

Delena:

If you're not honest with yourself, there's no way that you'll ever grow because you will never realize the truth. You'll be covering up things and covering up is the worst thing that you could possibly do.

James Robert Lay:

Greetings and hello. I am James Robert Lay, and welcome to the 167th episode of the Banking on Digital Growth Podcast. Today's episode is part of the Exponential Insight series, and I'm excited to welcome a very special guest to the show today. This person has in fact provided me with exponential insight and wisdom as this person has been with me on my own journey of growth to build and grow the Digital Growth Institute over the last 20 years. That's why this is a special episode because in fact, it was 20 years ago on February 11th, 2002, I founded what would go on to become the Digital Growth Institute because of this person.

James Robert Lay:

And that's why I'm excited to welcome to the show my wife, Delena, who is my best friend. She is a woman of valor, of wisdom, of noble character. She is God's blessing to me, an angel without wings. She is my helpful guide and an amazing mother to our four beautiful children. Delena has been my ride or die. She's been by my side on this journey since day one. And so since starting this journey 20 years ago this year, this month, I thought it'd be fun to take you behind the scenes just a bit to learn from Delena as I have because I know that she can help us all grow on our own journeys of growth, whether you're in marketing or sales or leadership out of financial brand or fintech, Delena has wisdom to share with us all. So welcome to the show, Delena.

Delena:

Thank you.

James Robert Lay:

You have the distinct honor of being my first in studio guest. No one has ever joined me in the studio in-person before. So I am glad that you are here today.

Delena:

I'm happy to be here.

James Robert Lay:

But I'm going to tell you, I'm not going to go easy on you just because you're my wife. And that doesn't mean that you can escape the first question that I ask every guest, which is what has been good for you since starting 2022?

Delena:

I think it would be more on a personal level. It'd be more so our relationship. I think that we've kind of started fresh on multiple levels. So it's been great refreshing, I would say, for the beginning of 2022.

James Robert Lay:

What would do you attribute that to? We'll call it that refreshing, maybe a renewal, because I think for context for the dear listener, we've been married almost 16 years. We've known each other since our freshman year of high school, first day, first period, Ms. Bongo's English class. Now we were not high school sweethearts. So I think that's very important to let everyone know.

Delena:

Yes.

James Robert Lay:

And we'll get into that story in a bit, but what would you attribute that renewal to?

Delena:

I would say for the most part, I'm very positive person in that whenever your environment changes, it's hard to stay positive throughout the whole time. And when you personally are going through ups and downs, I go through them as well. It has not been natural for me to adjust to other people's personality, but because you and I are husband and wife, I think that's why I have incorporated... I am intuitive. And so I feel things for you and with you, but it's been hard for me to go with your ups and downs whenever I'm normally happy.

James Robert Lay:

Yeah. And I would say it's your intuition that I have come to value the most because you see things in, I would say even more feel things that I might not be aware of, even though you're not in the "day to day" operations, you have played such a key role behind the scenes and we've had many late night conversations and we'll call them coaching sessions, truth telling sessions. And I wanted to just stay on the subject for a bit because you mentioned environment and the role that environment plays when it comes to growth. Because as Dr. Benjamin Hardy, who has been a guest on the podcast, he wrote a great book called Willpower Doesn't Work. And the whole thesis of that book is about how the environment is stronger than anything and our willpower will eventually diminish. And so if we're wanting to make a change, if we're wanting to transform, if we're wanting to grow, what role does environment play? And I think that's an important subject for the listener to maybe just explore a little bit together here.

Delena:

I think it's important to first step back. I'm usually like up in your face kind of person. I think through marriage and through handling you, I think it's been to the point where I've had to sit back and watch. And we've had discussions of if we had to lose a sense, would we lose our eyes or our ears? You say you would rather lose your sense of sight and I would rather lose my sense of hearing because I feel like my eyes, whenever I sit back in stillness and watch, I think that that's where my intuition comes into play because it is silent, but my eyes are still operating and I see things and I'm open to hearing what God has to tell me in regards to our relationship and such. And then in regards to you, you would rather have your sense of hearing before anything.

