

What Would the Boss Do? is about virtue in business and how it affects the culture that your employees and customers experience. It will show you how to build a business where people want to come to work and customers want to come to shop.

What Would the Boss Do? 2.0

By Jerry Roth

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JERRY ROTH



WHAT WOULD THE BOSS DO? 2.0

LEAD WITH CULTURE. INSPIRE BY EXAMPLE

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Chapter 6: Mali's Story—Third Wednesday

A Brand Plan

I may not be the most important person in your life; I just hope that when you hear my name, you smile and say, “That’s my friend!”

Becoming Preeminent in the Market

Mali drove back to her office after our second meeting with a head full of doubts. She had heard of CEOs being fired before. She also knew they usually worked too much, put in long hours, and were under a lot of stress. She imagined that, by focusing on the wrong things, it could be easy to screw up a business. She had no doubt that I had experience, but she was a little leery of the fact that I was willing to help her for free.

“Maybe he’s just stupid?” she said out loud. “He certainly doesn’t sound stupid.”

Ultimately, in the words of Dale Carnegie, “What’s the worst that could happen?” She figured she had nothing to lose and began working on the list.

Starting with 2009, she listed every loan she had worked on. Next to that, she listed the dollar amount and whether it was a purchase or a refinance. Then she added how they heard about her and why they had come to her. Finally, she painstakingly recalled any details that would make the loan special, something out of the ordinary, or something common among them all.

Once she had all the data on her list, the first thing she noticed was that buying leads and cold-calling them produced almost zero business, as did mail-outs and fliers. She was pleasantly surprised to find referrals from real estate agents, other clients, and her friends constituted the bulk of her business.

She sat back and smiled. “Whaddya know? The old man was right.”

She had finished last year, 2011, with twenty-one closed loans for just a hair over \$2 million. Her 1 percent gave her a net pay of \$20,000. She noticed that even though the business was growing, she was working twelve or more hours a day and many weekends. She shook her head and thought, *I hope the old man is right about everything else because I can't work any harder.*

When she analyzed the fourth item on her list—what was special about the loan?—she discovered that while many of them were simple, relatively easy loans, there were several that needed extra help. They required more research and better-than-average knowledge of the industry. They were more of a credit risk, and most major banks did not want to lend to them. Even the referrals sent to her by other mortgage brokers were because they couldn’t or wouldn’t handle them. In other words, these borrowers were unable to get a loan from “normal” lenders. Mali remembered how frustratingly difficult it was to get some of those loans approved and funded. The extra work and long hours made her shiver with the memory. When she met with me for our third meeting, she wasn’t smiling.

“Are you OK?” I asked. “You seem off today.”

She started complaining about how hard those loans were, how much extra work they required, and all the other stuff she had been thinking about. But as I listened, smiling, she realized I wasn’t sympathizing. Clearly distraught, she wondered what she was missing.

“Are you listening to me?” she asked.

When I finally spoke, I told her another joke: “One weekend, Larry and Harry drove five hundred miles to go fishing. They paid a substantial sum of money to rent a cabin and another huge sum to rent a boat. They fished for three days but only caught one fish. On the way home, Harry fiddled with his calculator while Larry drove. After about an hour, Harry said, ‘Do you realize that this one fish cost us almost two thousand dollars.’ Larry answered, ‘Wow! It’s a good thing we didn’t catch any more.’”

I giggled stupidly, but she wasn’t laughing. She shook her head in frustration.

“Don’t you get it?” I asked.

“Oh, I got it. They spent all that time and money for one fish. Just like my loser loans.”

“Yes, that’s right.” I was still grinning. “But you’re not Harry or Larry. You’re smarter. I think we should make that your niche. We should exploit your talent.”

“Didn’t you hear me?” she shouted. “I don’t want to work that hard. Those are nasty loans. They’re almost always small with no payoff. Why would I want to make that my niche?”

She caught several people staring at her and said, “Oops. Sorry,” as she covered her mouth and scrunched her shoulders.

I stopped grinning and said, “I hear you. They’re not easy or quick, and you don’t make much money, but let me ask you a question.”

