

Kirt Jacobs: Welcome to MoxieTalk with Kirt Jacobs. This is an archived edition when our program was called Leadership Landscape TV.

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Kirt Jacobs: Welcome to another installment of Leadership Landscape where we go inside the minds of local community leaders and sometimes legends and allow them a chance to offer some keen insights into how they see themselves and most importantly just what makes them tick. I'm Kirt Jacobs host of Leadership Landscape where previous interviews have included former mayors, state politicians, former Miss America, sports legends, heads of major business concerns, community activists and developers. Today our guest is Charles P. Denny better known as Chuck Denny. He's the president of National City Kentucky excuse me, Kentucky and Tennessee banking operations. He's a native Louisvillian. Mr Denny earned a bachelor's degree in finance and a masters degree in business administration at the University of Louisville in 1980. he is a graduate of the Stonier Graduate School of Banking. Denny is no stranger to National City and its predecessor First National Bank of Louisville. He joined First National in 1980 and became a National City employee when the two banks merged in 1988t.

Prior to his current appointment Mr Denny served as executive vice president and chief credit officer of the Kentucky bank. Chuck Denny is the state president for the Kentucky Tennessee banking operations for the National City Corporation. In his over 25 year career at National City Mr Denny has been responsible for corporate banking for the middle and large corporate markets in Louisville and for the investor own healthcare industry special before the Corp. Mr Denny was named president of the National City Bank of Kentucky Incorporated effect May first 2004 and he is the first president of the National City Bank in Kentucky to be from the Louisville area since Lonard V. Harden retired in 1999. Now to put into perspective Mr Denny's responsibilities as of June 30, 2006 the Kentucky franchise

which houses the Kentucky and Tennessee and southern Indiana markets has over eight billion dollars in local assets and five billion dollars in local deposits and he is responsible for get this roughly 1600 employees. So he doesn't have much responsibility. On accepting his current post he stated quote "It's certainly a privilege to work in this new capacity with just an outstanding team. I have lived and worked here all of my life. All my adult business life has been invested in this market. We certainly hope that is going to pay dividends as we continue to grow our market share." Denny at the time of accepting his new role said he does not did not plan any specific changes at the bank. Quote "It's all about execution at this point for us." unquote. Ted M Parker, Danny's predecessor, stated Chuck as he'd like to be called has a history of strong performance for all the roles he's held in our organization and this is a terrific opportunity for him as well as the franchise. Vice chairman of National City's Kentucky operations Mary Griffith stated quote "The bank was lucky having Ted work with Chuck all these years." she said.

There's a lot of continuity in the business lines that will ensure that Chuck is going to have lots of support. It will be a very very smooth transition. Now Chuck or Mr Denny is no stranger to civic engagement. I'm going to name just a few of the boards he's on not all of them. He's the vice chairman of the Board of Overseers for the University of Louisville. He's on the board of directors for the executive committee of Greater Louisville Inc. He's on the board of directors for Baptist Hospital East administrative board. Board of directors of the executive committee for the Downtown Development Corporation better known as DDC. and he's the chairman of the Everyone Reads capital campaign and he's the chairman of the Metro United Way 2007 campaign. Chuck and his wife Donna reside in Simpsonville and have a married adult son Dr Joshua Denny who resides in Nashville, Tennessee. It's quite an honor having you here Chuck

Chuck Denny: It's great to be here.

Kirt Jacobs: Appreciate it. Thanks for being on Leadership Landscape today.

Chuck Denny: Pleasure

Kirt Jacobs: Our first question we ask all of our guests is what drives you to do what you do? I mean you have a lot of responsibility 1600 employees.

Chuck Denny: I think I'm no different than anybody else. It's all about trying to get better every day and not becoming complacent or ever satisfied.

Kirt Jacobs: OK

Chuck Denny: And I think the mirror can be our best friend in life. Look in the mirror every morning and say you know what can I do today to get better than I was yesterday. So just that constant improvement and staying focused on that.

