

referral**mastery**[™]

BECOMING REFERABLE[™]

The Key Mindsets, Habits, & Strategies



Joe Stumpf

Becoming Referable

Referral: Introducing someone you care about to someone you trust and respect.

By Joe Stumpf

Becoming Referable -
Referral: Introducing someone you care about to someone you
trust and respect.

Copyright ©2014 by Joe Stumpf
All rights reserved. First edition 2014

No part of this book may be reproduced in any form without the
prior written permission of the author. Reviewers may quote brief
passages in reviews.

Published by By Referral Only, Inc. 2035 Corte Del Nogal, Suite
200 Carlsbad, CA 92011 www.byreferralonly.com

Dedicated to all the agents and lenders who at some time in their career have called me their business coach - thank you!

Becoming Referable

A referral is introducing someone you care about to someone you trust and respect.

Refer-ability is the awareness you feel when you are giving so much value to your client that they unconsciously want to introduce you to people they care about because they deeply trust and respect you.

Refer-ability is not always what you say; it's more who you are and what you do.

Refer-ability is the silent power of care and respect.

Refer-ability is letting your actions and attitude do your talking.

Refer-ability is making yourself so valuable, powerful, congruent, clear and aware that people around you experience an amplified desire to share the feelings they are getting from you with the people they care about.

Do you have enough awareness to know when you are being referable and when you are not being referable?

Do you have enough consciousness to know when you are thinking like and behaving like a person who radiates with refer-ability and when you are not?

How often do you ask yourself the following:

“What am I doing right now to increase my refer-ability?”

“What am I doing right now to generate a steady stream of referred clients?”

“What am I doing right now to ask people for referrals in the right way at precisely the right time?”

“What am I doing right now to orchestrate referral moments?”

Taking time to really go deep into these questions will benefit your business tremendously.

Wouldn't you agree that it's much more pleasant to work with people who are referred to you, recommended to you and introduced to you?

Referred clients are more like partners than adversaries and this relationship allows you to minimize costly and time-consuming marketing for those new clients.

When you work with a cooperative referred client, you're even more effective and efficient in assisting them because you're both on the same side.

You're both working for the same purpose and by building deeper relationships with your clients and keeping value added contact with them, you increase your refer-ability.

*The purpose of this book is to help you
become more referable.*

I Want You To Know Who I Am And What I Believe Our Relationship Is All About

I have a set of 'Guiding Principles' by which I would like to conduct my life and have a relationship with you.

I hold my 'Guiding Principles' as a very important part of my daily experience.

Since you and I are now entering into a relationship where I serve as your advisor, guide and teacher, I believe it is important you know where I am coming from. Especially since you are taking advice from me.

It is important you know what my 'Guiding Principals' are.

Here are my beliefs that guide my life and can also guide our new relationship.

1. Being An Advisor Is For Life

I believe you are seeking advice and counsel that will best serve your life and business.

Therefore, I conduct myself as your Trusted Advisor for life, rather than as writer, author, speaker and trainer who is simply writing a book about referrals.

I believe you're reading this book for my energy, my insight, my wisdom, my advice, my tools, technology and training.

I do not take that role lightly. I am honored that I can contribute at this important level in your life.

I believe that only when I provide you with what you need and have earned your trust, then and only then, will you feel comfortable referring your colleagues and friends to me.

2. Great Decisions Are Values Based

I believe that my decisions are easy when my values are clear.

Therefore, I will do my best to get clear on my values before I give you advice and insight.

I have 30 years of experience coaching. I know that when I focus on my values I gain clarity which gives me certainty and ultimately provides me with the trust I need to take action.

3. Speaking The Truth, I Become Trustworthy

I believe you have a hierarchy of trust within every relationship you're in.

Therefore for you to trust me, I have to extend myself by being available, by volunteering information, by sharing my personal experiences and by making connections between my experiences and my aspirations for you.

I believe that trusting you encourages you to trust me; Distrusting you makes you lose confidence in me.

4. Building Competencies And Wisdom Is Crucial

I believe that when I combine my competency with common sense, good judgment and lots of experience, I know you get my best expertise.

Therefore, I am constantly building on my core competencies and my inner wisdom to become a lifelong learner so I can better serve you with daily insight and wisdom to help you become more referable.

These principles have been evolving since 1988 when I started the company By Referral Only.

They have been tested and challenged and continually proven to create enjoyable, healthful businesses and joyful personal lives.

5. Love Is The Best Kept Secret Of All

I believe that the only way genuine communication can be given is when it comes from love.

I seek to come from the ‘heart’ which means I really care about you and I am willing to set aside my own agenda for you.

I will share things about my life with you only because my purpose in life is to learn, integrate and teach.

You will get to know where my heart is and when you are comfortable, I invite you to share with me where your heart is.

You have access to me through many different sources. You can schedule time to talk with me through my assistant, you can email me, you can participate in our live tele-classes and you can attend our BroVance sessions and our annual live Main Event.

Also from time to time I conduct a one-on-one 6-week coaching program called Next Highest Version.

I also have an active Facebook page and active message board on the MyByReferralOnly.com site.

These are all ways you can communicate directly with me.

So if you are a person who is committed to being present in all your relationships...

To knowing that your advice, knowledge, wisdom, love and compassion...

As well as all of your systems, methods, procedures and actions...

Are meant to create one very simple outcome of having your clients and friends respect and trust you so deeply that they introduce you to the people they care about most...

Then I'm committed to helping you become Referable and build a By Referral Only business.

If this is not who you are, may I suggest that you make a decision right now to become referable.

One of the simplest, most powerful things you can do to positively increase your Refer-ability is this:

Make a decision to be referable.

Once you've begun taking this action, you'll start becoming aware of opportunities, resources and people who will help you move towards your goal. And having made this decision, you may as well decide to really enjoy the process.

After all, it doesn't cost any extra to be referable.

So having made the decision to be referable...

What will you do today to develop your increasing Referability ?

I love the thought that I have decided to be on your team, helping you get from where you are to where you want to be.

Perhaps You've Heard My Classic Metaphor...

A real estate transaction is like an airplane flight. The realtor or lender is the pilot and the client is the passenger.

Imagine me as your senior flight instructor. I am your captain and I am responsible for getting you qualified to run your business in a new way.

Imagine how a pilot goes through a well-defined combination of ground school and flight training to receive advanced certification.

Now imagine yourself completing our high tech training before you initiate a new supercharged business and take over the controls.

By now you know we have built a proven, time-tested process for your success and we have many years of experience launching people like you into meaningful, profitable real estate lending careers.

I want you to think of your coach as a member of the By Referral Only flight support team.

You might consider the members of the BroVance community as flight school graduates. Because they already have their wings, they can help you through both your initial training and future flights with clients.

So are you ready to take off?

Wait a minute, are you buckled up?

It might be a good idea right now just to take a nice, deep breath and get ready for one of the greatest experiences of a lifetime.

Changing Your Direction

By now you have already started to notice that changing the direction of your life and business takes a significant commitment to change.

You might even notice that underestimating the amount of determination and Herculean strength that is required to change a mindset or old habit might be your biggest obstacle to success.

Here is a question I like to ask myself, “Is what I’m doing now taking me in the direction I want to go?”

If my desire is to progressively reduce my complexity, remove distractions, produce results and continuously add more joy and fulfillment to my life, then is what I’m choosing to do now moving in that direction?

I talk to many members who tell me that when they joined By Referral Only, their life and business went in an all-new direction.

Now do these people have setbacks and disappointments along the way? Of course they do. But they maintain true to their direction.

As your coach, I give you direction.

As an advisor, what you do for buyers, sellers and borrowers is give direction.

Do you like the direction that your business is headed right now?

You can use your predictive power to discover if you like the direction in which you're headed. All you have to do is imagine continuing in the direction you're going in now. Then look back in 12 months and ask yourself, "Do I like the direction I'm going in?"

It seems to me that one of the most important questions you'll ever ask yourself is, "If I continue in the direction I'm headed, will I like the way I feel when I get there?"

My purpose in your life is to give you direction towards becoming more referable.

Insight and Awareness Occur When We Keep Moving Forward!

I talked with a friend of mine and she shared with me the story of the fox.

It was a cold winter morning and the fox got up early and decided it was going to cross the frozen lake.

It looked out and knew there was plenty of food on the other side of the lake in the form of rabbits and other little morsels that they could chase after.

All it had to do was cross the lake.

The lake was frozen.

The fox started its journey across the lake very timidly and very shyly.

It put one foot in front of the next and one foot in front of the next.

The fox got to about the middle of the lake.

Then it turned around to see how far it had come and it fell in into the cold water.

What I know about moving forward is learning every day to just take another step.

Looking back has very little value. It will show you how far you came, but if you dwell on the past and the negativity of what has happened, and if you dwell on the resentment and the fear and the anger and the disappointment, you will fall into the lake.

When you get into that mental swamp, all learning stops. All new insight stops.

Insight and awareness occur only when you keep moving forward!

How The Hermit Crab Pursues Excellence

The key to pursuing excellence is to embrace a long-term learning process. It's not to live in some safe, mediocre place.

Experience shows that growth comes at the expense of a previous comfort or safety.

Have you ever heard the example of the hermit crab?

As the hermit crab grows bigger it needs to find a more spacious shell to live in. So the slow, lumbering creature goes on its quest for a new home. If an appropriate new shell is not found quickly, a terribly delicate moment of truth arises. The soft creature that is used to the protection of a built-in armor must now go out into the world exposed to predators in all of its mushy vulnerability.

That learning phase in between shells is where our growth can spring from.

Have you ever had a time in your life when you got stuck and you were not ready to make a change at that moment?

It was like being an anorexic hermit crab.

You were starving yourself and so you didn't grow. You didn't find a new shell.

Successful people like you and I shoot for the stars. We put our hearts on the line in every battle and we ultimately discover that life is about learning, deepening relationships and creating measurable, tangible results that lead us to say, "I did it."

