



Sound Financial Bites 073 - Kari Granger Episode Transcription

“There’s never a self-only invention there’s only ever co-invention.”

Kari Granger: Many of us delegate things, tasks, even accountabilities, but it doesn't really transfer until the person we delegated it to takes on being fully accountable, takes on that ownership and responsibility. Not only that, but even when you've got somebody who's great at delegating such things, they're rarely really satisfied.

Welcome to Sound Financial Bites, where we help you with bite-sized pieces of financial and life knowledge to help you design and build a good life. The knowledge that has been shared from stages at conferences, pages of national business magazines, and clients living across America, our host, Paul Adams, now brings directly to you.

Paul Adams: Hello, and welcome to Sound Financial Bites. My name is Paul Adams. I'm excited that you could be with us today, and I'm excited for our guest today. Our guest is Kari Granger. Kari Granger teaches leadership worldwide, consults with executives and organizations on performance, and for those of you that have seen her on YouTube or read her blog, one of the things you'll know about her is she taught leadership at the Air Force Academy and has some really unique stories about things that she did in 2005 in Iraq, and she's going to tell us some of those things that she specifically did and how she helped inside of a culture that she walked into that was totally ineffective and turned it around in record time, and literally set mission readiness records that the leadership even questioned into because they didn't think it was accurate and there's some fun stories around that.

A little bit of embarrassment on my part, during the episode today, her side recorded really well, mine didn't, so you're going to notice a little bit of break-up on my side of the podcast. So, for that, my apologies. But, believe me, Kari Granger's part of the podcast is far better. So, if you notice any audio problems, don't worry. It's only the stuff I say and it's none of the stuff that she's saying. I hope you enjoy the episode. Subscribe to the podcast, be sure to write us a review, and we've got some unique white paper giveaways from Kari, and you're going to be able to get those right at bombings, plural, bombings.sfgwa.com. Enjoy this episode.

Kari Granger, I am so glad that you could join us today and be able to come and share your knowledge and experience here with our audience. Welcome to the podcast.

Kari: Thank you.

Paul: I haven't gotten a chance to share with everybody a little bit about your unique background, about the things that you accomplished in 2005 in Iraq, how that turned into you being in a leadership role at one of the best leadership institution by all measures, the Air Force Academy, and now turning that to your own business, all that. I would love to just have our listeners here a little bit of the stories that I've heard from you in the past of like the visceral experience of first hitting the ground in a leadership role in Iraq in 2005.

Kari: Sure. I actually showed up to Kuwait, and on the ground, we had a number of aircraft. They were old models, the same birds that we flew in the Vietnam era, no kidding. We had water bottles on fire hydrants on the ground all over the place. We had crew earbuds. It was just kind of grubby. Our tools were mediocre. We'd had them for a long time. The buildings we worked out of



Sound Financial Bites 073 - Kari Granger Episode Transcription

were the same buildings that were bombed out from the first Gulf Wars, so we had these aircraft shelters with big holes in the ceilings.

Paul: We're not talking like what we'd be used to in this country like a hole that some rain would leak through. You're talking about like a mortar came through at some point.

Kari: Exactly, and so what we did is we just built little trailers inside of these shelters, which was kind of reminiscing of the mindset in which we were operating there, which was we're only going to be here for a few months, or for a year. We can tolerate it until then. Tolerate what? Tolerate the cynicism, tolerate the poor equipment, tolerate the heat, tolerate all of it. Nothing ever really got refurbished. Nothing ever really got fixed. Nothing ever really got built. There's a whole acre next to these bombed out buildings that we never built a new building on until much later. This was a mindset, and our stats were pretty low. Our requirement was 75% of our aircraft could fulfill on their mission at any time, and we were down around 58%.

When I got an opportunity to go to Iraq - and I say it that way because it was life-changing for me - all of a sudden -- Kuwait and Iraq are very different. Kuwait is where the Marines go for R&R. Iraq is where things are really happening. When I arrived in Balad for the first time, and for the first time, I started hearing the mortar attacks. Many of the Army and many of my fellow servicemen and women would hear those all the time, but for me, the first time that I heard that, I was terrified.

I had my gear on, I had my helmet, I had my flak vest on, but I hit the floor, and I just was terrified, and all of my training: my leadership education, my Air Force Academy commission, my master's degree in leadership, I knew that a leader should be courageous but I didn't have access to being courageous until I dug way deep inside of myself and brought out the being of being courageous. I'll tell you I never learned that in a leadership book. I learned that in this small little study I had done about being, and how do you authentically manifest something like courage when what's there for me is fear, and that changed everything for me.

