

# Index

## A

- Abbey, Edward, 131
- Accountability. *See* Standards
- Acquisitions, 27–28
- Advertising: Apple's strategies, 154–156; corny and memorable, 158–159; replacing with buzz, 148–151
- Aflac, 159
- Annual awards, 124
- Anxiety Disorders Association of America, 25
- Apologies, 156
- Apple, 143, 154–156, 157, 162, 174, 175
- Armstrong, Lance, 46–47, 48
- Availability of leaders: demonstrating confidence, 111–112; importance in uncertain times, 103–104, 106–107; making access easy, 107–109; reflections on, 112

## B

- Bank of America, 141
- Banking industry: customer relationships in, 11–12; global financial crisis and, 3–4; leveraging resources and assets within, 127–128, 133; regulatory issues in, 82–83; revolution in, 11; state of denial in, 42–47; Umpqua's bank stores, 13–14, 107–109, 121–122; value propositions in, 91–92. *See also* Umpqua Bank
- Barsoux, Jean-Louis, 62
- Beatrice Foods, 153
- Bethlehem Steel, 10
- Blockbuster, 10–11
- Board of directors. *See* Leadership
- Brag Box, 121
- Branding products, 147, 162
- Bryan, William Jennings, 3
- Buffett, Warren, 137
- Bureaucracy in business, 16–17
- Businesses: agility required in, 16–17; building momentum for future, 89–90, 162–167; bureaucracy's effect on, 16–17; communicating acquisition plans within, 27–28; creating value propositions, 94–99, 102; dealing with employees' fears, 24–25; developing infrastructures for motivation, 121–124; efficiency and survival of, 129–132; empowering employees, 67–69, 86, 151; engaging employees in, 109–111; evolving in uncertain time,

- 178–179; finding opportunities in crises, 10–11; flat organizations within, 105–107, 112; fulfilling basic customer expectations, 81–87, 90; getting positive buzz, 147–148; impact of social media on, 151–152; importance of organizational teams in, 118–120; leveraging, 133; living your value propositions, 93–94; maintaining communication transparency, 138–142; motivating employees, 115–116, 118–120; moving beyond state of denial, 42–47; price competition among, 92–93; responding to revolutions in, 8–13; scaling, 125–126, 133; setting standards and ethics, 84–87, 142–144; studying outside industries, 143–144, 175–177; supporting progress in, 18–20; sustaining competitive gaps, 173–175; valuing corporate culture, 117–118. *See also* Corporate culture; Customer relations; Products
- Buzz:** building positive, 150–151, 154–156, 160; corny and memorable ads for, 158–159; importance of, 147–148; power of unexpected to create, 159–160; reflections on, 160; replacing advertising with, 148–151; rumors and negative, 151–153
- C**
- Callahan, Eve, 139
- Capitalism, Socialism, and Democracy* (Schumpeter), 16–17
- Car dealerships, 176–177
- Celebration of Excellence, 123
- Change: characteristics of new “normal,” 3–4, 20–21; dealing with, 20; embracing, 7–8; fear of unknown, 24; reactions to, 6–7. *See also* Crises
- Clients. *See* Customer relations
- Collins, Jim, 105–106
- Communications: announcing actions in, 49–50; communicating value propositions, 99–101; finding people who believe in product for, 156–158; focus group meetings, 29–30; maintaining transparency in crises, 138–142; town hall meetings for, 28–29, 49–50; using social media for, 156. *See also* Buzz
- Competition: better value propositions required for, 92–93; increasing efficiency to survive, 129–132; positioning business for future, 166–167; understanding, 97. *See also* Competitive gaps
- Competitive gaps: building, 171–173; reflection on, 180; studying outside industries for, 143–144, 175–177; sustaining, 173–175
- Confidence: believing in self, 88–90; demonstrating, 111–112
- Control: applying to results, 57–58; reflections on, 64; worry vs., 54–57, 63
- Cooper, Stephen, 153
- Core values: inspiring employees to champion, 118–120; leadership’s, 87–88, 90; Umpqua Bank’s, 137–138. *See also* Corporate culture; Value propositions
- Corporate culture: championing in Umpqua’s President’s Club, 118–120; incorporating truth into, 28–29; maintaining unique, 130; as stepping stone in momentum, 173; valuing, 117–118
- Crises: building momentum in, 161–165; finding opportunities in, 165–167; maintaining transparency in, 138–142; mobilizing leadership in, 34–35; responding to business revolutions, 8–13, 15–16, 20; telling people truth, 25–31
- Culture Champion awards, 122
- Customer relations: being available to customers, 107–109; empowering employees to satisfy customers, 67–69, 100, 151; fulfilling basic customer expectations, 81–87, 90; importance in banking industry, 11–12; intuition in, 66–71; random acts of kindness in, 150–151, 159–160; setting standards for, 85–86; telling people truth, 25–31

