

LOOKING FOR SOME EXTRA HELP IN Q4?

CHECK OUT TODD'S OS 2.0 GROUP COACHING PROGRAM AT

WWW.WBNOOPERATINGSYSTEM.COM

STARTING AT \$99/MONTH

WINBYNOON® AT MASTERMIND 2022





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RECESSION-PROOF YOUR BUSINESS

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All eyes on another sizable rate hike from the Fed: What to watch this week

Markets face another hefty interest rate hike in the week ahead as policymakers continue their fight against stubborn inflation.

Yahoo Finance





MARKETS BUSINESS INVESTING TECH POLITICS CNBC TV INVESTING CLUB PRO

REAL ESTATE

Mortgage demand from homebuyers falls 29% since last year, as interest rates surge past 6%

PUBLISHED WED, SEP 14 2022•7:00 AM EDT | UPDATED WED, SEP 14 2022•7:30 AM EDT



Diana Olick
@IN/DIANAOLICK
@DIANAOLICKCNBC
@DIANAOLICK

SHARE    

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Are We In A Recession? Google Searches Hitting Record Level For Financial Term

by [Chris Katje](#), Benzinga Staff Writer | 

June 24, 2022 5:34 PM | 3 min read



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Economist predicts a ‘whopper’ of recession in 2023 — and that’s not necessarily due to higher interest rates

Last Updated: Aug. 31, 2022 at 10:24 a.m. ET

First Published: Aug. 30, 2022 at 3:37 p.m. ET

—

By [Isabel Wang](#) [Follow](#)

93

Inflation will remain high through 2024 because of ‘unprecedented growth’ in money supply since the pandemic, says economist Steve Hanke





MARKETS BUSINESS INVESTING TECH POLITICS CNBC TV INVESTING CLUB PRO

PERSONAL FINANCE

Mortgage rates will fall to 4.5% in 2023? That's the estimate from Fannie Mae. Here's what that means for homebuyers

PUBLISHED MON, AUG 29 2022•2:48 PM EDT | UPDATED THU, SEP 1 2022•10:09 AM EDT



Greg Iacurci
@GREGIACURCI

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ASK YOURSELF..

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DO YOU HAVE A PLAN & THE DISCIPLINE

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**THRIVE IF RATES
DROP TO 4%**

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**SURVIVE IF
THEY GO TO 7%**

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**SURVIVE IF
THEY GO TO 7%**

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ASK YOURSELF...

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**DO YOU HAVE
A PLAN & THE
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**THRIVE IF RATES
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**SURVIVE IF
THEY GO TO 7%**

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**SURVIVE IF
THEY GO TO 7%**

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TODAY'S PLAN

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UPDATE OR CREATE YOUR PLAN

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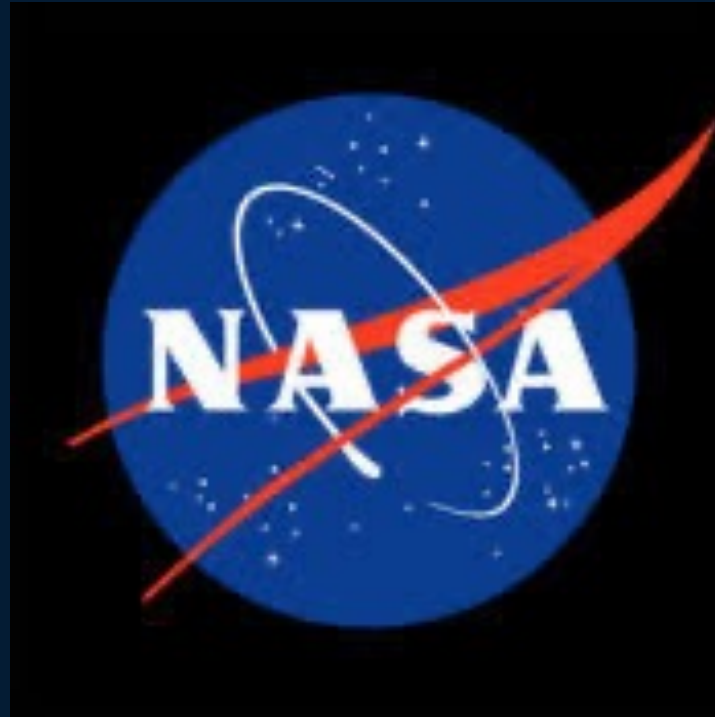
RECESSION-PROOF YOUR BUSINESS