Paul: How long say being -- now I feel like I'm saying it wrong. I say Iraq. You say Iraq. I don't know if that's tomato, tomato. I'm sure a listener will send me an email and tell me. But, how long, after being on the ground, did you have that experience of crossing the threshold into holding your head up high and looking like the leader people thought you should be to crossing over to that being an authentic expression with you?

Kari: It actually happened in an instant. I was there for about four or five hours when the first mortar attack came, and I was on the ground, I was scared for my life, and the only thing that came to me was being courageous and my guys. I don't mean to sound like an old war movie or something, because it didn't play out that way. But, when my focus shifted from myself and scared for my life to being the person my airmen needed me to be. So, my focus went out to them, and they were counting on me. They were looking toward me. I was called into being for them.

It was, in a way, being committed outside of myself, and it actually happened in an instant. It wasn't like a long reflection. It was a shift in an instant, and from there, we got our job in Iraq, we went back to Kuwait, and the whole thing shifted, and it wasn't just having been under attack,

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Sound Financial Bites 073 - Kari Granger *Episode Transcription*

“Moods are deeply connected with the assessments that we have about our lives.”

but rather, that I actually saw the people that we served. I saw the men and women that flew on our aircraft, and I saw the needed supplies, and I found out that when our aircraft don't fly, when a particular version of our aircraft don't fly, people die. They don't have the electronic jamming that they need and there's other technological reasons. I actually found out that our pitiful mission capable rate of 58% made a big difference. Go ahead.

Paul: You were saying you were in that spot where, now prior, it was, "It kind of doesn't matter; we'll be here a few more months anyway." You began to shift. It sounds like you saw that shift for yourself like, "Holy mackerel!" and if I remember right, didn't you end up with almost a mantra for everybody that came out of that?

Kari: Yeah, something like, "When we don't fly, people die."

Paul: And it's real.

Kari: It's real, and that's the whole point actually is it wasn't even in the moment that I got the difference between knowing about courage and being courageous. What shifted for me as a leader was when I actually got that it matters, and that this isn't just we have to get our aircraft out, but when I was there in Iraq and I saw -- I went through a mortar attack maybe six times, but the people who are there day in and day out who count on our birds delivering people and resources, supplies, they go through mortar attacks and worse 10 times a day over 12 months. When we don't fly, people actually do die.

All of a sudden, a mediocre screwdriver was no longer acceptable. All of a sudden, a trailer inside of an aircraft sheltered had been bombed out was no longer acceptable, and within a few months, we had 5 and a half million dollars' worth of new tools and equipment, we had a completely new building with, by the way, the first plumbing, and we just actually took care of the guys taking care of the aircraft, and the whole thing happened in an instant when, really, two things. I got the difference between knowing and being, which launched my entire career around leadership, and I got context. I got what it was for. I got that putting up with something for five, six months was an insufficient context to lead in that environment, and that when we don't fly, people die, and when I began to operate consistent with that, and the other people I worked with and led, and were led by operated consistent with that, we turned around our numbers in just a couple of months and sustained that for a number of rotations.

Paul: The thing that jumps out of me first is the other focused component, like there's a certain amount of personal will we can bring to the table to hold our head up high, and despite being scared as all, get out, try to keep our knees from knocking together, and be in action. But, there's two types of other focuses that I'm noticing is that you were focused on your folks, which allowed you, in that initial moment of like, "I've got a bunch of people I need to care who are depending on me having to show up and act a certain way, and I need to have the shift - it might be around leadership for them."

That was the first thing I heard that was the other focus, and then the other thing I heard was that the same thing is what had the bombed out buildings, and the insufficient tools, and the mission capable rating of 58% being unacceptable. Can I take a wild guess that what cause the shift for everybody else that you went to 100% mission capable in three months, was it because



Sound Financial Bites 073 - Kari Granger Episode Transcription

“You can’t plan. There is no prediction. Life is full of these strange occurrences.”

they had a different relatedness to others in their own roles? How did you do that?

Kari: Yeah, very good. Part of why I don't like about the story, I like this story a lot. But, part of what I don't like about this story is what I've learned since as an executive coach in the commercial domain, and what I don't like about the story is that it puts too much emphasis on the leader, and it's a story that came about little over 10 years ago when I was beginning my leadership development career and people like that story, so they ask about it a lot, and it's true. I produced phenomenal results as a leader, and that gives me great credibility, especially, as a military leader. In the civilian sector, it gives me credibility.

