

The Million Dollar Rainmaker for Financial Advisors

Transforming Financial Advisors into Rainmakers



Ed Robinson & Aprille Trupiano

CHAPTER 1

The Search for Guidance

From the outside, looking into the plate-glass office, Peter, an experienced Advisor of a medium-sized financial advisor firm looked like he had it all. After five years there, he had shown incredible talent in portfolio management. His handling of client accounts to reduce risk and maximize profit margins was often acknowledged by all the big dogs who mattered. Almost immediately, Peter had developed a balance of investments, analysis and planning that operated like clockwork to generate strong portfolios. All of the Aspirants and young producers looked to Peter for inspiration and guidance. He was well known in his city's financial circles as an investment wizard.

Looking out at the bustling office around him, Peter tried to dismiss the nagging feeling in the pit of his stomach that there were still parts of this business where he felt that he didn't know what he was doing. And if he was honest with himself, he left the office every day feeling inadequate and at the same time *relieved* that no one had seemed to notice. *Yet.*

Just last night, he had once again attended a private networking dinner on the estate of a good friend. As the cocktails were poured and the courses served, the highly recognized Advisor found himself casting about for topics of conversation that would somehow lead to a dialogue around new business opportunities with his firm. That conversation had never happened for him and it failed to happen again last night. He left feeling nothing less than inept.

It hadn't been easy going from a first year kid right out of business school up to Senior Advisor in just five years. He'd watched a lot of his peers leave from exhaustion, discouragement or alternative career choices. He realized now that when it came to financial planning and client management, he had known what to do instinctively. Evaluating opportunities, building portfolios, selecting appropriate products and serving clients came automatically to him. But to become a Principal, that wouldn't be enough.

Now he was facing the toughest transition of his career. To make Principal, he had to bring in new clients. Lots of them. Peter checked his watch. It was 9:00 PM. Time to go home. His shoulders sagged slightly as he packed up his briefcase. For the first time in a long time - since he had tried out for the high school debate team - Peter felt truly confused, out-of-place and secretly worried.

He'd done well...well enough. His new bride was happy. She was truly amazing: Alicia. Always thinking about their future and how to prioritize things that would get them where they wanted to go. It had been Alicia's idea that they join a foundation devoted to serving the inner-city schools. They had only begun their involvement and already he had met some of the most influential and motivated people imaginable.

He had many reasons to feel proud but taking the elevator down, Peter knew in his gut

that his unexceptional ability to develop new clients made him a mediocre producer with the firm. For him, failure was not an option. He had to become more skillful in client development. He had to become a Rainmaker. Someday, his goal was to start his own firm. How could he do that if he couldn't even develop a solid book of business the first time around? Days like this it seemed more like a pipe dream. What made it worse was Alicia had put all her faith in him...and he was falling short over and over again.

As he slid the key into the driver side door of his black Infiniti, Peter slipped his hand into his coat pocket and pulled out his cell phone. Before he started the engine, he dialed his sister's number.

Sheila was a top Partner in one of the largest accounting firms on the West coast. He expected her to be behind her desk but instead he heard the clinking of many dishes when she answered.

Her voice came to him warmly, "Hey Little Brother! What's up? Let me step outside so I can hear!" He realized that Sheila was at her volunteer position as a server in a home for the elderly.

"Hey Sis..." Within a few minutes, Peter had spilled his worries about his lack of sales abilities. She listened empathically but made no suggestions. Finally, he paused and waited silently. He wasn't going to beg for her advice, but he sure could use it right now. He knew that Sheila routinely landed high-profile clients for her firm and he had even been with her when new clients had called her and asked to hire her or her company to meet their accounting needs. She must know a secret he didn't. His sister grew quiet on her end as well. He could hear faint laughter and singing in the distance. Finally, she spoke.

"I know you're struggling, Peter. Do you have a pen handy?"

"Yes." He gracefully pulled a monogrammed pen out of his inside coat pocket and prepared to punch a memo into his smartphone.

