

What Realtors should know about growing their business in a down market.



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# How to Survive

The science of getting money to work for you.

*Financial  
Wisdom*



# the Property Slump.

A Free Report from  
**GMorrell-Stinson.com**  
Written by Guy Morrell-Stinson

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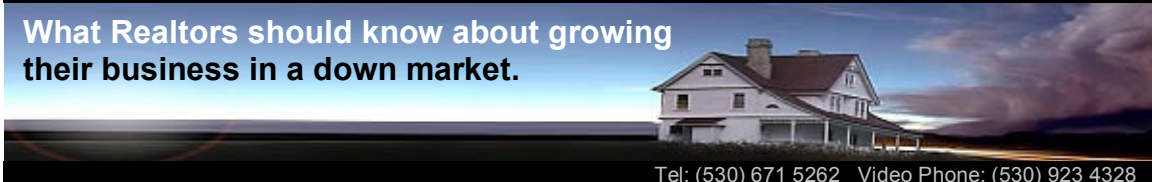
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### Note to the reader:

I was born with mild dyslexia and learning disabilities. As a result, I have had to work harder than the average person to fully understand some subjects. However, the good news is that I tend to end up with a far deeper insight than many of my peers. Even though I spell check, proof check, wife check, friend check, double, triple and quadruple check, cat and dog check -- spelling and grammar mistakes still tend to find a way of getting into my documents. I know that this is an irritation for some folks, but it is an even greater irritation for me, because I have to live with the problem. Therefore, I apologise for any slips and ask that you look beyond these to the message.

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## Introduction

Tens of thousands of properties are facing foreclosure. I truly believe that this is a tragedy that could, and should have been avoided. This is probably having a direct impact on your realty business. I know that, as the property market has crashed, so have many realtors' businesses. One man told me that he had to lay off close to 200 realtors. This tragedy could have been avoided. Another realtor lost her home. Another said to me that she just could not go on living in the hope that a paycheck might arrive, but probably would not any time soon.

There is no need to detail the problem. It is all over the news. However, every problem creates a need for a solution. This means that an opportunity lies within each problem. Great problems create great needs. Great needs create great opportunities. If you can understand that our crashing market is creating enormous needs, and therefore great opportunities, you will be able to recognize that we are facing great opportunities like never before. The purpose of this special report is to draw your attention to the fact that enormous opportunities do exist. These opportunities can help you grow your realty business – even when the realty market is crashing. However, there are two conditions that must be met before a broker or realtor can be helped. These are:

### 1. They must be open-minded and coachable.

I've met a lot of realtors who are not open-minded, coachable or teachable. This is a pity, because it costs them a great deal. It is sad to see a person's pride get in the way of their rescue. The defensive mechanism that says; 'I know it all,' or that 'you cannot teach me anything' is a great obstacle; one that is difficult to overcome. Preconceived ideas may not be a realtor's best friend.

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We cannot afford to let our pride get in the way. It is not fair to our clients, our agents or our businesses. Millions of properties have gone into foreclosure and millions more may be waiting in the pipeline. Something went wrong! Is it not true that these properties were sold to trusting people by realtors and professionals who apparently knew what they were doing? There comes a point where we have to face the fact that we do not know everything and that there has to be a better way. There must surely be enough evidence that the people 'in the know' did not know enough to avoid this mess? We owe it to ourselves and to our clients to be open-minded enough to look at alternative strategies honestly, so that we can learn a better way.

### 2. They must be willing to embrace new ideas and change.

The reality that we need to face is that the world has changed and that it will never be the same again. The truth is that it will continue to change. Realtors and brokers who resist changing with the changes tend to have the mental attitude; 'This is the way we did it in the past. It worked in the past; therefore it will continue to work in the future!'

This may be a noble sentiment, but it's based on looking backwards for solutions as opposed to looking forward. We are moving into the future, not into the past. This is similar to saying, "Don't talk to us about vehicles! We got by just fine with horses in the past and we will get by just fine with horses in the future!"

