The Secret To Rich & Rewarding Relationships at Work and Home

by Minesh Baxi with Kim Baxi

Foreword by Rick Ruby, Founder, The Core Training

Easy-to-follow ideas that you can apply today and gain rewards from the next day.

Free Team Development Kit Offer

As a company that focuses on building relationships, we have found Minesh's writings on relationship deposits and withdrawals to be very helpful in taking us to the next level. Tom Powell, CEO/Founder, IntoHomes Mortgage Services, Inc.
I am grateful to Minesh Baxi for providing me excellent support in handling tricky employee situations and in building a cohesive team environment. I admire his ability to nurture people while eliciting concrete commitments from them. If you are stressed about employee performance and are confused about how to build a culture of trust, I recommend that you contact Minesh.

- Chad Peda President, Process 1 USA Mortgage, North Dakota

The personality profile and the interpretation provided by Minesh Baxi has immensely helped me in getting insights into managing my staff. Also Minesh’s coaching and dialogue with my staff in my presence has helped me in setting specific goals with them with deeper understanding of their strengths, weaknesses, conflicts and expectations with complete participation from them.

- Neal Smith, First Priority Financial
**Minesh** coaches entrepreneurs and corporations in the areas of business growth and team development. His ability to hear what is left unsaid in communication makes him an ideal coach. He helps his clients figure out what is stopping them from becoming a profitable business owner and an inspiring leader.

Minesh has a Bachelor's degree in Electrical Engineering and a Masters of Technology in Systems Engineering and Management from the prestigious Indian Institute of Technology. He was a computer professional for 12 years before embarking on the journey to be a speaker and a coach.

**Kim Baxi**, a native of Detroit, MI, has a passion to help and teach people. She has a B.S. in Human Resource Development with a Specialization in Training and Development and a B.S. in Elementary Education from Oakland University. She has always been interested in the field of psychology that has led her to study behavioral assessments as a powerful tool to help people in their personal and professional lives.
The Secret to
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www.makingteamwork.com
877-968-2500
Foreword

**Rick Ruby**
Founder and Principal, Golden Mortgage Corporation and The CORE Training Company

There are very few people I know who have mastered relationships like Minesh has. He has provided me with countless invaluable insights in working with my employees, clients and family, which has culminated in healthier dialogue and easier communication. I feel that when you are able to understand the logistics of positive and effective communication, you can reach infinite new levels of success in all of your relationships.

Read this booklet and master the principles he teaches. Apply each segment to your daily life, and watch your relationships change as his influence takes effect. For me, with “The Secret To Rich and Rewarding Relationships at Work and Home”, he has hit the ball out of the park, and I sincerely hope that you garner the same positive results.

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*The CORE Training is a premier training and coaching company for top achievers in mortgage and real estate.*
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I am extremely grateful to Minesh Baxi for his interpretation on my DISC/Behavior Assessment. When he pointed out to me the difference between my Natural style of communication and how I communicated in my business mode, it was like a light bulb went off. I realized what was preventing me from being an effective communicator.

I highly recommend taking these assessments to get a better understanding of your communication style and also to dramatically improve your communication with your team and other people in your life.

- Tony Tylman, Cornerstone Mortgage, TX

Managers: What You Don’t Know can Hurt You

I am amazed after reading my Top Producer’s DISC report and being coached on it that here is somebody I thought I knew very well for 6 years; the reality is that she is extremely stressed and in ‘survival mode’ which can hurt her and the team. She could have left the team. I am glad that now I can be effective in providing her the environment she needs!

- Jim Bass, Jim Bass Real Estate Group, Real Estate Teams, LLC
Introduction

**Do you** ever feel as if you are putting a lot of effort into your work relationships without seeing any benefit or reward?

**Do you** find yourself struggling to please family members, and others you really care about?

**Do you** feel that most of your romantic relationships catch fire only to be extinguished quickly?

*If you answered yes* to any of these questions, then you can expect to gain a great deal from this booklet. If you are among the fortunate ones who have not had any of these problems occur in your relationships yet, I would recommend you read this booklet in order to help you better understand and sustain your successful relationships. There are many relationship-oriented books available from which you can choose; this one, however, gives you the knowledge you need to promote a successful relationship, and challenges you to apply the information provided.