"Take down this address." She gave him directions to an address located outside of the city in a remote area. "Go to see Benjamin and tell him that I sent you." She paused. "That's all I can tell you Little Brother. I've been waiting for you to bring this up. I want to point you in the right direction."

Peter didn't know what to say to Sheila. "OK," he finally responded.

"Gotta go! Love ya!" She said and her line beeped off.

It was growing dark in the company parking lot. Only a few cars were left. Oddly shaken, Peter was aware of his mind struggling to categorize this conversation. No amount of logical thinking would explain to him her unusual refusal to help him and her strange insistence that he drive to an address outside of town to meet a man he'd never heard of –

and with only a first name to find him.

Peter folded up the address and sat still in his car; his keys idle in his lap.

"What do I have to lose?" he asked himself. He turned the key in the ignition and as the purr of the 9000-rpm engine enveloped him, he shifted into first gear and pulled away. The competitor in him rose to the challenge. "Benjamin," he said aloud to himself, "it looks like we're going to meet." The beginnings of a smile played around the corners of his mouth.

CHAPTER 2

Make a Commitment and Enjoy the Ride

The next morning, Peter cleared his schedule, told his executive assistant and his back-up manager that he would be gone the rest of the day and he set out north of town where unbroken prairie stretched for hundreds of miles in all directions. He followed his GPS system and after a couple of hours found himself pulling up to the gateway of an impressive ranch.

He had only driven a few hundred yards onto the property when he saw a black stallion galloping towards him. It was of course a ranch and this was indeed cowboy country, but this was hardly the controlled business etiquette to which he was accustomed. The magnificent horse came to standstill right in front of his car and he slammed on the brakes. "What the?!"

The rider dismounted gracefully and he saw that it was a woman, an Asian woman with short gray hair. Her gaze was unreadable.

"How can I help you?"

"I came to see Benjamin," he said while trying to take an official tone. Her eyes looked into his.

"Do you have an appointment?" she asked.

He shook his head. "No, I was told that I didn't really need one."

"Who sent you?" she pressed.

Peter felt himself start to sweat. What sort of place was this? "Sheila," he croaked his sister's name.

She nodded, "Oh yes. Follow me."

For another two miles he drove behind the great stallion to the entrance of a stone mansion, sprawling out in granite and stucco verandas, courtyards and beautiful tiled roofs.

A young man with a smooth, dark complexion opened his car door gracefully. "Come with me," he instructed with a strong British accent. Peter followed the young man past carved doors down a pink granite walkway shaded by vines that blocked the beating sun. They walked through a courtyard and into a tree-covered area leading to a corral. Three barns circled the corral and in the center pranced four or five high-spirited Arabian horses, kicking up their heels and nipping one another. An elderly man wearing a khaki shirt and blue jeans stepped out from the farthest barn and began to walk towards Peter.

As the old man approached the playful horses, he spoke to them in a low, gentle voice. Almost immediately the horses subsided and formed a line facing him. He paused before each one and spoke to them, scratching the area just behind their right ear. When he reached the gate where Peter stood, the old man gave short whistle and the horses broke rank and began their frolicking again.

"How can I help you?" The weathered fellow asked in a slightly clipped accent that Peter could not place.

"I'm here to see Benjamin," Peter called. "Has he gone riding?"

The fellow smiled and without saying a word walked over to a massive roan tethered near the gate. Her flanks were covered in dust and sweat. He handed Peter a large flat brush. "Stella needs to be brushed. Will you help me?"

Without waiting for an answer, the old man ducked under the roan's neck and began brushing her right side with long, gentle strokes.

Peter felt his blood begin to boil. "No offense, Sir, but I've come a long way to see Benjamin, not to groom horses."

At that moment, the young man who had greeted him reappeared. "Excuse me, Mr. Benjamin, Sir. Your lunch is ready."

"Thank you, Shibu," he replied with a smile. "We'll be there shortly." Peter felt his face grow intensely warm.

