



EP291_Sean Kouplén

Lisa Nichols 00:03

Chromosomes, little strands of nucleic acids and proteins are the fundamental genetic instructions that tell us who we are at birth. Most people are born with 46 chromosomes. But each year in the United States, about 6000 people are born with an extra chromosome, making them a person with Down syndrome. If you've ever encountered someone with Down syndrome, you know that they are some of the kindest, most joyful people you will ever meet. They truly have something extra.

Lisa Nichols 00:35

My name is Lisa Nichols and I have spent the last 24 years as both the CEO of Technology Partners and as the mother to Ally. Ally has something extra in every sense of the word. I have been blessed to be by her side as she impacts everyone, she meets. Through these two important roles as CEO and mother to Ally, I have witnessed countless life lessons that have fundamentally changed the way I look at the world.

Lisa Nichols 01:04

While you may not have an extra chromosome, every leader has something extra that defines who you are. Join me as I explore this something extra in leaders from all walks of life and discover how that difference in each of them has made a difference in their companies, their families, their communities and in themselves. If you'd liked this episode today, please go to Apple Podcasts or wherever you listen and leave us a five-star rating.

Lisa Nichols 01:35

I'm delighted to have Sean Kouplén on the show today. Sean is an author, podcast host and the chairman and CEO at Regent Bank. Well, welcome to the Something Extra Podcast, Sean Kouplén. I'm so delighted that we were able to make this happen.

Sean Kouplén 01:51

Thank you, Lisa. It's an honor.

Lisa Nichols 01:54

Well, we're gonna have a lot of fun. Because every time that we have talked, we have fun. So, I expect the same for today. So, you and I were introduced always love to tell our listeners how these connections happen, Sean. And you and I were introduced last fall through our mutual friend Matt Granados.

Sean Kouplén 02:15

Love and Love Matt Granados in and love you guys. And he, Matt is he is a connector. I mean, he's introduced me and I know he's done the same for you to some of the neatest people that is such an amazing gifting. And I'm so happy that I get to meet you all.

Lisa Nichols 02:34

Well, I'm happy to we just Greg and I just attended their Heels for Hope gala a few weeks ago. And this was to raise money for children with rare diseases. It really gripped our heart, Sean. I think they raised, raised a lot of money. So, he and Maria are doing really wonderful things. But I want to talk to you about a lot of different things. Your life is a bank or a bank owner, Secretary of Commerce, and workforce development in the governor's cabinet. You're a baseball coach, and we'll talk a little bit about that. An author, board member speaker. Oh, my goodness, I told you I need to know what kind of energy pill you're taking every day. You just got amazing energy, my friend.

Sean Kouplén 03:24

Thank you. I always have been that way. You know, my dad just popped into my office while ago. I just came back from Oklahoma City and, and had a little bit of time before our podcast. And he just showed up he had he's a farmer and had been up to the stockyards. And stopped back by, and we had lunch together. And he said that he said he said, I don't know where you got this, but apparently, I have always been this way. He said it's just the way I said I was born with a with a fast motor have always had a lot going on. It's just kind of how I am wired, but really more so

whenever you can do things that are in your purpose, you know, when you feel passionate about those things. And that's where I get to live right now. And it's, it's truly a blessing. You do that to Lisa, and not, not very many people get to live the lives that we get to live. I just feel very, very fortunate.

Lisa Nichols 04:21

I agree. And we're going to talk a little bit about purpose and you know, that purpose food fuels your passion, right? Sean? That sort of thing. But take me back. I wanted I want to go back. I want to go back to the very beginning. No, I'm teasing. I do want to go back though to when you grew up and you grew up in Beggs, Oklahoma about what about 30 miles or so from Tulsa? I think a huge town really big town 1200 people.

Sean Kouplen 04:51

Now it wasn't even that big back then. That's after all the growth after the growth at 1000. It was about 1000 when I was there.

Lisa Nichols 05:00

You know, and you already said that your dad was a farmer, but I think you grew up on a cattle ranch. That I guess your grandfather was a part of that too, right?

Sean Kouplen 05:12

I think my grandfather is really where I get a lot of this. He was a go getter. So, my family came to Oklahoma in the Land Run. And my grandfather ended up homesteading our ranch here in bags. And he started really with nothing. I mean, he and my grandmother were married in the middle of the Great Depression. And so, they started out with \$8 total, they lived in a, an abandoned Caboose, train Caboose, and he would tell stories about how grandma would put up the put-up wallpaper and get it all looking nice, and they just couldn't get the train to seal. And so, whenever it would rain, all the wallpaper would come down. It was heartbreaking. But he built a beautiful ranch and my father has continued that my dad was also a state legislator for a while. And great, great guy. And I would have gone to the ranch, except that we were in kind of a tough spot. And my dad said I couldn't get paid. And so, that's how I ended up in the banking business.

Lisa Nichols 06:29

Well, and I thought that was a funny story. Because he said you could come to work here, but I can't pay you. That's not a good deal. That's not a good deal.

Sean Kouplen 06:40

Oh, I was like, I didn't go to college all those years for, for nothing.

Lisa Nichols 06:44

For nothing. So, tell me what was life like on the farm? I mean, I'm sure Sean, you learned so many life lessons working on the farm. The value of hard work, probably one of them. Right?