**D**

- Dane, Erik, 67
- Davis, Ray, 3, 71
- Deans, Graeme, 131
- Decision making: intuition in, 66–67; leadership and, 58–61; meaning of “decision,” 40–41; momentum surrounding, 165. *See also* Leveraging assets
- Denial: going beyond failure and, 39–41; moving beyond, 42–47; timing in healing, 47–48
- Dimon, Jamie, 45–46
- Disaster planning, 55–56
- Disney, 142–143, 175
- Drucker, Peter, 105

**E**

- Eastman Kodak, 10
- Efficiency, 129–132
- Employees: adding to workforce, 167–168; being available to, 107–109; championing corporate values, 118–120; empowering to satisfy clients, 67–69, 100, 151; encouraging honesty in, 36, 48–50; engaging in uncertain times, 109–111, 112; fear of unknown, 24–25, 104; finding evangelists among, 156–158; leader’s role in performance of, 62–63; motivating and inspiring leaders, 116; recognition of, 115–116; reflecting on motivation of, 124; telling truth to, 25–31; thanking personally, 124
- Engaging employees, 110–111, 112
- Enron, 86, 153
- Ethics: 86–87. *See also* Standards
- Executives. *See* Leaders

**F**

- Facebook, 152
- Failures: evaluating standards and values in, 87–88; fear of, 33; going beyond, 39–41
- FDIC (Federal Deposit Insurance Corporation), 165, 166
- Fear: delaying address of problems due to, 47–48; of failure, 33; of unknown, 24–25, 104

- Federal Deposit Insurance Corporation (FDIC), 165, 166
- FedEx, 9–10
- First California Bank, 24
- Focus group meetings, 29–30
- Forbes*, 144

**G**

- Gallup Organization, 110–111
- Gandhi, Mahatma, 51
- Gap, 175
- Girl Scouts, 105–106
- Global financial crisis, 3–4
- Growth: benefitting from momentum, 162–164; cautions about, 130–131, 132, 133; setting goals for, 61–63

**H**

- Hamel, Gary, 171
- Hastings, Reed, 6
- Health care industry, 14–15
- Hesitation: fear of failure leading to, 33; responding to uncertainty with, 4–5
- Hesse, Herman, 91
- Hesselbein, Frances, 105–106
- Hesselbein on Leadership* (Collins), 105–106
- Hock, Dee, 1
- Honesty: encouraging in employees, 36, 48–50; guidelines for, 32; with self, 32–36; telling people truth, 25–31

**I**

- IBM, 174
- Incremental evolution: competitive gaps for, 171–175; developing in uncertain times, 178–179; efficiency and business survival, 129–132; reflections for, 180; studying outside industries for clues, 143–144, 175–177. *See also* Competitive gaps
- Inspiration: employees as source of, 116; finding own, 183; inspiring employees, 118–120; as leader’s job, 113–114
- Intuition: decision making with, 66–67; defined, 65; knowing when

to act on, 71–73; opportunities following, 73–75; practicing and strengthening, 75–78; reflections on, 78

## J

Jobs, Steve, 155, 162  
JPMorgan Chase, 45, 46

## K

Kauffman Foundation, 4  
Kawasaki, Guy, 125, 157  
Kotter, John, 6–7  
Krispy Kreme, 153