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**“THE KEY TO WINNING
IS TO BE BRILLIANT
AT THE BASICS”
- VINCE LOMBARDI**





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\$1,000,000+

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**COMPLEXITY IS
THE ENEMY OF
PROFITABILITY
-COACH MICHAEL REGAN**

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NOT



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**94% OF LOAN OFFICERS
ARRIVE AT THE OFFICE WITH
NO PLAN**





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**91% HAVE INCONSISTENT
MONTH OVER MONTH
RESULTS**

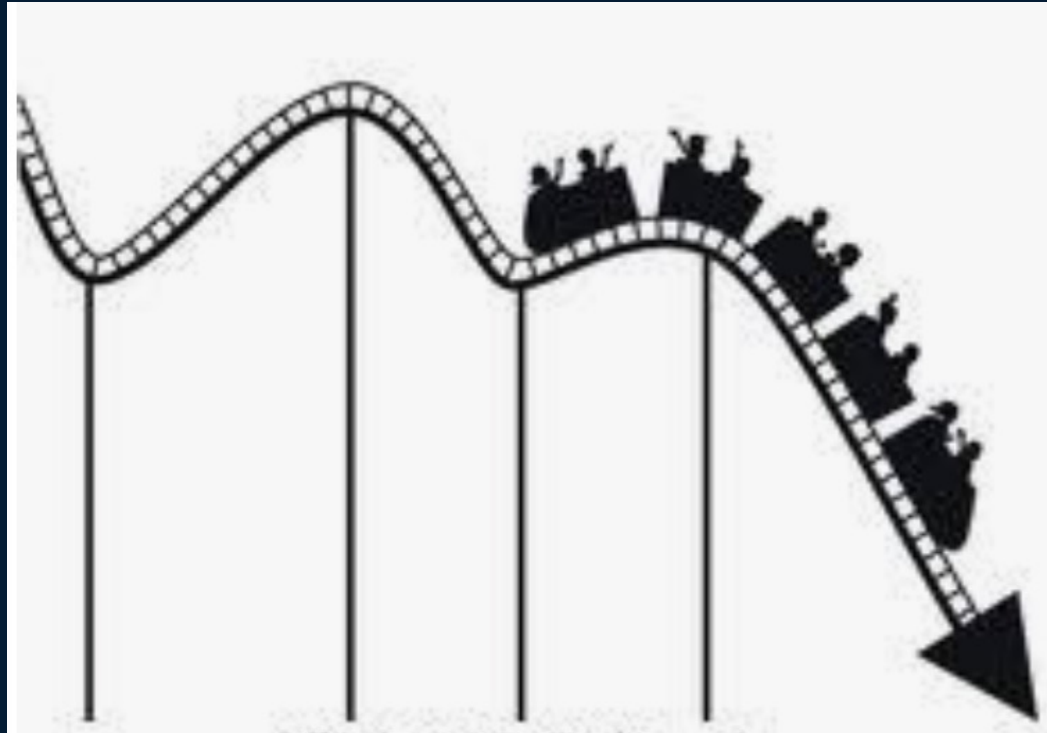
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PEOPLE GET INTO THE LOAN BUSINESS

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TO SET THEIR OWN HOURS

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**AND THAT
IS THE**

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EXACT REASON

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**THEY
FAIL!**

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MORNING CHECK LIST

Besides normal opening routine, please make sure the following is done:

1. Turn on all TVs and Cable Boxes
2. Double check to make sure OPEN and ICE CREAM signs are on at 11 am when you open the door to the restaurant.
3. Turn on music.
4. Put A Frame Board outside
5. Put a table and chair outside for non vaccinated customers.
6. Do temperature logs.
7. Count registers to make sure there is \$200 in each of them.