James Robert Lay:

Yeah, and I think that's where it's a complementary between the two of us. We have the eyes, we have the ears and those are both very powerful senses. And when it comes to what you touched on, you mentioned silence and just sitting and being still. And I know for me, that's a big challenge because I'm always moving and-

Delena:

And if you're not moving, your mind is moving.

James Robert Lay:

Right.

Delena:

And sometimes it's nice to sit and be still with our minds and our physical self as well.

James Robert Lay:

Right. And I would say like for the dear listener, that's something that we can all take away because COVID in essence has forced us to maybe slow down and to sit and be still, but I'm curious to see what happens over the next few years as things "open back up" and new habits begin to form. We must not lose the ability to sit and be still with ourselves to just simply listen and reflect. We get so easy. We get so caught up in the doing. What's your recommendation, Delena, to be still, to be quiet, to just simply listen and reflect because we can learn a lot from that experience.

Delena:

I think it would be the same advice I give you, James Robert, which is stop listening to podcasts all the time. Drive in the car without listening to anything. Stop picking up a book to read.

James Robert Lay:

You're not helping my listenership, but no, I think it's true. I think it's definitely true because I do. I am plugged in a lot.

Delena:

It's important not to be able to write. So a lot of people want to sit down and write or read. And I think those are all important things, but I think that in order for us to absorb all this information that we're getting, we need to be able to sit still and be comfortable with ourselves rather than picking up our phone or picking up a tablet and looking at it or picking up a book or writing. I think it's so important just to sit and be still and be comfortable with self. I think a lot of people are not comfortable with self and it's so important to be comfortable with self.

James Robert Lay:

Yeah, we're going to come back and touch on a couple of those points about the self, about the ego, about disconnecting digitally. And before we get too far ahead, I want to come back and set the stage for a little bit of context with the dear listener. And let's hop into the time machine, to the DeLoreans of our mind. Let's go back to February 11th, 2002. It was seven months actually after 9/11. And Delena, you and I were both sophomores in college at San Jac College in Pasadena, Texas. We were studying in the library together. And that was a fateful day because it was a day that you told me something which I've come to frame as the brutal truth that really inspired me to take action, to take this journey that we've been on for the past 20 years.

Delena:

You can always count on me for the brutal honest truth.

James Robert Lay:

Yeah. Well, I do. I think that's important. I think it's easy to lie to ourselves and if we lie to ourselves, then it's easy to lie to others. And that just takes us down a very dark path to where we're not able to achieve our full potential. And so what was the brutal truth that you told me on that day? Let's just rip the bandaid off.

Delena:

I said, "Your band sucks." I said, "You got to stop this and do something with your life."

James Robert Lay:

Yeah. And because at the time I was playing in a punk rock band.

Delena:

It was more so his voice that was terrible. He cannot sing. He can play an instrument, but he cannot sing.

James Robert Lay:

Yes. And that is true. But it's punk rock. So it's okay. We were able to get by with it a little bit. And I think what inspired me was you told me the truth and you didn't hide anything. You didn't pull any punches. And I've come to appreciate that greatly over 16 years of marriage and even before this because you came from an entrepreneurial family and I didn't have that experience growing up. There's a great book, Rich Dad Poor Dad, that really speaks to this narrative of what I've experienced. So what's the backstory for you with this entrepreneurial family of going out and starting something and inspiring others along the way?

Delena:

I think coming from an entrepreneur home, you have to be extremely confident. And even if you're not confident at all times, you have to be able to take risks. And in those risks is where you experience life. And you can't learn without failure. So I think that failing is such a beautiful thing because we've gone through ups and downs, you and I, and I know my parents did. I think it is something that you have to take risks. You have to be honest with yourself. And I think being honest with yourself, we've talked about a lot of people either love me or they hate me. And a lot of it is because I'm honest. And a lot of people who don't like me don't like the truth.