One of the things I've learned as your teacher and coach is there's a clear distinction between what it takes to be decent, good or great and what it takes to be amongst the best.

If your goal is to be mediocre, then you have considerable margin for error. You can get depressed or mope around when a deal falls apart or a buyer flakes out.

However, you want to be amongst the best.

You have to take risks that others would avoid. Always optimizing the learning potential of the moment and turning adversity to your advantage.

Nothing Succeeds Like Success

Experience shows that a major obstacle to becoming referable is the temptation to do too many things at one time and force accomplishments too quickly.

Imagine a high jumper who wishes to clear a height of six feet.

She knows from experience she can regularly clear five feet, but six feet seems far beyond her current abilities – only a wish, a dream.

But she is determined to make this change in her abilities. She intends to use her willpower to accomplish her goal.

How does she proceed?

One option is to set the bar at six feet. Then practice every day trying to clear six feet.

She will continually fail, but hopes she will eventually succeed and she may.

Another option is to set little goals that progressively move her towards her ultimate goal.

First, she would set the high-jump bar at five-feet one-inch.

She would work to clear that height consistently and in doing so build up her feeling of success and confidence. Inch by inch, she would work her way up.

Each new goal would be a small step requiring more strength and skill.

These small, reachable, incremental gains would give her the confidence she needed to get to her ultimate goal of six-feet.

The analogy is pertinent when you're developing your referability.

It is better to be working on only one project at a time that you're 100% committed to completing, than it is to be working on 10 projects simultaneously that you are only 10% committed to completing.

Build and develop the mental muscles of starting something and completing it.

Only when you're 100% complete with something should you move onto the next project.

You will feel great about finishing what you start.

It takes a lot of willpower and discipline to work on only one thing at a time, but once you master this way of thinking you will soon be doing bigger and bigger projects.

A long time member Barbara asked me what are the most important mindsets, habits and strategies a person must develop if they desire to be fully referable.

After about a 30 years observing the most referable people in the By Referral Only System I wrote this book for you.

I call it **Becoming Referable** because we are all in the process of becoming something more than we are now.

Based on our current mindsets, habits and strategies...

We are *becoming* stronger or weaker.

We are *becoming* richer or poorer.

We are *becoming* happier or unhappier.

We are *becoming* more independent or more dependent.

We are *becoming* smarter or stupider.

We are *becoming* more peaceful or more anxious.

We are *becoming* more referable or less referable.

We never seem to be in one place for very long and what determines our future direction is our mindsets, habits and strategies.

Mindsets, Habits and Strategies

I'm not going to tell you that forming a new set of Referable mindsets, habits and strategies is critical to your

success because you already know that and as obvious as it sounds, it's much easier said than actually done.

However, it is good to know that in order to embrace the new Referable Mindsets, Habits and Strategies, you'll have to leave your old ones behind.

“We must be willing to get rid of the life we've planned so as to have the life that's waiting for us.”

Joseph Campbell

Letting go of your old mindsets, habits and strategies is what differentiates successful agents from, let's just say the not-so-successful real estate agents and lenders.

Someone asked me, “How will I know I've let go of the old mindset?”

I said, “What's it feel like to let go of old ideas?”

It's like getting rid of clothes that just don't fit or are just out of style. Some of the old ideas are like out-of-style shoes.

Just kick them off and slip into a new pair. A pair that feels more comfortable, more natural and more of who you really are.

How To Grow Your Referral Mindsets, Habits and Strategies

I heard Jay Abraham say that you can have all the techniques in the world but if you don't have the right mindsets, habits and strategies all that technique stuff doesn't matter.

I believe him because a mindset, habit and strategy is the place from which you come. It's your ground of being. It's who you are when you're applying a specific technique.

During my 25 years of teaching people how to build a referral-based business I have always noticed that the people who were least successful were the ones who just wanted the techniques without embracing the mindset, habit and strategy. So to ensure your long-term success it's essential that you embrace the mindsets, develop these habits and engage in the strategies that are detailed out in the pages to follow.

Shift from being a Super Star Salesperson to being Super Servant Advisor

Experience shows that when you make the shift from being a Super Star Salesperson to being Super Servant Advisor not only does it makes you more referable, but it also makes your life and business much more fulfilling.

There's a difference between experiencing a shift and changing a behavior.

A shift describes a fundamental restoration or reorientation of who you are and how you are being. This includes what you see, how you approach life and how you deal with reality. To change your behavior means you simply do things differently, which may be good but is usually only temporary.

Change is what happens externally. A shift is who you become, rather than what you react to. When you shift, you

orient yourself around who you become. When you change, you orient around your external circumstances.

Each client needs to perceive me as different from the competition. Clients need to see me as an important service provider to their family like their family doctor, accountant or attorney, rather than just another salesperson.

Nobody ever says, “Let me tell you about a great salesperson I know.” Instead you might say, “If you ever need a good accountant, you should really give so-and-so a call.”

So my first goal with new clients is to place myself in their minds as their *real estate advisor*, not just a salesperson.

I tell them about their choices and that when they choose to hire me, I want to establish a lifelong relationship with them. I want to earn the right to be their Realtor for life.

I might say, “What a salesperson wants to do is get the house sold and move on. But as your real estate advisor, my goal is to find out what your needs and expectations around this move are and to help you to get them met the best way.

Once I’ve done that, it’s my sincere hope that I will have earned the right to continue to stay connected to you in valuable ways and at the same time you feel comfortable introducing me to the people you care about who benefit from my advise.”

Use these ten powerful mindsets, habits and strategies to help you make the shift from salesperson to advisor and watch your refer-ability soar.

#1 Becoming Referable Mindset, Habit and Strategy

Give Your Character Instead Of Promoting Your Persona

Character is our true essence. Persona is our false sense of ourselves. Persona is temporary, while character is lasting.

When you align your true essence with the 'self' you project to the world, then you demonstrate character.

Our character is why others refer us to people they care about. If you prefer to spend your time in relationships rather than on deals, you build a business based on character. People will do business with you because of what you offer.

People will refer business to you because of who you are inside.

If you ever want to know your weaknesses, just ask your critics. They have a stake in knowing where you are vulnerable or wrong. Your friends value your friendship and will go to great lengths to avoid conflict with you. I had this experience and it shifted my character forever.

The 24 Characteristics of a By Referral Only Advisor

1. Known as unconditionally constructive.
2. Dress well, even when they're casual.
3. Have a vision and are able to share it at all times.

4. Are interested in others, not just interesting to others.
5. Don't gossip.
6. Put relationships ahead of results.
7. Take a vacation every quarter to renew their spirits.
8. Take rejection like an angel.
9. Under-communicate and over-inform.
10. Think holistically, but act specifically.
11. Align their goals with their values.
12. Cut out all distractions and tolerations.
13. Are responsible for how they are being heard, not just for what they say.
14. Have made the shift from resisting and hesitating to be willing to face reality and try harder.
15. Have made the shift from hanging out and drifting through life to authentically choosing to be fully alive for the rest of their lives.
16. Have made the shift from denying problems to admitting the existence of possible problems.
17. Spend more time sharing what they feel, rather than talking about what they think.
18. Act on inklings and feelings rather than waiting for their thoughts and logic to distract them.
19. Don't complain, but do request.

20. Don't tell people what to do and how to be, but rather instruct and coach people how to treat them.
21. Don't waste time with people who won't be there or care for them for a lifetime, but develop true friendships.
22. Don't have blind trust in others, but instead have faith in themselves.
23. Go with the flow, taking the path of least resistance.
24. Have made the shift from doing more to being more.

10 Behaviors You Must Stop If You Choose To Be Highly Referable

In Marshall Goldsmith's book *What Got You Here Won't Get You There: How Successful People Become Even More Successful*, he suggests that high achievers who want to be great leaders don't need to learn anything new but they do need to stop doing things that got them to their current level of success.

It got me thinking about the behavior I've noticed that makes some agents and lenders un-referable.

Even though I teach everything you need to do to build a By Referral Only business there are also 10 things that you must stop doing if you really choose to be highly referable.

1. Stop exaggerating.
2. Stop being late.
3. Stop assuming.
4. Stop trying to be interesting.
5. Stop winging it.

6. Stop being a know it all.
7. Stop avoiding eye contact.
8. Stop interrupting.
9. Stop speaking like a dispassionate wimp.
10. Stop lying (no matter what).

Pick one behavior and stop it and deepen your character.

#2 Becoming Referable Mindset, Habit and Strategy

Be There To Serve, Not Sell

To be of service is to seek joy by adding value to other people's lives.

To sell is to conquer. The focus in selling is on getting the outcome you want, while the focus of serving is to find the outcome that is best for all.

The unconscious salesperson sells people what everyone else is selling.

The conscious consultant provides what the client wants. Your service becomes a system that creates referrals.

One of my clients asked me this thought provoking question: What characteristics can I hone in myself that will keep me thinking at a higher level of nurturing relationships?

First decide if this is a job, a career, or a calling.

If it's a job, it's probably going to be difficult to spend the time, energy and effort needed to nurture relationships. At the job level you're in survival mode and all you're focused on is finding the next transaction to pay your bills.

If it's a career, it becomes a little easier because you're seeing the lifetime value of the client. You understand that the way you deal with this client is going to reflect on your business in the long term. The client is going to be connected to you forever because of the people they refer.

At this point you have systems in place to serve your clients, your business has stability and you're moving toward success.

If it's a calling, your role is to nurture people, be present for them and care about them whether or not they buy, sell or borrow with you.

Your mindset is, "How can I serve you? What do you need? Can I answer a question about your water bill? Did you receive your monthly payment book? Oh, you need a chiropractor? A dentist? I know a great one."

You're coming from total service instead of, "I'm here for you only if it has something to do with real estate or doing a loan."

At this point you've moved from success to significance and your career has become a calling.

When you believe you have a calling, that you're here to be of service to others, then you're thinking and acting at that higher level of nurturing relationships.

When you show up as a Super Servant Adviser people tell stories about you.

