



Inside SECRETS

What the World's Best
Real Estate Agents are Doing
Today to Get Even Better



Featuring 23 *By Referral Only* Agents
with Forward by Joe Stumpf



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Forward

By Joe Stumpf

"Never mistake knowledge for wisdom. One helps you make a living, the other helps you make a life."

–Sandra Carey

This book is packed with wisdom. I am Joe Stumpf, the founder of *By Referral Only*. Since 1990, we've been teaching the principles and designing the systems and processes to help real estate agents and mortgage consultants become highly referable individuals. Throughout these pages, you will discover the inside secrets of 23 of the world's best real estate agents and lenders on what they are doing today to become even better.

What you'll enjoy most is the authentic and very vulnerable way they share the obstacles and roadblocks that they have worked on, and continue to work on, to remain at the top of their game in business and life.

What is common in real estate is short-term success. The industry is littered with agents who have a few good years, usually more as a result of a good market. What's less common is durable success. All 23 of these extraordinary people have proven over the long-haul their dedication to the mastery of their craft. They do the deep work daily, they work harder on themselves than they do on their business, and the result is that they are some of the most productive and profitable business people in the industry.

If you're a real estate agent or lender, any of these 23 people are great mentors worthy of your attention. What you can learn from their stories is to emulate and to model their commitment to growing better and wiser daily.

If you are a friend or family member or a client or a colleague of any of these amazing individuals, you'll have a deeper understanding of what makes them so successful in life and business. If you received this book from one of the featured contributors, because you're in the process of buying or selling a home, you'll be impressed by the quality of their insight and willingness to be truthful, and their courage to share with an open heart.

And finally, it's important you know all 23 of these super servants subscribe to a set of 10 principles that are at the core of all their learning.

The 10 Guiding Principles

1. All lasting change begins on the inside and works its way out.
2. The outer world is a reflection of the inner world.
3. Our beliefs determine our experience.
4. Direct experience is the process through which your beliefs are transformed into knowing.
5. All life is for learning.
6. We are here to resolve our issues – an unresolved issue is anything that disturbs our peace.
7. Sustaining personal discipline is a demonstration of self-love!
8. Nothing outside of us causes our disturbance.
9. We create our future by how we respond to our experience now.
10. The purpose for personal growth is to aspire to be the change we want to see in the world.

These 10 principles are woven into the fabric of everything we teach at *By Referral Only*. If they resonate with you and you're a real estate agent go to [BroVance.com](https://www.brovance.com) and take our quick online assessment to see how your business compares to any of these 23 agents. If you're selling your home or buying your next home and you choose to hire anyone of them, congratulations! You have made a wise choice.

Joe Stumpf
Founder of By Referral Only



How to Push Past Anything that Holds You Back

By Aaron Drussel



Think about your childhood, and try to remember a time in your life when you first felt fear.

I distinctly remember that moment in my life. I was eight years old. We were living in the suburbs north of Chicago. I was with my grandpa on my first trip to the apartment building he owned. The building was three stories tall. Because there was no elevator, we were climbing the open staircase at the back of the building. As we reached the top floor, I looked over the edge to the ground below and was instantly overcome with fear. I quickly turned my head and backed away from the edge where I stayed until my grandpa had finished his work. There were a few other times that I went to that building with my grandpa, but from that day on, I always climbed the last few flights of stairs on my hands and knees.

As I look back at that experience, I can vividly remember how uncomfortable I felt and how frustrating it was when everyone else would easily make the walk all the way up the stairs to the top.

I've actually felt that same way inside my real estate business. When I first started my business, it was manageable and close to the ground. As it grew, the opportunities increased and so did my effort to get to the top.

I became more anxious the bigger my business would get. It was a similar feeling of discomfort, as I was out of my comfort zone. I found myself reverting to that pace of my childhood and feeling that familiar fear. When I looked at getting to the next level of my business, my first instinct was to play it safe and get to the next level slowly or on my hands and knees.

I knew there had to be a better way, because I could see others moving up with greater ease.

Eventually, I arrived at a point where I had closed over 80 transactions in one year with the help of an assistant. That year I made the most money I had ever made up to that point in my life. However, I also felt trapped by my phone and my client's needs. When my phone would ring, even though I knew it was more business, I didn't want to answer.

I knew I needed to make a big change, but I was worried about disrupting what I had. At the same time, I knew I couldn't sustain this pace as I would burn out. I needed to face my fears, break old patterns, and act differently.

Three of the major changes I made at that moment still serve me greatly to this day and are mostly responsible for the rich life I live now. I experience enormous ease, while my business has tripled. I have a team of seven now and we find great success in our marketplace here in Utah.

Change #1 – Change of focus

Rather than focusing on what I didn't want, I focused on what I wanted. The subconscious mind doesn't understand the word "don't".

Coincidentally, at this point in my life, I had enrolled in a high-performance driver's school at a local race track. The instructor asked, "When making a turn, what should you focus on?" Everyone in the class answered that we needed to watch out for the wall. He said, "No. You need to focus on a specific point past the turn. Focus on the point where you want to be when you come out of the turn." His point was that as our eyes line up on a target, so do our hands, and then everything else lines up in that

overall direction. So if we focus on the wall, we will intuitively move in the direction of the wall since that is where we are lined up.

It's the same issue amateur golfers face. When they swing a club and focus on "not hitting" the water hazard in front of them, they unconsciously line up and hit the ball directly into the water.

This became crystal clear to me during a coaching call with Joe Stumpf. He quickly helped me turn my thought pattern around and focus on what I wanted, not on what I didn't want. This gave me a kind of clarity and long-term vision. Having a clear long-term vision gave me the place to line up my life and business and, as a result, the next steps all lined up.

Change #2 – Find mentors

Once I knew where I wanted to go, I aligned myself with people who were already there. I surrounded myself with people who could envision a higher version of themselves. I couldn't spend time with people who were trying to diminish me and hold me back. This included adjusting some close friends and working to establish relationships with people who inspired me to be a better me. I needed to be around big thinkers – people who inspired me to be the highest version of myself.

Change #3 – Determine the “worst case” scenario

When I want to make a big change, the first thing I do is play out all the angles in my mind. I determined the worst case scenario if things didn't go as I had planned. Once I understood what that looked like, I go back and say, "Ok, so that's the worst... could I survive?" The worst fear for me has always been the unknown, so this process allowed me to "know it" in my mind and that gave me peace of mind... enough to make big moves.

I give myself space, take a deep breath, and say, "Now that I know what the worst case is, what is the best case scenario?"

I then ask, "Is it worth it?" I have to come to accept why I am doing what I want to do. Once the why becomes clear, I know that the "how" would show up.

I am then ready to step into the darkness and not worry about the fear of the unknown, loneliness, or failure. I have already systematically attacked them head on mentally, before taking the first steps physically.

It's similar to the thrill of going up in a roller coaster and knowing that on the other side of the hill, there will be drops, twists, and turns...but we are buckled in and ready for the ride.

Whenever I feel as though I am on a treadmill in my life and I want to get off and make some changes, I go through these same three steps. As I have done that over and over in my life, I am now able to embrace the unknown and feel a sense of peace doing things that others might see as scary or risky.

I hope this experience can give you the strength to push past anything that holds you back as you face the fears in your life.



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How I Went from Deep Debt to a 7 Figure Income in 4 Short Years!

By Amit Inamdar



As I write this, I am about a year and half away from retirement; however only a few short years ago, I was up to my eyeballs in debt. In these past four years I've been guided by powerful principles, have successfully leveraged technology in everyday life, and have executed a short-term tactical plan based on long-term strategic goals.

I am happy to share with you the 10 elements of my success so you may experience a similar kind of satisfaction.

1: Being A Good Student And Studying The Wisdom Of Masters

In my Indian philosophy, we have a guru for every aspect of life. Joe Stumpf has been my real estate career guru, and I've been a dedicated student. Within the first three months of my *By Referral Only* membership, I took almost all of the classes and training that were broadcast to understand the power and methodology of *By Referral Only*. The Before Unit, During Unit and After Unit helped me separate out the business parts and focus on each one of them individually.

Joe also showed me how to access my inner strength. Rather than just showing me what to do, he showed me how to be. To manifest anything, you need focus and clarity of thought. Joe taught me this above all. It is this quality of inner strength, and clarity of thought that has been the key to my ability to think big and make big things happen.

Also, being surrounded by likeminded people inside of BroVance, these powerful principles became magnified and reinforced.

2: The Powerful Influence Of A Positive Environment

My environment over the last four years has included *By Referral Only* members, BroVance members, and Do Group buddies. This environment created regular accountability for 90 day goals and constant prioritization of what was most important to be done.

A "progress, not perfection" frame of mind freed me up to stay committed to small, doable goals. Associating with big thinkers like Diane Cardano and Jesse Ibanez, made me think bigger, reach higher and make bigger promises out loud. I felt compelled to deliver on my promises in order to maintain my integrity and the integrity of the group.

3: Knowing My Big Reason WHY!

I vividly remember my first BroVance meeting in January 2012. We were working on mastering the 5-6-7 Conversation but it was not about the clients, it was about the 5-6-7 for me. I was fortunate to have an experienced partner that day as he drilled down my 5-6-7 until he captured my true emotions. Finally he said, "Amit - that's it!" It took him questions well beyond the 5-6-7... more like 14-15-16. My 5-6-7 was to turn to practices – like meditation – that will lead to my self-realization. Knowing my big why became the biggest driving force to get through everything that needed to be done on a daily, weekly, monthly, quarterly and yearly basis.

4: Thinking And Speaking Powerfully

A lot of people understand and use affirmations, but not everyone really understands how to use them effectively...or without disengaging from reality altogether. Joe taught me how to make realistic affirmations using phrases like "I love the thought that"... and how to speak and think in a way that only affirms what I want, versus what I don't want.

5: Healing My Relationship With Money

A key turning point came for me some time in March of 2012, when I had my 30-minute Laser Coaching Call with Joe. I told him about my money situation. He patiently listened as I told him everything. It was a story of my life, coming to the USA with about \$1000 in my pocket and two bags from India. I told him about my rise and fall from two previous life events and the money I had made and lost in previous businesses. Joe said how lucky I was to have such a diverse relationship with money and how the universe has trusted me again and again with debt and success. He indicated that the relationship I had with money was very unique and I should be grateful for that. He also said another powerful thing... that was to forgive myself for all past mistakes. This was huge. It gave me a clean slate and unlimited potential to explore and think BIG.

6: Knowing My Key Measures For My Success

I used to set goals and then think forward from my current situation. Joe taught me how to think backward from the goal while staying deeply connected to it.

He said that to make a commission, you need to be in a contract, and before that, you need to have a client-broker agreement, and before that, you need an initial consultation. So tracking initial consultations became my focus! I stopped doing any activity that was not going to lead to an initial consultation. So my initial consultations grew and grew. What you measure – grows.

7: Client Education

Client education is at the top of my business activities. This leads to credibility and shows clients my expertise and authority in the business. So I decided to give a First Time Home Buyer webinar and recorded it for future use. This has become one of my key client education strategies. All my buyers come for an initial consultation only after watching the webinar. Before taking this approach, I used to spend 2-3 hours per client, educating them about the home buying process. Technology has helped me shorten the time I spend on these 4-6 Initial Consultations by 12-15 hours per week. This is a savings of a day and a half. I now use that time to generate more leads. Now I have time to conduct 4-6 initial consultations per week to meet my annual transactional goals.

8: Leveraging Technology

Keeping in touch with my large number of leads and my database of 2,000 contacts wasn't easy. So I really embraced technology, such as the *By Referral Only* myClients database. I have evaluated many CRM platforms over the years, like Top Producer, Salesforce.com, and Market Leader. Top Producer was a bit clumsy for me to work with. Salesforce.com required too much customization for real estate and mortgage business, and market leader was way too expensive. myClients is such a versatile, customized database for the real estate and mortgage business. It supports communicating with both spouses, creates repetitive task lists and emails, and puts them in autoresponders for constant communication. No more Constant Contact, Lead Monkey or any other software that is disconnected from my database. myClients also allows me to create instant landing pages for lead generation.

With the Fun Day Monday contest, evergreen videos for repetitive client education and communication, social media posts, monthly newsletters and evidence of success post cards, I stay connected with clients and stay on their mind all the time – and that's how I grow my referral business.

9: Meditation

Meditation as a spiritual path has been my practice for most of my life. However, in India, the pursuit of a spiritual path and money is not interconnected. Joe bridged these two things for me with a thought that we have a purpose in this life and to fulfill it we need money, and there is nothing wrong in seeking money while seeking the spiritual path. On a practical level, my morning mediation clears my mind, creating room for addressing everything that comes my way during the day. It also allows me to maintain focus and tackle tasks in an effective manner. If I get overwhelmed by the number of things I have to do in a day, I'll spend a little extra time meditating, rather than trying to get more things done. Meditation improves my capacity to perform. My clarity of mind improves my focus and efficiency. Some of Joe's guided meditations have taught me to access my inner strength and seek solutions to difficult situations.

10: Having a Vision

In January 2012, Joe gave me an exercise to reflect back on the year 2012 as if it had already happened. I remember writing a letter to him, reflecting back on the achievements for that year from pure imagination and vision. Because I came into BroVance with a large amount of debt

from the previous housing crisis, my vision was not only having peace of mind, reserves in my bank account, about one year's worth of expenses, but I also wanted to be debt free. Some of my team members expressed doubts and thought my vision was too lofty. However, Joe had said, "Think BIG"...and I was!

A year later, I was delighted to announce that all my plans had come to fruition. Joe had shown me how manifestation of thought works... starting with a clear mind, thinking big and holding a powerful vision of what I intended to create.

Since 2012, my vision has been to retire on my birthday in 2017! I keep this vision tangibly alive for myself through daily meditation and the blissful state it takes me to every day. I am so close to this vision, and I can taste it!



Amit Inamdar

Living the Retired Dream!



The 6 Life Lessons I Learned from Quilting That Brought Harmony to My Real Estate Career

By An Marshall



I have been in the real estate business for 10 years and for much of that time, I was feeling unfulfilled. I prided myself as being the "hardest working real estate agent". This left me little time or energy for much of anything, but especially for my joy and passion for making art quilts.

But Joe said something about a year ago that gave me permission for to have Real estate take its rightful place in the priority order in my life. Once I embraced this, I began to listen to the insights that quilting inspired and it carried over to my real estate profession.

Insight #1 – Allow the Quilt's Design to Reveal Itself

During the process of creativity, I look to be in what I call "the flow". This is the space where there is no struggle, and trust is the guiding hand. Inspiration takes hold and momentum carries the project forward. The essence of the quilt reveals itself.

The revelation that my passion could be the driving force in my life was an a-ha moment that brought me into alignment. Now I understand

that passion is the center hub of the wheel of my life around which everything else, including my business, revolves.

By embracing this, I was freed from the guilt I had been feeling about not loving the job and the belief that work had to monopolize my time and energy. I went from grinding it out and being the hardest working real estate agent to experiencing more passion for my work.

By allowing my passion to lead me, my life design revealed itself. I include quilting in my morning ritual, all my greeting cards are handmade art quilts, and I changed my business structure to partner with my sister to have more time and energy for quilting! I'm now in a state of flow much of the time.

In any art form, the journey is as important as the destination. So it is in real estate. I may not know how it is going to turn out, but I trust in the process and seek to stay "in the flow" knowing the essence will be revealed.

Insight #2 – Living Without A Pattern To Copy

Traditional quilting is what your grandmother used to do – creating a very functional bed quilt made from a pattern. Although the fabrics would be different, this cookie cutter approach had quilts looking very much the same. I wanted my quilts to be more one-of-a-kind - to convey a powerful and meaningful message to the person who would receive them in a way that would touch their soul.

Traditional real estate can also be very cookie cutter – "How great I am" marketing, "close 'em and leave 'em" attitude, and cut and dry procedural approach leaving clients not even remembering a name, and all realtors thought of as the same.

Through working with Joe and BroVance, I reinvented myself as a real estate consultant. This means that I share my authenticity, my passion, and my vulnerability with my clients.

As an example, I had not had anyone visit my home in 10 years. It was a little like letting people behind the wizard's black curtain. Now I have opened up my home to my clients and have regular gatherings where people come into my creative mess to experience the flow of creativity and we make art. In fact, this year my real estate friends and family will be invited to pick-up their Thanksgiving pie at my house.

Insight #3 – Create A Focal Point

In any piece of art, there is a focal point. This is the place of emphasis; the place where the artist initially directs the eye. It is intended to draw the viewer in, to capture attention, and to keep the viewer engaged. The focal point is where the impact occurs.

The focal point in my real estate business has become the deep, meaningful connections I create with people. It can be experienced in the orchestrated WOW moments, the deep questions I ask, and the persistent commitment to their best future.

When I looked at client relationships with this awareness of being the focal point, it restored my passion for the business that I had been missing. Today, I get excited about cultivating relationships that are engaging and have impact.

