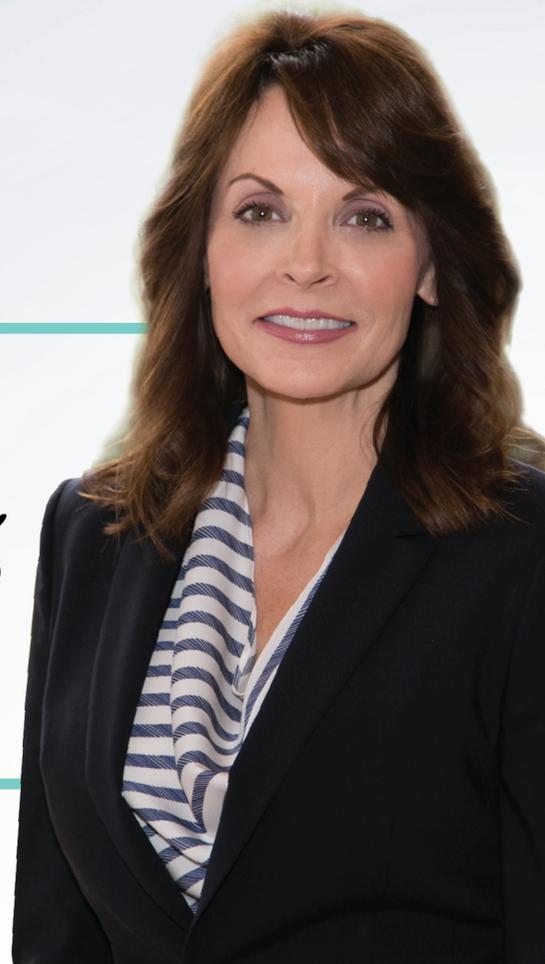




GROUP
Coaching Calls
with **DEBBIE**



Debbie: Good morning, everyone. Our topic today is overcoming the commission objection. I know a few of you were with us at our event – has it only been a week ago? I guess about a week ago, here in Newport Beach, Ben and I did our Forward Coaching event. We had a special guest, and our special guest Joel Rico was discussing the language of agreement – basically, when you’re confronted with a tough issue, a tough objection, how to have that conversation in a way that doesn’t create a bigger disconnect in rapport? And actually Joel is going to be joining us on our team. So, starting next month you’re going to hear more from Joel and he’s putting together some special programs for us on neuro persuasion and language of agreement.

But let’s start off before we dive into commission, and then I definitely want to do a little bit of “Stump the Coach” on this session. So if you guys want to go ahead and type in any objection besides commission that you’d like to have us help you with today, you can do that anytime; or any question. And I’ll stop at the end and will save plenty of time to go back through those. But I want to start us off as we think about objections; and this is a little bit reassuring, I hope. I sat down last night and I thought, if I think of every buyer and seller objection that I have ever heard, that typically would come up, I couldn’t come up with much more than about 12 or so for each buyer and seller.

As we’re prospecting and out on appointments and doing the things we do, I think sometimes we get a little stressed out thinking, “What are they going to ask me that I’m not going to be able to handle?” And the truth is, while the faces may change, pretty much the objections are mostly the same year after year. A few may change, given a disruptor in your market, or time in the market. And out of those 12 to 13, normally you’re never going to be getting consistently more than about three to five. I once said to someone...

If you took every objection that you probably would encounter in your market, and you took the best two or three objection handlers for that objection, put them on flash cards, recorded them in your own voice, or listened to our scripts and just practiced and practiced and practiced, to the point that you knew it so well, you could stand on stage and teach it, you would make a lot more money, because you’d have the right words, but more importantly, you would have the confidence.

So, I want you to just think about, and we can talk about them today together, the toughest objections for you. And I’ll come back and handle those; we’ll do our little “Stump the Coach”. But let’s get our mind in the right place when it comes to handling an objection. I was told when I got into the business, that objections are simply a question in the mind of the prospect. Now, that may be true, and yet, there could be more to it.