All of us, at one time or another, have encountered problems in our personal or working relationships. Whether it is having been fired from a job, having a feud with a family member or having gone through a divorce, we have all been there. At each occurrence we are left standing there and wondering…
What Went Wrong?

Yesterday the relationship seemed to be going well and the communication was open; today, however, you can’t seem to even talk about the other person without feelings of bitterness and disappointment.

What is missing in your relationships?
If a relationship is fulfilling, why is it fulfilling?
If a relationship is not fulfilling, what are the reasons?

The secret is simple and yet profound. My goal in writing this booklet is to provide easy-to-follow ideas that you can apply today and reap rewards from … today. My hope is that by reading this booklet and incorporating these ideas in your interactions with others, you can continue to enjoy the relationships that are important to you.

I will share some of my own experiences and also provide you with the tools necessary to enhance relationships in all spheres of life. It does not matter whether you are just starting out in a relationship or are in the process of taking your current relationship to a higher level; you will find these ideas helpful and practical.
In the process, you will be able to answer these critical questions:

• Why am I struggling in a relationship?

• Why do some relationships work out better than others?

• How do I create a trusting and safe environment that will nurture my relationship?

• How can I have a sense of control over the destiny of my relationship?

The fundamental building block of any relationship is good communication. Let us take a closer look at the purpose of communication and what effective communication is.
Purpose of Communication

When I ask people in my seminars and workshops, “what is the purpose of communication?” their usual response is, “To convey your needs and feelings to another person.” Is that true? NO!

The true purpose of communication is to elicit a desired response from another person or group.

Let me ask you a simple question. Do you communicate with the intent of receiving a desired response in return, or do you only communicate to tell people whatever it is you want them to know? There is a big difference between the two. It is the difference between saying, “I want you to open up more to me” or saying “I feel our relationship would be strengthened if we both opened up to each other more. How do you feel about that?” In the first instance, you are simply imparting information by telling the person what it is you want them to know. In the second example you are actually communicating with the intent of receiving the desired response in return. Communication is the cornerstone upon which every relationship is built. It is, in essence, the key needed to having a rich and rewarding life.
Effective Communication

If the purpose of communication is to elicit a desired response, then effective communication should lead to that desired response. Anything other than the desired response from the other person implies that you did not communicate effectively. I am assuming that the other person is capable of providing what you want.

Communication does not take place in a vacuum. It is not just a matter of words and gestures. Have you ever said the same words on two different occasions and gotten a totally different response each time? What happened? Obviously, the words and their delivery are not sufficient enough to achieve the desired response.

The key is the background of the communication. To understand this better, let’s discuss something I choose to call “emotional bank accounts”.
Relationships and the Emotional Bank Account

The first time I came across the idea of the emotional bank account was in Stephen Covey’s landmark book “7 Habits of Highly Effective People”. It opened my eyes to understanding relationships in a simple metaphorical manner. I have now pursued that idea for over ten years in my personal and professional life. It has helped me to cement the relationships that are important to me, and at the same time it has helped me learn from the relationships that have not been successful.

What Stephen Covey explains is elegantly simple. We all know what a financial bank account is. We deposit money and withdraw money from this type of account. If there is a good financial reserve in the account, the account is healthy. On the contrary, if we make more withdrawals than deposits, sooner or later, the account becomes bankrupt.

Relationships can be seen as emotional bank accounts. As long as we keep adding to the emotional bank balance, interest accrues and, the relationship thrives. However, as soon as the emotional balance drops to a low level, the relationship can become bankrupt and people can part ways.
The more important the relationship is, the greater the emotional bank balance needs to be. You may be using the right communication techniques and still fail due to low emotional bank balance. Sometimes, you may even be giving good advice, but the balance must be high enough for you to be heard by the other person.

Have you ever felt frustrated that you are not being heard? One of the reasons is that the emotional bank balance is running low and the other person does not trust your communication.

**Building Up the Emotional Bank Balance**

As a society, we have become more and more skeptical of other people’s intentions. We hear phrases in our lives like, “I care about you” or “the company is committed to its employees” all the time. Unfortunately, it does not take long to find out that too many of these phrases are hollow and that the person who claims to care for you is cheating on you and the company which claims to be committed to its employees is planning to lay you off. So we must remember that we are communicating in an environment, which does not trust words any longer.

