

Looking the part

Brokers, who have long clamoured for the kind of recognition received by accountants and lawyers, are finally in the same professional ballpark. But do they look like they belong on the same team? *Andrea Cornish* finds out

From a regulatory standpoint, the mortgage industry has undergone an extreme makeover.

After years of consultation with the industry, the Australian government has instigated a series of changes that has fundamentally cleaned up the mortgage broking profession, ridding it of rogues, fly-by-night brokers and part-time practitioners.

Janette Ishiyama, owner of Image Consultants, says that given the recent shake-up in the industry legitimate brokers need to re-establish their credibility, trust and professionalism.

“In order to provide consumers with the highest level of professional expertise and to instil public confidence, all members need to present a professional image that supports the industry and themselves,” she explains.

Shopping

The best place to start is with your closet. My Image Consultant founder Annalisa Armitage suggests that as you move from winter to summer, chuck out anything that hasn't been worn in a year.

“Get onto eBay, have a market stall or give to friends or charity. If you can't bear to part with it give it one more season and then let it go,” she says.

Then when you're ready to add to your wardrobe, try to do so in a controlled way.

“Ideally, shop twice a year with a professional who can help you to resist the things that don't work in your wardrobe, and find clothes that will fit you and that you can mix and match.”

One of the biggest mistakes people make when buying clothes is simply buying too many unnecessary items, Armitage says. She also says to beware of so-called bargains.

“[Another mistake is] thinking that a top that has been reduced to \$200 down from \$600 is a bargain and never wearing it. Often items are on sale because no one can think of how to wear them,” she says. The saying ‘buy cheap, buy twice’ is also a good one to remember, according to Ishiyama.

“Investing in high quality garments or accessories that will last for years is a much better idea than buying cheap items that will only last a few months. Your business wardrobe is your visual resume and is as important to your career as your education and experience,” she says.

As a guide, she suggests spending one month’s salary a year on your professional wardrobe.

Menswear

If brokers want to be seen as providing a service that is on par with lawyers or accountants, then logic would dictate that brokers should dress along the same lines as those professionals.

“When you think of those sorts of people, what are they wearing?” asks Armitage. “Mostly they are wearing darkish coloured suits with light-coloured shirts, with a light tie to blend with the shirt or a brighter tie to contrast.”

Ishiyama concurs on the colour scheme for men’s suits. “A single breasted, two-button suit is a classic and timeless staple to a man’s professional wardrobe. The colour of choice is charcoal or navy as these colours suit most men. These colours are commanding without being intimidating. The darker the colour, the more weight it carries. However, avoid black as it is considered too formal and severe for men to wear for business, and is more appropriate for evening and social events,” she says.

Armitage agrees that a “classic” style is best. “Lapels on a jacket at the widest part should measure half way to the edge of the shoulder and should be single breasted – two or three buttons. If wearing a tie, the widest part of the tie should be the same width as the widest part of the lapel. Classic will serve you well.”

As for shirts, Ishiyama suggests a blue or white French cuff dress shirt, as these styles have a polished and sleek look.

She adds that a tie should never be an afterthought. “A high-quality silk tie is a powerful accessory that can not only complement but enhance that great-fitting suit. Stick with ties that are either strongly contrasting or go for plain, small pattern or stripe ties.”

Footwear is also a key part of the overall picture. According to Ishiyama, you can tell a

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lot about a person by the condition of his shoes. “Attention to every detail means a well-cared for leather shoe, with a clean and polished heel. A good quality black leather lace-up shoe, with a leather sole, is a staple in every broker’s shoe collection,” she says.

As for accessories, less is more. “Don’t go overboard with accessories. A conservative watch and wedding band would be enough. Watches in silver or gold are a good place to start, but a leather band always looks nice too. Watches are a powerful indicator of style and personal accomplishment,” Ishiyama says.

Women’s wear

While women remain a minority in the broker industry, MPA’s Top 100 list indicates that an increasing number are enjoying the same levels of success as their male counterparts. According to Ishiyama, a professional woman’s outfit should reflect the level of professionalism and skill she has. “It’s critical that they don’t dress down too far as they will lose all authority,” she says.

“Start with a pants suit or a skirted suit to achieve the most conservative look. Except for some exceptions, dresses are not able to give the same credibility unless wearing them with coordinated jackets. Your suit should be in a basic colour such as black, navy or charcoal grey. Unlike men, black shouldn’t be avoided. It’s a great colour to give women additional business power.”

A dress made from the same material as a suit would be one exception to the rule, Armitage argues. She also suggests that women can wear T-shirt type tops instead of shirts, assuming they don’t take the jacket off. Brown is another suitable colour for women, she says.

When it comes to skirts, they should be worn knee-length or a bit below the knee, ensuring that extremes are avoided.

While blouses can provide colour and variety to a woman’s professional wardrobe, Ishiyama warns that they should be appealing rather than revealing. Pay attention to the waistline and neckline, as, again, extremes at either end can give the wrong impression.

Another thing to look out for is pairing a dark suit with a bright coloured top. Armitage argues that bright fuchsia pink, yellow, orange and some reds can look a bit flashy or playful, rather than professional.

When it comes to shoes, women should opt for something on the conservative side. Leather closed-toe pumps with medium, tapered heels are

Business casual

Certainly one size does not fit all when it comes to professional style and brokers. Where you live and how you operate also play a big part on how you dress. For instance, brokers working in a small regional town might actually intimidate customers by overdressing, while brokers that make home visits in the evening or on weekends might also want to alter their style accordingly.