Sean Kouplen 06:58

We were. That is literally it's almost like you just had a tape recorder in my office when I was just talking to my dad, because I was talking about honestly how our kids have not, they've not really had that benefit. You know, I mean, we're urban, we live in a nice neighborhood, they've, you know, they have chores, but it's not quite the same as daylight till dark. You know, baling hay fixing fence plant, and we work in cattle. I mean, that was just our life that was just and at the time, honestly, I was really irritated by it all, all my friends were down at the park playing basketball or swimming, or, you know, doing all this fun stuff. And I wouldn't I was never getting home before if it was daylight, that meant there was still work to be done. And it didn't get dark till nine o'clock at night. And so, I wouldn't even get home till 9 or 9:15. And, but, but you know, this, Lisa, but looking back on it. And that's just what I my dad and I were just talking about, you know, my son, I really need to figure out how to replicate this in his life. Because it truly has been, you know, a great, great blessing aside from my spiritual walk, it's probably been the greatest blessing because you know, the value of hard work, seeing, seeing something accomplished, we showed cattle all my time growing up. And so, you got to see the benefits of hard work in a tangible way. And it just it taught me so many, so many things that I've been able to use throughout my life.

Lisa Nichols 08:41

My, my grandfather was a farmer too. And my dad tells a story there were there were four boys and one girl. And my dad tells the story, he said, you know, as young as I could remember, I was out there. You know, planting tobacco or doing whatever, you know, on the farm. And my dad just passed away a couple years ago. And you know, Sean till almost the time that he passed, he was still working. And just, I don't know, I mean, just that value of hard work. And

also, I think seeing how your contribution plays a part into the picture, and everybody has a contribution there, right? So, I just think that there are so many great lessons. Well, good. I'm glad you already told me a little bit about your grandpa, because I was going to ask you to talk a little bit about your grandpa. But this is funny. I mean, you fully thought that you would go into the family business. And so, you went on to Oklahoma State University and got a degree in agriculture and economics because you're thinking oh, this is what I'm going to need right to be in this business. But I laughed at the so you were the president of Oh issues Interfraternity Council, and at one point you found your Self with the college president and this was what Dr. Halligan and you said Dr. Halligan changed your life. Tell our listeners the story of you sitting there with Dr. Halligan and a few of the alumni. And what did they ask you, Sean?

Sean Kouplen 10:18

You have done some real research, Lisa. So, I so I am, I'm about to graduate from Oklahoma State University. It's the spring semester, I'm actually going to be a fall graduate. And so that is literally on the Sunday. It was probably I'm gonna say in April, my dad had kind of told me, hey, you know, you're welcome to come to work back here, but you're not gonna get paid. And so, I was like, well, that's, that's, that's not gonna work. So, I drove over to Stillwater thinking, what am I going to do? I mean, I had no business experience zero. No contacts, we didn't have any money. We had no influence. I thought, I mean, I didn't even begin to know where to start. And so, two days later, it's a Tuesday, I was invited by President Jim Halligan, again at OSU, to attend this Board of Regents dinner. And so, we were in this just something he did, he would always bring student leaders. It's very cool. He had let us man go with the big people, you know. And so, we were in the second floor of the Student Union in the ballroom. And we were sitting around a round table. It was me, Dr. Halligan, and five members of the Board of Regents. And he asked me the question, what are you going to do when you graduate?

Sean Kouplen 11:40

And so, instead of just being honest, and telling him I really didn't know, and we're kind of what had happened that weekend on the farm, I was too embarrassed. In my mind, I thought, well, you know, I'm big man on campus student leader, I'm about to graduate. I cannot tell these people that I don't know what I'm going to do. So, I started scrambling, and in my mind, I was like, okay, I need to say something. And I glanced to my left, and this guy had a nameplate, which said, Bruce Bentbrook, Chairman, Stock Exchange Bank, Woodward, Oklahoma. And I thought, that sounds good. You know, he had on a nice suit. He was on the board and banking, always remember my grandpa. And when all this happened, like in a spur of the moment, but I remember my grandpa saying, you know, when, when you move to a new town, you've got to get to know the local banker, because they're more likely to loan you money, if they know you than if they don't, which is true, which is illogical, but it is the truth.

Sean Kouplen 12:45

And so, I thought, well, that sounds that's kind of a, you know, prestigious, kind of a title. And so, I said, you know, I've been thinking about going into banking, and everybody around the table was like, what do we didn't know you were going to do banking? And I said, oh, yeah, I said, it's a very recent career decision, which it was, it was about 10 seconds or so they started asking me all these questions about banking. And I just bluff all the way through what position, what kind of bank all these things and I just kind of get through the dinner. And as we're walking out, Dr. Halligan really changed my life when he said, you know, Sean, I didn't realize that you wanted to go into banking. I've got a good friend that owns a group of banks in Oklahoma City, maybe I can help you get a summer internship. And so of course, I'm desperate, you know, I mean, I have no, nothing, no leads no whatsoever. So, I was thrilled to death. So, I ran over, grab my resume deleted out the old objective of farm and ranch management and put in their financial services professional, ran it over to his office, handed it off. And that's how I got into the banking business.

Lisa Nichols 14:01

And I think a couple of days later, you got a call. And so that's really what catapulted you into banking.

Sean Kouplen 14:05

Yes. In fact, and he, you know, I just I think about this, Lisa a lot. And I know, this is a leadership podcast. And so, one of the things that really, really shifted in my life and that moment was I began to realize the value of being aware of opportunities to help people and always trying to do that. Because Dr. Halligan had a lot more important things going on than helping a farm boy from Beggs, Oklahoma. I guarantee you that, but he, he did. He was interested. He did what he could do, he follow through. He didn't just say it he actually followed through, and it literally changed my whole life. I mean, the whole trajectory of my life changed in that moment. It was just I I'll never forget it.