Delena:

But I am so honest that I'm even honest with myself to the point where it can be detrimental to myself or the people around me because they don't need to hear that... Especially like our children. I'm so honest but I think there's a nice way to come about things without being so brutal. But I think that being honest with yourself and having those failures is something... Those should catapult you to the next level because you're learning from those failures.

James Robert Lay:

I think you hit on a couple of points I want to come back to. You talked about failure and you talked about telling the truth. And telling the truth is something that I have learned the hard way over the years. I would say more than anything it's telling the truth to myself. And I've spoken about this on the podcast, and it's going to be a key part of the next book, Banking on Change, that I'm already writing because for any type of transformation to happen, transformation that leads to future growth, I say it always starts with three things. And the very first thing is to tell the truth. First and foremost to ourself and then to our team about where we've been, where we're at, and where we could possibly go next. Let's say on this point of telling the truth, you have seen a lot coming back to your eyes. What is it that holds us back as individuals from telling the truth to ourselves? Why do we not do that? What are we afraid of?

Delena:

You're worrying about what other people think. And I think that's so important that you should not care what anyone else thinks. If you can put your head on your pillow every night and know that you did the right thing every single day, it doesn't matter what anyone else thinks.

James Robert Lay:

Yeah. And that gets into this point of failure that you touched on. You mentioned you saw this through your parents' experience. And I think it's important to know your parents came to the United States...

They actually met here. They came separately from Lebanon and your dad started a business back in 1964 and you watched that experience through them and the failure and the success. There's beauty in both. And I think in financial services in banking and credit unions, failure is a challenge because the natural operating system, as you know through the work that we do with Kolbe and the Kolbe assessments, failure is and can be very challenging because financial services is very risk averse, but we're seeing on the fintech side and explosion of fintech growth because I would say fintech is being driven from more of an entrepreneurial perspective. How can the dear listener either themselves or their team, their organization, transform the perspective of failing from being viewed as a negative to being viewed as really a positive? And this gets into the deeper level of growth mindset.

Delena:

I think that, for example, whenever you have a child and that child reverts backwards, it's usually right before a growth spurt. So it's just like you get set back slightly and then you catapult forward. And same thing again, you're going to keep doing it, but every child does the same thing behaviorally and sometimes emotionally as well. So I think that whenever a child is setback, starts behaving like younger, it's usually a setback. You feel like it's a setback. Think of a failure as a setback, a slight setback, but then what happens after that? It's right before growth period if you allow it. I think it's so important to allow yourself to grow without being scared because change is a wonderful thing. Change is good. It's exciting. Whenever you do the same thing over and over again, it's so boring. So what's to be scared of?

James Robert Lay:

Yeah. And I think that's where we look at the whole COVID experience has been a forcing function that has forced us to change and to grow and to come out of our own caves of complacency and experience new things from a different lens, from a different angle. This idea of experience is one that I just want to touch on you. When it comes to just your father and his own entrepreneurial growth journey, I know some stories of extreme failure, things that even touch into kind of some of the banking space and loans back in the 1980s. What have been maybe the top one or two greatest lessons that you've learned from just watching your father and his own journey of growth that he's taken over the last 50 years or so?

Delena:

I would say the few things I have learned from him are you can do whatever you want to do. Know that there's going to be some work behind it and some failures. And then also, I think putting in your mind that you're going to succeed and knowing that you're going to succeed and not having any other options to succeed is why he succeeded. He came here with nothing and he did well for himself and he did that because he put it in his mind and he wasn't going to take no for an answer. And obviously with him having all of the support of his wife, my mom, he would not have been successful without her by his side because she was supporting him every step of the way.

James Robert Lay:

And I think that's an important point to make for the dear listener. Going through any type of transformational growth, whether that be personally or professionally or at your financial brand or at your fintech or with your team, it requires a team effort. It requires collaboration because as we were talking about before, you would lose your ears and I would lose my eyes, but we would still have a collaboration to make up for each deficit with our own unique, what I call growth ability.