Insight #4 – Stitch-by-Stitch

There is a tediousness to the activity of creating a quilt. But I need to show up stitch-by-stitch so that the quilt's art can be revealed. There are so many incomplete quilts – known as unfinished objects or UFO's. I have to keep showing up to complete the project, tedious or not, to avoid a collection of UFO's. "So many quilts, so little time."

So too, in real estate are the consistent steps and repeated actions that are essential for success and completion. The systems and touchpoints all work their magic to create a cumulative impact.

Perseverance is necessary to complete any work of art. In business, there is a rhythm and layering of all the many faceted approaches to interact with the client. I am in it for the long haul. I have to keep showing up and participate in the repetitive consistent actions. "So many lives to make a difference in, so little time."

Insight #5 – Everything Is Significant

In a visual art form, everything relates to everything so that each fabric has purpose and meaning and was deliberately included. A dark color only appears dark because it's neighbor is lighter. Nothing lives in isolation.

In the workplace, every action should have meaning and purpose and

contribute to the goal of making a difference.

By this insight, I have come to understand that some of my avoidance mechanisms like "getting organized", going down the email or Facebook rabbit hole, or jumping from one shiny object to another, don't contribute to the big picture. I make choices in the moment by determining if an activity provides meaning, relevance, and purpose. This determines if the activity stays or goes.

Insight #6 – Where Is The Light Source?

In my pieces, I ask, where is the light coming from? Everything will validate that light source.

To me, that's what *By Referral Only* and BroVance are – the source of light, inspiration, self-discovery.

What I experience here, I can share with my family, clients, and community. As I grow personally, I can be a better person for my clients and provide sound advice, not step over anything, and open my heart with compassion. We can relate deeply, one soul to another.

In closing, to somewhat quote Picasso, "A Quilt is never done, it just stops in interesting places". My life and my career are being designed and shaped, and revealed continuously. My career continues to reflect my uniqueness, individual passion, and personal evolution – only I can do it my way.



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From Survival to Significance

By Arlene Lafferty



I've been a real estate agent for 37 years. Prior to that time, I was a teacher and a real estate investor. I did very well with my real estate investments, but my marriage was an empty one. Unfortunately, I didn't protect myself in the divorce settlement and was forced to start over while continuing to be the sole support of my seven-year-old adopted little girl, Jojo.

Being a "born teacher" and loving challenges, I started on the bumpy road of selling real estate. I didn't have any training, systems, database, or any support system. I was always looking for new business. I was in survival mode all the time.

I got new business from floor time and open houses. I worked mostly with buyers. When a lead would call in, I would do my best to know about that property, build some kind of rapport with them, and then meet them. There were no initial consultations, no thought provoking questions, no repeatable systems, no team building, and no mentors. Not surprisingly, there was little loyalty on the part of my prospects. There were no buyer-broker agreements and many times, the buyers used me for information and went straight to the listing broker to get a better deal. There was no business plan, no strategies, and no vision.

Being a sensitive person, I intuitively got my clients what they needed. Real estate lending was much more complex and unpredictable then. With pure grit, tenacity, and determination, I closed challenging deals. It was grueling, hard work. I loved the people, but I yearned for more consistency and predictability.

My heart was in the right place. My clients knew I loved them and would protect them. I certainly gained their trust and the right to be referable. But I didn't see the lifetime value of nurturing that relationship. So at the end of the transaction, there was no follow-up. There was no celebration. The relationship ended.

I needed immediate business. After all, I had to pay my bills. There was no time to pause and celebrate. That would be a waste of my time. It was better to sit for four hours and hope I got a lead from an open house or floor call. I was always chasing the next gig. I was always hustling, worried, overwhelmed and scared about finding and closing my next deal.

My personal life was in chaos. My time was constantly split between my responsibilities of being a single mom and running a business. I was on call "24/7" and had very little sleep.

I thought that obtaining an MBA would fix the situation. It would finally give me a sustainable business. It would enable me to work smarter, have weekends free, and still have the income I needed to give JoJo all the material things I didn't have as a child.

That didn't work. Discouraged and burnt out, I kept looking for a "regular job", as my dad put it, one that had a salary and was predictable. But even with my MBA, their beginning salaries were much less than I was making in my "deals by accident."

The God of my understanding saw that selling real estate was indeed my "calling", but that I needed to radically change the course I was on.

In 1993, reluctantly, I left real estate. I couldn't sell when real estate was in such a decline. I couldn't risk my clients' hard-earned money. They would ask, "Do you think the market will go down?", and I did, and it did. I knew about business cycles, and knew that there was always a comeback after a setback, but this one was harsh. There was no money. The mortgage business was going through some major changes that didn't correct until the FICO score came to be

the standard for obtaining loans. Lenders finally had a better, more predictable measure to predict default. So in the period from 1993-1997, I managed properties that I partially owned with investors, doing my best to build back the wealth I lost in my divorce.

In 1997, I was again at the crossroads of my professional life. Do I go back to teaching or do I return to real estate sales? I decided to try real estate sales again and see how it felt. But this time, I would do it differently. I felt I was having a second chance. I wanted to do it right. I wanted it to be a business. I joined Re/Max and started taking their seminars. My manager, Bob Todd, gave me a tape of a man named Joe Stumpf. As soon as I heard two minutes of the tape, I knew this was the mentor that I needed.

He spoke about building a referable, repeatable business. I immediately signed up in January, 1998 and I've been a member of *By Referral Only* (BRO) ever since. I was finally on the road to a stable business.

At first, I was overwhelmed and didn't know where to start, but kept coming back to more and more Main Events. Each time, I left with some nugget that I could use in my business. What I loved about Joe right from the beginning was his wonderful, insatiable desire to learn and be better. I figured, I'm going to grow with him. My only competition was myself. How can I be the best version of myself in all areas of my life... spiritually, financially, and emotionally?

I had the mindset, and now I had the support of the likeminded BRO community. They were so generous and so loving. I felt totally accepted.

So I developed a database, a mission statement, a vision statement. I started to become more focused, to have before, during, and after systems and client celebrations. I spent time remodeling my business, developing language skills, practicing asking for referrals, team building, and delegating. I became more and more open to change.

Consequently, my business grew to be so much bigger than any of my expectations. But with all this, I was still one-dimensional. I still didn't know how to have fun. My fun was my work. There was little harmony in my life between work and play. I had no boundaries.

In 2009, suddenly, I lost the love of my life for 16 years to cancer.

Once again, I was bewildered, confused and disoriented. Was this work what I really wanted to do for the rest of my life? His death was my wake up call. This life was not a "dress rehearsal". It was fragile. Did I take the time to love, to be, to play? I knew with Harold's death there was a lesson to be learned. This was again a time of reinvention, introspection, a new beginning to a better, wiser, more fulfilled, higher life. I had to expand.

So when BroVance started 5 years ago, I raised my hand up high to be a part of it. Again, this felt good. I was willing to be willing to play "big" as Marianne Williamson says in her beautiful poem from "Return to Love." If not now, when? This was my time to be of significance to myself and to others. I was going to live each day to the fullest, as if it was my last, with no regrets.

In this intimate group of BroVancers that met every 90 days, bit by bit, I made the changes that would bring me to a higher self – spiritually, emotionally, financially, physically.

I had to give up my fear of financial insecurity. So with the help of my fellow BroVancers and weekly do group calls, I chose to become more accountable with my money, a subject few people talk about. Instead of constantly worrying about it, I took action. I did my budgets, my financial forecast and developed a plan. It meant getting honest with myself, making tough decisions and letting go of my daughter as my assistant for many years. I was able to make the changes necessary to accomplish my vision that has given me financial freedom today.

I know God was always leading the way, all he asked of me was to accept His will above mine. Not an easy task from a strong willed woman raised in Brooklyn. But with the death of Harold, I got it. With the help of BroVance, I began to be more gentle with myself and do the things I do best and delegate the rest. I now celebrate my successes. I make the calls and release the results. I do only the things I want to do. I have become much more conscious of time and time blocking. I am more focused, disciplined, organized, and centered. I am more present.

I've worked on pausing, purging, knowing my limits and giving limits to others. Now I do six things well in one day, instead of attempting to do 20. And the big one, finishing my work at 6 o'clock each night, no matter what.

You see, I've been blessed with another wonderful man in my life, and this time, I'm not going to bungle it. It's too important. The relationships with my daughter, my beautiful grandchildren, my family, my friends, are not going to be compromised. I want to enjoy every, uninterrupted moment with them.

Joe promised us in BroVance that we wouldn't recognize ourselves after 3 years and I believe that is more than true with me in so many ways.

For instance, I was never one for exercise. All my life, people considered me a hard worker, but not when it came to exercise. Today, I'm inspired by the man I love, and with his coaching and support, I've participated in over ten half marathons, and one full one, in 2011, which I'm most proud of, walking from Dodger Stadium to Santa Monica in the pouring rain for 8 and half hours. I practice yoga at least once a week. I have a consistent physical training routine, a wholesome diet, a good night's sleep. All of this, keeps me in the best health possible. I love the fact that I'm 73 years old and an example for others to know that it's not about age but about living your best life ever. The rest of your life could be the best of your life.

I met with Joe shortly after Harold's death, and he suggested that "I don't die with the music inside of me", so I started writing blogs in 2009. They were very healing. With the help of Meshell Zwicker, my life coach, and a significant part of Joe's team, I've now finished the first draft of my first book, *Making God Proud*.

This book is my legacy. I want people to know that God truly wants our Highest Good. He does give us "Beauty for our Ashes" as the great Joe Osteen so beautifully puts it. All he asks of us is to suit up and show up and do the right thing, the kind thing. I want to be a living testimony of that with the intent of bringing value to the world in a larger context. I want to pass forward the lessons I've learned. God brought me to this place at this season for a reason, to inspire, and be of significance and I am.



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My Good Life: Bringing God and Business Together

By Brandon Leon



Could it get any worse? I honestly have never asked myself that question before. I was at an all-time low in my life. Although from the outside it would appear life couldn't get any better because I just welcomed our first-born son into the world, we moved into our first home, and were beginning what turned into a whole house remodeling project.

However, on the inside, I was burned out from being overworked at my church, depressed from a failed business venture, and barely covering my real estate business expenses with what was left after contributing to my household expenses.

With so much swirling around me, I realized that this was a make-or-break moment in my life. With no money and my wife's fears that I would never make enough, I had to make a choice. Do I continue to feel sorry for myself, or do I make a conscious decision to create the life for my family I have always wanted? Let the record show that I am sure glad I chose the second option.

I took a hard look at where all my time was going. I was spending three to four days out of the week serving at my church as a volunteer, involved in a network marketing company, and any spare time was spent trying to start another business. I bought into the idea that if I worked hard and sacrificed everything now, that I could live the good life later. But, the truth was that I didn't have a firm grasp of what the "good life" was for me. I bought into other people's ideas of who I should be and how I should live. I ended up sacrificing what meant most to me, which was spending time with the people I love

So, I decided to take a step back, looked deep within and asked myself some hard questions. Where is my heart? What are my priorities? If I wasn't in ministry, how could I serve God and my family and be successful in business?

I started by seeking out what God had to say about priorities. God first, wife second, then children, then work, then ministry. At this point, I could see I was all out of whack. I had clarity...a revelation. By getting my priorities in the right order and focusing on mastering one thing, instead of doing many things... poorly, I could give more to everyone.

Next, I turned my focus onto real estate. At this point I'd been in *By Referral Only* for about nine months and nothing I was learning was working. Why was I not helping more families and why were their friends and family members using other agents? Week in and week out, I would be in classes and boot camps sharpening my skills, thinking if I could just learn another skill, new business would just fall into my lap.

Well come to find out, I wasn't applying what I was learning. If I had, then I might have had different results. I wanted to help people, but I wasn't even asking. Even when I did ask, I didn't have any confidence because I thought that I didn't have enough experience and value to offer.

That was the key...value. I had to figure out how to add more value to the people I cared about if I wanted to help more families. I poured my focus into asking for referrals and improving my client experience. I created systems around the transaction to make it top notch. I took an idea from a Power Productivity Program and focused on one big opportunity a month. I started with a stellar initial consultation, then referral dialogue, then the BRAG call, evergreen videos, then 30-60-90 day touchpoints after the close, then housewarming parties. The

process was exhausting at times, but I was adding so much more value to my clients and it was undeniable.

Even though I wasn't doing the amount of business I wanted, I was leading a happier life. I was giving to others every chance I got. I was meeting up with friends, family members, clients, and business owners weekly for coffee or lunch to see how I could help them. My servant's heart poured out into every person I met with. Slowly I realized that I was able to do ministry inside my business. God was allowing me to bring my two biggest passions together, God and business. I just wanted to make a difference and I was.

I no longer had a scarcity mindset. I was truly coming from a heart of abundance. It took me a while to realize it, but I was being the best version of myself which was independent of money. I think God knew I wasn't ready to be good steward of money and success until I stepped into becoming the person he wanted me to be. So many great things in life happen when you serve others.

People would often ask, "Why do you want to help me, what do you get out of it?" I would simply smile, "I'm doing it because no one else will. I want you to live a happy, more purposeful life." When they would press further I would recount, "Someone wise once said, 'If you help enough people get what they want, you can have everything you want.'"

Before I knew it, opportunities were flowing in! My heartfelt service, coupled with mastering the dialogue to referral conversations, was getting me in front of more people. I knew that if I could get in front of families face-to-face it was a done deal. I was going to be their real estate consultant for life.

Then it happened. My best year ever, helping 24 families. Although it was an amazing time, the journey to 24 was a tough one. You see, my wife had been working full-time and although she enjoyed it, she felt it was the only option because in her mind my career wasn't consistent enough to provide for our family. Ouch! That really hurt, but could I blame her? The previous year I had only helped nine families. But little did I know that God was calling her into a place of trust which would change our business forever.

In January 2016, my wife came home from work to raise our two children. This was by far the best decision we ever made for our family.

This was one of the last pieces to fall into place that enabled me to have laser like focus and mastery.

I then hired a part-time assistant in May and my wife was helping administratively as well. And my wife began to realize that God was the one ultimately providing, which enabled her to unite with me in my vision for our future.

By the end of 2016, I will have helped 50 families. I doubled my business and took more weekends off than ever before. I didn't have to sacrifice what meant most to me - instead it all flourished. In my heart, this is the "good life".

I can't encourage you enough to learn from my mistakes and begin your own journey. Become the best version of yourself by knowing who you are. If you know who you are, then you know the true value you bring to others. Learn how to communicate and share your values confidently. Then, supercharge your business by adding systems; this will free up your time to do what you do best. If you're focused on what you do best, you're one step closer to living the "good life"! The question is, what does that look like to you?



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How to Lead A Successful Team

By Bryan Hurd



About 6 years ago I was overworked, under-compensated, and running out of hope that real estate would be all that I'd heard it could be. Years of trying to wear all the hats in running a business had led me to the conclusion that a one-man show was not the path for me. I realized the only way to make real estate work for me was to build a team. I knew the kind of people I was looking for and, over time, those people appeared.

It didn't take long though, to realize that running a team was much different than running my own show. We kind of knew what we were doing. We kind of had systems. We kind of had structure.

Who was I kidding? We were pirates on the black pearl out in the ocean, swashbuckling the real estate world. Every day was an adventure, and so was every transaction. Just like pirates... we had no systems, no rules, and no real accountability.

The client's experience depended entirely on which team member they were working with. There was no consistency. This chaos was destroying the integrity of the "team" and the credibility of me as a team leader. Things were deteriorating and I didn't know what to do.

Everything came to a head at a pivotal moment during a team meeting.

We were discussing a deal that had gone badly the week before. I was having a new buyer agent on the team help me with it. Basically, I asked for his help and then micro-managed him along the whole way. You can imagine what that does for a team member's confidence. Well, the client felt it too and it was not the best experience for them either. I thought it would be good to bring it up at our team meeting to have a discussion about what we learned from it. I explained the story and opened it up for discussion. I asked the buyer's agent what he thought went wrong.

He said "Well, I felt like I didn't know what I was supposed to be doing. Sometimes you would show homes with us and sometimes you didn't. And when you did show homes, you were on the phone most of the time, so you were never really present with the clients. I don't get why you just didn't have me work with them the whole time?"

Without even thinking I said, "Because I don't trust you....."

It was quiet for a solid 10 seconds. He looked at me. I looked at him. In silence, we all looked at each other. There was nothing more to be said. The truth was out in a matter of seconds. Everyone could see it and everyone knew it. It was a surreal moment.

Now, the real truth was that I did "trust" him as a person; I just didn't trust him dealing with higher end buyers. And that was my fault, I never really trained him on how I expected him to do business. How could I hold it against him?

Looking back, that could have been the beginning of my downfall and the implosion of the team I'd worked so hard to build. So we hit bedrock. The truth was out. I was the problem. I was not leading my team and I was paying for it big time.

I had put the team together and it was apparent that I didn't have a clear vision or expectations or even a value proposition. I just put a bunch of people together, defined the splits, had in my mind how we do business, and trusted that we could figure out the rest. It turns out that was a BAD idea.

