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Dear Management: If you were the conductor of the worlds' greatest orchestra...  
  
Guess what you would NOT be listening to all day long???  
  
OUT-OF-TUNE instruments!  
  
So... if your goal was to be the conductor of the worlds' greatest mortgage company...  
  
Can you guess what I'm going to tell you... to... NOT be listening to all day long???  
  
Yep! OUT-OF-TUNE employees!  
  
But you know what, I stand corrected...  
  
If your goal was actually to be the best conductor of the worlds' greatest (12th chair) mortgage company...  
  
Then keep on listening to those tone-deaf employees.