



## Mental Toughness

Mental toughness was never an issue in a rising market where everything works and sloppy business practices are easily forgiven. So many in our industry have never seen a down market or believed one was possible. Today they find themselves fearful, shocked and overwhelmed. I have been at this business for 25 years. Some of my friends and business partners have been at it successfully for over 50 years. The right mindset is paramount. With the right mindset and mental toughness, you can come through 2009 and beyond in good shape... maybe even great shape.

- 1) You will learn and develop more character and business skills over the next year than most typically learn in ten years. Get excited about that. You will become so much more valuable to the marketplace as a person and a business by going through today's market and learning. You will be paid well for that experience in the years ahead.... Unless you quit. Until today's market shift, those who touted having 10 or 15 years experience, really only had one year's experience, 10 or 15 times. After the first year they stopped learning, and nothing significantly changed that challenged their paradigms. Getting through this market will really strengthen your credibility and make you tomorrow's leader.

The Lesson: Learn from today and become tomorrow's mortgage and investment sage.

- 2) Journalism is not your friend. Stop reading the paper everyday and clicking on every negative headline. Journalists have very little concern for the truth, or what is good for you or this country. They want to sell papers and get as many "clicks" on their stories as they can. They do this by writing and talking about bad news with sensational headlines. Don't let them bully you into believing 2009 is really going to cause you problems and that you are going to go broke. That's nonsense unless you believe it. Keep your mind focused on the outcome you want in your life. Read good books and positive articles everyday like you would eat healthy food. Turn off the TV, stop reading the paper and stop engaging in negative conversations with anyone, especially your customers. Business owners, I suggest you recognize and squelch any negative energy that attempts to permeate your company. Positive thoughts create positive ideas and positive energy. Positive energy and ideas creates positive action. Positive action creates positive results. The biggest nemesis to positive results is fear and worry. They drain energy, ideas and hope. Nothing is more important to your prosperity and happiness than what you think about all day long. Be the positive, action oriented person everyone wants to be around, and watch how circumstances move to benefit you.

Lesson: Guard your mind like a bank vault.

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