that thing that you're brilliant at doing. And you'll become a leader.

James Robert Lay:

As you're going through that perspective, I think about my own journey. And the idea of what I call the four C's, this is this is my North Star. And I remember I when I wrote this down in strategic coach, and I looked at it as like, Ah, now I know where I'm going in the four C's that guide kind of my day to day things that I want to continuously do more content, curriculum, community, and coaching. Anything outside of those four C's, I am looking to elevate to someone else. And through that experience of getting clarity into what these four points of my life are, I feel that all the other areas in my life are getting better, and getting better and getting better and getting better life design, we're going to wrap up on this here, because this is another area that you spend time working with executives on and I think there might not be clarity, because I think at the end of the day, that's what it boils down to when we're talking about future growth. And more importantly, exponential growth where one feels like they're growing personally and professionally at the same exact time. Through congruence, it does come down to life design. But I don't think everyone knows what that means. Or they might have some misconceptions into what that means you spend a lot of time working with executives on this. What is life design?

Chuck Allen:

I ask people to think about their ideal day. And their ideal week, set aside the needs to make money for just a moment, set aside what you're currently doing for just a moment. And tell me about your ideal professional weekday. What time do you get up earlier? Late? What kind of coffee? Are you drinking? If any? What's the first thing you see? What's the first thing you hear? What are two design principles that you want to occur during that ideal day for me when I left corporate America and decided to make a shift, I wanted to have fascinating conversations with fascinating people once a day. And I wanted to put some good content out into the world, once a day, those two things. And by fashioning what the day would look like, and attempting to live that tomorrow, and then again the next day. And then again, the next day, I found that that path organically unfolded that included both a balanced professional and personal life, and some sense of achievement, as well. And so if you can conceive of your ideal work week, or your ideal work day, and what the components are of that, and you do nothing more than simply attempt to live that tomorrow, to the extent that you can, and then again the next day. I think that is an excellent way to begin paving that path in the direction of your strengths and of the kind of life that you'd like to design for yourself.

James Robert Lay:

That's a fantastic call to action. For every single one of us who is listening, or you living the ideal day, are you living the ideal week? And if not, there's an opportunity for you to gain clarity to set that path and to commit to take action day in and day out. And then eventually when you look back at the progress that you're making, you'll look at all and be like wow, look at where it came from. I'm doing it on it. I'm doing it exactly. If someone is listening, Chuck and they want to connect and continue the conversation that we've started here. What's the best way for them to reach out and say hello to you?

Chuck Allen:

Easiest way is look at my website [cool change podcast.com](http://coolchangepodcast.com) also on any of the major platforms, Spotify, Google on Apple podcasts cool change podcast. That's the easiest way to get a hold of me. And if you go to the website there's a way to find out more about coaching and speaking opportunities as well.

James Robert Lay:

And we know you dear listener, listen to podcast. So go over over to the cool change podcast. Hit subscribe, continue to learn to grow with chuck chuck. Thanks for joining me for another episode of banking on digital growth isn't a lot of fun today, buddy. Thanks, James. I really appreciate it. As always, and until next time, be well, do good. Make your bed.