When you look back to biblical times you find lots of storytelling going on.

Jesus stood on a mountain and he told stories. They didn't call them stories; they called them parables.

People enjoyed the stories so much, what they did is they went home and they told their friends and they said, "Hey, I

met a guy who's telling some pretty good stories on the mountain the other day and he's going to be doing some stories over on the next mountain on Tuesday. You ought to come with me."

That was a referral.

People went out and they shared their stories.

It wasn't a marketing brochure, it wasn't an email, it was one person telling the story to another person.

The better your service, the more people tell the story and the easier it's going to be for people to introduce you to the people that they care about

Give What You Want

My experience seems to suggest that whatever I want in life, it seems I get it faster when I focus on giving it or helping others get it first.

If I want love, I get it when I give it.

If I want money, I get it when I focus on helping others get it.

If I want a great conversation, I get it when I focus on giving others a great conversation.

This law applies equally well with referrals.

If I want people to be comfortable referring the people they care about to me, I first must be comfortable referring the people I care about to others.

I love the thought that I truly serve when I refer others because I'm modeling the behavior I want them to follow.

Adults learn best by example, so the best way to model referral behavior is to help your clients access the high-quality, reliable services they need during their process with you.

A lot of needs arise during the moving process: moving boxes, a new automatic garage door opener, carpet cleaners, lawn care service and pool service.

In fact, research shows that 70% of the money people spend on improvements is within the first 90 days of moving. The best time to refer people with these services to your client is when their need is highest. If you can be in a position to say, "I have the person for you, don't worry," it's a win for you and a big relief for your clients.

It's a win-win all the way around. Your client receives great service and you get to model referral behavior to your client.

In short, if you want referrals – refer.

The BY REFERRAL ONLY Compass

When your company is ready to shift from selling to serving the first strategic step should be to replace policies with the principles of the three BY REFERRAL ONLY Compass questions:

- From the client's point of view, am I treating the client with the utmost respect?
- From the client's point of view, am I exceeding the customer's expectations?

- From the company's point of view, is what I am doing in the best long-term interest of the company?

With this three question test you can make any decision you want.

With a book of policies, many people spend all their time looking for a policy to follow or try to figure out how to evade the policy.

In a By Referral Only Office driven by service, this doesn't occur.

#3 Becoming Referable Mindset, Habit and Strategy

Develop Your Commitment To Your Client And Let Go Of Your Obsession To Be A Top Salesperson

A commitment is a mission to make a difference in your own life and the lives of others. An obsession is an unresolved issue that you are trying to avoid by burying yourself in work.

Your power as a Servant Leader comes from your commitment to the client, not from an obsession to be #1.

Clients recognize the difference and gravitate to the advisor who demonstrates a healthier approach to life and business.

Be committed to helping your clients see beyond possibility. Understand that seeing only possibility results in mere pipe dreaming, but helping others see bigger opportunity actually brings dreams to reality.

Being committed means deeply believing you will help make each client's dreams come true.

Being committed is investing fully in your clients' goals and dreams. Help your clients set concrete goals that are more than just wishes or hoped-for outcomes.

Help each client erase words such as: *if, maybe, should, or could* from their vocabulary.

Make their goals important enough to reorient your advice around them; this is how you inspire others.

Being committed means doing your best for each client without any reservation or suffering. Help clients view mistakes and non-successes as momentary setbacks or as the basis for new opportunities.

Another way to view commitment is to develop the skills to discover how committed your clients are to their goals.

There is a real distinction between being interested in something versus being committed to it.

We are interested in something when it's convenient. Commitment means you do it no matter what.

Here's some great dialogue to help you discover your clients real commitments.

If somebody says, "Yeah I'm interested in selling my house."

"Well I'm curious. Are you committed to selling your house? I'm really looking for what you're committed to, not what you're interested in doing."

"What changes do you think you have to make in order to be more than just interested, but being really committed to selling your house?"

When the real commitment is clear, a person's life simplifies and flows, it's more attractive, and they get more of what they want.

What Is Your Unconscious Commitment About Building A Referral Business?

What is your truth about your own commitment to creating referable relationships?

Do you really want healthy, genuine relationships to be the foundation of your business?

You have a choice.

You can be transactional or you can help a person buy, sell or borrow and never have a genuine referable relationship.

You can attract people through advertising and marketing and never really get too close to them and certainly never let them get too close to you. You can do the deal and move on.

You can play on the surface and have little or no depth to your relationship. You can easily attract people who have the same level of commitment. You can easily find buyers, sellers and borrowers who see you as an end to a means. They don't want a relationship, they want a good deal and they don't really care about you and your personal being.

I would know. For my first 10 years in business, I was not conscious about whom I had to be and the quality of commitment that was required to have genuine committed, referable relationships.

Here is my bottom-line truth about how I began the process of creating a conscious referral business: I never had the slightest chance of creating and sustaining a referral business until I made a conscious commitment to creating healthy, happy relationships in my life.

Up until the moment I made a conscious commitment to attracting and keeping great healthy clients, my unconscious programming was running my life and business.

A truer statement was that my unconscious commitment was doing a better job of ruining it than running it.

Looking back over my life, I can see now that the biggest and hardest decision I made was to change my unconscious programming about attracting genuine healthy referable relationships.

Through lots of personal development and reflective awareness, I have come to the place where I believe that whatever is going on in my life is what I am committed to either consciously, unconsciously or both.

The power of commitment has given me everything I have in my life now.

If you want to know what you're committed to, simply look at the results you have in your life.

What is your commitment to money?

What is your commitment to happiness?

What is your commitment to genuine loving relationships?

Whatever is happening now is what you are committed to and for the most part the commitment is an unconscious commitment.

#4 Becoming Referable Mindset, Habit and Strategy

Create Life Long Relationships Rather Than Doing Deals

Super Servants count relationships, not deals. They know that relationships are the key to building a long-term, stable business. Super Stars count deals and are always focused on the future numbers instead of their current clients.

Super Stars create what we call an 'Adrenaline Lifestyle' – constantly chasing deals at the expense of their clients, their family and their health.

An adrenaline lifestyle attracts others who constantly operate in a crisis mode. Super Servants attract a better caliber of client, who also value relationships and want to be treated like a person, not a number.

Someone Call Security

The most dangerous emotion in a relationship is insecurity because it brings out the worst in us.

When I'm insecure it brings the worst out in my partner and when my partner is insecure it brings out the worst in me.

The lesson to bring to your business is to notice when your clients start to feel insecure about you.

Then notice how you react to their insecurity.

To keep the business friendship healthy, do what you can to be secure in yourself regardless of how insecure others around you may feel.

Ask your clients at the beginning of the relationship to tell you when they are feeling insecure so you can adjust your behavior to make them feel safe and secure.

Being a person around whom others feel safe and secure is a highly referable quality.

Building a Relationship With 150 People

I've been teaching the concept of the top 150 relationship base since 1991 when I realized that the maximum number of people you can truly have a relationship with is 150.

My definition for relationship is: you know the person's name, where they live, all their family member's names, their ages, their occupation, what they like to do recreationally and what their dreams and aspirations are.

The maximum number of people for whom you can remember all that information is 150 people. That's why we call it your "Top 150 List."

What you may not know is that when you organize your Top 150 list into a series of four concentric circles, then you will become even more aware of how each of the 150 people contribute to the growth of your business.

Do this because you'll love what you see.

Get a poster board. Draw four concentric circles. Now imagine your circle of influence in the shape of concentric circles.

The Inner Circle Contains 5 People

Your closest intimate friends form your innermost circle, usually 5 people. These are the five individuals you feel a close, emotional connection to.

These five people share common interests, values and opinions.

I have noticed I am happiest when I am fully investing time, love and energy with my core group of five. Let's call this core your "support group." Only pick 5.

For the most part these are the people you have the strongest ties with so the amount of opportunities for them to introduce you to people you don't know becomes less over time. That is why when you first get into the business your first few referrals often come from your inner circle then over time it starts to diminish because you get to know or already know all the people they know.

The Next Circle Holds 20 People

Circle two contains the 20 people whom we have strong relationships and strong connections to.

You may have considerable overlap in influence here so you have to really teach this group of people to notice people you don't know who need help.

This is the group that can become super advocates for you because you can talk to them a lot about how you're helping others, and you can encourage and inspire them to introduce everyone. This is the social network group.

In a lot of ways this group is a reflection of your economics. Take the income of each person in this group of 20 people and then add it up and divide it by 20. Your income will be

real close to the result because birds of a feather flock together.

The one thing that can change your life the fastest is to upgrade your second circle. Allow yourself to be influenced by people you really want to be influenced by. I would hope you would have at least two other BRO members inside this group. Two members who you really admire, respect and that you love to learn from.

The Next Circle Has 40 People.

Your attachment to the people in this circle is considerably looser, yet you still have regular contact with them. This might be your hairdresser, repeat clients, a trainer, people at the Chamber, Rotary Club, your broker, manager or attorney.

As you create this circle you will see this is often the group who know a lot more of the people you don't know. They give you a great chance to meet more people. These are the weddings you want to be invited to and the birthday parties you want to go to. This is the place where you can really stretch your influence.

The Next Circle Has 85 People.

These are clients you really enjoyed working with and with whom you can do a complete FORD with. These are the people who have crossed over from my business life into my personal life. I have a great deal of respect and admiration for who they are, even though I may only see them or talk to them quarterly and sometimes bi-annually. You connect with this group at least quarterly through common interests like your kids, golf, tennis or work.

I love this mapping process. I can imagine you with a big poster board hanging in your office with the names of the people inside each circle.

How and why people fall onto the different tiers is a full training in itself but I have given you enough understanding for you to decide who goes where.

#5 Becoming Referable Mindset, Habit and Strategy

Be Driven By Values Instead Of Competition

Our personal values are what we authentically hold close to ourselves.

Discovering your true values and then orienting your life to express them consistently is the true essence of BY REFERRAL ONLY.