The resistance to changing with the realities of change is often rooted in fear and the ego. I have met many brokers and realtors whose pride is holding them back. Unthinking reactions do not help anyone. Automatic responses like; "Oh, I already know what that is all about!" when the reality is that they have no idea, do not solve problems. Closed attitudes do a disservice, because they do little for us while closing down the potential of the whole system. A person who is open-minded may be helped.

## What goes up comes down

Property goes through cycles. When the cycle is strengthening, sales go up, recruiting of agents goes up and so do profits. However, when the cycle turns down, everything becomes increasingly difficult. It can take years to build a good realty business and it can take a few months to lose it all. The purpose of this report is to examine some of the problems that realtors and brokers face and what you can do to rise above these problems in order to survive the property slump.

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# Tunnel vision

Most people are prone to perceptual tunnel vision in one form or another. We can see this phenomenon when looking at careers; particularly specialized careers. Specialists tend to become so focused on their field of expertise, that they lose sight of the bigger picture. This is exactly what I see happening in the realty market today. If what has worked in the past has led to the crash today, something has gone wrong and something needs to change. That change has to begin within our heads, because we will be left behind if we do not change with the cycles of life. Changing implies that we have to let go of past attachments so that we can move forward. We cannot move forward by sitting still. Moving implies change – hence the need to be willing to change. Yes, it may be a little uncomfortable. Yes, it may require looking at things in a different way. This may be uncomfortable for a short while, but it is worth it.

# The right knowledge

Let us consider an important concept for a moment. What is the difference between those who will fail, due to the property slump, and those who will survive?

Let us imagine that realtors are all on a level playing field. Everyone works equally hard and all realtors work the same hours. They all spend the same amount of money on advertising. Let us also imagine that everyone has the same manner and personality so that we are looking at a perfectly homogenous group of realtors. Since the group is apparently equal in every way, it is logical to think that all of the players will do equally well. Yet, if we step back and watch, we will probably see that some of the players will survive, some will not and some will fail completely. We should ask; Why? Why do some people seem to have an innate advantage over others? Why is it that some people seem to be doomed to struggle no matter what? There are probably many answers, but I have concluded that one answer trumps them all. In my opinion, the dividing line between those who succeed and those who fail in an equal environment comes down to having (and applying) the **right knowledge**.

*The mistake that many people make is to imagine that they have the right knowledge, when the reality is that they do not have the right knowledge for the situation that they are facing. As such, the knowledge that they do have is effectively the equivalent of having the wrong knowledge, because the knowledge that they do have may be working against them and causing them to fail.*

Did you get that? If not, read it again. It is important.

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# The problem with knowledge

We can define the right knowledge as a specific insight, or information, that when applied correctly, gives us the power to win. We will probably witness thousands of realtors lose their jobs in the coming months, primarily because they are unaware of how to rescue themselves from the changes that are pulling them down. In other words, they may have knowledge, but do they have the right knowledge for their situation.

People naturally tend to assume that the knowledge that they do have is the right knowledge. This is often simply not true. We can see evidence of this by the plague of foreclosures that are flooding the market. It is probably true that most of the property owners, who are now facing foreclosure today, thought that they had the right knowledge when they purchased their homes. Their realtors apparently thought the same. However, something obviously went wrong. Could it be that these people were missing key bits of information, which if they had known, would have made the difference between foreclosing or continuing to live in the best investment of their lives?

The parallels between families losing their homes in foreclosure and realtors losing their businesses are striking. In either scenario, many of the losses, and much of the suffering that has come with the flood of foreclosures, could have been avoided - with the right knowledge. This brings me to one of the reasons why I am passionate about my work. An hour or two of my time spent with a family can help to steer them away from financial disasters, such as foreclosures. As a result, their financial future becomes increasingly secure. Similarly, a 'partnership' with realtors can produce financially beneficial results for all parties. The key is to acquire and apply the right knowledge.

# The runaway train

Let us imagine that we are on a train that is rushing through the fog towards a cliff. The cliff represents financial disaster. We will be powerless to stop the train if we do not know how to stop the train.