If you have been frustrated at a job where you were promised a raise and it has not happened, even after putting forth great work, you may no longer trust the company.
If you have been through a painful divorce, you may not trust your former spouse.

Such actions as described above tend to put us on our guard. They may even make us mistrust people and stop listening to others because we find ourselves no longer believing what others say to us. Remember if we stop listening, we stop communicating. If we stop communicating, our emotional bank balance drops. If you take on a new job, you question the promises made by your new boss. If you get into a new relationship, you assume it might end like the last one. All of this is natural. So what is happening? Where are we going wrong?

The truth is that you are hearing everything through a filter. This filter is preventing you from trusting others implicitly. At times this is very helpful, but at other times it gets in your way of giving one hundred percent to your relationships.

The important idea I must emphasize is that without building a sufficient emotional bank balance, you cannot expect to be heard, let alone achieve the desired response from other people. This is the reason that you must understand the concept of deposits and withdrawals in relationships. The greater the balance is, the easier it is to be heard and to achieve the desired outcome.
Deposits and Withdrawals

Now the question becomes, “how do we make deposits and withdrawals?” Let me ask you, doesn’t it make you feel good about working at your company when your boss gives you a raise or compliments you in front of your colleagues? Similarly, doesn’t it make you feel good about your marriage every time your spouse appreciates your actions?

The key to making deposits and reducing withdrawals is understanding that it is not up to us to define our deposits or withdrawals, it’s up to the other person in the relationship.

What do I mean? Have you ever been in a situation where you bought a gift or made a compliment only to find out that it was absolutely the wrong thing to give or the wrong words to say?

Here is an example: “You seem to have lost quite a bit of weight!” This sentence ordinarily, is intended as a compliment. Yet the other person might retort, “Do you think I’m fat?” Your intention was to make a deposit and it turned out to be a withdrawal. Hence, you are left with the age-old mystery of ‘what does the other person want’?
Sometimes, asking is the best way and yet sometimes it can backfire. You ask the other person, “What do you want?” The response could be as bizarre as, “By now you should know what I want.” The problem is that we walk around with unspoken expectations.

The fundamental step in any relationship, whether at work or at home, is to clearly define expectations and similarly the first step in making deposits is to clearly know what a deposit is to the other person.

Normally, a surprise birthday party could be seen as a deposit, yet some people might misconstrue the intention and get upset. Maybe he did not want to disclose his age. Maybe he doesn’t like so many people in his house. No wonder so many relationships fail! We expect others to know what we want without us ever telling them. Many times we are not aware of our own expectations. Is it possible that when we ask for something and receive it, we are still unhappy?

Let me give you an example of one of my clients. Let us call him John. I had worked closely with John for a couple of years and then John started a new venture and we lost communication. As I did not have his latest information, I could not get in touch with him.
Recently John mentioned to another of my clients that he was disappointed about lack of communication from me. I was shocked! I got John’s information from the other client and left John a couple of messages but still did not hear back from him. The third time worked like a charm because this time I was able to get him on the line and we had an enjoyable conversation.

So what went wrong? When John started this new venture, he had emailed me and in my reply, I had wished him well in this new venture. He had expected more from me than just an email! It sounds almost comical now but we are unconsciously making withdrawals more often than we realize. If this is the case in all the relationships that we are involved in, then what is our option?

Here is where the secret comes into play.
The Secret

The secret to rich and rewarding relationships is three-fold:

- Understanding the importance of deposits and withdrawals in our relationships.

- Acting with the awareness that we will make withdrawals unknowingly.

- Putting in a concerted and committed effort to make deposits consistently.

Failure to master this simple concept will bankrupt any relationship.

Let me put it in a different way:

- We will make withdrawals unknowingly and cause the emotional bank balance to be lowered.

- If we do not pay attention to the fact that we are constantly making withdrawals, we will bankrupt a relationship.

- The best way to solve this problem before we bankrupt a relationship is to focus on making deposits consistently.

This will greatly reduce the impact of withdrawals.
Have you ever been in a situation where you realized that the other person was obnoxious even before you were actually introduced to him?

Let me give you an example.