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FOH Closing Check List

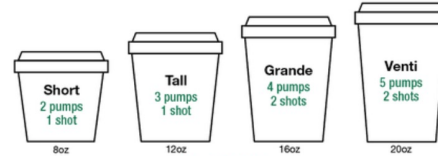
- 1) Switch off all the lights
- 2) Switch off all TV's
- 3) Switch off both air-conditioners.
- 4) Turn off water tap at the ice cream station
- 5) Turn off the music
- 6) Please check the dumb waiter to make sure there is no food left behind.
- 7) Please make sure the c/vap is empty and clean



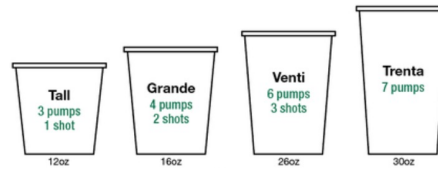
Big Mac



Green Bean Cheat Sheet



Hot Drinks



Iced Drinks



Blended Drinks

Exceptions:

- Americanos - 1/2/3/4 shots
- Caramel Machiatos & Cappuccinos - 1 less pump
- Flat Whites - 2/2/3/3(4 iced) ristretto shots, whole milk
- Iced Shaken Esp.- 2/3/4 shots, 3/4/6 classic, 2% milk
- Cold Brews with VSC/Foam - 1/2/3/4 pumps in drink
- Honey Citrus Mints - 1/1/2/2 pumps
- Frappuccinos - 1/2/2 half bar pumps

Exceptions to Exceptions:

- Salted CFCB - 3/4/6/7 pumps
- Refreshers - 1/1/1/2 scoops fruit
- Matcha & WM Fraps - 2/3/4 pumps
- Espresso Fraps - 1 shot all sizes



PARKINSON'S LAW

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CYRIL NORTHCOTE PARKINSON 1955

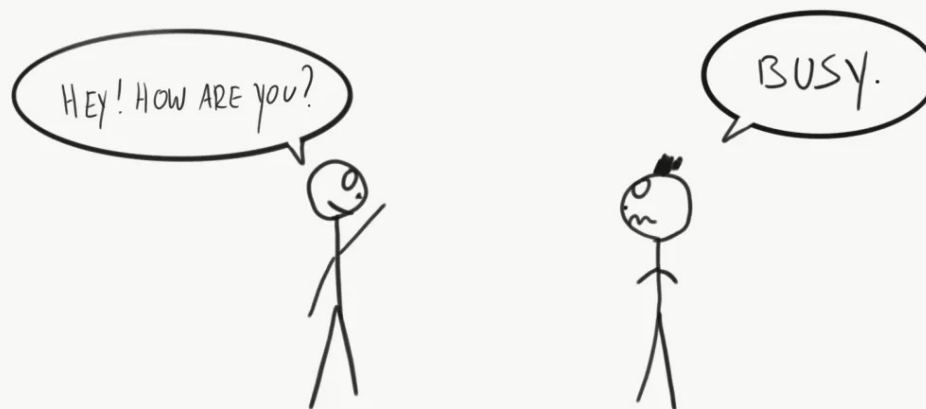
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**WORK EXPANDS TO
FILL THE TIME
AVAILABLE FOR ITS
COMPLETION**

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DARIUS FOROUX



DAY BEFORE



MIRACLE

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WEEK AHEAD

IDEAL WEEK

FEB 10 MONDAY

FEB 11 TUESDAY

FEB 12 WEDNESDAY

FEB 13 THURSDAY

FEB 14 FRIDAY

FEB 15/16 SAT. / SUN.

| | | | | | |
|-------|-------|-------|-------|-------|-------|
| 5 am | 5 am | 5 am | 5 am | 5 am | 5 am |
| 6 am | 6 am | 6 am | 6 am | 6 am | 6 am |
| 7 am | 7 am | 7 am | 7 am | 7 am | 7 am |
| | | | | | |
| 8 am | 8 am | 8 am | 8 am | 8 am | 8 am |
| | | | | | |
| 9 am | 9 am | 9 am | 9 am | 9 am | 9 am |
| | | | | | |
| 10 am | 10 am | 10 am | 10 am | 10 am | 10 am |
| | | | | | |
| 11 am | 11 am | 11 am | 11 am | 11 am | 11 am |
| | | | | | |
| NOON | NOON | NOON | NOON | NOON | NOON |
| 1 pm | 1 pm | 1 pm | 1 pm | 1 pm | 1 pm |
| | | | | | |
| 2 pm | 2 pm | 2 pm | 2 pm | 2 pm | 2 pm |
| | | | | | |
| 3 pm | 3 pm | 3 pm | 3 pm | 3 pm | 3 pm |
| | | | | | |
| 4 pm | 4 pm | 4 pm | 4 pm | 4 pm | 4 pm |
| | | | | | |
| 5 pm | 5 pm | 5 pm | 5 pm | 5 pm | 5 pm |
| | | | | | |
| 6 pm | 6 pm | 6 pm | 6 pm | 6 pm | 6 pm |
| | | | | | |
| 7 pm | 7 pm | 7 pm | 7 pm | 7 pm | 7 pm |
| | | | | | |
| 8 pm | 8 pm | 8 pm | 8 pm | 8 pm | 8 pm |

WIN BY NOON PLANNER 1.0 EDITION

//

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WHAT GETS SCHEDULED, GETS DONE!