“What?” she asked cautiously.

“How did the client feel after you got them the loan?”

The look on her face was priceless as she realized she was still focusing on the money and not the customer.

I raised my eyebrows and said, “If you take your money out of the equation and swap it with the word *investment*, is it possible that every time you perform one of those miracle loans, you create an evangelist? A free salesperson?”

“Miracle loans. You’re right; that’s exactly what they are. But I think I get it. I see what you’re saying. I performed a miracle for them, and they should be forever grateful.”

“That’s right, forever. And that’s why they will definitely talk about you. That’s what evangelists do; they spread the word. Your word.”

As she thought about that, I gave her an example. “In the late eighties, a new type of projector bulb was invented and was extremely popular. Texas Instruments was the main player, and Philips Lighting produced the bulb, but they only sold it to TI and its authorized equipment dealers. They wouldn’t sell the bulbs to lighting distributors like us. Even though we were getting calls every day from customers who needed the bulbs and were tired of the hassle of buying from the dealers, Philips would only sell the bulbs to equipment dealers. It drove our salespeople nuts.

“Frustrated, I sat down with the sales manager and the purchasing agent and asked if we could buy them from the equipment dealers. They both said, ‘Yeah, we could, but why would we? We would have to pay list price. We would have no room for profit.’

“I asked them to get some at any price and sell them for whatever the going price was. Almost in unison, they cried, ‘Are you crazy? The going price is going to be what we paid. We can’t sell them for the same price; we’ll lose money!’”

I said, “Trust me. We’re going to sell so many bulbs, the equipment manufacturers will be begging us to stock them. After we sell a shload of them, we can negotiate a wholesale price. Then we’ll make a profit. Let’s try it. What have we got to lose? Let go of the branch. When everyone finds out we have them, we’ll become the go-to vendor for that market. We’ll be preeminent.”

She was squinting at me while listening intently.

“Sure enough,” I said, “in the next twelve months, we went from zero sales to mid-six figures. Three years later, that market was more than thirty percent of our total business, and we were making a thirty-six percent gross margin on the sales.” I finished with a braggart grin.

“What the heck is a shload?” she asked.

I laughed out loud but said nothing.

“No matter how many shloads of miracle loans I do, the lenders aren’t going to give me cheaper money,” she argued. “And people aren’t calling every day trying to get one. How does this relate to my problem?”

More seriously, I said, “I can see why you’re skeptical. But that’s only the first step in the process of finding your niche, an area in which to specialize, a market where you can be preeminent. You want people to think of you first, talk about you, tell the story of their experience with you, spread the word. You need evangelists to sell for you, to keep the phone ringing.”

She settled down, looking confused but interested. Frowning, she said, “All right. What’s next?”

“Not so fast,” I said. “I want you to make another list.”

She buried her head in her hands and sighed. “Gimme a break, another friggin’ list?”

“Yes. This one will have all your competitors. Any lender that can lend money to buy real estate within a twenty-five-mile radius. Then you need to detail: What do you do that they don’t? What do they do that you don’t? Where do they advertise? And lastly, how big are they? Number of employees, total sales, how long have they been in business?”

“Well, obviously, the one thing I do that they won’t is rinky-dink loans. Shloads of them,” she snorted.

“Miracle loans. And you’ve missed the whole point of the projector story. In the beginning, we didn’t make any money. But as we

became better known, people started coming to us for other bulbs. Plus, we created a system that allowed us to stock the right inventory, sell more easily, and sell faster. If you become the go-to broker for miracle loans, people will start to talk about you. Some of their friends might want bigger loans, easier loans. No matter what, you'll at least build a system that allows you to do the loans more easily and in less time."

Mali was listening and writing and thinking all at the same time. It almost made sense. But how would she go about doing this? What should she do first?

I could see the concentration in her posture, and I answered her questions before she could ask them. "In any business, there are only two ways to increase sales: One, you can sell to more people, or two, you can sell more to the people you're already selling to. In other words, you can increase the size of the transaction, or you can increase the number of transactions."

She was writing furiously, and I waited. When she finally looked up, she thought out loud: "If someone wants to buy a house, I can't talk them into a bigger loan. And I can't convince them to buy more houses. So I'm still confused. What should I do?"

