

Monday, June 15, 2020

Volume 26 #602

"Don't be so quick to claim your limitations when you've never really tested them."

» Kevin Ngo



Appreciate the Effort

I recently kidded with a friend that it feels like the world is a corporation that expects an earnings miss for the year.

When that happens, some companies dump all their bad news into one year to get it over with.

(Let's hope that's the case here.)

My friend was explaining one of the obstacles he is having returning his operation to normalcy.

It dawned on me while he spoke that he was talking about a different "unprecedented" challenge than the one I thought we were talking about.

When you're in a year in which you need to specify which never-before-seen challenge you are referring to, you are living in interesting times.

It's hard to find anyone in banking who has not taken on additional duties over the past few months.

To most folks' credit, they've taken on the extra / different work, adjusted their professional and personal lives to



Taking That Hill

An analyst on TV recently referred to the "uphill climb" that she sees many businesses facing.

That term reminded me of a slide I used in presentations many years ago. It featured a photo of a large pack of runners heading up an incline.

The caption read, "Champion marathon runners know that the uphill stages are where the leads change hands."

I'd explain that when the ground is level competitors bunch together.

It's when the going becomes more difficult that we learn who the stronger and more committed competitors are.

Something to consider, however, is that the stronger runners who separate from the pack usually aren't speeding up during an uphill climb.

They simply increase their effort to maintain their pace – while others don't, or can't, and slow down.

To stretch that metaphor a bit, consider the way folks respond to hitting uphill climbs in growing their businesses.

accommodate these changes, and have marshalled on.

Our best people seldom seem to complain. We should not confuse a lack of whining to mean that these folks aren't occasionally frustrated or fatigued.

They wouldn't be human if they weren't.

A comment another friend made to me this week brought that fact home.

Due to a sudden departure and hiring freeze, this middle manager has been essentially performing two full-time jobs for the past few months.

It's gone on long enough that it seemed her supervisor might have forgotten the extra load she's been carrying.

Trust me, my friend hadn't forgotten.

Then, in a casual conversation a couple of weeks ago, her supervisor took a minute to thank her for all she had done.

She wanted my friend to know that her being so competent and good-natured with extra duties had allowed that supervisor to support others who were struggling.

My friend joked that she left that chat on Cloud 9 and thinking she wouldn't need another compliment for a month.

It was simple recognition. It was not formal. It wasn't even done in front of others.

And in some way, that helped it resonate more.

She said it didn't feel like something her boss was required to do for "HR purposes". It felt real.

Remember that people will walk through walls for leaders who appreciate and acknowledge their efforts.

Strive today to be one of those leaders.

Some work harder, while others seem to pull up and wait for conditions to improve.

Most folks have established programs and plans to grow their businesses.

We do things such as make our quota of phone calls, conduct a certain number of physical visits, send out a typical amount of email, etc. to generate interest and conversations.

During the type of uphill stage we're now experiencing, however, many folks aren't answering their phones or email like before.

When they do, many share that they have hit the "pause button" on most things. And physical visits have become more difficult to execute for any number of reasons.

Too many folks get to a hill such as the one we face now and give themselves excuses for pulling back. When they do, it becomes a self-fulfilling prophecy.

If we cease the activities necessary for success in normal times, how can we expect anything but poor results in more challenging times?

Others realize that while the road ahead may be tougher, it is an opportunity to separate from the pack.

When everyone is facing a similar uphill challenge, some will pull up and slow to a crawl.

Others will do all they can to maintain their pace.

They'll make more outbound contacts and receive more, "No thanks" than others.

They'll also have more conversations, help more people, and gain more relationships than competitors who have pulled up.

Leads will change hands on the hills ahead. Commit to being one of those leaders.

**"You'll never change your life until you change something you do daily.
The secret of your success is found in your daily routine."**

» John C Maxwell

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, tcoleman@SupermarketBank.com or call 800-992-4978.

Financial Supermarkets, Inc. • fsi@supermarketbank.com

383 Clarkesville Street • PO Box 1450 • Cornelia, GA 30531

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