



GROUP
Coaching Calls

Ben: This is a call that we do on a regular basis for our coaching clients, as you guys know; the people that are already in our organization, in our world. And today, what I'd like to do is I'd like to talk about habits. Now, wouldn't you guys agree – we are a combination of good habits and bad habits. Isn't that true? And when we're getting the most amount of success in our life, it's probably because of the seeds we planted in the spring, we get to harvest in the fall. And those seeds could be good habits or bad habits. And the bad habits compound and they add up until we wake up and we have real financial problems or real health problems or real business problems or production problems, or no business, or whatever that might be. And the good habits actually add up as well.

So, how do you actually create habits? How do you make sure that if you were going to change one thing, that it actually stuck? I talk to people all the time, and they say, “One of my worries is that I'm afraid to take this action...”, because of whatever reason. Something might go wrong or something bad might happen, and so on. And I always respond to them with...

You know what one of my greatest fears is? Waking up in 5 years or 10 years or 3 years, and realizing that I'm in the same exact spot that I am today, that I'm dealing with the same exact struggles as I've always dealt with.

Anybody on the call, do you guys relate with that? You know that feeling, that, “Gosh, some things in my life just haven't changed.” Do you worry or have fears around not getting out of this financial situation, or not being prepared for retirement, or your business not growing, or being affected by an economic shift, or what not? So let's talk about habits for a little bit.

I assume that you guys can see my slides; just chime in there real quick and let me know that you guys can see my screen. That's awesome. Thanks, Debbie! You're always helping me out. You guys are too good to me. So, we're going to talk about reinforcing habits, and I want to talk about this idea that what happens is we go into to these really, really highs, and then we go into these really, really lows. And here's what happens for me. You have a life situation – you break up with somebody, or you get fed up – and then you decide, “I've got to get my weight under control.” So what you do is you go on the “no food” diet and “lots of exercise” diet, and all of a sudden things start going really, really good and you're losing weight and losing weight. Then all of a sudden you realize it was actually unsustainable.

So, instead of transitioning slowly off of the “no food, 100% exercise” diet, what you do is then you just go straight for the cheeseburger and straight for the milkshake. See, that's me. I tend to get into this world where I'm trying to change everything at once, and because of that it's inconsistent. I can't stick with it, so I have these highs and have these lows. Now, here is the bad thing: We're always going to have highs and we're always going to have lows. One of our goals is to minimize how high, because high is unsustainable; and how low, and low is rock bottom. How high our highs are and how low our lows are.

So think about, are we getting into the habit of quitting? That's a powerful statement. That's something deep. It shakes my soul when I read that. Am I creating a habit of quitting when things get tough? That's a scary thought, isn't it? Of all the habits that I could have been creating, am I getting into this habit of quitting when things get a little rough? That's deep. What habits do good habits create consistency, they create stability, they create happiness, they create security, they create results, they create retention of your customers or retention of your employees. It creates this feeling of winning. Bad habits create low energy, instability, churn in your business, financial stress, all those.

So, what we're going to talk about today is picking one habit. What's the area of your life that's causing you the most pain and suffering, or what's the area of your business right now that's causing you the most pain or suffering? What's the area of your finances right now that's causing you the most pain or the most suffering? Jump into the chat box. What's your biggest issue today? What are you struggling with? Is it finances, is it production, is it recruiting, is it hiring, is it retention, is it getting listings, is it your health, is it your energy?

Yeah. Somebody said, “Not knowing when the next check is going to get here.” That stresses me out as well. Who else? What else do you have? Getting the next listing. Hey, where's our new listing going to come from? Balancing personal and business, right? Because what happens is you go all into business, and then your family hates you, your dog forgets you, and your spouse / partner / girlfriend / boyfriend leaves you. So then all of a sudden you go all back

into your personal life and then your business sucks. Yeah, I get it. Retention. How do you keep people? It's easier to get people into your world, but how do you keep them? How do you stay in relationship with them? These are all really great answers.

So, let's think about real estate, and our goal was to get more business. A habit could be to lead generate. What we do is we say, "I heard on a stage that you should lead generate for three hours a day." And then we go into the office and we sit there for three hours, because we feel like we're supposed to, but we actually don't do s**t. Or we do it and then we get so busy that we can't even follow up with everybody. That's fine and dandy. What I love about the way Deb coaches me and our team is, she brings up things like the 5-5-5, or the 10-10-10, or whatever number works for you.

