

MONEY FUNNY

by

Blaine Parker

As many of you know, I'm ridiculously tuned in to mortgage ads on the radio. (That's "tuned in" as opposed to "turned on." Tuning in to mortgage ads is business. Getting aroused by them is merely sad.)

Anyway, I recently heard an ad for a company we'll call Mountainview Mortgage (not their real name).

Hilarious.

Top-flight Los Angeles voice talent. One of those snarky, big-announcer parodies—kind of a low-key Don Pardo with a nudge and a wink. A really piercing, smartass job. Knew immediately who produced it and knew it was a noted company that creates brilliant, award-winning radio.

So, I hear this commercial for Mountainview Mortgage (not their real name), and I think two things.

One, that's damn funny and it's gonna win some awards.

And two, will it actually work?

My mortgage clients know that I discourage clever creative for their advertising. Their ads might not win any awards. But if a guy's getting 80 qualified leads a month on a puny, \$4000 schedule, award enough.

Anyway, the morning after hearing this commercial for Mountainview Mortgage (not their real name), I arrive in the office to find a frantic voicemail from one of my client ad agencies.

"Name your price on this one. Whatever you want. I need you and you're the only guy who can do it."

Yeah, it's nice to be wanted. But nobody ever told this guy that desperation is an unattractive quality. Nonetheless, I'm not looking for a date. I'm just doing business. I take pity and return his call.

"You gotta help me with this mortgage client."

"Who is it?"

"Mountainview Mortgage (not their real name)."

"You're kidding."

"Why?"

"I just heard their commercial. Hilarious. I also wondered if it'd work."

"Well, we're getting tons of calls from people saying it's the funniest mortgage commercial they ever heard."

"So how's it working?"

"Since it started running three weeks ago, call volume is down 75%."

Couldn't help myself. I laughed at him.

Well, not *at* him, per se. I was kinder than that. And I said I'd help him.

The moral of this story swings the arrow right back around to that old adage that we are in the business of selling, not entertaining. If you can sell while being entertaining, way cool. But the prime directive, before entertainment, is relevance.

And the interesting thing about mortgage ads is they are an incredible barometer of relevance, as reliable as a canary in a coal mine.

If the ad is relevant, it works.

If it isn't, it doesn't. It gags, kicks up both feet and dies.

There's no need to be entertaining when we're talking to somebody about the single biggest investment of his life. And as we've just seen, being entertaining can sometimes shoot the client in the foot.

For example, if you're selling mattresses, it's possible to be very entertaining—to the point of overshadowing relevance. We've got mattress retailers all over LA whose ads are barely relevant, but are consistently entertaining (or infuriating, depending on your point of view). And they work gangbusters.

Why?

For starters, how big a mistake can somebody make buying a mattress?

"Honey, I really hate the pillow top. Why didn't we get latex foam? I want a divorce." Not gonna happen. There are no earthshaking consequences to buying the wrong mattress.

But mortgages are simply not funny. Ever. And if you're looking for somebody to handle a half a million dollars worth of your business, who do you trust?

The guy with the red rubber nose honking a horn around a wheelbarrow full of thousand dollar bills?

Or the guy in a suit who looks faintly like Al Gore clutching a lock box?

Politics aside, there's just something reassuring about the serious guy with the lock box. Let the clown from Mountainview Mortgage (not their real name) do a loan for my brother in law.

In the end, there's a gauge on the radio advertising dashboard. One side says "Funny." The other side says, "Money." And the closer the needle points to money, the farther away it points from funny.

Is this always true? I don't know. I'm just making this up as I go along. Certainly, there are times when being a good, courageous ad person means going funny.

But that time is not when the message is so important, your funny commercial is going to end up in an essay about advertising effectiveness with the words "not their real name" attached to save you the attendant embarrassment.

Bottom line: comedy is good. Relevance is often better.

Blaine Parker is the author of Million-Dollar Mortgage Radio, a pithy new book that wrestles your mortgage clients to the ground and convinces them to create effective ads. Read more online at www.sellmoremortgages.com. A Creative Director for the Salem Radio Network in Los Angeles, Blaine welcomes your comments at blaine.parker@salemmla.com.

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