
THE FIVE RITUALS

The week is won before it begins.

Most advisors treat burnout as something that happens to them after a hard quarter. Michael Decker treats it as a design flaw — the predictable result of a week with no structure holding it up. He runs five rituals. None of them cost money. Together they are the reason he can lead a sales organisation through any market without the market leading him.



By Dino Katsiametis

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Based on a conversation with Michael Decker, EVP & Director of Sales at Great Plains Bank Home Lending, on The Way with Dino Katsiametis.

START HERE

1. Run a **morning ritual that forms the person**, not the pipeline. Before any work touches you.
2. Run a **separate pre-work ritual**. Ten minutes that turn a person into an operator. This is not the same as the morning ritual.
3. Run a **pre-leave ritual before you go home**. One physical action that ends the workday and means it.
4. Run a **nightly ritual that prepares for restoration**. You do not crash into sleep. You approach it.
5. Run a **Sunday night ritual**. Look at the week before it starts, so Monday arrives without dread.
6. Pick the **simplest version** of each that you will actually do. Fancy fails. Simple scales.

WHY THIS MATTERS

Michael Decker leads a sales organisation doing roughly \$500 million a year, with a stated goal of \$1 billion using 30 loan officers or fewer. That ratio is only possible if the people producing it can sustain the pace — which is why he treats rituals as infrastructure rather than self-care. The advisors who burn out in this business rarely lack ability. They lack a structure that holds them up on the days ability is not enough.

Burnout is not a talent problem. It is a rhythm problem — and the fix is five short rituals, not a new CRM. Michael runs the same five every week. None of them cost money. One of them is standing barefoot on grass before the sun is all the way up.

PLAY 01 · THE MORNING RITUAL

Form the person before you form the pipeline

Most advisors wake up and immediately enter someone else's agenda — the phone, the inbox, the file that went sideways yesterday. By the time they are conscious, the day already owns them. Michael separates who he is from what he produces, and he builds the first one before touching the second.

Before any work input reaches you, do something that addresses the person rather than the producer. Michael's version: outside, shoes off, standing on the grass while the sun comes up, listening to something that feeds him. No phone, no email, no pipeline. His phrase for it is **formation before performance** — shape the person who can carry the weight, then hand them the weight.

THE MOVE

The morning ritual is not productivity. It is load-bearing capacity. You are not making the day more efficient, you are making yourself able to survive it intact.

DO NOT CONFUSE THESE

The morning ritual and the pre-work ritual are two different things

Almost everyone collapses them into one. The morning ritual forms *the person*. The pre-work ritual prepares *the operator*.

Merge them and you get a rushed hybrid that does neither job — usually a podcast in the car and a coffee, which feels like a ritual and functions like a commute.

PLAY 02 · THE PRE-WORK RITUAL

Amateurs drift into the day. Professionals launch into it.

There is a gap between being awake and being ready. Most advisors spend that gap reacting — opening the laptop and letting whatever loaded first set the agenda. Michael calls the pre-work ritual the bridge between your life and your performance.

Ten to fifteen minutes before the first real input. Look at what the day actually requires. Decide what the day is *for* before anyone else decides for you. Then start. The test he uses: are you reacting to your day, or do you have command of it?

THE MOVE

The order matters more than the content. Whatever you look at first sets the frame for everything after, and if the first thing is someone else's request, you have handed over the frame before the day started.

PRO TIP

Michael's word for the failure state is **drift**. His image for it is a boat: "If I'm a boat and I got a sail, I just throw that thing in the wind, I'm gonna drift." Drift is not laziness. It is what happens by default to anyone who does not point at something first. The sail is not the problem. The absence of a heading is.

PLAY 03 · THE PRE-LEAVE RITUAL

The discipline of complete disconnection

This is the one Michael says produces the most lift for mortgage advisors, and the one almost nobody runs. The workday does not end when you stop working. It ends when you stop carrying it — and for most people that is somewhere around eleven at night, if at all.

Before you leave the office, close the day deliberately. Michael's own version is physical: he wears cowboy boots every day, and when he gets home he unzips them and leaves them at the back door. The boots stay outside. Whatever happened in them stays outside too. He took the idea from Todd Herman's work on alter egos — a physical object that carries a role, so the role can be set down instead of carried indoors.

THE MOVE

A ritual you can touch beats a ritual you intend. An intention to stop thinking about work is not enforceable. Taking something off is.