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AN EMPTY CALENDAR LEADS TO REACTING

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AN EMPTY CALENDAR PUTS YOUR PRIORITIES AT RISK

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MANAGE BY CALENDAR, NOT BY EMAIL

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**WHAT GETS
SCHEDULED
GETS DONE**

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**YOU NEED TO
COMMIT TO A
SCHEDULE OF
ACTIVITIES**

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NOT



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DESIGN YOUR IDEAL WEEK

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WIN BY NOON DAILY DISCIPLINES



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WIN BY NOON TARGET DAY ACTIVITIES



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WIN BY NOON DAILY DISCIPLINES



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**TODAY, LEADS
MATTER MORE
THAN EVER**

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BOB WALTERS

ROCKET C.O.O.

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**“LEAD CONVERSION IS
EVERYTHING TO US.**

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**“LEAD CONVERSION IS
EVERYTHING TO US.**

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**THAT'S WHERE THE
MAGIC HAPPENS.**

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**WE OBSESS OVER
IMPROVING**

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LEAD CONVERSION BY FRACTIONS OF A %

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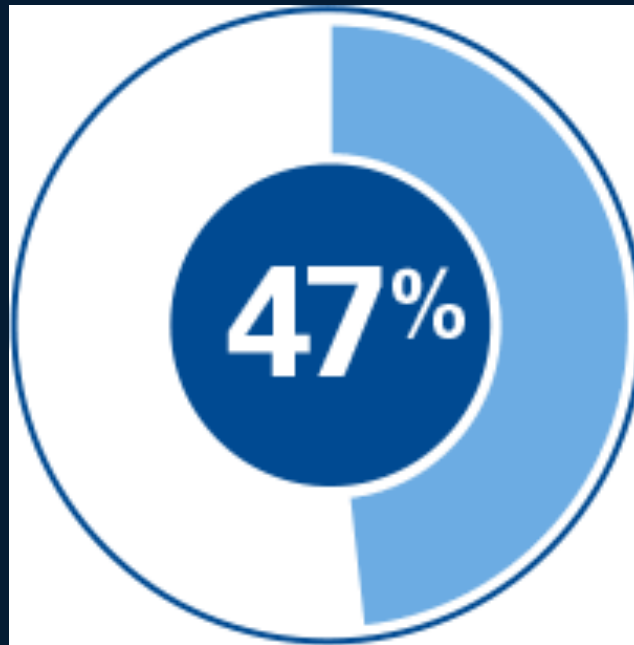


The Salesforce logo, which consists of a blue cloud shape with the word "salesforce" in white lowercase letters inside it, is centered within a black rectangular frame.

salesforce

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NEVER!