So, the real work began. That work was on me. I know when I am going through real, lasting change because I feel uncomfortable

and restless. I wake up in the middle of the night and can't turn my brain off. Ultimately, I am out of alignment with my true self and my subconscious knows it. And that's exactly what was happening the days and weeks after this experience. It forced me to look inside and ask myself real questions like, "Why don't I trust my team? Am I really committed to leading and how am I going to fix this?" This was the breakdown in order to break through to the next level leader inside of me.

In pursuit of forging a higher version of myself, I had to let go of old patterns that no longer served me. I let go of being controlling, operating out of fear of failure, and my insecurities.

Then there was getting to the work of building a strong team.

There is a story about a man that was a master sculptor using a pottery wheel. He met with a group of students that desired to learn his craft. He started by telling everyone that it was not that difficult to do and then invited people up to try. Everyone failed. He asked them what had happened. They all replied that it was too difficult and required a lot of practice. He then went on to show them how to "center" the clay on the wheel. He explained that if you don't center the clay, no matter how good you are, you won't be able to do much at all.

We needed to "center our clay". We held a team meeting to discuss the vision and values of the team. We had to get clarity on what our team values were and create a clearly defined vision of success that people not only bought into, but also allowed them to see their vision in the grand vision. We landed on the values of Authenticity, Trust, Gratitude, Love, and Being Magnetic. It felt good, it felt right. I knew that people always buy into a leader and his vision before they decide to follow.

Next, we needed structure and process... something we all understood and could follow. We created a process for the buying and selling experience that was unique to our team and we trained on that (much of which was built on the *By Referral Only* strategies and systems). Being that I am fascinated with space, I called it Rocket Science. It's how we conduct business as a team and it provides exact steps and sets expectations on the experience the client is getting when they work with a member of the BHURD inUtah Real Estate Team. It's a 7-step process our team follows from the time we meet with a client until they close. It was created as a team and twice a month we review

the process and train on that. I have learned that you never stop training. You never "get there". There is ALWAYS room for improvement. That kind of mentality has to be infused into the culture of a business and it starts with the leader.

Today, I have a team that is doing much better. We have systems in place and clearly defined roles and expectations of each team member. The team serves as a vehicle for each team member to live into a more full life. We not only trust one another, we really do love one another. Simply put, the work I have put into growing myself and my personal leadership has made ALL the difference in forging an elite real estate team that makes a difference in the world with each client we help.



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Charlie's Holy Moment!

By Charlie Madison



The phone rang for the third time during my afternoon counseling session with my marriage counselor, Tammy. After so many rings, I had to answer it. I apologized to Tammy as I did so.

It was my step-brother and he said, "Your dad's on his way to the emergency room. He just woke up and couldn't talk and he's slurring real bad". I felt all this pressure to get off the phone while my brother kept talking. I looked at my counselor, and looked at the phone and just said to my brother, "I have to call you back. I can't deal with this right now." I hung up, looked at my counselor and said, "It's just another parent dying. Life goes on." I was working on two hot deals and two new leads. Inventory was tight and when the buyer finds the house, we've got to make it happen. I was working the deals! There's a war to fight, and I've got to go on. I was good at pushing things down and focusing on surviving.

My great-grandparents raised me from the time I was 3 years old. My mom granted them custody because she was a drug addict and my dad was, too. They'd been divorced for a few years. So one day I was dropped off, and I just never left. My mom would visit and I'd spend nights at her house sometimes.

My great-grandparents, Mimi and Papa, were great. The best thing that I could ever wish for. They loved me and spoiled me. I was their pride and joy... until 7th grade. It was the year of their 55th wedding anniversary when Papa got sick. He was in and out of the hospital, sometimes fighting for his life, that whole school year. And he passed away that February.

I kept my feelings inside. My family was concerned that I never cried, so I cried... for them... at the funeral. The first time I dreamed that Papa was alive, I woke up with feelings....I missed him. But life went on.

I lived with Mimi and we took care of each other until I got married. The plan was for all three of us to live together. And we were going to take care of her now. Plans didn't really work out. Mimi had a stroke a few weeks before the wedding. When we got in from our honeymoon, we stopped in and saw her. She was lively and we showed her our wedding rings and photos. She couldn't talk, but she could communicate. She smiled and she was happy. I remember walking out the door, I turned around and she had a smile and tears running down her face. I told her I'd see her again tomorrow. She passed away a few hours later. Now I know - she was saying goodbye.

Another one gone. It's just me and Cassie now. So I started working really hard. I became a workaholic.

I worked all the time, every night, slept a little during the day. I just worked and worked. I felt like I was in darkness. I did not know what to do. A few years later, feeling even more lost, I started drinking. Soon I had become an alcoholic, too. I was proud of being cold and strategic. I kept going.

After 7 years of this darkness I'd had enough and at the end of the Summer of 2012, Cassie and I created a fresh start. We had a spiritual revival, and I told God - whatever you want me to do, I'll do. A few months later, I was getting my real estate license, we were having our first kid, and I gave up drinking. And I found *By Referral Only* and Joe stumpf.

But I still kept pushing and pushing. It was still a war inside me and I was still fighting for my survival. Over the course of my first two years in real estate I built a team with a partner, had five buyer's agents, and an assistant. But life still sucked! I was running scared. I got overwhelmed and I let everyone go.

Finally Cassie and I faced the elephant in the room, and started to see a counselor, Tammy. And it REALLY helped our relationship. I got better

insight into myself. As I started to feel my confidence rising, I was ready to grow again. I hired another assistant in November, and off to the races I went. December was hot and February was looking even hotter.

And then my brother called with this news and I had to go back to my regularly scheduled program. Back to surviving. Push back the emotions. Focus on the deals, focus on working. I was being tested mightily. My old pattern hadn't really been broken, so under pressure, I started to swing right back into being cold and calculated.

I got back to my office. I stopped... I thought of my dad. And I thought of what he might have felt. How could his son not show up? "Because I was working". That's what he expected. He was right. In that moment, I imagined his thoughts. And I cried. I balled like a baby. It hit me - I don't want him to die. I NEED to be there for him. This work can wait.

But I had to get things in order. I called my mentor and told him I didn't want to show emotion to my clients and team members - it was weakness. I didn't even know what to say or even if I could share this emotion. He said I was just being human and it was ok. So I trusted him.

I grabbed my bags and drove all night. When I got there, my brothers were already there. My dad was in the bed, a little doped up with wires all attached to him and slurred speech. He looked at me like he'd seen a ghost. He couldn't believe we were there. He couldn't believe I WAS THERE.

I stayed with him for a week. He kept looking at us sons and saying "I can't believe you're here for me." Of course we are, we're your sons. You're our dad. You're MY dad.

My father ended up passing away two months later, on June 22, at the age of 55.

That day and the weeks that have followed since his passing I've learned a lot about life:

1. We all just want to be together and be loved.
2. Any thought I have that tells me it's not okay to be me is a lie.
3. I'm not alone or abandoned! Everything is a blessing in disguise... it's just the meaning I make of it.

4. I have no reason to be lonely. Loneliness is what I created out of the fear that being myself would cause me to not be loved.
5. I can trust others. I can let others care for and support me. They've been there all along.
6. Don't stress about missed opportunities. More will come... It's okay to be still and let life happen.
7. I don't have to make everyone happy. It's okay if some people go away, because I'm being myself.
8. I don't need to be afraid of my emotions. It's good to experience my emotions Like waves that wash over me... they come and go.
9. My worst moments in life have become the best moments because they've brought me to a place of brokenness where I asked God for help.

So That was my wake-up call. This was my Holy Moment.

One last thing. Here's where I am now:

- I go into work at noon, because I spend my mornings with Cassie and my two children, Mac & Coleman. I give them the best part of me.
- We're planning on child #3.
- Business is booming and thriving. I'm getting referrals and being present with my clients. I'm on pace to have my best year ever. And here's why ... I was spending so much energy forcing things and chasing, chasing, chasing versus knowing that this is what I am supposed to do. If I just relax, and care every day... God will bring the people I need to serve.



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My Surrender Project

By Charlotte Volsch



In 2013, I began a journey of personal growth through deep inner work that I've named "my surrender project". Before my surrender project I was working on my 'I am responsible for everything' project.

Internally, I constantly felt a code blue... a g11... a "Houston we have a problem" PANIC. I had a desperate need for a solution, sooner than later.

I was concerned about the outcome of anything I was involved in because I felt overly responsible. When things occurred like a low appraisal affecting the sellers net proceeds, or a time delay affecting the sellers or buyers move plans, or a change in location for my son's performance, or an unexpected committee meeting coming up... I was filled with anxiety and panic, wondering how I could fly in with my red cape and save every situation.

Living in a constant state of panic made me so uncomfortable I had to find a new way of being. So, I went on an inner journey, to learn how to untangle my unhealthy sense of personal responsibility and let go of patterns not serving me, or those around me. And equally important – how to gain back my peacefulness.

The journey began when I raised my hand for Joe's Next Highest Version program late spring of 2013. It was an experience of releasing patterns I'd developed early in life; learned ways of coping and or reacting to situations instantly, without thinking. I became aware of a pattern established as child number 6 of 10, where I felt responsible for things that were really out of my control.

I felt particularly responsible for my parent's divorce. Now, knowing the complexities of marriage, I can see that I wasn't responsible, but at that time, it was very real.

Feeling invisible and often unnoticed growing up, made me feel unimportant. Needing to be recognized and seen as important, became urgent and this fed into my wanting to be the hero for everyone else's problems.

With Joe's guidance and awareness, I had many 'a-ha' moments of, "Wow I am so carrying someone else's load!" With this awareness came an ability to release, surrender, and let go. I also felt the ability to empower others to carry their own load and resolve their own problems.

In September 2014 this life-altering experience was followed by another life-altering experience, which was SEALFIT, a program where I and 15 others trained and prepared as best we could, for a physical endurance weekend beyond our imagination.

SEALFIT actually was physical and mental endurance training, team building, and surrendering to my physical limitations. My personal physical limitations were considerable, as my left knee's cartilage was completely gone, leaving it bone on bone. Running and carrying any heavy load was out of the question, and there was plenty of both in this challenge.

At the start, the Drill Sargent insisted I keep up a pace that I simply couldn't manage. I felt responsible for holding up the whole team. Instead of leaving me behind, and to allow for the team experience to happen, my teammates decided to carry me on a stretcher down the streets, walking and running in deep sand on the beach, for long distances.

I had to surrender and let my teammates take care of me and I've never felt so cared for before. I had such gratitude for them as they grunted and lifted and carried me along. I laid there, looking at the 3 AM sky filled with starlit twinkles, and thanked God and my lucky stars for such a family love I had never known.

I was so grateful for that moment of physical weakness that allowed me to experience this incredible acceptance and love, because of my willingness to surrender. I could have resisted and hung on to 'I can

do this', but by surrendering, I chose the best for the team and for my needed lesson.

I was able to take my lessons from both SEALFIT and Next Highest Version and integrated them into daily practices, which has created a new capacity inside of me.

In 2015, I implemented meditation and breathing exercises into my morning ritual. This practice became a resource for gaining mental control under pressure and recalibrating when derailing news came up. I took this into my naptime allowing me to release, relax and reenergize. And at the end of my day, for reflection.

In fall of 2015, I raised my hand for Joe's Conquer Program. It's an amazing 24-48 hour training with Joe that includes physical and mental tests. In that experience, I had an 'a-ha' moment where I could clearly see myself automatically repeating the old pattern again of taking responsibility when it wasn't mine to take. With Joe's help, I could really see – like a light switch being turned on in a room – I saw that I could take on a new role inside this old dynamic, where I encourage and empower others to solve their problems and be resourceful, allowing me to have a wider influence by serving others and myself better!

This is where the transformation occurred and I let the old pattern go.

The lessons I learned on the journey of surrender are:

1. An inner calm is achieved by letting go of being responsible for things out of my control. An example: just 2 weeks ago, a probate listing I had worked on with a personal representative, stalled. I was not reaching her by phone. When she finally called back, she left a message saying she was grateful for my time and help, but had found an agent who would take the listing for a 4% commission. The old me would be groveling; surrendering to someone else's price point. The new me let her go and wished her the best. I didn't mull it over, or rerun the conversation 42 times on how I could have done it for 4%. By letting it go, I created so much more room inside of me and around me for the two introductions that came to me within a week.
2. Releasing whatever is being held on to so tightly allows space, calm and peacefulness.
3. I might be able to help the responsible person in a situation, but

I'm not ultimately responsible. I learned that by taking on other people's responsibilities, I was weakening the people around me by not trusting or allowing them to rise up for themselves.

4. I know when I'm responsible in a situation and when I'm not.
5. I can be a better resource by being a good listener and directing others on a solution-seeking mission.
6. I learned having a desire to be recognized as the hero for solving problems blinded me to what I was most appreciated for – being reliable, dependable, and strength in a storm.
7. I had to admit I was setting myself up for failure by taking on too much and not being able to overdeliver as I had hoped.

The benefits of my surrender project are:

1. My days are full ... but not congested with anxiety.
2. I'm more resourceful and creative and have more time available to focus.
3. When I look calm, it's true on the outside and the inside.
4. I'm a better problem solver because I can see things from multiple perspectives. This allows me to invite in the parties involved in the problem to be part of the solution. Because of this, they each recognize their responsibility and take ownership of their part.
5. Instead of feeling responsible for fixing a 'C' player I see the wisdom of releasing that player and replacing them with a true 'A' player.
6. People have increased confidence in me because they experience me as calm, assured, peaceful and very capable.



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The One Thing I Did That Changed My Life And Business

By Colleen Olson



In 2009 this was my typical day: I'd work my shift at the airlines, which was my only guaranteed income, for 4-6 hours; after that, I'd change clothes in the car before heading out to show property while I still had daylight. At that time, about 80% of our inventory was either bank owned or short sales. These were tough conditions to show houses in. Most of the homes were vacant, or occupied by disgruntled homeowners, who really didn't want me in their home. They also could not care less about the condition their home was being shown in. The vacant homes lacked power and running water. Many times, I showed homes with a flashlight in hand, or by pulling my car up to use the high beams, to see. If I found a home for my buyer, it usually would take 4-6 months to get an answer accepted or declined.

These were interesting times. Many agents dropped out or became "short sale experts" which only meant they didn't answer their phones or return calls. Many times, I'd never even speak to the agent during the entire transaction and I'd be up until 10 PM waiting for contracts to finish faxing. I would arrive home feeling exhausted and beat up. Little did I know I had two more years of this declining market.

I was introduced to Joe and *By Referral Only* the first week I entered the business by my broker David Macintyre, who had been a member of

BRO for many years. David would send us to Joe's 3-day Main Events. I loved seeing Joe and his team live and would come back all pumped up. However, I wouldn't follow through and implement any of Joe's great ideas. As the market declined, so did our trips to the Main Events. Still longing for guidance, I continued to sign in daily to BRO and listen to the Power Productivity and follow Joe via his website. I felt like a lone soldier in the field with no road map or hope.

I saw Joe was offering a program called "Big Opportunity", inviting members to meet one-to-one with Joe in person. I was ready to take his offer. I knew I was a mess and needed help. Arriving at the studio, I remember being nervous and thinking to myself, "What am I doing?" Joe started asking me some really thought-provoking questions. I described my current working situation and my need to really keep my part-time airline job, as it provided guaranteed income and all my medical and flight benefits. He summed it up by telling me bluntly, in order to take your business to the next level and keep both jobs, you must hire an assistant. I sat there with a blank look on my face. I remember thinking to myself, "Does he not know the market is in the toilet? That I'm struggling to keep my own lights on? How am I going to afford an assistant? And more importantly, who would I get?"

Joe, in his wisdom, asked me if I wanted to be prepared for when the market returned. He advised me that since I had no systems in place, now was the perfect time to create a business that could handle a good market.

As I left the studio and sat on the flight back home, I thought to myself, "He's crazy and he doesn't really understand." I went back home to my usual daily routine for the next week, until I received a phone call from Joe himself. He said, "I'm just following up on your commitment and wanted to know the name of your assistant and when he or she would be starting?"

I remember my heart stopping and feeling frozen, as I'd completely blown off his advice as I had done in the past. I fibbed and told him I was searching, but hadn't come across the right person. I knew at that moment, Joe knew that I was not telling the truth. That really bothered me. He kindly said, "Well I'm proud that you're on the search and I'll give you another week to find that person." At that moment, I knew Joe wasn't going to let me slide. I realized I had to be brave and be willing to take the risk!

I felt like a kid in school with a project and no idea where to even begin. No one in my office had an assistant or even spoke of getting one. If I did get one, what would I give them to do? What would I pay them? In casual conversations with others I got the same feeling of disbelief about hiring an assistant. I was tempted to believe, as others around me did, that now was not the time! It was challenging to not be influenced by fear, doubt and small thinking.

I decided to play big, trust Joe, and face my own fear. I put it out to the universe and prayed hard. My first move was to let everybody know I was looking for an assistant. I told other agents in my office, and people in my sphere. It wasn't long before a friend called saying she had the perfect person in mind. Her name was Denise. She was working at a preschool accounting office and needed extra hours.

