

TRANSACTIONS

THE AWARD-WINNING PUBLICATION OF PENNSYLVANIA ASSOCIATION OF COMMUNITY BANKERS

Pennsylvania's Community Banks. For people and their neighborhoods.

August 2014



The POWER of Leadership Development



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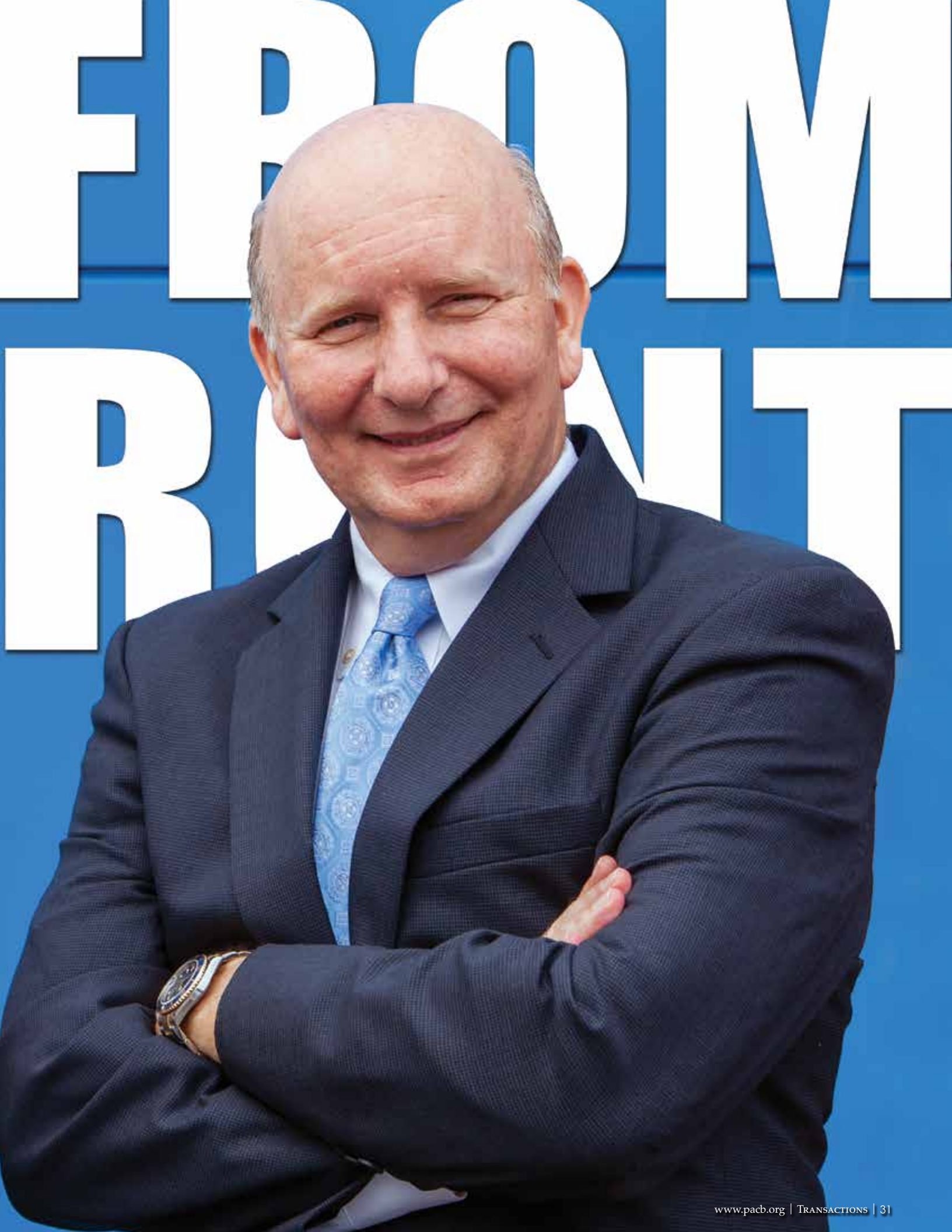
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ON THE COVER

PACB sits down with Cami L. Ressler, M.Ed., Owner and Founder of Ressler Career and Business Solutions LLC, and Mark J. Crocco, President of Integrity Leadership Development Inc, to discuss the characteristics of an effective leader and the importance of leadership development.







“ A lot of leaders are very much challenged when it comes to clearly defining the mission and the vision of the the organization. Without a clear mission and vision, it is very difficult to get the proper kind of alignment that you need to get people moving in the right direction. ”



Nick DiFrancesco (ND): Each of you works with many successful organizations and individuals. Are there common issues that challenge the best leaders?

