

## Professional Corner

### HOW TO SPEAK WHEN THE STAKES ARE HIGH

“Crucial conversation,” may be defined as conversation which occurs when people are emotionally charged, and where decisions are made which can take people down several paths, each of which leads to different results. In other words, the results of a “crucial conversation” may have a big impact on the participant’s quality of life or future. Examples of crucial conversations are: one on one conversation, board meetings, or client calls. Thus being better equipped with the right tools is an essential management tool.

In spite of the fact that I pride myself on being an extremely good communicator and am tough enough to tell my kids, my employees, my boss, my clients the truth even when it hurts to do so, I have now learned I wasn’t as effective as I could have been. It wasn’t that I brought a particular subject forward successfully; it was the manner of my communication and its response thereto that could have been improved. I was prepared, I listened, I remained calm, yet nevertheless the conversations were not as successful as they could have been.

I recently read the book **“Crucial Conversations”** by Patterson, Grenny, McMillan, and Switzer and took a two-day class on how to be better at conversations. The impetus for writing this article is that during the last several months I have used these newly acquired skills with two clients and in a personal relationship: the results were tremendous.

Many people walk away from discussing the elephant in the room, because they fear the consequences of speaking up. Examples include, “Yes my CCO should be running sales, but she is so good at credit I don’t want to rock the boat.” “Yes my

CLO should be going out on sales calls with his staff and coaching, but he is so good at working his clients, I can’t afford to lose those deposits.” “Yes, two of my loan officers have underperformed for too long, but they are good guys,” or my favorite, “Yes the board should be held accountable for giving us referrals.”

**To begin with, there are three truths: Yours, theirs, and reality** so when a conversation is started, keep an open mind. **Have a goal before you start a “crucial conversation,” and it isn’t to win.** If you prepare for a crucial conversation, do so by being crystal clear on how you see things. Who starts the dialogue is always a game of cat and mouse. I don’t want to talk first, but will when I need to. Now, this is the important part: make sure you are tentative on what you say, because you may have one specific view. For example “I believe this could be true...” Then listen, without interruption to the other individual(s) story (stories). In the book “Crucial Conversations” the authors talk about the two places people go when they don’t like what is being said, SILENCE OR VIOLENCE. Either of these hinder the success of a conversation. If someone is yelling you can’t get anywhere, and if someone completely shuts down you can’t move forward either. Those obstacles are why it is important to chose your words carefully, and realize that there are the three basic truths. In the event that you are in a conversation where a person reacts to you with either silence or violence, attempt the following: “What I don’t want to do is... what I do want to do is...” This is what is called contrasting and it helps bring the conversation back on track, where openness is welcome. Obviously, after you hear the other person’s story, don’t go into silence or violence either.

My challenge is that I want to listen first and really understand the other person’s side. The parallel to what I teach in sales is, a banker should always listen first, and not walk in the door selling. You learn more by listening. Lastly, don’t push your way; try to work towards a mutually beneficial solution. The difficulty is we can’t always prepare for these crucial conversations. A casual conversation may turn critical and then the adrenaline starts flowing and being aware of this occurrence could be of vital importance. Prepare and practice the skills on someone this week, and then at least you have your feet wet. Thus, should a spontaneous crucial conversation occur at a later time you have your tools polished and ready to be used. I believe the key is stating the goal: “John, I do want us to continue to work together, and prepare you for your next promotion. What I don’t want to do is have you be worried about your job here. If we can work through this issue I think it will really help.”

Learn to be better at crucial conversations and you will revitalize your bank and be a stronger leader. As always, good luck and good selling.

**Written by: Deborah Gavello,  
President of Gavello and Associates.  
Deborah can be reached at  
deborahgavello@mac.com  
or visit her website at  
www.gavelloandassociates.com**