

## Are You Preparing For When The Ball Drops?

Insights from Tom Hershberger, CEO, Cross Financial, 2020

On New Year's Eve, everyone anxiously awaits the ball dropping in Times Square, signaling the beginning of a new year. A new period of time loaded with unknowns and opportunities. I suspect that families and businesses will be feeling the same way when restrictions are lifted and they return to work and school. Ready to interact with others, pursue opportunities, and yet, we are just a little anxious about what to expect in the emerging environment.

### Resolutions Are Goals

The beginning of a new year represents a chance to start over and establish resolutions that will draw on prior experience and set new goals. Will banks do the same? Will banks and bankers look back on what they have learned over the last eight weeks and set new goals based on these past experiences?

Challenge your teams to embrace the new year. The new period of time ahead. The upcoming opportunity to improve our performance and pursue higher achievements. Don't slide back into old habits when a new season is about to begin. A season filled with some unknowns and a lot of opportunities.

**How will your team emerge from weeks of restrictions and crisis management?**

**Will they see it as a new beginning and an opportunity?**

We'd like to hear from you. Send your feedback and thoughts to [tom@crossfinancial.com](mailto:tom@crossfinancial.com).