

"Today is the oldest you've ever been and the youngest you'll ever be again." »Eleanor Roosevelt

A Novel Way of Talking to Folks



My family made a trip to our (old) hometown in Louisiana recently for a pretty amazing event. My wife's grandmother, Angie, celebrated her 100th birthday.

Yes, I know actuaries say that more people are now living to 100 years of age than ever.

Okay...sure. How many do you know?

That's what I thought.

A dinner we had with Maw Maw Angie a few years back still sticks in my mind.

The conversation turned to "the old country" and my wife's father, for the benefit of my sons, began asking her questions about what life was like in her youth in Italy.

Among other details she shared of life in the early 20th century, she told of how when she was the age of my sons at the time, she remembers standing along a parade route

Can I Get a Witness?



I received an email that led to a conversation in the past week that had me chuckling.

An attorney asked if I would consider serving as an expert witness in his upcoming trial between two banks.

This particular case is a trademark dispute.

One bank is claiming a certain trademark for an online-only bank, and another bank is claiming it for an existing branch network.

This attorney found several pro-branch columns of mine and hoped I might help him.

He explained that part of the opposition's argument was that bank branches wouldn't be around much longer than five more years and, therefore, any trademark related to branches would soon be obsolete.

waving a flag as Mussolini went by.

It was a put-your-fork-down and say, “Uh...what?” moment.

She explained that most did not want to do it, but you were afraid not to for fear of being reported by a neighbor. I sat there with my mouth open for a moment before saying, “I feel like I stepped into the History Channel.”

That episode remained stuck in my mind and reinforced something I’ve suggested to groups.

I tell them that almost everyone you will encounter on any given day has a life story far more interesting than most nonsense we are watching on TV or online.

Any job that gives you the opportunity of asking people about themselves, their backgrounds, their families, their jobs, etc. can be a fascinating job if we allow it to be.

Each person is an interesting novel (or movie, if you’re not much of a reader) with new chapters and scenes continually being written.

The way to learn these fascinating stories is not exactly a complicated procedure. We do it by asking people about themselves and then...wait for it...actually listening to their answers.

I remind folks that not every conversation is a “sales opportunity,” and, yet, those are often the most productive conversations you will ever have.

People like being around others who pay them the compliment of listening to them talk about themselves, their families, their

I asked my new lawyer friend not to take offense...but that was a pretty insane statement... even for a lawyer. He laughingly agreed.

While my interest in blocking several days out of my calendar for a trial wasn’t there, I was happy to chat with him for a bit. I also recommended an especially qualified friend of mine with branching “expert witness” experience under his belt.

One particular thing that I suggested to him seemed to strike a nerve, as he asked me to repeat it as he took notes.

I suggested that trusting a company with our finances involves a different level of trust than most services you can name.

We humans have a primal drive to protect the fruits of our labor. Our money may not be the most important thing in our lives...but it allows us to take care of whomever or whatever is.

Our finances, in many ways, represent our security, freedom, and options in life.

And, no, I do not believe that people think their money is actually being kept in a safe in the back of their branch.

The majority simply like knowing that they can have physical face-to-face access to the humans they entrust with their finances, whether they regularly visit a branch or not.

The rudimentary transactional burdens of branches continue to evolve. In quite a few ways, that is a net positive for us.

With this evolution, our branches house the increasingly valued human interfaces

past, etc.

When you do, you just might learn fascinating facts, and they learn that you are the kind of person (and business) they like associating with.

Whose stories will you learn today?

of online operations that customers desire.

Banks providing convenient and compelling branches, staffed with helpful professionals, are winning now and will continue to do so well into the future.

The defense rests.

(Sorry, couldn't resist.)

"Blessed are those who can give without remembering and take without forgetting." »Elizabeth Bibesco



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