

Steve Swanston: 0:00

There's not a magic pill that all of a sudden cures all ills. And so the health journey is something that each individual personally has to do, right? You can't let something stupid take you down if it's preventable.

James Robert Lay: 0:53

Greetings and Hello, I am James Robert Leigh and welcome to episode 295 of the banking on digital growth podcast. Today's episode is part of the exponential insight series and I'm excited to welcome Steve Swanson to the show. Steve is the Executive Vice President of Sales Revenue and marketing at Velocity Solutions who provides digital technology to help Community Financial brands community banks and credit unions drive more revenue, and better serve their customers better serve their members. And today, Steve and I are going to dive into what I see as an untapped opportunity for new revenue for new growth found at the intersection of something that both Steve and I are very passionate about financial well being physical well being mental well being. And we're doing this to guide you, dear listener, so that you can continue to maximize growth at your bank, at your credit union or at your fintech. Welcome to the show. Steve, it is great to share time with you today.

Steve Swanston: 1:48

James, appreciate it. I know, took us a couple of months to get the schedule worked out and appreciate the patience and super happy to be here.

James Robert Lay: 1:56

All good things come to those who wait is a great lesson that I learned from my wife and I am grateful that we were able to get this get this call get this podcast coordinated, because I think this is a timely subject definitely for today, but also looking ahead towards the future. And before we get too deep into, you know, the connection of financial well being physical well being mental well being what's good in your world right now, personally or professionally, it's your pick to start on a positive note.

Steve Swanston: 2:27

The question I asked my kids every day, right? What was the good thing today? You know, I was I was happy as anybody to flip the calendar in the 2023 2022 was was a challenge, right? We got through COVID we kind of felt like we were out of COVID but from a business standpoint, 2022 seem to be a bit of a drag, but we have had 23 All systems go and I can't believe were eight days away nine days away from the end of q1 2023. So it's great to see the activity in our space. You know, there's some unfortunate things happening but there's opportunities, you know, for our bank and credit union clients out there in the space. And you know, we are we are running on all systems go NASA super excited about what we've done this year and the rest of this year.

James Robert Lay: 3:16

I think it's a great point. There are some unfortunate things that are happening. It can be easy to get stuck and stew on that. But you shared something that I want to dive deeper into because it's an important point. You ask your kids every day, what's good, what's positive, what's been going well. Why do you do that? And why is that important?

Steve Swanston: 3:39

So you know it's easy to get drugged down a rabbit hole by by what we have access to now in the palm of our hands and you know, I like I was a journalism major and even even back when they used to chisel the newspaper on rock said sensationalism sold right and and now sensationalism is just much more easier to access and sensationalism is typically built on fear. And so if you let yourself succumb to the messages that are now just bombarding at you, you'll have a tendency to walk around perhaps with a glasses glasses half empty, pessimistic attitude and and, you know, the battle starts with the attitude that you bring to the table and, and yes, what I've tried to instill in my kids every single day and certainly in our team here at work as well.

James Robert Lay: 4:37

It's interesting, I have facilitated that same exercise with with my four kids that are now 12 and eight and six, even to the point to where if I don't ask them at dinner. Tell me one good thing about your day. They now are like data you can ask me about my day. And it's it's I think helping to form the mind to look for the good to look for the Positive. And I can tell you, you know, spent 20 plus years in marketing. One of the, my greatest growth levers, if you will, was really making a commitment. And this came from reading The Four Hour Workweek by Tim Ferriss years ago. Turn off the news. If it's really news, it's really going to find you. And that's where I want to. I want to hijack this podcast for a bit. I know it's the banking on digital growth podcast, but for just a moment, we're going to transform it into the banking on health podcast, because you posted on LinkedIn recently about living to 100. And it caught my eye. I actually have a personal goal, to live to be 156. I don't think it's hyperbole anymore. And I know people who are listening, hearing this for the first time think either A, I'm crazy or be why would I want to live that long. I love life, I love being around people and creating and collaborating. And I do think with all of the changes, and really the exponential changes in technology in health, we have the potential to push it far beyond what we could before. And so that's where I just want to like what what took you personally down this path, to set a goal to live to 100 to really put your health first.

