

SELL FROM LOVE PODCAST - Transcript



Ep :14 It's Not About the Sale, It's Building Relationships with Frances Hinojosa

Finka: Welcome Francis to the Sell From Love podcast. I am super excited that you're here today.

Frances: Good morning Finka. I'm super excited to be here and talk about serendipitous, we were talking about this a bit offline before you hit record, how the world is so small. It's so big, but so small. I always say good people know good people and those that leave will always come back to you and those connections will always stay with you and pop up at the right time.

I think we reconnected because we're on social media and I know that you wrote the book. Super excited that you finally wrote this book because it speaks my language. You know that from working with me back in my BMO days, along with that, for me, it's coming from that love emoji.

Finka: I'm going to echo because I was your client.

Frances: Yeah.

Finka: I totally know that and the resonance, and I completely agree with you. I think the premise, even Sell From Love is that good finds good. That connection breeds more connection and belonging and that this energetic level, we magnetically attract.

You and I, the beauty of social media, even though it often has some of those evil things that it does for us, but there are these beautiful things that it does that it connects us back again after all these years.

I'm also going to add that you popped on my feed and you were the recipient of the 2020 Women Of Influence recognized by the Canadian Mortgage Professionals. Kudos to you. I'm getting goosebumps just saying that out loud. I'm so happy for you. What was it like for you to have that moment, that recognition, that experience?

Frances: I'll be the first to admit, I shy away from a lot of recognition. I really do, I believe what I do every day, because I'm coming from a place of service, I want to help out as many people as I possibly can. I'm not coming from a place of getting that gold star or getting that A on my exam. I am

putting in every effort, like you were saying, good knows good, and good will attract good.

Eventually good will come out of it, there's no timeframe on it. It's having patience that everything works out the way it should at the end of the day, no matter the situation coming from a place of love, coming from a place of good. I love it. You know what, for me, it's important, I want to be able to show other women they have the power within them to do whatever they want. I'm huge on women empowerment. I'm huge on promoting working women and entrepreneurial woman to know that they can succeed in any which way that they want. What's interesting is growing up, and I say growing up, because my career at the bank started off very early. I actually dropped out of university because I got an offer from the bank to go into the banking world.

Finka: Do I study or do I go make some money?

Frances: Correct, It wasn't so much that I felt I wasn't of service anymore when I was in university. Funny enough, I knew that early on that I was there learning, but I wasn't able to serve. I always had that in me, even from a very young age, and it's not people pleasing.

It's about making the world happy, making the world a better place, and how can I serve individuals? Funny enough I went to school for psychology, I didn't go for business which I always say has served me much better in the business world, is understanding how human beings interact, understanding that emotional intelligence side of not only myself internally, because that's very important, understanding how you tick and how you work and how you react to your emotions, but also understanding how other people react when they're dealing with money. Money is a highly emotional thing, there's tons of psychological studies out there that the number one thing that causes the most amount of stress behind say death and divorce is actually finances.

Finka: Probably, if you look at divorce and death, money plays a contributing factor to the stresses. I know growing up with my parents' relationship. I dreaded Fridays because it was the paycheck day. It was the money spend day, the money coming in day. The tension was visceral in our household of what would happen.

I can definitely resonate with how it plays such a big part in what we do.

Frances: It does. That's why I think it's super important, especially in the industry that I'm in, the mortgage industry, think about it, we're dealing with people's homes and I'm a firm believer that the heart is in the home. Your shelter where someone lives, that's where the family memories are created.

The job that we do out there is to ensure that consumers are put on the right financial track, that they don't have that stress so they can live their best life. It is again, it's putting them first. It's not putting any numbers first. It's always people over profits to me when it came to business, it was never a sales target. It was never a sales goal. It was never about me making as much money as possible. You know, one of the lessons that my dad taught me was if you work hard, the money will come. To start there, if you're getting into the whole premise of when you're selling something, how does selling and how does love intertwine, love always trumps selling. The best way to service an individual or service a client is understanding them first and understanding where they're coming from.

But in order for you to do that, you also have to understand yourself.

Finka: Yeah. And in your perspective, how does understanding yourself help you better meet your client's needs, serve them better and deliver the services that you're looking to do. How has that helped you?