"I apologize, Sir. I did not realize...," his voice trailed off. Benjamin smiled at him and continued brushing the flanks of the roan.

"Just lend me a hand here." As he spoke, the roan began to toss her head and step sideways on her tether. Benjamin placed his hand firmly against her rump and pressed down persistently with his fingers until she returned to the right position. He winked at

the younger man. "We trust each other. She knows that I won't hurt her, so," he grinned, "she's careful not to crush me."

Together, they brushed the horse in silence. Peter's mind slowly stopped its frantic racing and fell into the rhythm of the horse's breath. The dank smell from her body and her warmth permeated him through his fingers. He found his left hand following the brush in a gentle rhythm after each stroke. He could feel her muscles ripple under his hand.

As they put away the brushes and let the roan out to pasture, Benjamin mused, "You know it's not unlike a bank, the trust we develop with an animal, or with people for that matter." Peter returned a blank stare.

"I'm sorry?"

"What I mean to say," Benjamin explained, "is that each time I touch and work with a horse, I'm making a deposit into their trust account, so-to-speak. Once the balance is high enough, we have what I like to call a 'working trust.' That means that we can both let down our guard and work together." He paused reflectively, "It does take time and considerable effort as well as a great level of genuineness. It would be a lot easier for me to let one of my staff groom the horses that I ride, but then I might find myself with a horse that has no trust in me when I need it the most." Peter nodded, slowly making the connection to clients, though the whole concept was still foggy in his mind.

A short while later, he followed Benjamin into an elaborate changing room, where he was given a set of new clothes and fine tooled boots that fit perfectly. They sat down to eat on a large balcony overlooking an interior courtyard. In the courtyard stood a fountain made with the most beautiful mosaic tiles Peter had ever seen. Shibu served them a sumptuous meal of exotic dishes, which Benjamin ate with great pleasure.

"It's good, if I do say so myself." Benjamin laid down his fork. "My staff consists of hand-picked people from around the world. They come to work here for a year or two at a time, so the group rotates. Each person is a unique businessperson in his or her own right. I like to surround myself with people who are initially very unfamiliar to me and who have something to teach me.

"Each week, I take a cooking lesson from my chef. I look for opportunities to ask for advice and information. Yes, even at my age, it's still personally rewarding to constantly be learning! There are so many things I do not know." And," he added with a twinkle in his eye, "I remember that there was one thing that I desperately needed to know when I was a Trusted Advisor. I had too many responsibilities. I had a lot of things to juggle and I also had to make time to develop new clients."

"I started out as a financial planner right out of business school. I gradually took on more clients after two years and then I became the de-facto next in line for Principal...but I couldn't show a book of business that grew every quarter. In fact, my clients were mostly

hand-overs from high level producers who were too busy.

"I could really work magic on a client's portfolio and knew how to make even the smallest investment yield a profit, so I just coasted on my available expertise. Becoming Principal was something I was going to tackle, 'tomorrow.' Seven years and I was stuck on Someday Isle. You know, "someday I'll get better at client acquisition; someday I'll make Principal". I stayed on Someday Isle longer than I liked. I was lost without a map. Every attempt I made to woo a new client failed. That's when I realized – hard as it was to admit out loud - that I needed outside help.

"I asked for what I needed and a mentor introduced me to a Coach, *my* Benjamin. He taught me the secret of transforming prospects into relationships and relationships into clients, allowing me to stay the course and become a Rainmaker. I was so grateful and knew I could never pay it back...so I vowed to pay it forward. I promised to pass that secret on and to mentor anyone who came to me for advice. That's how I met your sister, Sheila, not too many years ago. She truly is an excellent seeker of knowledge, so willing to learn, so quick to take action."

Benjamin stood up and looked around him with satisfaction. "Years ago I stopped counting my clients." He looked over at his guest. "How many clients have you brought in this year?" Peter swallowed hard.

"Unfortunately, none!" Peter confessed.

