

Essentials--How well do you distinguish between essentials and non-essentials? Successful leaders can pinpoint the essentials of a transaction and eliminate non-essentials. In a world of increasing complexity the ability to sort out the essentials of a problem -- of an opportunity -- is next in line to your basic judgment.

Creative Ability--Have you ever stopped to think that nothing ever happens, nothing ever starts until somebody has an idea? Creative thinking breeds creative thinking. It is one human trait that never wears out.

Human Relationships--A successful leader knows how to deal with people and how to handle people. They know how to get people to do things--to want to do things. A successful leader is respected by his superiors, his peers and his subordinates. Each kind of relationship must be studied and solved as a special problem, or perhaps a special opportunity.

Positive Attitude--A successful leader is able to inspire others. Your attitude can create a state of mind in the other person. Look for things to be for rather than things to be against.

Courage--This is closely related to the last one. This is because people will not follow a leader who lacks courage. You must have the courage to take action on your decisions.

Sense of Humor--Now this may sound silly, but it really isn't. A good banker doesn't have to have a rich sense of humor to be successful. What I am saying is that the chances are that a person will be a better leader if he does have a sense of humor.

Have a Goal--It has been said that if you don't know where you are going, any road will take you there! A successful leader must know where he is going and how he is going to get there. Unfortunately, too many people are too busy with current problems to bother establishing goals and objectives, or they simply lack the ability to evaluate this important asset.

Keep Informed--This is really a test to determine how well informed you are on current events. The alibi on this one usually is that there is so much to read and listen to I just don't have the time! This is a weak excuse. The wise person will budget his time so that a proper portion can be devoted to reading, listening and learning.

Communication--Successful leaders are able to communicate with others--people above them, on their own plane, or below them. Words in themselves, spoken or written, are not communication. True communication is achieved only when ideas are clearly conveyed. A dozen well-chosen words can convey an idea that a thousand ill-chosen words could not.

Integrity--I have not tried to present these personal assets in any order of importance. Different personalities, different people, call for a different ranking. But if you were to ask me to name the one I consider the most important, the one paramount to all others, I would answer without hesitation--Integrity! This asset has little bearing on whether a person would falsify the books or maybe dip his hands in the vault. The quality of intellectual honesty in money matters, and listen to this, is a far scarcer commodity today than honesty in money matters. In its simplest application this asset of integrity means, "Will a person do right or what is expedient?" Does he always look out for himself only or does he have consideration for others? Successful leaders have the ability to lift others up with them. Personal integrity is a magnet that will draw others with greater and more lasting force than any other trait. Personal integrity is the hallmark of good breeding--a keystone of good character. Not many people succeed without it.