Lisa Nichols 15:01

It's a great leadership lesson for all of us, Sean to be looking for those opportunities, right? And, and I know you're doing that today, for others. But you went on into baking and this is crazy to me, Sean, I think it was at maybe Grand

Bank. I'm not 100% Sure on it. But you came like a banking president like really early, young. I mean, just a few years out of school and you became the bank president. That is crazy.

Sean Kouplen 15:31

18 months out of school.

Lisa Nichols 15:34

18 months out of school. That's the quickest ascent to the C suite I think that I've ever heard.

Sean Kouplen 15:41

I think it's the youngest. I think I'm the youngest president of a bank. I think that's not now maybe some you know, that were family members, you know, maybe they inherited it or something. But to my knowledge, I know what the time I was the youngest one ever at 24. And it just was, you know, a family took a chance on me they had seen my leadership skills at through college. Again, it was somebody that had, had some knowledge of me in school and saw something in me that frankly, I didn't see and have been in that basically been in the same role ever since.

Lisa Nichols 16:31

Well, let me ask you this. What do you believe, Sean, were some of those traits that you've exhibited, that they saw that, you know, what, what are the traits of a successful banker or bank exec?

Sean Kouplen 16:45

You know, I think what they I think what they saw at the time was, I have always been a consensus builder. I've always been given that gift of having vision. But being able to bring my team alongside that vision, when, when I was recruited into my fraternity at OSU, we only had, there were nine of us. I was trying to think of his eight or nine, I think there were nine of us at the time. Every, the fraternity had cleaned house, they had kicked everybody out, we were the first class back in, we were in this house all by ourselves, this big old fraternity house. And in about two and a half years, we were named the top fraternity on campus. And I that's what this individual had seen was my leadership. During that time, I had been rushed chairman and president of the house. And it was a pretty remarkable turnaround. And of course, yes, you know, a lot of people had a role in that. I mean, its leadership is not just you, it's the entire team. But I think they saw that ability.

Sean Kouplen 18:01

And so, you know, now all these years later, what I see, as far as kind of the keys to a great executive. So, we have seven market presidents here at Regent. And what I have noticed is those individuals who are really good listeners, who give very clear direction, who care about their people on a on a very personal level, who give a, a very high degree of autonomy, allow their, allow their team to do their job, but also hold them accountable for those results. Those seem to be the ones that are the best. And it's, it's hard, it's almost like there's an IT factor there, you know, between someone that's firm enough to, to hold people accountable, you're not just walked over by everybody, you have high expectations, live our core values, you know, and very high standards and what you do, but at the same time, you're very, very caring. And the people understand that how much you love them on a personal level, not just cogs in a wheel to get you from point A to point B. And it's the people that seem to be able to pull all of that together are in any industry, it really doesn't matter. I'm at b2b and banking. So that's where I see it. And but in in any industry, they seem to be very, very successful.

Lisa Nichols 19:35

So good. Well, let's talk about Regent because here you are 34 years old. 10 years later, and you got a group of people together, I think, 80 maybe investors together.

Sean Kouplen 19:47

That's right.

Lisa Nichols 19:48

And bought this bank, I think you raised like nearly \$16 million. You were a \$70 million bank when you bought it and I think today you're upward to like 1.7 billion, maybe 1.9 billion in assets now with seven locations. But I want you to tell our listeners about this. So, I think that was in the spring of 2008. And then if anybody remembers what happened in the fall of 2008, the economy collapsed.

Sean Kouplen 20:20

I remember, very clearly.

Lisa Nichols 20:23

And I think you had somebody tell you, you bought this bank at the you said it was a terrible time in history. And the guy goes, no, it's the worst time in history that you bought the bank. So, what happened, Sean, I know you were stressed and everything. But you know, there was also, you know, God had a miracle in there for you. So, tell, tell our listeners this story.

Sean Kouplen 20:51

It was the miracle of my life. So, so you're exactly right on all your data. So, we bought the bank on April Fool's Day of 2008, had about five or six months of just super fun. I mean, it was I mean, I felt like, I was like, Leonardo DiCaprio. In Titanic, I was the king of the world, you know, when he's on the front of the ship, that was me for about six months, then, then I really was the Titanic and everything began to sink. So, in the fall, is when the mortgage crisis hit, and we didn't do mortgages, we were just a small community bank in Nowata, Oklahoma, which wasn't much bigger than Beggs. But the problem was, for those of you that remember, everything shut down. I mean, it wasn't just the mortgage crisis, it was the entire economy came to a screeching halt. I had never seen it before. Nobody I had ever worked with had really seen that before. Now, the 1980s in Oklahoma were very, very difficult because of the oil bust. But I wasn't, I wasn't working at that time. I was watching cartoons during that time. So, I just did, I'd never seen anything like it.

Sean Kouplen 22:10

So, I, without getting into too much detail I view, I've always viewed challenging times as tremendous opportunities. So, you know, whenever everybody else stops, that's when I tend to go. And that's what I thought we would do at this time. So, you really had two things going on, you had the bank losing money, because our customers were not able to make their loan payments, and we were having to charge off the loans. So, what collateral we could we had enormous losses month after month after month. And then you also had me growing the business to beat the band, okay. Which is not a good combination and banking, because one of the key ratios in banking is what is, is the capital ratio, which is basically capital divided by assets. So, if capital is going down, and assets are going up, that number is getting smaller, much smaller by the day.