Kirt Jacobs: Whom do you credit most influential in your life? Can be more than one and it can be personal or professional

Chuck Denny: Well. Personally it's my wife Donna.

Kirt Jacobs: OK

Chuck Denny: She's she's my best friend. She's my wife. She's my partner. Donna is incredible. She's the smartest person I've ever met. She is incredibly connected to her all of her passions in the community.

Kirt Jacobs: OK

Chuck Denny: She was a teacher and counselor for 27 years in JCPS.

Kirt Jacobs: OK

Chuck Denny: And has a tremendous following of students and that still works part time helping kids do better with their reading and counseling skills. But she's we just do everything together and as a

tremendous support, great caring, very passionate. She takes no prisoners. And she holds me very accountable. So she's...

Kirt Jacobs: Nice.

Chuck Denny: ...perfect.

Kirt Jacobs: That's great. What was the most defining moment of your life Chuck? If you could name one. Again personal or professional.

Chuck Denny: Well and it's personal. It's when I was a when I was a kid and I lost four brothers and sisters to cystic fibrosis.

Kirt Jacobs: Really

Chuck Denny: I've got an older brother so the two of us survived.

Kirt Jacobs: OK

Chuck Denny: Two died before I was born. Two died afterwards. And you know it was as a kid you know you kind of go through that but somewhere along the line I started to realize that you know what. How did I get lucky to have not done?

Kirt Jacobs: Why am I here?

Chuck Denny: Why did I not have the cystic fibrosis? And I think from that point on it but in stages throughout my life I just realized how precious life is and how lucky I was to be alive. And I I don't I can't say that I do this all the time but I there is I do have an awareness and I've had an awareness for a long time about how precious life is and how ever every day you've got to make the most of that day because we aren't promised another day.

Kirt Jacobs: No guarantee for tomorrow.

Chuck Denny: Yeah there's no guarantee for tomorrow. We are promised nothing. And so that that realization has I think it

changed my life and it happened pretty early on in my life.

Kirt Jacobs: That's very powerful that you're self aware and acknowledge that. I really like that. That's great. If there is one what is your biggest professional regret? Do you have one? Regret's a stronger word.

Chuck Denny: I always wanted to go to law school.

Kirt Jacobs: Really

Chuck Denny: I wanted to be an attorney. And and I didn't do it. And so I I didn't get it done. I had I pointed toward doing it. And I didn't do it. I went to work rather than going to law school. And then a couple times during my life once during the middle '80s and once even five or six years ago I said I'm going to go back and get a law agree. I just haven't done it. So at this stage of my life I kind of think I'm not going to get that one done.

Kirt Jacobs: Something tells me you can make it happen if you want too with your personality.

Chuck Denny: You're nice to say that but I always said when I went to a career day at Seneca High School and the guy that spoke to us it was like he was attorney. Just made the greatest impression on me and I said gee I'd like to I like to do what he does. Because he was very poised. He was articulate, very passionate about what he did. And I was always thought I would be an attorney but it didn't work out. So I always regret that I didn't go to law school.

Kirt Jacobs: You got a pretty good gig right now Chuck so I don't think you have anything to be ashamed of. On the flipside of that Chuck what is your biggest professional triumph?

Chuck Denny: It happened.. This is an easy one for me because we just got done doing reviews. We are going through annual reviews this week. And a couple of years ago we took a kind of a risk a risky situation of opening up an office in Nashville, Tennessee. and I've been calling in that market as a banker for the since the

early '80s. And so I was familiar with the market. And I really like what they've done there as a city. I think that they've done a lot of the things that we've done here in Louisville. There's a lot of similarities between our cities. So I thought it would be a good fit for us because it was a... Near our state there's a real can do attitude. There there's a great can do attitude in Louisville and we've done so many great things here. They're doing great things there as well. So I thought that would be a good mix of taking our business model to that market. Our organization. We don't do this very often and so it was a it was a I did a lot of it took a lot of persuasiveness and maybe calling in some some chips along the way to say this is something we need to get done and there was a there was some career risk in doing this. And so we were able to persuade some really talented folks that I work with to to move their families. To go down there and start this start this business for us. And it has been a great success. I'm happy to say I'm now happy to say because I still got my job. But it was a it was a it was a wonderful thing for us to do as a team.