What I don't like about it is there's way too much emphasis on the leader as a hero, and it's not right actually. It's not how things actually work. Leadership and leaders have an enormous impact on the result, but when we think about leaders, and we think about leadership development, we often put way too much focus on individual commitment, and willpower, and leader action alone. There's never a self-only invention; there's only ever co-invention.

When I came back to my unit in Kuwait, I could never have done this on my own. I did start to have conversations, and in the conversations with some of my trusted non-commission officers, those senior NCOs that we rely on so much in the military, they kind of knew that, and so all I had to do is say, "Hey, Sergeant Smith, this is what I realized, and I've been such a fool, as a leader, allowing the toleration of this, and I can't imagine, anymore, stepping over some of these mediocre things added to the actions, tools, equipment performance."

In the conversations, we began to invent a new future together. We began to invent a new kind of unit together, and it didn't happen because I said, "Hey guys, here's the new vision. Follow me." It happened because the conversations in our unit shifted. What did I have to do with that? I came back and, yes, as a leader, my conversations matter, and I do get a platform to speak from, especially if I have integrity with my word and a certain level of respect.

So, yes, my conversations matter, but who I have them with, what I say, and how often I say it, and then what they do with it. So, as my senior NCO started speaking to the NCOs, and the NCOs started speaking to the airmen, and we all shift the way we speak about what we're doing, our roles, what we can go after, what's possible, what's not possible, different opportunities start to arise. It wasn't like my imagination as a leader in vision, but rather that we co-invented what was possible through our conversation, and that has a lot to do with culture.

Many people think about culture is this amorphous thing that we can't get our hands on. Where does culture happen? Culture happens in the conversations between the members of the organization, culture happens at the water cooler, culture happens in the break room, culture happens after the meeting, the conversations that happen after the meeting. Yeah, conversations that happen in the meeting, and so the conversations that we had allowed ourselves to fall into and the associated mood of resignation and cynicism, we can put up with that. "I can't believe it's like this. These are terrible conditions. Can't wait until I can go home. The chow hall is gross. Did you see they've got a new pizza shop?" Those were the kinds of conversations that we had allowed to make up our culture, and inside of those conversations, not much was possible. All that was possible was to basically tolerate and survive our time there. Go ahead.



Sound Financial Bites 073 - Kari Granger *Episode Transcription*

“People undervalue culture.”

Paul: To put it in a different context would be the difference between a leader goading people on to get them to get what's done that they're supposed to get done, which looks like incentivizing them, manipulating them, making it compulsory for people to do certain things versus what I'm hearing you having done is like you thought through, "How can my conversations not get it all done, but how do they become catalytic to allow other people to step in?"

Kari: You're giving me more credit to have seen that at the time, but that's exactly what happened. First of all, I worked on myself, and how was I reinforcing the kind of culture that was happening. I did do that, and I did start to speak differently, and I did encourage my senior NCOs to speak differently. That all happened, and in those catalytic conversations, our entire culture shifted, and in that shifted culture, new horizons of possibility emerged. So, something like, "Oh, there's a whole acre sitting next to this bombed out shelter. Why don't we build a building there?" That showed up as possible, which seemed so obvious in retrospect. But, given the kinds of conversations we were having prior, it didn't even show up like a viable opportunity. It didn't even show up at all.

Paul: That viable opportunity or the level of performance people see is possible, share with our audience what happened with the control tower after you got to 100% mission capable.

Kari: Oh yeah, that was really good. Our control tower called me on the radio and said, "Lieutenant Granger, we need you to come in and report your aircraft status because there is something wrong with our computers. It's reporting that you're 100% fully mission capable." That was so far out of what was possible for them, that was so far out of reality, what reality had been, that they thought there was something wrong. Of course, I very proudly stated on the radio, "The computers are working. Everybody can hear the computers are working just fine, control tower. It is a 100%."

Paul: I think when you're talking about that in the conversations that people with existing mindsets, they don't see it as possible, and there's so much in the positive psychology movement that only deals with how we look at things as individuals, and we know to be more effective, as you put it, stronger willpower, determination, and not surprisingly to my audience, I'm going to tie it back to the way people look at their money and wealth, but I cannot tell you how often I watch the very -- you know, it's a very micro culture, but between two spouses and giving the new way to think about or literally new terminology, new distinctions of how to talk about money and their relationships can heal with each other. They'll feel more connected about their future that they're creating, because now they're creating the same future and the same strategy, and it never occurred to me until you and I getting a chance to reconnect and catch up that we are actually helping our clients have new language and have their own catalytic conversations where it's not because I, as the adviser or one of our other advisers is doing something really amazing. We're becoming catalytic for everything that happens between the meetings.