Sean Kouplen 23:14

So, by the time we get to February of 2009, it did not look like we were going to survive. So, our capital ratios were below what our regulators require. They had already shut down hundreds of banks. I had called our largest investors. So, we had no money. We had put everything we had into the bank, which I know is really, really bad advice, but I was so positive that it was gonna be great. Yes, I just believed in it so much. And so, I hadn't taken a paycheck for six months, my wife's job and moved to Houston. I mean, we had no income. My daughter was two years old. I mean, it was rough.

Sean Kouplen 24:00

And so, I want you to just and for your listeners to just imagine this for just a moment. So, I'm in church, it's February 15 of 2009. My world is literally has collapsed. Okay. The bank is about to go under, I figure we have 40 days left to get to the end of the quarter. When we file a call report, the regulators will see how bad our numbers are. They will shut us down. That's what I think is going to that I'm positive that's what's going to happen. I've already been turned down by my investors, they're not going to put any more capital and I have no more capital. I have \$1,200 in the bank and a \$1,700 mortgage payment due on Thursday. I have not told my wife what dire circumstances that we are in, okay. I am teaching Sunday school faking it every step of the way. Teaching Sunday school classes on Jesus says don't worry, I'm about to have a nervous breakdown, okay? My wife teaches the kids Sunday school class, we get out of church late. We're on the front row. And this summer, the band is singing the song healer, that carry job song, "I believe you're my healer, I believe you're more than enough for me." And as they are singing this, I am thinking, this is the biggest bunch of baloney that I have ever heard in my life. And nothing, no healing is occurring in my life. Everything's getting worse by the day.

Sean Kouplen 25:32

And as I am thinking this, the Lord says to me, "Do you believe I am your healer?" and it is so clear, everybody is singing, but suddenly, they became totally quiet. And it was like, all I could hear was this and basically, I cry every time I still can't get through it. So, I hear this, and I lose it in church, okay, I, I break down crying, all the stress, and the power of just that moment, I just cannot stop crying. So, I say God, here's the deal. If you're going to save all this, my life, investors, jobs, all that is going to have to be you because I don't know what else to do. I've been working 20 hours a day, every day. Nothing's working, everything's getting worse, I can't eat, I can't sleep. And so, I basically just say, I give up, I give up, you're gonna have to save it.

Sean Kouplen 26:32

Well, two days later, I am up at our, at our bank that we initially bought in Nowata, and we have AD letters that are gonna go to our ad shareholders. And they basically say what I've told you, if we don't raise \$3 million dollars, by the end of the first quarter, which is 40 days away, we're going to get shut down, and we're all going to lose everything. And I'm so sorry about this, I had no idea we were going into the mortgage crisis. So, one of my employees, Sandy, is walking out of the door, out the door, or toward the door, I should say with these letters. I get a phone call to my left and Arlene says Sean, you have a phone call from the US Treasury Department. That's who shuts down banks. So, I think what we're done, they've seen they've heard they know how bad a shape we're in. So, I, I yell out to Sandy and say, hey, bring those letters back. It's too late. She turns around, and she's crying. I walk around to my office and pick up the phone. And the lady on the other end says her name was Lisa as well, by the way. She says, Mr. Kouplen, this is Lisa Taylor with the US Treasury Department. How are you today? And I said, well, Lisa, it kind of depends on how this phone call goes. And she laughs She's like, Yeah, a lot of people tell us that, you know, and I'm like, this is not this my life, you know, here. And she said, well, the reason that I'm calling today is because Regent Bank has been chosen for the capital purchase program. And we would like to invest up to \$3 million in your bank. And as you know, it was the miracle of my life. The money came in that day, it had a 1% interest rate, nine years to pay it back, no board seat, no dilution, we paid it back the next year. It was, and the bank was saved. I mean, we continued.

Sean Kouplen 28:35

And so, everything that has happened now really is a result of that moment, it changed my life. So, it was very important, obviously, that it saved the bank and the jobs. But honestly, probably more important is leading up to that I lived a life of extreme fear. You know, we had some ups and downs financially growing up, there were some challenging things about, you know, my life on the farm, and I just had in my mind that everything was gonna go bad. I just knew it was. And so, that moment was the equivalent of a miraculous healing. It was as if from that moment, I knew how much God loved me. I knew how much he cared about me. I knew that I could trust in Him. And I've not experienced that since it was like in this in the blink of an eye, I was healed. And so, we've gone through a difficult time since you know, it's not like everything is an inclining slope. But I now know that there is a purpose behind everything that happens and I truly can trust and God just like it says in Romans that he works everything out for the good He absolutely has for us.

Lisa Nichols 29:52

That is, I love that story so much, Sean, really and I mean just the way that all of it ties in I mean it's just how good God is that you're sitting there heal, you're in this this song about healing. And he healed that, that fear in you and replaced it with faith. I mean, because, you know, when you see something like that happen in your life, you're like, okay, God, you took care of that, then you're with me now in whatever it is, it totally changes the way you view things going forward. You know, I was just thinking Lessons Learned miracles still happen, miracles still happen. You don't have as much control over things as you think, right? I mean, not about that control in 2020, and what happened there. You're taking one day at a time. Don't live in fear, your original vision for what you visioned for Regent Bank is about a third of what has really happened, Sean. And so, God is able to do more than you could ask or imagine. There's so much more I wanted to talk about. But we do need to take a quick break. And we'll be right back with Sean Kouplen on the Something Extra Podcast.

