

GREETINGS FROM GRACE TITLE



A Special Note

Grace Title is happy to announce that **our web site** is now up and running. You can even order your title work online if you would prefer to do so. The web address is:

www.thegracecompanies.com

Please take some time to check it out!

Well, another month has passed and half of the year is now gone. The Federal Reserve Board has raised the Fed rate for the ninth time, but you can still secure a thirty year fixed rate mortgage for less than five and a half percent! New mortgages are thirty percent ahead of last year at this time and things are still going strong in the broader economy. Things are looking good for those of us in the financial services industry, especially those of us in the real estate sector. As independent, small business people we serve as the backbone of Florida's economy. As such, we must remain focused on building a positive business climate. That means staying focused on making the most out of this great economy while it lasts. As I thought about this huge responsibility we all have to our state and our community I couldn't help but reflect on what it is that we really do, and that is the business of **selling**. Yes, we are all sales people and we need to remain mindful of that. You have probably heard the old adage that, in business, "nothing happens until something is sold." Keeping that in mind I thought that this month I would offer some important keys that I have found to be helpful to me over my thirty year career. My hope is that you will find this helpful as you are making plans for the last half of your year and as you go about mastering your profession.

Mastering Your Profession

Over the past thirty years, many sales people with whom I have made acquaintance have asked me, “What is the key to becoming a master at selling financial products?” My answer is that there is not one key, but several. The following is some of what I have discovered personally in my thirty years of selling financial products such as securities, life insurance, real estate, mortgages and now title insurance and title related services.

First, is the key of HONESTY

To be your best, you need to be honest all of the time. Many sales people sell themselves short by not sticking to the principle of honesty. They will sell anything that comes down the pike even if they know it is an inferior product or a less than best fit for their client. For some, the drive to make money has become more important than the principle of honesty. Successful sales people have no room for lying, cheating, manipulation or distortion. They do the right thing for their clients, even when it is at their own expense, and they tell their clients the truth. Integrity leads to a golden reputation that is easy to refer others to and results in higher rewards in the long run.

Second, is the key of GIVING

One of the quickest ways to failure in our business is by setting production goals based on what *our own* financial needs are. Instead, your goals should be set around:

- Doing your best job for your clients, and
- Seeing as many people as you can

Higher sales will result from doing things right. They are not a result of fulfilling your needs or your company’s quotas. Many fail in this business because their focus is misplaced – especially when they are new to the industry and trying to get established. Their controlling motivation is to make money, rather than to solve problems for or meet the needs of their clients. After all, they have bills to pay and the pressure is high!

The world could be separated into two types of people: givers and takers. You have met them both. You can’t blame prospects if they are initially suspicious of *you* because of prior experiences with *takers*. Takers are more common than givers in the world of sales. Even if you are a giver by nature, the financial pressures of your life circumstances can push you hard in the direction of behaving in your profession like a taker.

Prospects can usually sense when an agent, broker, or loan officer is really trying to do a good job for them or not. They appreciate a best effort and will usually reward it by doing business with you again and again, as well as pointing others your way. Focus on working hard to meet your customer's needs, and successful results will follow.

Third, is the key of DESIRE

I do not know any successful sales person who does not have an incredible drive to succeed. As a one time high school and college athlete, I can attest that desire drives the top athletic stars, not their knowledge or their ability. And I have seen very talented people fail in our business because they did not have the motivation to succeed in it. They wanted things to come easy. If you have desire, no one needs to tell you to prospect, spend time studying, practice communicating what you know, or spend time in the field with clients. If you deeply desire to succeed, you will happily do all of these things that lead to success. If you do not have enough desire, there is no way you will reach peak performance.

Fourth, is the key of SUPPORT

Having the right office and administrative support is also an important key. You pay a lost opportunity cost that can be terribly high if you spend too much of your time doing paperwork and administrative tasks. When you delegate these non-sales activities to other members of your team, you free up more of your time to see more prospects and clients. Do whatever you can to allocate no more than one day a week to "office work" so you can spend four days a week marketing your services, seeing prospects and clients, and generating additional sales. Get the support you need by taking full advantage of the assistance offered by your office. If this still isn't enough, consider what additional support would be worth paying for out of your own pocket. Ask yourself what it would be worth if you were able to generate just one additional sale per month as a result of being freed up from administrative tasks or paperwork.

Everyone also needs emotional support from others. Some days are better than others. I have had my share of bad days! I believe that your entire family should be your "support net." On a good day, it is important to have someone applaud you and celebrate with you. And on a bad day, you need someone to console you and pick you up. Whether that person is a spouse, a best friend, or a colleague, be sure you have such an emotional ally to help walk with you through the ups and downs that are part of the landscape of a career in sales.

Fifth, is the key of KNOWLEDGE

Learning the ***what, why, where, when, how,*** and ***who*** of your business is necessary for success. Many people in sales do not particularly like to study and learn as a means of improving their professional performance and level of success. They want the easy road. That's the type that will be weeded out in the early years by a lack of success.

Look around you at those who are very successful and established in your field. There may be *many* factors that you can identify that have led to their success. But it's a safe bet that the most successful people in your profession also know what they are doing, and they know what they are talking about, when a prospect comes through their door asking for their help.

Different people learn in different ways. Many professionals have successfully grown their career and income simply by attending well-chosen schools and seminars on a regular basis. These individuals know that every dollar they strategically spend on career-enhancing education will have a very high rate of return in the long run.

Sixth, is the key of ARTISTRY

How many times have you seen a "make over" on TV? These shows often result in a new home, new room, new car, new face, new clothes, or a new body. We need to be comfortable in our own skin. But we need to make sure that we *are* who we *say* we are. Being "all you can be" means being a genuine person. If you are genuine, you can be *you* without having to give any thought about *which you* should be projected in a given situation.

At the same time, we need to make the most with what we have, and try to "make over" what needs improvement. If there is anything (our physical appearance, our presentation skills, our wardrobe, or any other area) that makes you self-conscious or less confident as you interact with prospects, you should consider making some changes in that area.

I believe there are two types of sales people. There are artists and there are con artists. Sales people who are genuine are artists. Con artists are not genuine although they may look and sound good. Their success tends to be short lived because it is based *merely* upon appearance, and not substance. Others eventually figure them out or get burned by them along the way. Be genuine – be an artist.

Good luck and good selling!

Greg Gary



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