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LUNCH OF A LIFETIME

"When written in Chinese the word 'crisis' is composed of two characters—one represents danger and the other represents opportunity."

JOHN F. KENNEDY

“RICK, TO BE HONEST WITH YOU, I don't think you'll be in the business a year from now.”

The words rang in Rick's ears as the alarm jolted him out of an uneasy slumber. Two weeks had passed and he still couldn't get the image of that smirking, self-satisfied face out of his mind. With less than an hour until his lunch appointment and his bed feeling more comfortable than ever, he briefly debated canceling; after all, it was just another lender . . .

No, he thought, he'd better go. A free meal was a free meal, and he needed to get up anyway.

Rick stepped over yesterday's clothes and fumbled around the bathroom for his shaving cream. Thirty minutes later, he had showered and was driving his beloved BMW, the last of his souvenirs from the good old glory days. He indulged in a momentary flashback of how he had bought it with cash he

made from just two months of commissions. Pulling onto the highway, he thought sullenly, *those were the days.*

He looked up to check the exit number, and as if to add insult to injury, he caught a glimpse of Don Dasick's new billboard. There it was: the smirking, cap-toothed smile, slicked-back hair, and a caption that read "Dial Don!" Rick cringed involuntarily. *Well, the old guy must be doing something right. He's still selling more than the rest of us in the office put together.*

It was 11:27 A.M. when Rick shuffled into EVT Restaurant for his 11:30 lunch appointment. He felt his stomach rumble, but his hunger was overshadowed by his need for coffee. The dining room was already humming with quiet conversation punctuated by the clinking of glasses, silver and fine china. Rick glanced around him. He had seen the place numerous times—the building towered over the highway he took home from work—but this was his first look inside.

The huge marble columns in the atrium drew his eyes up from the walnut wood of the hostess stand to the magnificent chandeliers dangling from the ceiling, which must have been at least forty feet high. Comfortable booths lined the walls, giving the place a luxurious and elegant appearance while maintaining a cozy feeling at the same time. How come he had never been here before?

"Katherine!"

The woman's delighted voice interrupted the subdued buzz of the diners, startling Rick. His eyes quickly returned to the stand, where he now saw the woman hugging "Katherine," who was obviously the hostess. *Someone's excited,* he thought to himself, giving his watch a quick glance.

"Rick!" the same lady called in his direction as she released the hostess.

Rick met her cheerful gaze and mustered up as much enthusiasm as he could. "Michelle!" he responded, realizing it

was his lunch companion who had offered the enthusiastic greeting. *She sure is happy. Is she getting married or something?*

"Rick, this is Katherine," Michelle said as she introduced the hostess. "Her son was just awarded a football scholarship to Ohio State. Katherine, Rick is in real estate, and he'll have to fill me in on the rest of his life before I can tell you anything more." Rick shook Katherine's hand and offered his congratulations.

She blushed and turned to Michelle. "Your usual spot?" Katherine asked.

"Please!" Michelle answered with a smile, and Katherine escorted the pair to one of the private booths in the back corner of the large dining room.

"Josh mentioned that this was a nice place," Rick said as he sat down and scanned the menu. "I see it from the highway all the time, but I'd never been in."

"You've got to try the crab cakes. They're fantastic," Michelle said, still all smiles.

kid got a football scholarship? Rick briefly studied the woman across the table from him. She was wearing a black wool pantsuit and a black rubber bracelet on her left wrist. She looked more or less his age. He had known plenty of "peppy" girls—especially fifteen years ago in college—but Michelle seemed nothing like them. She was clearly a professional, but animated by an energy that defied his ability to categorize: a lot different from the kind of mortgage person who usually took him to lunch.

"I'm glad you had the time to get together," she continued, breaking into his thoughts. "So how are things going for you?"

Rick felt the muscles in the back of his neck tighten involuntarily, as his polite smile melted away. "Great," he answered mechanically, looking back at the menu. He felt the urge to yawn, but suppressed it. *Maybe I'll go back home after this and*

take a nap. As if reading his thoughts, the waitress approached their table with a coffeepot and took their drink orders.

"Hi, Michelle," the waitress said with a smile. "Who's this lucky guy?"

"Jo Ellen!" Michelle scolded jokingly. "This is Rick Masters. He's in real estate. Rick, Jo Ellen is getting her degree in fashion design. Isn't that great?"

"Yeah," said Rick, a little taken aback. *Was Michelle some sort of local celebrity? Why did everyone here seem to know her?* They ordered their drinks, and Jo Ellen departed. The pair was silent for a moment.