James Robert Lay:

And growth ability can be defined as really three things. Number one, do you have the capability to do something? And if you do, do you have the confidence to maximize that capability? Because I think capability and confidence are separate. Sometimes you might have the capability, but you lack the

confidence. And then I think the third point is, do you have the capacity? Do you have the time to apply the capability confidently?

James Robert Lay:

And so a lot of confidence can be rooted in just experience and where you have succeeded and the wins that you've gained, which is why it's important to, back to your point, to take time, to just stop, to sit still, to reflect. And I want to do that with you just for a bit looking back over the last 20 years. What have been when it comes to where Digital Growth Institute has come from, what have been some of the biggest positive moments, the biggest wins that have stood out in your mind behind the scenes in just your own perspective?

Delena:

Well, I think that whenever it's really been our failures, the extreme failures like when you've hit the ground and you didn't know where to go. I think that those have been the greatest-

James Robert Lay:

That's called a rock bottom

Delena:

Rock bottom, pretty much. Yes. And then we've catapulted from there. I think those are the best times because you feel like you can't see the light and then eventually it's all light. It's a wonderful feeling. We've been through multiple phases of that, multiple.

James Robert Lay:

Well, I think it's interesting because we've got a 10 year horizon line. We're 20 years into this journey and the first 10 years were interesting. I would say the first four years, I was 20 years old. I would spend a lot of late nights programming, building websites. It was fun. It was a learning experience. And then we got married and then we started having kids and it was like as the family grew, the business was growing and I didn't really know how to handle it all. And so in 2012, we came to a bit of a headway. And once again, that brutal honest truth came out and you told me that I had to make a choice between it's the business or it's the family. And you were 100% right. I was definitely not being the husband and father that I could be. And I don't even think I was being the-

Delena:

Person.

James Robert Lay:

The entrepreneur yet alone just the person, you're right, that I could be. And so it hasn't been all peachy. It hasn't been all rosy because you said you got to make this choice. And I think that that was a definitive moment. Just as almost definitive as the February 11th, 2002 in the library, that was a second moment there that we planted a flag in the ground and said, hey, we've-

Delena:

Come to a turning point again.

James Robert Lay:

Right. But I think the difference is I needed to reach out for help. And it was my pride, it was my ego that I would say got in the way because as Ryan Holiday so eloquently writes in his book, ego is the enemy. And as ancient wisdom teaches, pride goes before a downfall. How important do you think it is for one

to reach out for help when they get stuck on their own journey of growth? Let's just start with that. Let's just start with that question. How important is it that you feel people reach out for help when they get stuck on their journey of growth?

Delena:

I think that a lot of times the help is right there. It's whether or not we want to see it. And it could be family, it could be coworkers, it could be a friend. But I think that a lot of times, those people step back and watch because my philosophy is you can't help someone who doesn't want to be helped. And until that point that they decide to be helped can they grow. So that is so important. And if you need to seek professional help, you seek professional help. And that's where we were at that point.

James Robert Lay:

Yeah. That's where I called in David C. Baker, who's written a fantastic book by the way called The Business of Expertise. And it's a big air area that he helped me see things different. And I think that's... And then we ended up in marriage counseling as well. We needed help on that front because-

Delena:

There was a lot of mending to do.

James Robert Lay:

There was. And I think it's being okay not being okay and then reaching out for that help knowing that it's there. And I see the same thing when it comes to financial services, when it comes to money. People are struggling. We know the stat, 85% of people are struggling financially. They're feeling financially stressed. It's just a matter of whether or not they know that they can reach out for help. I think there's a lot of shame that's tied to that too, right?

Delena:

Asking for help?

James Robert Lay:

Yeah.

Delena:

Oh, I'm sure it is because it's their ego in the way. And really if you want to grow, your ego cannot stand in the way because your ego will not allow you to grow.

