

Panel Discussion Q & A with 5 CEOs and Above

05-18-2018 Houston, TX

You can say I am biased. I helped put this session together and I contributed many of the questions. But I just think this is the best WFG event I have ever attended. When do you get to ask all the questions you care about and get 5 top leaders to address the same questions? That's why I got the recording transcribed and annotated. Two days of hard work. A New Year gift from me. -April Deng





1. Background, Lowest & Highest Moments

Helga (Moderator):

Please share with us your background, why and how you joined WFG, the highest and lowest moments of your WFG career. If you could push a reset button, what would you do differently to build the business?

Deron :

[00:00:00](#)



Wow. Hey, most of you will hear my story tomorrow. I'll get into a lot of that, but I'm here to give you hope. If I can do this thing, everyone in this room can do this. I made a case that I was probably the worst recruit ever in our industry. I'm just an wfg. Okay. Cause I, when I got in the business, my only means of transportation was a motorcycle. It's not really good to do this business on a motorcycle. And uh, I didn't even have a checking account. Tell me how many of y'all would love to trust your financial future with a guy even doesn't have a checking account? I'm a college dropout, so I'll get into that story some tomorrow. But we're here for you from all over. None of us were paid to come here. We came here for Wan Yang and Lucy and this whole team, and we're here because of you. Not the

guys on stage, because we were where you are today. And I know you've got big dreams. That's why you're here. Well, where was the guy like me? A college drop out twenty four years old. Riding a motorcycle. I did go to college. Like I said, I dropped out, but I was a drama major. What am I got my degree? They feel right. Just kind of kid. My wife, I told her, I said, Tom Cruise is just lucky. I didn't make it to Hollywood.

Deron:

[00:01:37](#)

My resume would do the final 15 if they look my resume, corporate American wouldn't pay me what I'm paying you, so I want you to hold on every single one. I don't care what your background is. I want you to know that wfg we'll deliver and proudest moments. I mean, Debbie knows it forever. I said, man, I, I just wanted the dam watch, the \$50,000 watch. I was 10 years in the business working my butt off. Never miss with meeting. Never ever missed a convention. The one coming up will be my 37th annual convention. Never missed one. I worked hard for 10 years, but never came close to make any money. If it were you just like, did you get excited? What was the difference between 10 years when I didn't make money and why did I go through the kind of death row, the quarter million that next two years. Right. So I'll give the, there'll be a lot of my talks to. I will share that tomorrow. Proudest moment. It feels good to get the ring, but I thought it was thrilling to see a lot of my guys go out and got the ring, the hundred thousand dollar range.

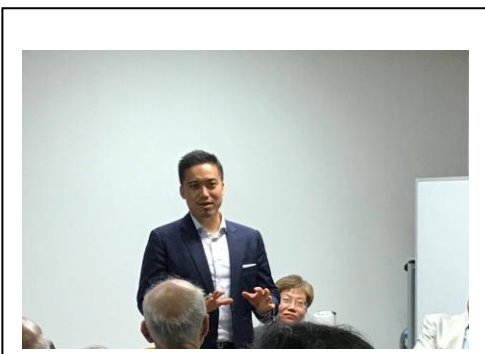
David Lin:

[00:03:00](#)

My name is David Lin here. I think I'm one of the youngest Chinese EVC. You'd be pretty, I'm very proud, proud Chinese. I was born and raised in the capital city of Guangdong, so I speak Cantonese just like my mom and dad. I came to the states when I was 11 years old. Um, I joined WFC when I was 20 years old, so I'm 33 now, so it's been 13 years. I started with 2005. Um, didn't know anything about money or business or whatsoever before wfg. I worked with a restaurant. It's not even a real restaurants.

David Lin:

[00:04:04](#)



Chinese people like Boba. Right. And that was the only thing that I did not know how to do. I can make home all day and when I joined wfg and I couldn't get licensed, I mean I didn't get license for about two years. Security license took me almost two years. I think one of the proudest moments in our career, my wife and I out is when we hit EVC 2016 January we the SMD to EVC in about 13 months, the CEO EBC and about 30 bucks and quarterly. Our lives change. It's not about the promotion and I think I've put promotions brought out a lot of good people. I think you know that year we put more of about 10 100K ring earners that one year that was pretty excited to see my people

and have different people will make you money and there's people that struggle and you don't mentally tough to be bored.

David Lin: [00:05:03](#)

I going out it outages somehow that year that we got it. So there was a good, where low is low is the lowest moment will be the first 10 years of my career. And kind of like what Mr. Farrell talks about, right? The first 10 years of pretty kind of a struggle for me, I started 2005 I didn't get to come out after I didn't make to SMD until 2011. I was in the baseshop for 6 years. I think it's important that you put yourself in a different environment all the time. Right? So that was the year that I put myself in a different environment. We'll see him at that year. I started writing with heads together and I go, hey, this is to get you to compete again.

David Lin: [00:05:58](#)

So for the first nine years it was pretty low. It was like nine years, a low moments. I mean that from 2005 2014 all I had was one person. One SMD with me to 2014 convention. I have 38 people next year. been nine years, that'd be up to, I was barely making \$100,000 out here, you know, and then just, I think that that was my reset button in 2014 it was pretty cool. We were talking my reset button, it's very similar to what Dan talks about is focus on recruiting that year in 2014 and I'm in our business exploded on 14, so 14,15 or I go two years this August obviously just slowed it because we started recruiting more people. At any given moment in your business or you can always hit the reset button. Right now, frankly, I'm hitting a reset button and my business as well, not because I don't make money.

David Lin: [00:06:48](#)

Right? Why do you good? But at the same time I'm sitting in a reset button. I want to live a different example when my teammates, so, uh, I probably worked harder than I've ever been in the last 13 years in my career. Um, I just came here right before I came to the meeting today. We just thought we were at a one on one interview with, what am my smd is a high school buddy at. I'm wrapping up via a six figure earner right now and a real estate company and I invited him back to the bpm and I am going to recruit the guy. So I'm pretty excited.

Teresa Teng Wong(TTW)



[00:07:31](#) Who doesn't know me. I am too full. I'm glad I am not singing, just talking. I joined wfg now is 18 years. I joined a WFG in the year 2000 is in March. Okay. I have no clue. I come from the industry, I switched for my half a million brokerage and just give up that and came here to start from scratch, everything stopped. Zero. When I joined Wfg, I was a TA and I chose to be, it was my decision. At that time, since I was making half a million and so successful in the industry, I

was told I can quest to be smd. So of course that is a real temptation. Right? So I asked what is the difference.

TTW: [00:08:42](#) I asked about the money. Although by starting from a TA, I'd lose a lot of money to my upline. I showed the number on my calculator to her. But I thought it was all right. I didn't just come here for money. I was really excited that I am going to change a lot of people's life. I worked with a lot of people. I saw salesman struggling everyday. When they finish one sale, they have to look for another one. I couldn't give them the chance to open a brokerage like me. They would become my enemy. You can say I am selfish. But it is human nature, right. But with WFG, the more I help them, they're more successful, I would be benefited. That is, it's good. That's why I say I am in.

TTW: At that time in Canada, we can not be part time in wfg. No, no part time. It must be full time. I remember in us, they can be new guy, can be part time, but Canada is not so. and I understand if I put one foot in my origin, original boat. And then the other is stepping in to WFG boat, it goes like this, I would die pretty soon, correct? That's why I know I have quit my brokerage and come in to Wfg full time. Right? That is good.

