

Last Sunday I was talking on the phone with my oldest daughter, Emily. As a 3<sup>rd</sup> year law student at the University of Kansas, she is busy trying to find a job once she graduates in May. As we were talking about the interview she was to have the next day, she used the word *impropitiously*. I stopped our conversation and asked her if that was really a word. She didn't come right out and say that she was on the verge of obtaining a law degree and that I was simply a banker from Iowa, but she assured me that *impropitiously* was indeed a word.

OK, what she actually said was "I think so". Apparently I got her thinking because two days later I received an e-mail from Emily. One of the things she included in the e-mail was a link to [dictionary.com](http://dictionary.com) where she wanted to prove to me that *impropitious* was indeed a word. And although she didn't come right out and say it, she even used it in the correct context.

For those of you who are wondering and are simply too lazy to go look up *impropitious* in the dictionary or on the internet, *impropitious* is a fancy word for unfavorable. After following the link and actually believing Emily, I got to thinking about other words. My 10 year old son Ben came across a word last year that he actually can spell and tell you the meaning. *Agathokakological* is a word that means both good and bad. Ben even got some of his friends a little mad at him when he unknowingly got his teacher to use the word on a spelling test.

The reason I am telling you these stories is not to impress you with the literacy level of 2 of my children, but rather because it got me thinking about some of the words I use in my work that the average person may not care to know or understand. Words like *HELOC*, *LIBOR*, *amortization*, *factoring* and *basis points*. Even though those words are fairly common in the banking world, they are not very common in everyday life. When I am talking to other bankers, and I am sure that they know the words, I may use them to better convey my thoughts. Or maybe just to try and impress them.

As owners and managers of small businesses we often use language that is unique to our businesses. Sometimes that language is typical for all businesses in our industries, sometimes it is slang that only a few people know. Language is the primary tool that we use to communicate with each other. Using the right language for each situation is very important to make sure that the message that we are trying to send actually gets heard and understood.

I cannot tell you how many times I have been talking with someone when they have used a word that I either did not recognize or understand. Instead of stopping and asking them what that word meant and increasing my vocabulary and understanding, I likely stood there like an idiot, shaking my head and nodding in agreement with something for which I had no clue. Whenever we talk with someone, we need to make sure that we are communicating in language they understand. And equally important, not talk down to them. It is a balancing act to be sure, but one of the most important things we do.

As I reflect on my conversation with Emily from a couple of Sundays ago, I guess I should feel flattered that: a) she thought I was smart enough to know what impropitiously meant and b) she was thoughtful enough to help me expand my vocabulary. Now if she can just use those talents to land a job...

*Small Business Today is a bi-weekly feature written by Tom Friedman, president of 1<sup>st</sup> National Bank, Ankeny.*