AD 31:07

In business, the tendency is to seek out partners who are bigger, faster, stronger. When it comes to IT, you should be looking for smarter, faster, better. That's just a you'll find with the talented technologists at Technology Partners. Our experts develop custom solutions to tackle your most complex challenges, all to simplify your processes in the smartest, most efficient way possible. The time to be swift and nimble starts now. Go to technologypartners.net/solutions and see what's possible.

Lisa Nichols 31:37

So, welcome back everyone to the Something Extra Podcast with my friend, Sean Kouplen. Sean, we've just been having so much fun just talking about all kinds of different things. But I'd love for you to tell our listeners the purpose statement for Regent Bank.

Sean Kouplen 31:52

So, our purpose is to show God's love to our employees, clients and communities.

Lisa Nichols 31:57

How important is love?

Sean Kouplen 32:00

You know, it's everything. So, Lisa, and I know we only have so much time but, but here's where here's where this came from. We had years ago, 10 years ago, set this goal to be a billion-dollar institution. Okay, so we were we thought that it would take, I mean, honestly, at the time, a billion dollar, we might as well have said, we're gonna be a trillion-dollar institution, and we can't even fathom really what a billion dollars was. And so, so we achieve it, and we achieve it about seven years before we thought that we possibly could. So, I'm here in my office, and I've been I pull up my, you know, on my computer, our balance sheet for the day, and it says a billion dollars on it. And honestly, I was so it was a neat deal, but all of a sudden, I realized, you know, nothing has really changed in my life. I mean, nothing is different because of this. And that's when I thought, you know, work. So, what am I going to do now motivate everybody around getting to a billion, billion or five or 10, or whatever. And it's like, it's just a number.

Sean Kouplen 33:09

And so, we began to, I began to really pray about and I asked my executive team, let's really pray about what is our true purpose? Okay, what is our real reason for existing, and at the end of the day, we really want to be a light, we know how difficult the world is, it's getting more difficult. And so, if there was some place where people could interact, you know, where they come in, or call us on the phone, even, even virtually, or via email, where they would feel better when they were done, where they could see love, and we attribute love to God. And so that is where that purpose statement came from. And it was petrifying. When I proposed it to our executive team, I thought, man, they are gonna think I have absolutely lost it. And we had a great some great discussion around it and approved it unanimously. And it's in his changed everything about, about what we do.

Lisa Nichols 34:09

It's, that's a high purpose. That is a high purpose, Sean, because at the end of the day, really, truly it all boils down to people, and how you impact them and how you make a difference in their life, right? So, I just I love it so much. Well, I do want to talk about this. So, you, in May of 2023, I guess, it was you started a faith at work movement called 94X. And I have your book here, 94x. And, and I've shown you where yes, I have not just skimmed this, I have actually read it, I've underlined it, I've dogeared it. It's so good. The subtitle for this is everything changes when you bring God into your business. And I would just highly encourage, now Sean is a multi-time author. He has written lots of books. The Abundance Mindset, I think, I don't have the list of all them here. But you've, you've written several books. This is the one that I've read, though. So, go get all of his books, but, but I can tell you this one is really good. You know, you wrote this book with your good friend. Is it Mick Schovanec? Is that right?

Sean Kouplen 35:27

It's actually skoo-vinec, it's a doozy. You take Kouplen and Schovanec and put them together, nobody's ever pronounced our names right.

Lisa Nichols 35:37

So, you know, how did you tell me again, how you met Mick? you guys have a friendship that kind of started, like more, like mentor-type ship or something like that. And then you guys began friends.

Sean Kouplen 35:55

Mick was going through a challenging time in his life. And he really was looking for a mentor. And so he, I've always done a lot of speaking, led organizations in town. And so, he would see that and he thought that he really wanted me to be his mentor. So, he was calling the office and we were growing, we didn't have very many people, I was wearing about 15 hats. I was pretty sure he was just calling to sell me something. And so, I was not accepting a meeting with him. I didn't, I didn't know who he was. And so finally, a mutual friend of ours reached out and said, hey, you know, this guy's been trying to set a meeting with you, if you'd sit down with him, that'd be great. We did sit down, I did realize what he was looking for. But truthfully, the relationship has been 50/50. What I have seen in our relationship is total purity of love for each other. Nobody wants anything from the other person, nobody's trying to sell something. It was just magical. So, that's what led to the abundance mentality, the abundance mentality is, is kind of this mindset of just going into relationships with an empty bag pure, just to help that other person, period. And then whether that's your solution or not, you know that it doesn't matter. You're just trying to help and it and it leads to tremendous abundance at the end of the day. Well, so, so we wrote that book together. And then he ended up being my co-author in 94x, as well.

Lisa Nichols 37:36

I love it. So, tell us where 94x came from? Because I know that you figured it out on a flight from Tulsa to Dallas. And do you figure you like formulas, right?

Sean Kouplen 37:48

I like formulas.

Lisa Nichols 37:48

You like formulas. Yes. So, tell us where it came from.

