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cents



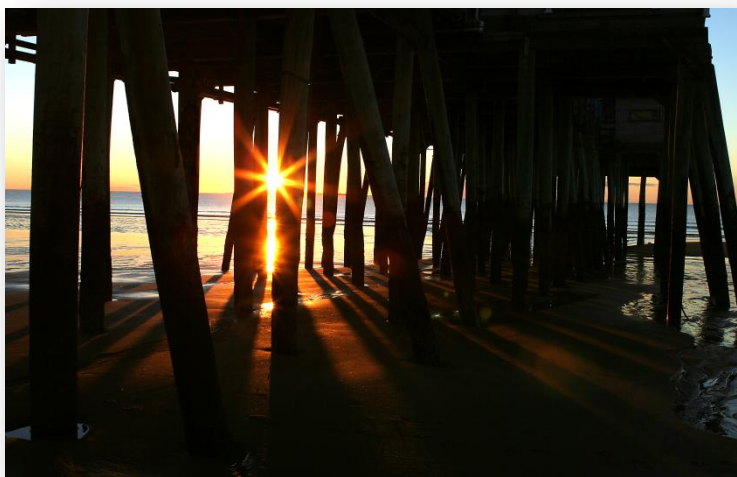
## Pure Sunshine

By Mark Jones

A well-to-do French woman, upon seeing Pablo Picasso in a restaurant, approached the great artist and insisted he put down his coffee and create a sketch of her. Graciously, Picasso obliged and made quick work of the portrait. Upon completion, the woman took the drawing and pulled out her billfold.

“How much do I owe you?” She asked. Picasso responded with a request for a significant amount of money. “How much?!?!” responded the lady, “But it took you only a few minutes of your time!”

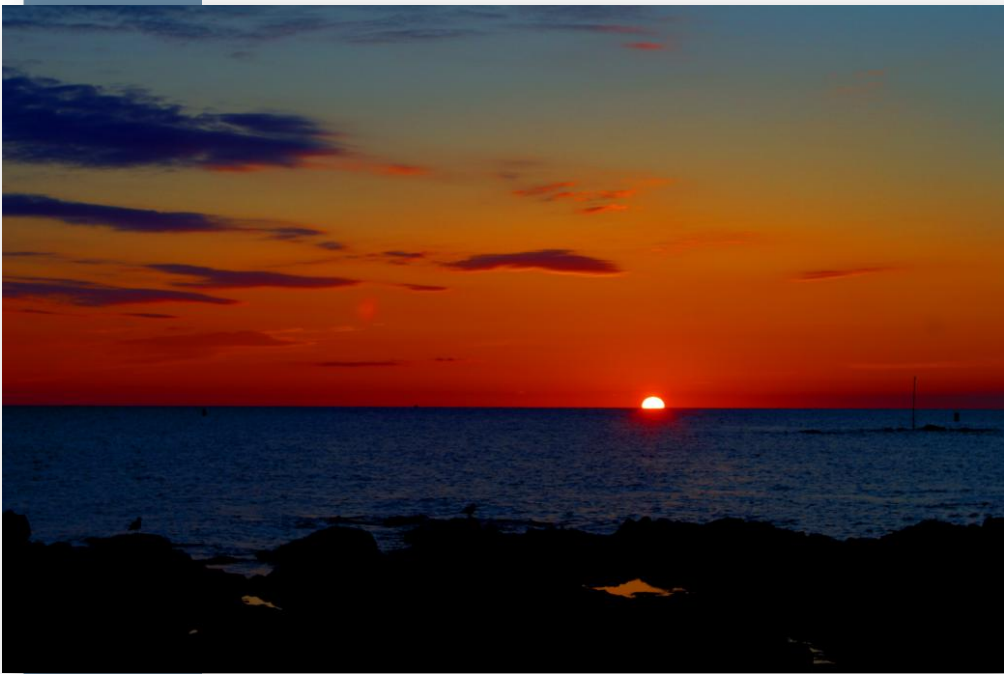
“That’s not true,” answered Picasso. “It took me my whole life.”



People underestimate the time and commitment necessary to achieve excellence, and they often assume that someone who is great at something didn’t have to work very hard at it. The Beatles, Jim Carey, Michael Jordan - all are great examples of individuals who seem to have burst onto the scene out of nowhere, skyrocketing to success overnight. However, the reality is that all of these stars spent years and thousands of hours practicing in near obscurity before their talents were polished enough to be noticed.

Success requires consistent small steps, discipline, sacrifice and commitment to continually improve until people notice a significant transformation. The only way to avoid slipping into the comfortable stagnancy of a status quo coma is to stay focused on your ultimate objectives. What would you think if your child, grandchild, niece, or nephew, got stuck in third grade? Would you say, “Well, he’s a good kid, let him have another year or two, he’ll get around to focusing at some point – he just needs a little time?” No, more likely you would likely say, “Three years in third grade is not acceptable. He needs to buckle down, commit to his education and get serious about his future.”