Also, sometimes it’s not really an objection at all; they’re just venting thoughts out loud. Just venting thoughts. Or they’re seeing if they can rattle you. Certain personality styles or aggressive buyers and sellers might think it’s fun to see if they can shake you up a little bit. It could also just be a truly legitimate condition. I always think there’s a difference between an objection and a condition. So, if I’m talking to a potential home buyer and they say “I can’t buy until the summer” – well, is that a condition or an objection? I don’t know, I need to ask them...

Tell me, what’s important for you about waiting until the summer?

Well, I don’t have a job right now, and I’m not going to have one until the summer.

Okay, that’s a condition. So, wouldn’t really matter how many great words I had to say. If they can’t do it, they can’t do it. And that’s why, to give yourself a little bit of a break, let’s make sure that you’re really certain, is it an objection or is it a condition? How will I know? I just need to ask a few more questions...

What’s important about that date? If you thought that selling now or buying now financially made more sense, would you be in a position to consider that?

If we ask enough questions we’re going to figure it out. The other thing I wrote down is “flatline on a heart monitor”, and here’s what I mean by that. Sometimes when you get hit with an objection, especially the objection about commission, it can be offensive, it can be annoying, and they can actually be aggressive to the point that it almost feels a little combative. And yet, if we get into a situation where we act as if we’re mad at them, or as if it’s bothering us, or that discussion becomes like a ping pong match, back and forth – you’re not going to win.

I want to think about flatline on a heart monitor because when you feel like you're being attacked in an objection-handling situation, you can probably feel your blood pressure go up. When you feel that, odds are you're going to flinch, you're going to squirm, you're going to talk faster. And when you talk faster and say things that may create more conflict, we're not going to resolve it. So, I want you to just think, calm down, slow down. Take a little step back from being so attached to that outcome of closing that buyer or getting the listing that you've got all this anxiety wrapped up around it, because you'll never be good at handling any objections when you're up here – when you're anxious, when you're tense, and when you're combative. So, just think flatline. Calm yourself down and listen.

And come from curiosity and asking questions, instead of coming from confrontation or judgment. Because let's face it, if you or I were listing our house today, we weren't real estate agents, probably if we met with an agent, we would ask if they would cut the commission. Probably we would. And probably most people will, because they think that's what they should do. Now, it doesn't mean that they're necessarily not going to be willing to pay you more. It just means they need to ask that question.

Think about it – have you ever gone to a garage sale, or maybe you went into an antique store, and you see an item and you go, “Wow, I want this. This is a great deal. Wow, I'm so surprised I found this”, and yet, you'll still say, “Is this your best price”, right? Because again, you feel like, “If I'm in a garage sale, I should probably try to bargain a little bit. But if they won't give me a better price, I'm still going to buy it.” So, some of it is that mentality – they just feel they need to check the box and they need to ask. So, stay calm, control your emotions, control your facial expressions, and just remember that because they bring it up, it may not be a big deal.

Let's talk a little bit about what I call the “language of agreement”. When somebody says something to you and it's not something you actually agree with, you don't have to say, “Yes, they're right.” However, you can simply acknowledge them and you can stay in that place of agreement. So let's say that Erica... Hi Erica from Honolulu. She's got the best spot of anybody today joining us. So let's say that Erica said to me...

Debbie, I like your presentation and I think you're a great agent, but I'm just wondering, what kind of deal can you give me on the commission?

You know, Erica, that's a great question, and I'm glad you brought it up because it is something that we should talk about.

See, if I just even say that, it actually calms me down, and it makes her feel like we're in rapport. “That's a good question. I'm glad you brought that up; we should talk about that.” I can create this space of rapport and good give and take on the conversation, so we're not having that feeling of a ping pong match, of combat. So, “That's a great question; I'm so glad you brought that up.” Now, I may want to follow this up by asking a clarifying question...

Erica, I'm curious, what are you thinking, or what brought this to mind? Can you talk to me a little bit about that?

Here's a classic pattern, guys, to handle objections: Repeat back a little bit about what they said, acknowledge or approve, depending on what it is, and ask a follow-up question...

Oh, you're asking about the commission. Well, that's a great topic that we should discuss; I'm glad you brought that up. May I ask you, tell me exactly what you had in mind?

