



# Emerging Leaders Insights

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## How to master the fine art of small talk

By Laura Vanderkam

Small talk gets a bad reputation. To avoid this allegedly meaningless drivel, people skip networking events. Or, almost as bad, they attend, but talk to the three people they already know.

This is shortsighted, says Debra Fine, author of *The Fine Art of Small Talk*. "Small talk is the appetizer for any relationship," she says, and people like to do business with those with whom they've established common ground. "A good networker is looking to foster relationships and build a community never knowing how that contact can help now or in the future. My motto is 'every conversation is an opportunity for success.'" Here's how to do small talk better:

### 1. Lower your expectations.

While you can hope for the best, don't expect too much from any given chat. If you come to cocktail hour hoping for nothing more than a good restaurant or book recommendation, you can relax and enjoy yourself, and be pleasantly surprised by anything else that happens. Relaxed people are, incidentally, more enjoyable for others to be around too.

### 2. Have something to talk about.

"I never approach a meeting, an industry function, or a networking event without at least three things to talk about," says Fine. "When is the worst time to come up with something to talk about? When

you have nothing to talk about!" In particular, she practices a solid answer to "How are you?" or "How are things?" so she doesn't respond with an "unhelpful one word answer" that forces a conversation partner to do much of the work.

### 3. Lead with a declaration.

While questions are generally good, leading with one carries risk. You might ask about the one topic the person doesn't want to cover: "How's work?" results in "They just announced huge layoffs" or, more likely, an evasive answer and awkward silence. Some people might view asking a direct question at the start of a conversation as rude.

Instead, volunteer something positive about a topic that's potentially common ground, so the person can choose to reciprocate. "Our host said she just got back from California" lets the person talk about the host, vacations, business she's done in California, a time she visited California, etc.

### 4. Then go for questions.

Most people like to talk about themselves, so asking questions is a good way to follow up once you've established a safe topic. Avoid close-ended questions ("Did you go on Space Mountain?" could be answered "No") and instead ask about favorite memories. That lets people tell their best stories.

If you're in a conversation with someone who's particularly hard to engage, try the old interview trick of giving people two options: "Did you rent a car in Amsterdam or take the train?" If one option is correct, people will elaborate on it ("We rented a car, but we had to special order a minivan. Hertz didn't just have one at the airport...") or if neither is, people are quick to correct a faulty impression ("Actually, we traveled the whole country by bicycle"). The correction then offers multiple follow-on possibilities.

### 5. Prepare for a lull.

You can extricate yourself ("I need to go say hello to my old client") or you can introduce your conversation partner to someone ("Would you like to meet her?") but there may be nowhere else to go. So good conversationalists also know how to shift. If she's been talking about work, Fine likes to ask "What keeps you busy outside of work?"

If you've established general biographical info, she recommends letting the person show you her best self with "What has the highlight of your year been so far?" Who knows, it might be a highlight you're interested too, and the person goes from small talk partner to honest-to-goodness friend.

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## Industry updates

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

- According to GOBankingRates.com, Oklahoma has been ranked as the third-best state for affordable banking. Arkansas and Iowa were at one and two, respectively. You can read the complete study at <http://www.gobankingrates.com/banking/best-worst-states-affordable-banking-2014/>;
- Last week, the OCC updated the Comptroller's Handbook replacing a 1998 booklet on agricultural lending and a 2005 booklet on collective investment funds. You can view the new ag lending booklet at <http://www.occ.gov/publications/publications-by-type/comptrollers-handbook/pub-ch-agricultural-lending.pdf> and the new collective investment funds booklet at <http://www.occ.gov/publications/publications-by-type/comptrollers-handbook/am-cif.pdf>; and
- The Securities and Exchange Commission updated its frequently asked questions on implementing the municipal adviser registration rule. Read the updated FAQs at <http://www.sec.gov/info/municipal/mun-advisors-faqs.pdf>.

