

## TELL ME WHY I'M WRONG

### Democrat or Republican you have to love this year's political theater... inspiration for Revolution for Evolution

JUNE 1, 2016 BY RANDY KARNES

#### Time for a few more credit union leaders to inspire the same thing!

Most of us love to watch a train wreck. Maybe we won't admit it, but we do. The idea of train wrecks as something people generally want to watch is validated by the percentage of news outlets that earn almost exclusively by reporting on them. I think we like to watch train wreck stories because we feel they are about others, and we have the right level of separation to feel safe as voyeurs. This is why I am having a heck of a good time watching the primary season this year. In reality, Presidents don't really affect my day-to-day living very much. The level of separation between them and me diminishes my risk, and in most cases makes their statements and actions simply theater more than anything else.<sup>1</sup>

Consider these comments: "the system is rigged", "we need better deals", "someone else should pay for this", "forgive and forget; the comments were only in the moment, simply competitive position statements", etc. I could go on and continue to be entertained by the lunacy of their approach until you start to think about the freedom that these people use to influence our system, challenge the status quo, and slay their opponents. Wow!<sup>2</sup>

I wish we all had the same sense of freedom to redefine our industry and influence our existing structures. These kinds of comments are used privately and almost daily in conversations about the NCUA, vendors, small versus big CUs, etc. But generally not on the stage, not in front of cameras, or in print meant to sway opinions in a big way. But why are we not freely emulating what is working on the political stage in our system? Imagine if we used more personal and organizational freedom to stop self-editing our comments for the sake of our traditional narratives, and started a new narrative to risk inspiring a "revolution for evolution" to save our members, ensure their success, and save the system.<sup>3</sup>

#### There's an Audience for Game Changers

What really gets everybody going this year is that these crazy tactics are working better than ever before! There seems to be an appetite for people brazenly calling themselves "game changers" and backing it up with their narrative and their idea that now is the time to change or we may never. The audience seems ready to support them, to help them, and to basically send a message to the status quo: that it has been found lacking. I do not think that this audience (American voters or CU stakeholders) expects literal cart upsetting events. I think they simply wish to push our system to react differently, send a signal that it can

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<sup>1</sup> Now if this was a primary to hire regulators I would be truly engaged. Regulators, the rule makers, make the world go round, yet our lobbyists pander to the law makers who seldom ensure the rules are congruent with their hopes.

<sup>2</sup> Some people consider themselves earth movers, but most of us are happy to simply just rake our lawns... pity.

<sup>3</sup> Do we even let ourselves consider the revolution that could reverse the decline of our system?

be influenced, and move the needle; not break the gauge. They want evolution, and to get it they will sing the praise of those who appear revolutionary.

Could our system, the credit union system, include people with the same appetites for change, for some signal that we are listening, for voices that are willing to inspire evolution with revolutionary energy and expectations? Why not? Our consumers are voters in both spaces... I believe they are just as likely to be frustrated with any part of our credit union system that seems indifferent, entrenched, and no longer focused on them.<sup>4</sup>

## Imagining an Industry Election Process

Could you imagine a national primary or election process in the credit union industry that would bring out the revolutionist in our community? Two or three elections that really captured our imaginations and our comments? Maybe an election for an NCUA Board of Director with three candidates circling around splitting the insurance fund from the regulatory environment; or isolating the NCUA as an insurer and sending all regulation compliance back to the states; or screaming for real innovation in the examination process to lower cost; or trying to win votes with some kind of budget reform for the agency; or by the letter ROI forensics on crisis management. Imagine the speeches and imagine the posturing if we had a better process than the NCUA board seats being the equivalent of a parochial pro quo pro party favor.

I doubt there every will be an election like this, but how can we use our voices now to push for evolution by risking revolution? Raise our voices like we are trying to win now!

Could you imagine a national primary or election process for a trade association post that really captured our attention, and got people involved and voting, and the media covered the promises in that industry to “In your face earn the tax deduction”? Not earning it by donating to law makers and their agendas, but my having to win the vote with local consumers and communities that understood the power of their ownership as the deciding vote. What would we promise our communities? What would we use to measure our cooperative health, qualify our non-profit status, and walk-the-talk as democratic champions?

I doubt there every will be an election like this, but how can we use our voices now to push for evolution by risking revolution? Raise our voices like we are trying to win now!

So maybe this year's election process is not as much of a train wreck as I have been thinking to this point. Maybe it is pointing to something timely and required for our close up, day-to-day expectations from ourselves and the leaders we follow: burn the playbooks, rewrite them for the future, and be ready to risk a revolution to ensure evolution. CU leaders, I think we can learn more than we think from all of this. Tell me why I'm wrong.

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<sup>4</sup> *If we needed a new leadership profile in the industry where would we send them to develop?*