TTW: [00:11:29](#) So I have no choice. I go, I know a lot of people, I know. I'm not saying that you got have to quit your full time job now. Don't, okay. I am not suggesting you to go to on Monday to quit your jog. I'm not saying that. you must talk to your SMD first. Make sure you couldn't. Okay, before you quit. So, and I walked away from half million income and then come here. I don't have a choice. I have to make it happen. Failure is not an option. I need to win. How can I upside down my whole family lifestyle? Right? I have three children, two sons, one girl when they are 16 at that time in Canada, 16 they can drive it, they can get the dry driver license, right? And you know, younger kids did so at the space that driver's license, 16 days got it. And every single one has a brand new car.

TTW: [00:12:23](#) That kind of lifestyle. So how can I walk away from that kind of income and lifestyle and come here to fail. If I walked away from that and failed here, they would be very mad. My honey didn't talk to me for two months. Really didn't to talk to me. You gave up half million income and came to this company to double your income. But I didn't see any sign of it. So that is not my down moment, really down moment. That is also my most exciting moment when I come into WFG.

So I think that God is so good. I tried transfer my license, I have a license, right? I needed to transfer my license from my

brokerage to WFG. At that time WFG was all manual. They sucked so much. They lost my license paper a few times. But my license already left my brokerage. That means I don't have license. I couldn't sell. That is actually a good thing. If I had license, what I would do? What I was good at? Selling, right? I was a saleswoman. I would keep doing what I am good at. But I couldn't sell for a few months. All I could do and did was calling people and recruiting. **That's why I never struggled in my WFG business. Because of large number of recruiting at the very beginning, I never struggled in WFG (00:13:47)**

The first month, I had 15 guests. The only inviter was me. Out of the 15 guests, I recruited zero. That's why I don't count that month. (Laugh). You can also do the same thing. If you joined for 10 years, but haven't been focusing, don't tell people you have been here for 10 years. You're doing nothing. I figured the reason was I didn't know I should have invited them back for returning interview. I was not familiar with system yet. So next month I invited another 15 guests. The only invite was me. Do you know how many recruits I got? I had 13 direct and 30 in my baseshop. I count that as my first month. Double digit recruiting. That's amazing! I think in the first year, my personal recruiting number was 148. Guys, you only need to work hard for one year. Then your life will be so busy. People gossiping. Dramas. You don't care, because you are so busy.

TTW: [00:16:19](#) You're so busy. That is my sharing with you, right? That is my, my exciting moment. **I think that I feel proud of myself is I am focused** because I don't care about license. I never think about when I get the commission I share him with Deron. Right. WFG cut checks manually. They forget to pay me for a few months. and I did know that and my administration assistant asked me whether I was doing volunteer work. I volunteer a lot.

TTW: [00:17:20](#) **Guys focus. I'm not say that you should not care about money. Focus on the right things. Focus on inviting and recruiting. As long as you invite,** somebody experienced would talk to them about the opportunity. If you are not good at returning interviews, leverage your leader. They will help you. That was an important lesson for me.

TTW: [00:18:14](#) **Another important thing for me. I was born in WFG just two or three months before an event. I joined in March and that that year that was an event in June or July. I remember that. So I went to the event and I brought 9 people with me.** I remembered that that event was at the Mandalay Bay at that time. Right. So I sat in the back, high in the arena and I see people on the floor. I just see their head, I just see that the color

of the hair and then just a lot about recognition and all those excited me. I made a decision there. So next year I'm going to be across the stage.

TTW: [00:19:23](#) My down time? In 2006 It's very, very stressed out that year. Right before the convention, I fainted on the street and I go sit in into the hospital emergency for 26 hours. Right. So that is very stressed out. And then, and that year is also my reset. It's made me so strong that year. Right? Or all my 3 children, they were students at that time when I joined. Right. I say that, okay, you guys have to join, you got to learn to be a leader, to be a better person. Right. So I paid everything for them and I paid for the convention and hotel everything. Right. Of course, they just treated it as a mom forced me to go, I have to go. You understand? But however, in 2006 they all quit, they resigned. So that's why you don't come to me and cry: "it's so bad! my teammate died on me." I tell you, you will feel Theresa is so cold-blooded. So, oh brother, okay, my children die on me too.

TTW: [00:20:38](#) It is really hard when your family die on me. But that was also my reset. The reset was I'm going to focus. July was bad. I mad a decision. I declared. August is my warming up. When you go to swim you need to warm up. Correct. So August is my warm up. I got on my team together, we warm up and then September, October, November is the one to be as EVC that at that time his SEVC. We hit evc and I hit 1 million. That's why I'd become the first lady in the North America in this company to become a million dollar earner.

TTW: [00:21:39](#) So guys, don't quit. Never quit. No matter who quits on you. It's you. Your children die on you. Your husband didn't talk to you for two months. How would you feel ? A lot of your teammates make it such a big deal. My husband is so mad. Right. He locked the door or something like that. My husband locked my door too.

TTW: [00:22:03](#) never, if you make a decision, you don't let anyone, including your spouse. Right. Do you know if they don't see what you see, they don't go to the convention, they don't have the vision. They are your enemy. You sleep with an enemy every night. Just keep strong, show how strong you are and keep going on. Right. Okay. Take care.

G Haro: [00:24:10](#) My background was real estate and mortgage. I had just about any job underneath the sun. Janitorial to manufacturing too. I know lots of jobs, clerical office work, janitorial, just a lot, a lot of different labor jobs and then I got a mortgage business and

then I got a phone call from someone that invited me to a BPM. That day I walked into MoZone and I am here. Oh Wow. Wow.

G Haro: [00:24:45](#)



That's my background. I have been in a WFG now for 19 years. There's been an incredible, incredible happening in my life. My highest point, there was a lot of them. And then my lowest point, there was a lot of those too. (You can pick one). My lowest point just struggling with belief. Sometimes when we feel that maybe we're not good enough to make it or that we have, uh, that we feel inadequate, that we've made sure that we don't have whatever it takes to succeed. So those are low points or whatever the situation is happening. You have somewhere to put it on your team. Do you have a charge back or you just, you start doubting yourself. So those are all the points. You've got to have enough courage inside to fight through those and still believe that it's going to happen to you.

G Haro: [00:25:37](#)

You need those in order to get strong because otherwise I don't think you can get strong unless you're asking probably a good way. (How about your reset?) You can reset everybody else out of here. I think if all of us had an opportunity, if you've been here three years or five years or eight years, if you could reset, you would go back. And Do, you would've done more and less time. I think that's probably you want to recruit more people in less time. You would've gone to more appointments in less time. You would have developed yourself and read more books and committed to running the system in a shorter period of time instead of a longer period of time. So you would've been able to condense. If it took me three years to get pretty good at this, you could have done it in six months, you could have nothing at nine months old.

G Haro: [00:26:23](#)

The reset is that everybody could do more in a shorter period of time. That the example all the time is like gun power. And by the way it's talking about bad topic of what happens. If you take gun powder and you compacted real quick and you light it and you have an explosion. But if you take that same gun powder and you stretch it out over a long period of time and then you light it, there is no explosion and just was so. If you take that concept, I've taken a lot of your activity and creating more of it. In a shorter period of time. Some degree will be unbalanced. Sure. Everybody who's really good at something, but at one point you're training for your limit balance. Know is your afraid. You're a world class athletes, legal or media or performance of any time. You're probably going to be in unbalanced life for a short period of time. Church and all the living activities. But now I can say that, but at the beginning when you're trying to build a good business requires a lot of

time from your personal life. I think my three minutes are up. I want to stay in compliance

Helga:

[00:28:35](#)

When you observe, you can see that these leaders have been around with each other long enough not to get hurt by that kind of jokes. Did you notice that this group of leaders have very diversified background? Mortgage, very, very established financial services person making half a million walked away from it. And you've got somebody who's super young and made it. I'm curious to see what, yeah, we have the same system. Same products, right, same promotion guidelines. Some make a little bit of money, some make a little bit more, and then some make a lot. By the way. When they say a million dollar earner, that doesn't mean they made a million. What does that mean?