We may know all about fog, about driving cars, about the cost of the train and so on, but there is only one piece of information that will save you from disaster. That is - how to stop the train. In this situation, this small piece of information is all that counts. All of the rest may soon prove to be worthless.

Realtors are in a similar situation today. They are riding a 'market-slump' train. The train appears to be racing for a cliff and they are virtually powerless to stop the train. Their only hope is that they will scrape by and that the market will turn before it is too late.

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The question is what if the train does not turn up in time? Moreover, even if it does turn, are we going to get hurt when the market turns down again? What plan do we have to protect our businesses train from negative market cycles? What is the point of building a successful business if it is exposed to the risk of failure every time the market slumps? Market slumps are a reality and as such, we should have strategies to deal with them.

## PART 1: Facing the Problems

Realtors and brokers are facing several serious problems. These problems have the potential to do serious damage to your business and income. The good news is that there are may be solutions that may help to make your business far stronger and far more profitable than before. However, as with most worthwhile things, some effort has to put into the solution. With this in mind, let us look at some of the problems that realtors face.

### Problem 1: Cycle dependency

Many people do not seem to realize that problems are opportunities in disguise. As such, they do not look for the opportunities that are hidden within the problems. They typically do everything other than look for the opportunity. They may close down their mental faculties, rationalize, wail, complain, pretend that there is no problem, blame others, blame the president, or whatever. Everything under the sun seems to do as long as it does not ask the question; 'What is the solution?' This syndrome appears to have disabled many in the realty industry.

For example, realtors are in a business that is may be dragged down by negative market cycles, which happen regularly. If this is an obvious realty, why do realtors keep getting hurt? Where is their counter-cycle strategy? Why are they not incorporating recession-proof instruments into their business?

Airplane designers know that planes do crash and as such, they put survival mechanisms in place. An example of a survival mechanism is a parachute. The question is what parachutes do realtors have to help them survive when their plane goes down?

I believe that questions lead to answers. The right questions lead to the right answers. An obvious question for realtors to ask with regard to a property slump is; "How can I protect my business and income from being dragged down when the market crashes?"

A possible answer is,

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"I should incorporate a mechanism, (a parachute), into my business that will counter the downswings of the market, so that if the property market crashes, I may still have a thriving business!"

Your business should have some way to counter the negative swings of the market. The fact that so many realtors are struggling to survive, tells me that they do not have an effective counter-cycle mechanism in their business.

### Problem 2: Loss of sweat equity

A second problem that brokers face is the loss of their sweat equity. The longer a market cycle stays depressed the harder it will be for your realty business to survive - unless you have an effective **counter-cycle strategy** in place. Brokers may invest years of sweat equity into their business and into their realtors. Does it not make sense not to protect this investment of time and effort during a down market? The right strategy may be able to achieve this for you.

#### Micro cycles and macro cycles.

The property market slump is an example of a macro cycle that will have a significant effect on everyone's realty business. Micro cycles occur within macro cycles. These will also have an effect on your business.

Let us imagine that it has taken you several years to recruit and train a dozen realtors. All went well during the property boom. However, the market turned and your realtors began to struggle. Sales decreased and your realtors started thinking quietly, about leaving. Some decided to start their own realty business so that they could override their own agents. When this happens, the agents that you spent years training will become your opposition! When I describe this phenomenon to brokers, they typically give me a quiet, stoic, nod of affirmation. Is this really, why a broker wants to train realtors? Surely, there must be a better way?

The micro cycle within an agency has to do with recruiting, training and losing of realtors. If you are a broker who is losing realtors faster than you are recruiting them, your business will suffer. A negative market cycle will tend to turn your recruitment cycle against you and cause you to lose years of sweat equity, which often goes to your opposition. The question is, would it be possible to retain at least some of the sweat equity that you invested in your realtors – even if they leave? The answer is yes.

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If you step back and look at what is happening in the above illustration, you will see that you (the broker), may be training your own opposition! When your realtors go to work for your opposition, your sweat equity is put to work against you!

What makes this slap in the face more painful is that they may use the knowledge that they gained from you to train and recruit others who will also work against you!