"Why is that?" Why is it that someone who has met the challenges of leading people and mastering today's technological developments has not had the same success in building a book of business full of clients who *need* your talent and your expertise?"

Peter shrugged. "I'm...I guess I'm missing something...some part of the puzzle or something. Kind of feels like Sheila got *those* genes." Peter laughed nervously, embarrassment turning his cheeks.

Benjamin leaned back against the balcony railing. "You know, Son, riding horses scared the hell out of me at first. It was new, you could even say *foreign* to me. Once I learned how to make a connection with my horse, I realized that my horse intuitively knew the direction to go. Once we had that connection, I never had to prod or convince the horse to keep putting one foot in front of the other, moving forward with me." He glanced knowingly at Peter. "I have found clients to be much the same way. Learning to make a connection with people from their perspective makes all the difference in the world."

Benjamin looked piercingly at the trusted advisor standing before him. "Are you telling me, Peter, that it's time you learn something new?"

Not being accustomed to sharing a weakness, Peter thought to himself, "OK. He's right. I do need to learn a new skill." He sighed, "Yes. I know that it should not be as difficult as it is for me."

Benjamin nodded, "Are you ready to start now?"

Peter focused his gaze on the late afternoon sun casting shadows of mesquite and oak trees. He thought of the events of the last couple of days. The frustration that had been building in him whenever he attempted to win a new client welled unbearingly. He thought of his sister and her success and her love for him. Then, there was Alicia, counting on him to be a man who would do what it takes to overcome any obstacle that would jeopardize the future they'd planned together. He looked around him at Benjamin's wealth, confidence and wisdom that years and experience had afforded him. He knew that he wanted the same wealth and confidence for himself. He took a deep breath and said more firmly, "Yes. Yes, I am ready. I am ready now"

Chapter 3

Risk Discomfort and Fear

"Very well," Benjamin said. "I suggest that you make whatever arrangements you need to make to stay here a couple more days."

Peter's eyes opened wide in surprise. "I didn't realize...My staff...meetings..."

Benjamin turned briskly toward the stairway, waving him along. "Let me introduce you to my staff."

They walked together down to the tiled courtyard. The sound of laughing and talking quieted down as they entered. Benjamin introduced Peter to each of his staff. "This is Yi. She is in charge of the house electronics. This is Born; he is my hardware/software support person. This is Magla. She is the veterinarian who cares for the horses. Magla is from Indonesia. This is Toshi: he is Security."

With each new face and name, Peter came into contact with a different language and culture. Benjamin saw his surprise. "I learned long ago that the more I could discipline myself to develop relationships with people I did not seem to have much in common with at first glance, the broader my understanding of clients would be, and the more I could connect with those who would become my clients. If you think about it, *you* could do this by participating in your community and network groups in different ways.

He smiled, turning his attention to the group again, "As a matter-of-fact, I brought multi-million dollar clients into my company from so many diverse backgrounds and cultures they nicknamed me 'UN'." He chuckled. "I have since continued to stretch myself even though I no longer need to bring in new clients. I sold my former firm as well as several others. Now I look forward to the challenge of pushing through the discomfort of differences to find common ground."

Peter felt his anxiety rising. What was he doing here? Could he really learn an entirely new way of being in just a few days? Was he crazy? Was Benjamin? He knew that he wanted a teacher, a mentor and coach. He blurted out, "So, is *that* the secret?"

Benjamin paused at the foot of an ornate spiral staircase, "Yes, as a matter of fact Peter, that is one part of the secret. One part of the map, if you will, to becoming a Rainmaker. But there's more. For example, another part of the map to success is to ask what you can do for your prospective client, not what they can do for you. I'm sure you know that sometimes the best thing you can do for someone is just to listen to them, but did you know that this is a vital key for you, or anyone, to transform into a Rainmaker?"