2. Part-time, full-time, work habits

- Helga: [00:29:42](#) No, that's not \$1 million in the bank. That's cash flow per year. Okay, so another thing I noticed, very humble that's the trademark of WFG leaders. The more money they make, the quieter they are. (laugh) We know that if we want to succeed in something, we need to find somebody who's already very successful doing that and try to copy them. This is why we really appreciate having this opportunity. We categorized questions about the mindset and skill set and habits. So the next question, and we'll do it backwards and so Mr. Haro can watch Ms. Wang's time. **The question is: when you were a part time associate, very early in your career, what were the typical day's schedule? Because we have a lot of part timers who might be kind of squeeze wfg between the job. What does your schedule look like? What were the things that you did to try and make it work?**
- G Haro: [00:31:13](#) Part time, I think you need to, you need to really go back and look at it. **You need to number one, commit to the meetings first,** I think meetings are important for your development, including understand the business, you understand what to expect you to do and you start buying into the system, buying into products, you're to the overall concept. And then can you tell me how do we explain to them how to sell the business to someone that's already six hours worth of meeting time per week. Aside from that, **I think if you're part time, you need to go to a minimum three to four kitchen table presentations a week** in order for you to get enough activities. With that repetition of activity, you'll, you'll be able to feel the confidence that you can grow from part time to move forward and then eventually make her full time.
- G Haro: [00:32:41](#) **so get to the meetings and I would say, man, I'm on three to five KTP a week in order for it to have for your business.** Well, switching to full time, is it a completely different mindset because now you're a, **when you're a full time you, you've accepted that you're going to learn how to live on commission.** You are confident in your abilities to make a living on commission. There was no more full time salary. There no more benefit, no insurance, no 401k. It's all you, which is good and bad depending on the person. It's really good if you felt like a job was holding you down, but it's bad if you still would have discipline problems, if you're having a discipline issue, you have a confidence issue, **00:33:29 you still can't close business by yourself, you still can't recruit by yourself. So I would say the**

transition from a part time person to a full-time career would vary on three things. One, did you already consistently make money part time? That's a good indication. Two, Do you have money saved? Three mentally are you ready? Do you feel confident enough to be able to see yourself as a total entrepreneur versus a part time entrepreneur and full time employee? You should consult with your senior leader just to make sure that there's a, a mutual agreement that you do go full time. I think there's people who wait too long and I think there's people who don't do it fast enough.

TTW: [00:34:18](#) Oh well for me, I am always full time. That's why I remember one year is that they asked me to train how to make \$100,000 in wfg part time. I think that that they picked up the wrong person. But I'm very good at training a lot of part timers of making \$100,000. Right. There's only one thing is good for having a J.O.B. You have to go back on time to work. Correct? You just have to get to your office 9:00 AM or 8:30 AM, is that correct? And you, you will, you will get up early no matter how far you have to drive or you take the public transportation to be there, you will be in the office on time.

TTW: [00:35:19](#) **That is the best habit.** A lot of people, when they are part time in Wfg, they have more time to doing the WFG business. They left the office at four 30 or five and they, and then they came to WFG office making phone calls, started doing the business. However, when they quit, that is my experience, I saw a lot of my people quit their job to be full time in WFG. They still get up early and come to the office in the first month. Then they become their own boss and no show. They only show up when they have a client or they have a prospect. That is bad, really really bad. So you have to ask yourself whether you can be your own boss. Do you have good discipline to have a schedule and work hard every single day?

TTW: [00:36:19](#) And for me, right, I have a habit. Every single week I usually use Monday in the morning I make phone calls, I follow up on those people last week I could not close. I open up the cases and call to follow up. And then I call, I make phone call to set up my appointments for that week. why do this Monday? Because on Monday until Saturday, right? If you have BPM on Saturday, you call on Friday. People may already have other things. This is my working habit. This is very important.

David Lin: [00:37:23](#) I was talking about this subject with my team. Most people that come in our business think they are working, but they're really not. That's a problem you guys. I think you're going to start treating this like a job. If you're got to be a part time. A lot

of you guys actually have a full time job somewhere, but you're going to start out for your work hours. What's a normal part time job? 15, 20 hours a week minimum. Right? So I think that if you actually spent a good 15-20 hours in a week, 20 hours a week into this wfg business, there is no way that you can not make money. So what's working in wfg? Three things. I think if it's not related to recruiting, it was not related to the sales, or

David Lin:

[00:38:02](#)

It was not related to building, I don't think you're working. So this is more like a building session and training and building second right early on at dinner with a client of mine that's more of a recruiting session. Phone calls may be related to recruiting and some other phone call related to sales. When you do KTP like G mentioned related to client services and sales. Everything that I do, if it's, if you actually condensed your timeframe to really work 20 hours a week and you put time into recruiting, selling and building, you're going to have a huge team. So when I, when I'm not working, I just admit to myself that sometimes I tell my leaders and my, uh, my teammates have not working just because I don't want to fool myself that I'm going to go to the office. Just because you show up to the office doesn't mean that you're working. A lot of people show up to the office. They think they're working. It's not. So part time. Full time, yeah. Sound good. But just because you don't have a job, does it mean that your full time, how many hours you work a week, how many hours you work on a daily basis about recruiting, about selling, about building your teammates.

Deron Ferrell:

[00:39:14](#)

this just how I thought I knew that my dreams could come true here. Right? How did you guys see your chances of your dreams coming true here? Right? So when I saw that I had a real vehicle, a chance to make my dreams come true, why would I be casual about it? Would you say, well, I'm going to go for my dream part time. That's insane, right? I mean, I, all I did was thinking about what I could do here and I would see examples like people do we have here and I have to hear their stories. And I go, wow, that person did it or that Gal did it, then I can do it. So I'm going to tell you get urgent, urgent about your, your future and, and you know, once you make up your mind, what do you make up your mind to change?

Deron Ferrell:

[00:39:59](#)

Here's what I want you to do. I want you to change mind. What you think has get you where you are today. See from people like we're doing today. And if there's anything, I just hope you catch our passion. Uh, I, I really haven't ever had a chance to talk to about this to the guys here. I know if I talked to him, we get to know each other. We're going to be so common, you know, I know that he, he didn't take this thing casually, right?

And that's what I want you to do. Don't do this part time. Even though you have a full time job. This is, you got to be full time to be thinking of this all the time, right? So, uh, the urgent and early on you got to do what your leader says. You got to be coachable.

Deron Ferrell: [00:40:50](#) And early on, uh, Haro said you got to go to the meetings. Now if you've gone to a few meetings, yelp, you have the corporate overview, whatever. They just say, I just went to four meetings this week, so I do not need to go again. So have you had that conversation with yourself? Know the answer is yes. You've got to go again. That's how you learn. Don't get weary of doing the things that are going to make you successful. So even though it may not make sense to you and you say, well I've done that before. You need another meeting, another elite circle. Yes. What? Yeah, because all of us that ended up getting the best out this, we never missed a meeting. have a talk with yourself every time you think, oh, I don't want to do that again. I don't want to fight the traffic. Yeah, you do. You've been having a big reason why you want to do it. So be obsessed, have a full time job, whatever it is, but you better have a full time focus on your dream and make them come true. Okay?

Dan Le: [00:41:35](#) I was here part time for a few years before I go to full time. So the first advice I have for you is you have to have a calendar that you work in your business. Then let's say you somebody tells you he is part time, you the smd can ask them to come to you and say, okay, what are your hours? And you have to know again, Monday I have this hours. On Tuesday I went to the meeting, uh, Wednesday I need to go to kids soccer, but these are the hour I'm going to work.