Steve Swanston: 6:23

Yes, it's a subject that I'm passionate about. And, you know, again, a quick rewind back to the college days, I can remember Adam VML, a, a college biology professor, and again, you know, this is back in the late 80s, early 90s. And so no real crystal ball into the future. But stating clearly in that class, if you can make it to 2043 and I honestly have no idea why she picked 2043. But if you couldn't make it to 2043 in some level of relative health, you will essentially be able to prolong your life indefinitely from that point onward. That was her future cast on, on science, medicine, technology and health and shoot here we are kind of at that halfway point and that little more than halfway since she said that, and and it certainly looks like you know, there's there's some some valid validity into that statement. And but like a lot of people, as you age a little bit B of maturity or your own mortality sneaks in, you start thinking about like, what do I have to do to prolong things? What do I have to do to be around for kids, grandkids, great grandkids experience all of these events. And so it was really that thought track as my own kids are getting older, and starting to look to leave is like what can I personally do to do that. And so that was really the beginning of my quest. You know, the exercise part was always there. But But I got to the point that I couldn't out exercise my fork, and I say that, you know, tongue in cheek, but like a lot of the folks in this space, where we're traveling, you know, three plus weeks out of the month, we're on airplanes, where we're in hotels were entertaining. And so you have to come up with a process and you know, both starting your day on the positive mindset is a habit. And so became trying to identify what habits do we have to encounter? What habits do we have to engage in and have it stack on top of each other, to really

try to optimize the health for for me as an individual and, and then certainly be able to talk about it with others.

James Robert Lay: 8:47

That's a great point about habit stacking. This is something that James clear wrote about in atomic habits. And I think about the connection here between financial well being and physical well being I have now started to clean up. And I think it's a journey, right? It takes a level of awareness. Like, I want to do this. And here's why I want to do this. And being very intentional, then about the the actions, the choices, the decisions, and those become behaviors that are repeated, that become habits that either move us closer towards that future that we're looking to create are further away from it. But if we go all the way back in, it's really the beliefs that we have you here and when you think about, like what I'm doing now with tracking my macros, I've had a point of awareness. I'm like, Oh, this isn't hard work. This is actually kind of fun, because I know that I need to eat, you know, X number of grams of protein, X number of grams of carbs, X number of grams of fat. And that's my daily budget. It's kind of like money. And I've started to gamify some of this which is where I'm starting to look like ah Where can we connect these dots between physical well being financial well being mental well being? Before we get too far into that, thinking about your own journey, like you said, you're traveling entertaining, you can't outwork your fork, how might the health of our physical bodies impact our mental health? Which then you're a leader, I'm a leader, we have a lot of leaders listening to this around the world, how does their mental health and go on to impact the health of our teams and our organizations, particularly when we're going through a period of time of exponential change, exponential transformation,

Steve Swanston: 10:40

This is exactly the path that I that I encountered, and not necessarily purposefully, but but a lot of the kinds of questions became new doors that that walk through. You know, for me, it was at first identifying, personally, what did I need to do to try and improve my physical health and a big part of it was, was cutting out alcohol. And I did that completely towards the end of 2019. You know, and as a, as a fast forward, that immediately created some clarity around things, immediately created better sleep, which then allows for better mood disposition, which creates greater motivation, which creates greater self awareness, which creates the willingness to then engage more physically, which then when you carry that into your work day, and as a leader of teams, or departments or companies, you come at it from a completely different mindset, right. And so it's, it's, it's all of that physical transformation that I that I underwent, initially from a combination of extrinsic and intrinsic motivation, I wasn't quite sure why it started. But you realize that intrinsically, now, it's carried over into all of these other aspects of your life, because of just physically how you feel both both physically. And mentally.