But what if you just agree that every day you are going to make a minimum of 10 contacts and have 10 conversations where you can talk about real estate? And that was your only habit. Or what if you agree that for 15 minutes a day you were going to practice scripts and role play with somebody? That's all you're going to do. That was the one habit, the one thing you were going to start with. Or you were going to knock a certain amount of doors or call a certain amount of your past sphere. Let's pick a small habit.

In our financing, it might be, "I'm going to track my net worth every month" or, "I'm going to live on a budget" or, "I'm going to cancel 20% of my expenses." If you have a big real estate business, maybe it's, "I'm going to spend one day a week focusing on price reductions" or, "I'm going to spend one night a week following up with leads that don't respond during the day, because all those people actually have a job."

You start thinking about all these little things you could start with. Of course, we have to fix these big problems, but we ought to pick a small one. A small one. So let's think of one habit; small habit that you could implement into your business today, and type it into the chat box. What's one small thing that you need to add to your life? Because here's the thing: You guys all have the answers. You already know what to do. You already know exactly what one thing you could do is. The problem is, you're thinking about 10 things or 20 things that you should be doing, so you don't do any. We tend to complicate things to justify our inactions. We come up with all the s**t that we should be doing, and we actually don't pick... I don't know if I'm supposed to say s**t on these calls, I apologize.

We don't pick one thing to do, so then we never get started. Thank you for the one person that responded to me. One habit, that's all I asked for – one habit. And I had one person respond to me. You guys hate my guts. Diane said, "More daily calls." I like that, Diane, but what I want you to do is I want you to pick a number, because it's not quantifiable. I want you to say, "I'm going to make at least 50 calls", or 25 calls. Ellen says, "One habit that I want to do is I want to prep tonight for tomorrow." I agree with that, Ellen. I had this thing called a daily plan. Maybe I'll share it with you guys today, or one day. But I agree – prepping for tomorrow tonight is one of the healthiest habits you could do. Diane says, "I'm going to make 10 contacts." Great. Coach Neil says, "I'm going to get up a little bit early and I'm going to work out five days a week."

It has to be something specific. For our team, it was everybody had to make a minimum number of dials every day, everybody had to do two open houses per week, and everybody had to follow a simple sphere plan. Very simple, not complicated. But I knew if they did that, they would do at least one to two transactions per month. One person said, "I'm going to call Cancelled / Expireds four days a week, and I'm going to practice scripts." Betsy says, "I'm going to consistently make a written plan for the day."

Great. So, we're picking a habit, whatever it was. One of the things that I tried to add to my life this year was I didn't want to drink calories. One, because I freaking love milkshakes, but two, if I could stop drinking calories, I could cut out maybe 100 or 200 or 300 calories a day, whatever that might be. But over two weeks that would equate to enough calories that I could lose a pound. It's not a massive change; it's a small change. Or, "I'm going to walk at least 10,000 steps a day." Or, "I'm going to cut out carbs, or bread." In my finances, "I'm going to sit down and I'm going to read through my checking statement, or my credit card statement. And I'm going to try to cancel stuff." It's about creating little habits.

We're going to all pick a habit. So, write your habit down. Next thing you do is you're going to add a reinforcement. A reinforcement is one thing that you could do that would make sticking to that habit easier. I tend to eat what's in front of me, so if I had healthy food in my office and healthy food in my car, it reinforces me eating healthy. But if I

wait all day and I skip lunch and I have no healthy choices, I'll eat like crap tonight. One way to reinforce my goal of not eating carbs or eating in a better way is to say, "In my office"... You can kind of see in the background on that coffee table I have some sunflower seeds, some nuts, and some beef jerky. And in my fridge here I have some hard boiled eggs, some protein shakes, some water and some unsweet, Pure Leaf iced tea. Commercial. Insert sponsored ad.

But that's a reinforcement that allows me to make healthier decisions. If you were trying to change your steps, then maybe, "I'm going to park in the back of the parking lot." You know what the problem with walking 10,000 steps is? It's you get home and you've only done 1,000. And then you're unmotivated to walk the other 9,000 because you're so far away. But if you said, "I'm going to walk for 15 minutes in the morning, 15 minutes at lunch, and 15 minutes at the end of the work day", by the time you got home, 99% of the time you've already hit your 10,000. Or you're only 1,000 or 2,000 away, so you go and you walk your dog and you're good.

I made a goal where I wanted to start reading more. The problem was that I was born pretty dyslexic; I'm not a great reader. And when I read late at night, I fall asleep. So, I decided that I would read for 15 minutes three times a day. One of my reinforcements was, I start off the very first thing I do in the morning, before I even get up and go potty – TMI, too much information – is, I'll read for 15 minutes. And then on my lunch break, I will stop and I will read for 15 minutes. And then when I get home at the end of the night I don't have to read for an hour or half hour or whatever. I just read for 15 minutes. And if I'm super slammed, I'll just listen to Audible while I'm walking or while I'm driving. It's just a reinforcement – I'm scheduling it and picking what time of day I can do it.