You see, not only does it give me a chance to catch my breath and think about what I'm going to say or do to handle this, instead of just blurting something out; but also gives me a chance to have a better understanding. And I'll give you an example. I'm in a market where 6% is tough to get. Some of the great agents are still hanging in there, getting the 6%. I would say if I looked at the MLS, it's probably more commonly 5%. And we had one of our coaching clients, they went out on an appointment, seller brought up commission, they followed this patterned, and the seller said...

I thought I heard that I might have to pay 7% or 8%, and I was really hoping to pay 6%.

And the agent said...

You know, I agree. I think 6% is reasonable and realistic. Let's go ahead and list the property now.

See, had he not asked a clarifying question, "Tell me, what is it you had in mind?", who knows what he might have volunteered to do. You just never know what's going on in their mind, so we want to ask that clarifying question. And that gives you a little bit of time to gather yourself to answer. So, we probably should assume it's always going to come up, and then if it doesn't, fantastic.

We also know that price-fixing is not legal, and I'm not here today to do that. I do believe though that as a sales professional, you have the right to determine in your own mind, in your own heart...

For the talent and service that I bring to the table, what is it that I need to earn to make this a good business decision to take this listing?

So, they have the right to pay what they're willing to pay; you have the right to take what you're willing to take. And I want you to hold the line to earn what you feel is right for you to deserve to earn. So, just don't give it away.

Now, the challenge too in cutting commission upfront significantly is, you know that what that does is it lets them think that now they can get back in your pocket again. So, the easier you are about giving that away upfront, the easier they think you'll be when something comes up on the request for repairs and they don't want to pay for it. So, that's what I want to demonstrate, that we're really passionate about our belief and what we can provide for those sellers. And it is a business proposition – we need to earn what makes sense to do the job properly.

Before we dive into some of the commission objection handlers, I do want to say that if there's one thing I could ask you to do that I don't care how new you are to the business or how experienced, we can all do this today. Let's just promise and agree, now and forever, we're going to stop volunteering. That's all I ask of all of you. I understand. My husband just drove out to go on a listing appointment. He's been in the real estate business for over 30 years. He is in one of the most competitive markets in the nation. I get it, that sometimes you're going to get into a situation where you think, "I need this one. It's in my farm" or, "I know I can double-end it quickly" or, "I don't want my competitor to have this, so I'm going to make a business decision. If they're not willing to pay more, I'm going to take it at less."

I get it that sometimes that's going to happen, so all I ask is this: Don't walk in and volunteer. When you walk in and you volunteer to cut, it makes you seem weak, and it lets them know that you're not a strong negotiator and they probably shouldn't hire you, because if you're going to give up your money, you may give up theirs. So, we want to go in with confidence, with power, and we also want to be able to prove and quantify the value.

Before we go through scripting, let's think about proving and quantifying the value. A lot of the top agents that we coach tell me that even though they might be going to list a friend, a family member, or a terrific past client that they've worked with for years, they still assume that they have to compete and win that listing. They still send over a pre-listing package, they still sit down and spend a few minutes and go through the marketing, their statistics, their reviews and testimonials. They tell me that even though they know that person is going to list with them, they feel that when they do a quality presentation and they justify the value of their services by showcasing their testimonials and reviews and by showcasing the aggressive marketing they're going to do, they feel that then makes it easier for them to hold the line on commission with those family, friends and past clients, and also to ultimately get the property listed at a better price.

So, I just want to encourage you, even when you're walking into an appointment that you believe is a laydown, still do your whole professional best to show them your value. Haven't we all been caught off-guard? We thought it was a laydown, so we didn't go in and do that full presentation, and then they told us that they were interviewing. So, how are we going to market it, the exposure, the things we're going to do, the menu of services that we bring to the table.

And then as you're collecting your reviews and testimonials, encourage your buyers and sellers to say things that

show off how good you are. So, encourage your seller...

Could you talk about, Mr. Seller, the fact that I sold the home for 10% more than you expected? Could you talk about the fact that you were listed with a discount cut-rate agent, and they didn't get the job done? You listed with me; not only did I get the job done, but I exceeded your expectations of net, and you said to me I was worth every penny. Would you mind putting that into the review? It might help another client who's in your situation not make a decision that's bad for them, and instead would help me help them.