James Robert Lay: 12:13

I want to pause on this idea of just talking about alcohol. It's a very interesting subject. I think you might have even posted recently about LinkedIn on this and your own personal experience here, I would say I'm gaining a sense of awareness that I actually use an app on my phone. And I started this last year, because I was just curious of how much alcohol Am I consuming once again, traveling, you know, events, cocktails, etc, I use an app called Drink control. And I was like, Wow, I'm drinking way more than I had thought that I was number one. And then number two, I would say, as I've started to dial in these different areas of my own personal physical health and well being, I'm realizing that the less I drink, the better I feel. Back to your point about sleep, mental clarity, physical energy, and now I'm able to transfer all of that energy back into helping other people do even better things than what I was able to help them do before. When it comes to this point of and maybe I'm just talking from Curiosity, call it sober, curious,

I've seen people use that term before. What was that experience like for you to dial in that area of life, because I think, you know, knowing how much you travel, I travel, a lot of opportunities to have a cocktail. And then, you know, we forget about how we're going to feel the next day when we wake up, and I'm starting to realize, like, it's not worth it anymore. For me personally, to feel that bad in the morning, even if it's a drink or two.

Steve Swanston: 14:02

Ya know, that was kind of the Enlightenment for myself was, was kind of the cause and effect or the, or the ROI, if you will, you know, the, the value prop on drinking seemed like a very short lived kind of immediate gratification. You know, that that first drink that first sip, either, you know, when you get to the airport, at the end of the busy day, at a business meeting, there's a little bit of an immediate, you know, euphoric dopamine rush. But, but that was pretty quickly and then, you know, the older you get, the longer it takes your body to process, you know, the physical aspects of alcohol. And so then the next day, you know, call it 10am 11am You're still kind of, you know, turning off some of those effects and you've lost 1020 30% of your day and your productivity and, and so, you know, they talk they talk a lot about if you read a lot of sober curious or what they call quit lit quit literature around drinking, they talk about this paint cloud effect, and certainly happened for me is that, you know, somewhere around day 60 To day 90 kind of this pink euphoric cloud started appearing, and you're like, Oh, my God, this is like, the euphoria, right? I'm in Camelot here. Because you had an experience out level of clarity, you had an experience that level of engagement or motivation for, you know, if you've been drinking, I'm not talking like, heavy problematic drinking, but just, you know, daily or almost a daily drink for the last 1020 30 years, you haven't had a lot of clarity in a long time. And then all of a sudden, that reappears, and you think it's a new phenomenon. And a lot of people kind of get hooked on that they call it the pink cloud effect. Well, you know, that does fade away, because your new normal becomes your normal. And then you realize, you know, why would I go back to the point where you track stuff. And once you start tracking the opposite of what you talked about that start tracking the amount of calories, you're not consuming, talk about the money you're not spending, save, start kind of really come at in the in the shape, and you can get fired up about what you can do with that time and effort.

James Robert Lay: 16:53

That's an interesting point, I think about you know, tracking macros now it almost forced the near elimination for me of alcohol, because it's like, why would I want to drink these empty calories that I can't hit my macro goals, and then it that then dovetails into, you know, eating out my wife and I we're both we both live in Houston, you and I, and there's, we love to eat my wife and I. But we've noticed since we've started cleaning up that area of our life, we're not spending as much money going out to eat because it's a it hits the macro budget, if you will. And I want to come back to a point you you mentioned about like short term gains. Because that's, that's another connection with financial well being physical well being. It can sometimes feel like we're playing a longer game, requiring discipline to give up things in the short term in the present moment, for an even greater future return. And I think that's where the paradox is, if, you know, we give up the pleasure in the present moment, to have the potential to experience that longer term game. But on the other hand, it feels like we're focused on, you know, that the pain of the present moment based upon what we're giving up to, you know, have an unknown future. When I think about this, in regards to just leadership, particularly leading financial brands, what's your recommendation for leaders that are focused on the short term, versus really keeping mindful of the longer term ramifications of their decisions that they make today going out into the, to the future?