Sean Kouplen 37:53

Here's what happened. So, so I had I had completed my Secretary of Commerce duties for the governor, I had come back to the bank, I felt the Lord calling me to the integration of faith in business that what we had experience here at Regent was so magical, that I needed to be able to share that with others and let them experience the same thing. So, I am on a flight, going from Tulsa to Dallas. It's only like a 45-minute flight. It is not a long flight. I'm sitting next to a friend of mine, it's a Southwest flight, so we get to choose who we sit next to. So, I'm sitting next to my buddy, Cory. And I'm telling him this vision that I have about how do you know best Christian business leaders need to understand that they can bring God into their business not illegal? And so, here's like, oh my gosh, you know, that could be what our world needs. And you need to do something, Sean. And if you'll do something, I'll you know, I'll support you. And so, we take off, and I just closed my eyes. And I'm like, God, what is this look like? What, what do you want me to do? You know, what, what, how exactly, there's a lot of faith in business stuff. What are we supposed to do?

Sean Kouplen 39:06

And when I close my eyes, I saw this black almost like a chalkboard with two wide numbers, one on top of the other one, and the top one was 160. And then there was a line. And then the bottom one was 1.7. And I knew exactly what they weren't. 160 was the number of hours that our employees worked in a given month. 1.7 was the number of hours they went to church. And the message was that as a, as a business leader, I have my employees in my care 94 times more than they go in the walls of a church and that's just those that go that's only about 40% of my employees. And so, the Lord basically said, listen, that's why I put you in these positions of authority. It wasn't to become wealthy or to make other people wealthy or when a bunch of, you know, leaders. Your boards and all that jazz, it was to be a shepherd. And so that is where 94x, that's how 94x was born.

Lisa Nichols 40:08

I love it. I love it. You say business is to be about more than making money and growing assets, it must be about genuine love care and investing in your employees. So, many people have no purpose, there's no greater purpose in serving Jesus, which gives meaning to everything we do. I just I love that. So, you know, we could talk about all kinds of things here. But I know that we're kind of running out of time. Let's, I do want to talk about chapter 11. Because I think this is really good. I think there's some tactics in here, Sean, that help our people, our listeners. So, this is called leading ourselves. And I love this quote, I'm kind of a quote junkie. And so, you, you have the you start out with a John Mackey quote, he's the founder and CEO for Whole Foods. "As I go, so goes my business." So, this is all about leading yourself. And you've got a subtitle in here called the magic of mornings. And I was thinking, Sean, it's kind of like the Miracle Morning, kind of what you do, I don't know if you've ever read the Miracle Morning, but that's the 20/20/20 it's an one hour 20/20/20 of exercise, you know, reading the Bible, you know, or whatever spiritual, you know, affinity you have, and then 20 minutes of learning something else. But tell me about your mornings, what's your morning routine?

Sean Kouplen 41:35

So, I get up at five, stumbled to the coffee maker, put in my Starbucks pod, drink, and drink a cup of coffee. And then I immediately jump on the treadmill. So, that's kind of my I kind of need that to kind of wake up. And so, I do 30 minutes of exercise, and then I move into a time of really reflection. And so, I'll pray, you know, I've spent some time in gratitude, I've spent quite a bit of time and forgiveness. Because one of the things you know, in business, we're going to get done wrong. I mean, that's just the way we're in a fallen world. And, and so people are going to do things that are that disappoint us. And I've had to learn to totally let all that stuff go. I spend time in the word. I also listen to, it's unbelievable, how much of the Bible you can listen to on the treadmill. So, I use You Version. And I'm already it's May the 13th, I've already been through the whole Bible, just from listening to it on the treadmill. And you know, if I'm driving or something, and it's, I'm not on the phone, and it's really amazing. So anyway, I spend, you know, time in prayer, and then I organize my day. And so all of that altogether, takes about an hour and 15 minutes. And then that's really where I became that I get breakfast for the kids, get him up, get him to school, you know, get into the office usually around 7:30. So, mornings have been so important for me just because of mindset, you know, trying to get my mind right, making sure I know what I want to accomplish. Visualizing the day is just so important.

Lisa Nichols 43:26

And I think I even read, or maybe I made it up, you can tell me if I made it up, I read you said what are my top three to five priorities for the day? I mean, you don't have 20 of them, Sean, I think that's a really good leadership lesson as well. Because if you have 20, the chances of you really, I mean, what are your highest value priorities for the day?

which I really love that. And then you have a two-hour living rule. And then I'd love for you to talk about the 6:30 rule, which I think is really good.

Sean Kouplen 43:59

These are both very simple, but have been really game changers for me. So, the two-hour living, I read a book once by some Harvard professor that said that if you will take a break every two hours for 10 or 15 minutes, it really expands your stamina, and you're not so tired at night when you go home. And so, I started doing that. But during that every two hours, I stop and have 15 minutes of prayer. And so, it's hard, you know, it's pretty easy to get derailed in a day. But if you're doing it in two hours, okay, and you're going okay, well, thank you for the last two hours. Thank you for that meeting. Thank you for letting me pray for that person. Now for the next two hours. And we pray for, you know, this and this and this. You stay pretty close to him. So, I literally, you know, at 10 And then of course at lunch, and then at 2 and then at 4. I stop and have, it's on my calendar. I have, I call it two hours living and I have 15-minute breaks, where I just grab a snack or walk around. And I just pray. And it's been it's been wonderful.