Prospecting. Like you say, "One of my goals is to lead generate more" – the reason we do it in the morning is because other things come up. One of my friends, Jay – really great guy, and he's a master of creating habits – he said...

I was getting distracted, so I have an Internet browser for my lead generation, and a browser for when I'm not lead generating.

In the Internet lead generating browser, doesn't have his email, it doesn't have his social medias. It doesn't have any of that stuff, because he knows it's too tempting for him to jump into those distractions. Then when he's done doing his lead generation, he can have his email up and do all that other stuff. So, he's adding reinforcement.

So, you come up with your habit, you write it down, and then just take a second and write down one thing you can do to reinforce it. After that, what you're trying to do is you say, "What else can I add to my world?" And you start adding all these different reinforcements to that one habit. They say that it takes 66 days to create a habit and maintain and live that habit. It's an average. So some things are easier and some things actually take longer. But you're going to pick an amount of time that you're going to try to stick to it: "I'm going to try it for 66 days", or 30 days, or whatever.

So, instead of thinking, "In 2020, things are going to be way different. I'm going to be this super accountable, disciplined person", I just want you to say, "For one day", "For seven days", "For 30 days, I'm going to do this thing." And you're going to make a promise to yourself. You're going to start building these different reinforcements – these little things that make those things easier.

Then, third step – write down, "I'm going to add social reinforcement." Social reinforcements are when you tell people, "Hey, this is what I'm going to do." I'm not going to drink calories. Then I start telling everybody that, so when I'm out to lunch or in the office, and I'm walking around and people say, "What's that in your hand?", I have that social promise.

Now, listen to this thing. If you're on the call today, how many of you have ever let yourself down? Answer into the chat box. How many of you have ever let yourself down? Anybody? Ellen, Jen, Annie, Melanie, Susan, Debbie. You guys have all let yourself down. I've actually become super great at letting myself down. I've been known to eat an ice cream bar and throw the wrapper away in the bathroom so nobody sees it. Or grabbing a cheeseburger and then throwing the wrapper away so nobody sees it in my truck. I am not a super accountable, disciplined... I'm not the only one that's done that. Thank you for being honest! I'm not a super disciplined person. I'm willing to let myself down because nobody holds me accountable.

But what I am not willing to do is I'm not willing to let other people down. So I spend a lot of time thinking about, who can I rope into my world that I could say that I was going to do something, so that I don't have to let somebody else down? It's so much harder for me to let somebody else down than it is for me to let myself down, because I've become a pro at letting myself down. So, write down, "Who am I going to tell? What am I going to say to them? How long am I going to stick to it?"

I started a keto diet this summer, because I was getting super chubby. And I just went to my friends and said, "I'm going to do keto this summer. And I'm not going to cheat, not once." I'm not a guy that has one M&M. I'm not a guy that has a lick of your ice cream cone. You give me a lick of your ice cream cone, I'm going to eat your freaking ice cream cone, because you don't get a body by Häagen-Dazs not eating ice cream cones. Do you know what I mean? For me, I'm an all-in guy or all-out. So, if I say I'm going to do something, then I need to get all my friends and family and people supporting me on that idea. So, write down who is going to be your social reinforcement – is it your coach, is it your friend, is it your family? Are you just going to hang a freaking sign on the wall? Who are you going to tell? Are you going to make a social media post? Are you going to make your commitment and a promise? Write that down.

The next thing that you do is you build walls around it. You build walls around your habit. Here's an example: health. I just don't have unhealthy food in my house, because I'm not strong enough, I don't have good enough willpower to not eat the Rocky Road ice cream if it's in my freezer. I'm going to get up in the middle of the night, in my underwear, and I'm going to eat Rocky Road ice cream. I'm just telling you the truth. So, I build walls around it where I actually just don't have that in my freezer.

Lead generation – I build walls around my time. I'll hang a sign up on my door that says, "I'm doing this." Or when I want to be really accountable, I'll invite other people in and have them watch me do my lead generation, or I'll lead generate with them because it holds me accountable.

I like to ask myself the question, "If somebody I cared about followed me to work tomorrow, and they sat behind me and they watched what I did for the entire day, would they be impressed or would they be depressed?" Think about that, Debbie, Diane and Susan, Jen and Joe. If somebody followed you to work tomorrow, and they didn't say a thing; they just observed you, would they be impressed or would they be depressed? That's a deep question, isn't it? Yeah, Joe, the truth is, some days are great and some days are not. Sometimes, Joe, we're busy instead of productive. We're in the busyness instead of the business. I like that, Joe. That's well said.