Steve Swanston: 18:37

Yeah, so it's, there's a bit of a, there's a bit of a paradigm, right, because you have to leaders, CEOs, they have to appease the immediacy of, of stockholders, board of directors, accountholders, members, whatever it is, they those, those people have to be happy immediately and, and we've evolved into this immediate gratification, instant gratification universe that we live in. And that's a real thing. You can't achieve that by what I like to call chasing the flavor of the week, right? You can't just constantly be working with your head on a swivel and chase the next flavor of the week versus the following flavor of the week. And that's true, whether it's a marketing strategy, or kind of a governance strategy. You can't constantly just chase that flavor of the week now that's different than adapting and changing. That's part of kind of the contingency of business. But so you to me, either internally with our group or what we kind of preach with our with our client base out there is you got to build the foundation. And this has to be a time and tenured effort that you're engaging in and so you have to be committed to waiting for the results until they'd gratification, yes, a problem solving, you know, be it three 612 months from now, you're not gonna, you're not gonna get there overnight, you're gonna make small improvements. But the outcome will be, you know, at some point in the future, and you can't dump this strategy, you know, a month from now to chase the new hot item.

James Robert Lay: 20:22

That's a big part of the philosophy that I teach and coach to financial brands and their leadership teams is measuring progress, not perfection, because I think if we're always focused on that future horizon line, the closer that we get to the horizon line, that horizon line continues to move. It's almost like, you know, thinking about driving the car with the kids, they keep asking, Are we there yet? Are we there yet? Are we there yet, where in reality, we can hack the mind to a degree and instead of looking at where we still have to go, we can really increase momentum by focusing on the progress that we've made, which comes back to the attitude of gratitude that you're talking about. It's like, ah, well look at where we've come over the last week, the last month, the last quarter, and look at all the progress that we've made. And I think a lot of times we get so busy, that we don't simply pause and reflect on what we've actually have done. What's your take on that?

Steve Swanston: 21:17

Yeah, so it's, you know, as a leader, myself of a team. And again, as I try and put myself in the shoes of the people, we serve as CEOs of financial institutions. And, and perhaps insight that comes with with, with age and maturity, there is no finish line. Right there is there is not an end game that says we're done. And we celebrate the you mentioned that the finish line and the goalpost is always going to be moving, because there's always an evolution of market conditions growth, what we're trying to achieve what we're trying to solve for, you know, some of the some of the contingencies that get thrown at us, such as, you know, the marketplace conditions over the just the last few weeks, and you have no adapt and change while continuing the course. But recognizing that you'll never be finished. Right? It's a it's an unfinished masterpiece. And hopefully you leave it in better shape than, than you started with and pass it on to somebody else.

James Robert Lay: 22:21

That's a great point, leaving things in better shape than we found it so that we can continue to pass that on to someone to take it to do even better to do even greater. And this is where I want to come back to the idea of longevity. You mentioned in your biology classes, which I find fascinating. 2043 was the horizon line back in the 90s, late 80s, early 90s That you were hearing. And that's what I'm actually hearing now in the present moment is life extension. And this was something that Peter Diamandis spoke about. Peter Diamandis is hosting abundance 360 Right now, and looking at all of the exponential

technologies from a lot of different verticals, healthcare, you know, finance, AI, etc. And one of Peters, you know, things he talks about is like, just don't die, just don't die of something stupid. And you're probably gonna get a lot more extra years than you would have had historically, within the next decade, the next two decades. I'm curious, how might this subject and it's it's one that can make people feel uncomfortable, I get it, because we're talking about life and mortality, and really philosophical things that we might not always talk about in financial services. But I think it's one that we need to be paying attention to. Because if life extension is a real thing, in the next decade, in the next two decades, how can longevity continue to transform what we bring to the market, as banks as credit unions as fintechs?