Kirt Jacobs: OK

Chuck Denny: Gave us a lot of confidence in our growth rate as it's off the charts. The guy it's the whole radicals of the team. We started out with actually two bankers. We are up to ten bankers. We think we will have 25 bankers in the in the next 18 months. So our growth rate is is very satisfying. We've exceeded our expectations and they were high ones.

Kirt Jacobs: Wow

Chuck Denny: So to me I'm an old guy. I've been I've been in this business a long time. The last two years of my career have been the most exciting for me bar none because of what's going on in Louisville and then being a kind of entrepreneurial and doing something a little bit on our own down in Tennessee that has turned out well.

Kirt Jacobs: That's great. That's awesome. I like to hear that. What do you find exciting about all this Chuck?. I mean what you do you

have a lot of responsibility. You are highly engaged civically. Why does that excite you all that you do?

Chuck Denny: To me it's everything's exciting in life revolves around teams. The most fun I've ever had were involved in working with with with men and women that were really committed to getting something done and then having up you know sharing a passion about achieving stretch goals.

Kirt Jacobs: OK

Chuck Denny: And really focusing on execution and getting it done. And that to me is so rewarding to have to have an idea and whether or not to have it be Nashville. Just anything in life

Kirt Jacobs: Sure

Chuck Denny: And to bring people along and to share that vision. And then tell it to watch the team grow. Watch capability grow.

Kirt Jacobs: Sure

Chuck Denny: And see the results happen. And then see the teams reinvent themselves. And you see people grow in that environment. To me the team environment is everything and that whether it's working on a United Way team or DDC team or with you and the mayor and what you guys are doing here in making Louisville such a great success. It's all about teamwork and seeing teams just explode with capability to get results.

Kirt Jacobs: I want to go off on a tangent for a second because I think your career is remarkable in the sense you know I grew up in a generation where probably on average people stay in the same gig or job for five or eight years. You know here you are. You have a 25 year career at the same corporation. Was that by design or did you just kind of fall out that way? I guess is it did you plan that or did you just like where you were and the passion.

Chuck Denny: I wish I could say this is a grand plan.

Kirt Jacobs: Yeah right

Chuck Denny: No way.

Kirt Jacobs: No way.

Chuck Denny: I love my company. Now I work for some incredibly talented men and women. They're all passionate about what they're doing. We are a very ethical corporation. I know I'm not alone. You know there's been so many great companies and in this community around there's lots of people committed to... I just happen to be stay in the one place. Along the way I thought maybe I'd be doing something else along the way. Maybe working at a different market a different place. It just never happened. Not that they're were there were some opportunities.

Kirt Jacobs: Right.

Chuck Denny: But I always believe life is a series of closed doors and open doors. And so many of those were wide open you say this is exactly the path that I need to be following. And sometimes you think well I need be doing something else but the doors are shut. It probably best not to push those doors open.

Kirt Jacobs: Right

Chuck Denny: So I think I've been very blessed in my life. I got an incredible partner and my wife Donna and so we've made I think some really great... Maybe it's kind of boring that I've been in one place a long time. But it's our company's reinvented itself so many times it's all very very fresh and new to me. They give me great opportunities to work with just a magnificent team.

Kirt Jacobs: You know this is the show is called Leadership Landscape. Can you define leadership in one word Chuck? Can be more than one if you..

Chuck Denny: I would like to do more than one word.

Kirt Jacobs: You can. Go for it.

Chuck Denny: To me I think leadership is a continuum of of things.

Kirt Jacobs: OK

Chuck Denny: I think the bedrock is as personal integrity and character and responsibility. I think without that you just don't have a prayer of getting ... leading anything in life you know.

Kirt Jacobs: Sure.

Chuck Denny: And so to me that the stepping the building block is a personal integrity and the character. On top of that it's having a passion to grow capability of your teammates.