When your values are clear, your decisions are easy. As a Super Servant your commitment is to remain true to your values while you help your client express or discover theirs.

When you're not clear about your values, your motivation is competition: a drive that is usually based in anger, hurt or fear. Decisions are more difficult and relationship bridges are burned in your wake.

Another form of value is what you do for others to improve their lives.

The way I see it, my future depends on my ability to create enough value for you so that you stay in business and refer others to us.

7 Value Creation Concepts

To create that value we must master the “7 Value Creation Concepts” and integrate them into all aspects of our business.

When you master the “7 Value Creation Concepts” you will know how to give so much value to so many people...using the fewest numbers of finite resources...that you will make the most money possible.

When you deeply understand these seven concepts, you will want to organize your whole life around them because that is the way you produce optimal results.

My daughter’s friend asked me, "How do you make so much money?"

I laughed and said, "The real question is how do I bring so much value to so many people that it creates so much money for me?"

Here is my formula for creating my own economy:

Value + Responsibility = Personal Economy

Here is my affirmation: I love the thought that I’m responsible for creating enough value for others to make enough money to be responsible for myself.

If that is true, then the bigger and most important question I must constantly ask my self is: "What is value?"

So what I have to offer you now is my most valuable thinking, insight, awareness, training, advice and coaching on what value is, how to create it and how to turn it into money.

This thinking birthed the “7 Value Creation Concepts” I have observed over the last 30 years of business that helped me in becoming more referable.

Many people are struggling because they are not creating enough value for others. As a result, they don't want to be personally responsible for their own economy.

If you don't want to be responsible for your own economy you become part of the entitlement economy which makes the people who are creating value pay for the people who are not creating value. I choose to be part of the value creators and so do you because you're reading this now.

Value Concept #1: Provide valuable, timely information and then personally interpret what it means to you.

Information is good. Information that is explained is better. Information that you interpret is best.

Your ability to gather, sort through and then make sense of the information you deliver depends on the words you wrap that information in. This is how you become an interpreter of information.

Magic Words

So if you see a house for sale in the area and you want information on it, I can share that with you instantly. But more importantly, I can tell you specifically what it means to you in regards to your goals, dreams and aspirations.

Value Concept #2: Protect others from dangerous predators or inaccurate information that could cause them to make a disastrous decision with long-term impacts.

Would you want to have a Pit Bull on a leash if you were walking down a dark alley at night?

What does that image conjure up for you?

Now imagine you don't have that Pit Bull. Imagine walking down a dark alley and you pass by a man who has a Pit Bull on a leash. What feeling does that conjure up?

If you're the owner of the pit bull you feel safe and protected. If you're not then will be on your best behavior.

You have a powerful ability and skills to protect your Top 150 from dangerous predators or inaccurate information that could cause them to make a disastrous decision with long-term impacts.

Magic Words

When you hear or see something that sounds or looks too good to be true, it probably is. I would advise you to always take out your cell phone, look up my number and call me before you act on something that may not be in your long-term interest. My responsibility is to protect you in your real estate and lending decisions.

Value Concept #3: The ability to inspire and encourage others to make their dreams come true.

Have the mindset that the business you're in is helping people know that their future is bigger than their past.

You're in the business of encouraging people to go for their dream. It's not about the money, but it's the memories they're going to create for their family there.

It's about who they're going to be as a result of having a stable, wonderful environment, a beautiful backyard and a great school district for their children.

It's about the difference they're going to make in the community by taking pride of ownership in a home. This is

a much bigger future than: “How much is our house payment today?”

You’re going to encourage people to be bigger than they currently are in an honest, authentic way and then give them guidance. That guidance can come in whatever form it takes to inspire and encourage people: a book, website, etc.

Magic Words

You have shared with me what is important about owning a home and I feel privileged you’ve done that. I will continue to help you expand your vision and your goals so you live your greatest life. So as you set goals for the future I would love to be part of helping you make them come true. As a matter of fact, consider me part of your goal-achieving team.

Value Concept #4: Use experienced judgment to make sound decisions.

The opposite of judgment rooted in experience would be an opinion rooted in your commission check.

A lot of times what we do is make suggestions to people based on what’s in it for us.

For example, one guy said to me: “I was selling a house in Fairbanks Ranch a long time ago. It was a big expensive house. It was a wonderful home.” It was a big commission check this was going to pay him, like \$60,000.

I said to him, “Sixty thousand dollars?” At that time, it was probably like twenty-five/thirty/forty percent of the equity in the home.

“Hey, hey,” he said. “I don’t sell many of these. I don’t do these every day.’”

A more responsible answer would have been, “Well Joe, let me talk to you a little bit about the consulting, the negotiating, the overseeing and transaction I’m involved in and how that’s worth sixty thousand dollars.”

All of his advice was rooted in getting a commission check he doesn’t get very often.

A lot of us talk that way. We’re making advice unconsciously rooted in our desire for a commission check instead of making judgments on behalf of our clients that are rooted in our experience.

Magic Words

Decision making is both an art and a science. When you’re thinking about investing in rental property or taking out an equity line of credit, these are important decisions and my ability to ask you questions and help you clarify your goals and dreams is something I love to do. And I’m very good at it.

Value Concept #5: Bring meaning to what is important.

One of the easiest ways to create value is to name your process and turn it into a product.

So for example, I gave you a mnemonic called success in the initial consultation dialogues.

“S” Seek to understand.

“U” Utilizing my knowledge

“C” Contract and negotiate.

“C” Coordinating the transactional details.

“E” Establish a Celebration Date.

“S” Set up your moving date.

“S” Stay in frequent and somewhat informal communication with you.

It’s a systematic way to describe what you do to help a buyer, seller or borrower.

You can package it like a product and once you do it has more value:

Magic Words

As your real estate consultant I know buying or selling a home or getting a loan is a lot more than contract signing, lock boxes and that stuff. It’s about you and your dreams – your future life. My number one goal as your consultant is to make your future bigger and brighter than your past because when your future is bigger, so is mine. It’s a win-win relationship.

Value Concept #6: Your ability and skill to bring all of yourself to each relationship.

My core belief is to seek a relationship before a result.

In 1990, I named my company By Referral Only because for 30 years I have taught that people don’t buy what you do, they buy *why* you do it.

For 20 years I have been talking about why we believe what we believe, and for 20 years we have attracted agents and lenders who believe what we believe.

We believe when you give birth to a "By Referral Only" business and lifestyle you're showing the world the highest version of yourself.

Remember this: the reason you get paid is because of who you are.

"What do I get for my six percent?"

"You get me."

That's extraordinary. *"You get to be with me."*

Now you have to ask yourself if you're worth it.

Because if you're not, why would they want to be with you?

I was doing a training and a guy asked me what the difference was between myself and another trainer. I gave a one word answer. *"Me."*

"You get to be in my frequency. You get the luxury of getting all of me. That's what you get."

Value Concept #7: Take the high road of integrity.

You have a wonderful ability and willingness to take the high road of integrity.

During a real estate or lending transaction you get involved with all types of people, so it is important your client have one person they know will always raise the frequency with clear, truthful communication and that is who you are.

Remember a time when you got a contract on one of your listings and you just looked at the agent's name and you said, "Oh, oh, this is going to be a low frequency transaction."

You just knew it meant there wouldn't be a lot of truth going on. You knew they didn't finish what they started, do what they say they were going to do on time, or even be grateful. You knew you were going to have to double your workload because they don't have the systems and the structure.

Taking the high road around someone like this is intangible, but there's a spirit to it that raises consciousness. You know what it takes to be on the top of your game around this agent or to just feel better around them.

It's important you deeply understand that your attitude has value.

It has value when a person says to you, "You know, thanks for calling. I just feel so much better when I talk to you."

Magic Words

During a real estate transaction we get involved with all types of people and it's important you have one person you know will always raise the frequency with clear, truthful communication and that is who I am.

Stop Worrying!

The 7 Value Creation Concepts are more relevant today than ever before because it seems like we only want to spend our money on things that have real value to us. And knowing what others value is a big part of your personal economy.

Stop worrying about the market. Stop worrying about interest rates, the competition and the government. Stop worrying about things you have no control over.

Start to really pay attention to adding more value to the people who really matter. Start adding more value to your past clients. Start adding more value to your current clients. And stop worrying.

I know in my life that whenever I put my attention on what my competitors are doing or what's not occurring in my business, I start to worry. But as soon as I start to put my energy into adding more value to you – my clients and the people who matter most to me – I stop worrying.

- I love the thought that I'm an interpreter of information.
- I love the thought that my insight protects others.
- I love the thought that my inspiration encourages others.
- I love the thought that my judgment is rooted in experience.
- I love the thought that I bring meaning to decisions.
- I love the thought that a relationship with me is the difference that makes the difference.
- I love the thought that my conscious is guided by integrity.

#6 Becoming Referable Mindset, Habit and Strategy

Seek To Be Trustworthy Not Just To Be Liked

Being trustworthy means you take risks to do what's right. Being likable means other people take risks.

To be likeable is to say whatever is convenient in the moment without being accountable for your promise.

Truth always works. Truth strengthens your relationship and strengthens you. You will begin to trust yourself when you're solidly based in following areas:

Tell the truth no matter what.

People always know what the truth is, but are often unwilling to tell it because they think they must take action on it. There's tremendous freedom in just telling the truth, even if it changes two minutes later. Telling the truth is a skill that requires a safe place to practice in.

How To Use Your Truth Serum

Whenever you get upset the solution is often what I call "Truth Serum." Throw some truth on it and the upset goes away. The truth will set you free.

The following is a coaching session with Karen, a top agent in Southern California.

Karen: Joe, I recently had a listing appointment and I agreed to meet the seller at her vacant house they were selling. We had no place to sit down. We ended up standing at the counter in the kitchen and I was feeling very uncomfortable.

At some point I completely lost my ability to connect with her. I walked away from the appointment thinking I really blew it. Now I don't know what to do to follow up with her. Would you help me find language so I can follow up?