James Robert Lay:

Yeah. And so when we look at that, this idea of reaching out for help, reaching out for guidance, I want to flip this around to some of the big lessons because we reached out for help. I reached out for help with David, we got into marriage counseling. We were able to work through a lot of the struggles, the issues, even some of the addictions. And what have been some of the big lessons that you would say that we've learned over the last 20 years that might be a value for the dear listener who is going through their own journey of growth and transformation because change is hard. I know for you, you say it's easy, but when we look at everyone else, it can feel like a bit of a struggle. So what would be some of the lessons reflecting back over the last 20 years that might be of value to help others?

Delena:

I think the biggest thing is being honest, honest with yourself. Forget everyone else. Forget everyone else. If you're not honest with yourself, there's no way that you'll ever grow because you will never

realize the truth. You'll be covering up things and covering up is the worst thing that you could possibly do because you're lying upon lying to yourself or to others. So you can have this great idea, but if it's based on lies and if you have no solid foundation and that solid foundation is cracking or corrupt or whatever the case may be, you're never going to be able to build anything on a cracked foundation and eventually it will crumble.

James Robert Lay:

Yes. And we have spent countless late nights talking business behind the scenes. You are now the CEO of the Lay-

Delena:

House of Lay.

James Robert Lay:

The House of Lay. That's right. You are the CEO of the House of Lay, but you have so much wisdom from just your own experience before you were working at your father's company and running a part of that business. And I do enjoy coming up and creating new ideas and new models together that I end up teaching and coaching other financial brands with. And one of them, back to your point of a strong foundation, is the pyramid of human relationships, which is made up of three levels. And at the foundation of any relationship, as you and I have experienced and have talked about and even in the marriage prep that we do for other couples, at the foundation of any strong relationship is respect.

James Robert Lay:

And so in between that though, the next level is trust. And trust is built on two things. It's what you say, it's what you do. And then at the pinnacle of that, it's love. And love, we can dissect in multiple ways. We can look at the ancient Greeks, we can look at the DGI perspective, which is really just commitment for conversion and a buying cycle. But why is respect so important for any relationship? Because I think a lot of times when I ask this question in trainings, I ask people like, "What's at the foundation of every relationship? And they say trust. And I said, "Well, that's a part. That's an element." But why is respect at the foundation?

Delena:

I think respect comes to even if we have our differences in business or personally, whoever that might be has a lack of respect, you will never be able to trust that person. That you have to have respect, a mutual respect, even if you do have differences with that person before you can ever trust that person. And I think that once you trust, then you can love. And we can love... Love is so powerful. It goes across boundaries. So whatever the case may be, even if we have our differences, you can still love someone. You can still care for that person because you have the respect and the trust first. The respect first, trust second, and then love after.

James Robert Lay:

Yes. And love is a great point because it's a choice and it's something that we can look at some of the ancient thinkers and the Stoics. St. Thomas Aquinas, he references love as willing the good of another person. And I think that to me is so powerful, particularly when it comes to financial services because we want to see that other persons succeed financially knowing the stress that finances and money is taking on their relationships with loved ones on their health, their physical health, their mental wellbeing.

James Robert Lay:

And so it was good being able to put this model in Banking on Digital Growth because it really is a key element to all the other models that get connected back to this, particularly with the belief that if you put people at the center of your thinking and doing, everything else begins to fall into place, but back to your point on ego, it's when the ego and the narcissism kicks in, narcissistic marketing is something I speak out against a lot when it comes to financial services. I want to ask you a question about the book because I get this question from time to time and I laugh when people ask it, but we'll get it straight from you. We'll get the truth from you. Have you read Banking on Digital Growth?

Delena:

No. And the reason for that is I tell everyone the most important thing is the very beginning, who it's dedicated to, and the end, which is discussing the whole process of how it all happened. But no, I have not. I have not read it. Probably I don't plan on reading it. Let's put it this way. It's not on my nightstand. So if it's not on my nightstand, it's not in my plans to read. But no, I haven't. A lot of it we've lived it. A lot of the ideas or ideas that we've discussed and the basis and the foundation of the book is a lot of things that we live through as a couple. So I don't plan on ever reading it.