“Any views or opinions presented in this e-mail are solely those of the author and do not necessarily represent those of Saco & Biddeford Savings Institution.”



Maybe you monitor your child, push him forward – you become his motivation. But what happens after the school years? If the child hasn't developed his own motivation and drive, does he stay on track for success? Probably not. Too many of us never do much more than just meet basic requirements, getting mired down at critical milestones of our lives. Ask yourself where you are in your relationships, your career, your finances, your health, and your faith. What grade would you put yourself in – are you stuck repeating the third grade over and over?

*"Education would be so much more effective if its purpose were to ensure that by the time they leave school every boy and girl should know how much they don't know, and be imbued with a lifelong desire to know it." - Sir William Haley*

In the loan department at Saco & Biddeford Savings we routinely spotlight an employee who exemplifies the values and characteristics that we all value - this month's spotlight is on one of our loan servicers, Jena Walton. As part of the spotlight, I solicit input from coworkers, trying to find stories, traits, and comments that accurately portray the individual's talents, personality and how they've positively affected their environment. As I started to receive feedback from my co-workers about Jena, I realized that I need to share this story with everyone.

The responses that poured in were heartfelt, funny, and endearing – no surprise when describing Jena. Her co-workers depict a person with a sunny disposition and cheerful attitude, someone with a warm personality, an individual who finds something good in every situation, and who will bend over backwards to help her co-workers and her customers. Most notable, however, is how Jena's co-workers noticed and appreciated her personal growth over time - an increase in self-confidence, a willingness to take on responsibility, her steady reliability and the decision-making skills that come with experience and maturity.

I'd like to share just a few of the many comments below sent in by Jena's colleagues:

"I would like to say how pleasant Jena is every time I call her. It does not matter what the issue is she is always very helpful and cheerful. She sets a great example for superior internal customer service."

"I am very proud of Jena and her accomplishments over the last year, year and half. She is always willing to step up to the plate when asked to help with a project, she has taken almost all of the classes for her supervisors certificate and will get her certificate this spring. I feel over the last few years she has grown in maturity and with her job responsibilities. She gives our customers 110% satisfactory customer service and always with a smile! She is a great positive team player! The loan department is lucky to have her in our department. And on and on but I will stop here I think you get the point!"



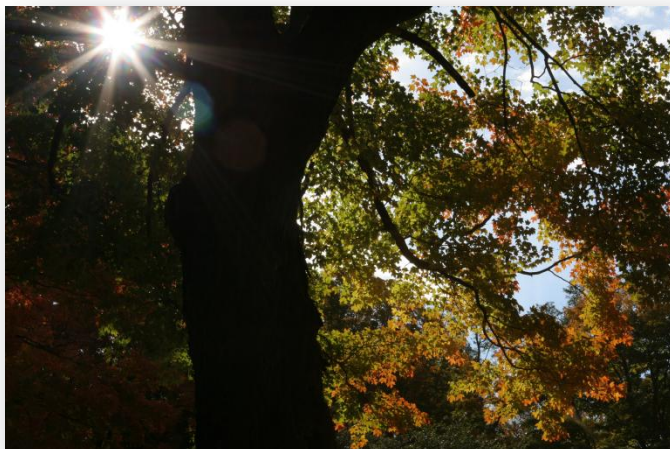


*Jena is 'Pure Sunshine'. She makes me smile everyday with her great attitude."*

“Wonderful! Jena deserves recognition, she is an amazing person and it has been my privilege over the years to get to know her not just as a coworker but as a friend. She is courteous to everyone she comes in contact with whether they are a customer or coworker. She makes each person feel that they matter to her and she will do her best to assist them. She is knowledgeable, thorough, and a true asset to our department. Jena is kind, generous, thoughtful, and genuine. I have witnessed her grow and develop into the incredible person she is today and I admire her.”“

Denis Waitely, speaker, author and former psychologist for the U.S. Olympic team recently quoted a study revealing that the shelf-life of a formal education now is approximately 18 months. Assuming this is true, our college degrees will not determine our level of success for the rest of our lives. What will have the most impact on our life is what we learn and do after our formal education. They say the devil is in the details – success is wrapped up in those small, everyday things that make us more valuable, more appreciated, and more respected. Have you written a thank-you note this week? Have you read a book this month? Have you taken a class this year? There is no way to skip rung after rung on the ladder to success. Yet, we often let inertia and complacency set in, and good becomes good enough. Recent studies by the American Book Sellers Association show that 80% of Americans did not read a book last year; fifty-eight percent have never read a book after high school; forty-two percent of university graduates never read another book; fourteen percent of those going into a bookstore actually buy a book and of those individuals only 10% read past the first chapter.