He continued talking as he climbed the stairs, "I remember sitting in the Commodore Club at the airport (an exclusive room reserved for frequent flyers). I was sipping a cup of coffee and reading a book when an elderly woman wearing sensible shoes and carrying a cat cage sat down near me. After a while, I inquired as to her cat's name. She told me that it was 'Captain Boots.' 'I outrank him,' she said and I laughed without realizing to what she was alluding. I asked her a few more questions about Captain Boots. She answered eagerly. She must have spoken to me for 30 minutes about her cat and his difficulty with flying, his recent operation, and more than I really needed to know. I could tell she was feeling anxious about her pet as well as the impending flight, so I tried to give her my attention and empathy, though the truth is that I'm a dog and horse person myself. Eventually, my flight was boarding and I rose to leave."

" 'You are a nice person,' she told me with an air of authority. 'Do you have a card?' It was when I stood up and handed her my card that I noticed she wore the insignia of a U.S. Navy Admiral on her lapel. To make a long story short, that Admiral – who became my lifelong friend - was my first multimillion-dollar client whose assets were transferred to our firm. She owned a number of shopping malls and car rental companies. My former firm still oversees all of her holdings. That experience, as well as my work with horses, proved what *my* Benjamin taught me. The only way to earn someone's business is to earn their trust and the best way to earn their trust is to simply be attentive to them." He smiled mischievously. "You Financial Advisors like to group together don't you? You're outgoing as long as you're in your narrow comfort zone. Try learning Spanish and joining a bowling league for charity or being a volunteer speaker for a current event. Did it occur to you that nearly every current event has a twist to it?" He chuckled. "By the look on your face, I can see I'm throwing too much at you. Let's just stick to the basics for now."

Benjamin looked out the upstairs French doors that faced the corral. "I clean the hooves of my personal riding horses myself. Horses are prey animals and humans are predators, so horses are naturally wary. I need my horses to remember me and to trust me. My life depends on it. So, I touch them frequently. Actually," he winked, "touches are part of the map too. I'll share more on that one with you later."

As Benjamin spoke, he was leading Peter down a hallway and past many rooms. Peter

caught sight of large opulent beds with satin covers, hand carved armchairs, plush carpets of every kind, small private theaters, steaming hot tubs, innovative technology stations and fully stocked wet bars. His step lightened in anticipation. If he was going to leave his office for a few days, he might as well enjoy himself. He wondered if there was a hot tub in his room.

"Here is your room," Benjamin pushed open a narrow door.

Peter stepped inside and his heart sank in disappointment. In a rising panic he turned to Benjamin. "Are you *sure* that this is my room?"

Benjamin looked at his guest's pleading eyes and nodded firmly. "Yes." He then handed Peter a folded piece of paper. "This is a complete list of the staff's names, areas of responsibility and phone numbers. The room is sparse, but you can speak to any one of my staff if you need something. They will be happy to help you. PJ's are in the drawer." With that, Benjamin excused himself and left the flabbergasted man standing in the middle of a small room that was completely empty except for a thinly covered mattress on a metal frame and a telephone. The one window looked out onto a concrete wall only five or six feet away.

He sank heavily onto the bed and let his head fall into his hands. What had he done? Peter sat motionless, his mind racing. With one movement, he dialed Alicia on his smartphone. No network reception. *Of course*. He decided to leave. This was too strange, too bizarre. Black stallions, foreign staff, coded conversations. And this pathetic cell of a room...What had his sister meant by sending him here? "There has to be a book I can read on my own about what it takes to develop a solid client base," he told himself without any real conviction. Half-heartedly, he put his hand on the knob and tried to twist it. The knob would not move. He realized that Benjamin had locked him in.

Chapter 4

Listen, Focus and Connect

Peter took his hand away from the knob. He wasn't surprised that the door was locked. That was part of the challenge... wasn't it? His competitive spirit rose to the surface as it often did - a survival instinct that had landed him in this time and place, this threshold. He turned toward the wall outside his window, his mind clicking furiously to develop a strategy and untangle the puzzle of his imprisonment. He pondered a second, wondering if the imprisonment was real or mental.