I love going to my local bookstore and enjoy perusing books in their coffee area. It is one of my favorite activities on Sunday mornings when I am in town. On one such occasion, I was enjoying my ‘chai-latte’ when I couldn’t help but overhear a conversation. Actually, it was a loud monologue because the person on the other end of the conversation was just nodding his head. There, disturbing the peace and tranquility of the neighborhood was a lady who, for the next thirty minutes, tormented everyone sitting in the coffee area. These people, I am sure, were there to work quietly either reading or using their computers. I am sure you have encountered such a person. Do you think that person even knows that she was being obnoxious? I don’t think so. She was unaware that she was making huge withdrawals all over the room.
Similarly, have you encountered people who are too rude, too abrupt, and who believe in bossing people around? How about people who are chatting incessantly so that you can’t get a word into the conversation? And then have you met people who you can’t figure out where they stand and you wonder why they can’t speak up, or are too slow for you? Have you met people who are paralyzed by analysis and need to have all their facts in place before they can act, are sticklers for rules, and live in a state of constant fear and worry?

Now I want to give you two tools that have helped me tremendously, both in my professional and personal life.

These concepts will teach you:

• How we act

• Why we do what we do
DISC Primer

The DISC model was developed by Dr. William Moulton Marston (1893-1947), the creator of “Wonder Woman”. William Marston divided people into four groups with each group having it’s own personality or “style”. By understanding a person’s behavioral style we can learn how they communicate so that we, in turn, may effectively communicate with them.

- **Dominance (D)**: How you handle problems and challenges
- **Influencing (I)**: How you influence and convince people to your point of view
- **Steadiness (S)**: How you handle change of pace
- **Compliance (C)**: How you follow somebody else’s rules and procedures

How does this help you?

People score highly on one or more of such factors when assessed using the DISC tool. So the person whose highest score is in the area of ‘handling problems and challenges’ can be called D type for *brevity*. Similarly, another person may obtain a high score on *following someone else’s rules and procedures*, and we refer to this type as C type.
The Dominance types of people are usually ambitious, forceful, decisive, strong-willed, independent and goal-oriented. They routinely pursue careers as bosses or directors and are usually focused on the bottom line.

Deposits in communication style with a D are made by:

- Being clear, brief, specific, and to the point
- Sticking to business
- Being prepared and organized in information
- Offering clear options

Withdrawals in communication style with a D are made by:

- Talking about things that are not relevant to the issue
- Being vague or leaving things unresolved
- Appearing disorganized
The Influencing types usually want to be the center of attention, the life of the party, enthusiastic and optimistic to a fault.

Deposits in communication style with an I are made by:

✔ Providing a warm and friendly environment

✔ Not dealing with a lot of details as they are not detail-oriented

✔ Giving them the attention they desire by asking them about their feelings and opinions

Withdrawals in communication style with an I are made by:

➤ Being cold, curt, or aloof

➤ Monopolizing the conversation and not letting others talk

➤ Hogging the limelight

➤ Expecting others to be organized

➤ Rudely reminding them that they are repeating stories
The Steadiness types are usually predictable, reliable, relaxed and modest. They are good listeners and team players. They avoid quick changes of pace and conflicts.

Deposits in communication style with an S are made by:

- ✔ Acknowledging their presence by being personable
- ✔ Being gentle in your approach
- ✔ Giving them time to process information and asking for their input as they may not volunteer the opinions themselves

Withdrawals in communication style with an S are made by:

- ➤ Rushing headlong into business endeavors without expressing interest in them
- ➤ Being domineering or demanding
- ➤ Forcing them to respond quickly without giving them adequate time to process information
The Compliance types are usually dependable, neat, perfectionists, conservative, careful and compliant. They can be picky about following rules and are good at handling detail work. They prefer to collect and analyze data before jumping into a project.

Deposits in communication style with a C are made by:

✔ Providing all the details
✔ Being accurate and realistic
✔ Giving them time to analyze the data; not rushing them

Withdrawals in communication style with a C are made by:

➤ Being loud, casual or giddy
➤ Not giving them adequate time and pushing for unrealistic deadlines
➤ Being disorganized and messy

Can you now see why some people may be upset with you without your even being aware of it?
Here are three steps to work with different behavior styles:

1. Become aware of your behavior style.
2. Learn about other behavior styles.
3. Master communicating the way other styles like being communicated with.

How to recognize the behavior style of other people:

a. Are they extroverted or introverted?

b. Are they friendly or aloof?

If the person is extroverted and aloof, the likelihood is high that she is of the D type, also known as the aggressive type.