Kari: Yeah, you shifted the conversation, and not only that, but you've also shifted to the mood, and moods are deeply connected with the assessments that we have about our lives. So, there could be a mood of resignation especially in the finance domain, or a mood of apathy, or a mood of hopelessness, or even a mood of over-optimism, I don't know. Go ahead.

Paul: Over-optimism, it definitely gets people -- and that mood, which I love the way Fernando



Sound Financial Bites 073 - Kari Granger *Episode Transcription*

“We’re never really free from the history that shapes us.”

Flores, for any of our listeners that have read his stuff, he used to tell me that a mood is an automatic assessment, usually, about the future that could be grounded or ungrounded. It just might be the right time to be happy about your finances, but it might not be, or it might be the right time to be okay with the way things are at this Air Force facility overseas in an unforgiving desert environment, or it's a great place to feel -- you shouldn't feel resigned about it. You should be taking some action.

One thing that I think about in the way that we named this episode with the idea of bombings, leadership, and cultural capability, one thing that I thought was so interesting about your time specifically in Iraq that stands out that I think happens in every business culture environment - it certainly happens with people's money - but it's super evident in the desert specifically with aircraft is that the environment is constantly breaking down what would have worked, well the environment is literally going to make it so that it doesn't work, and I think that's true for our organizations, especially in this idea of those cultural conversations that are happening. There's outside influences constantly wearing them down. It's easier to see on a turbine engine than it is on a culture, but can you talk about where you've observed that inside of companies and relationships?

Kari: Yeah, a couple of things. When you talk about the environment, I think both the cultural environment, internal environment, and also external environment, and before we started this podcast, you and I had a brief chance to talk, and one of the things that I'm interested in now is what I got wrong about leadership development in the first decade of doing so - maybe it's the second decade - first two decades of doing so. One of the things that I got wrong is, again, this overemphasis on the leader him or herself, and what we often miss is the capacity to read and effectively navigate the different forces at play: the economic forces, the political forces, the social forces, the technological forces, and how many of us -- well, not all of us, but a good number of us, if we don't like it, or we have a strong opinion about it, or it just seems like there's too much coming at us, we don't pay attention, and then we get completely blindsided by the environment that actually is shaping us.

That's another reason why strategic plans don't really work, because you can't plan. There is no prediction. Life is full of these strange occurrences. You meet somebody and your whole future alters. Some big accident happens and everything changes. The best you can do is to strategically prepare yourself, strategic preparation to learn to read and navigate, and to recognize emerging trends in these different spheres that impact your industry, that impact your business. I work a lot in healthcare, and if you're not paying attention to all the different policies and regulations, and political, and social, and economic forces at play, you're going to find yourself really blindsided.

Externally, what I got wrong about leadership development is to focus on empowering the leader, which is that's right. You ought to do that, but what I'm now into is really learning how to read the world, and everybody ought to be reading the world every day and having really good sources for that. The other thing, when you talked about the environment, is thinking internal environment. Man, people undervalue culture. So many people think that culture is this luxury thing, soft thing that we can attend to once we get our performance or other things in order, and I can't tell you how wrong that is. What I've seen is that the culture can completely undermine everything you're doing, and the culture can empower, and the culture can equip you to deal



Sound Financial Bites 073 - Kari Granger *Episode Transcription*

with really tough conditions, if it's right.

The culture can overcome or undermine, and we don't pay attention to the internal environment, the internal space that allows for us to have our biggest accomplishments. We don't pay attention to that. Each and every conversation matters, whether or not people feel valued. That actually really matters as to how much you're getting out of people and how much they're putting in, and how fulfilled they are, and whether or not they see a future for themselves. Do you have an accountable kind of culture? Are people accountable? Do you have that kind of culture where you can hold each other accountable and not get defensive, the kind of culture that learns, that's interested in learning and developing themselves? There's so much that we undervalue when it comes to culture, and as if that's something to get to when we have time.