So, you've got to build walls around it. Walls could be the people you surround yourself with. Am I hanging around with a bunch of people that want to be productive and successful, people that want to be wealthy and healthy, people that want to be faith-based and have a great relationship? Or am I hanging around a bunch of my derelict friends and family that don't have those same goals? Part of my walls is making sure that I'm walking with people that have the same future outcome in mind. Building walls is removing temptations, removing distractions. It's removing negative influences, and it's setting ourselves up so that we can implement this habit.

Then what you do is you protect it. You say that this is the one thing that you're going to stick with, and you don't waver on it. That's why picking a small habit is so important. You can't do all these things and have this massive life change of 20 different things that you're changing, because it doesn't actually turn into a habit, because it's not sustainable. Once you've done all these things, then you're able to add another habit. And you start having consistency, stability, happiness, security. Your results start changing, you have retention in your business, productivity, profitability. All those great words that we love, start happening.

So, one of your assignments and thoughts is, how do you go out there and start thinking about the new habits that you want to have in place for 2020. Pick a health one, pick a finance one, pick a productivity one for your business, pick a faith one if that's important to you, or pick one about one of your more important relationships. But just pick one habit. If you feel like it became natural and easy, and nobody's taking you off of that, in February add another one. My friends call that "habit stacking". You're adding small habits to small habits to small habits, and at the end of the year you wake up and everybody's like...

That Debbie person, she's quite disciplined, she's quite the producer. I don't know what happened to her,

but she's an entirely different individual.

And the real truth is, Debbie would say...

It wasn't one thing. It was 10 or 20 things that I implemented slowly over the entire year. And as I looked up, my whole world was changed.

We use this idea of enforcing habits in our health, in our relationships, financing, business, retention, productivity. And we pick one – finances. So, I'm going to start with one habit. In our finances, that might be, "I'm going to save 20% of all my commission checks, it's going to go into my investment savings, retirement, other, not spending on my life. I'm going to live on 80% of my income." Or, "I'm going to review my finances every week." Or, "I'm going to live on a budget." You pick one. You start with that one habit, you reinforce it, you reinforce it more, you add the social component, getting other people to hold you to it – your coach, your friends, your sphere, your boss, your broker, whatever it is. And you build walls around it. And then you protect it.

If we look at our health – pick something for health. If we look at our productivity, like generating listings or generating Pendings or working our sphere, whatever that might be. And we reinforce it. We reinforce it more. We add social, we build walls, we protect it. We do it if we have retention in our business. All of a sudden, we wake up and things are different.

Diane says...

Time blocking is key for me. So, if I stick with it, I'll accomplish it more.

Diane, I hear about these people all the time that are talking about time blocking, and how time blocking is important for them. So then you and I think, "Gosh, I've got to be a better time blocker." And here's the truth, Diane: Blocking all of our time is a myth, but if we blocked one hour a day for three months or six months, our lives will be a lot different. But what are we going to do during that hour? So as we think about time blocking, it could be 15 minutes you're going to block for reading, and 15 minutes you're going to block for exercise, and it's going to be one hour you're going to block for lead generation. Just start with that. Don't add a bunch of stuff to it. Let's start by blocking an hour before we try to block a day. Does that make sense? And I try really hard to make sure that in my world, less than 50% of my day is ever blocked, because the other 50% has to be available for opportunity, for rest, for productivity, for priorities. And I block the other half with appointments and with things that I need to do, like lead generation. We want to be reinforcing habits.

There is a variety of great books that you guys can read about habits. One of my favorites from last year is *Atomic Habits*. I encourage you all to go out and buy the book *Atomic Habits* and read it. *Atomic Habits* is one of many great books on habits, but it will help you understand that your life is going to be changed dramatically by habit stacking, by making small incremental changes to your life over time. And what we've got to do now – we've just got to start with one.

Let's take a little bit of a break here, and one of you guys jump into the chat box and ask some questions. Share some "a-has", or what are some of your concerns? What's going through your head right now? Jump into the chat box real quick for me, while I'm hydrating. Hurry, hurry. What's going through your head? Check, check, one, two. Somebody says...

I have commitment issues. How do I know the effort will pay off?