"So, you were telling me that business was great," Michelle reminded him softly. Her voice made him think of his older sister when she called to make sure he was eating healthy and exercising.

"Yeah, right," Rick laughed. "I guess it really depends on which answer you want—mine or the company's. I'm not trying to ruin anyone else's day with my problems." Rick wanted nothing more than to return to bed, not that he had been sleeping well recently.

"I don't mind," Michelle offered gently. "We all have problems now and then." *There's that smile again.*

"Well, problems seem to be the norm for me," Rick sighed, scanning her face to see how much he should reveal. Was he really about to spill his guts to a lender? It went against his every instinct, but there was something disarming about Michelle's manner. *What do I have to lose?* "The truth is, things are tough right now. Like everyone else, we were killing it a few years back. Now the market is killing me." Michelle nodded sympathetically and took a sip of her water. "I mean, I used to complain if a listing was on the market for more than three weeks," he continued. "Now I've got properties that have been sitting around for months. I'm taking buyers out to look, and

I'm thinking, *these people aren't serious!* I'm basically a glorified tour guide right now, and . . ." Rick stopped abruptly. *Okay, that's enough. More than enough, actually.* He looked up to see Michelle's reaction.

A cloud moved in the breeze outside the large front window, and the room seemed to darken. Jo Ellen returned with bread and salad and said, "Oh Michelle, Katherine just gave directions to the gentleman meeting you at 2:00. I just wanted to let you know."

"First time here?" Rick asked sarcastically. Michelle smiled. As he thought about everything he had just revealed, he added weakly, "Sorry, didn't mean to turn this into a confessional."

"Don't worry about it," Michelle assured him. "Look, you know I'm a lender. I've had plenty of agents grin and tell me that this was their best year ever, so I'm glad I don't look that stupid to you!" She laughed. It was a nice laugh, not giddy or boisterous. *What's the word? Genuine.*

"Yeah, I never thought I'd see the day." Rick shook his head. It actually felt good to let it out. "It used to be so easy. A buyer would call. You'd show them around. They'd buy. They needed to sell, so you listed their home. You put a sign in their yard and it would sell. Those days are gone, let me tell you. And don't even get me started on Internet leads. I've gotten so many e-mails from Mickey Mouse, I don't think I ever want to visit Disneyland again! Honestly, Michelle, I think I'm about done."

Geez, am I done? I always said I'd die before I'd go back to accounting . . .

Michelle smiled again. "Well, I hope you're not done."

"Why's that?" Rick asked with surprise. *What can I possibly do for her, with my zero leads and my listings languishing on the market?*

"Because markets rise and fall all the time. We all know that. But there are some things money can't buy: reliability, integrity,

all that good stuff," she smiled, taking a bite of her salad. "It's not every day I meet an agent who was referred to me by a client who graded that agent a ten out of ten. Josh was very impressed with you."

Rick felt his mood begin to lift. *I knew he liked me, but I didn't realize he ranked me a ten.* He was starting to feel glad he had taken Josh's advice to meet Michelle. He felt himself begin to relax.

"Well, I guess you guys are hurting on the mortgage side too, right?" he asked, expecting that it was Michelle's turn to unload. "A loan officer I know from college just told me last week that he had to give up and go work for the IRS! So what about you?"

"Well, which answer do you want—the company's or mine?" Michelle laughed. Rick laughed too and felt his shoulders relax a little.

"Hey, I thought we were spilling our guts here!" Rick retorted, leaning back in his chair and throwing his hands up in mock offense.

"Yes, yes, of course," Michelle assured him. "The truth is we're actually doing very well with one exception."

"What's the exception?" Rick asked curiously. *Very well? No wonder she's in such a good mood. She has to be the only one in this industry doing "very well."*

"I'm looking for ways to help local agents market our new first-time home buyer programs. Would you mind opening the door at your brokerage for me to do a "Lunch and Learn" seminar at your office? I'll buy the lunch, of course."

"No problem," Rick answered. *She can buy the whole office lunch and that still won't create any leads.* "So what do you teach in your seminar?"

"Well, we offer all kinds of instruction," Michelle explained. The question seemed to light a spark of excitement. "Of course



we educate agents on the types of loans we offer, but we also teach effective client follow-up, lead generation techniques and things like that. I usually just ask my contact what the biggest challenge is for agents in the office."