Frances: It's helped me to understand where I get triggered.

Finka: Can you give us an example? Do you have a story?

Frances: I think the biggest thing is fear. We all have fear within us, right. The term out there is your ego plays into it. Your ego is your puppeteer that controls you. One of the biggest things that feeds ego is fear. It's actually not arrogance. It's actually coming from a place of fear.

That is a fear of loss, maybe a fear of loss of money, fear of a loss of not being wanted, fear of the loss of not being appreciated, whatever that fear trigger is in you and is fixing that fear trigger so you're not subconsciously necessarily reacting to a client. If I lose a client right now, some people get up in arms, I've lost this client, I'm not going to make the sale. Well, that is not your sale to make because you are there to service the client first. If you have lost that individual and that client, there has to be a reason as to why you lost it. You almost have to do an inward looking and that's where you almost have to self-coach yourself.

There's going to be times where you're going to fail and you can't be fearful of that. Overcoming fears and what triggers you is very important because it's going to allow you to have more courageous conversations with clients. Sometimes you're going to have to give them the news that they want to hear, but the best news for them is the right situation for them at that time.

It's coming from a place that you're not forcing clients in this situation for your own betterment. That's not how you build lifelong clients. I've had situations at the bank, we both worked at the same institution and there's great sales strategies that worked for them along the way. But again, it's about the

people that lead you, and there were countless times that I worked for different managers along the years that I was pushing that sales total at the end of the year. I'd learned early on that I never focused on the actual number, I focused on actually serving individuals. What I've learned from it is sometimes, if I can't service an individual or it's not in the best interest for me to serve them in that situation, maybe I don't have the right product. Maybe I know that it's not the right direction for them to go in. It's not being afraid to have the courageous conversation with them right away. One of the mistakes that I saw myself early in my career, and I've also seen others, even now as I coach them, is they get afraid to give people bad news, or they're afraid to give people the news that they don't necessarily want to hear. See, when we have those courageous conversations and we are grounded in love, we're doing it in the best interest of the individual that we are serving, that we'll always have the best outcome at the end of the day.

Finka: That's actually the way forward because the delivery of the bad news, whether it is your declining a client for a mortgage application, or you're a leader who has to deliver performance review to an employee that hasn't met their expectations, and you need to have that conversation or you're an employee who has to tell your leader, I'm unhappy working here and I'm leaving and I'm going somewhere else.

Those are all difficult conversations, and I think what happens is we personalize them. It's like, I'm doing something to this person. I'm hurting this person by saying no, and that they can't have this, can't do this, and I'm playing a part in this, but if we can separate ourselves and our identity from that, and look at it from the perspective of, it's just reality that's happening there, that you are almost like a messenger, a facilitator of change for this person, because by you saying no to that application, it might be that they weren't paying their bills on time, and they had a derogatory notation on their credit bureau and all of a sudden it might be the thing they need to hear, I gotta pay my bills on time. It's the difficult news that sometimes we have to deliver. I almost always look at it as the tough love that you have to do that actually helps that person become or tap into the potential of who they can be because you were the bearer of that supposed bad news.

Frances: Well I agree. I'm a firm believer in there is no bad news, ever. When it comes to a decline, it's not no, it's just not right now. I'm famous for saying that to clients all the time.

Finka: I love that.

Frances: I'm not calling you to say no, I'm just saying it's not right now, but this is your goal, so let's work together to figure out how we're going to get you to where you want to go, because anything's possible in life. It's not no, it's just not right now.

Finka: What I'm sensing from you and your approach and how you work with clients and how you approach your work is there's this huge non-attachment, you're not attached to making the sale. You're not attached to hitting a sales target. You're not attached to a client's destination. There's no time limit on this, that it's just not right now, not yet.

You're more in the process of how things are happening for your clients versus that outcome that what might happen.

Frances: It's not about the sale, and it's not about selling. It's about creating wholehearted relationships with whoever is in your ecosystem. I strive to live every single day. Anyone that comes across my path leaves with the most memorable experience they have ever had in their life.

You want your clients to leave happy, even if they're coming in sad, upset, distressed, there's a way that you can be creative and go through the conversation. But one of the things that you have to do is you have to take the time to listen. Take the time to ask the right questions to your client, take the time to listen.

