

## "Hard work without talent is a shame, but talent without hard work is a tragedy."

» **Robert Half**



### Watch the Old Boats

A drive around a scenic lake last week reminded me of a favorite analogy I made to bankers in past years. I observed several boats scattered about.

A few looked new (and expensive). Others looked like they had been around many seasons.

I smiled remembering a parallel I shared years ago to young bankers striving to improve their sales results: If you are a rookie fisherman, pay attention to the folks in the old boats.

Yes, those new boats likely had sophisticated radars that can show you water depth, underwater terrain, and even locate schools of fish.

No doubt those tools can increase the odds of catching fish.

That said, I would prefer a 5-minute chat with someone in an old boat who had fished those waters many times.

Heck, simply learning when the experienced folks were heading out and where they were heading tells you things a radar screen will not.

Those people know a thing or two about when and where conditions are more favorable than others.

They not only know how to fish, but also when, where, and with what. A little time with experienced fishermen can teach you things it might otherwise take months or years to learn on our own.



### Menus May Have Changed

I had an opportunity recently to catch up with a banker friend I had not seen since 2020.

I was in town to speak at his banks' leadership meeting, and he found me before the event.

We discussed the craziness of the past two years and all that had transpired since I had visited last.

He shared familiar sounding stories about the challenges of keeping their teams engaged and motivated through such an uncertain period.

Something I found particularly interesting, however, was when he leaned in and said something in a guarded way. He stated, "But I have to tell you...we've been doing really well through it all."

He mentioned their success in bringing in new small business customers and strengthening existing relationships through their PPP efforts.

Like many smart organizations across the country, they recognized that times of great upheaval present opportunities to connect with and help customers.

He then made a comment that really stuck with me. He smiled and said, "I've been reminding my teams of the importance of doing important things...like...oh... answering the phone."

When he saw the puzzled look on my face, he continued.

Now, I'm not suggesting that marketing and sales is completely analogous to fishing.

Fishing is about fooling something enough to hook it and get it in the boat. That's not what we do... at all.

Our world revolves around finding ways to put ourselves in the right places, at the right times, with intelligent approaches to connect with customers.

Sometimes those approaches are face-to-face and sometimes they are through other means.

Having team members who are new to business development activities get the opportunity to get at least a little mentoring from successful veterans can be as powerful as any training activity.

And yes, mentoring requires time and energy from some of our most productive team members, which may be why many organizations fail to actively facilitate it. Mentoring isn't exactly "free" training.

However, at a time in which employee development and retention are as critical as any period in our history, encouraging, acknowledging, and rewarding mentorship from our senior and/or most productive team members can help with both.

When we're on the same team, we're in the same boat.

Mentoring others benefits all.

He stated that he didn't know if some of his competitors have gotten a bit lazy or if they are really understaffed.

He then went on to share a story of a family who owned a small business who recently moved into one of their markets.

After welcoming them into a branch and getting them set up with various personal and small business services, the woman told them, "We called five banks' branches when we were in the process of relocating. You were the only bank to return our call."

He smiled and said, "I don't know whether that is more a great reflection on us or a terrible reflection on the competition."

I suggested, "Both."

That story has popped into my mind several times over the past month.

In one of the more competitive and sophisticated industries imaginable, there are companies who don't return phone calls.

I have no doubt at least a couple of those banks have sophisticated CSAT programs. I know they spend big money on marketing and branding.

And a smaller competitor earned a new customer by actually returning a phone call.

Business can be complicated. And sometimes it isn't.

How responsive are you and your team these days?

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**"Start doing something, and you'll continue. Why? Because motivation doesn't cause action. Action causes motivation."**

**» Neil Pasricha**

*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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