

This just in: people still matter

Call us retro if you want, but we were pleased to note several references in articles in this issue to the importance of people. A useful reminder in our digitally-obsessed world.

The first reference that caught our attention was a line in the case study on page 16 about a community bank's success in wealth management. Asked what the bank's secret was, David Maynard, director of wealth management at Southern Community Bank & Trust, replied, "The number one thing is hiring the right people. Your strength is in having financial advisers that clients are comfortable with and trust."

People have to be number one. Plenty of providers have the same products, after all, and often similar prices. But even when doing business over the internet, subtle factors of credibility, capability, honesty, and comfort—all human attributes—often govern choices we make, from which investment adviser to use to choosing a hotel. An email response from a real person, for example, can make the difference when other factors are equal.

There is a chemistry—for lack of a better term—that characterizes any successful endeavor. An effective team, group, partnership, or friendship works in ways that cannot easily be defined, nor easily be duplicated. This is as true in business as it is in sports or government. The common element: People working together.

You'll find much to ponder along this line in the cover story about McCall Wilson (p. 30), who heads up ABA's America's Community Bankers Council this year. At The Bank of Fayette County, where he is president and CEO, Wilson has assembled a team of "overachievers," as he calls them, out of people who seemed just the opposite at first. Wilson has the very useful ability to recognize potential in people who often don't see it in themselves, and to be able to draw it out.

The third article we'd point you to is the excellent collection of remedies suggested in "Pass the Aspirin" (page 23) in response to the question: "What are you doing about employee morale?" If you read only one answer, read the one by Myron Rozell, president and CEO, First State Bank of Mapleton. He makes two points: 1. Have adequate staffing ("There is no reason to overstaff," he says, "but the danger of understaffing sneaks up in silence and chokes the life out of everyone"); and 2. Provide time for communication and interaction with other staff members and customers. Face-to-face, he means, not electronic.

Both points relate to helping people interact in ways that build relationships, create teamwork, and stimulate ideas. You can't be an overachiever when you are constantly behind the eight ball. And you can't build the same kind of relationship by email that you can with face-to-face or even voice communication.

This isn't to say technology isn't useful. It can be very useful, particularly when a team is geographically scattered. But when used to excess, it can be a detriment to developing and encouraging that elusive but necessary chemistry among people that makes for superior results.

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