

# Reinvent Yourself

In a changing industry, the worst thing you can be is complacent

By **Bill Sparkman**, The Coach

**T**HERE IS A SILENT KILLER ATTACKING your business and life every day. It's called complacency.

The more complacent you become, the more you make it OK to lose. Most people are too casual about losing. Good has become the enemy of great, and mediocre is the new norm.

Complacency toward self-improvement opens the door of opportunity for your competition. But how do you get back in the game? Many people in the mortgage business are just out of practice, riding the wave of mediocrity.

It is time to step it up and get ready to win. It's time for regrouping, refocusing, recommitting and renewing.

## Regroup

To start, review the goals you made for yourself and your business at the beginning of the year. I'm assuming you actually had a written plan for success; most loan officers don't.

For some people, not setting goals makes it easier to weasel out of their commitments. When they don't reach their goals, they tell themselves, "I didn't want that anyway."

After renewing your plan, evaluate your results. Are you on track to hit your goal? Don't make any excuses — it is yes-or-no question.

If your answer is yes, don't let up. If not, it is time to adjust. You aren't a bad person; you simply need to alter your actions.

## Refocus

Now is the time to take what you learned from your efforts and to create another strategy that may get you from where you are to where you really want to be.

Does your current marketing plan give you a high-enough return on your investment? If not, change your approach. It may be time to refocus your energy, effort and budget on a new target. You may be spreading yourself too thin or jumping from one idea to another.

There is a difference between busywork and income-producing activity. Where do you spend most of your time? Time management is all about managing priorities daily.

## Recommit

A lack of commitment may be your No. 1 competitor. Without motivation and commitment, your enterprise will lose purpose, and without a clear purpose, any venture is doomed for failure.

It may be time to revisit your level of commitment. The word *why* is what gives purpose to your business, a relationship or a worthwhile project. If you have a big-enough reason, you will do whatever it takes to win.

Ask yourself why you are in the mortgage business. When you remember why, and the reason is important enough, commitment will be natural.

## Renewal

After you regroup, refocus and recommit yourself to your business, the renewal step can be as easy as just saying, "I'm in again." That is, if you are really prepared to plug yourself in again.

To renew yourself simply means to make new. You're either in or out. There is no "almost in."

Your decision to renew yourself to your business will be evident. Your actions will be new, your attitude will be new, and you may even get your passion back.

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The choice is now yours. Are you ready to win? Do you choose to be in or out? If you choose to be in, it's time to go to work. The keywords are *choose* and *work*.

Regroup, refocus, recommit and renew your spirit. If you do, winning will be unavoidable. **!!**



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