Paul: Yes, and there's two things you said there that just landed right on me Kari. One is you're talking about conversations, and we did a podcast - it's episode 46, if folks want to go back and listen to it. It's the idea of conversations as a currency of leadership, and it is the transaction that leaders are in and a part of every day is being in the conversations, and the other part that jumped out of me was, Kari, you're mentioning about the strategic plans don't work, which is -- I mean this in a very loving way to people who, maybe, are listeners to podcasts who build strategic plans for their companies or other people's companies. I'll share with you how, and having built some myself, I related to like someone's financial plan, and it's because -- and I mean this in a real straight way is that financial plans don't turn out the way people plan them. All we can do is select a future state maybe much like an aircraft taking off in Baghdad and landing in whatever city. What was the city you were in when you got up the aircraft and bombing started immediately?

Kari: Balad.

Paul: So, take off at one city, fly to another city, that aircraft is actually - correct me if I'm wrong - it's actually off course 99% of the time, meaning the direct line of travel it's not taking because it's having to deal with air traffic, storms, winds, and Coriolis. All that stuff is acting on the aircraft, so all it can do is select the future state, "I want to land over here," and it's probably only on-course that last like five miles coming into land, and other than that, it's off-course, but always arriving at the future state intended is that's how I relate to what you said. Would that be a way people could hold that in their business cultures?

Kari: Yeah, I love what you said, and by the way, I get asked to do strategic support. I call it strategic alignment because I'm uncomfortable with plans, because exactly, life happens, and it never happens the way you predict. But, I love what you said, because that's right. Selecting a future state, and coming from that future state, acting consistent with that future state, and I'm not saying you don't strategically look, and think, and say, "Okay, if between there and here, what are the big lines of effort that we need to be focused on and where do we want to place our bets?" and all of that's great, and what I'm pointing to is that you really can't predict.

You just can't predict, and if we think that we're going to succeed through predicting, controlling, and empowering ourselves, it's just not the way that it works. It's a great concept.

Paul: I'll never forget when I took my first, real, big solo flight. It was in Southern California flying



Sound Financial Bites 073 - Kari Granger

Episode Transcription

over the mountains. I was supposed to land in a place called Brackett Airfield, which was a big airfield in World War II, and now it looks kind of like Iraq. It's sort of bombed out. In any case, flying over there, I got shaken, and I mean shaken not like physically or mentally, like actually shaken coming down from altitude in this little Cessna, and I found myself like, "I'm not positive I didn't get turned around in flight here."

So, I took out a GPS I had as backup, put in what I thought was the right coordinates. Turns out I put it in for this little radio beacon called AWOS that's sitting on the floor of the desert that had a very similar call number to Brackett Airfield, and I flew around the desert for about 20 minutes, and couldn't find the airport. I had enough fuel. I could have either flown to Las Vegas because I could follow the highway, or I could follow the highway back to where I came from.

But, what was so interesting, when it came to the flight plan, and flight control communicating with me is they knew there were parameters in which I should be operating, meaning I shouldn't go into that military airspace on the other side of the mountains where they train the predator drones. That's a bad idea, and they're watching me on radar for that. But, as long as I was just tooling around, not making too much mess of anybody, nobody was getting on me. But, when I went over my flight window, my phone rang, and it was happening just as I finally found the airfield and landed.

But, I think about that in the strategic planning is that all we can do is set the future state, we work toward it, whether this is trying to plan for the future for your finances, or it's trying to pick a future objective for you and your team, because we need the team to think about the future state also, and that they're organizing to try to help us arrive there also with us trying to be catalytic around what are the parameters in which you can get that accomplished in.

Now, I'm sorry I'm going almost right to another question with you, Kari, but talk a little bit about the difference between asking somebody to get something done toward that plan, or objective, or future state and delegating a task, and what's going wrong there for many executives.

Kari: Yeah, and I'm following the bridges you're making, which is really great.

Paul: I hope our listeners are.

Kari: I like what you're doing, because we're at the very high conceptual level, and you just brought it down to a very practical thing, which is something I hear a lot from my clients. I just can't seem to get my people to take ownership and responsibility. See, they don't get on the call and say, "Kari, can you help me delegate?" because they don't see that as the issue. They delegate tasks all day long. The issue they come to is, "How do I get my team to take responsibility and ownership?"

Now, I hear that as effective or ineffective delegation, here's why. Many of us delegate things, tasks, even accountabilities, but it doesn't really transfer until the person we delegated it to takes on being fully accountable, takes on that ownership and responsibility. Not only that, but even when you've got somebody who's great at delegating such things, they're rarely really satisfied. The problem is that we're delegating actions. The focus is on, "Please take on this action or this domain," but what we failed to do is to work on having the people that we're giving actions to



Sound Financial Bites 073 - Kari Granger

Episode Transcription

see what we see. So, we've got to back up a step and work on the way that our people are seeing the situation, or seeing the future, or seeing the challenge, or seeing the people.

