

GUEST COLUMN

Splashes of yellow to bring hope, renewal to city

Natural beauty never fails to soothe the spirit after a storm. While we still are feeling pain from the pandemic, we see brighter days ahead, and soon, spring will emerge, bringing hope and renewal to our community.

This March, a wave of yellow will awaken parks, medians, and other public spaces across Oklahoma City in celebration of the new year. This festival of color will be the result of the Oklahoma City Community Foundation's Rebloom Oklahoma, which partnered with more than 130 community groups last fall to plant 65,000 daffodil bulbs across central Oklahoma.



NANCY ANTHONY

The OCCF was established more than 50 years ago to enrich quality of life in Oklahoma City through the vision of its donors. We touch thousands of lives through our cultural, educational and social programs. Our donors also have invested in the beautification of our parks, neighborhoods, schools, libraries, and green spaces across the city.

One of our first visionaries was retired Oklahoma City public school teacher and principal Margaret Annis Boys, who left the OCCF \$1.5 million and asked that her gift be used to beautify Oklahoma County.

Since receiving the Boys donation in 1991, the Community Foundation has funded hundreds of beautification projects across the county, including creation of the Margaret Annis Boys Arboretum at Will Rogers Gardens as well as tree plantings along the Lake Hefner Trails and in the Myriad Gardens. We also have planted trees along dozens of roadways and neighborhood parks.

Boys' gift has inspired others to contribute to the same mission, including Ralph Meador, a chemist who grew up in Oklahoma City and shared her passion for natural beauty. He passed away in 2016, leaving the OCCF an estate worth \$5 million, which he partially dedicated to beautification projects.

Meador's gift, along with Boys' donation and many others, will further enhance our city, making it leafier, shadier and more colorful than ever.

With a Ph.D. in chemistry, Meador had a particular interest in the chemical processes within flowering bulbs, so to honor him and his passion, we initiated Rebloom Oklahoma, showering the city with perpetuating beauty with thousands of daffodils that will renew and bring hope each spring.

Helping to beautify Oklahoma City is one of our favorite missions, and we think Boys and Meador would be pleased.

Nancy Anthony is president of the Oklahoma City Community Foundation (www.occf.org).

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Financial institutions must embrace digital

In a society recovering from a pandemic, where technology has become paramount to everyday tasks, all financial institutions should be asking the question: Do we have a plan for digital?

Customers are increasingly prioritizing convenience over in-person service, and institutions will lose ground, and market share, without a consumer-



STEPHEN CURRY

friendly digital platform. Your team should have a sense of the gaps in your platform that need attention in order to enable a full digital experience.

The term "digital banking" has been in flux for at least 30 years as technology has evolved, but its essence is enabling your customers to seamlessly access financial services across devices. This includes a broad array of interactions in addition to mobile and online banking.

Online account opening is the critical digital on-ramp, but to capture and retain clients, the platform also should enable clients to withdraw money, make

real-time payments to others and gather information about products.

Customized alerts on payments and balance levels for other events also contribute to a quality platform. Online consumer loan applications also are rising in importance, as are new innovations such as contactless cards and cardless ATMs.

Ease and speed of interaction is central to an effective client experience. Customers expect account openings to occur in one sitting of five to seven minutes. Some benchmarks indicate customers lose interest after three minutes. Lengthy processes and extra steps will reduce conversion rates.

Account funding should be immediate, secure and as straightforward as possible. Keep it simple and safe. Also, less is more – fewer account options improve conversions. Hold off on offering cross-sell opportunities until after the account has been funded.

Here are a few key steps that can help simplify the process of a digital revamp:

- Involve key business partners and stakeholders from the beginning. This includes risk, compliance, finance, operations, marketing, treasury and product leadership.
- Recognize that digital is different.

Customizing applications to follow existing practices or procedures will result in a failed deployment or bad user experience. Minimize customizations. Maximize use of straight-through processes and standardized documents.