Denise started out at 8/hours a week. It was a relief at first to only have to commit to a small amount of time with her. It was a manageable baby step. We started by having her organize my database, which was scattered across spreadsheets, pieces of paper and inside folders. I introduced her to *By Referral Only* and she immediately fell in love with myClients. She became responsible for getting the newsletter out every month consistently - which was the first time it was consistent. She created Buyer and Seller timelines, touchpoints and activities. I paid her \$12/hour, when minimum wage in Arizona was \$7.65. At 8 hours a week, my financial commitment was under \$5,000 a year. I couldn't believe I'd waited so long. We glided along happily like this for 2 years.

In 2011, I began to get sage advice from other *By Referral Only* members like Jae Wu, Michelle Edgington and Terry Moerler, all of whom were having great success with their assistants. I knew that it was time for me to increase Denise to 20 hours a week and really put my systems in place. I made the increased commitment to Denise and we really built my business by having her make appointments and calls for me, responding to emails and managing my calendar. I really started to feel like we had a "We " business instead of an "I" business. My client base increased, my referrals increased and so did my business. I increased Denise's work time and pay by about 60%, which was an additional \$10,000 for her annual pay. But my business grew by 25%, which was an additional \$44,000 for me with her help.

I'll never forget the moment at BroVance in the spring of 2015, when Joe asked us, " What's the one thing you would do if you knew you

couldn't fail?" I replied, "I'd hire my assistant full-time." By this time, my business was growing like gangbusters and I was feeling scrambled and frazzled trying to keep up. Joe looked at me and said DO IT. This was a flashback of the first time he told me to hire my assistant.

Denise had recently voiced that she was tired of working two jobs and wanted to have one employer. She'd been approached by others wanting to hire her away from me. I kept thinking "How can I be responsible for paying someone full time?" It's scary being responsible for someone's income full-time. It's a huge responsibility. To say YES to this meant I would be a true business owner. I made Denise the offer, and she said "Yes". I woke up that night in a complete panic attack. I spent hours in prayer the next morning. I completely felt I was making the right decision.

This last year has been amazing. We're a completely different looking business. We now have the most amazing systems, which are constantly being tweaked. Denise loves on my clients and working behind the scenes, so I can be fully present when I'm with them. I'm the What and she is the How. I come up with the ideas and she figures out how it can be done. I allow her to be in her unique ability. Denise works from home, so we communicate on the phone every morning on what's the most important items that must get done. I call her my personal Siri.

Having Denise has changed my personal life also, allowing me to work out every day and feel like I have time for family and friends. I get to go to bed at a regular hour and feel like my clients are taken care of. I have many agents come to me and say they want what I have and I tell them, start small but JUST DO IT. I will never be without an assistant again!



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Doing Less to Have More

By Cyndee Haydon



Over the last 4 years my business has doubled and I've gone from a 30% referral rate to almost 95%. I've gone from working all the time to having a lot more time off. I'm enjoying a happier, more balanced life. Ironically what I can attribute all this growth to is... learning to DO LESS.

Yes, I learned to do less. But what's also important... is I learned to BE more.

- Be more in relationship and less on agenda.
- Be more curious rather than needing to be the one who has all the answers.
- Be more vulnerable than trying to look like I always have my stuff together.

My husband and I started our real estate business in 2005, as the market was tanking. So from the start, it was tough. But by year three, we were doing really well, but I was working 16 hour days with little to no free time, and I felt like I had no time for real relationships!

After 7 years of feeling like I was on a lonely hamster wheel, I made a life-altering decision to make time and space for the people I cared about. I started by inviting all my past clients to join us for a dinner

out every Sunday at various local restaurants. We laughed, talked and truly developed friendships and our own special community. Relationships flourished and it brought me such joy to feel connected to a community for the first time in a long time.

The next surprise was how it affected my business, which grew by 30% that first year, primarily through these deepened connections and friendships. I had accidentally built a tribe of strong advocates. By inviting these people into my life, they actually changed me and started me on my quest for being more and doing less.

At the same time this was happening, I was having weekly calls with my friends like Cecil and Charlotte Volsch, and Kim Ward. Over a period of years, I witnessed them change and evolve after they joined BroVance, in a way that was less about what they were 'doing' in their business and more about who they were 'becoming' and how they showed up. In the past, our discussion would be around what each of us was 'doing' to get business, like marketing, technology and tactics; and now they were having conversations around who they were 'being' with respect to language, mindset and referability. Week by week I could see a transformational change and it was like coming to a fork in the road. I could see they were going down a different path and becoming people I admired more, with stable businesses and lives that brought them more joy, more balance and deeper connections. I felt like I was slipping further and further away.

I remember thinking about the scene from *When Harry Met Sally*, "I wanted what they're having". It was then that I realized that I had come to define myself mostly in terms of achievements and accomplishments. I was spending so much time focused on work and chasing the next deal that, to be honest, I had begun to neglect my husband, my kids, my health and so much more. I remember feeling like my life was being held together with duct tape.

I was caught up in a common entrepreneur's trap of just doing, doing, doing which was reinforced by the fact that society tends to praise those who "do". It was easy for me because I could always measure what I was doing, like how many sales I'd made, how many leads I'd generated, and the number of clients I'd helped. Yet inside I heard that little voice telling me I must find the balance in my life because the duct tape won't hold forever. This time I listened and was ready to make changes because I felt that if I didn't, I was at risk of losing everything that really mattered in my life.

After 3 years of watching my friends' growth and yearning for more, I was finally ready to take that big step forward and join BroVance. I was ready to be all in and to show up committed to growing myself and my business in a more balanced way.

A great example of the consequences of being out of balance is seen with the condition in embryology that happens with twins, when one fetus grows faster than its sibling. One fetus is literally starving the other of the nutrients and space it needs to develop. As sad as this scenario is, it can be an interesting way of examining the development of the twin aspects of ourselves and what happens when we are out of balance. For me, this journey has been about finding the balance between my yin and yang; my physical versus spiritual self; finding a healthy balance between Being versus Doing. BroVance has been a way for me to find both a healthy balance and to grow.

I began learning how to be a better version of "me" and one of my first steps was to take control of my schedule and priorities, and put time blocking in place to ensure I spent time with my family. I also scheduled "me time" to take care of myself.

Having been in the BroVance community almost 3 years now, I've learned through a variety of experiences and through Joe's coaching, to trust that "I am enough". I've discovered the confidence now to show up a different way and be comfortable allowing myself to be present and not focus solely on the "doing" as a way of earning approval. I've learned to just enjoy being surrounded by other people that have a quality of consciousness I can model and who support me on this journey of being more and doing less. Being fully engaged in BroVance and been truly transformational for me.

As a result, today I have a new-found awareness and respect for both the yin and the yang of my life. I am more present, more open, and willing to be more vulnerable. My family and home life are happier and my business and referrals flow with ease.

I am living more whole-heartedly, and ironically, I am finding how much more free time I have. I have time to spend with friends, to volunteer in the community and to getting back to things I love, like kayaking and spending time on the water and even pulling out my paint brushes after a 10-year hiatus. I've opened up space in my life for more joy and creativity.

Instead of looking at my day as an endless to-do list, I start each day with a question: "At the end of the day, how do I want to feel?" After I ponder that question, I ask myself, "What will make me feel that way?" I give myself permission to be who I really want to be and live my best life – one day at a time.



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Everything I Want Is Outside My Comfort Zone

By Donna Wood



About 4 years ago I felt seriously stuck. No matter how hard I tried or how many hours I worked, I could never get ahead. I always felt anxious about my business and what tomorrow would bring or not bring! Having abundance in my life felt like a mirage.

I was living inside a loop. My business was stable, more or less, but I kept hitting an income wall. I could only get to a certain point. I wasn't poor, but I never had enough money. My dread-filled nightmare was that I was going to end as a bag lady, pushing a shopping cart down Main Street Ventura.

But... I'm not scared anymore.

The turning point was when I stopped playing small and started making myself uncomfortable. I realized I had to start making brave choices that were outside my comfort zone. One of the first brave choices was stepping into BroVance.

A little over 4 years ago I attended a one-day *By Referral Only* member event where Joe announced BroVance. It sounded like just what I needed. I got 'uncomfortable' and went right up to Joe to claim my interest in being a part of this elite group. I remember Joe looking at

me with skepticism. He asked me if I made enough money to be a part of this group and seemed disbelieving when I said, "Yes". I actually was familiar with this look. I'd seen it before on the faces of some my peers and even my managing broker at the time.

Once inside BroVance, I began to see models of big players who were warm, welcoming and real. In BroVance, my peers were thinking and acting outside the box. I could see they weren't sabotaging themselves with the "kind of small thinking" that was keeping me stuck.

The first year, I felt totally out of place. I felt like a small fish in a great big pond. Mostly, I sat quietly and didn't take part. However, I did my assignments, learned to make videos, and slowly built my confidence.

At that point, I was at a large brokerage company where I'd been for 14 years. The brokerage always had the same 3 or 4 top agents and then there was the rest of us. I was part of the rest... anonymous. My habitual thought was I could never be 'one of those top agents'. That seemed way out of my reach. Plus, I also, thought that would cause my life to be out of control, not realizing that I was already working way too many hours and going way overboard to make my clients happy. I was trying to prove my worth and value AND I became very tired and FRUSTRATED with that life.

Once inside BroVance, I decided to start saying YES to everything that came along. If volunteers were needed, I would volunteer. If a new program came along, I would say "Yes!"

I said yes to Joe's "Next Highest Version" program, which was deep, inner work. It was there I discovered my victim thinking. I became aware of a perpetual thought that I was never good enough, which was a negative pattern that I picked up from childhood. I started actively questioning my old victim beliefs and stopped allowing that old story to run unchallenged. Those were negative thoughts I picked up along the way...they were NOT ME. And, I came to realize I had to stop blaming things outside myself – and look directly at myself.

When I heard my thoughts like "Oh, I can't do that" or "That's for other people", I started saying, "Just do it anyway." For instance, Joe asked for volunteers to speak in front of hundreds at the Main Event Masters program and my hand went up. I got to the point of saying... what have I got to lose? And what I found is that each time I stepped outside my comfort zone, I was overcome with a quiet, empowered feeling.

I began to realize that I had chosen anonymity because it felt safe. I also didn't want to be associated with the typical, salesy real estate agents. I didn't want to be that fast talker. I wanted to be warm, genuine and real. And, my fellow BroVancers helped me see that I could be who I wanted AND be successful and confident! I also began to see my own potential by being around others who were playing bigger.

Then I made the biggest leap.

As my confidence grew, I began to feel out of place in this big brokerage company. I felt a small local company would better fit my personality. It was scary going from a well-known 'brand' to a small 'mom and pop' kind of place. And, I had others discourage me. But, I stepped out and went for it. It was one of the best business decisions I made.

Without realizing it, I soon became the top agent and people looked at me differently. I began to look at myself differently and my confidence kept growing. And the more I felt that way, the better my business became.

Six years ago, I was in deep in debt. The market was challenging. I had debt from medical bills and Uncle Sam. My intention over the last four years was to pay off all debt.

I am happy to say I am now totally debt free and even have savings. I took control and got that heavy load off my shoulders. Now, with this new freedom and outlook...I can move forward with confidence. My next step is going from success to significance and abundance.

Every 3 months, I hang out with other 'top producers' who are successful, confident and willing to be challenged to new heights. I hang out with people who are also in this same process or who have already done what I'm committed to doing. I am in an encouraging and positive environment. And, I will continue to grow and reach for new 'outside the box' achievements.

Now, when I start feeling too comfortable, I get uneasy and bored...and I know I need to step out to "the uncomfortable" and ask 'what's next'?

Here are some of My Big Shifts:

1. I no longer play small. I've stepped into being a confident 'top agent'.

2. I stepped into BroVance, where I surround myself with bright, interesting, brave and outside the box thinkers. And we are all willing to give and to help others also get to that same empowering place.
3. I've changed brokerages twice now and I've taken on a real estate partner and a team.
4. I now have a new confident voice that comes across with my clients, other agents and even friends outside of work. I'm always working on building my confidence even further. I am a work in progress. I need to continue step out on my comfort zone, even further.
5. I focus on living a life of 'yes'... yes, to what is uncomfortable and scary so that I will have a more rewarding life and business.
6. I love adventure and focus on having an adventurous life and business.

I am a work in progress. I have a ways to go, but I now know that each time I step out of my comfort zone, (and the farther the better) the better my life and business become.

Abundance here I come.



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Feeding the Courage Wolf

By Eric Etzel



Today my personal ethos is to “Live fully with courage and make a positive impact.”

I can tell you 12 months ago I wasn't living by this creed. I was obsessed with my real estate business. I was eating, breathing and sleeping real estate. I was also eating everything else in sight! I was 100 pounds overweight and my idea of sweating at the gym was sitting in the sauna, going through emails or looking at Facebook on my iPhone! I was working 50-60 hours a week. Business was good. I was on track to close 60 transactions in 2014 – a personal best! My income nearly doubled from the year before. I made more in commissions than I'd ever made.

But there was a huge problem. I didn't like myself. I didn't like how I felt or how I looked. I knew I needed to do something about it, but I just had the one hobby, one interest, besides Facebook, and that was real estate!

One life-changing decision I'd made in April 2011 would prove to be the impetus I needed to change my ways. I joined BroVance and started hanging out with bigger players in life.

For the first 4 years I was an invisible and silent participant. Even still, it's been the single best thing I've ever done for myself. It's challenged me to take risks, make commitments and access a kind of courage that's transformed my life.

It started with having the courage to say yes to Joe's Next Highest Version program. Here I confronted many life-limiting habits I'd developed in childhood. One of these old habits was becoming paralyzed and overcome with fear when faced with decisions. I would choke on this fear and choose to play small and safe.

My life pattern was to pass on opportunities to step up and participate, to seize the moment, and to know the feeling of success and belonging to something bigger and better! I was deathly afraid to put myself in a situation where I'd be vulnerable and ultimately might fail.

I've since discovered that vulnerability, and being willing to fail, takes enormous courage. I've come to realize that when I do make decisions to work on a project or participate at a high level, which is truly uncomfortable, that's where the greatest personal and professional growth occurs for me.

Native American elders say that a wolf of fear resides in our minds, ready to run at the slightest danger. Fear is part of the survival instinct that keeps us safe. They also say, there's a wolf of courage that lives in the heart. How we use our minds, and which of these two wolves we are feeding, is our choice.

For me, living a safe life became too small a life to live and I started choosing to feed the courage wolf instead of the fear wolf.

In April 2012, after my first full year in BroVance, I accepted the challenge to go from a "me business" to a "we business" and hired my first full-time assistant. I was scared to death. The fear wolf came charging to my door. I'd hired the absolute perfect assistant for my business, however, after writing her very first paycheck, I had to leave the room, as I felt sick to my stomach! I knew that she would ultimately make more that first month than I would! My "monkey mind" really laid into me. "Eric you stupid SOB, you just made the biggest mistake in the

world hiring her. If you would just get up earlier, work harder, manage your time, watch less TV... you wouldn't have had to hire an assistant!" The dialogue played over and over in my head. However, I just knew in my heart that this was the right decision. I had to choose my thoughts carefully, starving the fear wolf and feeding the courage wolf.

Within less than a year I was hiring an additional assistant, as my business grew. I was making decisions that were turning into successes and so my confidence grew. Having two assistants really allowed me to work fully in my unique ability which resulted in more success, and created more confidence. This formula has had everything to do with the even more dramatic and life changing events surrounding the last 12 months of my life.

Just over a year ago the opportunity came up to participate with my BroVance peers in a 3-day SEALFIT Fundamentals Academy. This was a modified, civilian version of the kind of intensive training Navy Seals endure. It would be 3 days of relentless activity, running, rucking in deep sand, weight lifting and more. I really wanted to do it. It would be a massive challenge and an experience of a lifetime to train hard and feel connected. However, as I looked around the room the old thought patterns started to mess with me and try to talk me out of it. "Eric, don't do it. Don't raise your hand. You'll fail. You're in such poor shape. You're 100 pounds overweight. You'll embarrass yourself. Let's think about it some more." I wanted so badly to be a part of this group. I wanted so much to belong. I was at another crossroad. If I let this fearful, doubting voice run the show again, I was going to hesitate and eventually talk myself out of another amazing opportunity to grow!

Instead, I called upon the newly forming decisive man in me. This man knew how to act while my heart was open, my appetite alive, and before I could talk myself into waiting until the opportunity had passed. I raised my hand and said yes! YES! I want to be a part of that experience. I want to be part of the team! I want to fit in! I enrolled, but my fears and doubts were not done with me yet.

This was over a 1 year ago and at that time, I was in the worst physical condition of my entire life. I weighed more than I have ever weighed.