So, we want to prove our value through services, benefits, the marketing, and those reviews and testimonials. I want to take a minute here, and then I'm going to come back to some that aren't related to commission. I will catch those for you guys. But Amy says, "Oh my goodness, not volunteering will be difficult." Thank you for being honest about this, Amy, because I know other people feel the same way you do. "I'm naturally apologetic, but I am promising I will make an effort and be really intentional."

Amy, I want you to think about something, and I think it's good for all of us to think about this. See, I find that most real estate agents really undervalue themselves. You give away your time, you give away your energy. People often take advantage of you. You do so much, all on the risk that you will ultimately get paid. See, in any business, in any profession, someone who wants a guaranteed income is going to need to accept less than someone who's willing to roll the dice and bet on the come. And you guys do that every day – you roll the dice. You spend your time, your energy and your money on these listings, and they only pay you if they choose to accept that offer and they're satisfied and it closes. So, Amy, please stop being apologetic and just don't volunteer. That's it. Zip it, right? On that old show, I used to watch the reruns, King of Queens – he says "Shutty!" Just don't say those words. Okay, but what if they're a friend? What if they're a past client? Don't volunteer. Let them ask you.

So let's do a couple of commission objection handlers. Let's say that they say to me...

Debbie, we've bought and sold a couple of properties from you, and we were just wondering, what would you do for us on the commission?

Well, you know what? That's a great question; I'm so glad you brought that up. Actually, what I will do for you is, I cannot cut the commission, and yet, I'm going to do the same terrific job that I've done for you each and every time. I'm going to fight on your behalf, I'm going to make you my absolute priority, and I'm going to make sure we have that same great outcome that we've had before. So, I appreciate you asking, and yet, to provide the full services, the menu of services that I do, I simply cannot cut commission. Let's do this though – let's go ahead and talk about what is the highest realistic price we can achieve on the sale of your home.

You noticed I moved quickly away, right? I moved away from that discussion; not just because I'd like to change the subject, but any objection that you handle, if you stop and pause, you're going to make them feel like they have to debate, that they have to say something in return. Let's don't do that. Let's don't give them that opportunity, let's don't put them in that spot. Instead...

That's a great question; I appreciate you bringing it up. I cannot cut commission, but here's what I can do for you. I'm going to do the same great job. In fact, since we worked together before, I've added even more methods of marketing your property, I've added even additional concierge services, I've added people to my team to serve you; and yet, I have not raised the rate of commission. Now, let's talk about the pricing. Tell me again, what is the highest realistic price you were hoping to achieve? Let's dive into that.

See, I moved it away. Now, what if they keep circling back though? Let's say you have someone that's really tough – they're just digging in and they're saying...

Wait a minute, but I really want to know. I've talked to other agents, they've offered a discount, so I want to know, what will you do?

You know, Mr. Seller, I'm actually not surprised that you would talk to other agents that might offer a discount. I know you understand this. The truth is that there are a lot of desperate agents out there and

they'll do whatever they can do to get a listing. So, I'm wondering, did you have to beat them up to get them to agree to that? Was that hard to get them to say "Yes"?

Guys, you know what they usually say: "No, they just volunteered"...

Huh, interesting. So, the money that they use to run their business and support their family, they just walked in and gave it up? Kind of makes you wonder, doesn't it, that when they're in a situation negotiating on your behalf, how aggressive are they going to be at defending your money? Because haven't they demonstrated that they're just not a strong negotiator? And you see, I am a strong negotiator. I will fight for your money, and I'll demonstrate that today. I will show you how strong I am by saying no, I won't cut commission; however, here's what I will do for you.

The truth is, guys, this objection handler has been around forever, but the way it's usually delivered is...

Well, Mr. Seller, let me tell you. If they walk in and they volunteer, then how hard are they going to fight?

And then they just hear noise. Instead, I want to get them to think...

How hard was it to get them to offer that? Wow, you're kidding, they just volunteered? Huh, interesting. Doesn't it kind of make you wonder?

And then you take them down that path. It's funny, some friends of ours actually had a property out of state, and I guess you'd say he thinks he's quite a wheeler-dealer. So, he was saying to me he was so proud of himself because he was able to grind the agent's commission down and get that property listed at a really low rate. And I used this on him, and he looked at me and I said, "Really? Wow, that's interesting." I took him through that whole process and he said, "Oh no, I didn't think about that. You're right. What am I going to do? Now I'm stuck with a bad agent." I want to say, "Yeah, well, then too bad for you. You made your bed." But you see, you have to help them think that through.