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48%
ACCORDING
TO NATIONAL SALES
EXECUTIVES ASSOC

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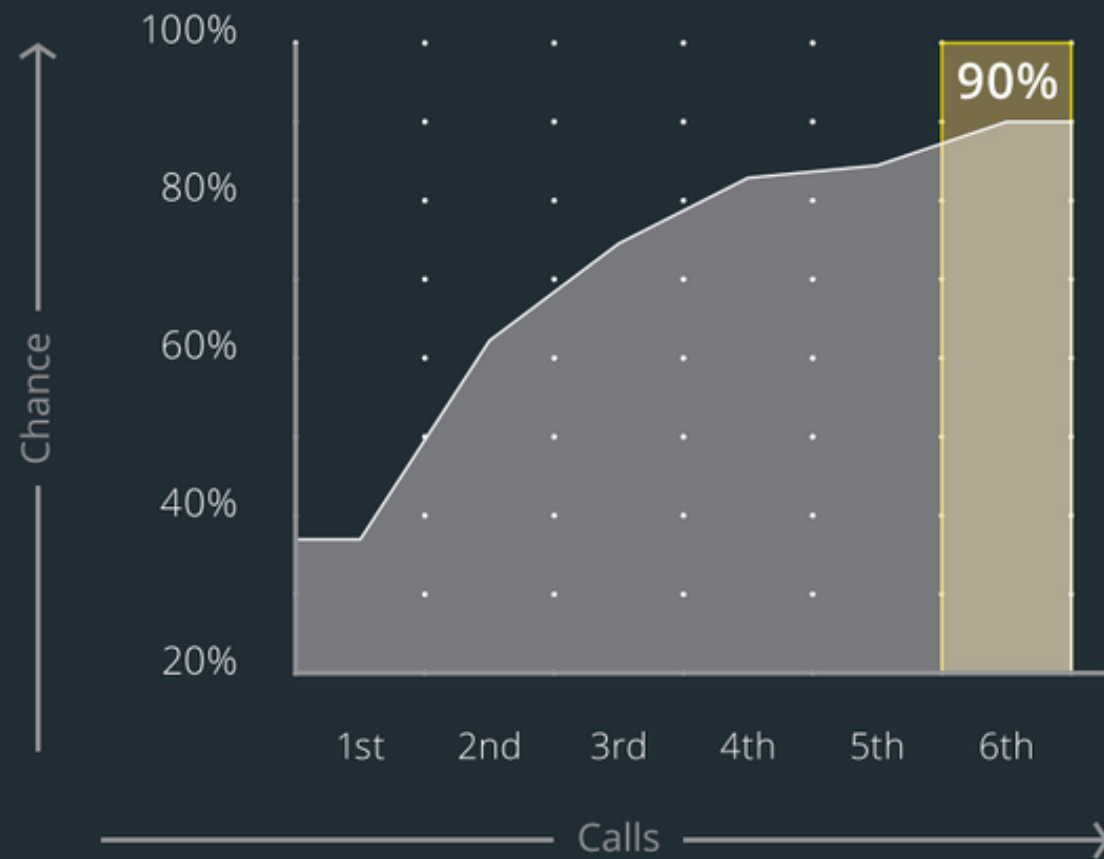


**Massachusetts
Institute of
Technology**

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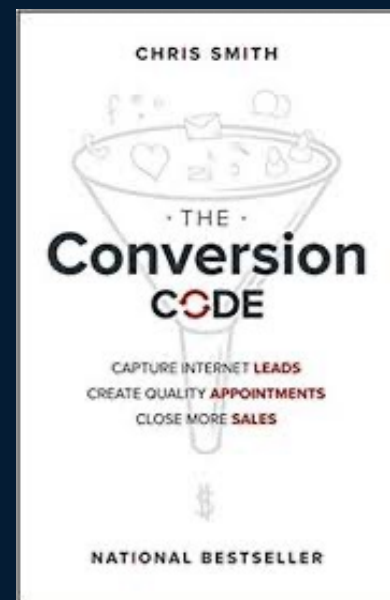


CHANCE OF MAKING CONTACT



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94%

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2%
CONVERT ON
CALL 1

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3%
CONVERT ON
CALL 2

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ONLY 10%
MAKE 3+ CALLS

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SO...

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**CALL ALL
LEADS
6+ TIMES**

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6 TIMES 48 HOURS

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6 TIMES 48 HOURS

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EVERY DAY
9 TO 11

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Horse Blinders For Humans

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WIN BY NOON TARGET DAY ACTIVITIES