"Well, you left out selling to more people. Plus, you're assuming you can't sell the same people more houses when, in fact, you can. Moreover, you can sell to their friends. And their families. And their coworkers. And their neighbors. When they decide to buy a bigger house, you can do that loan, too. When they buy a second home, a vacation home, or some rental properties, you can do those loans. My question to you is, why aren't you doing that already?" I was sitting taller in order to make the point.

Before she could answer, I sat back, grinned and said, "The reason you're not doing that already is because you are too focused on making money right now, closing the loan as soon as possible, instant

gratification. You need to focus on the customer and the future of that customer.

She spoke softly and sincerely. “You know, I’ve been going back to work after these meetings trying to wrap my head around the whole thing. It’s not easy. But every time you bring it up and talk about it, I feel more confident. I think if I start talking the talk more when you’re not with me, I can do this.” She nodded with a somber face.

“That’s right. That’s great. Change is hard. And I’ll keep talking the talk as long as you need me to.”

She watched me wipe a tear from my eye and grinned. “I’d like that. Thank you.”

“Hakuna matata,” I said quietly.

“Did you just say ‘hakuna matata’?” she asked with eyes wide open.

“I did. It means no worries. It’s our problem-free philosophy.”

“Oh, I know what it means,” she exclaimed. “It’s like only my most fave song ever.”

“Really? My daughter’s, too. It was written by Tim Rice with Elton John. ‘What a wonderful phrase. Ain’t no passing craze.’”

“*The Lion King.*” She swayed in her chair and sang, “Hakuna matata. No worries.”

“One more thing,” I said. “While it will be fantastic when you, your processor, your boss, and anyone you bring on board later are excited and talking about your work, you need something to help cement the conversation, something to leave with the other person. Do all of you have business cards?”

“I have cards. The boss does. I don’t think the processor does.”

I nodded. “Nowadays, I hear a lot of people say because they have smartphones, they don’t need business cards. I guess they just swap numbers or something. But I’m old school, and I feel important when I have a card. Plus, you can’t leave your phone with the dinner check or

on someone's desk or in a fishbowl for a lottery drawing or anywhere else. It is one of the cheapest and bestest forms of advertising."

She smiled at *bestest* and nodded. "That makes sense. They are pretty cheap."

"Yes, they're not expensive; they are a very good investment, though. In fact, you should never worry about the cost of handing them out. Which makes me wonder why you still haven't given me yours. You do have a card with you, right?"

I leaned in for effect and said sternly, "Never wait for someone to ask for your card; hand it to them as soon as comfortably possible. When you meet someone new, hand them a card. When you get your car serviced, give them a card. When you go to business meetings or mixers or seminars, hand out your card. When you pay for your meal, leave a card with the tip. When you pay for anything, leave a card. Every opportunity you get, give 'em your card."

She was frantically digging in her purse as I continued. "There are very few opportunities for people to feel important, to feel like they're somebody, and one of those moments is when they can say, 'Here's my card.'"

Just as I finished ranting, she thrust her card at me and shouted, "Here's my card!"

I took it with a big grin, "Very nice. Good paper stock. Not too artsy. In the future, you might want to increase the font size—you know, in case some old person wants to do business with you. I like your picture on it, makes it easier for them to remember you. Just make sure everyone's card is the same. With their picture and their name—the name they want to be called, not their full, legal name. You'll be surprised how often they hand them out. Especially if they're encouraged to."

Pretend that every single person you meet has a sign around their neck that says, “Make me feel important.”

—Mary Kay Ash, Mary Kay Cosmetics

“I remember once on a trip to our branch here in Sacramento, I went to the bar and grill down the street from my hotel for dinner and a drink. A week later, they called our Sacramento branch and placed an order. When the friendly face who took their money asked, ‘How did you hear about us?’ they replied, ‘Jerry left his card.’ The salesperson on that account called me later in Dallas and complained, ‘I’ve been calling on that guy for six months. You come to town and leave your card one time, and he buys?’ I laughed and told him, ‘Well, maybe sometimes the bartender has more pull than the purchasing agent.’”