If the person is extroverted and very friendly, he or she is probably of the I type, also known as the animated type.

If the person does not show a lot of emotion but is friendly, he or she may be the S type, also known as the amiable type.
If the person comes across as introverted and aloof and likes to be left alone to do his or her tasks, they might be the C type, also known as the analytical type.

This can help you to identify your own and other people’s behavioral style so that you can communicate the way they want to be communicated with.

The second tool is to learn why people do what they do. If one can learn to identify the motives of people around

**Motivators Primer**

People are motivated by their values – by what they hold dear to their hearts. We are naturally attracted to people who share our values, yet we’ve all heard that opposites attract. It is possible that we may be attracted to people who have an opposite style of communicating, but it is rare that we will find people with values totally opposite to our own attractive! Make sure you don’t mistake communication or behavior style for values.

Two individuals with differing personal interests and values will find it extremely difficult to make deposits into each other’s accounts and will often end up making withdrawals instead. Usually, two people with different
sets of values will butt heads and will part ways much sooner than people who have different behavior styles. It is unlikely that we will find people who have motivators identical to our own motivators. The best possible solution is to find enough overlap so that the motivators are not conflicting all the time. Values are also referred to as our motivators.

Ed. Spranger, “Types of Men” (1928) identified six categories of people based on their values:

- **Utilitarian/Economic:** People driven by a desire to increase earnings and to seek the best possible return on their time, money and resources.

- **Individualistic/Political:** People driven by a need to control their own destiny and the destiny of others.

- **Theoretical:** People with an innate drive to learn for the sake of learning. They believe in mastering a subject, field or activity regardless of perceived financial value.

- **Social:** People who find satisfaction in helping others, sometimes at their own expense or at the expense of others whom they feel can afford it.

- **Aesthetic:** People driven by a wish to live in harmonious surroundings both internally and externally.
• **Traditional/regulatory**: People who believe in following rules. They can often come across as regimented, and can be a great asset in the military and the clergy.

Given these six types of value-driven people, you can see how there is room for misunderstanding, disagreement and accidental withdrawals. Here are a few examples of the problems that can pop up between different types:

1. When a **utilitarian** person and a **social** person are on the same committee and the question of where to allocate funds is raised, the utilitarian person is likely to make sure that the funds are spent responsibly so that the organization will benefit the most. The utilitarian person is thinking about money. On the other hand, the social person may want to help those who can benefit the most with less regard for the needs of the organization. The utilitarian will demand financial accountability whereas the social might want to give funds with no strings attached. They are both at the same meeting, listening to the same information, but how they filter that information is determined by their values – by their **motivators**.

2. An **individualistic** person is working on a project to introduce legislation to change zoning laws to allow for building in a previously undeveloped area. An **aesthetic**
person is fighting the same legislation on grounds that some places need to remain undeveloped. The individualistic person sees the aesthetic person as naïve, while the aesthetic person sees the individualistic person as unthinking and power-hungry. All the while, the utilitarian person is just wondering what kind of development is being proposed and who will make money from it.

3. A **traditional** person and an **aesthetic** person are in charge of decorating their office’s foyer. The traditional person desires as little artwork and plants as possible because he thinks it should look professional. The aesthetic person argues that colors and ambiance is desired to create a more welcoming atmosphere. The traditional person prefers to stick with how things have been done in the past, while the aesthetic person is more concerned with beauty and comfort.

4. My friend Charlotte is an **aesthetic** person, and her massage therapy clinic is heavenly, peaceful, and stress-free. The walls and the interior décor take you away from the daily stress of the busy street outside. As her friend, and someone of the **utilitarian** mindset, I don’t understand why she spends so much money on interior design because it seems aggrandizing.
5. My wife is an extremely **theoretical** person, and even though she has acquired two degrees, she would still like to return to an academic environment. Since I am more **utilitarian**, it took me a long time to understand why she would continue to pursue academic endeavors when they would not increase her monetary earnings.

Interestingly enough, at one time my theoretical motivator was quite strong, and that was partly why we were attracted to one another. My wife, Kim was in school at that time and I was considering getting a Ph.D. Kim and I met while volunteering for the “The Hunger Project”, which emphasizes our social values. Over the last few years, I have volunteered less for organizations where I did not feel that there were tangible results from my efforts. This is an example of how we can overcome our motivational limitations and connect with people who might not be wired exactly the same.