In a way it's not the detachment of not caring, but it's a detachment, like you said, from the outcome and understanding. I learned this, I think it was a gentleman in my industry, Scott Peckford said this and it was so brilliant that I kept it to this day. *I did not create the situation, I'm only here to provide the solution.* He brought up the analogy, which is so true.

When you're a doctor in an emergency room, you're not getting caught up with the patient. That's why doctors can't operate on loved ones because there's too much emotional attachment to it. It's not being non-emotional. It is being patrolling your emotions in a way that you're not fearful on the outcome, and knowing that you're there putting the best interests of the client before you.

Finka: What's helped you do that. How do you manage your own fear, because we're all human. There are going to be moments where you are experiencing fear, anxiety, frustration, whatever those triggers might be for you. How do you keep your emotions in check, and focus on your client and what you need to do for them?

Frances: Number one, know yourself, know thyself is so important. You need to understand when you are getting hyper triggered and it is a trigger. There's a reason why you're getting either upset or emotional, and it's not necessarily the situation at hand. It could be something that's triggering something else.

Anyone that's listening on the call, I would always say know thyself. Work really hard at understanding what makes you tick. What gives you the high energy?

What pumps you up every single day and what makes you glow and what makes you serve at your highest potential, whatever your craft is.

Also, you have got to know the undercurrents. We all have those undercurrents. I have those undercurrents and I've spent years cleaning them up and I know I'll probably spend even more years to continue to clean them up. It's a lifelong journey. I know we're smiling and nodding at each other because we get it, I get it.

It's funny when you're young, you think that you can fix yourself and then that's it. You're good for the next so many decades. Oh no, it's like a video game. You're going to level up every level. As soon as you're done Super Mario level one, guess what? You got to learn number two and number three, and you're going to keep going, and even if you finish Super Mario, you want to get to the end, you're going to get super Mario two and you're going to keep going. That is the purpose of human potentials, leveling up. And part of that is understanding and knowing thyself and knowing how you get triggered. I know personally myself now, if I don't like a situation I know to basically go and take a time out, you see with kids, and as adults we have emotional tantrums too.

Finka: I think we've seen some in our outside environment.

Frances: I've seen it. I've also seen it with clients too where they have the emotional tantrum. Again, I'm not taking it personally with me. They're getting triggered by the response to the situation. It's coming from something else that maybe they haven't even told me the full story yet.

Finka: They might not even be aware of.

Frances: They're not. I remember learning this early on when I started the bank, I started as a part-time teller. That's when I was in university. You get people coming in, cashing their checks. If you worked in that environment, you understand, you remember you get some people that are highly triggered and they're just lashing out on you while you're doing the banking transaction.

I don't know what it was, but one day it just clicked in my head. Today I'm not going to take anything personally, every single person that acts that way, I'm going to actually up my level of loveness to them. I'm nicer, even more smiles, or even trying to make jokes and it would always diffuse the situation.

Once you've learned that trick that sometimes you have the power to diffuse the situation. But if you feel in the situation that you don't have the strength and that's okay, I've had those moments as well. I have now learned to actually step away from the situation. We live in such a hyper responsive society that we feel that, you know, I have a joke where people want

responses right away. I'm like, I'm not an app. I can't give you a response right away. You can't click me to get a response right away. I need time to digest this. I've learned now that if I feel the response I'm going to give is not coming from a place of love, I am giving myself a timeout from the situation I need to sit there and regroup.

I need to ask myself. Why do I feel this way? What is making me feel this way? Why do I feel the outcome's not going the way I want? Because again, I'm a firm believer that everything works out the way it should, even if in this situation, if you don't feel it is and remove myself from the situation, then re-inject myself in once I feel my headspace is coming from a place of love and empathy again.

Finka: That's the slowing down all of us need to do. We need that taking a moment to pause and just looking at your action, your thought, where's the motivation coming from? Is it being elevated from fear because the outcome of that, even though we think we're going to control the situation even more, or it's going to work into our favor, anything that comes from that fear in the short-term actually sometimes can look to be in our favor, but over the long haul, it costs us.