Therefore, the micro-cycle may look something like this; you recruit, train, build and lose. Recruit, train, build and lose and on and on. Obviously some will stay, this is an example of a micro cycle that seems to plague the realty industry. Brokers recruit realtors in the hope that they will override their agents' commissions. However, all of their sweat equity may vaporize the minute their realtors leave.

### The appropriate questions to ask are:

1. "What causes this problem?"
2. "Can this problem be solved?"
3. "If so, how?"

### This problem has two primary underlying factors:

**1. Realtors want the benefits of being able to override commissions.** To put it simply - they want to earn what they are worth. Seeing a large slice of their potential income go to the agency is not a motivating factor. It does not motivate realtors. The typical way for a realtor to solve this problem is to break away and start his or her own agency. This is obviously counterproductive to your business, because when a realtor breaks away from your business, you will lose your commission override, you will lose your sweat equity and they may become your opposition.

**2. The lack of a counter-cycle mechanism.** When a well-designed survival mechanism is in place, it may help to retain your commission overrides even if your realtors leave your business. When there is no counter-cycle mechanism a realtor's or broker's business will be subject to market conditions, good or bad.

The above factors will increase your exposure to the negative effects of macro and micro cycles. Macro cycles will work against you from the outside and micro cycles will work against you from within. Both may lead to ongoing losses and to your ultimate demise - unless you have a mechanism to deal with them. Again, this brings us back to the principle of having the right knowledge. If you do not know how to counter these cycles, you and your business will tend to become their victim.

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### Problem 3: Loss of agents

Let us stop and consider why realtors leave one agency and move to another. The fundamental motivation probably comes down to the belief that the grass will be greener on the other side. The 'other side' may be your opposition who may be only to happy to

work against you. If you are a broker facing this type of situation you will be left with two basic choices -- to let your agents go, or to encourage them to stay. If they believe that they can earn more elsewhere, they are likely to go. In other words, you want a solution that will have the potential to increase your agents', and your, income. You also want to be able to retain your overrides when your agents leave.

### Looking for solutions

The question is what solutions may help us to:

- Counter negative market cycles?
- Improve agent retention and loyalty by increasing their income potential -- even in a down market?
- Protect sweat equity when the agents that you trained over years, leave to work for your opposition -- or worse still -- become your opposition?
- Generate a growing stream of passive income even when your realtors leave?
- Give realtors the same benefits?

### Problem 4: Self-sabotage

Solving the above-mentioned problems may sound like a tall order, but it is possible and quite attainable. Although the changes may require some effort, help and support systems are available to you for each step of the way. This may include training and ongoing support for you and your office so that you can get on with your core. Solutions may be implemented efficiently within as little as 48 hours.

The reason for including this section is that people have a natural inclination to sabotage possible opportunities and solutions without giving solutions a real chance. Our subconscious tends to throw up objections such as;

- "It won't work!"
- "I know what that is about!"
- "I'm too busy!"

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## What Realtors should know about growing their business in a down market.



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- "My realtors are too busy!"
- "I don't want to be bothered!"
- "It must be a scam!"
- "Someone tried and it didn't work!"
- "Everyone is doing it another way!"
- And so on.

The point is that it is often easier to self-sabotage an opportunity than it is to have an open mind and embrace it. This is just the way that human nature is. We need to be aware of this so that we do not self-sabotage the opportunities before us.

Positive people attract positive solutions.

## PART 2: Changing Paradigms

A paradigm is a conditioned way of looking at things. When a cycle changes, we need to change our paradigms, to keep in step with the cycle. One of the reasons why realtors and brokers struggle to find solutions is because their paradigms are not open to the solutions that are right in front of them.

In other words, they tend to become mentally compartmentalized. As an example, a realtor may say; 'I only sell property!' A mortgage broker may be locked into the, 'I only handle the mortgage!' paradigm, while the financial services representative may be locked into the 'I only sell financial products!' paradigm. I believe that this super-specialization is detrimental to the wellbeing of the client, the broker and the realtor. The flood of foreclosures tells me that I may be right.