James Robert Lay:

Well, there you go.

Delena:

I hear enough of it.

James Robert Lay:

You don't have to read it because you have lived it and you are continuing to live it. And I think it's just funny when people ask me that, "Well, what does your wife think?" And I'm like, "Well, she hasn't really read it, but she's definitely a big part of the whole process." And I think that's another key element to when it comes to relationships, when it comes to personal or professional, even this whole idea of experience, the front stage is only as good as the backstage. And you definitely have played a tremendous role in the backstage, Delena. And I thank you for that.

James Robert Lay:

And one of the elements when it comes to the backstage is you talk a lot about disconnecting, disconnecting from the digital world. This has been a quite transparently and truthfully, it was a big struggle for me when it came to some addictions back in 2010, 11, 12, one of those being Twitter addiction. Yes, it is real and it's one that I'm hoping just by speaking out on my personal experience here that others may gain some self-awareness of, may gain some clarity of, but what's your take on the need to disconnect from tech so that we can reconnect with ourselves first and then second with those around us?

Delena:

Well, I tell everyone all the time like an 80 year old with technology, I don't really like it at all. This is actually out of my comfort zone being here. So I'm a kid of the '80s and the '80s were a wonderful time. Played outside. The only technology we had was like Sega Genesis and Nintendo. And other than that, we would play outside and do fun things, crazy things that kids don't do these days. So I feel like also for an adult health, I think that being childlike and playing and having fun, not worrying about what everyone else thinks is so important. And I'm not much on technology anyway.

James Robert Lay:

Well, it's a big part of the creative process. I've talked on the podcast before being a curious kindergartner, it's part of just continuous learning so that we don't think that we know everything. There's always room to learn meaning there's always room to grow. And so when it comes to disconnecting from tech, it's about balance, right? I know you're not big on tech. That's where once again, I think we have balance in our relationship here because-

Delena:

Yeah. You're one extreme and I'm the other. Right.

James Robert Lay:

Yeah. And I do think that because you're always asking me, can you help me with this? Can you help me with that? And I'm more than willing to, but-

Delena:

Anything that has to do with technology, I wait till the evening to leave home to help me out with it.

James Robert Lay:

Yeah. So I literally go from running a show to then going playing tech support when I get home and to help her there. But disconnecting to reconnect. What's your recommendation for those that might be struggling in this area because it is so critically important when it comes to creation, when it comes to innovation. We can't just get stuck in doing, we can't just get stuck in connecting because we have to recharge our phones at night. The same is true for our minds and even I would say our souls, our spirit, because that then allows us to reconnect into what some have written as the super conscious, the mind of God, where we are able to reconnect and gain new insights, gain new awareness, gain new clarity, gain new ideas.

Delena:

I think disconnecting, going back to what I had mentioned before, is so important. We cannot come up with awesome ideas unless we sit and think about them. And if we're catapulting ourselves or trying to do what we've seen online or what other people are doing, that's not an original idea. Our original ideas come through the silence and through the recharging of our bodies and our minds and our spirits and our hearts and everything else. So I think that there's no possible way you will ever come up with some fantastic idea if you are not sitting in silence.

James Robert Lay:

And to your point, comparison is a killer.

Delena:

It is a killer.

James Robert Lay:

I see that a lot of times too in financial services. It's the whole R&D. And R&D is not research and development. R&D is ripping off and duplicating what someone else is doing. And here's the thing. What might be working for someone else or might not be working for someone else, it might not be the best path forward for your financial brand or for your fintech. And so it is important to disconnect from the doing of digital or the disconnect of doing from anything to create that space and time to review what you've done, reflect on that experience, learn, gain some clarity, and then go back, think through it so that you can apply that to the next iteration going forward.