What you're pointing us to is take a time out. We do have these emotional tantrums, and it's becoming aware and cognizant of what am I thinking? How am I feeling? What might be triggering this? It might not be the client, the manager, my spouse, my kid. It's actually something else that's underneath it.

We might not get underneath it, but that amount of space can hopefully give us just a little bit of clarity. I'm going to do something a little bit differently instead of what we were initially going to react to doing.

Frances: Correct. It's taking that pause, but again, it's understanding to try to never let the ego take control and coming from a place of fear.

Finka: Yeah. You've talked already a lot about having courageous conversations and being able to come from a place of love, overcoming those moments of fear and what triggers us, being conscientious of the role we place and knowing ourselves, and listening intently. I think those are all important parts of having courageous conversations.

One thing I also know about you is you've made some courageous moves in your career. A conversation is a beautiful way to practice courage. When you start making some big, bold moves like you have, you went from corporate to a mortgage agent.

That cushy having a salary and a pay that you can count on to being a mortgage agent to then eventually starting your own firm. Can you tell me a little bit about what the transitions were from that first transition, what was it

that motivated you to leave the safety net of a corporate position and go into the mortgage agent role?

Then we'll talk about the starting your own firm after that.

Frances: For me leaving the bank, going into a mortgage agent role, I knew personally it was time for more growth. I felt like I was at that crossroads. Middle aged, I'm very cognizant of age and lifespan. I honestly felt I could do more. I felt that I was getting to the point that there was no more growth for me at the bank. It was that decision do I stay there and do the role as they want me to do? Or do I finally take the leap and start to do the business the way that I want to do it and be able to have more tools to be able to service my clients? I think people miss those points in their career where they are unhappy, not necessarily with the institution that they work with, they're not unhappy with the role that they're doing, they're unhappy with themselves because they're not fulfilling a lifelong goal.

Finka: Yeah, well said very well said. Oftentimes what happens is, we blame the organization. We blame the manager. We blame the role for unhappiness, but really it's that we haven't done the work to go out and live out our full potential, whether it is in that current role or in that current company, or is it busting through and saying, Hey, I'm going to try and do something differently.

Frances: Right. I also learned early on that it's very much on yourself, whatever you want in life. We can actually be anything we want to be. I'm a firm believer in that. You just got to put in the time and work to do it. It's up to you and your decision to make. Once you do that, the fear essentially almost goes away knowing that you have the capabilities and once you start making bold moves, the bold moves after that don't scare you as much.

Finka: Is that what made the second move much more easier because you've already done it once?

Frances: That's what made the second move a hell of a lot more easier to do. It's knowing that I made that big leap at the time, and I had a goal in mind as to what I wanted to do and what I wanted to build. I wanted to build a company that was grounded in love. You know, what we say Tribe stands for is, our three core things is that we ground ourselves in Integrity, Transparency and Heart. It's all the love conversations, I'm a highly in integral person, I am fully open to anyone that has ever had conversations. You ask me a question, I will tell you the way it is with love sugarcoated, but I'm okay to have the courageous conversations because I'm trying to do things for the betterment of others.

The second one was a lot easier to do the shift over, to open up my own company at that point, because I saw the vision of what I wanted to create a

culture for a company, not only for our customers, but also for agents. In order to do that, I knew it had to come from me.

Finka: Was there a moment when you started Tribe Financial, where you felt what did I get myself into? How am I going to do this?

Frances: Yeah,

Finka: What happened?

Frances: If I had my business partners on here, they'd start laughing. I think they've had those handful of phone calls from me, full on tears, break down, that's it, I'm done, I'm quitting. I can go back to the bank, I know they'll hire me. I'll just go back to that office, but then I'll have my time out, my pity party, ground myself back down. I center myself again and I realize my purpose and why I do this. Not only that, that's very important to me. I know that I have people that I'm responsible for, and it's responsible in the sense that I feel this deep intrinsic responsibility to my firm and to my agents, that I want them to succeed and perform at their best.

I'm not going to abandon them just because things get tough. It's like putting on your big girl pants, that's it. I have to quit crying. I have this hissy fit. My husband is great. He'll remind me as well. He's just like, yeah yeah, you'll wake up tomorrow and you'll be fine, and he's right. Every time I'll give myself that time out, have that sleep, get up and remember my purpose.