There is a place for specialization, but when it causes us to lose sight of the bigger picture to the detriment of all of the parties, it is counter-productive and very, very expensive indeed. The solution that I will be discussing comes from looking at the problems that realtors face from a broader global perspective rather than from a specialized compartmentalized point of view.

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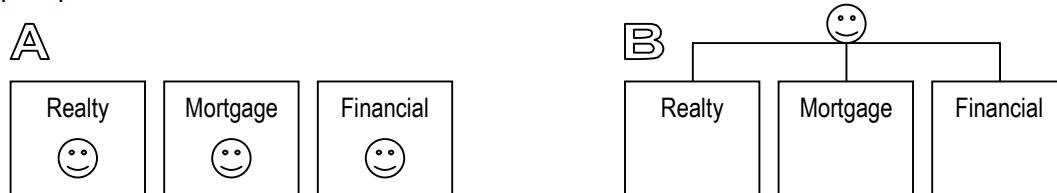
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### Overlapping industries

Figure 1 illustrates the difference between a compartmentalized perspective and a global perspective.



Group A represents people with 'compartmentalized' paradigms. They can only see what is on the inside of their own boxes. Each is a specialist in his or her own field. Figure B represents a person who is looking at the three industries from a global perspective. B is

able to see solutions that the members of group A cannot see, because their vision is locked within their specialized boxes. As a result, B can offer clients far greater value and far better solutions. This does not mean that you have to become all 3 specialties in one, but it does mean that there are very significant benefits for all by using these aspects in a specific way.

We can illustrate the difference between the two groups by comparing two hypothetical selling situations. The first looks at buying or selling a home the traditional 'compartmentalized' way. The second describes buying or selling a home from a global perspective.

#### 1. Buying / Selling a home the traditional way.

Let us assume that a client buys a home from you for \$400,000. He pays your commission and the mortgage broker's commission. He is then committed to a loan of, let us say, 30 years. However, since the average homeowner tends to move every five to seven years or so, the client gains little ground when it comes to paying off the actual principle. Instead, he keeps renewing his 30-year mortgages in one form or another. The consequence is that your client ends up spending most of his adult life giving much of his money away. If the interest rates go up, he could be in a hole. If he cannot pay his mortgage, he may lose everything. The money that he pays out on his mortgage and on other big-ticket items like his cars is gone forever. It never returns to his pocket. This represents a life-long financial habit that results in a constant negative cash flow for the client.

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By following the traditional way of purchasing a home, a client stands to lose hundreds of thousands of dollars, if not millions of dollars, in real value over his adult lifetime. Many people lose the opportunity to develop a substantial wealth fund, because their mortgage payments have them stretched to the hilt. This is the type of model that the realty and mortgage industry has been selling people - often with disastrous financial consequences – as can be seen from the flood of foreclosures. This paradigm needs to change.

### 2. Buying / Selling a home from a global perspective.

My profession causes me to look at buying a home in a different way. For example, when a realtor sells a home;

- **The realtor may see a home sold, but I see a financial consequence.**  
The difference is that for the realtor, the transaction is complete when the sale goes through. From my perspective, the financial consequences have only just begun. Here are two points to consider.
- **A realtor may measure his success by the successful close of a sale.** I see success as successfully increasing **and** securing a client's wealth to the maximum extent. This may be achieved, while at the same time helping the client to achieve maximum protection from loss and foreclosure. In addition, I also see success as helping the realtor to maximize his commission while at the same time helping the broker to strengthen and stabilize his business.
- **The realtor sells the home as if it was a product.** I believe that a home should be viewed as if it was the most important **financial investment** the client could make. The difference is that the realtor does not look much beyond the question, "Can you afford to buy this home?" My job makes me aware that buying a home has a major impact on the financial wealth and cash flow of a family for the rest of their life. As such my question is not, "Can you afford it?" but, "Can you afford it and if so, what is the best strategy to follow so that we can protect your financial interests and maximize your financial potential at the same time?"

There is a huge difference between just selling a house and meeting the above parameters. The difference is that the realtor may believe that he or she has helped a client increase their wealth, whereas the flood of foreclosures indicates that in many cases, the realtor may have been instrumental, if only in part, in leading clients to their financial doom. This should never happen.

