

WHERE WINNERS LIVE

Sell More, Earn More,
Achieve More Through

PERSONAL
ACCOUNTABILITY



Dave Porter & Linda Galindo

WITH SHARON O'MALLEY

More praise for *Where Winners Live*

“Where Winners live takes a no-victims approach to a highly demanding industry that positions individuals to take the driver’s seat to their success. It is chock-full of relevant examples and anecdotes that not only support the novice, but can also advance the seasoned sales professional. This should be required reading for everyone in or entering the sales profession.”

—**Karen Agrait**, CEO and president,
E-daptive Training Solutions

“Where Winners Live helped me realize that I have complete control over my successes as well as my failures. As a new financial advisor, this book has encouraged me to look at my business from a different perspective, and I am now on the right track. It has been enlightening to be 100 percent personally accountable for my life, both professionally and personally.”

—**Kathleen Barlow**, financial advisor, Edward Jones

“Reading Where Winners Live is like being mentoring by people who have become successful and are willing to tell you how they got there. If you want to be successful selling high-value services, Where Winners Live is an important read.”

—**Robert Friedman**, president, Fearless Branding

“True to Linda Galindo’s trademark sassy and staccato style, *Where Winners Live* delivers ‘lessons learned’ from Dave Porter, punctuated with Linda’s tough-love talk about clear agreements, responsibility, self-empowerment, and accountability. This is useful content for any selling, financial services, or client service professional. A great read!”

—**Todd Herman**, founder, Todd Herman Associates

“Even if you think of yourself as an accountable person, *Where Winners Live* helps you solidify how you act and how you live when you are 100 percent accountable to yourself. This common sense approach to accountability is useful to anyone who is trying to figure out, ‘Why me?’ and for those who think, ‘Why not me?’ It’s the new management book for winners.”

—**Dr. Cynthia McGovern**, founder and
First Lady of Sales, Orange Leaf Consulting

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Where Winners Live

**Sell More, Earn More, Achieve More
Through Personal Accountability**

Dave Porter and Linda Galindo
with Sharon O'Malley



WILEY

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DAVE PORTER

For Tom Quirk, my friend and mentor.

*You took a young man without a sense for business and made a
businessman out of him.*

LINDA GALINDO

For Grace

“When the student is ready, the teacher will appear.”

—Buddhist proverb

Introduction

Mary started working as a financial planner and insurance saleswoman right after New Year's Day three years ago. By the end of her first year, the bright twenty-five-year-old had earned \$60,000 in commissions. During Year Two, she took home \$140,000. And this New Year's Eve, she and her new husband will join her company's CEO and her top-producing peers in Orlando for a four-day, all-expenses-paid conference that includes plenty of time to enjoy the theme parks, soak up the sunshine, and revel in the \$190,000 paycheck she has earned after just three years in a job she started with absolutely no experience in sales.

Her goal for Year Four: \$250,000. Her chances of succeeding: enormous. Her strategy: self-motivation, hard work, and personal accountability.

Mary's cubicle-mate—at least that's what he was before she earned her way into a private office—won't be joining her in Orlando.

Hired two months before Mary, John, also twenty-five when he joined the midsize financial services firm, also earned around \$60,000 in commissions during his first year on the job. He took home just about \$62,000 in Year Two. And this year, he's hoping to at least match last year's earnings.

He knows he's not earning as much as his colleague or selling as much as the CEO expects of a third-year associate. But he has a good excuse: He broke his ankle playing basketball last year, and he had a hard time getting around on it for a couple

of months. Plus, he lives a good distance from the office and it's not really worth it to try to get in early, because the commute is a bear during the morning rush hour.

Not only that, the CEO likes Mary better, so he gives her more referrals than he offers John. Oh, and a guy who owns a group of rotisserie chicken franchises led him on for months before throwing him over for a more experienced advisor at a competing firm, so the effort John spent cultivating that prospect turned out to be a big waste of time.

John's goal for Year Four: to keep his job. His chances of succeeding: slim. His strategy: excuses and finger-pointing.

Both colleagues are personable, outgoing, and have a knack for sales. Both impressed recruiters during their job interviews with their confidence and their plans for success. Both participated in company-sponsored orientations and training, spent time with an experienced mentor, and had access to the CEO and other executives when they needed advice, a pep talk, or a push in the right direction.

In fact, the two are friends. Yet one is on her way to the top and the other is about to be unemployed. The main difference between them? Mindset.

