(Mr. Tenkey's Tips # 366) www.mrtenkey.com

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Dear Management: FYI - Unless you can truly see the future... you DID NOT predict a record breaking refi boom in the middle of a pandemic... for the year 2020.  
  
And if you did, a few choice words for you... "with great power comes great responsibility"... Do only good, with your gifts!  
  
But for the rest of us mere mortals...  
  
The BEST we can do is watch trends, run what-if scenarios and have "plans of attack"... no matter WHAT comes our way.  
  
Because... be it, a good or bad trend... a PLAN is needed to THRIVE under either scenario.  
  
And sidenote - blissful ignorance of the options ahead... IS NOT a plan.