

EDITOR'S NOTES

Now It's Your Turn

What inspires you? Let me share a personal story with you. My 10-year-old son recently gave a presentation. His class learned about 20th Century American History, and as a lover of American History myself, I was very excited to see what he came up with. His class was broken up into small groups after they finished learning about this time period and each group had to prepare a presentation based on one decade in the 20th century to be delivered in front of all the parents. My son hit it out the park. Further, he got huge applause from the parents in attendance and three of them came up to us that night to tell us how wonderful he did. In addition, both fifth grade teachers came up to me afterwards to tell me that everyone agreed that my son was the star of the night. I was inspired.

Sometimes we are assigned with what may seem like a huge task, in my son's case it was giving his presentation, but that doesn't mean that we cave under pressure. To the contrary, when we are faced with these huge tasks, we should rise to the occasion and really show what we're made of. Along these same lines, I'm reminded of one of my favorite poems by Maya Angelou that goes like this:

*Did you want to see me broken?
Bowed head and lowered eyes?
Shoulders falling down like teardrops,
Weakened by my soulful cries?
Does my haughtiness offend you?
Don't you take it awful hard
'Cause I laugh like I've got gold mines
Diggin' in my own backyard.
You may shoot me with your words,
You may cut me with your eyes,
You may kill me with your hatefulness,
But still, like air, I'll rise.*

The poem is about overcoming the odds and rising up in the face of adversity. Today the mortgage industry faces a lot of adversity in the form of new rules coming from investors and regulators that require that we throw out the old mortgage process in favor of something new and better. I know that the mortgage industry is up to this task. As you'll see in this magazine, seven companies stood up and really innovated to solve pressing industry problems last year. I would encourage you to learn from their example. Get inspired. It's your turn to be designated one of these:



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