(#113) Dear Management:

July 30, 2019

I just got an industry report from Joe Garrett...  and times are looking good for a lot of us.  
  
Margin compression is letting up... product mix is good... volume is up... refi's are booming... everyone is busy, busy, busy...  
  
AND MEMORIES... are being erased faster than with a "Men in Black's" neuralyzer...    
  
How's your memory?  
  
Are you hiring willy nilly? planting growth flags anywhere and everywhere? only looking forward? are pricing exceptions up? are efficiency improvements being set aside?  
  
The more answers of "yes" to the above, the more visits from the "Men in Black" you have had...  
  
There is NEVER a bad time for efficiency or planning or thinking...  ALL of which can be done, JUST as fast as things are moving these days...  
  
Moral - The BEST time to save money for rainy days... IS WHEN you are making lots of it...  
  
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