Mark Crocco (MC): There are so many issues that come to my mind. I think a lot of leaders are very much challenged when it comes to clearly defining the mission and the vision of the organization. Without a clear mission and vision, it is very difficult to get the proper kind of alignment that you need to get people moving in the right direction. For most organizations and for most leaders there is a real challenge trying to help people to understand why we exist in the present – that’s the mission side of things – and where we are going in the future – that’s the vision side. In order to achieve success you have to get a group of people in alignment and moving in the appropriate direction. The second common challenge is that many leaders do not understand that they need to be leading and managing themselves. Leadership is about getting the trust of other human beings and becoming credible in the eyes of others.

ND: Can you clarify what you mean by leading and managing themselves?

MC: Absolutely. Integrity is always going to be the foundation of leadership. If people are going to follow a leader it’s going to be because the leader has integrity and people have come, over a period of time, to trust their credibility. The most effective leaders are committed to the simple principal of leading by example. That is the one leadership principle that never becomes irrelevant. When team members believe

their manager is tuned in to the mission, vision and values of the organization, that’s when I think you get the kind of buy in that you need to have people follow you. If an organization is breaking down, you can generally identify one or both of these root issues [communications and integrity] as the cause.

One other thing that is really lacking in the lives of many leaders and organizations is a clearly defined leadership paradigm that answers the question “what is it that leaders in this organization need to be doing?” or more simply, “what is the primary responsibility of a leader?” On a personal level, I’ve come to the conclusion that the primary task and responsibility of leadership is the growth and development of people. If a leadership team spends a lot of time fighting fires and living in a highly reactive manner rather than in a highly pro-active manner the organization can never achieve its full potential.

**EACH TEAM MEMBER HAS
A UNIQUE PERSONALITY
AND UNIQUE SKILLS.**

Cami Ressler (CR): I would add that this is especially true for new CEOs that are leading senior management teams. Too often there is a lack of communication and lack of clarity on the vision of what senior managers are supposed to be accomplishing. A lot of times new CEOs are not clear on what they want done and so their direct reports end up fighting fires without a clear understanding of the priorities and what needs to be done within the first thirty days.

Another critical challenge for many leaders is that each team member has a unique personality and unique skills. As a leader, you need to understand your direct reports’ communication strengths, how they take in information and what expectations they have for the work relationship. Ask the



“ The culture is the keystone and foundation piece for any leadership program in an organization. ”

question “how do my employees need me to support them in their role?” and “what are the knowledge, skills & behaviors necessary to do your job well?” You’ll quickly identify where the person’s strengths are today, and what skills they need to learn in order excel in their role with the bank.

ND: I know we touched on this next question, but I want go a little bit deeper. Probably more than many other institutions, a community bank is a team, on which every person plays an important role. How important is it to build an honest and consistent culture?

MC: Culture is such a huge issue for any business organization. For me personally, I believe that the leadership piece is so important because the quality of life in any organization is impacted more by the quality of leadership than any other thing that I see occurring in an organization. I agree with people who say you have to have the right systems and processes in place. I think systems and processes are absolutely critical, but I believe that the implementation of any discussion we could have about systems and processes takes you to the discussion of culture. Culture is about the beliefs, values, and norms of an organization. A good, healthy culture helps you transcend “silo thinking” and “turf wars” and helps get people to a place where they are working together as a unit, where the organization becomes greater than the sum of the parts. The culture side of things for me is absolutely vital and critical if people are going to be able to function together as a team. One of the things you have to identify from a value standpoint, is you want people functioning together as a team in a highly respectful way, where they are cooperating and collaborating with each other. Again, this all goes back to

CULTURE IS ABOUT THE BELIEFS, VALUES, AND NORMS OF AN ORGANIZATION.

the fundamental questions – what is the mission and vision of the organization? Where are we going? What are our values? The more alignment of these very fundamental things, the easier to manage the culture and to move people in the direction you want them to move.

CR: If you are having trouble with staff dynamics, culture is where you start. If you’re looking to solve a problem or design a collaborative work environment, it does go back to the culture. In the absence of a culture clearly defined by the leader or board of directors, people will put their own culture in place, and that’s where you start to see the destruction of an organization and things not working well. The culture is the keystone and foundation piece for any leadership program in an organization.

ND: We talked a lot already about investing in people. This issue is all about professional development. Share with me your views on the role of professional development in maintaining a strong team?

