(Mr. Tenkey's Tips # 407) www.mrtenkey.com

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Dear Management: This one goes out to all my Operations peeps...  
  
Volume has been the highest it's been in years...  
  
Everyone is looking ahead like it won't end... everyone is hiring, like they are at half staff... everyone is paying out starting wages, like the bottoms of their pockets can't be found...  
  
So... please DON'T be naive.  
  
We are in the mortgage industry... remember?  
  
Waves come, waves WILL go.  
  
Find a company for the long haul... one that, in the high times... you'll work hard and they'll pay you well.  
  
And one, in the low times... will KEEP you earning a living and protect you from unemployment.  
  
Cause not all of them will.  
  
Just sayin'