Mary has a mindset of 100 percent personal accountability. She believes that she is responsible for her own success and that nobody else can or will make her rich. She takes the risks and actions she believes are necessary to move her toward her goal to live in an upscale neighborhood, travel often, and want for nothing. In the office by 8 A.M. every day, she is constantly on the phone, cold-calling prospective clients, setting appointments, and closing deals.

At the end of every day, of every quarter, and of every year, she reviews her successes and failures and knows she alone is accountable for the choices she made and the actions she took. And she believes she alone is accountable for the consequences and outcomes of those choices—even on the rare occasions when the result is disappointing or even disastrous.

John has a different mindset. A clever guy and the life of every party, John has nearly 1,000 Facebook friends and gets more invitations to parties, dinners, and weekends with family, pals, and co-workers than he can accept. He was president of his senior class in college, won a seat on his small county's Republican Central Committee at age twenty-one, and believes he can talk anybody into anything.

During his first year as a financial planner, in fact, more than 80 percent of his commissions came from friends who bought from him. It didn't occur to him until well into Year Two on the job that the business opportunities among his limited pool of gainfully employed buddies eventually would taper off, leaving him no opportunity but to create clients out of strangers instead of making his fortune by selling only to friends.

When he reviews his day, his quarter, and his year, he chalks up his poor performance to rotten luck. He knows it's not his fault that more of his friends don't need life insurance policies or can't afford to invest in retirement savings accounts. Sure, he knows he is responsible for making a living, but hey, what's he supposed to do? Things just aren't going the way they should.

It might seem that John is not accountable, and that Mary is. The fact is, they both are accountable. They just live in different places.

Mary lives Where Winners Live. John lives on Planet What Should Be.

John is just as accountable for his lack of success as Mary is for her superstar status. John is accountable for his choice to start his work day after the rush hour subsides, and for his decision to ignore the advice of his mentors, who warned him against trying to build a career on the backs of his buddies instead of finding a more sustainable source of clients. Who else could be accountable for that?

He'll never admit it, of course. He might never even admit it to himself, because he doesn't have a mindset of accountability. He is accountable. But he doesn't believe he is.

If he did believe he was accountable, chances are good that he would be more successful. He would arrive at his desk earlier every day, even if that meant moving closer to the office. He would mine not only his network of personal acquaintances, but, like Mary, he would pull out prospecting lists and make call after call until enough potential new clients agreed to meetings that might turn into sales. He would take the risks and actions necessary to boost his income into a range that would assure him not only that he could keep his job, but that he could flourish in it. And he wouldn't spend a minute blaming circumstances beyond his control for his troubles.

Anyone who works in sales has met colleagues like John. Some have been in his shoes: blaming everybody but himself for his choices and mistakes.

The good news: A mindset of 100 percent personal accountability is just as available to John as it is to Mary. It is just as available to someone who is losing and wants to win as it is to someone who is already winning.

It's available to you. All you have to do is choose it.

A mindset of 100 percent accountability means you acknowledge, believe, and act on the fact that you, and you alone, are 100 percent responsible for your own successes, opportunities, and happiness. It means you blame nobody for anything. You point fingers at no one. You find no fault. You feel no guilt. You simply own your choices and every outcome of those choices—good and bad.

Embrace a mindset of 100 percent personal accountability and you will:

- Sell more and earn more money.
- Save time and alleviate stress.
- Increase client retention and satisfaction.
- Work better with colleagues and bosses.
- Be more satisfied with your job and with your own performance.

- Achieve even your highest reaching goals.
- Live Where Winners Live.

Personal accountability is the secret weapon of every successful sales professional.

It is the secret weapon of *Where Winners Live* co-author Linda Galindo, who transformed herself from the self-proclaimed Queen of Victims into an entrepreneur, business coach, consultant, and speaker whose typical audience numbers 500 or more.

It is the secret weapon of *Where Winners Live* co-author Dave Porter, who became the owner and CEO of Baystate Financial Services at age thirty-five and grew it into a \$100 million-a-year business over the next fifteen years.

It is the secret weapon of your co-worker who sells enough to qualify for the exotic company-sponsored trips every year, and of the financial advisor at your firm whose lakefront vacation home you envy every time he shows off photos of his family's summer holidays.

Where Winners Live will show you that it is the secret weapon of successful people at every level, from newcomers to the sales field, to rising young stars, to high-earning professionals, to aspiring leaders, to CEOs.

