

BETTER PRONOUNCIATION

by [Steve Brown](#)

We certainly saw and heard many crazy and funny comments as we traveled around last year, which got us thinking about common mistakes many people make when speaking. In an effort to help community banks sell more products and services to more customers this year, we thought a quick word refresher might help.

Our goal is to arm community bank calling officers with a list of inappropriate word choices many people may unconsciously use when calling on customers. In so doing, we hope to prepare calling officers as they begin to make presentations and close in on new clients.

To begin, these are not really words at all:

Â• "Irregardless" The correct word is regardless, irregardless of what one may have heard in the past.

Â• "Asterick" is not the same as asterisk. That funny thing you put after words is an asterisk, and using asterick can be risky (just ask Rick).

Â• "Theirselves." Not a word.

Â• "Supposably" is definitely not a word. Some may say it rolls off the tongue easier, but it is not correct. Try su-pos-ed-lee instead.

Â• "Pitcher" is a word, but not when it is being used in the context of "hey, show me a pitcher of your kids" when speaking to customers. In that case, pik-cher is a better choice, while leaving the pitcher for the lemonade you might order at lunchtime.

Â• "Agreeance" is not a word. Saying "everyone at the meeting was in agreeance that such and such should be accomplished" does not get it done. Since this is not a word, no one agreed to anything.

Next, we zero in on common mispronunciations.

Â• Ketchup vs. Cat-sup - The next time you are out to lunch with a customer, ask them to pass the kech-up, not the catch-up or cat-sup. It just may help you catch up to the competition and land the next sale.

Â• CongraTulations vs. CongraDulations - When congratulating a customer for something, pronounce it "cun-grach-u-lay-shinz," not as though they had graduated from some class by saying "congradulatoins."

Â• Nitch vs. Neech - The pretentious among us will sometimes correct people by saying it should be pronounced "neesch," however, as of 1937 U.S. dictionary makers determined rhyming it with "ditch" was just fine. Depending on those you invite to your dinner party, both are fine.

Â• Often vs. Offen - This one is fun, but the "t" is silent. The "t" is also silent in chaste, Christmas, fasten, hasten listen, moisten and soften. Lose the t.

• Idea vs. Ideal - An ideal is a standard of perfection, while an idea is a mental image of something known or imagined. It is ideal to have an idea now and again.

We hope everyone tuk theez in stride and appreciated the fun we were tryin to hav. Enjoy the dae and we'll tok to you again sumtime tomorrow.

BANK NEWS

Job Cuts

National City Bank, one of the country's 10 largest banks, said it will cut 900 jobs and reduce its dividend by 49%. The move comes as the bank takes steps to stop offering mortgages through brokers.

Derivatives Boom

During the first 6mos of 2007, the global derivatives market grew at the fastest pace in 9 years, expanding to \$516T. Credit defaults led the increase, expanding 40%, while currency, commodity, stock and debt derivatives grew at a 25% pace. Interest rate derivatives remained the largest part of the market, gaining 19% to \$347T.

Deposit Competition

The latest data finds 63% of the top 100 banks have already implemented remote deposit capture and are in the process of rolling it out.

Green Credit Card

BofA has teamed with environmental company Brighter Planet to offer the Brighter Planet Visa card, a rewards-based credit card that allows individuals to help build a clean energy future and invest in the development of renewable energy projects.

Quarters

You can rest assured, as a last minute provision was tacked on this year's budget appropriations bill that allows the U.S. Mint to issue commemorative quarters (in 2009) for the territories and districts of the U.S.: D.C., Puerto Rico, the Virgin Islands, Guam, American Samoa and even the Marianas will now get a coin.

Teller

The term originated after the 1929 stock market crash, when banks began hiring workers to "tell" throngs of frantic depositors that their money was gone.

EBPP

Electronic bill payment and presentment (EBPP) allows customers to receive, view and pay a bill through their computer. We bring this up because adoption is expected to reach 63% of all online users within the next 3Ys.

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