Dan Le: [00:42:24](#) So it has to be in calendar, like a really serious business. Number one. Number two is you will always have to fill that hours with activities that David was talking about. The income producing activities. Are you filling those hour with like appointment, uh, fast start your team, making phone calls, you know. To me, you don't, you don't work just checking emails or surfing the website, you have lost yourself in a youtube video. Make sure you get yourself a calendar. Block out the time that you're going to do this business. But then you know your friend called you up is hey we got this party.

Dan Le: [00:43:15](#) The hardest time is when you don't have an appointment and then your friend call to invite you to a party. If you have an appointment and that's no big deal right now it's like, Oh I already got an appointment. But if you don't have an appointment and you'll go to the party. This is going to hurt

your business. So now you block the time in the calendar already, even though you don't have appointment, you are not going to the party. Makes Sense? So you have got to have a calendar. You fill your calendar with income producing activities. **Make the calendar your boss.**

Dan Le:

[00:44:08](#)

And for all the moms in here and those busy people. I want to share with you **a concept we call the 15 minutes blocks**. You can actually do this business even if even if you don't have like two hours at a time, right? If you are a full time mom, you do this at your spare time. You can do it in 15 minutes. Let's say you plan your day, you're busy here and there. What would you have? 15 minutes. You could actually send four or five text messages and make appointment for the hour of you set. So I believe if you're part time and you have a calendar, you block out the hours and you tried to fill in with appointment and make those hours sacred. You really got to keep those hour, not, not let anybody take that from you. Then you got to be very productive.

3. Embracing Technology

- Helga: [00:44:49](#) Thank you. Calendar is our boss. Treat WFG as a job. Who is going to do that? So the next question that we have is regarding to technology. When I talked to Miss Theresa, she said that way back when she started everything was manual and sucked. **We now have these gadgets and new ways of doing business faster. How would you, how would you recommend the associates integrate Technology?**
- G Haro: [00:45:43](#) Technology now has changed the scope how we do WFG, and I say that in a way where I don't want it to be misunderstood, we still go out and talk to people. We still ask people questions to poke their interest. But the game has changed now with technology because now you've allowed yourself have another stream of potential contacts through social media. That's one form of technology that we didn't, most of us right here when we started, we didn't have social media, Facebook or Instagram or LinkedIn, there wasn't any of that. I think I've barely had email. So, what's important now is that out of the uh, uh, the way I look at it, that would be sort of the different channels. Kind of like you have different routes to get to the same location. Our location is a new direct recruit. Are with me on that. Hello?
- Audience: [00:46:41](#) Yes, yes, yes, yes.
- G Haro: [00:46:45](#) So location, the destination we're arriving at is that we want to get a direct recruit. So you can meet him at a chamber of Commerce meeting, you can meet them at a gas station, you could meet him at Walmart, you can meet him at your kid's school, you could meet him on social media, you can also meet him through a referral. You can also meet him through, um, a referral out of a referral or resume. So there's a number of different avenues, number of different channels that you can utilize. It is still getting someone coded and get him into the market and expanding your business in that regard. So for a lot of us here, because it's new or newer for a lot of us, and that's sort of a, a concept that we haven't got to used to. But **I would say probably about 25% of our new recruits, now come from social media that we didn't have before.** So that's another avenue of meeting people. Another easy way to go remote. My wife and I now expanded into other areas. My wife and I are starting to get pretty active on social media. I'll let you guys follow me on Instagram. That's my first name, last name, 33 of course you have to learn how to spell my name.

- G Haro: [00:48:00](#) also my wife we're both on Instagram and then through that we're able to showcase our lifestyle, time with our kids, office fun time, Trainings, recognition sessions that we have with our team. Right. There are lot of people out there dying slowly out of job and then our videos or our Instagram inspires them and then they reach out.
- TTW: [00:48:31](#) Technology is not only good for recruiting, it can be good for retention of people already join. We recruit many people. But the new recruits are easily influenced by the negativities out there. That's why many times we see "invite 1, 2 die". So that's why I use, I use the technology today is for retention. Once I get a new recruit, I get their cell phone and plug them in Ed Mylett, Guillermo, David Lin If they listen to these great leaders every day, they less likely die out of the business. Right?
- David Lin: [00:50:28](#) As one of the younger ones, I think I was actually the one of the people that's very against social media. I am 33. But I think as a hierarchy, I think we all kind of engaged more last year and everybody including Ed Mylett. I think it's a very useful for you to kind of talk about who you are using technology and your social media. I should put more force on that. It was kind of like a three different ways that a professional company has, um, a professional company usually have a few tools to help market the company right ? Now, your social media through LinkedIn, through your, some of you guys, Chinese people you got to do Wechat.
- David Lin: [00:51:09](#) So every professional company has a website, right? That's on website or your social media. Now social media become your website. They talk about, you know, who you are. Right? And then any company would actually have some kind of, you know, talk about a little bit more about what you do, right? When you do like a resume, kind of looked at what you do just enough. And then, uh, and then also every company you're getting any kind of profession, you have a business card right now, your social media, your LinkedIn, all your social media. It could act as a business card for you guys to kind of market and say, Hey, here's my LinkedIn account. He was my, uh, uh, WeChat. Here's my, you know, now the, I just learned, I just looked at each other about two years ago, right? And my relatives from China and they say, scan you, scan you. I treated technology like work. My wife and I have been more active in social media, although still no where like Ed Mylett.
- Deron Ferrell: [00:52:58](#) I am a WFG dinosaur. Early on everyone would say, well just go out and talk to people. How many they tell you just go out and talk to people? But what am I going to say? Everything I said

was wrong. Okay, I was so good. Every time I talked to them, they ran, right. Nobody listened to me so I had to get the words right and I had to go to the meetings to learn the words. I had to hear it all the time. What if you had had your message perfectly delivered from day one? Do You think you could speed your career up and that's what you, you got these podcast now. The technology has changed the game. You can do, I believe this you can do in a two, three, four year period of time of what took some of us 10, 15 years because we had to learn the work. We had to do everything. Debbie (Deron's wife) will tell you that my schedule was, I did two meetings in Austin every week. I did a meeting in San Antonio every week, a meeting in Houston every week I did the first corporate overview of Houston, uh, a meeting in Dallas. I mean, every day I was gone get home at two, three in the morning. And again, right? Because I had to physically be there. Today I'll do webinars. I did a webinar Sunday and I think I was in 20 states. So to me that is science fiction. So it was me. I didn't have to get on a plane.

Deron Ferrell:

[00:54:17](#)

It also saved a lot of money. I didn't have to get on a plane and all of a sudden I'm talking to all these people. So this will speed your career have you are so lucky to be with our company at this time. They don't lose your paperwork. Theresa, we can tell them some horror stories can we? I mean I am not going to play the violin or you guys are, I read around back in those days, right? When you don't get a pay like goodness folks, those problems we don't have anymore. So technology is here, embrace it. But at the same time, we're high tech now, but with high touch, high tech, high touch, we kind of make sure you do both. but duplicate yourself, you're not confined to your city. You can build all over the place. Uh, Julio Velasquez, on my team. Y'all heard about what happened in, in Puerto Rico with that hurricane, Hurricane Maria devastated that most of those leaders now are hearing that they did that. People there are they in touch with us? The whole world is yours, right? You're not confined just your area. So use it. It'll help you grow and get bigger, better, and faster.