Joe: I'm hearing that you might be upset at yourself. Is there any truth to that?

Karen: Yes. My biggest frustration is that I dropped my Initial Consultation and became flustered and uncomfortable. I should have known better. Now I'm thinking that because of that, they are not going to list with me.

Joe: So let's talk about what to do and say from this moment forward – okay?

Karen: Yes.

Joe: Is it possible that you're making up a story? Is it possible that what you're thinking is not true?

Karen: Yes, because she did not say she would not list with me.

Joe: Let's imagine she's sitting here with us now. What would you ask her to find out if what you're thinking is true?

Karen: I would say, "Lynn, at our face-to-face meeting I didn't feel like I presented myself professionally and is that why you're not listing with me?"

Joe: That is a good start. Let me help you

Karen: Okay.

Joe: Call Lynn and say, “Hey Lynn this is Karen, do you remember last week I came to your home? (Get some compliance). I have a thought and I want to find out if what I’m thinking is true, can I ask you a question? (Get more compliance)

I was uncomfortable standing in the kitchen and I didn’t get the opportunity to present myself as professionally as I usually like. I usually like to ask a series of questions so I can find out what is really important to you, but because of the situation I did not do that.

As a result I walked away from the situation and I said to myself, ‘I don’t think I presented myself in a way that Lynn wants to list with me.’ (Embedded Command)

So I thought I’d just give you a quick call and ask you whether the thought I’m having is true?”

Karen: That’s really honest but I believe I’m courageous enough to ask her that question.

Joe: Good – the truth will set you free.

The Rest Of The Story

Karen called Lynn and found out that her husband had a buddy in the real estate business and talked to him. However, they ended up listing with Karen because she was the only one who followed up.

I heard someone say that even though the devil is in the details, the fortunate is in the follow-up.

Choose truth over accuracy.

Truth is a skill, accuracy is a measurement. The truth can change and still be the truth. Accuracy is accuracy.

Something can be true and inaccurate and something can be accurate and not true. Truth is better than accuracy, although accuracy contributes to telling the truth.

One of our members, Marion, wanted to be accurate and honest so much that she never learned how to speak the truth from her heart.

Trust the truth without any comparisons.

Truth stands on its own without having to relate to the future or the past. When you compare, you refer to how you used to be or could be.

You may find yourself comparing how you are today to how you used to be as in, “I’m so much better or I’m so much more effective.”

Say what you’re willing to do today without comparison. If you say... “I’m so much better than before”...what’s the truth? The truth is that you have \$6,000 in your savings account. Maybe you *are* much better than before, because last time you only had \$2,000.

But what’s the truth? Comparison generally gives you a false sense of accomplishment and keeps you developing far longer than you need to be.

Don’t seek evidence to prove a point.

Evidence is what you create that may not be truthful. You can build evidence to prove a point, particularly when it’s ego driven. But truth doesn’t require any building or interpretation. It’s just the way it is. And it’s fairly immune and uncaring about consequences or proof.

You can see this when you’re doing market analysis. You try to overwhelm people with evidence to prove your point.

Keeping it as simple as possible without overwhelming evidence is more trustworthy.

Choose to be a person who builds a relationship on truth, not the interpretation of truth.

An interpretation requires effort and is used to justify a statement.

The truth needs no justification. One of our members, Charlene, used interpretations to justify what was happening in her life as a way of not telling the truth. Are you interpreting to justify what's happening instead of telling the truth?

You're more trustworthy when you under-promise and over-deliver.

Do what you can do. Don't say what you can do. Talk is generally seductive, not attractive. Results are extremely attractive. Don't tell them you'll put up a sign on Monday, just put the sign up. Results are what really attract others into your life.

When you focus on delivering because you enjoy it instead of delivering because you promised to, you are fed by joy instead of fear. You're working from joy, instead of striving to keep a promise.

Can you realistically promise nothing and still be successful? Yes but you may need to start by under-promising and over-delivering. The gap between these two is pure profit -- not just financially but also in good reputation and self-esteem.

People think more of you when you deliver far more (of what they want) than they were expecting. That gap starts people talking. If you delivered the same amount, but

promised or over-promised it at the outset the client would equally benefit but they wouldn't be as impressed and they wouldn't talk about you.

Because Truth itself is naturally attractive, the more you and your life “are” the Truth the more attractive you will be without effort. To assimilate truth means to accept what is and welcome Truth instead of resisting it.

This requires flexibility to assimilate quickly. If you process Truth only after you understand it completely, it will be gone. Instead accept What Is quickly and fully.

Trusting is revealing more of ourselves to others so they can let down their mask and share their humanness. It is being defenseless in a situation in order to gain the treasure of two-way respect.

Trusting Is...

Trusting says: I believe in you and your integrity. It may give someone what they can't give themselves.

Trusting is believing in another before we see physical proof.

Trusting is being exposed enough to pay the price of being taken advantage of. All to build a bond more precious than the loss of being let down.

Trusting is giving another the opportunity to right a wrong, restore a confidence or grow a bond.

Trusting is allowing God to transform a life that is flatlined by control into a roller-coaster of events that He promises to turn to good.

How To Earn The T-R-U-S-T Of People Who Refer You

Here are five ways you can earn and speed up the process of trust with a person who gives you a referral:

T – Timely. Everyone knows another agent or lender. When you receive an introduction, act immediately.

R – Respect. Everyone wants to feel important. Let the referring client know how much you respect their introduction, even if the prospect chooses not to work with you.

U – Update your referring client regularly. Get permission from the new client to tell their friend that you will be updating them.

S – Send a gift card immediately after you receive a referral. Send the gift card before you contact the referral to reinforce the referring behavior.

T – Thank them after the transaction closes with a personal gift that is unique to them.

#7 Becoming Referable Mindset, Habit and Strategy

*Go for Personal Growth Not Business
Recognition*

Limelight or Light. Celebrity or Servant.

I opened an email marked “The 100 Most Influential People in Real Estate.” It was one the Inman Company was sending around asking you to vote for your candidate. What appeared in alphabetical order was a list of 200 names and they asked you to vote for any one person.

My curious ego wanted to know who was on the list and I quickly scrolled all the way down to the letter S. Of course I was looking for “Stumpf” and I looked several times and my name did not appear. By this time I started to feel some discomfort in my body.

I didn’t like the way it felt.

So I sat with this feeling and asked myself: what is the truth? I know that when I don’t feel good it means I’m thinking about what I don’t want or something that is lacking in my life.

The truth is that at one time wanting to be one of the most influential people on the planet was important to me. You may or may not know that I got into the real estate business over 30 years ago.

I was inspired by Tom Hopkins. I was inspired by his ability to influence and train, but mostly by his fame and limelight.

At the beginning 1990 I modeled much of my approach on Tom Hopkins. Then in 1993, I met a man named Jerry Ballinger. Jerry was a brilliant, articulate, sensitive, eccentric direct marketing consultant working mostly in the financial service business. Jerry and I connected with each other on a very deep, soulful level. He would refer to me as his older brother.

Jerry was a very deep, compassionate, passionate man who wanted only to help people who were struggling. When we met he said, “Joe, I see you struggling to be in the limelight, to be a big name, to be a big shot in the business. I want to offer you a different perspective. I believe you are more skilled at being the light – not the limelight.”

It was the first time I’d heard the distinction of “light or limelight.” And so in 1994, I chose to point my life and my business in the direction of the light. What that meant to me was to work harder on me than I did on my business.

It meant to work harder on developing my ability to learn and teach and not on the ability to always find a new audience. The limelight is one canned message delivered over and over to many different audiences. The light is an evolving message delivered to the same audience.

Cavett Robert told me that you can have one packaged, funny talk that you can deliver over and over again, or you can constantly grow and evolve and keep the same audience but always change the talk.

In 1994, I consciously chose to be the light, not the limelight. The path of the light has a different reward than the limelight, but I wouldn’t really even know. I only sought the limelight for a few years and I never really enjoyed that reward.

I've been on the path of the light for more than 25 years and I've loved every moment of it.

On the path of the light you create a constant flow of new awareness, new insight, new thinking and new ways of communicating.

For over 25 years I've created 100 different programs, courses and training classes. Every time I created something, it was based on my expanding consciousness.

On the path of the light you work with people, not with crowds. On the path of the light, I invest 10 to 20 hours a week in one-on-one coaching calls, on Skype calls with eight to 10 people per session, on Teleclass calls with anywhere from two to 20 people.

The limelight is big crowds of people, which is exhilarating. On October 27 I spoke to 1,200 EXIT Realty agents for four hours. I loved it! It was the limelight.

When I was in it I loved it and I wanted to be the most influential person in the world when I was in it.

Yet when I stepped off the stage and the limelight was gone, an agent walked up to me and said, "Can we talk privately?" And for the next 30 minutes she shared with me her fear of not having the motivation to go on and asked me to give her some insight. That is when I accessed the light. And being the light, making a difference in her life for that moment is what God has called me to do.

The discomfort I was feeling was being out of alignment with who I really am. I have not, nor have I ever wanted to be, the limelight.

I've always wanted to be the light.

I've never wanted to be the most influential person in real estate, nor will I lobby for your vote.

"Fame in this country is a religion that demands sacrifice, a religion to which I do not want to belong. People tell you how great you are and then you start to believe them. Oscar Levant asked George Gershwin at the pinnacle of his success, 'Tell me George, if you had to do it all over again, would you still fall in love with yourself?'" ~ Ken Wilber

The BY REFERRAL ONLY philosophy is that life is great; it's just life situations that are sometimes not so great. We believe that inner peace is more vital than outer accomplishment.

You can receive recognition externally and still have low or no self-worth internally.

We believe business growth is having a great life vs. a fancy lifestyle. The purpose of your business is to give you more life, not just to provide you with a method of making enough money to fund a lifestyle.

Super Servants seek to constantly elevate themselves to new levels and in doing so achieve what is really important to them financially, emotionally, physically and spiritually.