Mali shook her head. “That’s awesome.

“Yes, it seems like it. But it’s not rocket science. One of my many chores as the boss was to look over the new customer lists from every branch every week. The first item I looked at was how they heard about us. And even though word of mouth was always the most common response, it never ceased to amaze me how many times a customer answered, ‘So-and-so left their card.’”

“OK, I’m sold. Business cards for all,” she yelled. “With pictures and names and titles and big print.”

I leaned back, crossed my arms, looked around the coffee shop, and said, “Now all we need is a sales pitch to put on it. A tagline. A motto. Something that tells the who, what, why, when, and how of IOU’s culture. Something easy to remember, easy and fun to tell their friends.”

“No, no, no,” she exclaimed, shaking her head, “I’m not putting ‘Rinky-Dink Loan Specialist’ on my card.”

I laughed out loud. “No, that probably isn’t a good idea. But you could use ‘Miracle Loan Specialist.’”

She continued to glare at me.

“Or you could use painless dentist.” I smirked.

Jerry Roth

“Say what? A dentist?”

“That’s right, a painless dentist. They come to you scared and apprehensive; you perform your miracle; and when you’re done, they leave smiling!”

“Good lord, you’re wacko.”

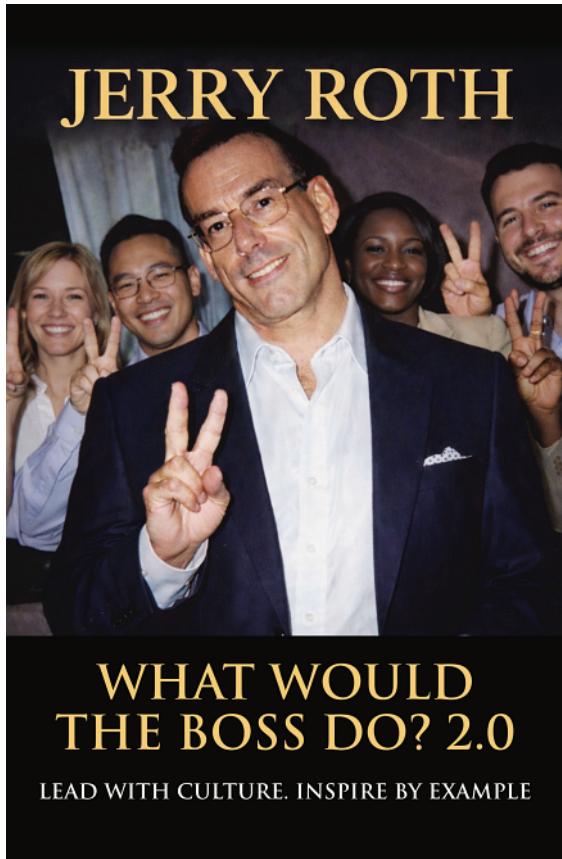
Author Bio



A self-taught organizational psychologist and culture expert, Jerry is a seasoned professional with a diverse background in management and leadership roles. He has a proven track record of turning around businesses and has successfully led initiatives to optimize customer and employee retention while driving significant sales growth and operational improvements. With extensive experience in various industries such as metal working, music production, commercial supply and distribution, he possesses a wide range of skills including wholesale/retail management, change management, leadership training, business and financial analysis, and cultural development.

In his most recent adventure Jerry demonstrated his ability to transform a toxic management culture into engaged and motivated teams, resulting in improved performance and employee satisfaction. His expertise in areas such as inventory control, P&L analysis, and strategic planning has been instrumental in achieving substantial growth and operational efficiencies. With a unique blend of skills and a rare Myers-Briggs personality type, he brings a valuable perspective to any organization seeking a dynamic and insightful leader to drive positive change and success.

Jerry has been a student of businessology since 1972, has held over forty different positions at more than a dozen companies, managed several of them, and owned three. The list of books he has read include theories, philosophies, and assumptions from authors who have never owned or managed a business, how-to guides from others who may or may not have owned a business, and numerous biographies of founders who were wildly successful.



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