Motivators are more difficult to identify than behavior styles because they are not as easy to observe in day-to-day living, but the two are connected. You can see what motivates people by watching their behavior. Where do they spend their time, money and energy? Over time, the underlying values become clear.
How do you relate to people with motivators that are different from yours?

1. First of all, identify your own motivators.

2. Now, pay attention to actions of others to determine their motivators.

3. Reward them and support them in meeting their needs and in satisfying their own motivators. Do not argue about why somebody is different.

*Example:* A friend is struggling financially, and yet continues to pursue more academic degrees. Telling the person that he is never going to be financially successful as long as he is putting his energy in non-money generating activities would be foolish on my part. That would be a huge withdrawal, and I might as well kiss the relationship goodbye. On the other hand, I could praise the person for his desire to learn and improve himself and later, when I am sure that I have made a large enough deposit in his emotional bank account, I could gently let him know my point of view. Please note that such irresponsible financial behavior irritates me, but it is irrelevant if I want to continue the relationship.

I hope this gives you a quick overview of the motivators within individuals, and offers explanation as to why some people react differently than you.
Here are seven simple steps to a rich and rewarding relationship:
1. Strong and unwavering commitment to the relationship
2. Common vision
3. Clarity of roles and expectations
4. Skill in discerning deposits and withdrawals
5. Focus on making consistent deposits
6. Quickly handling disappointments and withdrawals
7. Continue improving the skills in all the above areas

If you are curious about getting DISC and individual motivators assessments to screen candidates for jobs and also to build a cohesive team, please visit www.makingteamwork.com.

**Recommended Reading**


Action Worksheet 1

1. My Name:

2. My primary behavior style is: D / I / S / C

3. My top two motivators are (circle the top two):
   - Utilitarian
   - Social
   - Individualistic
   - Theoretical
   - Traditional
   - Aesthetic

4. Who do I get along the most with? Why?
   a) 
   b) 
   c) 

5. Who do I have difficulty in getting along with? Why?
   a) 
   b) 
   c) 

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Action Worksheet 2

1. Name of the other person in the relationship:

2. How committed are you to building a phenomenal relationship? (1- couldn’t care less, 10 - critical)

3. Where is the relationship currently? (1- about to break up, 10- awesome)

4. His/her primary behavior style is:  D / I / S / C

5. His/her top two motivators are (circle the top two):
   - Utilitarian
   - Social
   - Individualistic
   - Theoretical
   - Traditional
   - Aesthetic

6. How can you make deposits in this person’s emotional bank account?
   a) 
   b) 

continued
7. Write down two actions you will take in the next week to build up the balance.
   a) 
   b) 

8. What is one consistent action you will take to make deposits regularly?

Revisit this page at least once a month to see if you have been able to improve the relationship.
I wanted to take a moment and thank you for your help in sharing my Loan Partner’s DISC results with us. As a Manager, I am continually looking for new ways to learn how to improve my employees work environment, surroundings, and improve their jobs.

Your feedback regarding Nicole’s frustrations really opened my eyes on how I can assist her better in her job. From the test results and your feedback, I realized that Nicole needs a couple of blocks of time throughout the day to organize herself and complete the projects I have given her.

Nicole is ecstatic with the results also. She now feels that the door of conversation has been opened between the two of us so she can effectively communicate with me. She was struggling to put into words why she wasn’t able to fully concentrate, organize, and get feel like she could “get it all done”.

Now that we have reviewed her DISC test, I know as her Manager, that Nicole needs a little extra time from me in the team meetings so she can review her needs and gain more clarification on projects before proceeding.

As a Manager, I found this test to be extremely helpful. I had always made an assumption that you should use the DISC test to assist you in hiring someone. I am glad that I followed Minesh’s advice and had it done on my current team members. It has provided me great ideas on how to improve their job environment, how to assist them in reaching their goals, and how to help change their lives.

I wish I had used these tests last year with previous team members. It would have assisted me in being a more effective leader. You and Minesh are incredibly gifted people and I am lucky to have you as mentors.

- René Nelson, Mortgage Consultant
Get Your FREE Team Development Kit for Managers!

You will receive:

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Praises for Minesh and his programs...

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Barbara Vance Owner/Founder, Realtor Vance Realty Group, www.vancerealty.com

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