It's Time to Win, Turn the Page

Can you believe it - another year in the rearview mirror. Time definitely seems to be picking up speed these days. There was a time when I was young that it seemed like my birthday or Christmas would never arrive, now it seems like they happen monthly. Only a year ago I was offering, through my article, the steps required to "Have Your Best Year Ever". I wrote about my belief that best years come from best days and the key is to focus on creating your personal best, every day.

I hope you experienced an incredible year; it was truly another kind year for our industry. If you didn't amass a fortune for yourself and your family in 2005, you must have had the wrong plan. This year, every 4 minutes someone became a millionaire in America and nearly everyone created their wealth through real estate and growing and building their own business. 80% of all millionaires are first generation; they have created their wealth themselves by being self-employed. I would be very optimistic about these statistics, given that everyone in our business is, basically, self-employed. Whether you work for a large or small company or out of your garage, I believe you are building your own business.

It is truly easier to succeed today then ever before because so many are committed to being average. Mediocrity is still the #1 goal of most loan originators/sales people. It is easy to win when most of your competitors are settling for less. Most people win because no one else showed up. It is time to raise your game. You can't get any higher using knowledge and skills that got you here, more of the same will get you more of the same.

This is the time of year when most people become excited again and optimistic about the possibilities that the new year brings. Goal setting and planning are the main focus for many. I suggest that before you "turn the page" on 2005, stop and acknowledge your wins from this year. Slow down, look back at your year's efforts and give yourself the recognition that you deserve. Sometimes we forget some of the incredible accomplishments we achieved, professionally and personally. Get out your day planner and do a self-review. I know there are things you did that will help create the "Foundation of your Success" in this coming year. If you are waiting for someone else to come along and tell you how wonderful you are, you may be waiting a long time. It's not their job. So slow down and celebrate your victories, no matter how grand or small, and then turn the page.

Now it's time to be proactive in creating your next step. By the way, that is a great place to begin as you start planning for next year, ask yourself "what is my next step?" Where do I go from here? It must be clear, and you must be pro-active in bringing it into fruition. Waiting for things to improve on their own is a great excuse for "personal inertia". It's not a great excuse, but it is a common excuse. For things to change for you this year, you must be willing to change.

I often ask people - do you want to be common or uncommon? Do you want to win? Everybody claims that they want to win, to be uncommon. Ergo, I don't ask people any longer if they want to win, have more fun, earn more, or live a more fulfilling and rewarding life. Here's a list of more appropriate guestions:

- > Can you live with losing, not having what you want?
- Can you live your life achieving less than you deserve? Living less?

> Can you tolerate not having what you want?

If you don't have what you want, the answer to those questions is YES! The bottom line is that each of us is capable of thinking and doing at the present. So, passion and a desire for more should be on your radar screen. Accepting less indicates a lack of passion. Your 2006 plan and your actions must reek of passion. If passion is missing, you will continue to perform up to a low level of expectation.

Passion may be one ingredient needed to get you over the goal line in 2006. Your willingness to accept less indicates a lack of passion that is required to live a life of choice. Realize your goals and dreams and win consistently.

Start by getting excited about what you do. If you can't find something to get excited about, find something else to do. No more unexcited loan officers. Without enthusiasm, you will be fair game for your competition and will be eaten alive.

Your customer will respond more to how you feel about yourself and your attitude. Then they will respond to your price, product or sales pitch. You must be willing to pump yourself up before you can pump up your customer. Don't be so anxious to rush into battle again until you have taken the time to look back at 2005 and acknowledge your successes, take inventory of your strengths and weaknesses, write out a new strategy and be certain you are excited about what you wrote. It is with that passion and preparation that you are truly ready to TURN THE PAGE AND WIN!

Get on your game face and HAVE FUN!

Keep winning, Bill Sparkman, The Coach

Be sure to order Bill's new book "**How to Sell to an Idiot -** 12 Steps to Selling Anything to Anyone" by going to his website <u>www.billsparkmanthecoach.com</u>