Now, another great one that I used to use a lot is I would say...

You know, I understand there are a lot of flat-rate or cut-rate real estate companies out there. And Mr. and Mrs. Seller, let's face it. If you truly could get the same service, benefits and result using a cut-rate company versus a full-service agent like me, wouldn't everybody choose them? If it were the same, apples and apples, and just way cheaper. But you see, they only command about 20% of the market, and even that 20%, often as much as half, fall through and end up back with a full-service agent like me. So you see, in real estate, which could be potentially one of your biggest assets in your life, in your personal wealth portfolio, really doesn't make sense to put it in the hands of a cut-rate amateur, does it? And that's exactly why we should do X.

I want to move right into that next step. Alright, but I know what you're thinking: What if they just won't give up? Well, there are all kinds of things you could do. You could say, "My broker doesn't allow it." Sometimes that might work, although I feel like it's a little weak, because then it looks like you can't handle it yourself. But it might work; at times it might work. A favorite when they're just really grinding on you, my favorite – and it is in our 80 pages of scripts, along with a few others; you guys can find those on your members website – is to say this...

Kim, I know we keep coming back to this, and I understand it's important to you. If I may explain though, when you think about it logically, you're not writing me a check today. You're not paying a dime. No commission is exchanging hands. Really, the commission percentage on the listing is really a marketing carrot; a tool, if you will. So, you're saying, "If you bring me an offer that I find acceptable, I accept it and the transaction closes, this is the commission I'm willing to pay." And guess what, Kim – if you don't get an offer that nets you what you feel you should net, that is acceptable, you don't sign it and no one gets paid. So, there's no risk today. You're simply saying, "Yes, move forward, Debbie. I'm going to give you the incentive I need to give you, so that you'll go out and spend money and market the property and invest your time and energy, and work overtime to get my home sold at the highest realistic price. And you'll go out there and find those quality buyer agents who will bring their buyers in, get me a good offer on the

table, get it closed, everybody gets paid.

And Kim might say...

Yeah, but what if the offer isn't acceptable to me? What if it's lower than I want?

Kim, as you can tell, I'm a strong negotiator. So I'm going to go to bat with that agent and that buyer, and I'm going to do my best to get you what you want. Kim, I'm going to make you a promise though – after all of my hard work and my negotiations, if we're still a ways apart and we just can't get it together, I want you to know that I am open-minded to doing something to help put that together, and maybe the other agent is as well. So, I'm not being difficult, I'm not saying I won't help in some fashion. All I'm saying is, give me that incentive, give me the opportunity to go fight for you and to earn what we both deserve. And then we'll work it out together, because you are the boss, you are in control.

So, I think it helps just to remind them...

You're not paying me today. I'm investing my time, my energy, my money, my tools, my marketing expertise, my services. And when I deliver what you want and you sign off on it and it closes, only then do I get paid.

In a way everything could be negotiated, but I may want to negotiate it on the back end of that deal, instead of walking in and doing it upfront, where I have less leverage and they're more likely to get in my pocket.

Now, we used to use the objection handler years ago that if we don't have a significant commission to the buyer agent, they're not going to bring their quality buyers. We know that price-fixing is illegal, and we also know that the buyers could go online and they could look at properties on Zillow. So I would actually say this to a seller...

Mr. and Mrs. Seller, I am absolutely not saying that I agree with this practice, but you and I know people are people. So, if a buyer agent has a quality buyer and they've got two properties they could show, odds are they're going to show the one that pays the more money. Now, I hope they would show both. Odds are though, they're going to be influenced to try to persuade their buyer to show the one that pays a higher commission. It's not legal, it's not right, it's not fair. I am just saying though, you and I both know maybe not all agents would operate with the highest level of integrity. So, let's don't risk it.

Now, sellers might say...

But the buyer's going to go on Zillow and then they're going to tell their agent what they want to see.