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I could give numerous comparisons, but these will suffice. What I am attempting to communicate is that if we understand the bigger picture we can do far, far better for our clients and for ourselves at the same time.

## Buying / Selling the Smarter Way

Is there a smarter way to buy and sell property? I believe that there is. The answer lies in doing a **strategic financial analysis** of the client's situation. Running a few debt-to-equity ratios, and the like, to see if they qualify is not enough. A million or more foreclosures confirm this fact. Our goal is to maximize everyone's benefits. In addition, there are tools that we can place in realtors' hands that will equip them, and their clients to make smarter financial decisions, while increasing the realtor's earnings at the same time. The snowball effect is that the broker and agency will also benefit at the same time, which means that everyone wins.

Let us assume that you are the person with the global perspective. Assuming that this is the case, here are some of the factors you would look for when introducing a client to a property sale. (Note: This is a hypothetical example.) Let us assume that the property has a value of \$400,000. Here is what you would look for:

- 1. You would see if you could save your client, any up front costs.** This should be standard practice and as such does need much explanation here.
- 2. You may discover that ways to increase your earnings** as a realtor, by around a \$1,000 to \$2,000 and more. Furthermore, it may be possible for you and your agents to earn a passive override income so that they may be well on their way to generating a counter-cycle income streams for life. This would help to stabilize your business and retain your agents during down cycles.
- 3. You would see if it were possible for the client to pay off his house at an accelerated rate while maintaining their lifestyle.** In so doing, you may substantially increase the value that you offer your client. This would give you, and your agency, a significant advantage over your competitors.
- 4. If you had the appropriate license, you could help clients to structure their finances in such a way that they will build a substantial wealth fund** with guaranteed growth, protection of principle, compounding interest and dividends all within the same total budget. In the process, you and your agency, could earn yet another stream of income that may also become quite substantial.

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5. In addition, if you applied the right knowledge, **you could design a strategy for your client that would help to generate a potentially tax-free retirement income and substantial probate-free addition to the client's estate.**

6. **You would seek to achieve all of the above within the client's existing budget, without adding any additional burden.**

7. **All of the above may be used to create significant additional income streams** for you and your realtors, thus providing them with a means to survive property market crashes. Please keep an open mind, because all of this is well within each realtor's reach. I know that this may sound complicated at first, but that is simply because it is a new paradigm. A realtor could be up and running with this program within approximately 48 hours. The steps to grow further will come naturally at the right time. A second point that I want to make is that all of the above potential is passing through your hands, and the hands of your agency anyway. The only difference is that you may not know how to tap into it.

**As a side note:** I do not expect of you to give up your core business. These proposals are flexible and may be adapted to varying degrees. The gaps that you cannot fill, or that you do not want to fill, may be accommodated by working together as a team up, to the mutual benefit of all.

## Substantial difference

The difference that we can make for the broker, the realtors and the clients is substantial. We can help clients to:

- Pay off their homes in a fraction of the time.
- Build equity at an accelerated rate.
- Steer them away from foreclosure.
- Increase realtors' and brokers' income.
- And much more.

All of this may be passing through your hands with every prospect and transaction any way. The key to unlocking this potential is to apply the right knowledge.

If this all of this is possible, why would a realtor or broker want to hang onto old ways and old paradigms? We need to move on from the foreclosure mess, rather than waiting for history to repeat yet again.

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## PART 3: Helping your business

Part 1 of this book examined some of the problems that realtors face. These include:

- **Being too 'cycle' dependent.**
- **The loss of sweat equity.**
- **A lack of income for all members of your agency.** The way to counter this problem is to give every realtor in your business access to mechanisms that increase their income potential. We can go a long way to solving this problem without agents having to leave your agency.
- **The training of your opposition.** When a broker spends years training realtors and they leave (to work against him), he has effectively trained his own opposition. This too can be addressed.

### A Problem of Income

One of the biggest problems that a realtor or broker faces when the market crashes is the drying up of income. However, a crashing market creates opportunities. (I am not referring to the selling of previous client's foreclosures.) The good news is that programs and strategies do exist that can help realtors and brokers significantly increase their income, while staying within their business.