What I end up doing with my clients is having them work with the people that they're "delegating to" so that those people see what they see. They see the outcome, they see the commitment, they see the possible breakdowns and challenges. They see with the same criteria and standard for assessing success or failure. So, when you work on the way in which they're observing the whole thing, then when you give an action, you can pretty well trust that they're going to take action in a successful manner.

The same thing happens when you create a future state. So, if you see the future state, but the people you're working with have no commitment to that personal commitment to that future state - in other words, they don't own it, it doesn't fulfill on something that's of fundamental concern to them, it doesn't live for them as compelling - they don't see their own personal contribution to that future state, then when you give them an action, it doesn't live for them in the same way it lives for you.

So, the first thing to do is to align on - and that's why I like to call it "strategic alignment - what's that future we're creating together, and that we align on that coinvention, that we have a shared context, a shared future, and then to begin to transfer the way of seeing to them, and delegation almost becomes a non-thing, because the actions become so obvious to take in fulfillment of that future. Was that English?

Paul: That was great, and what I'm thinking about for our listeners is they hear that. Everybody's listening. They're either washing dishes right now, they're out on a run, they're at the gym, they're driving to work, or they're sitting at their desk just kind of letting some of this wash over them. If they're listening to that right now, I want to give them -- you know me well enough to know I don't like tips and tricks about business. I like the super-deep stuff.

We're going to leave this with a tip of something they could do differently in the next action they're in at the office as a leader, could they just be able to say, "Hey, would you take care of this for me, and I want to just take another moment with you. I just want to communicate with you something I don't always do, but I'd love to start communicating why all of these things"? Would that be like a baby step somebody could take toward the much more fundamental direction you're pointing people?

Kari: Yeah, I think that's a baby step. It's a baby step, and the reason I say that's a baby step is that's a good thing to do, and that will provide some context. Now, the next step would be does the why matter to that person? And is that person committed to the why? Do they care about the why? Then, the next step is -- can I say one more step?

Paul: I'm chomping it to bit because it's just brilliant.

Kari: Thank you. The next step after that is do they see breakdowns on the way to the why, or do they assess the why in the same criteria you assess the why? So, now I'm going down the road a little bit. So, to bring it back to the baby step is the why, and do they care about the why? And if they don't, have a conversation so that you can align on that.



Sound Financial Bites 073 - Kari Granger

Episode Transcription

Paul: Number one, you are changing the agenda that we're going to hold at Sound Financial Group's one-day quarterly session that we have that closes out at the end of each quarter, and we do that four times a year before the annual planning session. But, the idea that everybody in my firm could agree on the future state, which I --

Kari: Align, not agree.

Paul: Ah, thank you. Align on a future state, and then be able to think for themselves what is -- I think this is such a cool gift for people to have for folks on their team is that they can begin to act autonomously to prepare themselves strategically -- strategic preparation of themselves for their own role, which is what it looks like. Because, right now, what most people do is they go take the next class, or master's course, or whatever it seems like the thing is to do based upon the environment, rather than being able to autonomously say, "Hey, what do you guys think about paying me to go to this conference so I learn these things which will help us with that future state we all built alignment around?"

Kari: Totally.

Paul: Yeah, that's good. That's amazing. Now, on the financial front, what I see there is that, for people being able to understand and agree on the future state that they want to create as a --

Kari: Align.

Paul: Thank you, the future state they want to align on so that they both are traveling the same direction, or better yet, just being clear about what the future state is they've both been after, or that one of them's been after a future state for the future with their money, and the other one hasn't been. They've been in actions that are going to have a future state, but it wasn't distinguished.

I think it happens with people's health. People don't have a, "Here's what I'd like my physical body to be like at age 65." They have no, for themselves, personal distinction of, "I want to weigh this much and be able to be this much physically active at age 65." It's no wonder people are falling apart when they get older because they never even set what they would want.

Kari: That's amazing, and that is something that, as human beings, I'm sure that you've talked about this on one of your podcasts somewhere, but just the power of articulating and creating is something that we have that no other animal has. Our pets can make requests, but our pets cannot declare a future, and what happens when we declare and we begin to act consistent with that is quite powerful.

Paul: I've got one more question that I want to ask you that I'm sure we're going to spend a few minutes on that could be a little controversial. I don't mean it to be, but also like many things I do, I had a speaking engagement this morning to a group down in Tacoma, and where I start was, let me apologize for offending anybody, because this probably is going to, so I'm sorry.