Finka: Yeah, it plays such a big role, having a purpose and knowing that other people are dependent on your leadership, you showing up and you taking care of yourself. Because I think often what happens is these feelings will arise of worry, anxiety, fear, frustration, and we ignore them. We push them down, maybe drink them in a glass of wine, and that's okay for us to do too, but we can't serve ourselves to our best and highest potential if we don't do what you're also saying. Take the time out, express your emotions, talk to a friend, have your pity party, do whatever you gotta do to process that crappy feeling we're feeling because you need to get that crap out in order to go back and say, okay, why am I here? What are we doing, and what do I need to do right now to show up for the work for our clients, for our team and for the organization.

Frances: Yeah, absolutely. You have to do that. You have to take the time out and you have to do the self-care. That is so important doing that. Part of the self-care as well is while you're doing the self care, that's where you get to learn yourself, because it's quiet. I think that's what we're starting to see now with COVID and with the pandemic, people have been forced to take a time out and I get it.

I've been there. The first time, first couple of rounds where I've taken those scary moments of time out. You actually sit with the undercurrent. It's like sitting in the mud and it does not feel good. But the best thing you could do is work through it and understand that if you work through your own emotions, it's very, very important to get you over to the next level, that's, what's going to give you that grit, that strength, that emotional stability to handle any difficult situation head on from a point that is non-emotional, but emotional because emotions are ok. I think the other mistake that I did early on is being tough all the time. And I was like that.

I think a lot of women do that as well as they feel that they have to have this tough outer coating and not show the softness and the squishiness inside. But it's that beautiful balance between the two that makes the most powerful person, in my opinion, it's having that ability to have that hardness and softness.

I use this analogy. It's like looking at ballerinas, they're the most delicate, graceful individuals on stage, but they are the most physically fit and strong people if you ever knew ballerinas on their body types. There's that beautiful combination of strength and grace or softness, that actually is the ultimate beauty, not only for yourself, but also in the way that you handle business.

Finka: Yeah, I agree. And it's for both individuals, whether you're the tough, logical, rational, just get it done or the soft, more squishy, a little bit more emotional, you tend to let people off the hook. I think any of those, when we are on the extreme side of both of those spectrums, they don't deliver balanced leadership.

I think it's toughness with some tender love, and it is tender love with a firmness and it's having to figure out which side do you lean on more often and then balancing yourself. I look at the yin yang symbol as a perfect example. It's the softness with that firmness and toughness or the toughness with the softness, and when we can balance ourselves in that way, we show up as the leader we're supposed to be, the performer and tapping into that highest potential that we're here to do.

Frances: Yeah. The toughness comes grounded. And again, knowing yourself, knowing what you stand for, knowing your why, why do you do what you do every single day? What is that why? Why do you do it and then tying in your purpose? What is your purpose? Those are two different things.

Finka: I agree. One of the things I also learned in my journey of learning more about myself is it helped me learn more about other people.

Frances: Yeah.

Finka: When I learned I was a certain type of person. I'm highly creative. I'm emotional. I do feel a lot, but I'm also very action oriented and like to get stuff done. I also lean a little bit more to the introvert side. I'm not always quick on my feet when it comes to an unfamiliar topic, but if it's something familiar I've got the gift of the gab, but knowing these things about myself.

When I was a leader, a manager, or coaching and working with other people, all of a sudden it's like, Oh, you're different than I am. You communicate differently. Let's say you're working with a client who's completely the opposite of you. You're someone who's emotional and gets really enthusiastic and excited, but the client you're working with is very subdued. They're not saying a lot, maybe asking a few questions, but not really mirroring the same excitement that you have. Often, what would happen in my past self, my younger self is like, I'd make it about me, oh, they're not interested. They're not excited. The sales pitch is not going as planned. Meanwhile they're super interested, but they communicate in a different way.

It's so interesting. Years later now I know this and I learned this. Now it is about bringing the strengths and qualities I bring to the table. Now I'm mindful, paying attention to the person that I'm speaking with to see what's most important to them. How are they communicating? Do they like details? Do they like emotional connection? Do they like talking about their family? Yeah. What do you have to add?

