

## Don't Write-Off 2020 Just Yet!

Insights from Tom Hershberger, CEO, Cross Financial, 2020

As I review industry publications and articles, it appears that some banking professionals have just written off what is left of 2020. I understand their thinking. Adjusting to the pandemic and today's economic uncertainty have frozen progress for many organizations. Add the fact that business owners, families, and individuals, are trying to navigate a daily routine that changes rapidly, it is easy to embrace the idea of just waiting for better conditions.

It is hard to invest your time, energy and resources in endeavors with uncertain futures. Betting on a sure thing feels fairly comfortable. Betting on an unknown feels uncomfortable and risky.

### In This Together

The phrase, 'We're all in this together,' has been used a lot since March. The overall sentiment is on target; everyone is experiencing change. Our individual circumstances, however, vary dramatically based on financial resources, employment continuity, and related factors. This is where we get to make and apply personal choices.

We have a choice at the beginning of each day. Are we going to actively engage in personal and professional challenges, or is simply surviving the day an acceptable outcome? Days filled with crisis make decisions easier...we focus on survival. But, when our daily situation isn't overwhelming our basic needs, we can choose to examine our opportunities and invest time and attention in positive outcomes. That should be our foundation for what is left of 2020.

### Going Beyond Survival

Our survival skills are in place. Most of the significant changes in our lives have become or now normal. A few daily adjustments or tweaks

can resolve many of the remaining issues. The end result is we can now capture time to invest in success. Time to invest in desired outcomes.

What is left of 2020 can still produce positive results. We just need to adjust our perspective. Yes, we all have a little bit of survival to address every day. Helping our customers, friends and communities through immediate needs should be our first priority. Once that base is covered, we need to move to offering assistance for the next level developments. Supporting others to enhance relationship value. Offering solutions that will help customers remain confident about their financial future.

### Focus On The Future

We have adjusted to the 'now normal' and created a comfort zone around those modifications. The portion of our day that remains after that is rich ground to cultivate opportunities. It represents the piece of our lives that can focus on something positive and progressive...tomorrow. The wonderful thing about tomorrow is that it hasn't arrived yet. It hasn't been lost. It hasn't been consumed. It hasn't been taken away.

Let's use tomorrow to focus on positive outcomes. Let's use tomorrow to enhance the unity of our workgroups. Let's use tomorrow to help customers plan for the future. It is a positive perspective based on potential.

### Retain Your 2020 Goals

Whether your goals are modest or aggressive, there is still time in 2020 to pursue progress. Business owners, families and individuals have hope. We want to see the potential in what could happen tomorrow.

Blow the dust off your relationship skills and get back in the game. Helping people achieve their goals will help you achieve yours. Help the people you care about see the opportunities that can be embraced yet this year.