Kari: Good place to start, oh my goodness.



Sound Financial Bites 073 - Kari Granger

Episode Transcription

Paul: This is both for you, Kari, in case it offends you, and definitely for my audience. I am so sorry for what I said just now. So, just play that back, if you need to go back to it, and accept my sincere apologies if this bothers you.

So, Kari, I grew up in a household where my mom was a primary breadwinner, and my dad stayed home, and that was way before that was, at all, cool to do, and it really set us apart as a family, and my mom and I, my dad and I have these wonderful familiar relationships. We're going on a month-long trip with my parents and my family here in August, taking the RV to Wyoming and bumping around Wyoming. It was a tight family growing up, me being an only child, and I got a chance to hear some of my mom's, I would say difficulties. They weren't struggles because they didn't make them struggles about being a woman in a male-dominated government agency. She used to work for the Department of Energy for years and rose to some of the top levels of leadership in that organization before retiring, but it was 38 years.

And you have lived and worked in some incredibly male-dominated environments. Of course, in the military, and now in the corporate world in the private sector that I don't know, but I imagine it's not a 1:1 ratio at the Air Force Academy, men and women. So, what's that been like for you?

And just before I turn you loose on that, I want to offer one thing that I notice my mom never did, is there are a lot of people out there, especially now in the world of social media that are like -- the best way I might describe when I see them is like grievance peddlers, meaning they are people who are really out there and after people being able to have a problem with the way the environment's treating them rather than enabling those people to take some kind of different action, or different set of conversations or different mindsets to affect the environment.

Like, the grievance peddlers have a real deep interest in having people get resigned so that they can trust the person that's very loudly in the upset to take action. I think, having gotten to know you, I don't think you were laying victim to any of that as it happened, so how did you deal with it, navigate it as an incredibly accomplished person in environments that were heavily male-dominated? Okay, that's it. That's the whole question.

Kari: Okay, I have three different ways I want to answer it. So, I'll start or at least respond to you. So, I'll start with one. Just to pick this off, the grievance peddlers, that's an interesting term. I recently wrote an article on how to deal with the victim mentality and others, and I'd love it if we could provide that for your listeners only because it has -- two things that I think are really important with working with that mentality, and this is not about me, but just because you made me think of it.

One is that you've got to be able to validate the perspective and to see that if you saw life the same way they did, you'd act in the same way, and a way of working with them is actually to accept their mentality, understand their mentality, and then work to get their commitment, but there's a whole 10-minute article on that that I'd love to make available for your listeners.

Paul: That'd be great, and for our listeners, I'm going to give you guys the URL here in a few minutes, but Kari's made several of her white papers available to us so that we can get those in a request. You can give us your email, we will drop all those in your email box in no time flat.



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Kari: Yeah, great. The second thing that I want to say briefly before I really answer this for myself is there's really two sides to this, and I think I've always, yes, when you are in a male-dominated environment, and just growing up in the United States, our notions of leadership have been pretty masculine, and there's some really great things about that, and yet, they also really influence us. So, that's something to keep in mind. And being in a male-dominated place, sometimes, things don't work out quite as well, but it's a double-edged sword, and you got to see the other side of that and that, as a woman, if you really do succeed, or you do something really great, you get the same amount of attention just in the positive side.

I think I've always embraced that there is a double-edged sword, and it's not all one way. It actually goes both ways, and so if you can embrace both sides of it, you can take the bad with the good. Okay, that's one thing. Yes, I've been unfairly treated, but I've also been, in some ways, recognized even more than my peers because of my gender. So, I got to be able to embrace both sides of that coin, or sword, whatever you want to say.

But, here's the real thing I want to say. It's not so much about being a woman, for me, that I found difficult, or challenging, or something to work through. It was more about being a mother, and I did face some discrimination previously. But, when I became a mother, that's when I really began to feel the limitation put on me. Like, if you're a mother, you can't possibly be able to continue to do this level of performance with your job. Or, because I decide to pick up my child and drop her off at her preschool, my hours are limited, and if I use that as a way of describing what I'm doing in my day, I found that to be not necessarily accepted, unless you're working with another woman of similar ages, or even a male, really. It's not about the gender, more about being a parent.

I really had to work through, for myself, "Who am I going to be?" As a mother with a strong voice in the world, what is it going to take for a mother with a voice in the world, with a strong contribution? That's what I mean by "voice", with a strong contribution to make in the world, and what is that going to be like?

