(#192) Dear Management:

November 27, 2019



Let's say I'm the owner/leader of your largest competitor...  
  
And in this time of turkey and reflection, I'm thankful.  
  
For my team and their efforts... and the devotion of those hundreds of caring individuals that I work with.  
  
- The IT person that saved our butts with APS's during the electrical storm last month.  
- The funding person that funds that last minute loan and catches a fix needed to the M.I.  
- The compliance q/c person that found the loophole fix, that saved us with the regulators and created efficiency to boot.  
- The a/p person that found a flaw with a vendor that saves $x.xx a month.  
- The marketing person that came up with that great tag line idea for a better online presence.  
- The lock desk person that helped fix a lock issue with a problem loan.  
  
I remember and acknowledge all the help, ALL of our team performs day to day.  Not only the LO's, not only the exec team, or at the management level.  But the people that really makes this company thrive.  
  
So ask yourself... in this time of thanks, are you?  And do THEY know it?  
  
In my best SNL Spartans dramatic voice...

I'm asking you:  
  
"We've got spirit, yes we do,  
we've got spirit, how 'bout you?"  
  
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