

"Knowledge is learning something every day. Wisdom is letting go of something every day." »Zen Proverb

A Learning Guide



I recently had the opportunity of addressing a great group of banking leaders.

At the conclusion of the conference, our host gave us very nice entertainment options.

I could have joined a group playing the oceanside golf course on that resort. Alternatively, I could join another group to take a 2-hour hike through a state reserve and down to the ocean.

Honestly, I tend to go on multiple hikes whenever I play golf, anyway.

The main difference I could see in my options would be the kind of shoes I'd be wearing.

With either option, I would mostly be hacking through places where the grass isn't mowed.

All Rise



There are "invitations" that show up in your mailbox that are less welcomed than others.

Those that contain jury duty summons fit that category.

Three hundred fellow citizens and I arrived at our county's Justice Center this week for an 8:00 AM check-in.

After metal detector screenings, we took seats in the large, eerily quiet holding room. We looked more like folks going on trial before a jury than people who may be required to sit on one.

I pondered for a moment the dynamic of having people who really do not want to be in a place being asked to make possibly life-altering decisions for other people.

I kidded with the guy sitting next to me about what a happy looking bunch we were.

Hiking it was. Upon arrival, we met an older gentleman who was to be our guide.

I did not especially want a guide, and figured we'd walk the semi-hazardous trails ourselves to enjoy the views.

Thirty seconds in, he spent five minutes talking about the very first scrub oak we came upon.

Staring at my feet, I wondered if we were going to hear the life story of every shrub along the journey.

When we spent the next 10 minutes hearing about sediment layers and tectonic shifts over the millennia... my enthusiasm levels were in freefall.

I smiled and began mentally making dinner plans.

Then, something began to happen along the trail. I found myself slowing down to listen to the things our guide was saying.

His knowledge of just about every plant, insect, reptile, and rock formation we encountered began to impress me.

His stories about what life was like hundreds of years ago for the native population and the (ingenious) ways they used many of the plants we encountered had me pausing to ask questions.

I had gone from annoyed to engaged by his discourses.

I enjoyed learning things that I would never have imagined would interest me. This was in no small part due to our

Then, a video began that I remembered from years ago.

I joked with my new friend that showing us portions of Paul Newman's arguments from *The Verdict* and Gregory Peck's from *To Kill a Mockingbird* was nice. But they should even it out by also showing Al Pacino from ...*And Justice For All*.

"I'm out of order?! You're out of order! This whole court's out of order!" (You can Google it, Millennials.)

As the video continued, we got brief history lessons of how our judicial system came to be, why it has been and continues to be so important to our society, and the critical role each person in that room was playing in protecting that system.

The general body language of the group began changing.

A few minutes later, a rather funny and personable assistant judge came out to give us an idea of what the morning would look like and to thank us for being there.

He had people chuckling when he said, "Hey, I'm not stupid. I know you're only here because we forced you to be here. You guys didn't drive down here singing happy songs in your cars. But you need to know that we do appreciate you."

As he told us a little more about how things worked and the importance of our roles, I reflected on an old mantra.

People who understand the "why" are almost always better at the "what".

guide's impressive level of knowledge on the subjects he discussed.

The customers you see today will have varying levels of knowledge about financial products and services.

Some are fully aware of their current needs and options. Far more, however, are not.

No, customers do not enjoy overt sales pitches.

But, they do like learning.

And few subjects interest them more than those that may affect their personal finances.

How interesting and informative can you be in your interactions with them this week?

They made a large group of disinterested/annoyed individuals feel included and appreciated in important work.

I'm hoping we begin most days a little more engaged than a summoned pool of jurors.

That said, regularly reminding our teams of why their roles are vital, and that they are genuinely appreciated for the personal efforts they give, greatly improves the odds of achieving favorable verdicts on our efforts.

"You're gonna have problems. That's part of life. But, don't tell people about your problems. 90% of the people don't care... and the other 10% are glad you gottem'." »Lou Holtz



*Save the
Date!*

FSI's 32nd National
In-Store Banking
Conference

April 4 - 6, 2018

The **M** Resort
Las Vegas, NV

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.