

## MAY THE FORCE OF 2020 BE WITH YOU

It's time to take a deep breath, enjoy the holiday season and review what we did and failed to do in 2019.

Remember last year, around this time, you reviewed, reflected and re-charged? How did that "re-charge" work out for you? Are you satisfied with your accomplishments? Did you "actually" put into motion the changes you wanted to make in your personal and professional life? Or, did you modify a bit or just walk away from the proposal? Anything was possible.

I've found myself gearing up for great things, focusing on the changes I needed to make for success and then forgetting to "re-charge". It was an interesting year for me in that my accomplishments were the results of "some other force" that was out of my control. I survived prostate cancer (so far) and expect to not revisit. I had to make some changes and adjust to some "issues" that are by-products, but I'm still winning! The results can be attributed to a number of factors: God's desire to keep me around, a great surgeon and staff, a robot named "DaVinci" that crawled around to remove the organ, and lifestyle changes. Outside of the lifestyle changes, everything else was somebody else's responsibility. If I didn't change, the results could be different.

Now, change is hard and new ideas are easy to criticize. It's all about "you" going into the New Year. Make some changes, be more successful. Make some changes and fatten your paycheck. Make some changes, stick with the changes and only good things can happen.....for you!

I can't thank you enough for what you do for The Jeram Group. Make sure that you take advantage of what we can provide to assist you in "making some changes", learning more and "re-charging"!

May that "Force" be with you in the year ahead and may you and your family enjoy good health, prosperity and happiness in 2020.

Warm regards,

*Jenny O'Neill*



*We at The*  
**JERAMGROUP**

*Wish you and Yours a  
Happy Holiday and a  
Successful*

**2020!**

# F&I Burn-Out

F&I is an interesting career in so many ways. When business is busy and fast-paced, F&I Managers are on a high of adrenalin and lack of sleep – churning out delivery after delivery, selling products and packages, and not pausing to think, just reacting from some sort of muscle memory. When business slows down, and the days get shorter, and you have too much time to think, that is the when burn-out can settle in. Often it happens in January or February, after the holidays and before magic March when business shows signs of waking up again. Before that takes place, take a look at some warning signs to watch for, and some ways to better control the situation.

According to national F&I trainer, John Tabar, (and he's not telling you anything you don't already know) some common causes of stress in the workforce are long hours (check), heavy workload (check), lack of control (check), job insecurity, and conflicts with co-workers and bosses (possible checks).

Stress is what leads to burn-out, especially if there isn't an outlet for it. What makes burn-out difficult to see before it's too late is that it doesn't happen all at once. As the F&I Manager becomes disgruntled, maybe due to one big incident, or due to a series of them that cause a breaking point, production starts to drop. This causes more issues as lack of focus sets in because the F&I Manager fixates on being disgruntled and losing money. That results in loss of focus and he finds himself reacting to urgent issues instead of being proactive and taking care of them ahead of time. In turn small issues take on a larger-than-life quality and he feels like he is running in circles. That causes negativity, grumpiness and withdrawal. The F&I Manager isolates himself from the rest of the store and hides in his office. When there is communication, it is chronic complaining. Again, because there is loss of focus the job becomes overwhelming and ultimately the F&I Manager just doesn't care anymore.

Often, this is the time F&I Managers start to look to other dealerships because they are so involved in their own misery that they can only see that it is the fault of the store, the people in the store, or that they just need a change. Those who do move to another store usually have great results...for a couple of months. Since they have just treated the symptoms and not "cured" the "disease" they are still burned out and the symptoms will reappear.

Sound familiar? I hope not, but if it does, what can be done? The answers are not one-sided, but for the purposes of dealing in what you can control, here are some suggestions that you, the F&I Manager can try.

To the best of your ability, stay away from work on your day off. There are managers who will call you for any reason: "I can't find...", "What did you do with...", and, the worst, "We have a delivery, can you just come in and do it? You can leave right after, I promise." This will require proactive thinking.

Get healthy. Recently, several F&I Managers attended a seminar where one speaker, a General Manager, talked about committing to a health plan that involves weekly food prep and getting up every morning at 4:00 AM to attend exercise classes. Sound horrific? Maybe, but she is healthier, happier, and able to stay focused and awake during her long days. Another speaker, a nutritionist, talked about taking a few minutes, several times throughout the day to do what exercise you can from your office, standing, walking, a few exercise repetitions; even requesting a standing desk, or an exercise ball seat. The point is...do something and commit to it.

Clean and organize your office. For some reason, this action gives people a sense of control. Clutter has a very real negative influence on a person's state of mind.

Improve yourself. Schedule some amount of time throughout the week to watch a brief webinar, or to read a few pages of a book, or review a few pages from your training notes. Again, commitment to this is critical. This will be easy to let go because you are "too busy."

Be a manager. Control what you can. To the best of your ability avoid having things done **TO** you. Don't think there isn't any way to say no when you are asked or told to do something. Instead, offer solutions that have the least negative impact on you.

Lean on your F&I partner – that's us. There are any number of ways that we can help, from helping you find time, find solutions, hone your communications skills to have difficult discussions with your dealer or manager, even clean and organize your office. Let us help you recognize the warning signs, divide them into what you can control, and help you develop ways to cope and deal with what you cannot control.

You are a valuable asset to your store. I encourage you to not allow burn-out to be the thing that causes you to leave a position that you have worked hard for, and where you have found success. Plus, won't it be fun when everyone else is running around with their hair on fire, and you are calmly taking care of business as usual, to have them wondering how you're doing it, what you're "on," and how they can get some?