Delena:

Just like I tell our kids, who cares what everyone else thinks? You are different. Your situation is different. The food you eat is different. The way you dress is different. The family you come from is different. The household you come from is different. So you cannot try to be someone else or even catapult yourself off of someone else because your situation is completely different than the person next door or the other company or your competitor or whatever the case may be. So trying to compare yourself and do what other people are doing, it has no relevance. You have to take your situation separately.

James Robert Lay:

Yeah, that's a really great point, Delena, because as Oscar Wilde once noted, be yourself because everyone else is already taken. And I have to give credit where credit is due as we get ready to wrap up here. This has been fun. Thank you. I'm honored for you coming in and doing this because as you mentioned, this is out of your comfort zone for sure.

Delena:

Extremely. But it's been fun.

James Robert Lay:

Let me ask you. What has been one thing that you have learned from this experience today just having this conversation with me in the studio?

Delena:

Well, you didn't let me look at the questions that you were going to ask me. So that was a little nerve-racking, but that's okay. We're a quick start both of us. So it worked out well.

James Robert Lay:

Yes. And that's so funny it's a behind the scenes. It's interesting when it comes to the podcast, I do get many requests, can I get the questions ahead of time? People want to see the questions and I'm very hesitant to share the questions because I think it gives them the ability to think about what they're going to say when I'm more interested in asking the question and what comes out because I think what comes out, that is the truth at that moment in time and it makes for a much more interesting dialogue, a discourse, a discussion. And so as we get ready to sign off, I do have to give you credit on the sign off here because I do sign off be well, do good, and make your bed. And there's a backstory to that. What's the backstory here of be well and do good?

Delena:

Well, whenever I drop the kids off or to school or had walked them into preschool when they were in preschool, I would always tell them, "Be good, do well." And I think that whenever someone is good at heart, they're going to do everything well. So it was more so I would always tell them be good because I wanted them to be good for their teachers and for the two students around them, but I also wanted them to do well in their schooling. So that's how that all started.

James Robert Lay:

And then the last part of that too, that idea of be well, do good, and make your bed, why is making your bed, and this is something that I learned from you. Why is making your bed so critically important within the first we'll call it two to three minutes that you're up in the morning?

Delena:

It's funny because there was that video going around with that Navy SEAL-

James Robert Lay:

I think he was actually a Navy commander.

Delena:

Yeah. And he was talking about making your bed. I'm like, "Yes, he just totally got it on point." And that was my philosophy from the start. I think that you need to give yourself the time and where you sleep is so important. We make our kids make their beds, even though I'm a little OCD. So I go back and remake them, but at least I'm teaching them the right way. But I think that even if your day has gone completely wrong, there's one thing that has come full circle and been done right, which is the making of your bed. You need to give yourself the time, attention, and importance. And if everything in the day has gone wrong, you come back to a nice, beautiful bed and that bed is going to welcome you back. If you have a room and the bed's not made, the room looks messy. So that one thing that you do is going to kind of make the day come full circle and at least something was done right.

James Robert Lay:

I would also add to that it's the little things that add up to make the very big things because the little things do matter in the overall experience. And it's so easy to overlook those little things. We want to do the big things, but we got to do the little things first right to make sure that the big things become reality going forward. Delena, thank you so much for joining me. This has been a lot of fun. I always like to wrap up with a very, very simple question. What is one thing the dear listener can do based upon our conversation today so that they can just continue to move forward on their own journey of growth personally in this case because we got a little personal, or professionally when it comes to their financial brand or their fintech and marketing, sales, or leadership? What's one thing that they can do small to move forward on their own journey of growth with confidence?

Delena:

Be real, be honest, be true.

James Robert Lay:

Be real, be honest, and be true. What a great way to wrap up the conversation today, Delena, because it all comes down to those three things. Be real, be honest, be true. Thank you so much for joining me on another episode of Banking on Digital Growth. This has really been a lot of fun.

Delena:

I enjoyed it. Thanks.

James Robert Lay:

As always and until next time, be well, do good...

Delena:

And make your bed.