(Mr. Tenkey's Tips # 327) www.mrtenkey.com

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Dear Management: Are you laser-focused on the money spent on business cards?

and not looking at how secondary marketing is losing 25 bps on NOT tightening up it's hedging strategy...

and not looking into the marketing dollars spent on advertisements (documented to have no pickup in production)...

and not looking at the recruiting costs spent for unproductive loan officers and/or branches...

and not looking at the inefficiency of staffing levels...

and so on, and so on, and so on...

AND

If after reading this and you're still tripping over dollars to pick up pennies...

I can't help you.

Neither will Warren Buffet (it's his rule after all).