Peter had long ago disciplined himself to focus on what he *did* want in clear detail, avoiding all thoughts of what he *did not* want. He remembered too, that in life there are circumstances he controlled and influenced as well as those over which he had no control whatsoever. He immediately shifted his thinking to what, in this moment, he could control or influence.

He stood very still now, taking his imagination step-by-step over what he truly wanted. First, he wanted a room as luxurious as any of those he had passed in the hall. He created a picture in his mind of this room; inserting a cutting edge technology station, lavish carpeting and sumptuous bedding, a steamy hot tub and a large-screen plasma TV. He then pictured himself in a similar room inside a house that belonged *to him* and a roster of wealthy clients at his fingertips. Feeling buzzed from his self-induced sense of success, Peter sat down on the bed and glanced at the list Benjamin had left for him.

"Let's do this!"

He summoned his inner forces.

Without waiting to second-guess himself, he grabbed the receiver, surprised to see that the phone was an old school rotary style phone. The first number he dialed was that of Shibu, the House Manager. He had had more contact with Shibu than anyone else, so why not start with him? Peter let the phone ring 11 times before he hung up. No answer. He immediately began to dial Toshi's number. As a valued Advisor, he had traveled to Japan twice. He felt confident that he could sustain a conversation with Toshi. To his amazement, Toshi's phone also rang over 11 times. Peter dropped the receiver back on its cradle. He put his fingers in the rotary dial and waited as each number rang continuously. He promised himself would not stop! He would find at least one person to talk to if he had to call every number! Half an hour later, Peter rested his right hand on his knee. Not one single call he made had been picked up- not even an answering machine to leave a voicemail message!

Exasperated, he stretched out on the thinly covered mattress and closed his eyes. He had nothing. A big fat zero. In a flash, he sat up in bed. That was it! He had zero! Thinking about the theorem of infinity, Peter turned over the paper Benjamin had given him. On

the back, at the top of the page was a single listing: Val Scholoss - Operator - 0. Val? What country could a name like "Val Scholoss" be from? Then he racked his brain for tidbits on the Baltic or Russia or Germany. He felt strangely alive and his heart was racing with anxiety and adrenaline. He dialed zero.

The phone rang once and then a nasally female voice came on the line. "This is Val. How can I help you?" She had an accent, a thick accent from up in the northeastern part of the U.S. somewhere. His brain scrambled to place it while he stalled for time, "Oh, hi Val. This is Peter. I'm a guest..." She cut him off politely,

"Yes, Sir." A silence drew out between them for three seconds. He started again.

"I...I can't place your accent, Val. Is that Brooklyn?"

"Na. I'm from Jersey: Red Bank, New Jersey, but that's not a bad guess." Peter blinked. Jersey? All he knew about New Jersey was that the license plate said, "Garden State" and people from New Jersey identify themselves with their exit on the freeway, "I'm exit 15."

"Really? Red Bank? You...you know I don't know a thing about New Jersey. I've never even been there." He paused. "What's it like?"

"Jersey?" Val gave a short laugh. He tried to picture her in his mind. When he had met everyone in the courtyard earlier he seemed to remember a young woman wearing a bright pink sweater with big buttons, tight jeans and heels. Her hair had been long and curly with red highlights. "Jersey's not bad. It's got its pretty places, even mountains. Where I lived, Red Bank, was a fun place." Val rambled on and Peter felt his body ease back against the wall. For a second, he tuned out, and then he realized that he wasn't paying attention to her when he heard her say, "monster trucks."

He sat up. "I'm sorry. Did you say 'monster trucks'?"

"Yeah. Gus, my husband, we just got married, he has a monster truck arena. You know, like for bull fighting or baseball, 'cept for monster trucks."

Peter's wife had recently suggested to him that he learn the game of golf so that he could join the new country club and play the new course everyone was talking about. He felt the air leave his lungs. His mind went blank. Here was the only person in this "castle" to answer his call and she was far more foreign to him than anyone else could possibly be: a woman, a young woman from New Jersey with a husband in the monster truck business.

