



Emerging Leaders Insights

July
2014

Welcome new Emerging Leaders!

In June, Adrian and Kristin held a small membership drive encouraging bankers across the state to consider joining Emerging Leaders. It was a successful drive with 139 bankers registering to join the program. This brings the membership total for Emerging Leaders to 350. The Emerging Leaders roster is quite the list of many impressive people. You all will certainly be making great things happen in the future.



At the ballpark! Emerging Leaders took in an OKC RedHawks game last month.

Great leaders turn adversity into advantage

By Joel Garfinkle

One certainty in life is that the future holds unpredictable changes. We start every day not knowing exactly what to expect. Life brings lessons and opportunities that we don't always welcome. It forces us to take risks, become vulnerable, and open ourselves to the unknown.

If you can rise above that fear, you might become the special individual we're all waiting for. View change as a good thing. Beyond every corner is a new opportunity waiting to be discovered.

But how do you make a change when you have mortgages, kids, busy careers, and far too much to do throughout your days, weeks, and months? In order to make a change, you must lead your own change. This is done by becoming what I call a change leader.

Great leaders turn adversity into advantage. They recognize that someone must take charge and make the decisions. Strategy is planned and a course of action is begun to achieve change because of that person. It's essential to your future to become your own change leader.

People can make changes without being change leaders, but long-term benefits are gained when you have courage to transform your attitude toward change from one of timidity and resistance to one of strength and appreciation for the opportunity to make your life better. Now you can take an active role and manage and direct it, to change your views of life from one of struggling to maintain the status quo to always looking for new opportunities and viewing change as a positive force.

All change leaders have this unique quality within them. Change becomes easier when you see it not as a mountain that seems too high, but as a gentle slope. In the journey of life, each step takes you gradually closer to achieving your goals.

What are some of the fears that keep you in your current circumstances instead of changing? The fundamental thing you need to do to make a change is to conquer your fears of the unknown or unfamiliar.

Becoming a change leader begins by evaluating your life now. Do this by recognizing where you are and identifying what areas need to change in order to improve your life. Remember that great leaders turn adversity into advantage. Acknowledge that you can't change everything at once. What you can do is choose an area to work on and take concrete steps, all the while being alert to opportunities to change in other areas you have identified. Mahatmas Gandhi said, "We must be the change we wish to see in the world."

Steps to Becoming a Change Leader

1. Create tomorrow, don't maintain yesterday. Anything that doesn't support what is most important to you needs to be abandoned. The focus must be on creating a tomorrow that you most want.

2. See your challenges as opportunities. Welcome unexpected difficulties because they represent opportunities to make something better. This process isn't an easy one.

3. Be willing to risk. People are used to maintaining the status quo rather than making changes. Taking risks is about becoming what you most want for yourself. It's important to know that when we risk, we are moving out of our comfort zone to a place that feels like an unknown.

4. Focus on successes and opportunities versus problems. Problems can't be ignored, but it's vital to focus on the opportunities that you'll be attracting in your life as you move toward your dreams. View problems in the context

of the larger vision you have for your life, and they become less important. Also, take note of the successes you've had as you move forward on this change journey so you will feel excited about what you've gained and accomplished along the way. By taking small steps with each success, you begin to make a major fundamental change.

5. Use resources wisely. A resource comes in such forms as energy, money, and time. Let go of any activities that won't move you toward the change you most desire. The question to ask is, "If I am to focus my resources on what is most important, will I do this activity?" If the answer is no, spend your resources on an activity that does advance your goals. Always question how best you can use your resources in each minute of your day.

6. Imagine new possibilities. Begin to acknowledge the new and exciting opportunities that lie ahead. Don't neglect this part of yourself. When you honor the new, exciting, and powerful possibilities that are within your life, everything has a way of supporting, co-operating, and assisting you towards the possibility.

7. Take action today for what you want tomorrow. Taking action is about embracing the concepts of discipline, motivation and perseverance. It's not easy to stay focused and in pursuit of what you want. When you are taking action, your steps should be specific, achievable, realistic, and timely.

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Apply today for Emerging Leaders Leadership positions!

As this is *your* program, the OBA would like to give you more control of it. This is why we are in the process of creating a social committee.

With Emerging Leaders members spread across the entire state, we realize not everyone can make it to Oklahoma City or Tulsa for the quarterly lunches but still would like to interact with their peers. The purpose of the social committee will be to plan events for their areas such as a social lunch, a golf outing or even a happy hour.

The social committee will consist of 18 members with three members from each of the OBA's six groups. Committee members will be chosen by the OBA from submitted applications.

[Click here](#) for the application. Applications must be returned by August 1.

If you have any questions, contact Kristin at kristin@oba.com or (405) 424-5252.

Industry updates

The banking industry is always changing, here are some brief updates for you:

- Last week, the FFIEC launched a cybersecurity pilot program for more than 500 community financial institutions with \$1 billion or less in assets. Learn more at <http://www.ffiec.gov/press/pr062414.htm>; and
- The ABA and AARP announced last week their intention to work together to protect older Americans' financial security through a joint commitment to the Clinton Global Initiative. Learn more about these efforts at http://www.aba.com/Press/Pages/AARP_ABAFightFinancialFraud.aspx.

Register now for August meetings!

You asked and so we are delivering.

We've received quite a bit of feedback from members requesting for a meeting with a focus on social media.

The August meetings will have a panel to share examples of their successes, roadblocks they've encountered and advice on how to successfully navigate the waters of social media. They will also be prepared to answer any question you might want to ask. The panel will have representatives from banks, local community organizations and social media experts.

You'll leave the lunch meeting with ideas to take back to your bank with how to assist or even begin its social media efforts. What you learn at the meeting can also be applied to your personal social media accounts.

The Oklahoma City lunch is on Aug. 12 and the Tulsa lunch is on Aug. 13. [Click here](#) to register for Oklahoma City and [click here](#) to register for Tulsa. The deadline for registrations is July 28.

MEMBER SPOTLIGHT

Kelli Kilhoffer

Have you had the opportunity to meet Kelli Kilhoffer, loan operations supervisor at Great Plains National Bank in Elk City yet?

A few of Kelli's favorite things to discuss with her would be Michael Buble's music, the movie Sweet Home Alabama or her favorite food of country comfort food.

Of course, you could

always sit down and discuss with her how Columbus Day is her favorite holiday.

Kelli is a graduate of Oklahoma State University and proudly shouts "GO POKES!"

Each month in this section we'll highlight a member of Emerging Leaders. Would you like to be spotlighted? Do you know someone that should be spotlighted? Let us know at kristin@oba.com.

Emerging Leaders notes

- The newsletter is already filled with lots of information for Emerging Leaders, so here is another picture from the night at the ballpark.



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