You're right, and I hope they do that. I hope they are influencing their own choices. And yet, we also know a buyer agent could have some pretty powerful influence on that buyer. So, all I'm saying is, ideally, in a perfect world we want to have enough incentive that we shine as that clear choice, we attract the agents, the buyers. And my team knows that there's enough incentive there for us to just go to the mat to get you what you need, again, remembering you have no risk. You only pay us if you're happy and if it closes.

So guys, when you look at the disruption of the flat-rate, cut-rate commission companies, what is the differentiation? Well, sometimes it's in your presentation. It's how you sell your experience, the reach and command of your company. A great person that I really admire said to me the other day...

Debbie, when you look at the website of most real estate agents, they talk about their service – that they give great customer service. But if you look at the website of a famous law firm that charges a lot, they don't talk about service. They talk about experience, expertise and results.

I want you guys to write that down – experience, expertise and results. That's what we want to make sure we're showcasing, along with that menu of services, because what do they want? They want five-star, full service, no headache, no hassle. And of course they want the highest realistic price possible. And if you're doing a great job getting a high price for your sellers – again, let's showcase those percentages in your reviews.

Let me take a minute and look at some questions here. Let's see...

If a seller is dissatisfied with your services – they're impatient, they want an offer immediately, they have unreasonable requests, and you spent double on the marketing, would you include it in the contract in some way to reimburse you for the marketing expense if you don't sell within a period of time, or the sellers' expectations are unrealistic?

Yes. It's actually really common, especially in luxury, so you want to be very careful. We had Ernie Carswell as our guest at the event. Ernie is in Beverly Hills, does double-digit luxury properties. And even Ernie mentioned that he's very careful about fronting the money for crazy marketing or a bunch of staging out of his pocket, because how are you going to get it back? Right, guys? Are you going to take them to court? I don't know, probably not. So, you want to be very careful. So going into each property knowing what you are willing to do and what you are willing to spend. And if the seller wants you to spend well over and above what is in your normal marketing budget, you can say...

Mr. Seller, I can do that for you; however, that is outside of my normal marketing budget, and honestly, I'm not certain that it's going to provide a good return on the investment. And yet, if that's important to you, we can do that. But what I would need you to do is front the money for that Wall Street Journal ad [or front the money for that full-page in the newspaper, or whatever it is that they want that's expensive and unrealistic]. If you'll front the money for that, when and if the property sells and closes, I will then pay you back.

Now, you may not want to say you'll pay them back all of it, because it depends on what it is. You might say, "I will pay you back for a percentage of that marketing." So, that's part one. Yes, set your budget, and it is not at all unusual to have a seller pay some of those expenses upfront, you pay them back upon the close, or a portion. One of our top agents says...

If they'll do exactly what I tell them, and they list it exactly the price I tell them it should be, I'm willing to spend a little bit more. But when they want to push the envelope on price, and then they want to push me on the marketing budget, that's where I have to draw the line. That's where I have to be more firm or get them to pay upfront, and then figure out a plan to reimburse a portion of that.

But that's also a little different from a completely unrealistic seller. Guys, that's why I would encourage you, in your members benefits on the website – be sure that you've checked out the Shifting Market toolkit, because we have 100 pages there of scripts, objection handlers and resources. My advice is, Erica, sit that seller down after you've taken the listing, so it's back in your hand, and now you take it, put it in your briefcase...

Mr. and Mrs. Seller, I'm so excited to work for you as your real estate professional. Thank you for hiring me. Now, before we begin, I think we need to spend a little bit of time talking about what you can expect from the market. You see, it's still a good market, and yet it's not the same market that we had two, even three years ago. So, we may not see multiple bids, we may not have a bunch of showings right away, and it's not unusual today to see offers coming in 10% and 20% below the listed price. Buyers are pushing back, they're not willing to pay as much. I just want you to be prepared so that you're not frustrated if we don't have multiple bids week one. That probably is not going to happen in today's market. So, while I can't guarantee that we will be able to obtain an offer at the list price, what I can guarantee is I'm going to fight for you, because remember, when you make more money, so do I. So I have every incentive to fight for you. And when you make more money and you're happy with me, you're likely to refer people to me and to use me again in the future. So again, I'm going to fight for you. And yet, if the market is not responding in two to three weeks, we'd want to be very mindful that those days on market will rack up and work against us. So, I'm going to be talking with you every week, and every week we're going to be looking at our strategy.