Rick's eyes had opened wide when he heard her mention lead generation, but he was determined to play it cool. "So you guys are really doing well right now?" he asked casually.

"Well, I'm really grateful, because I know it's been tough for a lot of good folks. But actually, we're on pace to double our business from last year, which was up significantly from the year before that," Michelle said modestly.

"That's impressive! What are you doing?" he said, trying not to sound too impressed. He and Michelle had crossed paths over the years, but he had never pegged her as anyone remarkable. Like most agents, he had a love-hate relationship with home lenders. They were an integral part of the business, but he could never shake the feeling that they were all just leeches who wanted to profit off his hard work. Yet he felt Michelle's words piercing through his protective layers of cynicism despite his best efforts to resist. *I think she is actually telling me the truth. Why the heck would she care, though?*

"Well, we're doing lots of things," Michelle explained, taking a sip of her tea. "I'll be happy to go over some stuff in more detail in a minute. But before I forget, Jay Michaels is coming to town this Friday. Why don't you come as my guest? It's normally pretty expensive to attend, but I think I can get you a ticket."

At that moment, Jo Ellen returned with their entrees.

"I'm sorry, but who is Jay Michaels?" Rick had no idea what she was talking about and the smell of his food had caught his attention.

"He's the guy who taught me about the Generosity Generation, which is the whole philosophy of our company," Michelle explained, taking a bite.

"Generosity Generation?" Rick asked apologetically. *Geez, I'm out of it . . . but these crab cakes are great.*

"Basically, it means the more you give, the more you get. Jay shows business people like you and me how to turn our relationships into referrals. There's no catch," she added, perceiving his skepticism. "It's just a really good system. You know how some say it's all about who you know, and some say it's all about who knows you? Well Jay says it's about who you know, how well you know them and who THEY know. Like, Jo Ellen? She's in school so she's not buying right now, but she referred her sister to me. Her sister had a great experience and referred her neighbor who was refinancing. I would have never gotten that business if I hadn't learned how from Jay and my coach."

"Oh," Rick responded. Katherine smiled at both of them as she escorted another couple to the adjacent booth. *I bet that hostess gave her business too.*

As they both ate, Michelle talked freely about her business and her life: she was getting to know some great people, and she seemed to have an endearing story about each of them. She also seemed to be speaking a foreign language using terms Rick had never heard: she mentioned the Generosity Generation again and said something about a Communication Pyramid and the Influential Zone. She spoke about making 1st & 10 calls and communicating her solutions to her community. Rick nodded, but felt himself losing track of what she was saying. Overall, though, he knew she felt confident about where her business was going, even in a down market, and that her life was more balanced and fulfilling than it had ever been.

"I mean, even with market ups and downs, you have to admit this is an incredibly exciting time to be in the business," Michelle said.

"What do you mean?" Rick asked, honestly confused.
Exciting?

"That's what the Generosity Generation is all about," Michelle explained. "In the old days, the only way to get business was cold-calling, door-knocking, and other ways to 'market to strangers'. Everybody spent time and money trying to attract and close people they'd never met. In the Generosity Generation, we can spend our time, energy, effort, and money on people we actually like and trust. In the end, those are the ones who are most valuable to our business." Rick considered this. Michelle was so animated and energetic as she spoke, but instead of feeling irritated, he felt intrigued. *How can she have so much passion for this stuff?*

"Connecting with people has never been easier," Michelle continued. "The more people I connect with, the more people think of me as a 'mover and shaker.' The more people think of me that way, the more people I connect with. It grows itself and I don't get hung up on or a door slammed in my face."

"Can you give me an example of something specific which you're doing that's different?" Rick asked.

"Well, I could give you lots of examples. Like just this morning, instead of clipping articles to send to clients like the old days; I used Google Alerts to stay in touch with all my clients and referral partners, and remind them how much I care about them. It doesn't cost me anything and takes no time. The Google Alert comes in, I review it, and then I forward it to the person in my database with a short e-mail from me. I set up a Google Alert for all my referral partners and top referral sources; I call those people Ambassadors and Champions. It's almost like having staff to keep tabs on the people in my community." She added, seeing the confusion on Rick's face, "Oh, it's really easy. I can show you how to do it in twenty seconds.



Before I do that, just to let you know, I have another appointment coming in at 1:00. That's in about 15 minutes."