You brought up Dr. Fernando Flores earlier, and I study with him, and learn from him, and he's been a great teacher for me. One of the things that I've also learned from him is that we're never really free from the history that shapes us, and if we think about when we grew up, male, female, I don't care who you are, really, different ethnicities, different cultures, different times and different eras. For me, I grew up in the United States, I'm Generation X, and there is a certain soup that I grew up in, and part of that soup is what it is to be a successful professional, what it is to be a successful woman, what it is to be a successful mother, and we can get gripped by these assessments that we actually inherited by virtue of being born in this time, in this era, in the country that we're born into, in the region, in the ethnicity, in the nationality.

I found myself pretty gripped by those implicit expectations, and until I could see them, and I could see that success meant a certain ladder to climb into, or a certain financial success, or a certain fame, or something like that, or a certain productivity, and being a mother meant this and that, I started to see all these expectations that I put on myself and how I wasn't measuring up to all of them all the time, and I declined those expectations. I actually declined to be gripped by them, and began to create the success and fulfillment and what being a mother with a



Sound Financial Bites 073 - Kari Granger

Episode Transcription

contribution to making the world would look for me and began to design my life consistent with that, and act consistent with that.

I have to tell you, I work half the time I used to work. I make three times what I used to make and I'm more fulfilled than ever. Now, do those expectations come up from time to time? They do, and I have to recognize them as something that I'm not choosing, that I didn't author, but rather inherited. I'll tell you, a lot of my clients, we look at this. A lot of my clients, we look at this, and a lot of my women clients, somewhere between 35 and 60, we look at this, and under 35 or over 60, they're gripped by different kinds of conversations. That's rough, right? Plus or minus 10, 15 years. But, because we are gripped by different conversations and different moods, given when we grew up in the soup that we grew up inside of. Is that responsive?

Paul: Yeah, it's wonderful, and I think what it can give everybody for context is that idea that nearly everybody has gone through some kind of difficulty. Maybe there's the rare listener on our podcast where the toughest thing they've ever gone through was when they were a child going through their mom's purse. But, for everybody else, they've had some difficult times, and people can be mistreated, or make certain assumptions about you, and I love that idea of being able to kind of just treat it like you would the sand in the desert and the damage it does to equipment is, "That is there, and now I'm going to decline or I'm going to accept it and work around it, but either way, it's going to lead to some action for me to be able to be in rather than sit here and wait for somebody else to fix it."

Kari: I'm sorry to say something else on top of what you just said, but you just said "accepted", and that's really the key is that you can't decline until you accept.

Paul: Well, I think, one, this has been phenomenal. You've definitely changed, for Sound Financial Group, what our next quarterly retreat is going to be like for us to be able to take time, and reflect, and think differently about strategic preparation, etcetera. I think we may need an entire podcast having you back later this year. Kari's working on some great things that she shared with me that we need to keep close to the vest right now. But, we're going to have her back and let her show that with everybody later this year.

But, just that idea of you need to accept before you decline could be an entire podcast by itself. So, Kari, I'm so grateful that you could be here and share this with our audience today, and the difference that you've made for me in my life has been tremendous, and I would be remiss if I didn't mention to you, because my wife, also, has gotten some training and teaching directly from Kari, and in her time where Kari was speaking at a very large conference that my wife went to in Dubai, of all places, with 350 other people from all over the world, and you've had an incredible impact on both of our lives, and I'm just so thankful to you, Kari.

Kari: I am very grateful for you, and thank you for sharing that, and thank you for sharing your listeners with me.

Paul: You're welcome, and for all our listeners, I mentioned that I would give you guys all the URL of where you can get this great stuff, and we'll drop it in your email box. It's bombing@sfgwa.com. That's referring to, just for the record, "bombing", like bombing a location, given Kari's Air Force background, not bombing like she didn't do awesome on this podcast, or that I didn't do



Sound Financial Bites 073 - Kari Granger *Episode Transcription*

awesome, for that matter. So, bombing.sfgwa.com, and we look forward to being able to get that out to you. Kari, we so look forward to having you back, and I hope all of you listening today have gotten as much value out of this as I did being in the conversation with Kari, and don't hesitate. Just write in, share with us where you've seen some insights. We love hearing what you guys get out of the podcast. You can email me directly at info@sfgwa.com. Our team gets all of those emails in front of me to be able to review, and we love being able to share them with our guests. So, I hope everybody has a great rest of your day, and we just hope this is a contribution to help you design and build a good life.

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