We received instructions on how to prepare for SEALFIT. I went to the gym December 1, 2014. The first day, I couldn't do one single push up, not one sit-up, one air squat, nor one burpee. And a pull-up was completely out of the question. I wanted to quit right then. The fear

wolf showed up again. "Told you that you shouldn't sign up. You're not ready now and you're not going to be ready then. What were you thinking? Who are you kidding?" I was embarrassed at the gym. I found a private area and started with modified physical training. During that month of December, I was constantly reminded - day in and day out - of the many tests my courage and commitment would have to endure.

On January 1 with just a little over 60 days before our SEALFIT experience they announced a weight loss challenge at my gym. That challenge had a \$3,500 overall cash prize for whoever had the largest percentage of weight loss in a 90 days. I love a challenge! This would be perfect. It was right in the middle of my training for SEALFIT. I began training every day, twice a day.

By the time our SEALFIT weekend arrived I was down 40 pounds and beginning to build some strength and endurance. My participation in the SEALFIT Academy was a life changer! It was hard, but it taught me so much about mental toughness, which is where the real game in life is being played. By noon of the third day of the academy, after working out hard from sunrise to well beyond sunset, I'd found a new passion. I knew that a priority for my life would be to continue to develop physical and mental strength and toughness. Part of my new diet, my new appetite, became working relentlessly to adopt a SEALFIT lifestyle and a new way of taking care of myself.

I took this newfound commitment back to my home gym. I was determined to win the weight loss challenge. I visualized that I would be the overall weight loss winner and I would collect the \$3,500. I just had to do everything possible in the remaining days to fulfill and realize the vision. In the end I succeeded! In those 90 days I lost 94.5 pounds and was the overall winner.

It was winning in my mind first, and mental toughness, that allowed me to win, and that would continue to allow me to take my life and my business to new levels.

What I've really learned as a result of all of these challenges is how to be mentally tough! It's this kind of mental toughness has changed everything. I don't just apply it to my 10k runs or the Tough Mudder challenge that I did with my daughter. I apply it everywhere and the results are showing as much in my physical body as it has in my business.

Being consumed with these new passions had me spending 50% less time working in my business, and yet I went from 60 transactions last year to 72 this year. I've learned that being obsessed with my business and not clear about what I truly wanted in my life, limited my business possibilities and growth. Playing small in life had me playing small in my business, too. Once I got clear about how big I wanted to live my life and in the flow of joy, and with courage, my life and my business grew.

I used my new-found self-confidence and willingness to commit to refine my referral mastery skills and initiate deep, meaningful conversations with my clients in the process of helping them buy or sell a home and at our client events. We started conducting frequent home-buyer seminars and we created a new valet service to help seniors transition from their homes into retirement living.

In 2016 my new target is 100 transactions. With help and courage, I intend to close those 100 transactions and still commit to my new lifestyle of good, healthy eating and living the SEALFIT lifestyle. I'm excited to bring my new passions right into my real estate business by assisting my clients, other real estate and mortgage consultants in my area, in creating a healthy eating lifestyle and physical fitness ritual for themselves. My life has become so exciting and a true reflection of who I am and what I love.

I've been able to move from being the person that passed on everything to being a person that says yes to challenges and opportunities. I used to just watch others participate - thinking they were more deserving, more skilled and better able to succeed. I've learned that I'm also deserving and it's time for me to live with honor, courage, discipline, and commitment. I'm dedicated to achieving self-mastery in service to others.

Hooyah!



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My Habit of Waiting

By Gina Martinelli



I almost wasn't here, because I started to listen to the harsh voices inside myself that tell me:

I have nothing to offer.

Everybody else knows more than I do.

Everybody else is more successful than me.

Someone else is more worthy to share than me.

But gratefully, my higher self grabbed control and I raised my hand. Thank God for that part of me that wants to do better, be better, and SHINE!

I am actually so grateful for that higher part of me, because that part of me signed up for *By Referral Only* nearly 20 years ago. I (the ego part)

thought it was to make more money and become more successful in business, but I quickly realized that it was about much more than that. In order to make more money, I needed to work on my inner game so my outer reality could change.

I've been doing the inner work seeking teachers and mentors. A great teacher and mentor of mine is Barbara DeAngelis she says that "the more deeply you are able to go within, the more powerful and effective you will be when you come out."

I have taken many deep, brave dives within.

One major revelation that I saw was a bad habit I had developed of waiting - waiting to arrive, and waiting to be good enough to share and inspire others. I thought I had to have all the answers before I could lead others. I also discovered that I am terrified to make mistakes, so that feeds my need to hold back and wait. What I was missing was that I am leading in each moment and the important question is, "Where am I leading others to?"

To give some background, I got my real estate license with the encouragement of my father, who was himself a real estate broker. I was only 19 years old, and then I got my broker's license two years later. At that time, from my young perspective, people in their late 20's or 30's were geezers! (Ah, to be that young again!) So in the very beginning of my career, everyone in the real estate industry was considerably older than me, and yes, had more experience. So somehow I stayed in that mindset of they are older so therefore they know more than me, and are more qualified than me.

As the years flew by, working my busy, demanding real estate career, I forgot to notice that I grew up! I didn't celebrate my successes; I just made loftier goals and kept my blinders on.

Have you ever had the thought process that goes something like this:

I'll be happy when I get my real estate license.

Then I'll be happy when I sell a house.

I'll be happy when I buy a house.

When I start my own brokerage and open my own office, I'll be happy.

I'll be happy when I get married.

Then I'll be happy when I have children... and on and on and on.

As I started to reflect back, I realized that all those things happened, but I didn't stop or celebrate or even really acknowledge all that I had done, learned and accomplished. I had to have a 'come to Jesus' moment and stop the madness! I didn't want to be on my death bed and realize I forgot to be happy or that I forgot to live. I was waiting – waiting to be a grown up, waiting for people to take me seriously, waiting to recognize all that I'd achieved!

How on earth did I get to be nearly 50 years old and have the same career for nearly 30 years,

I have a successful marriage of 19 years, two beautiful daughters, bought, sold, invested and owned multiple properties, and not even give myself credit or celebrate my big, beautiful, extraordinary life?

As I reflect back, I accomplished all that I wanted and more through determination, commitment and loyalty. I was also very fortunate to be able to be inspired by great teachers. Joe Stumpf and Barbara DeAngelis have had the most influence over me throughout the years.

During my 'come to Jesus' contemplations, I had the thought, "What if they did what I do? What if they thought everyone else knew more than they did? Or waited for someone else to take a stand? Waited for someone else to lead and inspire? What if they diminished themselves to fit in?" Those thoughts seemed so crazy and totally absurd for them, but the deeper reflection came when pondering the question, "Why has it been ok for me? What is different about them versus me?"

When Meshell Zwicker and I first talked about this offering, she said, "You are reminding me of the famous quote from Marianne Williamson:

Our deepest fear is not that we are inadequate. Our deepest fear is that we are powerful beyond measure. It is our light, not our darkness, that most frightens us. We ask ourselves, 'Who am I to be brilliant, gorgeous, talented, fabulous?' Actually, who are you not to be? You are a child of God. Your playing small does not serve the world. There is nothing enlightened about shrinking so that other people won't feel insecure around you. We are all meant to shine, as children do. We were born to make manifest the glory of God that is within us. It's not

just in some of us; it's in everyone. And as we let our own light shine, we unconsciously give other people permission to do the same. As we are liberated from our own fear, our presence automatically liberates others."

I got tears in my eyes. That spoke to my heart so deeply. I had heard that quote before, but this time I heard it with a yearning and a pain and a knowingness. I thought, "I am here to shine. I am here to give – to my family, my tribe, my world – permission to shine!"

I love that thought! My time is now!

As I enter the second chapter of my life, the next 50 years, I have a focus and a purpose.

I love the thought that I consciously make an uplifting difference. I know that when my consciousness level goes up, then everyone around me has their consciousness go up and expand.

The very thing that our world needs right now more than ever is solid, steady people who are full of love and light and consciousness, and bringing that mindset to our daily lives and actions. It really is that simple. It's a choice - moment by moment, hour by hour, and day by day.

I invite you to reflect, to shine, to inspire, to step into life, and listen to that quiet inner voice that pushes you to be more and to give more, and to celebrate, and not be hard on yourself. When I am able to tune into that higher part of me that connects to the higher consciousness of the universe, I am a better person... and that ripples out into the world. To tell yourself that you don't make a difference or an impact is a lie I told myself that for far too many years. I thought I was being neutral and blending in, but I was just silencing my wisdom and my special knowingness. Right now, more than ever, I am ready to let my wisdom free.



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From Disciplined to Delighted

By Jae Wu



I'm really delighted to share my journey of total transformation over the last 16 years with Joe and *By Referral Only*, which has been so profound for me.

Who I was before *By Referral Only*? Well, I had just moved to Los Angeles and I was 23-years-old. I had \$250 to my name and a ton of credit card debt. I drove for three days and 2700 miles to get here. I had no idea what I wanted to do with my life. I only knew one person, and that was the guy I moved to Los Angeles for. It's funny because, I never really fell in love with him, but I did fall head over heels in love with Los Angeles.

Fortunately, I was introduced to mortgage lending in 1994 and a light bulb went off in my head that THIS was what I was meant to do with my life! Finally, I had clear direction regarding what I wanted to do. The mortgage business fit my skills like a glove. My love of math and people combined perfectly in the mortgage business and I could use my skills to help people fulfill their dreams of home ownership.

I went to my first Main Event on March 6th of 2000, Joe's program appealed to me and my practical mind. The Before, During and After

divisions were a great structure I had never heard before. There were scripts and dialogues to improve my skills, and the touchpoints and the customer experience timeline could improve my service.

I had just turned 30 years old the day before. I was fairly successful in my purely transactional-based business. I had been "Agent of the Month" at my firm. I was doing what everyone else I knew was doing in my business and that was basically churning and burning. But here I was sitting in Joe's audience and what was lighting me up was the idea that I could grow my business by creating a "client for life" instead. I didn't know there was a system for that! I felt I found my home. I signed up immediately for his coaching program.

Back then, I thought I was so wise and had it all figured out. I didn't know what I didn't know. I didn't realize that a chord had been struck in me very deeply that day. What I couldn't have predicted is the total transformation of my mindset, lifestyle, value system, spiritual sensibilities and community connections. It's amazing what 16 years of growth has done for me.

I was a one-trick pony in the early part of my career – working hard and being disciplined was primarily what I knew how to do. I learned it from my parents. When I was 7-years-old, my family and I left Korea for the United States. My parents raised me with their native culture and values which was to study hard, get straight A's, stay focused, work hard, grind it out, and be a slave to goals, (which were mostly theirs). I've heard this referred to as "tiger parenting". The nature of which is relentlessly pushing children to succeed and cracking the whip with strict discipline, with very little time for joy or fun.

In my twenties, that's what I did. I worked 7 days a week. I didn't know that life was short. I didn't know what self-discovery meant. I was so goal focused I didn't have any awareness of the moments I was living in.

I didn't have any balance in my life. My main goals were financial and I was getting good at reaching them. By the time I turned 30, I had a nice Mercedes, bought a place of my own, I had savings and had reached a level of stability. But... then what? A lot was missing! I didn't know it at the time, but I was ready to move from stability to success and towards significance. I can be successful and meaningful at the same time.

With *By Referral Only*, I learned another side of life. I loved it! I dove

right in and soaked in everything I could. I learned a new mindset, based on a referral business. The focus became who am I being and the quality of my communication, service and relationships. I studied and became masterful at communicating using Joe's Magic Words, going to dialog schools and sincerely appreciating effective communication. I participated in Community Remodel Days where I focused on setting up repeatable systems in my business. I became part of mastermind groups where we supported each other in following through, staying focused, and doing what we said we would do. My belief system was changing as I read the books that Joe recommended such as *Loving What Is*, *Go Giver*, *E-Myth*, all of Seth Godin's books like *Good to Great* and *Top Grading*.

I was a part of the weekly calls for Joe's "Create What You Want" and "Power Productivity" programs and the boot camps, all of which developed healthy new belief systems, rituals and habits for me. Those calls inspired me to join the 5 AM club, eat a Paleo diet, have smart start rituals, and I feel healthier and fitter than I did in my twenties.

You name it, I was there for it. I wholeheartedly embraced all that Joe and *By Referral Only* had to offer.

Then Joe created BroVance and he said, "You are not going to recognize yourself 3 years from now." Well, it's now been 5 years of BroVance and I definitely do not recognize who I was compared to who I am now.

Who I am now is mostly delighted. I'm still disciplined and reliable. I can be counted on. What's new is I can also go with the flow and trust the process. I've learned be forgiving, patient, and release into the process of what will be will be. I now know everything happens for a reason – beyond what I can comprehend in that moment.

I have a different context for success. My idea of success is so much more expansive. It includes having quality time with my kids and the ability to be there when they have a field trip or let them have playdates and sleepovers. Things I never had when I was growing up. I've learned balance and the importance of making time to run, hike, play golf, and play volleyball. I learned to relax a bit more, and practiced letting go.

My whole context for life has changed. I've gone from being someone who felt I had to control everything to understanding universal

forces and rules. I now know when I am truly inspired I can trust that momentum will come. I now see that everything is working on my behalf. In the past, I was willing and forcing everything to happen because I thought that's what I was supposed to do.

Ironically, by relaxing and trusting and living a more balanced life, more business has been created. The more I live in my life, the more business it's creating. More life begets more of everything. I know this because I'm living it. I can't even tell where my personal life ends and business life begins. It's all beautifully integrated together. I get as many referrals from playing volleyball and for my involvement in my kid's class experiences, as I do from my marketing efforts. I'm seen as an integral member of my community, as a good friend and a good citizen, and that's where all of my success comes from now. I now make twice as much money as I did when I was working like a dog with no personal life.

Now I have such a deep sense of purpose.

I would not have imagined that my life would be this amazing! Having two beautiful boys, a loving husband and a business that is truly pure joy to be a part of. I have a deep sense of purpose being an active member of my community, as well as being a business owner and providing community-building events and activities. By embracing all the wonderful lessons and learning within *By Referral Only*, and the last 5 years being a part of BroVance, I can truly say that I got out what I put into it. I put myself wholeheartedly into everything it had to offer. My reward is this truly delightful life of mine!



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All In Jim

By Jim Urban



In everything I do, I commit to being "all in!" From *By Referral Only* and BroVance, to my marriage, my family, my commitment to my faith, to my business of 31 years, to my love of bicycling here in Denver, to my winter spin classes and my boot camp at my gym, to toastmasters, and even to this opportunity. Most who know me would agree, I am "All In Jim". It's my main super power!

If there was an opposite nature to being "all in," it might be being too cool. Too cool to say how much I care. Too cool to show how much I want to be a part of something. Too cool to be vulnerable and possibly make a fool of myself.

I don't want to waste my time or my life being too cool to invest everything into what I do. So, I'm that geeky, "all in" guy who is having the time of his life!

I learned about being "all in," from the original "all in" guy - my father. I'm blessed to have begun my career with him as my mentor and example for my life.

My father has been in real estate for 54 years and to this day still has big passion for it. His "all in" nature taught me that nothing can be done right, with a partial commitment. It's a blessing and a privilege to have a mentor and a cheerleader like him. I had plenty of tough times as a newbie real estate guy in a tough market and even considered quitting, but my father always found a way to reach me, teach me, guide me, and model the path of passion and commitment for me.

Passion, longevity and persistence are what I've learned from my father and that's the legacy he leaves me. His example has carried over into some of the most important and everlasting aspects of my life, including my 31 years in real estate, 16 years as a *By Referral Only* member, being one of the original BroVance members 5 years ago, and my 33-year marriage to my wonderful wife, Susan.

Being "all in" with my marriage and devotion to "oneness" adds to my happiness and success. My religion and my faith have shaped the ultimate all in attitude about marriage. In my Latter-day Saints faith, my marriage commitment lives beyond this lifetime and into eternity. So I'm about as committed as a man can be. This is an "all in" belief that takes marriage to a whole new level. It is my experience that men today – me included – need this kind of "all in" promise to be faithful and committed in marriage. This kind of commitment shows up in both the little things, like weekly date nights, and the big things, like always bringing a giving attitude towards my wife.

My wife Susan and I work at our relationship and the benefits are a deep love and trust for each other, while also being fun companions. Putting her first and making her needs the most important to me, drives her to want to support me in return. This is how we've maintained a strong, loving relationship for 33 years, and our love for each other is something that gives me more joy than words can say.

I have to drive home one of the most important "all in" commitments I have in my life. This is my commitment to God and living in a way that follows his example. When I met Susan, she introduced me to a faith and a belief that has changed my life. My parents started me on the right path towards God and then meeting this woman who introduced me to the Church of Jesus Christ of Latter-day Saints has been a miracle in my life. This path in my life has given me purpose, knowledge, growth, and yearning for being the best follower of Christ. I've been a teacher, a leader, and currently a priesthood holder who can bless and help others in the world around me. I'm inspired to be

Christ-like in my daily walk on this earth. It's truly a lifestyle. It's all about priorities and being all in, and I'm committed to bringing this kind of person into my world by not deviating from the commandments we're taught from the scriptures and the prophets.

