

"People talk about getting lucky breaks in their careers. I'm living proof that the 'lucky breaks' theory is simply wrong. You get to make your own luck....The world is run by those who show up...not those who wait to be asked."

»Steve Blank

A Change Agent



I have spoken to banker groups for many years now about remaining relevant in an increasingly online, self-service world.

We are far from the only industry facing that challenge.

The real estate industry has transformed as much as banking in recent years.

Contacting an agent was once the first step of home shoppers. That first step is now an online search.

Agents were also once the most trusted repository of data about markets and neighborhoods.

Today, many of what were once the key services real estate agents offered are handled more efficiently, more effectively, and...free...online.

It's a Dirty Job, But...



Twenty or so years ago, I stumbled upon one of my favorite "icebreakers" for dinner groups.

I was having dinner with 10 banker friends from around the country. Most did not know each other.

One of my friends at that dinner and I had recently compared the worst jobs we ever held.

I had been a butcher shop assistant, cleaning meat saws and scraping the butcher shop floor. (I won.)

Thinking it would be a fun conversation starter, I asked that we go around the table and share with everyone the worst and/or hardest job they ever had.

I will never forget the dropped jaws folks displayed as a group of bank executives shared hysterical stories of some really

With much of what were once their most valued services now handled by technology, agents risk marginalization.

It becomes hard to justify choosing one agent, or company, over another when customers now do much of what they once relied on real estate agents to provide.

I, myself, recently questioned if agents still played a meaningful role in the process.

That question was answered when I worked with Jared.

A banker friend back home recommended Jared to me. While helping my parents buy a home, I needed help myself.

I live several hundred miles away, and it was difficult to be as hands-on in the process as I would have liked.

I figured I only needed an agent for minor conveniences. I went in thinking that I was (begrudgingly) gifting this person a commission.

The following weeks totally changed my perception. Jared practically took on the role of an executive assistant.

He took on tasks I would have not even thought to ask him.

I found myself thanking him regularly for handling things and addressing issues of his own volition. I joked with my wife that I had never before wondered if an agent may actually be underpaid.

tough and dirty jobs in their pasts. It's still a favorite icebreaker today.

So...yes, I always felt my idea predated Mike Rowe's TV Show.

That said, I always enjoyed his show, "Dirty Jobs with Mike Rowe." There is something I find motivating about highlighting people doing tough, dangerous, and dirty jobs that few folks even knew existed or ever stopped to consider.

A friend recently sent me a link to a brief video of Rowe discussing something he learned over almost a decade of traveling the country as a professional apprentice.

He stated that one of the questions most asked of him by viewers was how was it possible that folks doing these incredibly dirty, hard jobs always seemed to be enjoying themselves.

I believe his observations are instructive.

Rowe suggests that an underappreciated part of a great work ethic is a good attitude.

Strong work ethics are not just about grinding through a job and not quitting.

The people he grew to be so impressed with were not just hard workers.

They were cheerful.

Rowe observed through the years that a good attitude is not necessarily something you are born with. It's something you choose.

After we closed on the home, he went so far as to accompany us to transfer utilities and file forms with the assessor.

He didn't hand us a "to do" list. He personally accompanied and guided us through the processes.

My mom said, "I'm so impressed by that nice young man, Jared." That made two of us.

Your own customers have more self-service tools than ever. They have nearly limitless banking options, also.

How will you exceed their expectations and add value that technology alone cannot?

He suggests that the hundreds of individuals he worked with in these "dirty jobs" seemed to understand that cheerfulness, like gratitude, is a choice.

Their job satisfaction is not dependent on their job.

It's tied to their decision to be grateful for the opportunity – and the ability – to do a tough job.

That is a decision each of us must make for ourselves.

Our jobs may be more challenging than we'd like on certain days.

We should always be grateful, however, for the opportunity to do them.

**"We will always tend to fulfill our own expectation of ourselves."
»Brian Tracy**



Dave Martin, author of The In-Store Advantage, has become one of the most prolific writers in the banking industry. His keynote presentations, seminars, and podcasts have an authenticity and humor that brings teams of all sizes and seniority levels together.

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