Kirt Jacobs: OK

Chuck Denny: And and to understand there are so many great ideas that you can get through you know you got to listen really well.

Kirt Jacobs: Sure

Chuck Denny: You got to have complete transparency and authenticity. You really got to be considered concerned about the health and the well being and the capability of your teammates. So I think that is Step number two. Number three I think it's communicating authentically, honestly and being able to confront situations very very transparently. If you need that to make asked tough questions you've got to do it. Even though it may not be comfortable. You got to push push the envelope there. At the same time you got to be willing to absolutely give encouragement and praise to build to build along the way it all has to be authentic every time. But the fourth will be absolutely you just you've got to be focused on getting results. You know integrity. You know capability communication. Then you got to get results.

Kirt Jacobs: OK

Chuck Denny: Set stretch goals and deliver on those goals. We like to say the three things we've got to do in our business is we've got to make our plan. That's our promise to our shareholders. We've got to build our teams. We just owe that to the minimum when we work with. And that we've got to grow our businesses. So you've got to get the results. And then fifth this is either the hardest part of the high is the highest life form of the a team is to lead change and innovation. So leadership it's incumbent that you've got to keep thinking about doing something else reinventing itself. My personal hero in business is David Jones. I've been blessed to have a relationship with him since 1982.

Kirt Jacobs: That's great. And he's in our own town.

Chuck Denny: He's in our own town and he said so many things in my life that have been important to me. One of those things is that you always got to keep reinventing yourself and your business. Never become satisfied and never become comfortable always keep improving. And that's it's made an impression on me. What many things that he says made an impression but that one is really has stayed with me.

Kirt Jacobs: If you could change one thing Chuck be it in life, your own life, or in general what would that be?

Chuck Denny: I wish I won't speaking about me personally. I wish and I think this is to be consistently passionate about what I believe in. And I think that there's a phrase that Michael Porter has I'm not going to say this very well it's just goes something like this that the to be strategic in life you have to have discipline and continuity. And the enemies of discipline and continuity are distraction and compromise. And too often in life I think that that we myself I get distracted from what the main thing is and to keep the main thing the main thing. And then sometimes we get in situations where it's that we tend to compromise from what we're trying to do. This to say passionate and focused about doing whether it's working and in the community, in your family. When you're in business is to have

that kind of passion and focus about a staying the course and being strategic about what you're doing and not not losing your focus to distraction and not compromising you know the main thing that you're trying to get done.

Kirt Jacobs: I like that. Could you describe in detail a particular incident or scenario in your professional or your personal life where you utilized the style and philosophy on leadership. Your style.

Chuck Denny: Well our company and this is what I love about our company we like to think of ourselves you know we're big company were a fortune 150 company. We're the 8th largest bank in the country. We like to go to market. I love the hardware store scenario as they don't like like a local hardware store you come in our stores like a local hardware store but the back room is like a Lowes or a Home Depot.

Kirt Jacobs: OK

Chuck Denny: I got all this product and capability we can trot out to the front.

Kirt Jacobs: OK

Chuck Denny: And so.

Kirt Jacobs: I like that.

Chuck Denny: It's the.. To do that.. What the market wants from us I think from what I want is a consumer is I want I want to seamless delivery of what you have. If you're selling me.. You know the mayor's office, you guys go to market with a seamless approach. You are one team. And to do that it's a difficult proposition to execute on and you guys do it very well . We try to do it well also and to do that with the phrase make the elephant dance. To make the elephant dance you've got you've got to pull out all your leadership skills. And when I go back to the ones we've talked about you've got to have developed trust. You and I have developed a trust. You know you've got to know that I'm concerned about you.

That I want to grow your capability. That I'm being honest in my communication and I'm focused on getting results. And that one is to lead and innovate. To create change and when I do that with my colleagues with my teammates. I'm so focused on that these are colleagues and teammates and not direct reports. We're all in this together. Is to is to is to gather that cadre of men and women and really deliver to the market as one team. That takes every every skill in the playbook to make that happened and it's exhausting. It's exhilarating and I you know that's what's fun about what I do. That that to me is just I can't believe they pay me for what I do for a living. That's just it's a blast.