Guys, we want to set that expectation right upfront with them, because otherwise they're on you. They're thinking they're going to get multiple bids, over full price offer. An offer comes in 5% less and they're insulted. And you may even want to think about doing your offer presentations face-to-face with all parties. I find that many of our top

agents are saying when the offer's not coming in at what they want, they just need to get in front of them because it's a lot easier to work with them.

So, let's see...

Thank you. Are these recordings going to be available later?

Yes. We always record these sessions, and then it takes the team a couple of days to clean up the audio, and then they post it for you on the members website. So, yes. And remember, 80 pages of scripts. We've got the Shifting Market toolkit, so there's lots of scripts and objection handlers on the site for you.

You know what I used to do? I didn't have anyone that recorded them for me, so I had to record it myself – you guys, this is going to date me – on the cassette tape. And I would just listen to it as I drove around in my car. But for you it's easy – just download the scripts; each one has a matching audio track. And I used to make a rule for myself that all day long when I was driving around in my car, I would just listen to script audio over and over and over and over again. I also found that it kind of kept my mind from going to the dark and scary places. We all know the stuff we worry about.

I also kept the scripts in my purse or briefcase. Let's say you have a dentist appointment and you're waiting 20 minutes – you can take them out and you can read them. I was passionate about learning the right words, because I didn't have any words. I got into the business at the age of 18, I didn't know anything. So I had to practice my scripts, I had to perfect them. And people will often say to me, "You're so good at your words. I wish I could be like you." Gees, guys, if I wasn't good at my words after all these years in the business and all the practice, all the coaching, all the teaching, probably you should fire me, right? But it's just practice, it's not brain surgery. And if you think about... Some of you have children; and if they came to you and said...

Mom, Dad, I've got 24 little bits of scripting – 12 buyer objections, 12 seller objections. I've got 24 little bits of scripting I have to memorize this year, or I will graduate.

What would you say?

Start practicing. Do your flashcards, listen to the recordings, practice with a practice partner. Get on it, you can do this!

And so can you. So, take the top objections that bother you. If they don't bother you, they're fine, they're easy – you don't even have to worry about it. Take the top few that bother you, download the scripts. And I even used to like to do this: I would go around in the office and if I had a particular objection I was working on, I would ask the top agents, "What's your favorite way of handling this?" And I would just record them on my phone and then I would go back and I would transcribe it, assuming I thought it was good. So, you don't need a bunch; just your top three to five, two to three great ways to handle it.

But just remember, stay calm. I think of it like you get those knotted balls of yarn and you're picking it apart. So, their objections are the knots and I'm just calmly asking questions, picking it apart, getting underneath their beliefs, helping them understand and see the value, because you do a lot. You put in a lot of hours on each and every transaction. You deserve to get paid for it. You're a great salesperson, you get contracts signed – this is what you do.

Alright, guys, so we've got about 10 minutes left. I think I've addressed all the questions so far. Let me just scroll down and I'm hoping I don't lose anybody. I don't think so. I think I've got everybody answered. And you guys know how to get a hold of me if you need me for any reason. My direct and personal email is debbiedegrote@gmail.com. Ben and I have a bunch of great stuff we're working on for you with his team, my team. In fact, watch coming soon in February, we're going to be launching a wealth building training series with Ben. You don't have to leave, you don't have to leave your desk; it's going to be online and there is no charge for it. It is a fabulous program to help you think differently about managing your money, but also tips and strategies to build your real estate financial network. And Ben's a master at it, so he's going to be bringing that to you. If you were with us at the event, you know that we talked about that, and it is coming. We just needed to get Ben's January calendar cleared out, and we'll be launching that in February. So, that will be coming soon as our February item of value.

And this month by the end of the month we will have our community connection events, and also our educational events on the Forward Coaching website, cleaned up. A few of them are new, some are revamped and refreshed. So, we hope you'll get out there and use them. Alright, and Kim says, "My goal this year is to sell my worth." Yay, Kim! Alright, guys, have a great day and we will talk to you soon. Thank you for joining! Bye bye!