Well, it's important that we pick the habits of highly productive people. And then we've got to have a little bit of faith. So, what I try to do is I try to just pick one, and I'll go steal it from somebody. I had a person early in my career that taught me that if I made 50 dials, I'd talk to 15 people, and if I talk to 15 people, I would get one appointment. So they said, "What was your goal every day?" And I said my goal was to get one appointment. And they said, "With who?" Well, at least one person that was willing to talk to me about real estate – somebody that wanted to buy, sell or invest. And if I had to, somebody that just wanted to talk to me about real estate, if that's what I had to get. They said, "How do you do that?" I said I talk to 15 people. And then they said, "How do you find 15 people to talk to?" And I said I just call 50.

It actually ended up being 52 for me, because for every 52 dials I'd talk to about 15, and I could get one appointment. And I just set my life up so that if I had one appointment every single day, five days a week, I'd be successful. In the first year that led into me doing 26 transactions. I didn't change that habit, I kept that habit. In the second year that led to me doing 84 transactions. The reason is, the work I did the first year started paying off in the second year.

We often don't realize that our slump in productivity comes from what we did 90 days before, and we forget it. We forget that us slowing down during the holidays means that January, February and March suck. And then we get super, super busy in the spring and we stop lead generating, so then we end up with another slump somewhere in the middle of the year. Then we get the summer rush and we get a bunch of busy stuff, and then we end up in another slump, because we're not being consistent. But I found that nothing adds to my stress, my weight, my gray hairs or my mood more than the financial ups and downs of not knowing whether the checks are going to come in.

So, I decided that I was going to create a habit. My goal was to have five appointments every single week. If I did that, it would all pay off. And the thing is, it actually compounds and it grows on top of each other. And it grows and it grows and it grows and it grows until everything becomes easier. It reminds me of the merry-go-round when I was a kid. It was always hard to get the merry-go-round spinning, but once it was spinning, all you had to do to tap it. We need to make sure that we're willing to put the time in to get that merry-go-round spinning, because over time, those habits become easier and easier to just saying, "I don't ever drink calories." It's not that I'm trying to create a habit of not drinking calories. Over time you wake up and you're like, "No, I just don't drink calories. I don't eat bread at dinner." Or whatever those little things are, because those little things add up.

Ellen said...

Getting family, a.k.a. spouses to buy in. I need this person's support.

I agree. One of the things when I help coach people on their financial issues or getting more investment-minded – I'll have them not read a book, Ellen. I'll have them read a book with their spouse. And they say, "My spouse is never going to read a book." I say, "Great. Tell them they're going to sit there for 10 minutes every night and you're going to freaking read the book to them." You're going to sit there and you're going to read *Rich Dad Poor Dad* to that person.

One of my good buddies, I always try to get him to think different. And I'd give him books and I'd give him books, and he would never read those books. One year we were going on a camping trip and I put him in the truck and I just put *Rich Dad Poor Dad* on the car radio. I turned it on, and I never turned it off the entire drive. By the time we were there, he had finished listening to probably his first book in a long time. He didn't say a word the entire time, but then I remember a day or two later we were out walking in the woods, and he came up to me and he said, "Hey!" I said, "Yeah, what's up?" He said, "I think my dad was the poor dad." I said, "What makes you say that?" And he says, "My dad worked for the state his entire life. And now he's retired and he still barely makes ends meet. He worked hard his entire life, but he didn't work smart." And I said, "How do you feel about that?" He said, "I don't want to be the poor dad." I said, "What's your trajectory look like now?" And he says, "I think I'm heading that direction." And I said, "You want to do something about it?" And he said, "Yeah." And I said, "Alright, I can help you. I'm going to give you a book to read, but you've got to promise to read it." I started making deposits into that person, and then that person started plugging in.

So, Ellen, one of the things we can do is slowly start making those deposits into our spouses, in our children, in our friends, in our co-workers, in our bosses. Maybe we have to just take the time to read them books, or play something while we're driving, or sit down and schedule time that once a week we're going to go through our net worth tracker, or we're not going to have these things in the house...

I don't care, hubby, what you eat, but we're not going to have them in the house. You can eat all candy bars or bread you want; they're just not going to be allowed in the house anymore. I need your support.

Whatever your habits are, we create walls around it, and then we go and recruit everybody else to be on this mission with us.

I hope today was a productive and awesome call for you guys. And I hope you enjoyed hearing a little bit of thoughts from me on habits, and how you could implement and make 2020 a better year for you. Thanks for being on the call! Unless you guys have any other questions, I really appreciate all that you guys do for our companies and being a part of us. I hope you have the best holiday season and you take a little bit of time to reflect on what happened in 2019 and what you want to make different in 2020. Happy holidays! I'll talk to you guys later.