Frances: I completely agree with you and to me, one of the greatest strategies that I learned early on, and I still do to this day is if I have a new client come across my desk. A lot of the conversation, people that know me I am a big talker and I love talking all the time, but I've learned to actually control that because the first few minutes of that conversation allows me to understand what makes the client tick.

Are they more highly emotional and highly energetic? Are they more subdued? Like you said, are they more analytical? Because that's going to help me guide the conversation that I have with them. I don't believe conversations are how you do business can be one size fits all. Your personality will still come out of it, but you also have to in a lot of ways mirror the same to have the understanding in order to get to the undercurrent of how to service that client and what's in their best interests and how they communicate. Listening is so important.

To understand that even with our agents, the same thing at our firm we are not a one size fits all when it comes to training necessarily. That's one thing I love, what we do is we try to understand what they want in their life. Same thing when you're dealing with your clients or if you're running a business and

dealing with your stuff, why are they doing it? What is their purpose? Even if someone is in a salaried role, there's still a why that they're there.

Why are they there, and what is the purpose? Another thing is understanding what sparks them to make them go from no to yes, or what sparks them to make them feel the most fulfilled at the end of the transaction.

Finka: Yeah, love that. When you look back or even looking at today's environment, agents advisors, guides, coaches, people that are in this service-based industry, they sell services, but a lot of what they are selling is themselves. Who they are and how they connect and build relationships with clients.

I almost want you to go back to that person that is, probably earlier in the career or they're ready to make that next leap to that next level of performance and leadership in their career. What advice would you give them? What would you say would be important to them earlier in their career and moving through it.

Frances: I would say be you, don't try to be anything different than who you are, and what sets your soul on fire. What makes your true personality come out? Any conversation that you have with a client should feel authentically you. I don't feel there should be a personal you and a business you, because that is not being authentic.

Anyone that knows me and follows me on social media will know I don't have a business page. I made that decision early on in my career because my clients understand it too, it's who I am and comfortable that they will know about my family. They will know about me. They'll know about my personal life. It's building that whole hearted of relationship with them. It's with my agents, it's with my industry and it's with my clientele. But I would say if you're starting off early in the career, be you because here's what happens when you're you. The right centers of influence that mirror you are going to come into your ecosystem.

If you tried to be someone you're not, you were servicing people that are not like you, and that's not going to feel authentic, and it's going to feel like a struggle and you'll never grow, whether it be in your business or whether it be in your career. If you feel that you're in an organization that doesn't resonate with you, it doesn't feel good. It's okay to make change.

Finka: How do you navigate that? I'm just thinking about a client who recently expressed her perspective, she's in an organization and the way in which they are selling doesn't feel integral to how she wants to build relationships with her clients, and she's trying to find her way.

You don't just quit your job and go find a new job. How do you navigate that moment? I'm sure you've had that moment. I know I've had my moment, many moments in my career where I felt like I'm doing things that I don't feel integral. How do I stay and do this? Or how do I show up differently?

How did you manage through those moments?

Frances: Those moments, funny enough, I just did me. I did me. That's what I did. I mean, there were times at the bank where they came up with the sales strategy. Every single Wednesday, you got a list of a hundred people and you had to cold call them between seven and nine o'clock at night. I absolutely refused to do it. I put my foot down, I'm not doing this.

What I'm going to do is I'm going to go through the hundred call list of clients, and I'm going to find the clients that I know already. It's not going to be, hi, this is the bank calling interested? Do you want an RSP loan? No, click onto the next one. That's not the way I did it, I did me, which is I picked up the phone and said, hi, it's Francis, it's the beginning of the year. How's your year going? How have you been doing? Because again, that's authentically me, I would recreate those conversations and I would still tick off that that was a call, even though a sale wasn't done because in my mind I was creating that long-term relationship because I knew if I did this, guess what would happen a couple of months down the road, when the need came up, they called me because they knew I cared and I was there for them.

I would say, try to find a way for you to still be you in the current process to make it work. The bank funny enough allowed me to do it that way. They realized I was doing me and I was still getting results. And that was absolutely fine.

Don't be afraid to have that courageous conversation with your manager or your boss. Find a way that you can still implement their targets, but doing it in the way that works, just because you're Zig and they want you to zag, you are still going to get to the same point of contact at the end of the day.