Kirt Jacobs: Yeah. I like that. That's great. You know you've been around since the early '80s in leadership positions. You know Louisville's gone through a dramatic transformation through the '80s and the '90s now we're at the dawn of the 21 century. Do you think there's a difference today in our leaders? Not even in Louisville nationwide than there were in past generations? Can you touch upon that? Just your observation.

Chuck Denny: I'm probably a bad guy to ask that question.

Kirt Jacobs: You've been around though.

Chuck Denny: I use my point of reference is David Jones.

Kirt Jacobs: OK

Chuck Denny: And when I first met him I was I was 20. I was well along in 1982 29-years-old when I first met David Jones. And and so I would use that as a point of reference.

Kirt Jacobs: OK

Chuck Denny: At 29 I didn't know anything about I still don't know much. But I knew even less back then.

Kirt Jacobs: I beg to differ but I'm not going to go there. I you think you know a lot

Chuck Denny: When I saw him. When I see him in 1982. I was with him today. I was over in his office today. I got to meet his son Dan. The wonderful things they are doing with the parks. And I still I see the same man. I see I see I still see the same the same attributes, the same passion, the optimism, the results, the look in his eyes. It's there. He's an incredible human being. I see what he the leader he is for his family. I see the leader he is for the community. I see the businesses he's built. You know it's not just Humana. It's it's all of the businesses he's been involved in. The boards he's touched. He's such a humble man. And he's such he's such a caring guy. And all those attributes that I see today I saw back then. That was the attraction to me then was just this incredible successful man that that reached out to a 29-year-old guy that you know I don't know my left from my right. But you know but he was willing to invest time in me. A story I remember about him as I was with we were at the Hawley Cook Book Stores. Josh our son was six-years-old and I saw David and Betty Jones at the bookstore. And he singled me out like he'd know me forever. You know hey Chuck how you doing? Of course I'm saying to how do you know my name?

Kirt Jacobs: Right, right. You talking to me?

Chuck Denny: And Josh to sit is standing with with me and David actually gets down on his knees. So he can look Josh in the eyes and says I think it's so impressive that you're here in this book store buying a book because reading is so important in life. And you know my son is a doctor in Nashville. He's a great guy and he's a wonderful friend. And he still remembers that.

Kirt Jacobs: That's great.

Chuck Denny: And so I think the attributes are the same.

Kirt Jacobs: OK

Chuck Denny: I got to go with a one point a reference to I think the greatest leader ever met is David Jones.

Kirt Jacobs: I'm going to try to get him on the show you'd be a great guest here on Leadership Landscape. Maybe a future guest. Now this is a surprise questions so don't get nervous.

Chuck Denny: I'm nervous already right there.

Kirt Jacobs: It's a softball question.

Chuck Denny: I'm going to get a drink of water.

Kirt Jacobs: Go ahead go ahead. If you were granted two weeks today. Let's say I guess Cleveland is the national headquarters for National City so you get a phone call from the big boss and they say you know what you've done such a great job. Why don't you just take two weeks and get lost. You know. No no Blackberry. No e-mail. No computer. No television.

Chuck Denny: Wow

Kirt Jacobs: You know even two weeks away from your family or you can take your family with you. What do you think you would do with your life during those two weeks?

Chuck Denny: Well first of all I'd go get Donna.

Kirt Jacobs: OK. That's why i gave you the option.

Chuck Denny: Donna's coming with me and then I called Josh and Carolyn. I got a fantastic daughter-in-law. Carolyn she's a she's an editor for Thomas Nelson down in the Nashville and they're just a blast to be with. And we're going to be grandparents in August

Kirt Jacobs: Really. Congratulations.

Chuck Denny: I hope this can happen maybe a couple years from now so we can take the grandchild along too. But I think we'd definitely go someplace. We love Yosemite National Park. and I've always wanted to hike through Yosemite.