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SPIRIT
DAYS

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PLAN & COMMIT

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POST-WEEKEND CHECK-INS

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LOAN STATUS UPDATE CALLS

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**WHAT
TO DO?**

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CLIENT



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Sellers Agent

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TRANSACTION COORDINATORS

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What to say



**WHAT'S
NEXT?**

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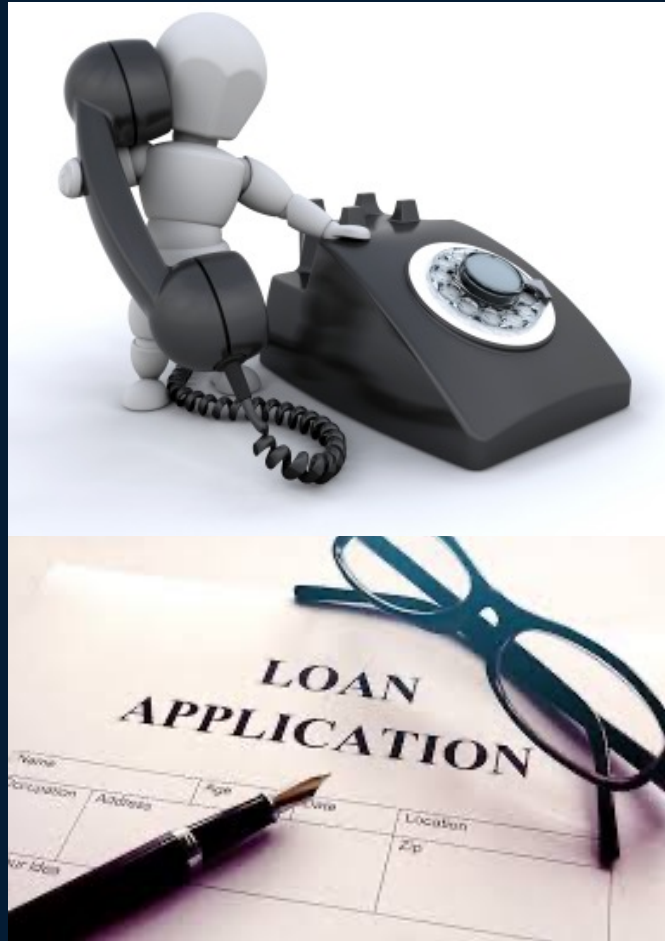
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**WHAT
TO DO ?**

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PIPELINE PROTECTION DAY

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internet
addiction

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PRE-QUALIFIED CLIENT CALLS

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What to say



RATE/MARKET UPDATES

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PROGRAM UPDATES

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HOLIDAY CALLS

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JUST CHECKING IN

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AGENT REMINDER

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LENDER REMINDER

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**WHAT'S
NEXT?**

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30 DAYS WEEKLY

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60 DAYS BI-WEEKLY

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**60+ DAYS
EVERY 3 TO 4
WEEKS**

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BUY OR DIE!

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ThuRS DaY

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**WHAT
TO DO?**

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PARTNER CALLS

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PROTECT YOUR WEEKEND

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What to say



CLIENT UPDATES

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RATE/MARKET UPDATES

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PROGRAM UPDATES

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HOLIDAY CALLS

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WEEKEND PLANS?

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JUST CHECKING IN

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BEST WEEKLY

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NEXT LEVEL BI-WEEKLY

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**EVERYONE ELSE
EVERY 3 TO 4
WEEKS**

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BUILD REFERAL RELATIONSHIPS

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DO YOU HAVE A COMMUNICATION PLAN?

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**YOU CAN'T BE
INVISIBLE**

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SOCIAL MEDIA TIP THIS WEEK: How to Set Up your "Favorites Feed" on Facebook and Instagram: [CLICK HERE](#)

****If you are an influencer client - please complete your updated [Relationship Management Form](#) for Q4 so we can properly set up your "favorites feed" for you. :)**



Next Week's Playbook:

September 19th, MONDAY - VIDEO RECORDING DAY: (Longer Videos meant for YouTube)

Video Idea: **What's Behind the Surprising Drop in Inventory:** [CLICK HERE](#) for Example. *Put your own narrative around this by choosing which graph most applies to your market.

September 20th, TUESDAY – TCA TUESDAY – GO LIVE! **Why the Rate is More Powerful than Price**

[CLICK HERE](#) for Example

September 21st, WEDNESDAY – HOST YOUR SHOW DAY: *Interview a "Student Athlete" (perhaps the Captain of the local Football or Volleyball team) to discuss their perspective of what makes growing up in your community so great.*

September 22nd, THURSDAY – TEAM DAY: *User Generated Client "Magical Moments Challenge:* Post or share the video footage your clients made for you based off this month's Client Challenge!!

September 23rd, FRIDAY – Educational REEL: *This Market or That Market:* [CLICK HERE](#) for Denise Donoghue's Example.

****REMINDER, FIRST DAY OF FALL IS THE FOLLOWING WEEK ON 9/22 - COULD BE A GREAT TEAM PHOTO DAY!**

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CONSISTENCY WINS

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GO FROM COLD TO WARM

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**WHO DO YOU KNOW
WHO KNOWS WHO YOU
WANT TO KNOW?**

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Tue, Jun 21, 1:23 PM



Kept 6/21/22

Tue, Jun 21, 4:39 PM

Hi Todd!!! Great to hear your voice!
Here are some agents I would suggest, if you need more let me know!

1. Dustin Olive - West USA
2. Ashley Donaldson -KW
3. Yvonne Matejka - Taylor Street Advisors
4. Samantha Malcolm - KW
5. Nate Biggar and Jackie Nedin -KW
6. Beth Cooke - West USA
7. Alec Lebeck - My Home Group
8. Julia Knapp - Locality



you rock!