MC: Professional development is a key value, and it is only going to happen in organizations that place a high level of value on developing their people. It must be one of the organization’s value propositions. You’ve got to create an environment where people come on any given day not just to do their work, but to grow, develop and morph and experience change and transformation. That environment is what makes organizations vital and dynamic. It’s what attracts top potential and what retains proven talent.

ND: This seems like a great place to talk about generational challenges. Do you have any tips on ways to navigate the generational differences that we see in so many businesses?

“ Millennials have been immersed in a culture of instant gratification and that’s something that needs to be understood with trying to lead and influence them. ”



CR: I sure do. There are very real differences in the skills and talents, which different generations bring to the workplace. For instance, Millennials generally have a better understanding of technology and the way it can be used in the workplace. They tend to be very comfortable multi-tasking, and are often on their iPhone while listening to a business presentation. Other generations may not understand or appreciate this trait. Rather than criticizing generational differences, the trick is to identify what value each individual brings to the organization. Millennials many times don’t have the soft skills and don’t understand the historic definition of professionalism. They often misunderstand the political aspect of the workplace, yet they understand social media and online banking better than any other generation. They also tend to be much more entrepreneurial in thought. These are the skills that a good leader should harness. A mentor from a Boomer or older generation would be a valuable asset to a Millennial in your bank, but always remember to leverage the strengths of each team member. Find ways to bridge the gap to accomplish corporate goals.

MC: One thing I would add is that Millennials have been immersed in a culture of instant gratification and that’s something that needs to be understood when trying to lead and influence them. They don’t have the same type of “paying my dues” patience of my father’s generation, nor do they subscribe to the same “loyalty to an organization” profile. They tend to have a more independent spirit, and it is difficult for them to really feel connected to an organization and its values. This can be a challenge. We need to understand and process that in order to successfully manage across the generational divide.

CR: I’ve had clients that I coach who after one year are look-

ing to move up in the organization. Their enthusiasm can actually help a bank if harnessed properly. Challenge these Millennials to become the organization’s internal entrepreneurs. Encourage them to look for opportunities to add value to the organization. Create an “interest-ship” that allows them to explore their ideas and when good ideas are identified, let them lead the project. This still allows them to expand their skills while in the role that they actually have, particularly if there’s no upward mobility in the organization currently. I would also consider that person for a management training program to begin giving them the skills they need to lead and motivate others.

ND: Let’s shift gears for a moment. The community banking environment is growing more and more stressful. Can you share your perspectives on how a leader needs to manage stress?

CR: Often times, stress does fall more heavily on the CEO’s shoulders. There are three components to manage your stress internally – physical, mental, and sense of purpose. Are you taking care of yourself physically by getting adequate rest and eating well? Are you giving yourself the opportunity to take a mental break during the day? As a leader, are you feeling energized in your role? Do you feel as if you are making a difference and adding value to the organization? Stress is both a mind and body issue. In career development they use a circle where the individual puts all of their important issues (i.e. health, fitness, family relationships, etc.) on a grid and identifies how much time they are giving to each. If the grid shows that the workplace is taking up all of the time, you will be stressed and therefore not a successful leader. A person’s career cannot consume their life. It can be a major part, but it can’t be the only focal point.

**THERE ARE THREE COMPONENTS TO
MANAGE YOUR STRESS INTERNALLY -
PHYSICAL, MENTAL, AND SENSE OF PURPOSE.**

MC: People need to distinguish between things we have influence and control over and the things that we should be concerned about but have no control over. When we focus on things we cannot control, then the stress levels become larger. Think of it as two circles. The first is our circle of influence – the things you have some control over. The second is the circle of concern – things to be concerned about but over which we have no control. Some people’s circle of concern just keeps growing and as a consequence their stress levels keep growing. Once you identify the things you have no control over, you can better manage your stress level. That’s the difference between living pro-actively and re-actively. The more self-awareness and emotional intelligence that a leader has reduces that leader’s stress level.

As Cami mentioned, we truly are complex emotional, physical and spiritual beings. Through my experience as a pastor I’ve come to realize that people can begin to manage stress much more effectively as they begin to explore their spiritual side more completely.

I have to share one real world example that pertains to this question. I spoke with a lot of the banking leaders who attend PACB’s Future of Community Banking Conference in May. I was amazed by the number of individuals who were

experience. In order for banks today to grow and be survivors in this environment there absolutely has to be peer-to-peer networking. Today’s technology provides you with so many more opportunities to do this. That’s the power of say LinkedIn where you can tap the knowledge of other professionals. It also provides the opportunity to join support groups where team members can gain the valuable insights of peers throughout the country.