A lot of the times I think some people get misconstrued when a task is given to them that they have to do the Zig where they're just giving them a template of how to do it and they can actually zag, and it's absolutely fine.

Finka: Yeah. I love that because when we allow ourselves to sit in default position, not take ownership and responsibility that this way it will not, which is what you've done, what you said, it wasn't going to work for you, but you had to be, I'm going to say confident and courageous enough in yourself and know yourself that well to be able to have that courageous conversation with your boss.

I think that again, we're going to go back to know yourself. Know yourself and know what works and basically also organizations and our leaders and teams that are leading you, at the end of the day, getting the result is what's important and they just want the outcome. They are giving you a suggestion. This is the best path, scheduling calls from seven to nine or focusing on this list or this client roster or whatever it might be is the best way to get there. But if you have another way, use your creativity, use your own know-how and your experience to actually enlighten, educate your leader, your team of other ways of doing things and super important.

I remember this was a number of years ago and I was hired by a bank and I was hired for all the wonderful, different things that I brought to the table, my creativity, my new ways of marketing and selling and build business development. They wanted that. But what had happened, I'm five months into the job. I had a bottom performing team, they were like 29, out of 300. This is not a light switch, you hire a new leader and they turn on the light switch and all of a sudden they're number one, it doesn't happen that way. Many organizations, especially when we're transactionally selling, we're focused on transactions and numbers and all those things, the results weren't happening fast enough.

I was having these heated conversations with my boss and, we want you to do it this way. I knew that wasn't going to work. It might work for someone, but not for my style of leadership because it's inauthentic to me. And then finally, after a couple of weeks of being hammered, you gotta do it this way, you got to do it this way. I said, okay, fine. I will. And I did it for two weeks. Well, that didn't end well, because two weeks later I ended up in the ER. I thought I was having a heart attack, but I wasn't, it was a panic attack, but it was one of those rude awakenings. You can't do this to yourself because it affects your health. In that moment, I needed to be in the hospital to have that moment of courageous conversations. Either you're going to take a me like I am, this is the leadership style you hired me to do, let me do this. If not, I can't do this. And then they said, okay we'll let you do it to the end of the year. Just prove us wrong. And I did it at the end it was a success, but I had to actually hit rock bottom.

This is the other point, sometimes I think we have to hit the worse case scenario, and for me it was jeopardizing my health where I found I was able to put my big girl panties on and say, all right, this is not working for you.

Frances: I'm going to die, or I got to have the conversation, right.

Finka: I think I'm going to have the conversation.

Frances: That's it, and again it comes from fear. So many people are afraid to have conversations. I see that in my world with mortgage brokers all the time, they're afraid to give the so-called bad news, but the longer you delay things,

it's going to not only affect yourself, but it's going to affect the consumer at the end of the day.

You have to be courageous in that you're coming from a place of purpose and love that you are doing things in the best interest of the organization that you so believe in. You have that courageous conversation, get the permission and you just go. You go and you prove them wrong and you kick it out of the park. It's doubt, what if I don't hit the targets? I'm gonna look like a fool. What if I'm wrong, and they're right. Maybe they are right and I should do it this way. Do you ever have that echo? I call it the, the struggles. Like you're debating with somebody in your head back and forth.

Finka: I do it with a simple task of ice cream. I got mango and then I'm like, I should have got the strawberry yogurt. It happens in the moment, it happens after we make the decision all of that inner narration.

I call it in the book, fudge: fear, uncertainty, doubt, guilt and expectations. All of those. Either we're afraid it's not going to work. I'm worried, I'm stressed, I'm uncertain. We don't know if it's going to work. We're rolling the dice, doubt all of a sudden, what if I am a failure then they're going to be right about me. Guilt. Now I might have to spend a couple extra hours at work, or I might need to take a break from work because I need to take some downtime because that's the courageous conversation we're having. And I think the E, the expectations that one's the toughest for those of us, I see you Francis you're constantly elevating yourself. You're constantly looking to break through that next Mario brothers threshold, you're leveling up. There's always these expectations we set on ourselves, but also expectations other set on us or the expectations we assume others are putting on us.