You know you're doing the deeper personal growth when you demonstrate these behaviors:

You Like And Accept Yourself

A pretty basic yet big problem for many is self-esteem and self-worth issues. Accept yourself as you are and do what you can to improve in areas you feel need some work. Avoid judgments of yourself and others. Give yourself room for mistakes and for not being perfect in what you do

and say. If it is a serious long-standing problem, get professional help to deal with this concern.

It's Easy For You To Make Friends And To Get To Know People

We all need friends and some sort of positive support system. The easier it is for you to make friends and to reach out to others, the greater your chances of a happier and more fulfilling life. While everyone needs private time, isolating yourself or being reclusive is **not** emotionally or physically healthy.

Are You Just As Happy When You See Someone Else Enjoying Success Or Getting Attention As You Are When It Is You?

The ability to be happy and enjoy others' successes and seeing them in the spotlight shows we are secure and not envious nor jealous of others. The more we appreciate and celebrate others' happiness and success, the greater our chance of attracting success and positive things for ourselves!

Is Your Home **Warm And Do You Invite Friends To Visit You Often?**

Again having a group, even if small, of supportive people and friends is vital to a life that's full and complete. Other people give us love, companionship, laughter, a sense of connection to the Universe and other good things. Being social and sociable is a sign that you are enjoying life and it is healthy for everyone.

Do You See Yourself As An Attractive And Friendly Person?

Attractive means fun to be with, a good friend, kind, etc. I'm not referring to physical appearance. Remember, you will tend to attract the types of people (and their personalities) you present to others. Being friendly to people is simply that. You don't have to be friends with a stranger to say hello or excuse me, or to open the door for them entering a store. A friendly attitude and attractive spirit and personality will create happiness for you as it attracts happy people into your life.

Do Most People You Meet Like You?

People who meet you or know you do not have to love you or think you are the greatest person alive. An indication of how we feel about ourselves, as well as what we are projecting to others, is obvious in how other people respond to us. If people avoid you, something is wrong. If they are friendly and smile, laugh and chat with you, it is a good sign that you are sending out positive, accepting, **like-able** signals.

Do You Make Conversation Easily Without Feeling Anxious Or Uncomfortable?

Assuming you are not interviewing for an important job or talking with someone with whom you have had a negative past experience, if you feel confident, happy and satisfied with yourself and what you have to offer the world, talking with people in person will not be problematic.

Again, you don't have to be very close to the person. It can even be a stranger waiting with you for the bus. It simply shows you are feeling good about yourself and are accepting and trusting of the people whom you meet.

Is It Comfortable For You To Be In The Spotlight Or To Be The Center Of Attention?

Are comfortable with who you are, how you look and what you have to offer others? You have your opinions and skills to share, show or talk about and you feel fine doing that. This is a sign of a secure and self-assured person.

Do You Have A Good Sense Of Humor? Are You Able To Laugh At Yourself?

A sense of humor is one of the things people say attracts them most to other people. It is vital to be able to laugh with others and also be able to laugh at yourself when you make a silly error or trip on a banana peel (assuming you don't break any bones!). Laughter is one of the most powerful tools we have as humans to pull ourselves from despair or anger into hope and forgiveness.

It is a crucial tool to staying physically well and enjoying our own life throughout all of its ups and downs. Above all, learn to laugh and laugh at every chance you get. Life will be much happier and you will weather it though the good times and the bad with equal grace if you develop and use your sense of humor in all areas of your life.

#8 Becoming Referable Mindset, Habit and Strategy

Experience shows that it's rare for a business to grow in an uninterrupted upward trajectory. The most stable businesses grow in phases with bursts and plateaus.

When you think of growing your business, maybe you can imagine four steps going up from left to right. On that first low step is survival.

Step #1: Survival

This is when you are driven by need and you see your business more like a job or more like a means to survive.

When you're in survival, you think continually about how to make it through the day or the week or the month.

Everything feels like it's in short supply and the pressure is huge. When you move from survival to stability, it's because you discover that the key is implementing business specific systems and tools that accelerate growth and stabilize your business.

Right now are you struggling to be competitive in the current market?

Right now are you striving to build your business so you just break even or are you urgently wanting to improve your work efficiency in order to enjoy a fulfilling life outside your business?

In Survival We Are Actually Regressing And Going Backwards

In survival mode you have a low frequency because you are weakened by distraction. You have no structure, you have a monkey mind, you're overwhelmed by everything, you're angry and you're embarrassed. You need a strong foundation program.

You have a low level of engagement and a high sense of entitlement. You must shift your mindset and commit to reinventing yourself or get out of the business.

In Survival We Experience Stagnation

You talk a good game, but truth is you focus on trying to recreate the "good old days." You're stuck on old ideas.

Change creates worry.

Friends and family send you a transaction so you can stay in business, but barely.

You must now make a decision to concentrate on results producing behaviors or be gone soon!

Step #2: Stability

We call the second step of business evolution: stability.

You know you've moved from survival to stability when you've adopted a different mindset and new practices that improve your overall efficiency.

You're a stable person. Stability is the result of a steady flow of leads and appointments coming into your business and because of the steady flow you get plenty of opportunity to become really good at converting appointments to contracts. Once you reach a level of mastery at conversion you experience success!

What was once a job has now become a very stable business.

When You First Become Stable You May Experience Marginal or Accidental Growth

You work 45 to 65 hours a week. You have no Recovery Time or Remodel Time.

You're putting out fires a lot. You're a workaholic vs. a purpose-driven person.

You have no personal rituals and lots of adrenaline. You love caffeine. You feel stress and tiredness. You have to strengthen your systems.

A Firm Stable Business Has Steady, Predictable Growth In Which You're Starting To Have Fun

You did it. You have divided your business into Before, During and After. You have accurate data on family, friends, clients and prospects in My Clients. Half of the time you follow a Smart Start morning ritual. You are self-managed. You're in a Do Group. You invest half of your time in your unique ability.

Step #3: Success

The third step on the rung as you take that next step up is called success. At this point of growth you start to think of your business as a career.

You start to expand your model to include teams of people and when you achieve this third level of success, the majority of your business comes from referrals and repeat clients.

Success is the place where your confidence allows you to master your core competencies, build strong rituals, recruit super-strong team members and do the deeper work leaders must do to ascend to significance.

At Success You Experience Acceleration: Calm Mind, Busy Business

Things move fast because your systems take care of production. Before, During, and After are firmly in place. You're surrounded by "A" players. Your Smart Start, Big Opportunity, and Daily Accountability are wired in about 70% of the time.

You spend 70% of your time getting leads, converting to appointments and contracts and closing.

The By Referral Only mindset is firmly in place and you're poised to multiply your production whenever you want to make that commitment!

The Highest Level Of Success Is When Your Business Growth Multiplies With A Great Team And Clear Thinking

Your “A” Team is fully focused on: 1) Writing contracts, 2) Presenting contracts, 3) Listing properties or taking loan apps, 4) Showing homes, 5) Doing Annual Reviews, 6) Hour of Power, 7) Writing PAN notes, 8) Doing client events, 9) Asking for introductions in the During Unit, and 10) Lead generation from consistent Before Unit and After Unit seminars.

You’ve got it going on.

You think big and yet you are profitable and having fun. You love who you’re becoming.

Your health, wealth, relationships and business are really stable and you’re growing 10% a year for at least 5 years in a row. You take time away because your team does really well without you.

Step #4: Significance

Now you’re ready for the fourth step and that final step is called significance.

This is when the career evolves into a calling and you’re priorities expand by taking on time to mentor others and give back to your local community.

You Experience Exponential Growth. You Love Who You Are And Your Business Is Fully Integrated

You are allowing technology to leverage your time. You're a lead generating machine that uses technology to the max.

You've got it together with "A" Players all around you.

The good news is that no matter what level you're at, By Referral Only can help you get from where you are to where you want to be — quickly!

Becoming Referable is committing to the path of significance. This is the path to mastery. It takes time, willingness and a mindset that wherever you are now is perfect. Your goal is simply to go from where you are now to the next step.

So when a coach asks you where you are now you are either in survival, stability, success or significance. With that truth we can help you determine the habits and strategies to get you to the next level.

#9 Becoming Referable Mindset, Habit and Strategy

Always Work Harder On Strengthening Your Purpose, Boundaries And Integrity Rather Than Trying To Make A Name For Yourself.

You know that mindset is more important than technique.

You can have all the magic words in the world but if you don't have the referral mindset, you will only tap into a very small percentage of your referral opportunities.

The referral mindset is made up of three key concepts:

1. Purpose
2. Boundaries
3. Integrity

Purpose

I like to ask the agents and lenders I teach: "What is the single word focus for your business?"

The words I hear most frequently are 'service' and 'profit'.

Then I like to suggest that a word that better encompasses everything they want is 'referral'.

I would like to suggest to you that if you were to define your business purpose with one word that word would be 'referral'. Think about it.

If you have a plumbing problem, would you rather look in the yellow pages or contact a plumber you are referred to?

If profitability is important to you, then realize building a referral business costs you literally nothing in marketing since the marketing is done by people who like you, know you and trust you.

If service is important to you, then realize that in order for people to refer you, they must receive value that is remarkable.

The word ‘remarkable’ means they are willing to remark about what they received to others in a positive, powerful way.

So would you consider that the reason you’re in business is to create an experience that people are so outrageously happy with that all they want to do is refer you to the people they care about?

Put Some Conscious Magic In Your Purpose

Are you passionate about communicating your business purpose?

Imagine using the script below when you are in dialogue with a current client.

Mr. and Mrs. Client, my purpose is for you to be so outrageously happy with the help I provide you that you’ll gladly introduce me to at least two people you really care about before I even sell your home or help you buy a new home or close on your loan.

Three Things To Learn From This Dialogue

1. Outrageously Happy, Not Satisfied.

When you use the word outrageously you are raising the frequency of your communication to a level of attraction. Just say the word outrageously three times out loud and notice how much better you feel.