My "all in" nature has carried over into my career with the *By Referral Only* systems and dialogues. Over the last 16 years, I've thrived with the systems like the Getting Listings Program, client events, 7+ Essentials, monthly newsletters, and touchpoints going out like clockwork on the Client Experience Timeline. I've spent countless hours at dialogue school, practicing with my team and at home, learning and rehearsing Joe's finely crafted dialogues and Initial Consultation. I was totally committed to these conversations, and they became as natural as breathing. I relentlessly practiced the 5-6-7 Conversation Method so that I could be successful at the ever-so-important first meeting with a buyer or a seller. I am "all in" because of what these systems have done to change my life and the lives of my clients.

To add a little spice and a lot of visibility to my real estate career I went "all in" on using video in my business, with the help and inspiration of Joe Stumpf and the *By Referral Only* community. Early on in BroVance, Joe challenged us to get into video as a way to stay visible in our communities, to our spheres of influence, and even to people who didn't know us yet. There were a lot reasons to hesitate and procrastinate – learning the technology, not feeling comfortable on camera, and more. But I jumped in feet first.

One of my earliest videos was to promote a home seller workshop. I wanted to get the attention of the viewers in an out-of-the-box way! I decided to dress up in Michael Jackson garb and dance and sing to his music. I was ready to have fun with it. As goofy as it was, to this day, friends and family still talk about that video and how memorable it is! Since then, I've created over 480 videos that appear on YouTube and Facebook and the visibility has been more than I could have ever imagined!

Of course, since my first goofy Michael Jackson video, I've become more sophisticated. I even took Toastmaster speaker training to improve my video presentation skills. But what I didn't do was wait to be perfect, hesitate, procrastinate or be half in. And the benefit to me is those 480 searchable videos that, at this point, have opened the door to hundreds of opportunities to be in front of sellers and buyers who already felt like they knew me, even before we met in the flesh. Careful

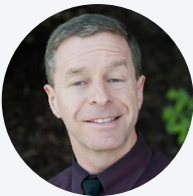
evaluation of the source of my leads shows my videos have yielded me about 15-20 extra transactions per year!

Another expression of my "all in" nature is my long-distance bicycling. I rediscovered this passion about 15 years ago on a whole new level and now it's a huge part of my life. I live in Colorado and do most of my road biking here in the Denver area around our magnificent mountains. My buddies and I go out every week – Spring, Summer, and Fall. We ride 150+ miles every week, and have 4,000 feet elevation gain on a single ride. I don't miss a single Saturday ride because I'm committed to being there and showing up for myself and my riding buddies.

I am also 100% "all in" as far as my Paleo eating lifestyle. Over 4 years ago Joe introduced me to this way of eating and I finally found a pattern of eating right, for the first time in my life. This has given me a more youthful look and feel and it's perfect for my bicycling passion. My commitment to this has come to me from an internal belief system that if I want to be the best version of myself this must start with the food I put in my system, or my fuel tank. I made the commitment to my wife that if she supported me in this eating lifestyle, that I'd be more helpful to her in the kitchen by relieving most of her duties so that she wouldn't have to cater just to me. This has worked well to help me stay on this eating plan since day one!

What my all in nature has taught me the most is to enjoy the journey and not wait to live my dreams...to not be too cool to give my all. I feel I'm living fully a life of purpose and being successful at the same time. This is the great gift Joe and *By Referral Only* has taught me.

Having God lead me to these special people has been priceless and I pay it forward by sharing this with you here.



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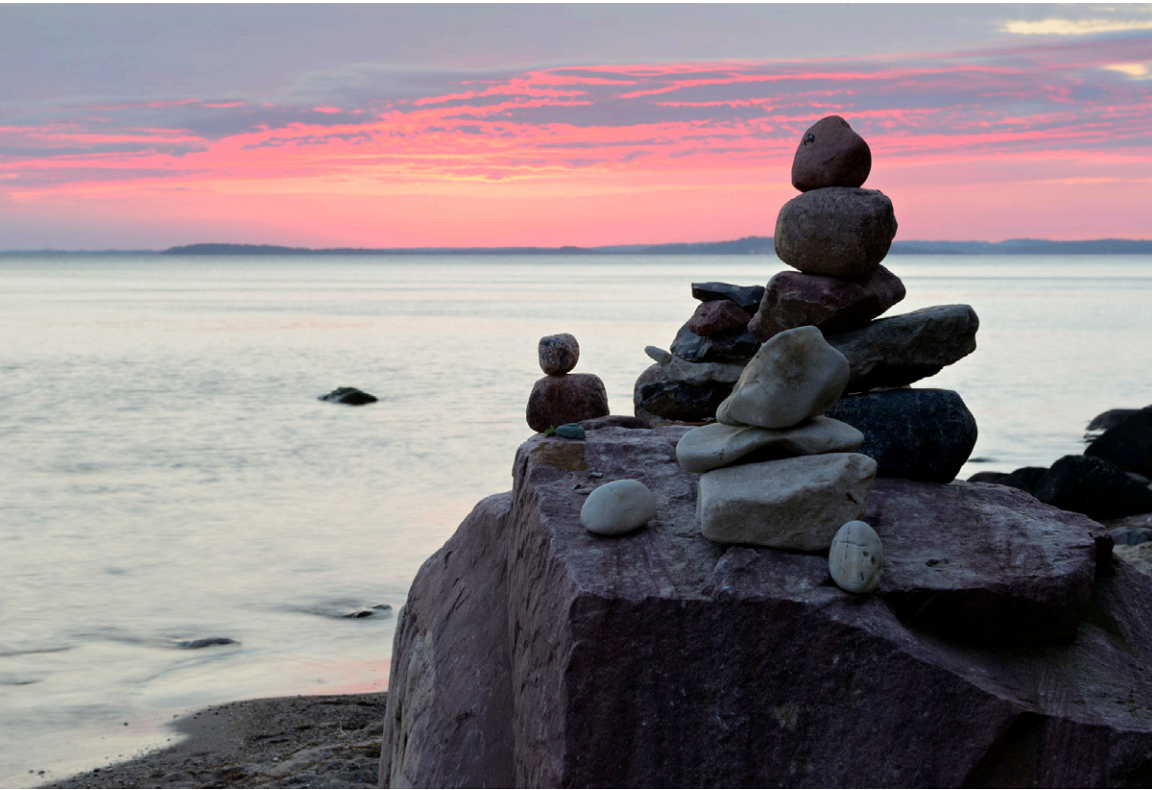
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Big Rocks!

By Kim Ward



I recently found myself in the backyard of my sister-in-law's home in Salem, Ohio, sitting in the grass with my 1-year-old granddaughter. We were playing with the sticks and leaves, and laughing. I was fully present. Muriel, my husband's 91-year-old mother, was on the swing with our daughter. Our three sons and my husband, Dave, were playing corn hole in the yard. It was a such a sweet, peaceful, "Norman Rockwell" scene of extended family enjoying each other. Our biggest concern was our next huge family meal. All this and my real estate business was running in the background... without me. During this week, we'd closed two transactions and negotiated a new escrow. This is a fair amount of business, and with the team handling most of it. The word that comes to mind is "freedom".

Here I was putting the big rocks in first. You've probably heard the 'big rocks, then the pebbles and then the sand' analogy. If my life is a glass

jar, I was figuring out my priorities – my big rocks – and I put them in the jar first. These rocks represent my health, my family, my husband and children. Then the pebbles are next: work tasks that are my unique ability, my home, my rentals, clothes, etc. And there is still room for sand that represents all the small stuff. I don't fill my jar with sand first because there wouldn't be space for all my beautiful, big rocks.

It hasn't always been like this. I earned this place of relative freedom.

In 2000, after having homeschooled my four children for 15 years, it was time for me to produce an income and for the children to go to public school. I started my real estate career. After three years, I started my own boutique brokerage. I was scared to death!

At this point, I was working full-time from home. My sister, Laura, became my assistant. During the summer, we found ourselves sweating in the tiny bedroom without air conditioning. I remember Laura and I taking a "cool ourselves off break" and jumping in the pool. Good times!

Several years later, I purchased my current home where we enjoyed a spacious home office and air conditioning!

My work had become my identity. I wanted to be successful at something, besides being a good mom. Because I was so driven to succeed. I'd become consumed, overwhelmed and addicted to achieving. I can't say that I was happy. I was just doing; a human doing. Work had most of my attention and much of my time. At this stage of my business, I was in fear that I had to be available all the time. Looking at my "jar" that represented my life, I could see a lot of my "big rocks" were not fitting in. My priorities had become work, then everybody else, then... me. And I became increasingly cranky because I had created a jar full of pebbles and sand.

I'd already been working on my niche probate real estate business and that's where I focused my energy. But, I lacked organization. I limped along for several years until 2008 when my mother gave me all the stuff that she'd purchased over her years in real estate. This is how I discovered Joe's *By Referral Only*.

Shortly thereafter, I became a BRO member. After a recorded "Big Opportunity" with Joe, my direction became even more clear. Joe said "the riches are in the niches". It became clear that I needed additional

help. The short story about that is that I hired the wrong people. It was a growing experience for me because once I realized they weren't the right people, then I had to let them go. I went through that exercise three times.

I became a BroVance member and I went even deeper into probate. I developed my website www.ProbateAndTrustHelp.com, and became comfortable with video. I worked hard and became organized, developed super strong systems, and most importantly, I learned to become a leader of my team. All this took four years. I was still working hard, children were now adults, and I was still struggling with my deep need to be successful in my business. And, what I really wanted... was to balance my work life with all the details, all the people, all the "to-do's" and everything that is important to me and my personal life. I am Dave's wife, I am my children's mother, I am a friend, a sister, a daughter, and a landlord of 12 rental doors in San Diego.

I knew I was out of balance and the biggest tipping point was when my pregnant daughter, Ashlie, called me at 7am in labor. I was getting ready to meet with Imperial Beach sellers of a house in probate. I continued to get ready because I wanted the listing. Until I looked at myself in the mirror and thought "What are you doing?!" I stood there looking at myself and finally realized that I was once again packing my jar with pebbles and sand instead of rocks. I called Laura, asked her to go to the listing appointment, and I went to my daughter. When I arrived, her husband Ray was so happy to see me! I was where I needed to be for them and me. What a gift it was to watch Ray lovingly support Ashlie as they gave birth to their daughter. Big Rocks first! (As a side note, those sellers didn't want to hire a real estate agent because they didn't want to pay our commission. I now own that house as one of my investments.)

After 16 years in business at 57 years old, I am profoundly aware of having arrived at a place where everything can exist at once. I have a pretty balanced life - spending quality time with our granddaughter (who is in my office everyday), time with my children and my husband, time to be my mother's daughter, and time to have fun with my friends. And how I've done that, is that I now have a website manager, a bookkeeper, and three in-office assistants. I've delegated a lot of the systems to them.

I primarily work normal business hours and I'm happy to delegate. I trust my team and we are all dedicated to systems that we've built. I

help around 40 families each year, I have a fully funded 401k, I take 3-4 weeks of vacation every year, and I exercise regularly. I've created the opportunity to retire before I'm 60 years old.

I am so very grateful for all that I've experienced that has led me to my well-balanced - Big Rocks First - life today.



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Belonging

By Linda Pillard



Today, every time my two granddaughters come to visit me, I get down on my knees, give them a huge hug and whisper in their ear, "I am so grateful that you came to visit me today." I celebrate the relationship I have with my granddaughters and I feel I have a spot in their lives and I could even say a sense of belonging here with them.

The old me was raised in a family of men who were direct and to the point. They were go-getters and fiercely competitive. Because I was a girl, amongst chauvinistic men, I never felt equal.

To rank in this family I became fiercely competitive, too. Failure was not an option for me in any endeavor. I decided I was going to be on top of all that I did.

I always worked hard to achieve success. I was hard on the outside and relentlessly focused on my goals. My little secret, was my tender heart of gold, hidden on the inside. The training I received in my family was to be unemotional and to win. I was sure that if I shared my tenderness, it would be used against me. By the time I was an adult, on my own, I had no idea how to connect with people in a loving way. I was terrified of showing my weakness and vulnerability to others. I never wanted it to get back to my family so that they could sharpen their swords.

I had worked a lifetime building walls 100 feet thick. The price I paid was a deep sense of loneliness. I never felt a sense of belonging anywhere. I had very few close connections. Over the years I became a master of silence, when it came to my deepest thoughts. I was the lone wolf.

I was also a top producer and had a great business. I went from an "I" business to a "we" business, and that's when I really discovered just how hard I was on people, colleagues, and friends. I was hard on myself and had high expectations. I showed myself little to no compassion. And I treated all the people around me the very same way.

Then in 2010, Joe introduced BroVance and described this community he was building. When he said that I wouldn't even recognize myself in 3 years, I knew I had to sign up. Those golden words, "I won't recognize myself", stopped me in my tracks. I didn't want to be me anymore. I was at one of the lowest points of my life. I wanted to be someone new... someone that could make a difference and somewhere that I could feel like I belonged. I was ready to leave my old self behind and to be created into a more likable and compassionate person.

What needed to change first was to embrace the suck and to acknowledge how I treated myself and begin the work of change, on the inside. It wasn't an easy task to take a hard look at myself and realize it wasn't everyone else that was the problem... it was ME. I began discovering and facing unconscious traits, behaviours and defense mechanisms that were not nice... and a lower version of myself. There was no doubt that I was the one that had to change.

I became painfully aware of my own negative internal chatter that was berating myself relentlessly. There was never anything nice that came out of my mouth or my thoughts, about myself. So I began there, replacing that harshness to myself with kindness and gentleness. Where I used to call myself degrading names - too foul to even say here - I began to say, "Linda it's OK, everyone makes mistakes. It's just being human". Or, "Good job, Linda." I now give myself lots of reassurance. I'll even raise a hand to my old inner dialog, to prevent that old language from penetrating me again.

I started to see my judgement of other people was my judgement of myself.

Caring about myself showed me a healthier place to draw my boundaries. I started by improving my environment. It wasn't easy to remove negative people that had been my friends for years, but I did. I ended three major relationships that couldn't relate to the new version of me emerging. Then, I turned my focus to my family. I severed a very destructive relationship that I had been loyal to, but it had been costing me deeply. As I got better at taking care of myself, I could no longer tolerate outbreaks, meanness and degradation towards me.

I started to feel so good about myself that I deserved a clean, clear space to live in and decluttered my home and office, and disposed of personal items that I really didn't need. It was liberating.

Caring about myself allowed me to care for others. I learned to be more in tune with my feelings and really allow myself to feel them. This opened the door for me to understand other people's feelings and what they must be experiencing and in return it's allowed me to naturally feel compassion for them.

It's human nature to blame others for our problems. Facing the truth that I was the problem was the hardest thing I've ever done. It was hard, but so liberating. All the lessons I've learned, have enabled me to connect with people in a meaningful way – for the first time ever in my life.

In the past, I was so sure I would not be liked or accepted. But now, I feel more confident and I have more self-esteem and it's reflected by the quality of friendships I've now built. Also, with client relationships I feel more comfortable and connected, and with the confidence and skills to build deeper relationships and a sense of meaning.

I'm 55 years old and I am just now experiencing these life-altering changes. I share this story because I want you to know whatever it is that you are struggling with, it's truly never too late to start.



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My Accelerated Growth Path

By Michelle Edgington



Growing up in a small town, everyone knew everyone. My father was a fish and game warden, working most weekends, and my mom was a stay-at-home mom, selling Avon to supplement the household income for family vacations and "extras." I was the 2nd born child and one thing my sister and I never doubted was how much we were loved. Our parents always esteemed us by telling us how proud they were of us, and that we were capable of accomplishing anything we set our minds to. They encouraged and pushed us to be the best that we could be.

The relationship between my parents behind closed doors was volatile. Looking back now from adult eyes, I see how lonely my mother was and how much she wanted to fit in and belong. She was a restless spirit and what I didn't know then, was she was suffering from undiagnosed bi-polar disorder. When I started middle school, she went back to work part-time, ironically for the County Mental Health Department, then onto a full-time job for a land bank. She always wanted more from

life then what she was experiencing. At the age of 43, she quit her job and decided to go back to school. After she graduated, she formed a partnership with a financial planner and started putting on workshops modeling for me the entrepreneurial spirit. She was the original risk-taker showing me how to play on the edges and not be concerned about what other people thought.

My mom LOVED to dance. Wherever she went, if there was music, she'd DANCE. She is/was zany, compassionate and unstoppable during her manic periods. It was at these times, my reaction would be to shrink and hide in the shadows, embarrassed by her behavior. While I was a teen, I couldn't really appreciate my mom, but later I learned she showed me how to play bigger.

Fast forward to 1982. I couldn't get out of the house fast enough. I was a rebellious teenager, had a boyfriend, and left for Chico State after graduation. During my first semester, I became pregnant and made a life changing decision to drop out, come home and marry my high school sweetheart and start a family. I was 19 years old. This would become the catalyst for my life and taking risks; going against the grain. The odds were against us. We've made it through the many milestone anniversaries, and just celebrated our 33rd. The naysayers were betting that we wouldn't make it. This became the why behind my why and the drive behind my drive. I'd show them that even a college dropout can be successful.