- Use data to track activity closely. Systems should be set up in such a way that reporting is consistent and activity snapshots are routine and automated. The best digital platforms have web-enabled reporting and on-demand dashboards that ensure timely insights from key systems of record.

Remember digital implementation is similar to other transformations. There must be strong sponsorship from the top, with emphasis placed on readiness. Risk tolerances also need to be set at the right levels. As with other projects of this magnitude, start slow and build momentum.

Stephen Curry is CEO of Endurance Advisory Partners (www.enduranceadvisory.com). Stephen has more than 30 years of experience in financial services and executive management, with CEO leadership responsibility. He recently led the transformation of Gateway Mortgage into Gateway First Bank as CEO.

OKLAHOMA JOE

On a quest for 'herd immunity'

You would think we were vying for tickets to Elton John's farewell tour, a Lizzo concert or an Oklahoma City Thunder playoff game. But this mad rush for a coveted spot is much more important.

Nan and I recently joined that rush when we learned we qualified for Phase 2 of the COVID-19 vaccination program in Oklahoma. The reason is that we have "comorbidities" that include high blood pressure, asthma and other conditions. We also have now survived 90 or more days since testing positive for COVID-19.



JOE HIGHT

While vying for a coveted spot can be stressful, I think getting vaccinated is part of my role to help win this battle against the pandemic, even more important than wearing a mask and following safety protocols. The pandemic came to Oklahoma nearly a year ago during a Thunder game and has claimed more than 500,000 lives in this country, including at least 4,300 in Oklahoma. If we are to get beyond it, according to Reuters, the estimates range from 60% to at least 75% of us will need to be vaccinated to reach that magical "herd immunity" or "some return to normalcy." A Reuters graphic showed the U.S.

could reach 75% by November if we continue the Centers for Disease Control and Prevention's estimated current rate of 1.5 million daily vaccinations. That far, the CDC reports that around 14% of the U.S. population has received at least one dose.

For many reasons, I hope that time comes sooner, especially with the concerning variants that seem to crop up daily. That includes the most recent one from New York and the Northeast. Sooner also would mean an increasing number of available vaccinations, sites and hours, as well as increased education, especially among the most vulnerable communities. First, education about the effectiveness: The two-dose vaccines and now the one-dose Johnson & Johnson have been found to be much more effective than the flu vaccinations we receive yearly. Then safety: According to *The Miami Herald*, the CDC recently said fewer than 7,000 people reported having side effects after 13.7 million administered doses in the U.S. Of those who received vaccinations between Dec. 14 and Jan. 13, only 640 were considered serious.

When I first hear from family, friends or colleagues who have received vaccinations, I say "congratulations" or "way to go." Then I ask or seek to read about side effects. A few reported sore arms, but only one person told me he was sick the day after receiving the second dose. Some traveled more than 100 miles

to receive their vaccinations.

Nan and I had already filled out the scheduling portal forms from the Oklahoma State Department of Health, which reports that nearly 850,000 doses have been administered thus far with nearly 300,000 Oklahomans having received two doses. In our quest, we were checking constantly for any updates on possible locations, with most filling immediately. Nan was receiving text alerts. Then through the help of a friend, we found an appointment for the first dose of the Pfizer vaccine on Wednesday at Oklahoma State University-Oklahoma City.

With the number of cases, hospitalizations and deaths trending downward, there are positive signs that the long winter of deaths and suffering due to COVID-19 may begin to end this year. But it depends on all of us telling others about their successful vaccinations or educating others who may fear the vaccines' effectiveness and safety.

We need to do this so we can all go to a restaurant, an event, a farewell tour, a concert or game without more limitations or fear.

Joe Hight is director and member of the Oklahoma Journalism Hall of Fame, an editor who led a Pulitzer Prize-winning project, the journalism ethics chair at the University of Central Oklahoma, president/owner of Best of Books, author of "Unnecessary Sorrow" and lead writer/editor of "Our Greatest Journalists."