# 5 ways to overcome your assumptions

By Andrea Novakowski

Whenever you find yourself saying, "I can't possibly..." that's a good indication you're making an assumption. Are you truly incapable of doing that thing? Or are you merely imagining all the complications that might interfere with your goal?

Here are five ways to challenge this self-defeating habit.

1. Figure out how you arrived at the assumption. Too often, we extrapolate from one failure to conclude we're no good at something. In my last post I mentioned how getting a D on a paper in 5th grade doomed me to years of believing I was a terrible writer. In high school, I had a happier experience as a competitor on the track team. The first time I encountered a banked track, I had no idea what the banks were for and that they were only used at the beginning of the race. I actually ran up and down each bank, zigzagging my way to the finish line. Not surprisingly, I finished last in that race. I could have thrown my sneakers in the trash, but I didn't. I come from a family of athletic folks and it didn't occur to me to assume that I might be a terrible runner. I figured if I trained harder and asked questions to help prepare for the next race, my performance would improve. And it did.

2. Experiment with your assumptions. Perhaps you've been told you're not creative. Well, creativity comes in all shapes and sizes. It might involve paints and an easel; it might mean working with your hands; it might be singing or gardening or cooking. Creativity can also be found in business. People who discover new products, processes, and medicines are certainly creative. Open the door to creativity by taking a class, reading a book, or visiting a museum. Don't just automatically accept the mantle of Not Creative. Find out what you're drawn to explore.

3. If an accomplishment seems impossible to you, break it into steps. Carl's new job required him to write proposals, something he'd never done before. At first, he assumed he couldn't possibly do it. But I showed Carl how he could tackle the assignment in small increments. He studied proposals that had been used in the past. He asked for help from his supervisors. By approaching the project one step at a time, Carl was able to achieve something he thought was beyond his ability.

4. Re-evaluate your assumptions every so often. Even if a perceived limitation turns out to be real for you right now, that doesn't mean it will remain that way forever. Tara is a mother with three young children and a full-time job. When she says she can't possibly find the time for creative expression, she may be right. But before she knows it, her kids will be grown and she can get back to doing what she loves: writing songs, singing, and playing the guitar. In the meantime, Tara brings creative ideas and suggestions to work to help keep her "right brain" fresh.

5. Believe in yourself. Samuel Taylor Coleridge wrote of "that willing suspension of disbelief for the moment which constitutes poetic faith." So what if you've never tried something, or haven't done it very well in the past? You can't change your results until you start believing you can.

Go ahead – dare to question your ideas of what you can and can't do. You may be in for a pleasant surprise. Along the way, you might just discover parts of yourself you didn't know existed.

*Andrea Novakowski is an executive coach who has been helping clients align their professional goals with their personal values since 1997. By tapping into Coach Andrea's knowledge, tools and skills, clients are able to meld career development and personal growth to reach higher productivity and deeper levels of job and personal satisfaction. Learn more at [www.coachandrea.com](http://www.coachandrea.com).*

## Emerging Leaders notes

- Emerging Leaders has been up and running for about six months now. As it looks toward year two and beyond, it is now time to sit down and start planning. We encourage ALL members to take a moment and think about what YOU want out of Emerging Leaders. Call and/or email us and let us know. We can't keep growing without knowing what you want and need; and

- We are looking forward to seeing many of you at the June 26 Oklahoma City RedHawks baseball game social. Registrations aren't due until June 6 so you can still sign up. Bring your friends and family. It will be a great way to spend an early June meeting. Registration information is available at <http://members.oba.com/Core/Events/eventdetails.aspx?iKey=14229>.

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## MEMBER SPOTLIGHT

### Kallie Haffner

There are many reasons why you should want to get to know Kallie Haffner, brand manager at Oklahoma State Bank in Monkey Island.

It should come as no surprise she is an Emerging Leader as she is currently pursuing her masters degree in organizational leadership from the University of Oklahoma.

Away from work, she enjoys spending time with her husband, Dustin, and son, Carter, on the lake by their home.

If you are looking to learn a new language, Kallie can easily teach you "pig" latin.

*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](mailto:kristin@oba.com).*