(#120) Dear Management:

August 6, 2019

Did you just have a STELLAR month end last month?  
  
Well that's great!  But a trend, it DOES NOT make...  And HOPE, is not a great hook to hang your hat.  
  
So actually analyze what's going on in the market place?  What are your incoming app'd/triggered loan trends telling you?  What are your sales troops reporting back to you?  What are your operational leads telling you?  
  
These should ALL be enough information for a preemptive 3 month window into the future.  
  
Use it!  
  
To hire slowly and use things like efficiency and overtime as pressure valves for these temporary up-swings...  
  
To lay off slowly and use things like using the free time to catch up on side lined projects (implementations, training, etc.) for these temporary down-swings...  
  
Shoot for the median.  
  
Doing anything else, is not only making bad financial decisions... but it's an employee relations disaster.  
  
One path shows honest, necessary and needed decisions... in appearance and in application.  
  
The other shows a lack of knowledge and weakens your hold on any type of leadership, worthy of being followed.  
  
I HOPE you choose well.  
  
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