MC: Whenever peers are together you get synergy. When you think about team building and mentoring think about the people to people contact, the one-on-one sharing of life. Peer to peer mentoring can provide significant life changes. This type of relationship allows people to expose their weaknesses where in many professional situations you cannot do that. The reason so many leaders are so lonely and so isolated is that they labor under the misconception that in order to be a great leader they need to have all the answers and no insecurities or make no poor decisions. That is hurting leaders on significant levels. Having a strong peer network gives each of us an opportunity to be honest and vulnerable. It also provides the opportunity to learn from the unique experiences of others.

ND: I have one more question for each of you. What is the best counsel you ever shared with a client?

Research has shown that peer-to-peer networking is

THE BEST WAY THAT INDIVIDUALS LEARN

dangerously preoccupied with the regulatory environment and governmental policies over which they have very little cannot control. In this case what cannot be controlled or influenced totally eclipsed the stressful components, like growing new products and markets, which could be controlled or influenced. I’m not suggesting that people should stick their heads in the sand and ignore pressing issues. What I am saying is there is a real benefit, both personally and corporately speaking, to maintaining a positive, solutions oriented posture.

ND: Well said, Mark. The current environment is made even worse when the negative aspects of regulatory policy steal the spotlight from important good works of the Commonwealth’s community banks. As leaders attempt to manage through this very challenging environment, how important is peer-to-peer networking?

CR: Research has shown that peer-to-peer networking is the best way that individuals learn. It’s very effective. If I’m leading a team, I want to create a situation where those under me can be going to each other for advice and counsel on how to solve problems. There is no better credibility than someone who is or has walked in your shoes, understands your environment and has the ability to guide you and offer advice that’s concrete because they have had the same

MC: I encourage leaders to become the change that they want to see in others. I have had people ask me to “fix my people”. I’ve always responded that I can’t do the training unless you are going to be part of it. People need to see leaders looking at themselves, processing the information being discussed. If you don’t want to be changed and your people aren’t seeing changes in you, they will hit the mute button on whatever we are trying to do in your culture. Catalytic leadership is critical if leaders are going to have credibility in the eyes of their employees. They must become the change they want to see in the lives of their people.

CR: I would say never stop learning. Invest in yourself. Invest in your own development. Never stop growing and learning, particularly if it’s a new CEO. There are two parts to what I tell them. First, if you are facing a challenge, stop, reflect, listen and breathe. Take a pause from the situation. Often times if they are working with us, they are extremely frustrated. So the first thing we do is just stop, breathe and identify the real problem. This provides the opportunity to figure out what information and actions are needed to solve the problem and what lesson should be learned from the situation. I’ve often found that the challenges that we face are also what we are supposed to be learning in this life. A lot of times leaders are spinning and they don’t take time




to consider their best course of action – they just react.

MC: Cami, you just described catalytic leadership...never stop learning. Again, who are the best leaders in the world? They are the people who themselves



Mark J. Crocco is a highly acclaimed and sought after leadership development expert, author, and public/motivational speaker. He is the President of Integrity Leadership Development Inc, which exists to improve the bottom-line productivity and profitability of organizations through leadership development. He also oversees the Crocco Institute of Catalytic Leadership that seeks to promote Catalytic Leadership through the creation and presentation of educational leadership materials. Mark is driven with the conviction that the quality of life in any organization is impacted more by the quality of leadership than by any other single factor. He is a graduate of Philadelphia College of Bible and Grace Theological Seminary. He is married to Janie and is the father of Mark Jr. and Carole Ann.

are constantly in the process of change and transformation.

They understand their role in the lives of other human beings, and they become the catalyst of change. That is when great leaders are able to create dynamic and successful organizations. 



Cami L. Ressler, M.Ed., is the Owner and Founder of Ressler Career and Business Solutions LLC, a career coaching and business professional services firm focused on executive recruitment and talent management, succession planning, career development and strategic planning and is the Co-Founder and Owner of Career Mobility, LLC located in Mechanicsburg, PA. Her prior experience includes serving as managing director for a boutique financial services consulting firm, Career Services administrative roles at The Pennsylvania State University, University Park, PA and Princeton University, Princeton, NJ and as a brand manager for Choice Hotels International. Ressler holds two degrees from The Pennsylvania State University, University Park, PA: a master's degree in counselor education (specializing in career development and leadership) and a bachelor's degree in Hotel, Restaurant and Institutional Management.