## L

Laja, Peep, 98  
Larson, Mary, 131  
Leaders: being truthful to self, 32–36; believing in self, 88–90; controlling results, 57–58; dealing with revolutions, 15–16, 20; decision making by, 40–41, 58–61; developing art of persuasion, 181–183; easy access to, 107–109; empowering employees, 67–69, 86, 151; encouraging intuition in others, 74–78; executives influence on others, 112; finding opportunities in crises, 10–11, 165–167; finding own inspiration, 183; influence on others, 112; learning from other companies, 142–144; learning to lead self, 1; leveraging your business, 133; measuring successes, 81; motivation and inspiration by, 113–114; preparing for uncertainty, 51–52, 54–57; reflecting on motivation, 134; responding to change, 5–8, 35–36, 39; revealing company's value proposition, 95–96; risk management by, 43–47, 52–54, 56–57; role in employee's performance, 62–63; studying outside industries, 143–144, 175–177; supporting relentless progress, 18–20; telling people truth, 25–31; thanking employees personally, 124; uncertainties facing, 58;

unnecessary worrying, 54–57, 63; valuing corporate culture, 117–118.

*See also* Availability of leaders

Leadership: adding resources to workforce, 167–168; adherence to standards, 84, 86; as art of persuasion, 181–183; believing in self, 88–90; core values of, 87–88, 90; demonstrating confidence by, 111–112; engaging employees, 110–111, 112; importance of organizational teams in, 118–120; keeping organizations flat, 105–107, 112; making access to leaders easy, 107–109; mobilizing in crises, 34–35; qualities of, 1, 39; setting business standards and ethics, 84–87. *See also* Leaders

*Leading for Growth* (Davis), 3, 71

*Leading the Revolution* (Hamel), 171

Lehman Brothers, 53–54

Leveraging assets: becoming more efficient, 129–132; cautions about unconsidered growth, 131, 132–133, 134; developing resources and infrastructure for, 127–128, 133; scaling business for, 125–126, 133  
Lincoln, Abraham, 23  
Livengood, Scott, 153

## M

Management. *See* Leadership

Manzoni and Barsoux's syndrome, 62

Manzoni, Jean-François, 62

Maritz, 115–116

Marketing: Apple's positive buzz in, 154–156; bouncing back from PR disasters, 34–35, 83–84; replacing advertising with buzz, 148–151

MarketingExperiments Lab, 98

MetroPCS, 24

Momentum: adding incremental resources for, 167–168; benefitting from, 162–165; building, 161–162; finding opportunities in uncertain times, 165–167; positioning business for future, 166–167; reflection on, 169; stepping stones to Umpqua Bank's, 173. *See also* Leveraging assets

Motivation: about, 113; developing infrastructures for, 121–124; inspiring employees to champion values, 118–120; as leader's job, 113–114; recognition as means to increase, 115; reflections on, 124  
 Mourdoukoutas, Panos, 154  
 Mulcahy, Anne, 161

## N

Negative buzz, 151–153  
 Nelson, Bob, 115  
 Netflix, 5–6, 11  
 New normal: characteristics of, 3–4; reflecting on, 20–21  
 Nike, 20, 166, 175  
 Nordstrom, 143

## O

Occupy Portland, 138–142  
 Occupy Wall Street, 138  
 Odwalla, 33–35  
*Organizational Behavior and Human Decision Processes*, 66–67

## P

PacWest Bancorp, 24  
 Panic, 8  
 Peters, Tom, 147  
 Positioning for future, 166–167  
 Powell, Colin, 39  
 Pratt, Michael, 67  
 President's Club, 118–120  
 Price: competing with value proposition vs., 92–93; leading sales calls with, 96, 97  
 Problems: finding solutions to, 35–36; leadership as solving, 39; moving beyond state of denial about, 42–47; reflections on, 50; timing in healing, 47–48  
 Products: branding of, 147, 162; building competitive gaps for, 171–173; creating positive buzz for, 154–156; finding evangelists to promote, 156–158; sustaining competitive gaps for, 173–175  
 Public relations disasters: averting, 25–31, 43–47, 138–142; bouncing

back from, 83–84; mobilizing leadership in, 34–35

## Q

Questions: about acquisitions, 27–28; about intuitions, 72; answering in town meetings, 29; reflecting on truth, 37