Dan Le:

[00:55:42](#)

well, first of all, I think that social media for now and we'll maybe in the future, but so now is not going to be replace the traditional way of doing business. Don't takes the offense. So don't think that, you know, we all love social media and by okay, I'm going to build my business online and I'm not going to see anybody in Houston. That's not going to happen. You still need to do one on one, you still need to go to kitchen tables, you still need to invite guests to meetings. All those things are still there. Social Media, I think that just make it, it, it just uh, uh, a

new resource for us to meet more people, connect to them all faster and easier. You don't have to drive to Austin three hours to meet with somebody to find out whether he is interested or not.

Dan Le: [00:56:30](#) Maybe now you can do a webinar and see if they interested or not, right? I think social media is make it easier, but it's not going to replace. So a couple of things that, um, I do what I do with social media, uh, to help with our team is that we used a webinar and the two services that we used are Zoom and Join Me. And another thing that I do on a, our team training, I created a facebook group, the facebook group, right? I just go into Facebook group three, four, five times a week. And I would just give my team like the daily method of operation. So you know, people, somebody attended the meeting, but they forget what your challenge we have and what to do. I also do Facebook Live.

Dan Le: [00:57:29](#) I do a combination of both. I just did a facebook live before this training session. The topic was to prepare my team how to learn in an event likes. You know, in an event like this, because you know you're going to hear from so many speakers, so many ideas, so many styles, so many background, how you are going to condense all this information to take that and really help you to grow the business. And another thing that I use social media for is, um, is to the three way facebook's messenger. So if I recruit someone into the business and they want to talk to the cousin or the uncle and they don't know what to say, they will connect me into that group too and say, Hey, you know, that's a great question. My trainer, his name is Dan Le, he's in this group. So now I'm answering the question instead of my teammate doing it by himself. All right, but I think in general, social media is a platform for us to connect to people faster, easier. But at the end of the day you really have to connect with them, build relationship and then you know, you really want to really recruit them and stuff, I think you need to give a phone call. They need to hear your voice. They need to see your face. One key using social media I made some mistake in the past. We do webinars and but if they don't see your face, it's really hard for them to trust you. So whatever the platform that you use make sure that they see your face, they see your eyes, and your facial expression. You want to see your prospect as well. Sometimes you do a webinar and they just, you know, they were watching tv. Now when I do any type of recruiting or sales presentation, I have to see their face. If they are not that engaged, I wouldn't do it.

5. Working together as a couple

- Helga: You guys have got a lot value so far, right? The next question is asked by a married lady. **Both husband and wife are in the business. The question is how a couple should work together?**
- G Haro: [01:00:30](#) The reality is you are going to bunk heads. The important part is that two people who are in love and two people have the same goal. Somehow you'll find a way to figure out. In my personal scenario, um, I had already made a EVC. I already was a million dollar earner single. I was a single guy making over a million dollars a year. I already got to the top level in the company and then I was at um, March, 2008 convention, the Los Angeles Convention Center and the audience with my wife and she stared at me. She won't say it that way.
- G Haro: [01:01:42](#) We got together and of course, you know, she had, you came from a different hierarchy and how that was a different ideology. They're in different methods. The concept it basically the same company, everything. But there was some different methods and we started a tangled with that and we had some disagreements in terms of, no, this is the way we it over here. Well this is how I was taught. My wife was born June 4th and I was born June 5th.
- G Haro: [01:02:12](#) This is the best match for a Gemini as a Gemini. And it's also the biggest challenge for Gemini is another Gemini. It was consistent, but eventually, uh, at this point now we've been able to erase most of the wrinkles. There are still some challenges that are normal part of being in a relationship because she's a strong girl. And so our mind and **the important thing now that we collaborate to unify our talents, whatever I bring to the table that's superior to her abilities, I do and whatever she can do that superior to my ability.** So we're able to work it out in a way where she can do a little bit more of the logistics, paperwork, she can do administrative, she can go planning for events, orchestrate meetings and refine agendas. And things will get better on top of the fact that she could still prospect.
- G Haro: [01:02:58](#) My wife is easy to talk to. she's easy to look at too, so, so she still can still prospect. She still goes out on appointments, make phone calls. She can do the business completely without me. And then I'm obviously more of the PR person where I'm in charge of doing meetings, leadership meetings. I do vision stretching stuff, sell dream, um, put out fires, you know, that

kind of stuff. So more, more of the higher leadership level laws, give speeches, prepare plans. Uh, I, I'm more connected to the leaders in wfg like Paul was going to throw meeting and they don't necessarily know my wife. They know me. So in that regard, **so we make it work and that we also have a series of assistance.** You got it. If you're going to make it big here, you need to staff up. Do you need one, two, three? It says, and I've gotten through as much as **I've had six assistants** that help me grow my business. We're licensing, coordinating, events, processing information. It's gotta be a team effort inside the hierarchy, code it, and also a team effort helping that business grow.

TTW: [01:04:15](#) My husband and I seldom collide because all the things I can do he can't do. All his strength is my weakness. For example, I'm really blunt. I'm really talk. Sometimes I, I'm hurt my people and I don't even know it. Sometimes I didn't mean to slap on your face. But the tone of my voice, my facial expression may do that. I am just like using a hammer to hit my people, boom, boom. And the people are hurt. My husband is very good. He is an R person. He would pat your back and tell them you know how much Teresa loves you. She always talks about you at home. She always tells me how good David Lin is, how big a future David Lin has. And the people start to mellow. That's couple power. If Jack didn't help me, a lot of my teammates would have died. They just don't show up and quit.

David Lin: [01:06:45](#) I think my challenge at any given moment in your business or your life, **whatever you can see your obstacle and challenge can be a blessing** too, so, uh, I think what she's talking about when my son was born, my oldest guy. This boy is now five years old. On December 2nd, 2012 Maxwell was born at 26 weeks premature baby, like this big size of, and so, you know, I, at that time I was just hating the world. I was like, why is this happening to me, it is crazy. I was SMD for the first year. And, uh, it just, it was a dark moment in my life. But on the other side, you know, you got to look at it as a blessing, right? You gotta look at it as a blessing. My son taught me how to celebrate everything, so right now I feel like nothing really gets to me.

David Lin: [01:07:40](#) I don't care about the best person to quit on me because I have my family and the lesson Maxwell taught me. I learned to be very grateful. My, my boy taught me that. So I remember it was, uh, it was in an incubator for four months and he has these, you know, the tubes and everything was just so tiny. He couldn't breathe in a long time. And the moment we took away his tubes and watched his breathing for the first time, you know, we're

like clapping, yelling, screaming, celebrating. When I looked back and I go, who does that? When was the last time you celebrated a breath?

- David Lin: [01:08:32](#) Oh my God, you're awesome. Imagine that. Right at that moment, I started realizing like, oh, you got to replace your expectation to, you know, like you got a lot of people to spend a lot of things. Everybody expect a lot of things. I think you need to appreciate the little things. I'm like, you got a lot to be grateful. I'm grateful for my wife. I'm grateful for my family. I'm great with my teammates. But at the same time, I wish more people in this room and in this business are grateful for each other. I'm grateful for this kind of association. I'm grateful for G. I am grateful for a lot of people in my team and the mentors I had. So you know, you got to count your blessings more often. My son taught me that. That first breath taught me a huge lesson in life. So you know, you look, you look past the obstacles and you start looking at the blessings
- Helga: [01:09:33](#) How you and your wife work together in this business?
- David Lin: [01:09:40](#) I think, I think we are little bit of both. We work each other's strength. I'll give you an example. A few years ago, just about when everything started, uh, my explosion in my team. I don't have any Chinese in my team. I have every other races such as Latians, white and others. But I didn't have Chinese teammates.
- David Lin: [01:10:04](#) I came here, I came to this country and I speak Cantonese. I don't speak Mandarin that well. My wife's from Taiwan, so she helped me. She taught me Chinese, she taught me how to speak Mandarin. Then the last few years I've probably learned more about mandarin than I ever learned in I findings one on one. You know what I'm saying? Like, this is what I, you know, my mom put me in Chinese school. I didn't learn any of that stuff.. my wife was from Taiwan and so she completed me in that area. So then we got into the Chinese market and you know, I obviously our business kind of exploded in a way too as well because we try to use and their culture that they have is save big money in for nationals and all this stuff. So we learned how to deal with some of that stuff. It sounds, you guys kind of completes some of the things that I'm not,
- Deron Ferrell: [01:11:04](#) If you are married and very important to be going in the same direction and so early on, and I've seen this happen so often, one of the spouses comes to one of our offices and they get all excited and they go home and they try to explain to the spouse how great this business is, right? Does that usually go very well? So, hey, here's how you, here's how it, if you're married, you

can, when the spouse, I got this from Jack and Linda Linder. Any of you that heard Linda Linder speak or Jack or you'll tell the story, he said, when he wasn't making money, Linda closed down the kitchen, right? You can get home late at night and there was no food and all the lights were off. And you know, well, when he started making money, the kitchen was open, even one o'clock at night.