Take a poll of your closest colleagues. Ask the following:

How much of your success is up to you, and how much of it is determined by other people, luck, and circumstances that seem beyond your control?

And answer the question yourself.

Think about whether the flat tire that made you late for a closing is responsible for the loss of the sale or if your boss's infatuation with a young colleague is responsible for your lack of referrals. Consider whether the rainstorm that postponed your golf game with a wealthy contractor killed the momentum that might have turned him from prospect to client. Or if your office-mate really stole an account out from under you when she was the first to call someone you had been meaning to contact.

Are you responsible for any of this? For some of it? How about for all of it?

How did your colleagues answer the question you asked them? A good bet: The more money they make, the more responsibility they acknowledge for every success and failure they touch, and the more personally accountable they are.

Adopt a mindset of 100 percent responsibility for everything you do—before you know how it’s all going to work out—and chances are good that it will work out in your favor. That’s because you will take the risks and actions you know are necessary to make sure it does. Then, after all is said and done, stand up and own the result and the consequences of those risks and actions. Own the outcome—even if it’s not the one you had hoped for. Even if it embarrasses you. Even if it will get you into trouble with your boss.

Stand up and be accountable.

Own every lost sale, every missed opportunity, every prospect who said “no.” Identify what went wrong and how you contributed to the unwanted outcome. Determine what you could have done to get the result you wanted.

Own those missteps with as much gusto as you claim your most awesome successes. They’re equally important to your future. And they’re equally yours.

You are accountable. Admit it, accept it, acknowledge it, and embrace it. Learn from it. Act on it. Do better next time because of it.

Live Where Winners Live.

Whether you are just starting your career or have devoted your life to the sales profession, you can earn more, sell more, and achieve more through personal accountability.

Whether you are a rank-and-file employee or a corporate leader, you can improve your life and your fortunes through personal accountability.

This book will show you how.

Part I

ACCOUNTABILITY AND YOU



CHAPTER

1 YOU ARE ACCOUNTABLE

“It’s a fact of life to be accountable.”

—Chris Litterio, *managing partner*

You were born an accountable person. That you are accountable is as unchangeable as your height, the size of your feet, the color of your skin, and who your birth parents are. Some things just are what they are. Accountability is one of those things.

As surely as you breathe the air, you are accountable. Even if we claim we are not—and we claim it often—we are still accountable. We can say we refuse to be accountable, but we still are accountable. Others can claim we are not accountable, but we are accountable.

We don’t take or choose accountability. We simply are accountable whether we like it or not, whether we want it or not.

Not everyone admits it, though. Not everyone even believes it. And not everyone has a mindset of accountability. If everyone on the planet did, the world would be home to fewer scandals, crises, wars, economic crashes, and crimes. If everyone at work did, the office would be a place of greater harmony, higher productivity, steeper profits, and happier associates.

If you believe you are accountable, you can enjoy a more successful career, more satisfying relationships, a lush lifestyle, and a fatter paycheck—if those are things you want.

Samuel, a sales manager, says he wants those things, but he doesn't have them. He doesn't have the mindset. Samuel and his six-member team help field representatives assemble information before they go to meetings with clients. These sales professionals often need that information in a hurry.

Before he left the office on Monday night, Samuel scheduled a 9 A.M. conference call for the next day with a financial advisor who needed some last-minute help preparing for a 9:45 A.M. meeting. Early Tuesday morning, after a late night with some college buddies who were in town, Samuel called in sick. He told the colleague who answered his 8:15 A.M. call to notify the advisor that the conference call was off. The colleague forgot.

The advisor threw a fit when Samuel didn't call and didn't answer his phone. Samuel responded by blaming his absent-minded colleague. The colleague insisted it wasn't her responsibility to notify the advisor. Their manager chastised both, saying Samuel could have notified the advisor himself via e-mail and the co-worker who took the early morning call could have done the same.

Weeks later, Samuel still blames his colleague for what happened next: Because the advisor did not have the information he needed for his 9:45 A.M. meeting, he gave his client a price estimate that was too low. His choice: Take a huge hit on his commission or risk alienating the client by righting the price. He took the hit.

So did Samuel. The advisor complained about him to his boss and to his boss's boss, and the advisor will never trust his own sales manager again.

Another manager in the same company resolved another situation in a different way. At twenty-five, Tim is his firm's youngest manager, so he's diligent about building a reputation as a reliable professional whom financial advisors can count on—despite his inexperience.