Sean Kouplen 45:11

The 6:30 rule came from almost losing my marriage, unfortunately. I was overworking I was always had something going on in the evening, it was all out of fear. I wanted to be so important. And you know, Mr. Everything in my hometown thinking that well, I won't get fired if I'm everything to everybody, you know, and I was just never home and my wife, who's the most amazing human on the planet would, would every bet every 90 days, go, hold on. Now, this hidden, this isn't really what I signed up for, you know, I'm not the housekeeper and the maid and the nanny, you know, and so I would do better. I apologize. I feel terrible. I do better for a couple of weeks. And finally, one day, I came home and she was packed up and getting ready to leave. And it scared me so much. I thought what am I, what am I doing? Why? What am I it just, it was a it was kind of scared me straight, so to speak. And so now, for the rest of my life at 6:30. I turn off my phone, plug it in, put it away, focus on the Family, do not do work in the evenings try to be present with my kids and my wife. Probably one of the best things I've ever done.

Lisa Nichols 46:35

Sean, I love that you put boundaries there. Because I will tell you something as an entrepreneur, as an owner, as the President CEO, there's always more to do. Always more to do you ever, ever feel caught up. And I will find myself and I mean, I can struggle with this too. I mean, I had one of my daughters yesterday goes, do you realize that even like when we're sitting, watching a movie that you're like, on your laptop, or you're on your phone or doing something. And I'm like, you know, you're right, you know, thank you. Thank you for holding me accountable, right?

Sean Kouplen 47:18

And it's easy to do. It's very easy to do, particularly when your mind works fast, which I know yours does. You'd like to stay busy. But yeah, I was getting the same, I was texting all the time. Looking at my phone, they're talking to me. I'm not even listening to what they're saying. I'm like that's, that's got to go.

Lisa Nichols 47:40

It's got to go. It's got to go. It'll, it'll be there tomorrow.

Sean Kouplen 47:44

Always there. It's always there.

Lisa Nichols 47:46

But your family, you want your family to be there too. Right, Sean? So, I have one more thing to talk to you about it because it's so cool. And then we'll talk about something extra. So, I think someone had sent me a video after Matt in had introduced us and we had taught somebody else and I still can't remember who for the life of me sent me this video. And they said, Lisa, you're gonna love this. You are gonna love this. And it was an amazing video. And then, I like put two and two together. I'm like that coach is, Sean. But tell our listeners what happened in the spring of 2022.

Sean Kouplen 48:28

So, you're hitting on all the best points of my life, Lisa. So okay, so in the spring of 2022, I had a whole bunch of dads from the, I've always coached baseball, okay, ever since my son was five years old, I've been the coach, I love the game. I love the boys. It is my happy, happy place. So, a bunch of much of my buddies were like, hey, you've got to coach a Little League World Series team for Tulsa, you know, we need to go to the Little League World Series. Well, Oklahoma was oh, 142 in the Little League World Series. Okay, we had never won. That had not been a great experience in the past. And I had a lot going on. And so, I very rarely say no, which is a huge flaw of mine. And but in this instance, I was like, guys, I just can't I mean, I'm already coaching one team, I got all this stuff going on with the kids and at work and all this stuff. So, I said no until my son in Sunday school class, which was taught by my wife

wrote down she asked him, you know, what's your biggest dream? What's the one thing you would love to accomplish? And he writes down and paint crayon on this little index card. I would, my dream is to play in the Little League World Series. So, I was like, oh my goodness, she brought it to me in church. And so, I immediately called My buddies and I'm like, okay, man, I will do it.

Sean Kouplen 49:57

So, so long story short, we put it a team together. We literally had two months to get ready. We go down to Waco, Texas play in the regionals in the so all of the state champions from seven surrounding states, all played in this in this regional to see who would go to Williamsport. So, we are heavy, heavy, heavy underdogs our boys do remarkable. I mean, remarkable. We make it all the way to the finals. Everybody was getting so excited. I mean, the governor is sending us videos, all the these major league players are sending us videos. All the college coaches from our state are sending us but it was really a big deal. We're on the news every night. It was so fun. So, we get all the way to the finals. And we're playing against a team from the Houston area who I'm telling you, these young man were six-five, they had mustaches. They had, they're 12 years old, they have biceps bigger than my head. I mean, it was unbelievable. So, and they really are 12 years old, believe me, they check this out, you cannot cheat in Little League World Series any longer. I can assure you of that.

Sean Kouplen 51:11

So, they're really good. They just beat the other favorite team 19 to one the night before. We're playing them in the finals. And it looks everybody thinks it's gonna be a massive blowout. But it's really not. They score 3 at the top of the first inning, we score 2 and the bottom of the first inning and my shortstop, Isaiah Jarvis, comes up to bat, okay, we have runners on first and second. Isaiah is an unbelievable baseball player, but a kind of a mid-level hitter. And the young man who's pitching is throwing 84 miles an hour from 46 feet away, which is the equivalent of 127 in the pros. Okay, so I mean, that ball is getting there really fast. So, he's down. Oh two, he's got no balls, two strikes One more strike and he's out. And, Caden, the pitcher throws a curveball but it doesn't break. Isaiah thinks it's going to break is kind of coming in his head. He doesn't move thinking it's going to break it keeps on coming. Hits him and the side looks like it hits him in the face kind of hits him in the side of the face. He falls down. He's motionless. I think he's dead. We all run up there. He's laying down on the ground. I kind of pull his head up out of the dirt. Pretty soon he actually kind of comes to and so all the medical staff come out and check him out. They do a concussion test. They, they think he's okay. And so, he kind of walks down to first base.