2. Help, Not Service.

Service is a wimp word. Help means someone is in trouble and they need and want you. Every time you are about to say the word service, stop and think how can you say the same thing using the word help.

3. You'll Gladly Introduce Me, Not Refer Me.

The word referral is a soft, meaningless word. However it's great in the name of a company (By Referral Only) and weak when asking people for help.

You are far better off asking for people to **introduce** you to their friends, family and neighbors who they believe could benefit from your wisdom and real estate and mortgage strategies.

Make Your Purpose To Give More Than You Take

I've noticed that people who think that financial success comes from resources outside themselves often express their feeling of entitlement to those external sources.

For example, I've noticed that if left unchecked it's easy to slip into the mindset that our family and friends and past

clients owe us their business even if we have not done anything to really earn it.

I have noticed selfish people never reach their full potential because they're so concerned about what they can get from others that they never think of what they have to give.

Here is a thought that has worked very successfully for me for over 30 years:

Givers gain and you can't out-give me.

All that counts in life is what I have to give and it's a powerfully simple way to develop as a whole being.

Is it possible that the purpose of your life could simply be "to give"?

Ask yourself: Is your current purpose generating passion and possibility every day?

Once you discover that the purpose of your purpose is to ignite the highest version of your creative self — which I believe is to help people get from where they are to where they want to be and do that with passion — you may notice it really produces some remarkable results.

Do you think it's true that the most powerful purpose is one that's bigger than you are — helping other people?

Imagine having a purpose that is all about what you have to offer the world, not what the world has to offer to you.

As long as you're concerned with getting more than you're giving you will never find and live into your fullest potential, let alone realize the financial abundance you so richly deserve.

Imagine what it will feel like when you love and serve your family, friends and clients in a meaningful way and you choose to focus only on the money you may make as the byproduct of what you freely give.

If you choose only to focus on what you get, and I have done this so I speak from experience, you will never receive what you have the potential to receive because there is a direct correlation between what we give and what we receive.

Ask yourself: How can you get passionate about helping people get what they want more than getting people to give you what you want?

I know the single most important thought is my life purpose, which is to continuously grow, evolve and change in the direction of the highest version of myself.

And while doing so, I learn the entire spiritual lesson I need so I can teach it to others.

I live to learn and learn to teach.

I know that as a weak man gets stronger by exercising muscles, so can I can get mentally and spiritually stronger by thinking about and focusing on my purpose all the time.

I know doubt and fear will always misdirect my thinking and that is why I have conquered doubt and fear. All difficulties and challenges I have in life are met with focus, courage and determination.

All I achieve and all that I fail to achieve are the result of my thoughts.

I can only become a higher version of myself by lifting my thoughts.

Boundaries

Just like countries have borders, you have boundaries.

Imagine that boundaries are invisible lines you draw around yourself that shape your interactions with others. Just like countries have borders to shape their values and culture.

Borders and boundaries are similar because they are necessary in order to structure and unify the way you run your business or your country.

You can encourage collaborative, respectful behavior when a person enters into your life.

You communicate clearly before a person enters into relationship with you how you define healthy, supportive relationships.

I want to remind you about how establishing and communicating clear boundaries is a vital component to balancing your personal and business purpose.

Boundaries are individually defined guidelines that shape and safeguard your personal life. They also organize and manage your professional life.

You establish them to shape your interactions with others. When you established clear expectations in the form of boundaries, you moved your business from survival to stability.

Now as you move from stability to success, you extend those boundaries for a larger sphere of influence that include your clients, your family and your strategic partners.

When you have moved to stability, your boundaries are significantly in place and others visibly recognize them as assets to your business.

In level one, your boundaries were applied mostly to yourself. You needed to practice applying them consistently.

In level two these boundaries are more comfortable and familiar. Your individually defined guidelines are now visible to others through your actions and your business systems.

People recognize that you have remodel time, that you have results time and that you have recovery time, and they respect them as a vital part of your business and your life.

Your clients appreciate your focus during their scheduled appointments.

Your strategic partners appreciate working with you to mutually increase business during remodel time and your family and friends actually look forward to relaxing with you during recovery time.

By now you've implemented the concepts of remodel, results and recovery time to your business model in your sphere of influence.

The people with whom you work and interact on a regular basis know about and respect your scheduled work hours.

You get more done and you still have time for yourself and your family.

Strong boundaries will help sustain your energy by tempering the interruptions that cause you to lose focus.

I am not going to tell you to begin to educate your colleagues, manager and the other professionals who have a stake in your success about your boundaries, because you already know how important it is to teach people how to treat you.

I will tell you that if you don't communicate your boundaries clearly, don't expect others to know what they are. You've heard me say that the only place you can read minds is in a marriage and sometimes that doesn't work very well either.

People who have already decided that the By Referral Only way of life is what fits them naturally agree that removing all the tolerations that 'cost' you in terms of time, money, energy and inner peace will become a higher priority the more you embrace the mindset of healthy boundaries.

How To Build Stronger Boundaries

Have you ever noticed how some people simply do not have problems while others attract enough to continuously keep their plate full?

Why is that?

The answer is boundaries. Boundaries are what every human uses to protect themselves from the humanity of others. One of the core mindsets in becoming Referable is to extend your boundaries.

Let me give you a good example of what that would look like. Let's just take the issue of anger. Here is how I would extend my boundaries five layers out:

Layer Number 1: No Hitting. Regardless of what happens, no hitting. It's just not okay, no matter what.

Layer Number 2: No screaming and no yelling regardless of what's going on. I wonder if you have this one yet. If so, congratulations.

Layer Number 3: No digs, no cracks, no cynicism. This means that other people cannot belittle me or criticize me or make fun of me in a sarcastic sardonic way that is hurtful.

Layer Number 4: The no upset rule. It's a little tougher because you're now going to let other people know that they can't get upset with you. Now you might be saying, "Joe isn't that a little controlling?" Well it could be, but they know that you will never deliberately harm anyone or anything. Therefore it's simply not okay for the other person to assume you did something hurtful, which would allow them to feel justified in being upset with you. Of course if you do something hurtful or something deliberately causing harm to somebody, this does not apply.

Layer Number 5: Expect those in your life to always be honest, yet supportive. Cast what they say in a positive light and that means using language that forwards you versus tripping you. This level takes practice so work with your family and friends until you're both really satisfied.

The process of setting boundaries and working with family and friends, to understand and respect them, is an investment that heals many if not most of life's problems.

Since becoming referable, it's in your best interest to set and extend personal boundaries as far out as your integrity will allow you so you can get a lot done.

Integrity

When you consistently honor your professional and personal boundaries, you're being true to yourself and your life balance, and your integrity becomes visible to others.

Now for most of us, our definition of integrity includes conducting your business on the basis of truth, following through on what you say you're going to do, and accepting full responsibility for all of your actions.

When you tell the complete truth, your family, clients and strategic alliance partners will trust you and feel comfortable in your presence. They know they can always count on you to provide them with accurate, honest information.

Another tangible way to demonstrate your integrity is by following through and doing what you say you'll do. When you deliver on this promise it contributes to a world class experience, and clients and your strategic alliance partners have every reason to refer you to the people they care about.

So how does your integrity affect your business in your personal life?

In my experience, your integrity is like a critical leg of a three legged stool. If your integrity is out of balance with your purpose and your boundaries, everything becomes shaky because you've lost the stable, even foundation to achieve success and grow your business. You have plenty of opportunities to test your integrity when you have to deliver disappointing news to a client.

When you deliver disappointing news with honesty and tact despite the discomfort, you demonstrate your integrity to your client and they will respect you as a consultant even more.

Now as you know, I do a lot of reading and I recently ran across a piece on integrity by Ralph Marksen and he observes, *“Integrity requires that you be honest and authentic with yourself. It means knowing, exploring and understating your true desires. It means living in a state of wholeness and balance. Integrity demands a commitment to be the real person that you are in everything you do. Honestly know yourself and to be yourself.”*

Well, I agree with the importance of living in a state of wholeness and balance.

I know this can be hard especially when our lives have so much complexity. With this in mind, I’ve created a tool to help you increase your awareness of your life balance, assess where you are today, and then recognize what areas need greater focus.

Integrity is really being who you appear to be because you’re authentic. Integrity is honoring your commitment to build the kind of business and life you choose for yourself and your family.

When your purpose and boundaries are clear it’s easier to make good decisions, because your integrity guides (and simplifies) your choices like the point of True North on a compass.

#10 Becoming Referable Mindset, Habit and Strategy

*Realize, Empower, Focus, Establish,
Resolve, Run, Advise, Love*

Notice it spells: R-E-F-E-R-R-A-L

Realize

Realize that the primary purpose of your business is referral. Walt Disney said, “My goal is for a person to come to Disneyland and love the experience so much that they go home, tell a friend and come back with that friend.”

Isn't that what Jesus did? He spoke on the side of a hill and delivered a message so compelling that people went home and told the people they loved that they needed to hear this man speak. The next day they brought a friend. He built his business on referral.

If you could pick only one word to describe the purpose of your business, a good word would be “Referral.” The name of my company is By Referral Only. We like to say that the definition of a referral is sending someone you care about to someone you trust. That is all the mission statement you will ever need to create profit, great service and lots of happy clients.

So the next time a person asks you what the purpose of your business is, smile and say, “Referral.”

Empower

Empower yourself to work only with people who like to work with you. Here is an exercise I ask my real estate and mortgage clients to do that empowers them to work with people who honor and revere them. I call it the "Ideal Client" exercise

It's simple and fun to do.

Step one is to create a "Top 10" people list. This is a list of the 10 people you have helped that you feel best about. As you're writing their names, notice how you feel. Only list the 10 people who give you a feeling of happiness, joy and peace.

Now imagine your 10 Ideal Clients morph into one person. What specifically are the 10 combined attributes that you admire most?

The secret is to make a list of the 10 specific behaviors, attitudes and mindsets that the 10 people have as the qualities that make up your Ideal Client.