Now think of the successful people you know. How many of them fit into those statistics? Chances are, most of the people you know who routinely reach their goals, are avid readers, trying to expand their knowledge base. Most likely, they take classes and participate in other educational opportunities to learn more about their desired area of expertise. Jena is a perfect example of someone striving to grow and improve. As you can see in the comments from her coworkers, Jena rarely passes on a chance to participate in projects, she is always there with a helping hand, and she has completed classes to obtain her supervisor certificate. Evolution and growth it is Godlike. Only God can create, but he has given us the ability to recreate - recreate trees to into homes, raw materials into automobiles, fossil fuels into power and the ability to transform ourselves into something even more wonderful with just a little focus, time and energy.



I hope we can all learn a little from Jena’s example and choose to keep moving forward – learning, giving, participating, volunteering, leading. Jena has found success by not becoming stagnant, but instead continuously growing and developing as a person, employee, friend and coworker, and she’s done so with a contagious enthusiasm and always with a smile on her face. Maybe, along with Jena, we can have Picasso-like results with small increments of our time becoming as valuable as rays of pure sunshine to those around us.



For those of you who have time, here are some of the additional comments about Jena offered by her co-workers:

Jena is genuinely just a sweet young lady, always helpful and always a pleasure to work with!!

Jena is a great asset to the Loan Department and the Bank. Always a cheerful smile and greeting no matter how busy!

I would like to say how pleasant Jena is every time I call her. It does not matter what the issue is she is always very helpful and cheerful. She sets a great example for superior internal customer service.

Well I can say that "Jena is a real "sweetheart"! She has helped me several times with servicing issues and has always gone above and beyond to help me in any way she could. She always has a smile on her face and doesn't ever get mad when somebody "steals" her bottled water from the refrigerator in the kitchen, even though it has her initials on it!!

Jena is always willing to help any customer and employee, always wants to learn more, thank God for her when Rebecca is out!

I am very proud of Jena and her accomplishments over the last year, year and half. She is always willing to step up to the plate when asked to help with a project, she has taken almost all of the classes for her supervisors certificate and will get her certificate this spring. I feel over the last few years she has grown in maturity and with her job responsibilities. She gives our customers 110% satisfactory customer service and always with a smile! She is a great positive team player! The loan department is lucky to have her in our department. And on and on but I will stop here I think you get the point!

Jena is always so upbeat and willing to face any challenge! Always shiny and happy and a joy to be around. I enjoy how she digs into a problem and as she gains more experience and confidence she is finding better and better answers and help her co-workers and customers.

Jena is always thoughtful and is diligent at whatever she is working on.

I enjoy working with Jena. She is always willing to help and does so with a smile. I can hardly believe she hails from Southie, just like Whitey Bulger.

Jena is a delight to work with! Always very pleasant no matter what the question. You can almost "hear" her smiling through the phone when speak with her. Jena is a true asset to SBSI.

Jena is a true joy to be around. She is always happy, fun to be around and is always thinking about other people. She has not one fake bone in her body, what you see is what you get and I love that about her. Jena exemplifies the true meaning of friend!! Love her dearly!

I think Jena is a "great" pick! Jena is always willing to help out with anything and does it with that bubbly personality she has. I have enjoyed watching her grow over the years. She is great with customers and she treats everyone with such kindness!

She was part of my training as a loan servicer. I always felt that she was thorough, knowledgeable and truly liked what she was teaching me. Her approach made me very comfortable and she answered all your questions always. While learning if something didn't click her approach was so soft, with great patience she allowed you to learn at your own pace. She is a joy to work with and at times brings a chuckle to the dept when we all need it. She can see when you need a hug as well as when you need alone time. She is a true leader.

Jena is so sweet and wonderful to work with. She is so nice to the customers that come in. We are blessed to have her as a co-worker. Just watch out she might trip at anytime!!

She is a caring individual and no matter how hectic or stressed out people are she has a way to make them smile through her actions and words.

You asked for a story- Jena and I went to lunch one afternoon just to get out for a bit. While we were sitting and chatting, our food came. She was so engrossed in what she was talking about, she dunked her chicken finger into her hot tea instead of the duck sauce she was going for! I sat and watched as she took a bite and didn't say a thing until she told me that the duck sauce tasted funny! Only Jena!

Jena is very helpful and ready to lend a hand.

I have always found Jena to be very helpful and quick to respond to both my needs and those of our the customers.

Great attitude and always willing to help. Jena is compassionate and a great team member.

Jena has a kind heart and her smile lights up your heart. She has an infectious laugh and approaches each day with a positive outlook.

I don't work with her directly but have had to call her on numerous occasions and she's always been very helpful. People say you can tell if someone is smiling when you hear their voice and can't see them and she is definitely always smiling.

Joyful, perfect SMILE!! And I can always count on her for a good laugh.

Jena is a breath of fresh air. She seems to see things through the eyes of innocent child that sees things for the first time, every time. That is a good thing. She is very good to people. She is bubbly and always in the best of moods.