Deron Ferrell:

[01:12:01](#)

You don't call him, don't hit your spouse over the head with that hammer that Theresa was talking about, right? You don't. Here's what you do. Just let her know you're excited and, and do your best to get them to a corporate overview to meet with the leader that excited you can do it more on the social side. Right. And, uh, but if you're married, gosh, it's so important. Do this thing together that you're going in the same direction. And Haro was so right. I mean, it's not always going to be smooth. Debbie was my first assistant, you know, I used my wife because I didn't have to pay or, right. So Debbie's was my assistant in early on and it didn't work out too good. The original founder of our company, uh, he called and, and if you knew Hubert. Debbie put him on hold forever. Um, the other thing I'll make real quick, a lot of our spouses our license and they're a dynamic duo. Debbie is not licensed, but I can tell you probably maybe about 400, 500 agents that are part of my, my team came from Debbie. So, uh, you know, you don't have to have a license to be excited to help your spouse. Couple power. You are not just twice as good. You many multiple fold good.

Dan Le:

[01:14:12](#)

My wife is with three kids at home now. We started in this business together when we were students and I recruited her when she was my girlfriend and you know, really doing this business together until we, until we started a family. And then we have kids that I think that's when we started to shift our roles. Before that she was doing the BPM, she was recruiting, she did follow up interview, until we had kids. And then I think the, um, the thing that we have to do to work together is to **define each other roles, um, and let our team know**, you know, you don't really have to directly what in a way, you slowly let your team know that hey, if you need help field training, if you need a recruiting appointment, if you need to go and talk to your team member, anything like that, they go to me.

Dan Le:

[01:15:08](#)

But if they need help pushing the paperwork through and the Home Office, uh, if you need help to, uh, you know, get your commission advanced because the company and make a mistake. Any of those things, they know they to reach out to my wife. So in a way we kind of define our roles pretty well. And uh, he, uh, also I think the thing that help us to work along well

with each other is that he don't really, like for me, I don't really expect her to do too much. I kind of like point her where to go. I need some help in this area. But I don't expect her to finish by a certain deadline. And slowly she will grow into a role. What she does for me, Let's say putting up our vision boards. Let's say you run in Hawaii, and then what she would do is like, taking all the kid picture and making a poster "Daddy, you are so great. You will take us to Hawaii!" Then she will put one in the garage, one in the bathroom. She is very good. She just gently tells me that she took pictures of the kids today. The kids are very excited to go to Hawaii. So I am motivated to go again.

Dan Le: [01:16:34](#) So, um, I think for a husband and wife to work together, we need to define each other's role. Respect each other, keep calm and let your spouse grow in the role. I think communication is also the key too. For the one that out in the field, we excited about closing a big case. We are excited about recruiting the new superstars. And then we'd call to brag to our upline. We call to brag to our sideline. We call to tell our team. But then we don't call to tell the spouse at home.

Dan Le: [01:17:24](#) And then when she found out the energy was already low, right? And then when she found out and then she found out of every one of you already know. she was the last one. So communication is the key for those in the field. You got to communicate to your wife all the news, all the excitement, all the missed appointment too so she know how to comfort you. For the supporting spouse communication is also important. I think it's very important when the husband come home, sometimes they just need a hug. Sometimes they only need a high five. They don't need you to ask like why didn't close today. You can ask that another time, but don't ask that now. Then if I come home from the field, I've been working hard, I came home at 1:00 AM like, you know what? I need at least some instant noodle first.

6. Outlook of the industry & the company

- Helga: [01:18:52](#) Most of our leaders have been in a company when the company was still having growing pains in stage. And then also we have our younger leaders as far as actually seen a lot of evolution of the company. **So the next question is actually about where you feel the company and the industry is going. Can you give us your outlook? Especially for those who are not from financial services, why this industry? Why is this company?**
- Deron Ferrell: [01:19:57](#) Really and truly, I got in business in 1981 when we were called AL Williams. When I joined, 10,000 people also joined that month. It was a record month in the company at that time. I thought I missed the boat. I missed it. We were going to saturate the market. But now here is what, 36 37 years later. And folks, we can't even keep up that quickly. The market's grown. So if you got any of those thoughts, wash them away right now. Here's what I want you to do. I want you to think of it this way. **What if, what if you have a product or service that everybody wants, needs and could afford? I call that trifact. The only way I am going to fail is not to open my mouth!**
- Deron Ferrell: [01:21:07](#) And so most people go into business for themselves. The odds are stacked against the wind, right? We've all heard those statistics here. You got to understand, here's what I want. Everyone of you here, the odd, there's no odds stacked against them and is what I'm talking about having a product or service that everybody wants, needs and can afford by showing him, and I'll probably do this Saturday, by the way, to the allow a whole lot more people, but we'll give you free. You raise your hand if you're in this room, **raise your hand if you would like to lower your taxes.** That's the major thing. I think I went up right? Anybody want to pay more? No. No. Every one of you would like to lower your taxes. Raise your hand if you work hard for your money. How many of you would like your money to work hard for you? **Raise your hand if you'd like your money to work hard for you.** Okay, let's everybody be this. Do you feel like your money is working hard for you to bank? No. Right? That's a tale CD. **What a CD stands for. Certificate of depreciation, right?**
- Deron Ferrell: [01:22:14](#) And here's the kicker. You know, I'm not going to ask any more specific question. **How many of you someday want to be financially independent?** Well, guess what? That's what I do.

See what business are you in? You're in the insurance business? No. You know, and I, when I was a little kid, I played astronaut, you know, fire man, police man, right? I never grabbed my dad's briefcase and play insurance, man. [inaudible] so, and what, what are you about this? So I'm about helping people and everywhere I look, I feel like I'm going to give you my whole speech. Probably tomorrow I just skip my talk.

Deron Ferrell:

[01:23:07](#)

Oh, right. Yeah. Y'All saw that movie. Everybody saw it. It was one of the stupidest movies I've ever seen. Uh, it had this little shitty in it and Bruce Willis was the star and this little kid everywhere he went, go. Remember that movie? I thought it was stupid. I didn't get anything when he got to watch it again. Yeah. How stupid I was. I watched it again, even stupid or my hate and watching it. I went to bed at night and I'm seriously, I woke up middle of the night, I realized I got the thing that's going to see a dead people **everywhere I went and I saw dead broke people.** you know we are the richest country in the world and after working hard 34 years, what happens? Everywhere you go, you see dead broke people. You can change it. So what an opportunity. It's better than ever before. I hope you'll go for it.