Steve Swanston: 23:59

So, you know, I've been I have been thinking about this as an opportunity, quite frankly, what are the opportunities out there, as I said, on my side of the desk, you know, right now we've got retirement age 65. So security kicks in at 65, delayed Social Security at 72. You got to start you take up on the right ages, you got to start using or being penalized on 401k withdrawals at a certain age we'll shoot if indeed the life expectancy all of a sudden jumps from from where we are in the low 70s to the to the mid 90s. And potentially beyond. The somehow you got to stretch the money and you got to stretch and stretch the financial financial aspect of it. And there is going to be a whole host of product services, deliverables, needs that you know, a generation that is now living to 100 Let's just use that as the benchmark is is gonna need and need access to that the current he hasn't even really been thought much about today because of that really compressed timeline. I mean, you've seen these posts all over there, the scary thing is, you're you're born, you go to school, you go to college, you get a job, you work for 40 years, and you enjoy a, you know, a 12 year retirement given, you know, the life expectancy? Well, so now, is retirement going to be 50 years? Or are we going to see people continuing to work? You know, as, as part of an organization, are we going to see this gig economy? Are we gonna see, you know, 85 year olds driving Uber, or as solopreneurs at some point in the future? And so how do we service those? From a financial services standpoint, be it true financial need, find it, you know, we profess the need for financial literacy in our schools, but do we need financial literacy in our retirement communities as well? Right? Is it a different story?

James Robert Lay: 26:04

I think it's a, it's an interesting conversation, and one that probably needs to start today. Because before you know what we could be seeing those numbers and that life extension. And when I think about like my own, I'll just speak for myself and my own personal experience, like I said, you know, 156 is kind of the number that I'm gunning for. And that comes out of thinking in an executive coaching program that I'm a part of called Strategic Coach with Dan Sullivan. And Dan is 7879 years old, and he has a plan for himself and for his business until the age of 100. And I think a lot of this, once again, comes back to mindset, if the mind can perceive it, then perhaps there is potential to then really actually go on and achieve it. And so when you talk about retirement, I am a, an ex lineal, so I'm not a true millennial, I'm not a true Gen XOR. But in my mind, I've already made the decision at this present moment in time based upon my life experience, my exit plan is death. I feel like, as long as my mind is healthy, I will be able to contribute and create value in some way, shape, form or fashion. I don't really see at this stage of life retiring. And so my wife and I, based upon that decision, have made decisions to experience what others would have maybe waited for retirement to do, for example, travel, we've already made some really nice, big, beautiful trips early on, where could a CEO and executive listening to this where could they practically maybe facilitate a dialogue here to expand and maybe just open up the minds of their leadership team, perhaps even their boards of directors, because once again, the future is created based upon the decisions and the conversations that we're having today?



Steve Swanston: 28:01

There has to be a mindset shift. And in the financial services, as a micro entity, go to start thinking just like you described, right, there is still a very traditional mindset that, you know, the notion of living No 156 Are the notion of living to 100 of the notion of working until you're 85 Unfortunately, today, I think by by the conservative wisdom and a lot of these institutions is scoffed at and and it's like well, that's not for us that's not going to happen for us our acuity our financial institution, our marketplace is different. And I hear that so much is that you're we're different you don't understand our our financial institution, we have a different makeup. And it's not it's you know, it's we have a global, we have a global makeup of people, it doesn't matter whether you're in you know, in rural Wisconsin or metropolitan New York, it doesn't matter. It's it's society is now digital. And access to all of the same means and tools and resources and your exit strategy is death. That's mine as well. I think retirement used to be that, you know, you most people who was they worked in a job that they didn't like for 40 years and pray that they could save enough money, so they didn't have to work at that job for the next 12. And, and that was the goal. And the goal is change.

James Robert Lay: 29:31

It is and they have and and I think you know, Dan Sullivan is in the back of my head, you know, and I started to become more aware of this after I heard this. When one retires it's almost like you know, you're telling the universe to take its parts back, essentially. And and I was like wow, I thought about I thought about my grandparents. You know, my grandfather retired and me you had like maybe like a 1012 year Run after that, I think about my parents, they've retired, but I've started to see their health, almost like just fall off a cliff. It's really an interesting point of awareness that I have. But then I think about, say, my father in law, he's 85 entrepreneur. So he's had a stroke, he's had two rounds of cancer, kidney and lung, and he's still going to the office every day, he might not be there at 730 in the morning, like he used to be, he's now rolling at about 10 o'clock, and it'll stay till about three o'clock. But I, I really believe it's giving him a sense of purpose. And from all of the research that I've done around like neuroscience, when we lose a sense of purpose, we start to lose ourselves. And that is where I see an opportunity to probably pretty much bridge this intersection of financial well being physical well being mental well being, if I was to put it right in the middle, it's almost like, you know, having some type of a coach or a guide, I think about some of the research from like McKinsey, and Bain and BCG and they're all projecting like, you know, financial advisory in 2030. And they're saying by that time, when we get to the, you know, AI and all the machine learning, financial advisors are probably gonna be more like, quote, unquote, life coaches at that point in time, and it's where I want to roll back to you, in your own personal journey here, you have started to invest in yourself in other ways to continue to create a better future a bigger future, a sense of purpose for yourself around this health and well being with, you know, working to be a certified trainer. What's, what's that journey been? Like for you here?