After Ashley was born, I started my career path. My first "real job" was working for a pest control company that I devoted 8 years to. This was the introduction to real estate. – taking calls from real estate agents for inspection orders, running the office, and honing my accounting skills. My son Adam was born 4 years later. I became restless. I wanted more. I wanted to grow. So I left the comfort of a stable job in private enterprise and took the plunge to work for a corporate company. What I recognized, in a short time, was that no one had the authority to make a decision. You had to go through the chain of commands and nothing got done quickly. This was going to be my "forever job". I wanted the 401k, adopted the idea that I'd work for 25-30 years, and retire happily ever after. WRONG. I didn't like the way corporate businesses ran.

So at age 30, I found myself unemployed, tired of working for others, and decided to take a risk – step out onto the edge – and get my real estate license and become self-employed. I would control my own destiny and so the entrepreneurial spirit was born.

I started my real estate career with Coldwell Banker. The rose-colored glasses I wore came off quickly as I discovered being a real estate agent wasn't for the faint of heart. I cold called, I took a Floyd Wickman course on how to handle rejection, and I hung out at the local kiosk in the mall on weekends. I did everything I was asked to do. The 50-60 hour work weeks started to take their toll. I hadn't made any money in 10 months, my unemployment ran out, and I didn't like the culture of the office. I missed the evenings and weekends with my kids and husband. So once again, I trusted my inner compass, took a leap of faith and approached a small intimate brokerage and made another move in 1995. This turned out to be the springboard in my career. There's something about desperation, a survival instinct, that leads you to GREAT things. I met a real estate consultant named Marilyn Benton, who started to mentor me and invited me to attend a 3-day Joe Stumpf Main Event in 1996. I didn't have the money and she offered to "front" it to me and told me I could pay her back. Those 3 days changed my business and they changed my life. I resonated with "nurturing lifetime relationships" and having a referral based business. It made sense. I joined *By Referral Only* in 1997 and have been a member ever since. I knew instantly that this man, named Joe Stumpf, was going to impact my life forever.

Marilyn and I worked in harmony for 6 years, building a beautiful referral business under Joe's coaching and in 2003, she was ready to move on to her 2nd act in life. The small brokerage had merged with RE/MAX and the market was hot. With planning and calculation, Marilyn and I brought on another partner, and Marilyn quietly exited and our team continued to thrive. Something was missing though. The culture at RE/MAX had changed with rapid growth and many of us were out of alignment.

So in 2007, nine friends and colleagues started collaborating. We took a chance, made a BOLD move, and opened a small, intimate boutique company in our market place – Bella Vie Real Estate. We were a hybrid company sharing monthly expenses, dividing roles and responsibilities, and focusing on the customer experience. Our philosophy was "To help create a more beautiful life for whom all we are able to serve."

In 2011, one of the co-founding partners and I attended a mini *By Referral Only* event in San Francisco. Joe introduced BroVance and we raised our hands to join this next level journey. We were ready to play bigger. I have never looked back. Joe's profound words still ring in my head: "You won't recognize yourself in 3 years."

My business partner, Mandy, is a magnetic and gregarious personality who is comfortable being in the spotlight. At the first few BroVance meetings, I found myself in my pattern of hiding in the shadows while she shined. I questioned if I could add anything of value to this wonderful group. I flew under the radar during most of the first year. The remarkable thing about BroVance is, you can't hide for long. Having to breakout in "do groups" in an environment where you feel accepted and safe, it is natural to start to open up and become vulnerable. So when Joe announced that he was planning on doing a "Build Your Body/Build Your Business" event in Hawaii, my hand shot up. I'm IN! Then the mind chattered all the way home. "Holy Crap. Did I just do that? Why did you raise your hand? What have I gotten myself into?" Yet that commitment to step up and raise the bar and stretch outside of my comfort zone has been the most transformational evolution of my life so far. I have developed deep connections and relationships with my fellow BYB/BYB warriors. That one hand-raising decision back in 2011 has been the trajectory of taking risks and accelerating my growth and has led me to the Inner Circle, presenting at Main Event Masters, the SEALFIT Experience, and Conquer. Nowadays, I look forward to, "What's next?" What will propel me to live fully into the best me and to live the life I've always imagined and dreamed of? Not just a life of mediocrity, but a life of EXTRAORDINARY!

I thank and honor my mom, who does not have an easy life living with bi-polar for teaching me through her gifts, to be compassionate, and through her disorder how to take risks and live on the edge of life. She taught me to have the courage to dare greatly and let my light shine. I also thank my father, who encourages me to this day to be the best that I can be and loves me unconditionally. How lucky am I to have been blessed to have them be my life teachers.

My wish for each of you is to step out of the shadows, out of your comfort zone. Lean into "yes", raise your hand, and step out onto the edge. For it is in these actions, that growth is accelerated.

I'll end with one of my favorite passages by Maryanne Williamson:

"Our deepest fear is not that we are inadequate. Our deepest fear is we are powerful beyond measure. We ask ourselves, 'Who am I to be brilliant, gorgeous, talented, fabulous?' Actually, who are you not to be? You are a child of God. Your playing small does not serve the world. There is nothing enlightened about shrinking so that other people won't feel insecure around you. We are all meant to shine, as children do.

We are born to make manifest the glory of God that is within us. It's not just in some of us; it's in everyone. And as we let our own light shine, we unconsciously give other people permission to do the same. As we are liberated from our own fear, our presence automatically liberates others."



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Becoming Authentic

By Ryan Kaufman



I want to talk about Being Authentic. I'm going to share with you how I moved from a life driven by the external world to a life driven by my internal and eternal nature.

I've been on this journey for more than 40 years. Prior to real estate, I was in restaurant management. I started as a store manager and worked my way up to a regional director. I was good at it. I knew how to follow the rules and make my boss happy. The problem was – I was miserable inside. My work consumed me; it was my identity. Don't get me wrong, parts of me really enjoyed what I did. I had some great bosses who taught me many valuable skills. But I wanted to connect with my staff and customers on a deeper level. Time, policy and circumstances didn't allow for deep, personal connections. My heart was changing, I was becoming much more focused on humanity and a sense of connection, and my work left me empty.

In 2000, my life began to change. Our local newspaper did a story

about an "older couple" who, after raising 4 children, decided to adopt several girls from China. This one story touched me deeply. My wife and I were very aware of China's one child policy and our hearts ached for the baby girls being abandoned. We felt called to adopt, but we had three beautiful children of our own, two were almost done with college. The third was 12 years old. Could we really start over again?

As Christians, we understand God calls us to care for orphans and widows. After much prayer and with a lot of fear, we decided to step into the unknown. Soon we had Leah, she was 2 when she became part of our family. Two years later, my wife and I had just completed the adoption of our 2nd Chinese daughter. When I was downsized out of my job. I found my only employment options would require relocating my family. That was just not going to happen. You see, I made a commitment to my wife when we began adopting children, that we would not move. Our adopted daughters had suffered enough trauma in their short lives. Moving would hurt them even more. So, I began to reinvent myself.

In January 2004, I became a real estate agent. Moving into real estate was exciting. I now had the freedom to chart my own course. Many of the skills I learned in corporate America helped me a great deal. But that deep connection was still missing. I was working in real estate like my old jobs. I was providing great service around the transactional details. What was missing was relationship! What I didn't know how to do was develop that.

For many years I'd observed my wife and her relationships with our daughters and her female friends. They shared a deep level of communication and emotional connection. They're not afraid to show their joy and their scars. So, I asked my wife about it and she showed me that taking time to listen helps her to feel safe and secure. Only then can she feel connected and truly loved and cared for. I see this in my five daughters, too.

The women in my life have taught me, that being safe, secure, connected and loved is at the core of all relationships, be it business or personal. With the help of my wife, and some great coaching from Joe, I learned to connect with people on a much deeper level. I learned to be less interesting and more interested. I began to show the people around me who I am. I was no longer afraid to let me out!

In my old life, I experienced chaos and disorder. I responded to events of the day based on rules dictated by policy manuals and my boss. In my new life, I experience the moment, the people around me, and how we fit together and form the perfect picture. I'm at peace with the man that I am. I'm proud not only of my business accomplishments, but more importantly, I'm proud of my wife, my children, my grandchildren and the ministries we support. All these things are part of my daily life. And at the center of it all is my Christian faith. I share my faith in the actions I take, the words I use and the way I treat the people I touch each day. I haven't perfected it, but each day I get a little closer to being truly authentic!

I'd like to leave you with the following:

"It doesn't happen all at once," said the Skin Horse. "You become. It takes a long time. That's why it doesn't happen often to people who break easily, or have sharp edges, or who have to be carefully kept. Generally, by the time you are Real, most of your hair has been loved off, and your eyes drop out and you get loose in the joints and very shabby. But these things don't matter at all, because once you are Real you can't be ugly, except to people who don't understand."

–Margery Williams, The Velveteen Rabbit



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Becoming Emotionally Available

By Sally Lawrence



One of the things I've often heard is that "I don't know what I don't know." It's interesting to look back and see how true that can be.

When I re-started my real estate career about 5 years ago, I knew I didn't want to be like all the other agents in my area.

What I wanted was to be better and to be able to provide the kind of service that clients truly deserved. I'd been "in business" for decades already, I'd run a successful engineering consulting firm, and I knew how to negotiate contracts and enforce all the provisions for the benefit of my clients.

I took my engineering business perspective and I applied it to my real estate business. I was effective. I was efficient. I did a great job of getting the transaction closed. I treated the entire transaction as a, well, a "transaction." Professional and polite, but reserved and distant.

The experience for my clients was simply that they got the best deal that they could get, as much education about the process as they wanted, and the assurance that it was done right. Think along the lines of meeting with a lawyer to solve a particular problem. Once that's done, you're finished.

And like a lawyer, I was dead set against the idea of giving clients any kind of gift. I'd already given them the gift of getting them what they wanted. Like most professionals - doctors, lawyers, or engineers - I only wanted to present the bill and move on. It was important to me to maintain distance from my clients and to avoid any kind of vulnerability that might lead to a relationship.

The truth for me is that it was convenient for me to choose to be the total professional. In fact, I decided that it was the way to distinguish myself from the average agent. I could do that. What I couldn't do was move forward and have a meaningful relationship with anyone. It was easier and definitely much more comfortable to be like an M&M candy — where I used the hard outer shell to protect the vulnerable interior. And so, I consciously developed my career while unconsciously stunting my personal and emotional growth.

At that time, I was so out of the loop emotionally that I was not even able to recognize, let alone experience, most of the emotions that I now do. My emotional arsenal in those days was mostly anger, anxiety, fear, inadequacy and other negative feelings. In an effort to help, a friend sent me a list of possible emotions. I would get out the list and try to figure out what I should be feeling as a result of a particular experience. But most of the time, I was just surprised that other people actually “felt” the emotions that were on the list.

I spent most of my life not being able to effectively connect with my own emotions which made it difficult to connect with anyone else emotionally. As I discovered only recently, I was stuck in childhood patterns that I didn't even know existed. Leaving those patterns uninvestigated and unchallenged allowed those patterns to perpetuate and hold me back. One continuing theme from my childhood was the feeling that I was not good enough. That no matter what I did, or said, or was, I would never be good enough.

I knew it was time for me to break the habit of doing what I had always done, because what I was getting as a result was no longer what I wanted. In part, because I was examining the failure of my 30-year marriage and coming to grips with my responsibility in that stunted emotional landscape. I started to become aware that what my husband had told me was true – that I was emotionally unavailable. When he had said it previously, I had always ignored it because it couldn't possibly be true and even if it was true, it didn't matter.

I knew I needed to change. But at that point I was unaware of just how much change could happen. But the change couldn't happen until I had gained some awareness.

The beginning of that change came for me almost immediately after I joined *By Referral Only*. I was intensely grateful for the help I got with my coach. I felt like it catapulted me to a place I didn't know existed. My coach helped me stay on track emotionally while I was dealing with the failure of the marriage. He provided much more support to me during this phase than I had from anyone else. I believe that may be because others thought the M&M hard exterior meant I didn't need their support.

It was shortly after I joined BroVance that Joe made the Next Highest Version available. I knew that saying "yes" to this was my chance to make a real and lasting transformation in my life. Identifying and working on the childhood patterns that held me back was instrumental in changing the way I thought about myself and interacted with others.

Making connections and having experiences with other BRO and BroVance community members allowed me to see that there was a different and better way to get to what I wanted. One of the first things that really opened my eyes was the experience around gift giving. I began to see that giving wasn't reducing my worth in clients' eyes, but was instead a way to express my gratitude and appreciation of their trust in me.

In observing and speaking with BRO members, I often had the sense that they were having more fun than I was in my business. They certainly had a more positive outlook than the average agent. It was gratifying to me to have the experience of being around people that were generally happy and positive.

If you were to ask me what role becoming more emotionally connected and available has had on my business, the answer would be "it's huge." Certainly, learning how to open up emotionally has increased my personal happiness, satisfaction and instilled a positive outlook. And, because whatever is in your life is in your business, my personal success and growth has a direct relationship to my business success. Before making this transformation, I was doing well. Two years ago, I was ranked at # 36 in our local MLS. Just last year I was ranked at # 18. It's important to me to measure my improvement each year. It's important to understand that this is a measure of my own personal

improvement, not a comparison to others. I love the thought that I'm continuously improving.

Could I have achieved the same financial success without having learned the personal lessons? Perhaps yes, but I believe I would be miserable. I'd just be working, without having much of a life.

My life at that point was empty and cold. Now, I love the connection I feel with clients. For example, when I give my client the keys to their new house, sharing their joy is such a great feeling. And when the work day is done, I love that I can have fun with friends, and enjoy my time outside of work.

Now, I still work a lot, but it's definitely less and I accomplish more. Because I am more focused on what is best for the clients and using the *By Referral Only* systems that enable effective communications and experiences for my clients

I've developed personal relationships with people that give me fulfillment outside of work. My business is an extension of my personal life, not the confirmation of it.

Before this transformation I was stuck with identifying my personal success as a result of my business success. I really didn't even have a life. A large part of the reason for that was that everything that validated me had to do with business. Remember that M&M I mentioned earlier? Part of becoming emotionally available meant that I first had to become available to me. I still get out the list of emotions, but now I can identify the positive emotions more often than the negative ones. Now I can feel excitement, satisfaction, happiness and joy.

It's been an amazing experience to have other people recognize the transformation in me. I have meaningful conversations now and I just recently had a conversation with my broker where she confessed that she had been "afraid" of me before I joined the firm, but now thinks of me more as a "capable marshmallow."

My professional method of dealing with clients was financially successful, but I was not necessarily happy as a result. Success measured in financial terms is very different from success as measured in terms of happiness.

As a motorcycle safety instructor, I often coach students to develop

muscle memory by practicing skills in the same way each time. That way, they will be prepared in an emergency, because “we will always do what we have always done.”

Learning how to intentionally break the habit of what I had always done led me to make the transition from the cold professional to a more personal relationship with my clients. I became more referable and my business grew.

The biggest thing that I've learned from my experiences is that if what you are doing isn't getting you what you want, then it's time to do something different. The things I've always done and believed to be true are not the things that are going to drive me forward and allow me to be personally and professionally happy and satisfied.

Allowing myself to develop relationships and become emotionally available has contributed hugely to my happiness and to my business success. Learning to help clients get clarity around what's important to them and keep focused on what's truly important is a much more fulfilling experience for them and me. I think that clients now can sense that I truly care about what's important to them on the road to realizing their dream.

What I know now is that I can be a consummate professional and still be a much more emotionally available person. My life has been enriched by opening up to the possible by stepping into relationships.

Just sharing this story is a new level of vulnerability for me that I've bumped into a few times in preparing it. As I was reminded again, risk equals connection.



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My Time is Now

By Shelley Cunningham



Grief. It's powerful stuff. And if you've ever walked through that kind of darkness, you know it changes you.

In 2010, within a one year span, I lost my father and my best friend. Both great men taken from me too soon. Their untimely passing left me shaken and I was questioning everything. I was confronting my own mortality. I began examining my life and its meaning. What was I giving my energy to? Was it making a difference? Would anyone notice if I was gone? What would be my legacy?

At that time, my life was good. I had a busy real estate practice. I'd been in the business for 16 years and had the luxury of working with people whose company I enjoyed. I worked hard serving them in the highest possible way and was proud of the results. But, my life was very one dimensional. It was all real estate, all the time; all day, every day. This was not just a career; it was who I was. I imagined that if I died, they would carve my MLS sales statistics on my tombstone. Was this going to be my whole life story?

The pain of my loss ignited in me a profound sense of urgency. If life really is short, then I had better get living. I needed to be doing something.