Here is my list of the qualities that make up my Ideal Client:

1. They are referred to me.
2. They want me to be and allow me to be the expert.
3. They trust me.
4. They listen openly to my guidance and direction.
5. They have complete faith me.

6. They inspire me to do my best work for them.
7. They value my time and never question my intentions.
8. They love paying me.
9. They believe that I always do my homework.
10. They want to introduce me to the people they love.

Now make up your list and keep a copy on you at all times. Do your best to read your list 3 times a day: maybe in the morning upon awakening, midday during your break and before you go to bed at night.

I have noticed that whatever I focus on increases and nothing will change your life more than the people you attract into your life.

Focus

Focus on using the **Magic Words That Get Referrals** and watch as you generate more and more. You might be wondering why do I call it Magic Words?

I call the words you're learning Magic Words because they are words you already know. Words you use every day but until now you may not have had them in the right combination.

It's a little bit like saying you know the numbers 0 to 9 but if you have a safe in front of you that is loaded with your heart's desire, the only way to get into the safe is to know the combination.

When you know the combination you can unlock it and reach in and get what you want.

The 52 dialogues contained inside the deck of cards work the same way. You will quickly notice that each script has embedded in it certain combinations of words that make it easy and fun to remember and more importantly are highly effective when you use them in your daily conversations.

Establish

Establish a powerful set of boundaries and communicate them clearly. An essential shift that you will make in your journey to becoming highly referable is from salesperson to consultant. The biggest difference between a salesperson and a consultant is the ground rules they apply to their relationship with their clients.

For example, a ground rule that a By Referral Only consultant operates under is a clear understanding that referrals, introductions and recommendations are the lifeblood of their business.

You will learn to communicate so powerfully that you build your business based on a set of principles that result in a client wanting to be a raving fan for your services and you as a person.

The typical salesperson may operate under a principle that it would be nice if people referred them. More than likely if they get a referral it will be accidental rather than intentional.

Because you have chosen to make the shift from salesperson to consultant you have a new rule, which is you don't wing

it anymore. You master the Magic Words That Get Referrals because that is the purpose of your business.

Resolve

Resolve to make no more excuses.

Believe that everyone can introduce you to someone. Everyone knows someone and you have to let go of your old, worn-out excuses for why people don't refer you at the rate that makes your dreams come true.

When you make up an excuse you give up responsibility and you become a victim of the market.

Those days are over now because equipped with these 52 dialogues you will always know what to say, when to say it and how to say it so you get more referrals than you ever imagined getting.

What does it feel like when you imagine yourself giving up all the excuses for not getting referrals?

Run

Run your business as if what others think about you makes no difference!

Have you ever noticed that as soon as you make a commitment to a particular way of thinking that all the naysayers come out against you? Believe me, everyone wants to give you advice including me, but here is the difference: only take advice from people who have the same mindset. So if a person suggests that you do business a

particular way, you ask them, "In one word what would you say is the purpose of your business?"

If they say anything else than "Referral" thank them for their input and turn the other way.

The only advice you want is from people who are like-minded. When someone who has a different mindset than yours makes a strong argument as to why you should change, quote Gandhi and say, "You may be right."

You also have permission to say, "You have your way of doing things and I honor that. I have my way of doing things and I know you honor that. And after all, what you think about me is none of my business." Those are Magic Words because they will make that person disappear.

Advise

Advise your clients without ever compromising your integrity.

One of the easiest ways to strengthen your integrity is to stabilize your business so you don't need any one client. That means that when you don't need a client because you have a consistent, predictable, reliable flow of new business, you can give clients the type of advice they want and need from you without ever thinking you are suggesting they do something that benefits you more than them.

I remember working with a local agent in San Diego and I asked him about his commission and he said, "Joe, I don't make this much money on every transaction, just yours."

From that moment forward I was suspect of him because he had his self-interest ahead of mine.

If he was really interested in me he would have said, "Joe, if you are questioning my value to you, let's talk about that because I want you to be so delighted with the help I give you that you will gladly introduce me to at least 2 people before I even sell your house."

That response has integrity and is loaded with Magic Words. Integrity comes from your solid foundation of language.

Language that you will learn, that will give you the confidence to communicate exactly what you always wanted to say but didn't have the right combination of words until now.

Love

Love to help with an open heart, even when your client's heart is closed. I love that thought.

Love is an expression of compassion. Love is a verb, it's an action. It's the way you care enough about your client that you are willing to help them discover their 5-6-7 using the "Client-Centered Conversation Method"

People have heard me rant about this in the past, but people don't care what you know until they know that you care...caring is a form of love.

Recognize this fact: Today people are being bombarded by real estate and mortgage pornography. Stuff is blasted on radio talk shows, CNN, the local newspaper and the messages are not about love. They're about fear. If love and fear are really the only true emotions and everything else is a hue of that, I wonder which side you are shading towards...

Choose Love.

Imagine Only Working With People Who Are Referred To You!

Our definition of referral is: When a person goes out of their way to introduce a person they care about to a person they trust and respect.

Imagine that!

Who would you be if you didn't have to run an ad, have a website or do an open house for one year?

What would you do if you could only work with people who are referred to you?

What happens when you imagine that your rights to run ads were evoked right now?

Imagine you need a license to run ads and to work with the general public.

Now imagine today, right now, your license is revoked and you cannot do any more marketing. And if you are caught you go to jail for six months? Can you bear the thought?

Maybe someday you will get to the point where your business is 100% referral and you are reaching all of your money goals!

What does that feel like when you imagine that?

Could you imagine only working with people who are referred to you?

What would be important about that to you?

Try this.

What happens when you think about your favorite past client that was referred to you?

I wonder if you can remember their name?

As you think of that person now, what qualities of character do you respect most about that person?

What did you like about working with them?

How did you meet that person?

What was the sequence of events that led to you serving them?

Maybe you are like me and you notice that the person you are thinking of is either a friend or a person who was referred to you by a friend or past client. Chances are pretty good they were, don't you agree?

Good people like you and like me who do this exercise usually discover that this person was easy to work with because they entered their working relationship with a higher level of trust than un-referred clients.

Once you imagine working only with clients who know you, like you, and trust you your entire outlook towards your business will be different and your relationship with your clients will improve remarkably.

Your Clients Also Benefit From Referring You!

Did you know that your client has several great benefits to introducing you to the people they care about?

Here are more of my Magic Words from my library of scripts that will help you plant a referral seed with your current client during your initial consultation.

Remember when you're learning a new dialogue like this you must use it at least a dozen times before you judge its effectiveness.

With that thought in mind use this script a dozen times then let me know your results.

Magic Words

(Clients Name) there is another benefit to you for introducing me to your family, friends and neighbors during your transaction that you may or may not have thought of.

(Name), I'm not going to tell you that the most time-consuming part of my work is finding new clients because you probably already know that.

What I would like to suggest is that the good thing about introducing me to your friends, family and neighbors during the transaction is it will allow me to invest more of my time, my energy and my resources (getting your home sold/finding your dream home/getting your loan closed) and not taking time away from you out looking for new clients.

This is only one of several different ways you can provide context for how your clients benefit during the transaction when they choose to refer you.

The important thing for you to recognize is that in these 96 pages there are 10 mindsets, habits and strategies that will help you become more referable.

May I suggest you listen to the audio version of this book over and over. Plus keep this book close by and pick it up and read and re-read it over and over again until the mindsets, habits and strategies take over and your producing a referral a week every week for the rest of your career.

Closing Thoughts

You can look around your office or around the industry and you'll see agents and lenders who choose not to let go of cold calling on uninterested prospects.

You can see agents and lenders who will not stop expensive advertising and chasing low quality leads.

It's easy to find an agent or lender who will not stop working in the office 16 hours a day, but because you now know that letting go of the old, traditional way is your first step in a positive, healthy, happy direction you may already have started to become aware that you're in for a life-changing, emotionally-fulfilling and financially-rewarding new experience.

I am so grateful and so appreciative for your willingness because to let go of the old requires a willingness to do whatever it takes.

You can feel great about your new direction.

You can feel great about your new flight plan.

The moment you join the By Referral Only community, your conscious mind may not have realized it but your unconscious mind said, "I am an advisor. I'm not a salesperson."

Now as you may have noticed, one of the things that you really love about my role in your life is that I am crystal clear that my purpose in life is to help you take your business and life to the next level.

As a matter of fact, I am obsessed with that single purpose because I know as you grow and expand your business and your life as a result of my teachings, you will gladly refer the people you care about the most to me. You know that when you recommend the agents and the lenders that you care about most to By Referral Only, you're only doing for me what you want others to do for you.

It feels so good to refer people you really care about to people that you really trust like me.

So thank you in advance for your constant advocacy.

It truly is greatly appreciated.

About Joe Stumpf

Joe Stumpf has been in and around the real estate coaching and training business since 1977.

In 1981, he started his training and coaching company which has grown to be one of the largest coaching companies in North America: a subscription-based company with over 5,000 clients that provides the tools, systems and principles to be highly profitable and at the same time serve others with the heart of a “Super Servant”.

Joe Stumpf invests most of his time and energy in creating, writing and video/audio recording, while his leadership team runs his company’s day-to-day operations.

His work has been a wonderful vehicle to express his creativity. Through it he gets to live a life fully expressed as a model of possibility. It is the perfect forum for him to discover and allow his most authentic self to be publicly shared.

In all of Joe Stumpf’s work his intention is to create the next version of himself, one which is more aligned with his soul purpose.

He has gained a sense of mastery on the goal line while maintaining a sense of sacred purpose.

Reading, writing, teaching and coaching is woven into his fabric.

He possesses a beautiful coaching gift of being able to channel insight and awareness to people when they seek clarity and direction in business and life.

He helps people in profound ways so they can experience the shifts they desire as a result of crossing his path. He views this as his life's purpose.

You're welcome to take a closer look at Joe's work at MyByreferralOnly.com or you can write to Joe at JosephStumpf@gmail.com.