PICK YOUR OWN OBJECT

The boots are Michael's, not a template

The mechanism is a physical object that belongs to the working version of you and does not come inside — shoes, a badge, a watch, a bag that gets left by the door. Copy the mechanism, not the footwear. What matters is that the transition is visible to you and unmissable.

If you cannot be present when you walk in the door, the pre-leave ritual did not happen. That is the whole test.

THE PRINCIPLE

“Burnout isn’t a talent problem. It’s a rhythm problem.”

PLAY 04 · THE NIGHTLY RITUAL

You don’t crash into sleep. You prepare for restoration.

Most advisors end the day by collapsing — screens until the eyes give out, then unconsciousness. That is not rest, it is a shutdown. Michael separates the two: sleep is when the body actually rebuilds, and you can either approach it or fall into it.

Build a short sequence that signals the day is closing. Screens down. Tomorrow’s first move already decided so your mind is not still solving it. Something that settles rather than stimulates. Michael leans on a line from Lombardi here — **fatigue makes cowards of us all**. Not weak people. Cowards. The decisions you avoid on a Thursday afternoon are usually not courage problems. They are sleep problems wearing a costume.

THE MOVE

Tomorrow’s discipline is manufactured tonight. Willpower is not a character trait you either have or lack; it is a resource that gets refilled during the hours you are treating as optional.

PLAY 05 · THE SUNDAY NIGHT RITUAL

The week is won before it begins

If you start anywhere, Michael says start here. Sunday evening is when most people in this business quietly dread Monday — and the dread is not irrational. It is the accurate feeling of walking into a week you have never looked at.

Some part of Sunday evening, look at the week ahead. Not work it. Look at it. What is actually on it, what has to move, where the hard conversation sits. Then put your own priorities on the calendar before anyone else fills it. Michael's report on the effect is specific: Monday anxiety did not reduce, it disappeared. He steps into the week with zero dread.

THE MOVE

Dread is uncertainty, not workload. A week you have looked at is not lighter, but it stops being unknown — and it is the unknown that costs you Sunday night.

THE JAM SESSION

Whoever fills the calendar first owns the week

A version of this from my own years in production: I filled Sunday's calendar with what I called jam sessions before anyone else could fill it. **JAM — just another million.** Two one-hour blocks a day, non-negotiable, each pointed at something that could actually produce. Jam social media. Jam call past clients. Jam business planning. Everything else got what was left.

The reason it works is the same reason Michael's Sunday works.

FROM THE FIELD

He did not arrive at this from theory

Michael grew up around a lot of brokenness and decided early that he would outwork where he came from. He got the house, the cars, the marriage, the numbers. From the outside it looked solved. What nobody saw was a man coming home every night feeling like he did not have what it took to be the father or the husband he was supposed to be.

It came apart all at once. What he rebuilt on the other side is the reason he now hosts a podcast called *Winning Publicly, Losing Privately* — because he thinks most leaders have a season like that and almost none of them say so.

The five rituals are not a productivity system he read about. They are the structure he built after the version without one failed.

THE SIMPLEST VERSION THAT WORKS

Every ritual above can be run for nothing. Michael's morning ritual is standing barefoot on grass. His pre-leave ritual is taking his boots off. His Sunday ritual is looking at a calendar.

None of that is an accident. A ritual that requires an app, a subscription or a good week will not survive a bad one — and bad weeks are the entire reason you built it.

Start with one. Not five. Pick the ritual whose absence you already feel and run only that one for two weeks. Five new habits on a Monday is not a system, it is a resolution, and it will be gone by the fifteenth. If you are not sure which one, Michael's answer is Sunday night.

THE PRINCIPLE

“Fancy fails. Simple scales.”

MICHAEL DECKER

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Vol. 009 — Known Before Needed · DinoKatsiametis.com/known-before-needed/

YOUR NEXT MOVE

**Pick one ritual.
Run it for fourteen days.**

Run one ritual for fourteen days before you add a second. Then have a conversation about what it looks like to build the rest of your business on the same principle.

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FROM THE WAY PODCAST



The Five Rituals

The Way with Dino Katsiametis · S2E07 with Michael Decker



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A FINAL THOUGHT

I have watched a lot of talented people leave this business, and almost none of them left because they could not do the work. They left because nothing was holding them up on the weeks the work did not love them back.

Michael's five rituals are not about doing more. They are about being someone who can still be doing this in ten years, and who the people at home still recognise when he walks in. Start with Sunday.

– Dino

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Michael Decker appears as a featured guest of The Way with Dino Katsiametis.

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