Frances: Yeah, but you know what it is too, you can't be afraid. I'll use a super Mario analogy. You can't be afraid of the mushroom hitting you, or you die. We have unlimited retries and actually the failures are good things. And I've learned that early on. I started to have fun with failure, as the saying goes, you're allowed to make mistakes, but if you make more than one mistake once, it becomes a choice. I made sure I didn't make the mistake more than once, and I always learned from it. Anytime I would make a mistake, I would point that out to my reporting manager at the time when I was at the bank. If they came down on me, I would say, listen, I'm allowed to make mistakes as you are. But if I keep making them, then we should be having this conversation because then we both know it was my choice to do.

The only way we learn in life is by making mistakes. It's like we forget. We did not know how to walk when we were a baby, but babies don't sit there after they fall on their butt and say, forget it, man.

Frances: I'm done with this walking business. I fell on my butt. I'm not doing it again. It's the same thing as life as an adult, have that power within you to

know and have fun with it and know that you're not going to have all the right answers and know that you might not do everything right. Know that you have the ability to find the answers, to educate yourself, to empower yourself and to make those leaps and choices, and to know that if you make a mistake, it's okay. Now I got a blueprint of what not to do so next time when I go into play this level again, I know not to jump at the time when the mushroom comes down because I'm going to get hit again. Then you keep moving, and you keep leveling up.

Finka: I love it. I think that's a great metaphor analogy because I think of my daughter when she plays, she'll play Minecraft and there's the easy or hard. She's on the easy level, that way when you do die, you just keep getting more lives and more lives. It's infinite. That's the way you're pointing us to look at, the fear of failure is an opportunity to pick yourself back up again and do it over again.

Frances: So many nuggets, you were asking again about how does someone, if they don't agree with the way that the organization is doing their stuff, understand that you add value because otherwise they wouldn't have hired you. A lot of the times too, maybe that manager or maybe that senior executive, whoever you're reporting to is dealing with their own crap. Again, that's the empathy part of it. They're not thinking to even have that conversation with you, so don't be afraid to put your hand up and to make suggestions, if it's for the betterment of all the individuals, including yourself. That's how innovation happens. Courageous conversations allow things to progress and things to innovate when people take the time to listen to each other.

Now, if you're in an organization where it doesn't work for you and it doesn't meet your needs, you're going into the ER and having a heart attack, and they're not going to change their ways, please recognize anyone listening to this call. You have so much more in the world to offer than that. Find what makes you shine because that's what life is at the end of the day, how we can serve people and how much we can shine and how much we can be happy and joyful and loving in life. You should never be in a place working where you don't feel important or not listened to ever.

Finka: Absolutely. I think even just looking at your track record, knowing when you hit your limit, at your best, when you were working for the bank, this is the highest potential I could deliver here. This is at the best moment I could serve them.

You knew, as it was for me, it was this moment of, I knew the rest. The other gifts that I have in me are better now suited to serve in a new way, in a different organization or for different clients. As a result, you start making that courageous decision to make that bold move, whatever it might be. That

bold move might just be having the more challenging, difficult conversation. Just telling truth.

Frances: It is, or even with clients like in our world with mortgage brokering, it's about understanding that maybe you can't serve as client. Maybe you're not the best individual to do that mortgage transaction for whatever reason. Maybe you don't have the expertise, maybe it's outside of your wheelhouse. Maybe you don't feel good about the transaction, or maybe you feel that you're not going to jive with the individual or the client. It is okay to say wholeheartedly to someone, you know what, I'm not the best to serve you in this situation. But you know what, I'm going to point you in the right direction of where to go. It's just not me and that's okay.

Trying to force yourself to provide solutions to others where you can't best serve them is the wrong way to lead. Always.

Finka: Agreed. I am going to say, though, if you are looking for a firm or a person to do your mortgage with, you need to work with Frances and Tribe Financial. I am going to say that. Thank you so much for your insights. Thank you for your wisdom and all the ideas and your experiences that you were able to share with us today.

I so appreciate you and value you and how you not only lead yourself, but lead your team and your organization. Thank you for again for sharing all of that with us today.

Frances: Thank you.

Finka: Wonderful bye for now.

Frances: Bye.