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Good morning/evening!

I'm really pleased to be with you today to celebrate your graduation! This is truly an accomplishment to be proud of.

I'm also a Penn State alum – both undergraduate and graduate. In fact, I earned my master's degree at the Harrisburg campus!

Now that you've earned your degree, I'd like to offer some thoughts as you take the next step in advancing your career.

A recent article in the Harvard Business Review discussed the biggest hurdles recent graduates face. The authors reported that graduates were feeling disoriented, confused, dissatisfied and in many cases, overwhelmed, at their jobs. (As an aside, in my experience, these feelings apply to many people in the workforce, not just recent graduates!)

They identified three key areas that presented challenges:

- feedback,
- relationships, and
- accountability.

The article stated that the difficulties in transitioning were not generational, they were cultural.

Culture is defined as the attitudes, feelings, values, and behaviors that characterize a group. And cultures differ – between companies, between communities and between families.

Our company, Fulton Financial Corporation, has been working to define our corporate culture, understand it, and practice behaviors to improve our experience when we interact with others, in both our work lives and also in our personal lives.

What we're focused on isn't rocket science; mostly we practice the basic skills and behaviors we learned as kids. However, we have either forgotten these concepts or we've become too busy to practice them on a day-to-day basis.

I think some of what we have learned can help you along your own journey.

So first, let's consider feedback.

In college, the path is clear. The course syllabus provides a road map; each activity is graded, the feedback is quantitative and somewhat impersonal.

Outside of college, feedback is often more qualitative and subjective – for example, how does my manager “feel” I am doing? How do others “feel” about me?

In the real world, feedback is personal – it's about how others feel about our words, our actions and our accomplishments.

Positive feedback helps us understand what's working. “Constructive” feedback, or thoughts about how we can improve, is a bit harder to hear. However, “constructive” feedback is often the most helpful, because it provides a different point of view to consider as we establish our road map for moving forward.

But how do we accept this type of feedback gracefully?

At Fulton, we focus on being curious about everything around us, and on asking questions to learn more. And we practice open and active listening. Without judgment. Without rushing to provide an answer. Without thinking about the amusing “me-centered” story we can’t wait to tell.

After doing this, we can more effectively evaluate that feedback and examine whether there are opportunities to act on it.

Next let’s look at relationships. In college, we often hang out with people who are similar to us, and we can usually end a relationship at any time.

It’s different in the real world. We look to build relationships with people who can help us – with our jobs, our careers, and our relationships. To do this, we need to actively listen to and learn to work with all people, not just those who think like us or share our vision. Often, we can’t just walk away.

But here’s a secret: I’ve found that my most productive relationships are often with people who differ from me – in age, in background, in experience, in thought process. Now these aren’t always my most enjoyable relationships, but they are typically the ones that broaden my thinking and expose me to new ideas and new ways of doing things.

At Fulton, we focus a lot on Assuming Positive Intent. During challenging interactions, we try not to take things personally; we try to assume that the other person has the best of intentions in what they are doing.

If we’re puzzled by their actions or attitude, we try to remember that we have no idea about what they’re dealing with that may be influencing how they are coming

across. Is their child sick? Are they experiencing financial difficulty? Did they just have a challenging interaction with a colleague?

We may never know the pressures that others are facing, just as they may never know ours. But assuming positive intent usually helps our interactions be less tense and emotional and more productive.

Accountability is another concept that can be a little tricky.

In the real world, we are accountable to a wider audience – our manager, our spouse or partner, our child, and our friend. And while mistakes are always learning opportunities, in the real world, making a mistake can impact our career, our reputation, or our family, which adds new layers of pressure.

Too often, we hear of “accountability” as a term for blaming someone for something that went wrong. Accountability doesn’t just mean blame, it also means credit. If we are accountable for something, we fully embrace it. We own it. We receive the blame, but also the credit.

So how do we make the most of opportunities to contribute without being paralyzed by our own fear of failure?

We learn to surf! Not literally, but figuratively.

Imagine a surfer, being hit with powerful ocean waves. The waves are like life’s responsibilities and pressures, pounding again and again. But the surfer doesn’t try to stop those waves from hitting. Instead, he or she develops skills to understand and work with the waves until they are able to ride the crest.

We need to do this in life. By changing our mindset, we too can learn to surf, developing skills to successfully navigate life's pressures to achieve positive results.

At Fulton, we use the Mood Elevator, which is a tool to help us experience life in a healthier state of mind.

Picture a tall building, with many floors. The building's elevator is like our mood elevator. The floors below ground are labeled things like Depressed, Judgmental and Impatient – these floors represent us at our worst – we're down, depressed, unmotivated and unsure.

When we're traveling these floors, it's not a good time to make major decisions or interact with others -- it's hard to be effective when we're off our game.

The floors above ground are labeled Flexible, Patient, and Optimistic, and represent a healthier state of mind. The top floor is labeled Grateful.

When we visit these floors, we're happy, energized, creative and "in the zone." Anything is possible. This is when we want to contemplate major decisions and interact with others.

We travel up and down all day, and while we can't be accountable for our mood, we can take ownership of how we deal with it. Knowing where we are on the mood elevator at any given moment helps adjust our actions to achieve a more positive outcome in any situation.

The secret to moving up from the basement of our mood elevator lies in trying to reach the ground floor. Because the ground floor is labeled Curious.

By asking questions, with the intent to truly learn, we increase our understanding – of a person, of a situation, of what we should do next. In that way, we can draw on the people around us, lift our spirits, and more clearly see the path to realizing the outcomes we want to achieve.

We've talked about feedback, relationships and accountability. And as I wrap up today, I would like to offer one more concept for you to consider, and that is patience.

You have just completed a very heavy lift, and now you have your degree. A lot of opportunities will come your way, and chances are, you want to “get there” – wherever “there” is – fast.

I get it. I was there. Early in my career, I was approached with 10 different job offers from 10 different companies, each offering more money than I was making at the time.

Each time, I had the patience to decline the offer and remain on the path I was on. And you know, today, not one of those 10 companies is still in existence!

So things have worked out for me exactly as I had hoped they would. Not because I'm the CEO, though certainly I am proud that our board of directors have entrusted me with that role.

But I'm even more proud that I'm part of a team that supports one another, that I have co-workers who not only learn from me but who teach me, and that I have rewarding relationships with my family and my friends.

All of this was not accomplished in one year, or five years, or ten – it is the product of a lifetime of patience, and of listening, developing and growing.

There's a quote that says, "You never get old until you stop learning." Well then, I'm happy to report that I am still a very young man!

So as you go out into the world, be proud that you have amassed a tremendous amount of knowledge.

Now it's time to use those experiences – from school, from work and from relationships -- and maybe one or two of the thoughts I have shared today, to become more adaptable, more productive, and more grateful.

You really do have the power to change the world – for another person, for your family, for your community or even beyond.

I congratulate you on your milestone achievement, and I know that if you have patience, remain curious, listen well, assume positive intent, and own your words, actions and outcomes, you will go on to do many, many great things.

Congratulations, and thank you for inviting me to share your special day!