Steve Swanston: 31:44

Yeah, and I appreciate you asking on that. And yeah, as AI continues to evolve, my daughter wants to she's, uh, she's in college. She wants to be a doctor, and is certainly cognizant of what AI is going to do the medical profession, you know, my own future cast is that, that I believe Apple will be the largest healthcare employer in the country in 20 years. If not, if not sooner, and we have to start thinking differently. But so my own journey on that is is there is no such thing right now is artificial health. And I say that tongue in cheek, there's all the artificial. But But right now, there's not a magic pill that all of a sudden cures all ills. And so the health journey is something that each individual personally has to do, right? You can't, you can't let something stupid take you down if it's preventable. And so that's where

the health coaching piece of it comes in. You couple that with the financial side of it, and yeah, live in the Bay, 100, or 156, probably scares the heck out of a lot of people. Because since the time they were 25, they were only planning enough money to live to 73 and a half. And so what happens beyond that, you know, the vast majority, 95 plus percent, doesn't have a contingency plan for extended life. And so we have to both coach the individual on how to navigate that, because I would imagine, very few people want to just say, No, I 73 Man, I'm checking out if the opportunity to keep going exists. And so everybody's gonna raise their hand and say, yeah, no, I don't want to I don't want to check out I want to keep going. And so why don't we have to coach them on that, but we have to pair that with and how do they sustain? How do they provide? What tools do they need? How do they financial literacy? How do they budget? How do they invest? And how can we help them as a as an industry driving, you know, products that they can benefit from,

James Robert Lay: 33:54

As you mentioned, Apple being having the potential to be the largest healthcare provider in the world. I think about myself like right now I'm I'm wearing a Garmin watch, that is recording data that gets fed into Apple Health, it gets tied tied into my my fitness pile. And it's a lot of information. Just like we look at, you know, the transactional data of a person out of financial brand. It's a lot of information. It's a lot of data. I also think about my nutritionist, and she has her own branded app that she has built on the back of a third party to provide asynchronous coaching remotely. And that is, to me, I think, the most interesting potential opportunity here is this coaching aspect because what what she has done, has provided a level of accountability. I think we're more likely to be held accountable by another human being than we are Are by some type of artificial intelligence. Because philosophically we know, oh, that's AI? Like, how many times do we set an alarm and ignore the alarm, we could probably do the exact same thing. But I know that through her app, she's checking in on me. However, I think that the neat thing is, some of those check ins, for my level of awareness are automated, but then some of them are actually really real. And even when the automated ones I'm like, Ah, she's there, she's in the back of my head, I gotta make sure that I'm doing what I need to do to keep accountable. Where's the accountability piece, thinking about this your own journey of health and well being you're applying that through the lens of financial services?

Steve Swanston: 35:42

Yeah, that's a term that we call or I call the credible human link. And, and it's, it's, we are much more likely to act upon something if there is a credible human link associated with it, either from an accountability standpoint, or a testimonial standpoint. And so or a referral standpoint, right. And so, I too, have a couple of different coaches, you know, that I utilize in my world, both for personal professional development as well as physical development and their virtual and not, not virtual intelligence, but you know, I don't meet them in person, right? You know, we connect over the phone, we text and we connect over zoom. But it's really an accountability check in. And, you know, there's something innate in us that I don't want to let that person down, or I don't want to show up after they get me to commit to an action step and tell them I didn't complete it.