So it cut him to the core when an advisor e-mailed him to say, “I guess you don’t want to help me. I’ll let everybody know.” Tim didn’t know what the advisor was talking about. He wanted to help. So he scoured prior e-mails in a hunt for the advisor’s request. He couldn’t find it. He asked a team member to take over another small case he had been working on, and he called the advisor immediately to tell him he had not seen the original request but would answer his questions right away.

That salvaged the relationship: “I followed through on the solution, and now, it’s like it never happened,” Tim says.

He also put a new process in place for his team. Tim has his team phone anyone who e-mails in a request to acknowledge the correspondence within minutes of receiving it. The team member estimates how long it will take to research and fill the request. That way, if the information doesn’t come immediately, the caller will understand why. And the manager can determine how time-sensitive the request is.

Tim knows he is accountable for meeting the expectations of the sales professionals he supports. So he manages those expectations.

“We under-promise and over-deliver,” he says. “When you’re getting eight to twelve e-mails an hour, you can’t get everything done right away. What you can do is call the advisor to work out a delivery time.”

Tim has a mindset of accountability. He also has better relationships with the advisors than Samuel does; they trust him to follow-up with them to make sure their requests get filled. His days are far less stressful than Samuel’s, and he can’t remember the last time an advisor went over his head to complain about him to his boss.

Tim is what he was born to be: personally accountable for his choices and actions.



CHAPTER

2 WHAT IS ACCOUNTABILITY?

“Do what you said. Finish what you start. Say please and thank you. Be on time.”

—Dave Porter, CEO

For Alan, an accredited estate planner and licensed financial planner, accountability is a rainbow. An engineer and frustrated painter, Alan’s father encouraged his two sons to “bring the rainbow to everything; to bring the colors, because it makes a beautiful picture.”

To the nine-year-old Alan, that meant any finished product “should shine like a rainbow, so somebody knows you were there.” It meant knowing he did his best—and being honest about it if he didn’t.

To the fifty-five-year-old Alan, who earned \$1 million last year, it means looking every client in the eye and promising—with a clear conscience—that he did the best job he could do. And it means explaining exactly what that entailed, even if the outcome wasn’t perfect. His measure of how well that works for him is the huge number of clients who personally recommend him to their friends, colleagues, and family members.

Alan lives Where Winners Live.

For Ann, accountability means keeping her promises. When Ann was six years old, her mother got a vacuum cleaner for Christmas. Little Ann was so enamored of that shiny, new machine that she promised her mother she would be in charge of vacuuming from then on. Mother was happy to indulge her little girl's pledge. In fact, she held Ann to that naive promise for twelve more years, and Ann was required to vacuum the house every week until she left for college.

"It wasn't an option not to do it," recalls Ann, now a chief operating officer. "We all had rules and chores within the family." She never skipped a week, so she was never punished for wiggling out of the chore. "There were never any threats. In our family, if you said you would do it, you did it because you made the commitment."

Forty years later, Ann runs her department the same way. "There's no threat at work," she says. "You need to follow through. You're expected to follow through. If you don't, I say, 'I thought we were clear on this. Let's get clear now.'"

Ann lives Where Winners Live.

Salesman-turned-CEO Dave's parents instilled in him a four-point definition of accountability:

- Do what you said.
- Finish what you start.
- Say please and thank you.
- Be on time.

Today, Dave runs a \$100 million-plus company. He still follows these rules, and he expects his associates to respect them as well. Dave lives Where Winners Live.

Defining accountability will help you embrace a *mindset* of accountability. It will help you understand why being accountable is important to you, how it has helped you so far, and where it can lead you in the future.

Accountability has three facets:

- *Responsibility*. Be responsible for the success or failure of everything you do—for your choices, behaviors, and actions—*before* you know how it will all turn out. Own all of it, even if you're working for or with somebody else.
- *Self-empowerment*. Empower yourself to succeed. Take the actions—and the risks—that are needed to ensure that you achieve the results you desire.
- *Personal accountability*. Be accountable for your actions. Demonstrate your willingness to answer for the outcomes that result from your choices, behaviors, and actions, without fault, blame, or guilt—whether that outcome is good or bad.

What is your definition of accountability? Give it some thought.

Don't rely on or wait for your boss, colleagues, or clients to hold you accountable. Don't give away your power to define accountability for yourself, to be the architect of your own mind-set. Demonstrate your commitment to personal accountability so nobody needs to question whether you are accountable or tell you how to think or behave.

Do what you said. Finish what you start. Say please and thank you. Be on time.

Live Where Winners Live.