

## **Have You Ever Been Arrested Before?**

by Charles B. Wendel

This was both an unexpected and unwanted question.

Back from a three-week trip to Chile and Colombia, my Global Entry card failed to register at the kiosk. Not the first time. I was directed to one of the dedicated windows. A woman officer had just entered the booth, replacing another officer going off duty. She reviewed my passport and told me to wait near another section.

Minutes later an officer who clearly had spent time lifting weights called my name and with my passport in his hand told me to follow him, saying nothing else in response to my asking about what was going on other than his question about my previous arrests. After a short walk, he opened the door to a dimly lit large room with dirty yellow walls and maybe 25 people sitting and waiting to be told their fates.

I noted that I was probably the oldest person there, the only Caucasian, and, certainly, the only person wearing a sports coat and dress shirt. I had no idea why I had been selected nor what government agency I was dealing with.

After 10 minutes another officer who had also spent time lifting weights called my name and brought me into his small drab office, decorated with what seemed like standard issue government furniture.

Then the questioning began, including length of the trip, purpose of the trip, activities on the trip, my profession, my address, the amount of cash I was carrying, among other inquiries. Years ago, when I was full of more anger and ego, I would have pushed back on why these questions were being asked of “Moi.” But I had learned long ago that for the time these people face off against you, they are in charge and can make your life miserable if they wish to. So, my good angel ensured that I was friendly, polite, and helpful.

But in the back of my mind, I had two unspoken thoughts: first, I must be guilty of something. Of course, Colombia continues to have a well-deserved reputation for easy access to drugs. The only item I was bringing in was a few pounds of local coffee. During my 20-minute interview I could see that the officer has been reviewing and typing into my online file.

When I politely asked his agency he said Homeland Security and said they were focusing on terrorism, drugs, and other bad things. BTW he was totally polite and seemed to realize quickly that I was not an international criminal.

I did have one scar on my lilywhite record. Twenty or more years ago, coming back from a meeting in Nigeria I stopped at a roadside store to buy souvenirs. Unfortunately for me, I bought two elephant tusks. I thought they would make great bookends. To cut to the point, my luggage missed a connecting flight to NYC from Paris and arrived a day or two late. When I opened the luggage the horns were gone. I assumed they had been stolen and didn't think much more about it. Days later my phone rings about 6P.M., the usual time for annoying sales calls. The voice I

heard said this is not a sales call but US Customs. You guessed it, I had brought in contraband. The caller said either I had to give it to them or something bad would happen to me. An easy choice. That 20-year ago error ran through my mind, but, happily, no mention of it.

Sitting there also reminded me of past meetings with passive aggressive bosses and clients and the need to manage them carefully. I've talked with enough bankers to know these types of interactions continue until today.

My second thought, one best kept to myself was WTF! Why is this agency wasting time with me when "they're eating the cats, they're eating the dogs" in other parts of the country. A total waste of time for them and us as taxpayers. It's likely that I helped fill some sort of daily quota (for old white guys?).

And that's the link to financial services. How much time and energy do line bankers waste answering the ever-exploding number of questions from various support people who seem to act without concerns about their impact on salesperson productivity? People like the officer who focused on me should be moved to higher priority areas; if there are none, he should be eliminated. Famously, Elon Musk fired thousands from X and will likely be tasked to pursue a similar approach to government staffing, post January 20.

Elon Musk has said: "The larger government gets, the less individual freedom you have." I'd say, the bigger the bank bureaucracy, the less focus on the customer and the ability of the revenue generating employee to perform.

My decades as a consultant and a banker have convinced me that bank staffing can be radically reduced. It would be easier to achieve this with a startup bank, but existing companies, headed by committed and creative executives, can transform their banks utilizing a zero-based budgeting-like approach. Some banks talk zero-based, but I have never seen any banks actually follow through on it. 5-10 percent cuts fail to scratch the surface of possibility.

Oh, BTW, no previous arrests.