#### An informal, information age

Times have changed. We live in an age where it is possible to run multiple things at the same time. Similarly, we can generate multiple streams of income at the same time, without compromising our core business.

The fundamental difference between this age and previous ages is that the business, administrative, legal and distribution structures that are necessary to support a business often come prepackaged and pre-supported. This means that a business owner simply has to plug in to the service. Brokers and realtors can now tap into several streams of previously inaccessible income, simply by plugging into pre-built systems for a minor fee.

#### Your agents deserve a fighting chance

If you are a broker, you and your agents deserve to have a fighting chance. Many of the problems, brought on by the changing market could potentially be solved so that we may potentially:

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- **Increase your realtors earning potential**, which will help to increase their loyalty and their ability to survive down markets.
- **Help realtors to generate a passive income** that will further help them to survive down markets.
- **Strengthen your business** and significantly increase your income potential.
- **Give your clients far better deals.** We can save them money up front. We can structure their deal so that they can go a long way to avoid foreclosures and pay off their homes early.

If you increase your chances of adding to your financial potential with every deal, you will build a far stronger business than before. If your realtors have the same potential, they are far more likely to survive the property slump. Their income can increase significantly and so can yours. The benefit is global. If so, agent retention and loyalty is likely to increase. Your client satisfaction is likely to increase and their loyalty to you is likely to skyrocket.

Now compare this potential with traditional methods that have often placed clients (and their realtors' businesses) at severe financial risk. Such methods have proven to be somewhat shortsighted / compartmentalized and in realty extremely unfair to thousands upon thousands of clients who have looked to their mortgage brokers and realtors for trustworthy advice. The flood of foreclosures speaks loudly enough. A great, largely avoidable tragedy has taken place. We can continue in the footsteps of past mistakes, or we can move ahead and learn from them.

The market may be crashing, but solutions are there. Disasters often present us with great opportunities. I believe that this is the case with our present market. Unique opportunities are opening up to those who have the right knowledge.

Thank you for taking the time to read this special report. I am looking forward to exploring a deeper working relationship with you.

Sincerely

**Guy Morrell-Stinson**

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### QUESTIONS AND ANSWERS

These questions should help to answer some of the concerns that you may have. Feel free to contact me during office hours, Pacific Time.

**Q1. I notice that you have not disclosed company names and the details of the strategies that you are offering. How will we learn about these?**

A1. My reasons for not going into every detail has to do with issues related to compliance, space and competitive advantage. We live in a deceptive and insincere world and I therefore, require candidates to show that they are genuine, by demonstrating their commitment first, before proceeding to teach them 'secrets' of great value.

**Q2. Won't this be too complicated for me / us? The realty business is already complicated and I am reluctant to make it more so?**

A2. The realty business is complicated and I do not want to add to its complexity. However, situations sometimes determine that it is in our best interest to 'bite the bullet' and do what we have to do, because it is in our best interests to do so. Besides, that which seems to be complicated at first tends to become simple later on. Learning to

walk, talk, drive a car and so on, may have seemed to be complicated at first, but it soon becomes second nature. Also be aware that the systems that I refer to, do most of the work for us. In addition, your being in the realty business means that your learning curve should be quick and relatively easy, because you are already familiar with much of the terminology and many of the concepts. So do not worry about it. It should be well within your grasp – and help is there to guide you each step of the way.

**Q3. What is the best way to apply your proposal to my realty business?**

A3. Simply contact me and let me know that you are coachable. Depending on the relationship, your initial cost may be just under \$200. This is a once off fee. Thereafter, there are optional tools that may cost around \$50 to \$150 a month if you choose to use them. These tools are an aid, but one can get by easily without them. If you choose to get additional licenses, you may do so at a later stage, but I would not concern myself with that to start.