James Robert Lay: 36:44

Yeah. I liked that. What did you call it? The credible human link?

Steve Swanston: 36:49



The credible human link is, is what I've always referenced that as and we see it in our business world, right? Right. If you're going out and looking for, in today's world, a plumber, right, again, I'll date myself back in the time machine you used to open up the Yellow Pages. And you would look in the yellow pages. And you kind of had to go Eeny meeny, miny, moe, and there was a race to how many A's you could put at the beginning of your name. So you shut up first and the yellow page. And well, now Google soon replace that. But we've come even further than that. Now, nobody uses Google to look for a plumber, they go on to Facebook or next door or Instagram, or wherever it is, and say, Who do you know that's a reliable plumber and X, Y, and Z. And we're starting to see now the same level of credible human liquid financial services, with people seeking financial products and services, that they're asking for somebody else to confirm that it's good.

James Robert Lay: 37:48


That's a great point, I don't want to go down too far this rabbit hole and start to wrap things up. But I just want to leave the dear listener with this perspective. The idea of what historically was the yellow pages and then became Google search and SEO is now starting to transform once again, to where people are connecting with people. They're asking people for advice, for recommendation for guidance, because, you know, it's human behavior, people trust people, people do business with people. It's just the way that people connect. That's the transformation that continues to happen and will continue to happen going forward. I want to bring all of this back to the idea of financial well being physical well being mental well being, what would you recommend for the dear listener for the leader, who is leading their financial brand to future growth, what's one thing something small that they can commit to do today, to maximize either a their future growth themselves as a leader, or be the growth of their team, the growth of their organization, or perhaps they're all interconnected,

Steve Swanston: 38:58

You know, if we're keeping again, in the vein of, of what we've been discussing, a healthy work environment is a lot more productive than an unhealthy work environment, the insurance companies have been touting this for years with with the wellness programs that are out there. But if you want to maximize productivity, do more with less however you want to term it. If you have a healthy and motivated work environment, and you are a healthy and motivated leader, you know, that can can leave that cry, I think you will be amazed with how much more you can accomplish, if everybody's coming at it with with that type of health and mindset.

James Robert Lay: 39:45

Yeah, so it's a you know, unifying around a common purpose. Once again, having a sense of purpose. We're all connecting. We're all working towards a higher goal. I maybe I'll leave the dear listener with a practical act. This is the follow that up with. I call it the the exponential future. And I want you to write down and this was inspired by some thinking that Dan Sullivan shared with me, I want you to write down the year that you think that you're going to die. So write that number down. And if I look back in my own files, I think I actually might have wrote down like, 7476, then the follow up is okay, with, you know, advances in technology and healthcare and life extension, or how long how many more years you think you're gonna get, what's that new number? And so I remember the first time that I did this, it was 123. And so I was asked to then say, okay, take 123, subtract it from the 74, the 76. And you get X number of years, and I think it was like, you know, probably at that point about 50 years. What would you do with all those fears? Write all that down. And then the follow up to that is, why aren't you doing that today? And what do you need to start creating that future reality based upon the decisions, the actions, the behaviors that when repeated are the habits in the present moment, because that's where the habit



stacking comes back into play, to create the future reality going forward into the future? Steve, this has been a fantastic conversation on the banking on health podcast, you know, if we start facilitating these discussions today, maybe not tomorrow, but in the years to come, I think they will create a ripple effect of positivity of good, that helps even more people than you or you or I could even begin to perceive and imagine right now going forward, if someone is listening, they want to connect with you. They want to continue the conversation they want to connect, what's the best way for them to reach out and say hello,

Steve Swanston: 41:48

LinkedIn is easy contact point slash Steve Swanson on LinkedIn or my email is s Swanston at my velocity.com.

James Robert Lay: 41:58

Connect with Steve learn with Steve. Steve's always sharing really good perspective really great thinking on LinkedIn, so I highly recommend it. And together, grow with Steve Steve, thanks so much for joining me for another episode of banking on digital growth. Had a great time. Thanks, James. As always, and until next time, be well do good. And make your bed