Janette Ishiyama, owner of Image Consultants, explains. "The idea when meeting with a potential client is to instantly put them at ease and make them feel assured and comfortable in their presence. If you overdress then you run the risk of intimidating the client. So ultimately dress to a similar standard to your audience. We must also bear in mind that we still need to look credible and professional so certain colours and having some structure to our outfit is important."

She advises brokers dressing in business casual style to consider shirts or knit tops in blue, green or purple, as these colours "instil trust and appear friendly and approachable". And in terms of suiting, business casual brokers should stick to the tried and true charcoal and navy as these are the most versatile "core colours" and they "allow you to instil credibility and professionalism in your outfit," she says.

Ishiyama also advises brokers to consider wearing one piece of clothing that has some structure, for instance a suit jacket, shirt or trousers.

"Having some structure enables you to strike a nice balance between appearing professional and trustworthy and also appearing approachable and friendly," she says.

There are five variables that affect the formality of the way you dress. According to Ishiyama, these are:

1. The number of pieces of clothing you're wearing:

The greater the number of pieces you wear at one time, the greater the degree of formality you exhibit.

2. The colour combinations: The darker the colour you wear the more powerful an image you'll project, ie, black, navy, and charcoal.

3. The pattern and texture of the fabric: The smoother and plainer the fabric, the more formal a garment will be. Once you start adding texture and/or pattern to your garments, you'll look more casual.

4. The style of your garments: A matched suit is more powerful than a blazer worn with pants or a skirt. For women, wearing a dress has less impact than wearing a suit. A collared shirt is more formal than a collarless shirt.

5. Accessories: Wear fine accessories - for example, shoes with thin soles, fine jewellery in gold or silver. With business casual clothing, your accessories can be bolder and heavier.



Janette Ishiyama



Annalisa Armitage

always appropriate, and are perceived as more professional than flats or high heels.

As for accessories, like men, less is more. According to Armitage, wearing jingly jewellery to work should be avoided, as it's a distraction.

Trends

Armitage argues that in this industry it's important to look 'not out of date', but brokers don't have to look up-to-the-minute fashionable. "If you are wearing something that is very high-fashion, such as some of the extreme shoulder detailing that's around for women and the large patterned floral shirts for men, you could be seen as being flighty and fickle - not a quality people want to see in their mortgage broker," she says.

Ishiyama also advises brokers not to follow every trend of the season.

"Only buy clothes that suit your profession and personal style. Trends come and go, so make sure that you do not over-shop for any clothes of this season's trend, because you might end up with a closet full of outdated clothes," Ishiyama says.

But if you're keen to keep up with the currency this spring/summer, women should be on the lookout for floral prints. "Flowers are everywhere - they emphasise a softer and more fluid silhouette," says Ishiyama. As well, pastels are making a comeback - with plenty of choice in colour.

According to Ishiyama, washed-out nutmeg, peach, grey with icy blue, creamy cognac and beige are all available. While the '1980s look' has been around for a couple of years, now we're seeing the denim that made such an impact in that decade come back.

As well, tribal prints and the safari look will be present. "Try everything from tribal earrings to statement necklaces. Choose the safari trend (khaki and beige) for a more balanced look," Ishiyama advises.

The draped look, which can create a subtle, sophisticated appearance, will also make a good addition to women's spring/summer 2010 wardrobes.

For men, there's a move away from the 'skinny boy' suit, Ishiyama says. "That's not to say slim is out altogether, nor that a boxy cut has replaced it. Instead, think of a cut that would appeal to a military officer, one that accents a sense of the masculine through three key silhouette elements: broad shoulders, a slim waist and slim trousers."

As for vents, it's really simple - choose a suit with two side vents. Ishiyama advises that the only time to break this rule is if you're buying a

dinner suit. When tailored correctly, a suit jacket with side vents is always preferential due to the perfect silhouette it can provide, she says.

Ishiyama says men should look out for the peaked lapel. "Since the mid-20th century notched lapels on a suit have been the staple, but as we return towards classic tailoring, we'll see a return of the peaked lapel," she says.

"The peaked lapel is another of the great visual elements of a men's suit: it helps convey the much-coveted V shape. That said, notched lapels aren't out of fashion and both are an equally good investment."

Size matters

The most important thing for men and women is to buy clothes that fit. Both Ishiyama and Armitage agree that this is one of the biggest mistakes people make when shopping for clothes.

Be prepared to have your clothes altered and when you change shape chuck out the clothes that no longer fit.

"Fit is everything and size is purely subjective. Remember every store uses a different sizing system. Make sure to have items altered so

you look and feel your best in your garments," Ishiyama says.

And if the size really bothers you – just cut off the tag.

Grooming

Lastly, both image consultants recommend brokers pay attention to grooming – perfect collars, polished shoes, clothes ironed and a tidy appearance.

"Poor grooming makes people think 'if they can't take care of themselves how can they take care of my money/mortgage/dreams?'" Armitage says.

When it comes to hair, medium length hair is seen as pragmatic, professional and business-like. "You risk losing your authority if the length of your hair, its state of cleanliness, its colour and style are not conforming to conventional professional standards," Ishiyama says.

For women, make-up and nails are also an important part of completing your total presentation. "A bare face should be reserved for the weekend only. Keep your make-up light, current and conservative," says Ishiyama. **MPA**

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