**Q4. I am a broker. Can all of my realtors participate in this program?**

A4. Yes, this will be to everyone's advantage. I suggest that we set 3 days aside to get everyone trained and qualified. By doing it this way we make it an adventure. Everyone has fun and everyone can get excited about it, and everyone gets up and running in the fastest possible time. This means that your agency can get on with its business with minimal interruption. A qualification exam has to be taken online. A part of my service is

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to help train your agents so that they can pass their exam and so that this 'burden' does not have to fall on your shoulders.

### **Q5. You mentioned financial analysis. Are you expecting my realtors to become financial advisors?**

A5. No. This is the beauty of this system. You are able to bring the client the power of top class financial wisdom and strategies without being a financial advisor. However, if a person wants to expand their horizons into the financial services industry, they can get additional licenses, but it is not necessary to get started.

### **Q6. This sounds good, but what if we are not in the same State?**

A6. This is not a problem. The Internet is fast becoming the communication tool of choice. It will be to your realtors' advantage to learn how to use the Internet effectively. I can assist, and train you / your agency, in this area. I conduct interactive conferencing and training sessions via the Internet. I would also suggest that you consider getting a videophone, as this will soon be the industry standard. You do not have to leave your office or travel to conference halls. The task of training is lifted from your shoulders. You can contact me if you need more information on the videophones.

### **Q7. What will the training cost me?**

A7. I do not charge a fee for my training when done locally or via the Internet, if the realtors and brokers sign up with the recommended programs. I offer this as a free service, because when we work together as a team we all prosper. The supporting companies that we work with also offer extensive free training. The exception may be for state-related studies and exams. However, these may be optional.

### **Q8. I am an individual realtor. Can I join even if my company does not?**

A8. Yes, you can join as an individual, but that would obviously depend on the type of contractual obligations that you have with your principle, or any other third parties. You should not join if there is any conflict of interests or contractual obligations that stand in your way.

**Q9. Ok, I accept that my business could do with some help. I like the idea of additional streams of income. I like the idea of having a third party help train my staff. I like the idea that all of my realtors can potentially earn more. I like the idea of the possibility of retaining a commission override, even if my realtors leave and I like the idea of developing a growing base of passive income. In addition, I think that it is important to give my clients greater value. The approximately \$200 signup fee is reasonable and is not going to bankrupt me. It seems to me that I have a lot more to gain than to lose and that the apparent obstacles are not significant. So how do I join?**

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A16. The process is simple. Fill in the attached fax form to let me know that you want to go ahead, or contact me via my phone at 530 671 5262 or via my digital phone at 530 923 4328. You can email me at [guyusa@gmail.com](mailto:guyusa@gmail.com). We will then have a telephonic / online discussion to discuss the road ahead.

**Q10. What if I choose not to participate directly? Can I still call on you to assist my clients with the strategies discussed in this book?**

A10. Yes, you can contact me at any time during working hours, (Pacific Time), to discuss the possibilities.

**Q11. What if I have more questions?**

A11. Just give me a call.

Thank you for reading this special report.

I trust that this report has helped you to understand the importance of the right knowledge and that there are viable solutions that can help your business grow – even in a property slump. These solutions can make a huge difference to our client’s financial futures and to the strength of your realty business. We have a moral obligation to do the best that we can for our clients. The good news is that by doing so, we can earn a significant income at the same time.

You may complete the fax form and return it to me. If you do choose to use the fax form, please give me a call or email me to let me know that it is on its way so that it does not get lost in cyberspace. I am committed to treating my clients and associates with the greatest of respect. I do not sell my contact lists and I believe in personal privacy.

I am looking forward to hearing from you.

Wishing you well and much success.

Sincerely

**Guy Morrell-Stinson**

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Tel:		Alt Tel:	
Fax:	Best time to call:	Time Zone:	
Email:			I want to receive regular updates on this subject. <input type="checkbox"/>
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Profession:		Position held:	

**I want:** 10 = Most important. 1 = Least important.

To accept your proposal.	A presentation.	Help my clients.	How keen are you to take action?  Totally Verv Maybe Not
A retirement plan.	To pay off my home early.	To finance equipment.	
Staff retirement plan.	My own financial system	Other:	
Other:	To recoup the entire purchase costs on future cars, etc.		
Comments:			

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