Read 6/21/22



DON'T FORGET YOUR DATABASE

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SEND VIDEOS

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NOT



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Tue, Jun 21, 1:24 PM

Hey Alan! What's up my friend...
Hope you are staying cool during this
hot spell. I recorded an video from
my clients on why does housing
downturn is nothing like the last one.
Would you be interested in checking
it out? It may be something good to
get to your clients.

Yes sir.





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Hi Liz,
I hope you and your family are thriving!
I just listened to a podcast covering "6 Key Habits to Drastically Reduce Stress" so I'm forwarding you the list. The current market is stressful for all of us so you and your team may find this list helpful.

Reach out anytime if I can serve you or your clients in any way and have a fantastic weekend!
Take care Liz,



6 Key Habits to Drastically Reduce Stress

From Jonathan Roche (www.PeakLockIN.com)

- 1) **Nail your Voice Choice** (pick your Positive Voice over your negative voice)
- 2) **Commit to your Self-Care** (water, sleep, nutrients, exercise, and positive content)
- 3) **Have an Attitude of Gratitude** (gratitude and stress are inversely related)
- 4) **Be an Effort-Based Coach of Yourself** (versus a Results-Based Coach)
- 5) **Remember your Survived the Tough Times Record** (you are Undefeated)
- 6) **Use the Problem Swap** (This is an imaginary flea market where instead of people displaying goods they have their problems on their tables. You can swap problems with someone else or leave with yours.)

2 Bonus Habits to Drastically Reduce Stress

- 1) **Stop letting your negative voice focus on the Glory Days** (the whole time we idealize the past we rob ourselves of giving 100% to win today)
- 2) **Embrace being a Leader** (practice Extreme Leadership – leaders are observed during calm waters and studied during stormy waters. It's time to step up!)





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**WHAT
TO DO?**

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Weekly Wrap-Up

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internet addiction

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There is a lot of mortgage noise...

● For sale | [View Zestimate](#)

  [Get pre-qualified](#)

 [MARKETS](#) [BUSINESS](#) [INVESTING](#) [TECH](#) [POLITICS](#) [CNBC TV](#) [INVESTING CLUB](#) [PRO](#)

REAL ESTATE

Mortgage demand from homebuyers falls 29% since last year, as interest rates surge past 6%

PUBLISHED WED, SEP 14 2022-7:00 AM EDT | UPDATED WED, SEP 14 2022-7:30 AM EDT

 **Diana Olick**
@WINDIANAOLICK
@DIANAOLICKCNBC
@DIANAOLICK

SHARE [f](#) [t](#) [in](#) [✉](#)

KELLERMortgage™
NMLS #140234

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ANNUAL MORTGAGE REVIEWS

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YOUR DATABASE IS YOUR DATABANK

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ASK YOURSELF...

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**COULD YOU HAVE
REFI'D MORE OF
YOUR CLIENTS?**

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**WHAT ARE YOU
WILLING TO
COMMIT TO?**

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100 QUALITY CONVERSATIONS

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WHO ELSE CAN CALL?

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SEND VIDEOS

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NOT



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TALK ABOUT ARTICLES, SLIDES, & CONVERSATIONS

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**IF RATES GO
TO 4%...**

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ARE YOU READY?

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**IF YOU START
NOW YOU WILL BE**

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HOW TO PROTECT THIS TIME

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PRACTICE A VERSION OF THIS SCRIPT

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NO

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NO
THANKS



I HAVE A
**AT THAT TIME**

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WILT “THE STILT” CHAMBERLAIN

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**AVERAGED
50PT PER GAME**

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**40% MADE FROM
THE FREE
THROW LINE**

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MARCH 2, 1962

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28 OUT OF 32

87.5%

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**THE NEXT YEAR
HE STOPPED...**

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**ARE YOU WILLING
TO ACT DIFFERNTLY**

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TO BE A 100PT LOAN OFFICER?

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ASK YOURSELF...

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WHAT DISCIPLINES CAN I IMPLEMENT?

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DESIGN YOUR IDEAL WEEK

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MAKE IT NON-NEGOTIABLE

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COMMIT TO A STANDARD

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NOT



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WHAT CAN MAKE IT EASIER?

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WIN BY NOON FREE TRIAL

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OPERATING SYSTEM 2.0 GROUP COACHING

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