Abstract: I read Chuck Cockburn's op-ed in the Dec. 6 issue of Credit Union Journal. In that article, Mr. Cockburn answers a credit union question regarding the consideration of incentive plans to encourage the sale of products and services by saying, "I do not recommend implementing an incentive program." He goes on to suggest that a better alternative is to improve processes, enhance teamwork and communications, improve pride in workmanship and eliminate barriers between departments and teams. Mr. Cockburn's point is precisely right. He references Dr. W. Edward Deming's premise that these are the types of changes that improve productivity, quality service and morale. If only the American auto industry had listened to Deming! Instead, he took his ideas to Japan and was instrumental in the amazing growth of quality car production that ultimately swept the world.