

## Are We There Yet?

Insights from Tom Hershberger, CEO, Cross Financial, 2020

Has it really been five months since the pandemic train left the station? I had just returned from the Independent Community Bankers Association annual convention in mid-March when most states were beginning to recommend isolations and closures. The advice from health professionals was focused on taking two weeks to flatten the curve. Now, 22 weeks later, we're still addressing that curve, and battle lines are being drawn, entrenched with speculation about how long the pandemic will last.

### Hitting The Road

Our team recently returned to the airport, headed to client meetings and getting back to some in-person presentations and project work. As we traveled through Atlanta I was struck by the number of people, business travelers and families, participating in the process of moving around the country. I had expected moderate volumes of travelers, however, it seemed that the flights and airports were above that expectation.

What we saw in the airports, hotels and meeting rooms, were individuals getting back to business. Individuals exercising their freedom. Individuals making connections. Individuals escaping isolation.

### Cautious But Confident

Everyone appeared to be conducting their travel with caution, but no one seemed fearful in their efforts. Perhaps the need to move forward is stronger than we anticipated.

For our team, it was rewarding to interact in-person with clients that were previously limited to telephone calls, emails, and virtual meetings. It is hard to replace a face-to-face interaction. The travel was more relaxed. It was amazing to watch passengers wait patiently. Having less people on the plane allowed us to load and deplane faster and there was plenty of room for carry-on luggage. That part of the trip was a win-win.

### Recapture Your Enthusiasm

The other thing we rediscovered is the energy that comes from being back in action. I realize it is a small thing, but it is hard to go cold turkey with in-person interactions. They generate an energy that is not replicated with any other form of communication.

I assume travel volumes will only increase as additional weeks pass. The mental and economic health of America is in the balance. There is energy in moving forward. If you are willing to give it a try, I think you will enjoy the experience. We did.