"Hmmm. You...you know, Val, I'm a novice when it comes to.." he stumbled, he cleared his throat, "...to both marriage and monster trucks. Yeah! That's right. I just got married too! I guess we're both newlyweds."

"Ohooo!" Val let out a purely feminine squeal of camaraderie. "What d'ya know about that? When did you tie the knot?"

"In August, the fifth." Again, a squeal of ecstasy from Val of Red Bank.

"NO KIDDING! I got married in August too, the 19th!!" Peter couldn't believe his good luck as Val stumbled over herself to tell him about her recent wedding. While he was married to a woman and did have an older sister, Peter had never really understood the way that women could generate high-pitched excitement between themselves so easily. Now, he realized it was simply about sharing emotions and the excitement of connecting. For half an hour, he and Val exchanged wedding memories and he began to miss Diane very much. "So, Peter, we've been talking a-mile-a-minute. I forgot to ask you where you want to go."

Peter stammered, "Go?"

"You know, who did you want to talk to?"

"Oh, uh well...Shibu. I did call his number, but no one picked up."

"Yeah, that's about right! That's because it's his half-day off. He's going to be in his quarters. You'll jus' have to go over there, 'cause he doesn't answer phones after noon on Thursdays. Oh, gotta go. Talk to you soon, Peter!" Val's line clicked off.

Peter stood up. He felt relaxed: as if he'd just gone for a long walk or had a massage. Re-living his wedding with Val had been a nice experience for him. He realized that he hadn't spoken to anyone - not even Diane - about his feelings during the ceremony. He also realized that his new state of mind had to do with the conversation he'd had with Val. "I made a connection and I got what I asked for...a way to talk to Shibu."

In his new boots, Peter walked across the plank floor. He turned the doorknob and much to his surprise, the door opened. He walked into the hallway. At the end of the hallway, near the stairwell sat Benjamin in a brown easy chair reading. As Peter approached him, he looked up, "You have learned many lessons already." Benjamin glanced back down at his book absently. "Val has constant access to everyone here...except for Shibu when he's off. Did you tell her what you wanted? Did you ask her to be an advocate for you?" He tried to rise, "Here give me a hand, will you?"

Still a little miffed about his accommodations, Peter realized that his personal comfort wasn't his key purpose for being there. He gently pulled the old man out of the big chair, surprised. He was as light as a feather. "An advocate? As in 'attorney'?"

Benjamin shook his head smiling. "No, not an attorney! An advocate is someone who knows you and can help you open doors to others. An advocate can be a gatekeeper. Val is a gatekeeper. Through her, you could make many connections."

"No," Peter finally answered Benjamin's question, "I didn't ask her to be an advocate for me." He made a mental note to do so. Why hadn't he even considered that as a

possibility? He already knew the answer. Val wasn't part of his narrow comfort zone, as Benjamin called it. He had to get out of the golf/country club groove if he wanted to expand.

"You are more likely to get what you seek if you ask for it. Once you've established a connection, that is." They descended the stairs slowly. "Let me show you the way to Shibu's cottage."

Peter started. How did Benjamin know that he wanted Shibu?

As they walked through the great rooms of the house, Benjamin stopped before a large, round mirror and smiled at his own reflection. "An old African once told me something I'll never forget. I was a young man like you at the time, seeking the secrets to developing business. He told me to look out the window. We were near a busy market and I could see it was full of vendors and buyers. I told him what I saw. Then he held up a mirror and instructed me to look into it. 'Now, what do you see?' he said. 'I see my own reflection,' I told him, feeling a bit silly.

" 'That,' he said, 'is what happens when you let silver get between you and the market.' " Benjamin's old brown eyes locked onto Peter's for a moment then he chuckled, grinned a little and resumed his progress toward the back of the house.

