(#152) Dear Management:

September 25, 2019

What are you doing with all that extra cash?  
  
You know, all that cash that's coming in from this latest refi boom. We're a service industry... and obviously, cash is king.  
  
So are you:  
  
- putting it away for the coming winter? (kinda boring, but conservative so can't completely knock ya)  
  
- putting it against your warehouse collateral?  (good idea, as you'll make around 3-4% instead of what feels .0000001% on your savings account these days)  
  
- putting it to well deserved bonuses/pay adjustments? (definitely gain some points from all your hardworking staff that helped you through what was a crappy year last year)  
  
- putting it towards needed tech advancements (always good to think forward people)  
  
- something else, or a combo of the above? (I don't have all the answers, I know... a devastating fact right there...)  
  
Whatever option or options you choose... good for you for playing the timing game of this industry correctly.  
  
Our industry is based... just as much on riding/analyzing the market trend "wave", as good 'ol solid business decisions.  
  
Make sure you're doing both peeps.  
  
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