Kirt Jacobs: Really

Chuck Denny: Maybe the John Muir Trail. And I would love to hike the John Muir Trail with my family. And I think that would be great to spend two weeks of uninterrupted time. No blackberry. I don't think blackberries cell phones work in Yosemite National Park. But that to me would be would be heaven on earth. To spend that kind of quality time. To talk about everything under the sun with my family. and just to be with them

Kirt Jacobs: When I was... I love that answer. When I was doing research on you to prepare for the show. I found it very intriguing that you're very physically fit and very physically active. You know you like to work out. You have a home gym. Could you talk about that for a minute why why do you like doing that? And to be able to continue to do it. You know most people the January warrior after the New Year's Eve thing and by February or Valentine's day they're back in their rut. You've been doing that for quite a while. I was just curious.

Chuck Denny: It's the one thing I can do. I can't walk and chew gum. But I can lift weights.

Kirt Jacobs: You bench 300 hundred pounds I read.

Chuck Denny: I don't know about that any more.

Kirt Jacobs: I don't know many bankers that can bench 300 pounds.

Chuck Denny: I'm very blessed. I've got my health and you know I'm not promised my health tomorrow so I try to make the most of every day and I think it's a way to relieve stress and it's just a way to get my thoughts together. And it's a way to stay healthy. So sure I do believe in my heart as I'm getting older I think a lot of things point back to the illness on my family. and just say OK I've been granted this health. May sound kind of corny but when I go to visit their graves. I look at I look at those headstones and I just know one of them could have been me. And every day is a gift.

Kirt Jacobs: I don't think that's corny at all.

Chuck Denny: And I just want to make the most of every day and part of that is to keeping myself fit. That's what I want to do so it's... But I enjoy doing it too. It's not like it's down..

Kirt Jacobs: I think you'd have too

Chuck Denny: It's fun. I've got to watch some great movies. Like I watch Gladiator or The Patriot or

Kirt Jacobs: Yeah

Chuck Denny: Remember the Titans which are my favorite movies. And The Natural. So I plug the DVD in.

Kirt Jacobs: That's awesome. That's I just want to bring that up because I find that remark.

Chuck Denny: You're nice to bring it up.

Kirt Jacobs: Hey not a problem. We ask this question of all our guests Chuck whether young or old. I don't consider you old by any stretch. When the great day comes Chuck how do you want to be remembered? Let's say God forbid you walk out of here today and something tragic happens after the interview. How would you like to be remembered?

Chuck Denny: That's a great question.

Kirt Jacobs: Yeah

Chuck Denny: Let me think about that for just a second

Kirt Jacobs: You can think for a second. There is no rush. We have a few minutes.

Chuck Denny: I want to be remembered as a person that was mir-

rored by caring about people.

Kirt Jacobs: OK.

Chuck Denny: And that would have made a difference a positive difference in the life of his family and the life of the community and the life of a company of the men and women I work with. And I really can't ask.. If I can be remembered that way that would be everything for me. And my our faith's real important to us.

Kirt Jacobs: Yes it is. I read that.

Chuck Denny: And the life of my church. And so that would be that would be everything for me.

Kirt Jacobs: That's great. Well I know you don't like me to call you this but Mr Danny it's quite a pleasure having you on Leadership Leadscape.

Chuck Denny: Thanks. It is great to be here. I appreciate it.

Kirt Jacobs: You've got a lot a few more years ahead of you..

Chuck Denny: I hope so.

Kirt Jacobs: ..to contribute to the community. We look forward to it.

Chuck Denny: Thank you very much

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Kirt Jacobs: Thank you for listening to MoxieTalk with Kirt Jacobs. This episode was archival audio from when we were known as Leadership Landscape TV. If you have any feedback, general comments, or a recommendation for a suitable guest feel free to email me at kirt@moxietalk.com or catch us on Facebook under MoxieTalk with Kirt Jacobs, or on Twitter under [@kirtjacobs](https://twitter.com/kirtjacobs) or our extensive website at www.moxietalk.com