## R

Random acts of kindness, 150–151, 159–160  
 Recognition: corporate infrastructures for, 121–124; increasing motivation with, 115; reflections on, 124  
 Reputation: building and losing, 137; importance in tough times, 144–145; learning from companies with good, 142–144; reflections on, 145; role in corporate momentum, 173  
 Retail Return on Quality (ROQ), 121  
 Revolution: banking industry, 11; dealing with, 15–16, 20; defined, 8; Umpqua's response to banking, 12, 13  
 Risks: managing, 52–54; preparing for, 56–57; publically identifying, 43–47  
 Ritz-Carlton Hotel, 67–68, 75, 175  
 Robinson, Chick, 166–167  
 Rohn, Jim, 81  
 Ross, Jerilyn, 25  
 Rumors and negative buzz, 151–153

## S

Sadler-Smith, Eugene, 72  
 Sagan, Carl, 171  
 Salk, Jonas, 65  
 Scaling businesses, 125–126, 133  
 Schumpeter, Joseph, 16–17  
 Shefy, Erelly, 72  
 Sincerity, 114  
 Social capital, 137–145  
 Social media: averting PR disasters, 25–31, 43–47, 138–142; boosting business with, 156; bouncing back from disasters in, 34–35, 83–84; impact on corporate decisions by, 151–152. *See also* Buzz

Spirit of Excellence rewards, 122  
 Standards: adherence to, 84, 86;  
   reflections on, 90; setting business,  
   84–87  
 Starbucks, 15–16, 143  
 Strategic corporate retreats, 19  
 Successes, 81  
 Sustaining competitive gaps, 173–175

## T

T-Mobile USA, 24  
 Team Recognition Fund, 122  
 Timing: effect on employee  
   performance, 63; in healing, 47–48  
 Topol, Eric, 14–15  
 Town hall meetings, 28–29, 49–50  
 Truth: being truthful to self, 32–36;  
   Odwalla's telling of, 34–35;  
   questions reflecting on, 37; telling  
   others the, 24–31  
 Twitter, 152

## U

Umpqua Bank: building momentum  
   at, 162–165, 173; competitive gap  
   created by, 13–14, 107–109, 121–  
   122, 172–175; complaining “up,” 41;  
   core values of, 137–138; copy ads  
   for, 158–159; encouraging intuition  
   within, 67, 69–71, 75–78; finding  
   new opportunities in recession,  
   165–166; honors given to, 144–145;  
   incorporating different ideas in,  
   175–177; leveraging resources  
   and assets within, 127–128, 133;  
   meeting with Occupy Portland,  
   138–142; organization of, 105–107;  
   President's Club at, 118–120; Ray  
   Phone at, 107–109; responding to  
   banking revolution, 12, 13; rewards,  
   recognition, and engagement  
   within, 121–124; risk management  
   in, 43–47, 52–54, 56–57; supporting  
   relentless progress at, 18–20; taking  
   actions ahead of problems, 49–50;  
   town hall meetings, 28–29, 49–50;  
   using buzz in marketing, 150–151;  
   value proposition of, 95–96,  
   100–101, 173; valuing culture at,

117–120; WGBU certification  
 programs, 122–123  
 Uncertainty: availability in times of,  
 103–104, 106–107; developing  
 incremental evolution in, 178–179;  
 engaging associates in leading  
 through, 109–111, 112; finding  
 opportunities in, 165–167;  
 leadership difficulties in, 183;  
 preparing for, 51–52, 54–57;  
 reflections on, 64; using intuition in  
 times of, 73–75; value of people in,  
 117–118

## V

Value propositions: communicating,  
 99–101; competition with better,  
 92–93; creating, 97–99; defined,  
 91; importance in leveraging assets,  
 131–132; leading sales calls with,  
 96; living your, 93–94; nurturing,  
 101–102; reflections on, 102;  
 Umpqua Bank's, 95–96, 100–101,  
 173

## W

Walton, Sam, 135  
 Welch, Jack, 79  
 Wells Fargo, 141  
 WGBU (World's Greatest Bank  
 University) certification programs,  
 122–123  
 Williamson, Stephen, 34, 35  
 Windsor Court Hotel, 85  
 Wooden, John, 32  
 Word-of-mouth: building positive  
   buzz, 154–156; creating, 150–151;  
   reflections on, 160  
 Worrying, 54–57, 63

## X

Xerox, 174

## Y

Years of service awards, 123

## Z

Ziglar, Zig, 113