I had lofty ideas of changing the world. I looked into volunteer opportunities and causes I cared about, anything not related to real

estate. Along with some friends, we started a Dog Rescue Foundation. In addition to matching dogs to forever homes, I was taking in foster pups, lots of them. I loved the mayhem at first, but after some time, the commitment to the dogs was hard to manage while living a busy real estate life. Not to mention, the too-often stories of human cruelty were more than my tender heart could bear.

Next, in my quest for meaning, I began exploring hospice work. I'd been deeply touched by the hospice nurses involved in my friend Peter's care and felt called to see if there was something there for me. I became certified as a Hospice Bedside Volunteer and loved it. In many ways, this has made me a better realtor. The same skills I bring to the patient bedside – listening, empathy, and humility – I now bring to my business and my client relationships are deeper because of it.

Time moves very slowly at Hospice. Being in the presence of those whose days are numbered impresses upon me the precious gift of time I still have. I don't take time for granted the way that I used to. No more waiting and wishing for the perfect time when I am skinny enough or when I am rich enough. My time is now.

It was this mindset that inspired me to sign up for "The Ride to Conquer Cancer" as a tribute to Peter. This is a 2-day, 250 kilometre ride from Vancouver to Seattle. I didn't own a bike and hadn't ridden one since high school. It was grueling training over the cold winter months to be ready for the early June ride. I fell many times before mastering the clipless pedals.

The weekend of the Ride, it poured rain. Day 1 ended a long, wet, 10 hours later. I was among the last to arrive at camp. As I fell further behind the pack, there were many times, I was riding alone. I couldn't see anyone ahead of me and no one beside me. Despite being tired, I continued to pedal. It's true that when you know your WHY, you can accomplish unbelievable things. I don't know how but I made it to the finish line on Day 2. Remarkably, just like in a movie, the clouds parted and the sun shone. It was very emotional.

BroVance has been a rich and fertile place for me during this time in my life. Stepping up and putting in my application was itself a big leap. I have been in the *By Referral Only* community since 1998; quietly, passively, lurking in the shadows. Deciding to play big despite my insecurities and feelings of unworthiness took new bravery for me. Everything good that has happened to me since then has been a result of my BroVance experience.

To be around seekers and purposeful people on a mission to be the best they can be, is a real privilege. It elevates your game. You might come to BroVance small, but you can't stay small. There is so much to be inspired by. Beyond running successful businesses, there are folks writing books, losing hundreds of pounds, doing marathons and Ironmans. Their spirit is contagious. I've watched people grow, both personally and professionally, and I felt pulled in their wake. It emboldened me to take on bigger challenges myself.

This confidence came in part as a result of my coaching partnership with Meshell Zwicker. As a person used to keeping my thoughts and feelings to myself, having someone to act as a sounding board, to work out issues with, has been invaluable. Much of my life experience has been alone, both by design and by circumstance. Inside this coaching relationship and as part the BroVance family, I learned that there is no heroism in being the Lone Wolf. I can get more done faster, easier, and better when I ask for help.

It was in the Next Highest Version one-on-one work I did with Joe that I identified this and other limiting beliefs that were keeping me stuck. Patterns formed in childhood that were no longer serving me. I could plainly see what got me here was not going to get me there.

A great opportunity presented to me through BroVance was the SEALFIT Fundamentals Academy, a 3-day intensive training lead by Retired Navy Seal Commander Mark Divine. Joe's Inner Circle group had done it already. As I watched their video, I could see this wasn't for me. I am not an athlete and this was well beyond my capabilities. As the registration spots were filling up, I felt anxious. I knew too well the regret of missed opportunities and didn't want this be another one that passed me by. So I signed up.

I trained hard, lost 32 pounds in the process and showed up with an open mind, ready for whatever lessons awaited. I felt prepared for most of what would be asked of me, except one thing. I had seen in the video that there would be exercises in the ocean. I didn't know how to swim and was afraid of the water. The time came and our group moved down toward the beach. I could hardly breathe, I was so scared. We were instructed to lay down on our backs, heads towards the surf, 20 of us, our arms linked together. The force of the waves unlocked me from the chain. My head was pushed down under the water, I was separated from my friends and I was terrified. Then it was over. I was still alive. For so long, I had been gripped by this story that if I so much

as got wet, I would drown. It just was not true. I started questioning what other lies I had been telling myself that were keeping me from living a fuller life. The lens through which I viewed the world was forever changed.

Feeling fearless after the SEALFIT experience, I decided that at 52 years of age, I would learn to swim. The class was going to be cancelled because there weren't enough adults unless I was okay with joining two 9-year-olds. In the divine order of things, this proved to be a perfect scenario. At the end, we all were equally proud of the Starfish swim ribbons we had earned.

At every BroVance meeting, one person is recognized, voted on by the group, for having an exceptional quarter. Until recently, I didn't concern myself with the competition. I am not the type of person to stand in front of a room and would never seek recognition in that way. Last quarter, I felt compelled to get up and share my story. I wanted to say thank you for inspiring me to be courageous in the face of fear, and to dream bigger dreams. Hearing my name announced as the winner, standing before my BroVance brothers and sisters, rising up out of their chairs and applauding me, was life affirming. I felt seen, I felt validated and I felt loved. I will carry that moment with me always.

Like so many others, I came into BroVance to "take my business to the next level". Once I got there, I realized, my business couldn't change unless I changed. As Jim Rohn says, "Your level of success will seldom exceed your level of personal development, because success is something you attract by the person you become". I have changed and I'm ready to create a real estate experience I couldn't even have envisioned 5 years ago. As part of the BroVance fellowship, I know I have the support, accountability, and role models to make it happen. This is an exciting time.

I honour the memory of those I love by living my best life.



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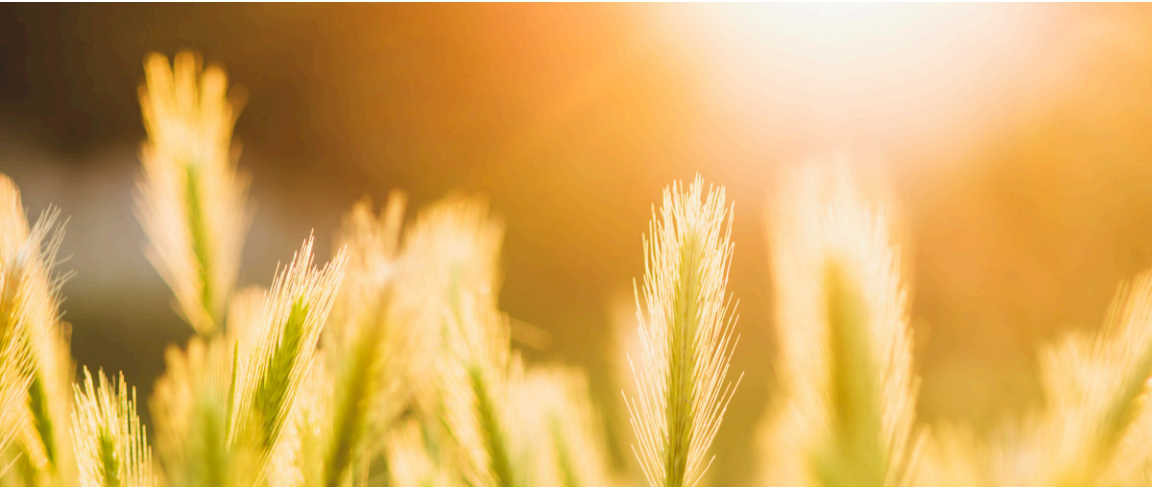
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On Becoming Likable

By Shel-lee Davis



"Don't worry, we'll just get the Dragon Lady to do it."

"We don't want to move forward on that until we get clearance from the Master Sergeant."

Nicknames like this were my badges of authority and worn proudly. They were given to me by my partners, my co-workers, my subordinates, and even my family. My motto was, "You don't have to like me, but you do have to respect me." And I was respected for what I knew and what I did, but I wasn't very likable. You could count on me to come in and get the job done, as long as you didn't mind a little collateral damage.

Coming from a dysfunctional family, I was taught that you never pry into anyone else's personal life, and you never show your soft underbelly. You build brick walls and you stay behind them if you want to survive. If you step outside the walls, you put on your suit of armor and make sure that the faceplate is down, so nobody knows that there's just flesh and blood inside all that steel. Add to this the fact that we moved a lot when I was a child. By the time I finished 8th grade, I had already attended six different schools. So, I never created long-term friendships and I convinced myself that this was good. No one to hurt you and there is no reason to cry. I was proud that I never cried.

Early in my adult life, I took this one step further and convinced myself that the only way to succeed in a “man’s world” was to stay tough. I was an engineering major in the early 70s. I worked in land development and construction in the early 80s. I was the only female partner in a public accounting firm with 10 partners. A “man’s world” would take a weak woman and chew her up and spit her out. So I got stronger. And I was successful.

And then one day I woke up, a successful professional on the verge of turning 40, going through a divorce without a friend in the world. I was alone. I was miserable. And I was not sure who I wanted to be when I grew up.

Someone told me I should do some self-development work and find my purpose in life. So, I started signing up for courses. I had always been a great student. I wasn’t convinced this was the answer, but I was desperate to try anything. The truth of the matter is, the touchy-feely spiritual stuff left me cold, or worse, feeling physically ill. I told people “I don’t do feelings.” And connecting to my inner child, or being vulnerable or empathetic just made me feel like a loser who was weak and unsuccessful. I still needed to put on my suit of armor to face the day.

So I gravitated towards the more scientific based stuff like NLP language patterns and eye movement patterns, even rapport building techniques like mirroring and matching. I started to connect with people, but not really. I strongly believed you couldn’t be spiritual and successful at the same time. So I reserved the spiritual, softer side of me, for any part of my life that didn’t include work, which was very little of my life.

In 2007 I decided to get my real estate license so I could negotiate short sales. With years of negotiating skills honed during the time I was a manager and partner in the accounting firm’s litigation and insolvency practice, this was the perfect entry way for me into real estate. Unfortunately, I quickly learned that you had to deal with people who are in a world of hurt and convince them to work with you before you could go beat up on the banks in the negotiations. Doubting my people skills, I partnered up with another new real estate agent who had lots of friends and was active in the community. I figured she could handle the people, and I could handle the banks. But being in short sales was brutal and not financially rewarding. And partnering with someone who did not share my work ethic, but definitely shared in the

money that was earned, was unfulfilling. Worst of all, I realized, I was not creating long-term or repeat business.

In 2009 I found By Referral Only, looking for a way to be successful in real estate. With a background in NPL, I immediately recognized the power of the initial consultation. I felt that mastering Joe's dialogue and making it my own would help me connect with buyers and sellers. It was like magic. I just copied exactly what Joe did – words, gestures, questions, pauses – and people signed the contract. But I needed more. I needed to keep people happy throughout the transaction and beyond. And I needed to figure out where to take my business once I left short sales behind.

I began voraciously devouring all of Joe's videos, going through the Big Opportunity series, Magic Words To Deal With Objections, Handling Turbulence, or helping someone find clarity by doing the 5, 6 and 7 with them. He was so good at asking the right questions, saying just the right thing, and pinpointing what was important to people. And I just kept imitating him, and my business started growing. And, imperceptibly, so did I. I have to admit, some of the dialogs and magic words seemed hokey to me at the time. After all, who says "Take out your cell phone look up my number and call me immediately?" Well let me tell you... today – I do. Who would be crazy enough to record a real-time voicemail message every single morning? After all these years, I am doing that. Who would ever say to a client "Experience shows when your values are clear your decisions are easy"? I have to admit, I have used that so often I didn't even remember that I learned it from Joe.

And then one day I realized that I was actually becoming the person I was pretending to be when I imitated Joe. I really started caring about my clients. I found satisfaction in helping them make informed decisions, even when those decisions involved not buying or selling right away. And believe it or not, my clients started liking and caring about me. Some of them even became my friends. I was initially surprised by the invitations to BBQs, birthday parties, housewarmings, Christmas parties, and even weddings. But then I realized, they were not doing that because they felt they had to; they were inviting me because they wanted to. I started referring to my clients as my client family because, in reality, they were becoming part of my extended family. They stayed in touch with me even after the closing. They shared their lives and triumphs with me. They came to me with all their real estate related questions even years later. And they told their friends and family about me.

While my initial motivation to join By Referral Only was based on a desire to create a successful and financially rewarding business, what actually happened was I created a rewarding life, filled with friendship, family, and joy. Somewhere along the line the suit of armor melted and the brick walls were dismantled. I'm not really sure when it happened. Just like any overnight success, it happened a little at a time.

And ironically, each year gets better and this year will be my best year ever, because I finally understand the importance of building long-term relationships – with my clients and myself. Today I can honestly say that it's not about the money; it's about staying connected and doing the right thing.

And in case you were wondering, I cry at weddings, and birthdays, and every time I realize how rich and rewarding my life has become. Or when I tell this story.



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Real Recognition Comes From Within

By Terri Theodore



By 2013, I'd hit a stage in my life and real estate business that was really good. I'd been happily married, enjoying 25 years with my best friend, my three children were happy and doing well in school and their activities. I'd arrived at a place where real estate was no longer a hobby. I was making serious money for the first time in my life. I was a good wife, a good mom, and a good business owner.

I wanted to move to the next stage of success, significance and recognition, but up until that point, my experience of my local real estate peers was uncollaborative. I was isolated in my success, and hungry for meaningful sharing and connection, with others who were ready to grow, too.

I'd seen videos of members inside BroVance and it looked fancy, like a nice, happy family and like a warm togetherness. It felt like it was time for me to join and take my professionalism to the next level. Little did I know what growth was really going to look like for me.

My first BroVance meeting in San Diego was the summer of 2013. And

as I reflect upon it now, it was the beginning of many firsts.

With all that I'd accomplished, what I hadn't realized was that I had little to no relationship with myself. My husband Rick was a loving, old-fashioned, traditional husband who took care of me and the many details of our lives. He even stepped up as I became more and more successful. I came to rely on him so heavily, and after 25 years of this, I guess I'd lost track of myself and what I was really capable of.

This really hit home when I booked my airfare to San Diego and realized I'd never before flown alone. And when I'd booked my hotel room, that I'd never slept alone and never stayed at a hotel by myself.

My travel day for that first BroVance meeting must have been a gift from the universe to test my metal and to help me recognize my own strengths. With all my good planning and preparation for the trip, I still managed to miss my flight, the airline lost my luggage, turbulence flipped red wine onto my new white outfit and I arrived late – all beyond my control.

Because of all this, I ended up having my dinner alone – another first. As I sat sipping wine by myself at the Boat House restaurant, I giggled as a surge of confidence came over me thinking about my day! I'd overcome so many obstacles just to get there. I pushed through fear, loneliness, uncertainty, embarrassment... all in one day's journey.

It was foretelling of what growth would end up looking like for me, inside the influence of BroVance. I thought I was coming to develop myself more professionally, and perhaps receive more outward recognition, but what ended up happening was quite different.

It was the beginning of a major growth spurt from the inside out, rather than the outside in!

That first BroVance meeting was so exciting. The members all had such confidence and high aspirations. I wanted what they had!

I was struck by how eloquent everyone was. They were high performers, and openly sharing their successes and challenges. I was impressed with how much they were able to get done in business and how many clients and transactions they were working with. They had huge goals and expectation of outrageous levels of income that were beyond my imagination. Back home, I was a sales leader, month after

month, winning contests, doing great business. But amongst these amazing people, I felt small, and yet so inspired.

They were such big thinkers and achievers, and still they found time for their families, business building activities and healthy routines. They were sharing great books, new technology, they were making videos and holding client events for hundreds of people.

Just listening to these people, I was getting in better shape – mentally and physically. I could really feel my inner self growing. Joe said, "You will not even recognize yourself in 3 years" – it was already happening.

Within the first 6 months, my business and personal life became more balanced. I was really improving time management and learning to set boundaries that changed my life, from overwhelmed and overworked, to overjoyed. The support of the do groups and huddle calls gave me the accountability for amazing progress and trackable results. I was achieving more goals that truly inspired me. My confidence catapulted.

After the first full year in BroVance, my group won the coveted blue jackets. I hired an assistant and completed all my promises! I was now a big thinker myself!

I now know I am a reflection of my INNER world. Things that once would have made me give up or give in, now make me want to RISE UP. My inner counselor will always nudge me and ask, "What kind of wife, mother, grandmother or business woman do you want to be?" Rituals like meditating, exercising and journaling start and end my days. I have the skills, habits and mindset of a winner.

I realize now the BroVance principals that I learned, on that very first day, have completely transformed me and have become a foundational part of my life.

1. Changing from the inside out, transforms and enriches my life and my business for all that I serve.
2. Sustaining personal discipline is a form of self love.
3. I've come to know that all of life is meant for learning.
4. I've come to know and trust myself through the practice of opening my heart and listening to my inner counselor.

I came to BroVance to grow professionally and perhaps gain more outward recognition, but what happened – and started happening from the start – was me providing myself inward recognition. I've come to recognize myself – my strengths, my fortitude and my ability to continually grow and improve. I realize now that no amount of outward measures of success or recognition can satisfy, without providing that for myself from the inside.



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