"Okay. Thanks," Rick answered. Michelle explained Google Alerts in more detail¹, pulling out her phone and demonstrating the process. Rick thought, *I'd like to set up a Google Alert on Don Dasick to see what he's doing.* Jo Ellen quietly cleared their plates and refilled Rick's coffee without being asked. As they continued to chat, Rick was tempted several times to bring up Don and ask if Michelle had heard anything about him, but he resisted.

"Rick, do you mind if I ask you a business question?" Michelle said.

"Sure, Michelle. Shoot."

"If you had a friend or neighbor who was looking to refinance or buy, who would you recommend?" Michelle asked almost casually.

Rick thought about his neighbor living in the condo downstairs; she had asked, but he hadn't referred her anywhere because he didn't get paid for refinances. He sipped his coffee and thought some more.

"I don't know. The last time I talked to someone about refinancing, I didn't send her anywhere. Probably should have, but I don't really have a go-to person. I guess I'd have to say I don't know," he finally answered.

"What would it take for me to be that go-to person?" *Good question.*

"I don't know," Rick answered honestly. "I mean, this meeting didn't do you any harm. If you can be successful in this market, you've got to be doing something right. I guess I'd need to learn more about what you're doing to be successful, and more about what loans you do and don't do."

1. For the 7 Essential Google Alerts you should set up, please see www.ReferralLibrary.com.

"Great," Michelle smiled gently. "I want to be your go-to person for loans. I don't need all your business. Just give me a few shots per month. And if I'm hearing you correctly, you're saying that if you get to know me and my business better and like what you see, I'd be your go-to person? Am I correct?"

A few shots per month would be all my business. "Yep. That about sums it up," Rick answered as he drained his last bit of coffee. Jo Ellen slipped by silently for the refill.

"Great, thank you for that answer. I've prepared some information for you to learn more about the solutions I provide," Michelle said, sliding a one-page document across the table. "This is another thing I learned from Jay Michaels and Seven Levels. It's called a Spectrum of Solutions and it shows the full range of services I can provide for you and your clients."

Rick glanced down at the brochure and then feeling bold, blurted out, "Look, neither of us makes money when nobody's buying. Clearly you've found the last people in town who are. You're asking me for help, and I appreciate what you said about my reputation. But if you're doing as well as you seem to be, I'd like to know more about what you're doing. Google Alerts and this Spectrum of Solutions page didn't explode your business."

"Well, let me turn that around," Michelle said softly. "What can I do to help you? What do you need right now?"

"Honestly, I need good, solid leads," Rick confessed. "Like I said, I've tried the magazines, newspapers, home journals, Internet advertising, everything. I know I can deliver what buyers need, but I'm just not finding the people who are buying."

"I hear you," Michelle said. "I really think I can help you with that. But first, just come on Friday and we'll talk about it more after that. Once you hear what Jay has to say, what I say will make a lot more sense." *Is she saying she got all this from some seminar?*

"Well, if he really helped you that much, I'll go," Rick decided.

As the two rose to leave, a sharply dressed man approached their table.

"Hi, Michelle," he said. "I saw you from the foyer and I wanted to let you know I was here for our 1:00." The two hugged and Rick noticed Alan tuck a tendril of Michelle's hair behind her left ear. "Alan, this is Rick Masters. He's a real estate agent. Rick, this is Alan Hubble, he's an attorney at Hubble, Rogers, and Spence. I'll be right back, but you two should exchange cards." The men obeyed and made small talk as Michelle slipped off to the ladies' room.

"Hubble, Rogers and Spence," Rick said. "That's downtown, right?"

"Top floor of the Rogers Bank Building," Alan smiled. *Well, good for you,* Rick thought, resisting the urge to roll his eyes. "So how do you know Michelle?"

"Oh, you know, I'm an agent so I know lots of lenders," Rick said nonchalantly.

"Well, she's quite an up and comer," Alan smiled. "Did she tell you the numbers she did this quarter?"

Rick smiled and nodded, trying to think of a way to end the conversation, when Michelle returned.

"Well, it's been a pleasure, Michelle. Nice to meet you, Alan," Rick offered, starting to think about the rest of his day.

"Rick, absolutely!" Michelle smiled. "We talked all business today, but next time I want to hear more about your goals and what you do for fun. I'll see you Friday!"

Fun? Rick watched Alan and Michelle head to their booth before turning towards the door.

"Goodbye, Mr. Masters," Katherine called to him.

"Goodbye!" Rick smiled and called back, surprised at the enthusiasm in his own voice. He reached for his car keys and realized that for the first time in weeks, he no longer felt tired. Maybe he'd head into the office after all.



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