Sean Kouplen 51:11

Well, everybody gives him a standing ovation. The, the announcers are like man, that kid is tough. I can't believe he's getting up and going to keep playing. He gets there and realizes that the pitcher is crying out on the mound. And it's because they are really good friends, they have become great friends. We were all in the same hotel. And those two had become best buddies. And so, Caden is just crying, crying, Isaiah pitches his helmet to the side, walks out to the middle of the field, goes to the pitcher's mound, gives Caden a big a hug, tells him, you can hear him on the microphone telling him you know, you're a great pitcher. You are, you know, you I know you didn't do this on purpose, shake it off, you're fine. You're awesome. You can do this, you know, and you hear him say, I love you and Jesus loves you in the recording. And so he goes back to the base, the young man just can't ever quite get it together. We ended up finishing the game. They ended up winning. But here's the here's and many people have seen that because now 200 million people have seen that video. Here's what's wild.

Sean Kouplen 54:09

The rest of the story is this. We finished the game. We go to Outback, for lunch. That's where they want to have their final lunch. We had rented this awesome Hummer limo for them to ride so, they were fine. It took about 7 minutes and they got over the loss and so everything's good. On the way over, my phone starts ringing off the hook. And it is every major channel sports and news in the world calling to do a video with Isaiah, this, this this video has gone viral like they've never seen. And everybody wants to talk to this young man. And so, we did 28 interviews from the Outback booth with me holding my phone, you know, it was during the Zoom. And I mean, it was wild. And so, it has literally changed. Change my life. That's what I'm now known for. It's not CEO, Secretary of Commerce business guy, that it's as little a coach, that's my little league coach. Isaiah is world famous.

Sean Kouplen 55:25

And I'm telling you in every interview, Lisa, that he does, they will say, why did you do that? Isaiah, man, that makes no sense. Why would you walk out there in the middle of the game? And he said, you know, I was standing on first base. And my heart just told me that he needed to experience the love of Jesus in that moment. That's what he says in every interview, Isaiah Jarvis has touched more people than I will touch in my entire life. There is no question about it, because of that moment. So pretty cool, pretty cool.

Lisa Nichols 55:59

Sean, I love that so much. And I said clearly, clearly, Sean. The parents are teaching these young men more than baseball. And that's, more than baseball.

Sean Kouplen 56:12

And if I could, and I know we're short on time, but just a quick add on to that a couple of days earlier, we would all I would always lead our kids and in a devotional before we played, and we would obviously, say a prayer. And we were playing Mississippi two days earlier. And two of my guys came in, knocked on my door and said, hey, Coach, could we invite the kids from Mississippi, or our friends from Mississippi to come to our devotional before the game tomorrow, and I thought, man, that is so cool. So, I reached out to their coach, he agreed. And so before we did our warm ups, and then right before the game started, we all gathered at home plate, we did a quick devotional. I told him, you know how much God loved them, he knew they were going to be in this moment, you know, from the day that they were born, there was such a purpose on their life and how blessed they were to play this great game on TV and all that kind of stuff. And ESPN picked that up and showed it all over the country and, and this type of thing, to this day, most of the regions all over the country, the teams get together and pray together from that from what happened in that moment. So, there was such a, the day that we got to Waco, my assistant coach said, Sean, I really believe this is bigger than baseball. He said, I can't explain it. But there's just something happening here that I think is bigger than baseball. And it was it nobody really remembers here when any of the games. But everybody remembers what occurred on the mound.

Lisa Nichols 57:52

So amazing. I love it so much, so much, so much, so much. So, we will make sure that we put that video clip in our show notes, Sean.

Sean Kouplen 58:03

That'd be great.

Lisa Nichols 58:04

When the episode goes live. Well, Sean, this is called something extra. I have to ask you, what do you believe is a something extra that every leader needs?

Sean Kouplen 58:14

I have to I have to answer with two with two answers, okay?

Lisa Nichols 58:19

That's fine.

Sean Kouplen 58:21

Because I can't I struggle with this. But I've never been asked this question before. And so let me give it two-part answer. I think the first thing that you have to have is faith. Because you, you cannot I've got a friend of mine that said every morning he would pull up to his company. And the bigger it got, the more nervous he got. And he would literally throw up in the bushes before he went into work. He was so scared of what was ahead of him in that day. And if we believe that it's all about us, and all the pressure is on us, you know, when you start looking at all these mouths that we have to feed and all that kind of thing. It will drive you crazy. So, you have to know how much God loves you. You can trust in Him, you can ask him when you need help. He is there for you. And you know, you just have to kind of listen and obey.

Sean Kouplen 59:15

And secondarily beyond faith, I think, is the ability to listen. I think that in our world today, everybody is talking. Everybody wants to be heard everybody you know that we all want followers and blah, blah, blah, all that kind of stuff. When you listen and truly care about people, they will do anything for you. They will do anything for you and it changes their lives. So, I would say you got to have faith. And you've got to listen both to your people to your clients, but also to the voice of Jesus Christ because He will guide and direct you. All the things that have happened in our bank had been there result of just trying to listen and obey, you know, to what we felt led to do.

Lisa Nichols 1:00:09

Oh my goodness, Sean, this has been so much fun. Thank you so much for making the time. It's been amazing. I cannot wait for our listeners to learn from you. And I know that I have just sitting here with you and I just I can't thank you enough for the time. I appreciate you, my friend.

Sean Kouplen 1:00:28

Your best interviewer wherever they say you're the best. So, thank you for the opportunity. I'm very humbled.

Announcer 1:00:37

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