THE IN-STORE ADVANTAGE

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"Athletes practice. They spend way more time practicing than playing. You should practice." »Malcolm Gladwell

A Little Too Territorial

Before a recent event, an old friend and I joked about times we got into trouble early in our banking careers.

I shared a story about being scolded for apparently working out of my territory.

As a new in-store manager living almost an hour's drive from my branch, I had a habit of popping into various small shops and restaurants just to say, "Hi" and leave a business card.

Quite often, I was the first banker these folks had seen in ages... if ever. I remember that one fellow thought I must have been his new banker.

The fact I didn't actually work for his current bank didn't stop him from telling me all about his business.

A couple of months into the job, I shared that "drop in" story with a group of my manager peers. An older manager warned that I shouldn't be calling on businesses in another manager's territory.

That the manager assigned that territory had never darkened the doorstep of that

Singing in the Branches



Every two years, I have a tree trimming crew out to our home. We have five large oak trees along the property line of our notexpansive corner lot.

The upside is that the canopy can be pretty striking. The downside is, if left alone, those trees darn near create a hunting-blind situation at my home.

If we were allowed to hunt the squirrels in my yard, that would be cool. Alas, that is shunned upon by our HOA.

(You don't need to know how I know.)

Early one morning last week, trucks and an 8-person crew rolled up to my home.

I made a point to be working at home that day in case I had to make decisions on what stayed and what needed to go.

The sounds of chain saws whirring (and an occasional thud when large branches hit the ground) soon filled the air.

But I began picking up another sound during the periodic lulls in loud noises.

restaurant didn't seem to be a winning argument in that room.

I learned my lesson.

Oh, I continued dropping in on businesses along my route. I just stopped mentioning it to certain people.

Later at the event, another executive shared a comment that had me smiling. Heading into an important campaign, her bank asked branches to call each of their customers within a certain period.

Some were not as committed to the exercise as management wished. They then informed everyone that "their customers" would not be contacted by any of their peers - for another 10 days.

If they did not make contact with a customer on their lists in that period, others in the bank were free to reach out to that customer.

There were no guarantees that others would contact their customers.

There were no guarantees that they wouldn't.

And, just like that, the phones heated up.

I totally understand why banks do not want their bankers openly competing with each other for existing customers. Yet, we too often become complacent with "our" territories and customer lists.

There are often great new opportunities waiting to be discovered with existing customers and even prospects who were not receptive before.

Life and business are not static. Neither should we be.

You can bet that the competition does not have your territory on a "no call" list.

At first, I figured one of the guys had a radio turned on. However, I soon realized I was hearing somebody singing.

Truth be told, I didn't know the (Spanish) song, but the guy was good.

I walked out onto my front lawn and was surprised to see that the person singing the loudest was one of the guys high in a tree.

He was about 20 feet in the air, tied to a branch, with a chainsaw dangling from his work belt.

He had a smile on his face as he belted his song. Other workers were smiling and occasionally joining in.

It was like an industrial musical.

I wasn't sure who had the more dangerous jobs: the guys with chainsaws high up in a tree...or the guys on the ground dodging falling limbs and dragging them to the industrial wood chipper.

Yet, they all seemed to be having a pretty good time.

An older worker noticed me and nodded. He said, "We…uh… sing."

I smiled and asked if that costs extra. He laughed, "Oh, no. Singing is free."

Over the course of two hours, these guys completed a large, difficult, and dangerous job. And they displayed one of the best team attitudes I've seen in ages.

Not sure how much of it was the singing. I suspect quite a bit of it was the laughing.

It also reminded me that the amount of stress we choose to shoulder isn't necessarily tied to the job we have in front of us. Make sure your customers never have reason to wonder who values their business more.

It was a little more difficult for me to grumble from behind my computer that day as those folks laughed and sang outside my window.

What will your song sound like today?

"The noblest art is that of making others happy." »P.T. Barnum

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.

For more info about having Dave or an FSI Consultant speak to your group, email Tina Coleman, <u>tcoleman@SupermarketBank.com</u> or call 800-992-4978.