



## GET OUT OF THE BACKSEAT AND DRIVE TO SUCCESS! BY DANIEL HARKAVY

It is Monday morning at 7:00 am and you're looking forward to making today a very productive day. This will be the week that you finally do IT, no excuses. Then you make the choice. As you walk out your front door there sits your 4-door sedan. Will you get in and drive or just ride along? You choose to get into the backseat and go for a ride. The first driver of the day is your new realtor prospect calling on the cell phone. He is telling you he needs you to run some numbers for one of his clients. He takes you down this road for approximately 20 minutes. Then the next driver enters; she is your processor. She has a problem on the Smith loan and needs your help now. You sense her urgency so you help her instead of working on IT. It is now 9:15 am and you're sitting at your desk in the office hurriedly going through any weekend mail and memos when the next driver arrives on the scene. It is Katie the escrow lady and she wants some information. She takes you down the road for about 10 minutes and then scoots over and gives the wheel to that listing agent who closes 4 transactions a year and she is angry. She gets in, slams the door and takes you across town for 45 minutes. Then it hits you, that Title Rep who wants your business is going to drive your car during lunch and you're 15 minutes late to meet him. You scoot across town and listen to his theories on driving until you agree to throw him the keys once or twice a month. It is now 2:00 PM and you're behind, not even close to your original destination, the IT.

This may sound ridiculous, yet so many originators and managers make the decision every day to give the controls of their day and their success to anyone and everyone else by not making and sticking to a daily plan, a road map for today's success. They don't get in the drivers' seat and control the route and outcome of their day.

What is your *IT*? Is IT setting up your database, making those prospecting calls, writing and practicing the so needed scripts or is IT researching that new program. Is IT spending the time with your spouse, your kids or a friend. Is IT going to the gym, or having your daily quiet time. Whatever IT is, you know getting IT done will enable you to be more focused, productive, profitable and successful. As a Coach, I hear producers and managers struggle with their day getting away from them regularly. They have tried time blocking before but get thrown off track when the first crisis hits. That is why I have created the following Action Plan for most of my clients and it has helped them immensely.

### **This Action Plan is The Daily Routine.**

The Daily Routine is a discipline where you take all of your activities and associate them with one of the following headings - GROWTH, IN or ON.

**GROWTH** is the selling part of your job. It includes prospecting, interviewing, partner meetings, taking applications or pre-quals, it is the verbal part of our business that causes the pipeline to grow and the cash register to ring.

**IN** is the administration of your pipeline. Imagine your branch or your office to be nothing more than a conveyor belt. The front door is the beginning of the belt and it begins when you throw an origination on it. It takes about 21 days for that file to make its way to the end of the belt when it drops off and funds. Your job **IN** the business is to work along side of that belt trouble shooting and making sure that all hands working on your loans are handling them with excellence. Your focus is to service and train today's clients so they become tomorrow's sales force.

**ON** is the time where you remove yourself from the daily excitement of running your business. Here you look down on GROWTH and IN, and work **ON** your business, improving your productivity and profitability. This includes reading, planning, strategizing, marketing, practicing, role-playing, writing and implementing!

What would your business look like 6 months from now if you were to implement the following Daily Routine?

- **GROWTH 3 hours**
- **IN 2 hours**
- **ON 30 minutes**

Begin by time blocking for these functions daily. Make a top priority commitment to each function and make sure you have no interruptions. This means change your voice mail and give your receptionist the necessary script so she can let your clients know when you will be returning calls.

With this Action Plan, you will block for these three critical functions daily but begin by only committing a portion of your day. A key to this working is to leave at least a 30-minute gap between the blocked functions so that you have the ability to handle the daily opportunities and crises as they arise. Plan your day the day in advance and stick to the plan for 90 days. This will allow you to have consistent growth with more balance and less chaos. Give it a try and take the drivers seat of your business and your life today!