

Monday, June 1, 2020

Volume 26 #601

**"Your body will argue that there is no justifiable reason to continue. Your only recourse is to call on your spirit, which fortunately functions independent of logic."**

» **Tim Noakes**



## A Quick Quarter Century

Some milestones bring flashbacks. This 601<sup>st</sup> edition begins the 26<sup>th</sup> year of *The Advantage Letter*.

Just a bit over 25 years ago, and two months into a new job, I walked into the office of the person I reported to and told him I was thinking of beginning a newsletter.

Well, it wasn't so much going to be a "news" letter. It would be more of an opinion letter.

I was thinking of telling stories and sharing thoughts about management and sales and marketing and motivation and...well, random stuff.

My manager at the time looked up from his desk and said, "Have you ever done something like this before?"

It was a good question.

I believe my response was, "Uhhh, well...kinda," which really meant, "No."

He wasn't impressed. I think he figured he'd talk me out of it by saying, "Well, that would be a lot of work for others, too. I don't think the office staff have the time to stuff envelopes and mail letters."

I assured him it would be a one-man operation. So, besides writing the letters, I had to be willing to print and fold them, stuff envelopes, and slap mailing labels and postage on about 400 envelopes twice each month.



## Having Excuses Is Not an Excuse

Someone sent me a few "2020 is *Jumanji*" memes recently that made me smile.

I'm not entirely convinced we aren't living the *Jumanji* game right now. Good grief. We've already moved on from Murder Hornets!

I knew it might be beginning to get to me recently when I woke up one morning and intentionally did not touch my phone. I didn't want to see it.

I made sure all TV's were off and didn't want to get within 10 feet of my laptop.

I stepped out back with a cup of coffee and spent 15 minutes watching our cat play with a stick.

The fact that that was the most peaceful I'd been in days wasn't lost on me.

When we allow ourselves to become hooked to a negative news drip, it begins to rewire us.

Without meaning to, many of us are programming ourselves (or allowing ourselves to be programmed) to find the cloud in every silver lining.

I have absolutely no doubt that most of us can sit down right now and draw up long lists of negative events we've experienced this year.

And while it's easy to point out that there are others who have it worse (which is almost always true),

I think I personally licked stamps for the first edition.

I was fortunate that the distribution wasn't the many thousands it is today. I may have bailed out early on. I often joked that the biggest challenge of writing a newsletter was the paper cuts.

Maybe the best surprise of the letter has been the countless people I've met across the country who have referenced something I wrote in a column.

In a time well before social media, I encountered folks I had never met before who asked me about my wife, kids, and dog.

I learned that I could write scores of letters discussing research and data. And yet, without fail, the letters that always resonated the most with folks featured personal stories, funny encounters, and/or observations about human behavior.

Friends would ask, "How do you write a banking newsletter?" I began telling them, "I don't. I write a people newsletter. Banking is about people."

So much has changed in 25 years. Then again, some important things haven't.

The tools of our trade are far more advanced than most of us could have fathomed back then.

Yet, the core of our businesses has not changed at all. It remains our people.

And in the end, good people win.

that doesn't mean our negative emotions are unjustified.

Whether we use these setbacks as excuses, however, is another thing altogether.

One of the silver linings in our own household has been having our two college boys back home for a few months.

Now, that wasn't the case for the first few weeks.

But, after we all acclimated to coexisting under one roof again, we realized this period is as good a time as any to talk with them about school plans, job plans, and life plans.

It is also been a great time to talk about what happens when something out of your control changes your plans.

I've tried to drill into them (and remind myself) that there is a difference between having excuses and using excuses.

Everyone I know has valid excuses right now for giving up on certain goals.

No one would fault them for throwing in the towel. Forces outside of their control have changed their environments.

And yet, this may be the perfect time to shoot for the moon.

When you have every excuse not to reach your goals, the pressure of failure is reduced.

Tough times do not build character as much as they reveal it.

What will these times reveal about you?

**"Be on time and work hard every day."**

**» Jerry Sloan 1942-2020**

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