TTW:

[01:24:51](#)

I think now is the best moment to do this business. In WFG we have double layer of leadership. Jack Linder has retired. We have Monte Holm, Rich Thawley and Ed Mylett is the first layer. Here we are the second layer. Who is going to be the third layer? When I watched the announcement of Jack retirement at the convention, I got an urgency. I have to hurry up. I can't let go of this chance. Everything is there for you. The technology. The double layer of leadership is still there for you. The first layer will be gone soon. I've never seen this chance so good. Well it took me over two years to become a CEO. You would say Teresa is so fast. Teresa is a rocket. But it is not true. It's only because I came from the industry. I already know the solution side. I only need to learn about the marketing and system side. But most of you guys join from scratch. You have to learn both sides. If you have joined for few years and haven't done much yet, you can wipe out those years. You just join. Everything is there for you.

G Haro:

[01:27:27](#)

I think the future of this industry is going to be very similar to what it is right now. Deron brought up a good point. 30 years ago, whoever was there sat down with prospects going over their financial aspects, and yet 30 years later, we are doing the same thing. 30 years from now, we'll still be doing the same thing. I think there'll be some variance. There'll be a little bit of a hybrid with more technology being in our program, **but you**

can never get away from the human touch, and I don't know if you can relate to me this way. If you notice, at least in California, they're trying to take away with humans and that just pisses me off. I don't want to talk to a computer. I don't want to talk to artificial intelligence. I don't want to get on the phone and talk to someone on the screen while I'm doing my banking transactions. I want to communicate with a human being. I want to see their eyes. I want them to interact with me. I want to be serviced. Can you imagine a robot serving you food at a restaurant? And supposedly there's that whole theory that there are going to be less and less jobs. Do you see it at the airport? You see the checkout counters, you go to Walmart, you can kind of check out yourself. There's more and more jobs for computers and robots. But can they replace human beings? My take on it would be pretty tough.

- G Haro: [01:29:01](#) Good. I'm glad that we're in this business that there is still human touch. We can get the emotional touch. Computers are not emotion based and if they are fake, I want a human being asking me about my needs, my retirement goals and how to save for my kids' college education. If you look out into the future, possibly peek into the future 5, 10, 20 and 30 about there'll be a lot of what we're doing right now but they'll want me some piece of the pie that we have by default given up to technology. That's just the way it goes. **But overall I think we're still going to be very much the way we are today.**
- Dan Le: [01:29:52](#) I'm 35. My take on the industry, is this the question? The industry and the company. Um, I came to the company for some time now and just like all these senior leaders said the business remains the same. People still ask the same questions. The sales presentation needs to be intriguing. It has to be motivating and persuasive. We work with human nature, right. So I think in term of the way we do the business, it will not change that much. We may apply technology to it to make it fancy, easier calculation. **All the stuff about the human touch I believe it's going to remain the same for a very long time. Um, our business model, I think is going to be the prime model in the future, because everything is following performance based versus seniority or entitlement based model.** Companies lay off people based on performance, right? Our jobs will be replaced with technology because technology can do a better the job.
- Dan Le: [01:31:29](#) Technology doesn't take a break or just doesn't eat, drink coffee, it doesn't make so many mistakes. The machine will keep working until th it is dead. A human employee will talk back and you need to pay them benefit, right? Technology came out because they can do a better job. Is our business

model is based on performance or is it based on degree and ethnicity and so on? Don't worry too much about the financial industry and our company. I think what you should focus on is working on your skills, right? Work on your thinking. Work on developing your yourself. Become a better person, become a better closer, become a better leader, become a business, entrepreneurial, person. And then anything changes along the way, you still have the most valuable assets, the skills and the way you think, the way you do things. Right? So it doesn't matter what change, you're going to adapt. I believe our company is awesome. The industry is awesome and the performance-based economy is going to accelerate in the future. Work on yourself and you'll be irreplaceable.

David Lin: [01:33:15](#) It's funny how to we are talking about this subject, because there's an article that came out and CNN Money today this one, May 18, 8:42 AM says almost half of US families can't afford basics like rent and food. So, uh, there was a project called the ALICE project. So what is that acronym and what it basically stands for? What it really stands for is asset limited income constrained, but employed. 16.1 million households live in poverty as well as the 34.7 million families in the US, are below ALICE threshold (asset limited income constrained employed). This group makes less than what's needed to provide in a modern economy despite seemingly positive economic signs.

David Lin: [01:34:25](#) We're in one of the lowest unemployment period. The unemployment is 4% less than right now. The ALICE project shows the financial hardships is still a prevailing problem. It says California, New Mexico and Hawaii have largest share of the struggling families at 49% each state. It says many of these folks are childcare workers, home health aids, office assistants, store clerks who have low paying jobs and have very little savings. The study also known as some 66% of the job in the US pay less than 20 bucks an hour. I don't know about you, but that fires me up.

David Lin: [01:35:05](#) There's so many people out there that need our help more than ever right now. The economy can fool you and so can the real estate, business and everything. It seems how great the economy, the stock market is and all that. But by the end of the day, most people cannot afford to buy a home. When you make the 20 bucks an hour, most people can't stay home with their kids. Why so many people move out of California to Texas?

David Lin: [01:35:48](#) Right before the meeting, I interviewed a guy from a real estate company that has adopted our recruiting and profit sharing model. So many other companies copy what we do. Why can't we do a better job in the future in the next 10, 20, 30 years? So

in my opinion, I think we're just getting started as a company.

We're just getting started right now with all the stats, with all the craziness going on in the economy. I think that we need to, we need to have a responsibility to give back and serve a lot more people. Like what he said earlier, none of us are paid to be here today, but if some of you guys, even especially in this room, you know, you're bilingual, do you always talk about you're bilingual, you got to be very successful, right? Can you speak Spanish and English or you speak Chinese and English, right? Whatever it is, if you're going to do great in this company.

7. Objection Handling – 3 objections, why convention?

- Speaker 7: [01:36:43](#) what I'm hearing is right company or right timing, right? Right everything. The only, the only thing that's missing is you. Everything is right, but if you don't do it, nothing happens. All right, so let's, let's take stock of the advice that we got.
- The third part, the last part. We need to get the leaders to their beds for the big day tomorrow. We actually have a question here, so I'm just to compress several things. Maybe the answer we do, so when it comes to the objections, it could be objection to recruit or sales. **“Let me think about it.”**
- G Haro: [01:37:57](#) Let's role play. Okay. What's your name?
- Helga: [01:38:19](#) Helga.
- G Haro: [01:38:39](#) Based on what you've seen based on what you've heard, do you see the reason why we shouldn't move forward?
- Helga: I like it. I need to talk to my husband.
- G Haro: This is a problem number one. I don't do appointments with just one of the couple. I get both or I reschedule. You might decide to do it, but this is the way I do. Either recruiting, or sale.
- G Haro: [01:39:53](#) **Helga, I told you it would be awesome. Is it amazing? If you were to do this, do you need to have anyone else's permission? (Helga: Well, Uh...). Okay. I understand you don't want to move forward because we need to get your husband's approval. Let me tell you what's happened in the past. We allow you to come home and you try to explain this to your husband. You're going to screw it up. Does it make sense? Why don't we set up a time so I can meet with both you and your husband and therefore your husband hears it directly from the authority's mouth. You'll have questions and I'll have all the accurate answers on the spot. Let's set up a time. Tomorrow or Thursday, which is better for you? 6 or 8pm? Your house or my office? Give me your address and I'll see you there Thursday at 8:00 PM. When we get to your home, please lead us to your kitchen table because I don't want to sit on the couch and it gets to comfy. So lead us to your kitchen**

table. More than likely my wife is going to come with me as well. We'll have a couple to couple talk.

