

# EDITOR'S NOTES

## Don't Let Fear Get In Your Way

**A**s I talk to people in the mortgage industry, I hear a lot of fear. People are afraid of what the proposed January 2014 CFPB rules will mean for their profitability. They're also concerned about rates increasing and refinances drying up. They're concerned about audits and buybacks, as well. The point is that there is a lot of uncertainty.

However, in the end, we shouldn't let uncertainty and fear stop us from moving forward and trying new things. I remember the first time that I introduced my sons to tacos. They thought they looked weird and were reluctant to try them. I forced them to taste the taco and now they always ask for tacos at dinner time. They love tacos. The reverse happened when I prompted my older son to try avocados. Even after tasting it, he doesn't like avocados. My point is that you can never progress as a person, or as a company, if you don't try new things. Doing the same-old, same-old simply won't cut it these days.

Earlier this year Google CEO Larry Page said that technology isn't a zero sum game and that the focus needs to be on "building great things that don't exist." He advocated that technology leaders "do something crazy" and push boundaries. "Every time we have done something crazy we've pushed boundaries," he said.

And Page was right. There's no denying that Google is successful because it continually tries new things. Even it's own employees agree. According to Glassdoor, a free jobs and career community that offers the world an inside look at jobs and companies, approximately 86 percent of Google employees are reported to believe that the Mountain View, Calif.-headquartered company's business will perform better in the next six months.

Compare that to the average on Glassdoor's online community. Covering roughly 250,000 companies listed on Glassdoor, only 38 percent of employees think that their companies' business outlooks will improve in the next six months. That doesn't mean that everything Google does is golden, just look at the graphic. Nonetheless, if Google remained the same and resisted change, as many lenders are right now, it wouldn't be the company it is today. So, don't fear the unknown, embrace it and dare to try something new. ❖

### THE GOOOOOOOGLE GRAVEYARD

A Resting Place for Great Ideas

- Google Reader**  
A once-robust RSS reader with a small (in Google's eyes) but very loyal fanbase. Google stripped Reader of its social properties in October 2011, then finally axed the product. R.I.P. GOOGLE READER JULY 2013
- iGoogle**  
A customizable homepage containing web feeds and Google Gadgets, launched in May 2005. Renamed iGoogle in April 2007. Citing "erosion of the need for the site," Google will retire iGoogle on November 1, 2013. R.I.P. iGOOGLE NOV 1, 2013
- Google Talk**  
Desktop instant messaging service that provided text and voice communication. Replaced by Google Hangouts on May 15, 2013. R.I.P. GOOGLE TALK MAY 15, 2013
- Google Health**  
Allows users to store, manage and share all their health and wellness information in one central place. Development ceased June 24, 2011; accessible until January 1, 2012; data available for download until January 1, 2013. R.I.P. GOOGLE HEALTH JAN, 2013
- Sidewiki**  
A browser sidebar tool that allowed users to contribute information to any web page. Killed in September 2011 along with a host of other unsuccessful products. R.I.P. SIDEWIKI SEP, 2011
- Google Notebook**  
A free application that allowed users to save clips of information in an online "notebook." Discontinued in September 2011. Google launched a similar product, Google Keep, in March 2013. R.I.P. GOOGLE NOTEBOOK SEP, 2011
- Google Dictionary**  
As the name implies, an online dictionary service. Shut down in August 2011; part of the functionality was integrated with the define: operator. R.I.P. GOOGLE DICTIONARY AUG, 2011
- Google Labs**  
A "playground" where adventurous users could test and provide feedback on prototype projects. Discontinued in July 2011. R.I.P. GOOGLE LABS JULY, 2011

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