Chapter 5

A Quest for Success

"When you're ready, Peter, Shibu stays in the cottage just behind the foal pasture." Benjamin led the way into the middle barn. Inside the tack room, the two men stood on a raised wooden platform that held a refrigerator full of carrots as well as a series of saddles, a pile of blankets, harnesses and bridles, work gloves, spare hats and an old blackboard where medications and riding schedules were listed in neat columns. Twenty yards away in the barn they caught sight of Magla, the veterinarian, standing before a grouping of grain bins with a scoop in her hand. Two colts nuzzled two white Arabian mares with black markings in the stalls behind her. Benjamin called out, "How are our two newborns?"

"Luna is standing longer now. Estrella has even started running a bit!" she called out with motherly pride.

"Magla is such an incredible and unusual scientist," Benjamin said to Peter as they turned to go. "She has the best technical understanding of equine biology I have ever come across: the chemistry, the physics of it all. Yet she 'listens' for lack of a better word, to the horses' own language. She has remarkable intuition. I would say that her technical experience supports her intuition; it never supersedes it. It's similar to client development,

Peter. Your technical ability needs to be tied to intuition if you're going to help others.”

Benjamin glanced around and grabbed a piece of chalk, "Do you enjoy equations?" As Peter nodded, he continued. "Let me show you the one that has been my model for success and balance for years now." In a blank space on the blackboard he wrote,

$$(TA+CRS+PA) \times AD = \text{Success}$$

"This stands for: *technical ability* plus *customer relationship skills*, plus *persuasive ability*. Take the sum of these and multiply it by what I refer to as the 'leverage factor', your *achievement drive*. To apply this formula – and ensure it yields *success* - you just need to assess your own personal level of each of these variables and plug them into the equation. When your personal number for each variable is high on the scale, real, lasting success is inevitable." Benjamin looked at what he had written, "Let me take a minute to define this equation a little more clearly," he said. "Technical Ability (TA) is having the competency to carry out the processes, skills and knowledge, the necessary regulations and the policies. It also means knowing how to come to the conclusions that give you a complete work product."

"Now, Customer Relationship Skills (CRS) are also a set of competencies formulated into a process, a defined process, that we can hold as a future lesson for us. CRS is the ability to focus on the people we serve, our clients - both internal and external customers. Years ago, people would become Financial Advisors and have the technical competency to be a specialist. Equipped with merely that TA, they would be promoted up the ladder, only to be stifled at some point with the realization that more was needed to be in a higher level *leadership* position. Today, if people, specifically well accomplished Advisors like you, do not develop these other skills, they become stuck in those mid-level positions for life. It is through CRS that we make the critical connection to allow our intuition to kick in. This then helps others *trust us*. Many financial professionals will never make the quantum leap from Advisor to Senior Advisor or Senior Vice President. Can you see how it is imperative to not only have technical ability, but also *customer relationship skills* as well?"

Peter nodded, soaking it all in.

Benjamin pointed to the PA part of the equation. "Persuasive Ability gets other people to follow our lead, to believe in our ideas. Realize though, that what this boils down to is how you influence others through your written and verbal communication."

"We finally sum all of these, and multiply them by our leverage factor, which is AD, or your achievement drive. Peter, what do you think achievement drive is all about?" Peter smiled. This was what he considered to be his "sweet spot". He quickly responded, "I think achievement drive is your own motivation, desire and incentive to do what you do in life."

Benjamin smiled, "Well put!" He continued. "The first three variables are objective and

they are defined processes. A person could lack in these traits, yet if they are conscious of that shortcoming, they could learn each of them." Then, in a firm tone he added, "AD is subjective to your desire. It determines how well and how high you can achieve success in anything in life." Benjamin laid down the chalk and brushed off his hands. "I'm going to go see those babies."

Peter stared at the equation as Benjamin wandered back toward the newborn colts. He was starting to get it and he began to assess his own level for each of the variables so he could plug them into the formula. Peter was very confident in his abilities, yet realistic when it came to growth. He gave himself an 8 on the scale of 1 to 10, with 10 being the highest. As he started piecing things together, Peter thought, "Now we are gaining some traction!"