- Helga [01:41:46](#) The same objection. This time it is about going to big events.
- G Haro: [01:41:49](#) So, I'm struggling with trying to get you to sign up for convention. **Helga, I noticed you haven't registered for the Las Vegas Convention. Is there a reason why you haven't signed up? (I haven't requested time off. I don't think I can get it). You haven't requested the time off. So you need to ask another human being for permission of your time. Is that correct? How long you want to live like that? (...)** You haven't answered the question. Okay, well hell, if nothing changes, nothing changes. Here's one thing I can tell you. If you don't go to this event next year you'll be at the same position. Let me, let me coach you a little bit. You got to go to your job. You tell that human being that has control of your time. Just tell him that you need those few days off because you'd have a really serious personal matters. By the way, don't you? (Yes.) Okay, so you tell them Sorry, I don't know what's going to happen, but I could not work these days. It is critical to my future. Personally, I'm hoping in all due respect, Mr boss, manager, supervisor, wherever you are, I need to get some days off. I have to tend to, and I can't get into it with you and explain to you, but may you please give me these days off. Okay. Problem solved. Pull out your credit card and sign up.
- G Haro: [01:42:58](#) Have you guys heard this before? I learned the objection handling skills and a lot of other things from Ed Mylett. He has a series YouTube videos about objection handling. I studied religiousl. In every conversation there's a person that's more convinced than the other, so this person is stronger. Their, their words are more convincing. They believe in it more. This person has more certainty than the other. So if you've ever had an argument, someone convinces someone to move forward. Do you want to be the person that's being assessed or do you want to be the assessing and it's important. It takes practice and it is not easy and it's a skill you constantly have to work on to the point, to the point where you know that is your second nature. So the more certain person always win. This happens with husband and wife relationship. That happens with your kids. Do you ever notice when you're a kid, once before you, who's more convinced and then you buy him the candy or Mcdonald's or something or the toy? I have kids so I know what it's like to be closed. My kids close me.
- G Haro: [01:44:18](#) It's incredible. But whoever's most convinced, whoever's most certain typically gets the best into that scenario. So you always

got to keep that in mind. So if you believe in something and then you have to voice it, the commonality, the facial expressions, I mean, you can't let them off the hook. You can't leave it like, okay, well I understand. We'll see. Maybe, probably, they all means no. Whenever that happens is we'll see, uh, you know, we'll think about it. All of that is a soft no. Anything, anything other than a firm yes is a no. If they don't give you a firm, yes, it's a no, but they're not courageous enough to give you a no. True. You have a question? Go ahead and stay on. What's her name? Julie. Another Asian person with an English name.

- G Haro: [01:45:36](#) Okay. Well that means we've not done a good enough job to get in front of the husband and then block whatever reservations. I'm talking to you. You have a husband had been sort of really negative. You need to put me in front of your husband. And oftentimes people make wrong decisions from incorrect information. That's typically gossip around friends and family. The fact that you're trying to get ahead in life and they're not causes people to talk negative. And if you're pretty weak minded, you'll buy into the negativity instead of listening to someone who was successful. Um, just think about it. Bad news are more popular. So when someone says something bad, your mind is more likely to be attracted to the bad news. When they say something good or positive or constructive or something that could lead to something better, there is skepticism and doubt connected with the idea of progress, not news, it's electromagnet, good news, progress, success, motivation, all that does that. Now they go with it, but it's got one. I don't know, I'm kind of skeptical so that just you need to understand that that's human beings in general. But if we can get the right person with enough conviction in front of the person that's kind of wishy washy, we can flip them.
- Helga: [01:46:57](#) Yes. Same question. Uh, yes. As far as objections. Yeah, that was, that was awesome. Now we'll get more people in the convention from this, right? So you said there are the training videos that we can watch on the YouTube?
- G Haro: [01:47:28](#) Ed Mylett is all over. Videos on youtube, instagram all over the place. Yeah. I mean I got a lot of them on that too. You guys want to call them in as a lot of stuff out there. Like what I just said right now would be a very topic going thing is on instagram. It's typically about 60 seconds is kind of tough to condense all of that method and 60 seconds to make it effective enough so that people can really chew on it and then also like the way we just didn't run out to you or we just did it. We role play. Hopefully if you get a scenario where you're able to role play a part of our

training and novice, we just role play scenarios when they say this. This is what you say, you keep role playing, role playing, but this is real life practice.

G Haro:

[01:48:53](#)

So, so what's the objection? Money. So you don't have the money to go to convention. Okay. Okay. So let's, uh, Helga Convention is what? Three, \$400? Is that correct? Well, just the registration or you're talking about transportation and food and all that. Right? Let's call it the whole package a thousand bucks. You guys all agree. Let's consider you drive there with Daz or you fly Spirit airlines, something cheap. And then you've got if you're broke, you stay at Motel 6. Gullimermo stayed in Motel 6. My first convention, Ed Mylett, Dan Charlene, myself and three other guys and we stayed in one room at Motel 6. One person brought a gallon of water, another guy and I got a loaf of bread. The other guy brought peanut butter and jelly. We had peanut butter and jelly sandwiches and water and we went to convention. We stayed in one bedroom, in Motel six. It doesn't smell good. A few years later, all of us when we go to convention we stay in the nicest room, the penthouses and presidential suites at some of the nicest hotels.

G Haro:

[01:50:13](#)

So the message is, there's a sacrifice. There is, a dedication to planting the seeds and getting the nutrients from a big event. You go to a big event, it is powerful, it changes your life. It puts you in a position where otherwise you wouldn't have that opportunity to change. Think about it, most people stay at home that don't go to convention. They stayed home and they're in the same routine, same house, same freeway, same cars, same jobs, same people, same news, same, same, same all the time. Same money same expenses. Versus you go to convention. Your mind is now immersed for three or four days, around nothing but positive environment, big thinkers, big moneymakers and people who have changed their life. If you are the right person, you go to convention with the right intention, when you come back, you don't come back to the same person. You come back as a different person. So I'm a product and I'm sure I can speak for my colleagues right here. All of us are a product of big events. A big event changed my life. Well, you can't stay in Houston in your regular little life thinking that something's going to change. It doesn't. They say ultimately you really can't change people. You can't change people, but you can take people to a life changing events, conventions. Convention will create a different perspective and circulate you amongst people who are big thinkers, people who have big idea, big teams, big incomes, big checks. So you're around those people and guess what, it brings over this power on you that you didn't have before.

- G Haro: [01:52:03](#) So you go to convention to get what you can't get here. Thinking about why, why are you, why are you struggling? If you had been at WFG for two years and you're just in this circling round and saying, please, how come you, how come you haven't blown up? Because you need to be inspired. So convention is \$1,000 for some inspiration and then hopefully you come back and then you apply it and then chances are you're not going to get really good after one convention. You are going to another one. You're a little better. And you go to another one, you get better. Continuous appearances at big events.
- G Haro: [01:52:46](#) So here's one big event. You get much better. Next one. Next one. Next One. Seven years of going to big events, getting better at the craft, getting better at the words. You're now a completely different human being. But there's got to be a serious commitment to invest. All entrepreneurs, all people with big incomes invest in developing themselves. I spend about, I invest, I'm sorry, about a hundred thousand dollars going to seminars, going to coaching, talking to people that make me better. I invest to get better. Are you willing to invest \$1,000 to get better or hold onto your little savings? If you don't have the money, borrow money. Every entrepreneur, every person that gets big, borrowed money. Everybody gets into debts. You bought a house, you don't buy cash. Most people, you go into debt to do something that's just normal and then you work your butt off. You pay off your debt and now you own it.
- Helga: [01:53:42](#) All right? If you guys like what you've heard tonight, this is just an appetizer that was coming to the big events the next few days. If you don't have a ticket, I say, beg, borrow and steal today's level training where these leaders haven't themselves. That's all. Thanks.