



# An Enemy Called Average

*Looking for that competitive edge? Who isn't? However, there may be an evil lurking in your company that is preventing you from succeeding.*

**T**here are many things that have been said about today's mortgage market but words like thriving, booming and easy are not among them. In order to compete and grow in today's changing markets and ultra competitive environment, companies must foster a competitive spirit. It is imperative to instill a commitment to excellence within their organization if they are going to be able to grow.

The major roadblock to achieving this is what I call, "an enemy called average." What does that mean? People are fine with just getting by. Society has taught some that it's ok to do the bare minimum. These people think that they are entitled to certain things, so they don't strive for more. As a result, they become content with just getting by and doing only what's expected and nothing more. When you're satisfied with being average, that hinders you from ever becoming great. You don't have that competitive spirit or drive.

What's fueling this is a sense of entitlement. People feel like the world owes them something, so they take things for granted and expect things without having to put forth the work or effort to accomplish tasks and overall success. Unfortunately, that starts at a young age in this society. Kids are programmed to get what they want when they want it. It's all about instant gratification.

The bigger problem is that you see this in all aspects of life. As kids grow and participate in sports, for example, think they're entitled to playing time, just because they showed up for practice. It doesn't matter if they've acquired the requisite skills or put forth the effort at practice, they feel that they deserve to play and

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so do their parents.

Further, just because Johnny spent an hour doing his homework, doesn't mean that he understands the lesson and deserves an A. The school systems are also falling into the trap of being average because they don't want to label exceptional effort or kids that need more help. They think they're helping these kids, but in reality, they are crippling these kids from working hard. Society wants to protect kids from disappointment, but disappointment is part of life. What do I mean? Somebody gets the job, somebody doesn't. Somebody gets the promotion, somebody doesn't. By creating this sterile environment, we do kids a huge disservice.

So, after a life of having things handed to them, of being protected from criticism, these kids enter the workforce and just wait for something good to happen to them. They expect and feel like they deserve a given position or title even if they haven't proven themselves. They want a lifestyle without putting forth the effort to accomplish that goal. What this does is produce a whole generation in our workforce today that's ok with mediocrity.

So, they stop growing. They don't strive for greatness. They are not looking to excel. They're not teachable, and they give up the first time things get tough because they have been insulated and they are used to getting what they want without doing anything to deserve that reward. When someone critiques them or outperforms them, they don't know how to respond.

What this leads to is these individuals not being adequately prepared for business or life in

general. They don't follow through when things get tough. They shirk accountability. In the end, they are not able to self-analyze their situation in order to realize what needs to be done for them to move forward. What we have is a generation of whiners that haven't learned how to win.

I recently read a book by Keith Cameron Smith called The 10 Distinctions Between Winners and Whiners. It was a good read. Here's the premise of the book:

**Distinction # 10:** Winners take responsibility. Whiners play the victim.

**Distinction #9:** Winners can have what they want. Whiners want what they cannot have.

**Distinction #8:** Winners find a way. Whiners find an excuse.

**Distinction #7:** Winners brighten a room by entering. Whiners brighten a room by leaving.

**Distinction #6:** Winners listen twice as much as they talk. Whiners talk twice as much as they listen.

**Distinction #5:** Winners enjoy life's journey. Whiners put their joy in the destinations.

**Distinction #4:** Winners build friendships. Whiners destroy friendships.

**Distinction #3:** Winners think big. Whiners think small.

**Distinction #2:** Winners are focus-minded. Whiners are scatter-brained.

**Distinction #1** Winners create positive meanings. Whiners create negative meanings.

As employers, you have to understand that this sense of entitlement and this enemy called average has permeated the workforce. If this is not addressed, it can stifle future growth.

How do you address it? It's important to create a spirit of competition and a spirit that strives for excellence. I'm not talking about perfection, but rather encouraging a spirit that is always looking to improve. In creating that environment, what it will deliver to the organization, is an understanding that life is not fair. Some times you're not going to get the deal even if you have the best solutions because their CEO is friends with your competitor's CEO.

You can't always control those situations, but you can always control how you respond. No one owes you anything, and you're not entitled to anything. In other words, you have to go out and

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earn everything. Goals and dreams are attained through hard work and the desire to never give up until you've accomplished the task at hand.

Fostering this environment for excellence puts people in a position to succeed and a place where they can be teachable going forward. In doing so, once you start rewarding performance, when you acknowledge those that are succeeding and those people are striving to get their head above the rest and their efforts are rewarded as a result, we start breaking the self-

entitlement bubble. We don't accept average anymore and individuals learn discipline, accountability, determination, a willingness to accept critique, a desire to constantly learn, and at the end of the day it raises everyone's game. Now that encourages others to strive for greatness, too.

Organizations that promote this type of environment demonstrate that there are no limits on what the individual can accomplish and what they can contribute to the organization. You inspire workers to look beyond the boundaries and look outside the box. That spirit of competition fosters continual growth. In the end, the company wins and the individual wins because they are more willing to do whatever it takes to achieve their goals.

Make no mistake, this doesn't happen overnight. If the company promotes ongoing learning, sets forth a vision, and reward risk taking and give incentives to individuals that have gone above and beyond, they can eliminate this enemy called average.

I know you're asking; "What does this mean for my business?" As a technology vendor, if you foster this environment instead of having a sales team that just takes orders, is not persistent and doesn't follow through, this strategy will get you a staff that will move past those hurdles and improve your bottom line as a result.

As a lender, when this competitive spirit is part of your culture, your employees will seek ways to produce better quality loans, increase transparency and they'll continue to battle for borrowers even though origination volume is expected to decline this year.

Companies must eliminate a sense of entitlement and instead create a competitive environment where everyone strives for excellence. ❖

*Michael Hammond is chief strategy officer at PROGRESS in Lending Association and the founder and president of NexLevel Advisors. NexLevel provides solutions in business development, strategic selling, marketing, public relations and social media. He can be reached at [mhammond@nexleveladvisors.com](mailto:mhammond@nexleveladvisors.com).*