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Lloyd "Coach" Tomer

After 20 years in the field with his first company, and with the heart of a Pastor, Coach Tomer brings his leadership helping other's create success and fun with Your Travel Biz.

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How did you get involved in the network marketing industry, Lloyd?

I was the Pastor at a church for a number of years. The church started out with just 35 people and it grew and grew. We eventually had several services with attendance over 2000. Of course, we occasionally had guests in, we had Pat Boone, the Gaither's and the Oakridge Boys there for instance, and that sort of thing draws larger crowds. We had remodeled a local theater building that held a couple thousand people and so the church grew.

After a seven year battle with cancer, my wife, who was truly my partner, passed away. I stayed for a year after that but it wasn't the same any longer, it wasn't fun and just no longer seemed to be the place I ought to be.

So what I did at that time was look at my life, this was about 27 years ago.

I was happy with a lot of things,

I was happy with my two sons, who were married and out on their own, but I was broke. I had earned \$10,200 in 1980 and had a lot of fun in the ministry

But, I was not making enough money and still searching for what I was supposed to do with my life.

Certainly, from a financial point of view, taking from scripture the adage to 'leave an inheritance for your children's children', it was clear I wasn't even leaving enough for them to bury me, so that's when I decided to change that. That is when I ran into network marketing.

I was speaking at a Life Underwriter's seminar, where a friend of mine, Obed Henderson, who works for Massachusetts Mutual asked me to come up to speak to their people at their Christmas banquet. It was a Whole Life Underwriter's seminar in Mattoon, Illinois and there was discussion about how something was spreading across the country, where this group was coming in and selling term insurance for about a fourth of what they were charging for whole life insurance. In addition, this new group was showing people how to take what they were saving on the cost, put it into a Mutual Fund, and realizing ten times the return for the same amount of money.

They continued talking about how these new guys coming in were the bad guys and needed to be stopped before they got into the Illinois area because they were too much competition. Plus they mentioned that many of the reps with this new company were making \$100,000 a year! My ears perked up then because I had only made around \$10,000 the year before and they were only paying me about \$40 to come and speak so I wanted to know more and asked them to tell me the company's name.

They were talking about A. L. Williams so I called Don in Georgia and over New Years, 1981, I went down and checked them out and joined. It was a great group of people that I surrounded myself with very quickly and quite soon my downline was selling about \$2 billion in life insurance every year.

We had quite a successful group. We had almost 5000 people licensed and selling insurance. In many insurance companies, even the larger ones, their whole company was not much larger than that.

So 'Coach', how did you grow a downline to those kinds of numbers?

By having a minister's heart. I saw in the ministry, that more couples have problems around money, than any other thing. Money really tore up so many families. There were many wonderful people in my church that just could not become financially organized.

So I thought, if I could help people and teach people how to handle their money properly I could contribute a lot of value to their lives.

I didn't just set out to sell an insurance policy. I set out to show and teach them how to save on insurance and put the money they saved into a mutual fund to get a better return. Then I got them to look at their credit card debt and see how they could clean that up and make better choices. I just had a heart to help people and it was a passion!

I would *never* tell you I don't like to make money. I *love* to make money but I would ten times prefer to help people. I want to help them make money. I tried to do two things; I told the personal group that I had direct to me at that time,

"Let's stick together and I'll help you become wealthy. And we'll help other people become wealthy, even if they don't join our company, by teaching them proper financial principles."

So we had a great passion for it, and we were able to create a great team. I hope some of them picked up the same passion, and that is how we did it.

So it sounds like what works for you, is really listening to what people need, and addressing that?

Yes, it really is true that if you listen to what people need, and help enough people get what they want, it's amazing what will happen in your life. We helped a quarter of a million clients, in other words, people who bought something, so I feel we helped those people make a better choice, financially, in their lives.

When I retired, after 20 years, all of my directs, those people I had personally brought into the business, every one of them have been with me for 20 years or more.

The point is, we don't just recruit people. We talk to them about working together and then we work together to achieve their financial goals.

Everyone of my directs, within 3-4 years, was earning at least \$100,000 a year and continued to do so up to the time I turned my business over to my son, Frank, who is still running that business very successfully.

How long ago was it that you passed that business to Frank?

That was the end of the year in 2001. He officially took over in January 2002. He took over the offices; in fact, he's still down there in Benton, IL where we had the church, which is still one of the most flourishing churches in the area.

When you passed this off to Frank, were you looking at retirement?

I think I was looking at fulfillment rather than retirement. Frank and I together, were making a lot of money. The last year we made \$1.2 million and we saved our money as we went along. Within three or four years I

had gotten up to around a half million and it steadily increased until that last full year, I guess it was 2000, when we earned that \$1.2 million.

But you see, on a Christmas Eve, two weeks before my 16th birthday, my mother, who had battled cancer for seven years, gathered us all together and said to my oldest brother, John, "You're going to stay here and help your father on the farm." and he did and that was easy. Then she said to my sister, Roma, "You're going to go to college and be a teacher." And she did and she taught for 40 years and retired. Then she said to my sister, Faye, "You're going to become a teacher, too" and Faye did, and that was easy, she just retired last year. Then my mother looked at me and she said, "Lloyd, God has something real special for you. You're going to be part of something making this world a better place to live. Go find it."

Well that was a little tougher! I said, "Can't I just go to school and become a teacher?" Therefore, I think all my life I have been searching. I think that's why I had the 13 years of preaching; I was trying to find out what that thing was that I was supposed to do that was going to make an impact.

Oh, I know we had an impact on the town, and maybe the larger community. We did a lot of traveling, speaking to churches that wanted to know how we grew such a large church. But you know, you do that kind of speaking and people tend to pick it apart and it doesn't really make much of a difference because they don't really want to do what you suggest because it's work. After my wife died, it just wasn't fun any longer so I knew I hadn't found that thing that I was supposed to do.

Now when I got involved with what has now become Primerica I made a lot of money. I had become wealthy. But I still didn't feel like I found what I was supposed to do. Here I was, 67 years old, I had trusts set up for my kids, I was secure and in a place where most people would say that was pretty good.

After 20 years of working hard and taking care of my money the way I was teaching others to take care of their money I was in a good position. My only 'bad' habit was a passion for cars and motorcycles so I had some of those but we saved money.

Then what happened was I was still looking for fulfillment. I was looking for that thing I was supposed to do.

In fact, if I am perfectly honest, I suppose I still wake up frequently thinking that I'm looking for that thing.

Of course, now I see, literally, thousands and thousands of people that we have helped. And I've had some wonderful things happen in my life. We just had a convention in Raleigh two weeks ago and it seemed like hundreds, it might have only been dozens, of people that came up and said, "It's just changed my life! This business has changed everything."

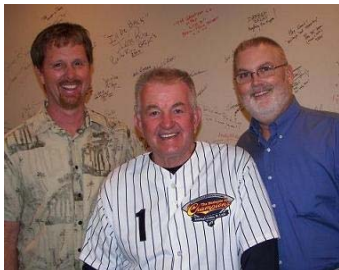
Moreover, if I do that enough times, on an individual basis, then maybe I will work toward that thing I'm supposed to be doing. I enjoy making money, but I *love* helping people! So at 67, I decided that maybe I could fulfill my ministry by doing a thing we called *The Coaches Call*.

This is every Saturday at 11:00. I normally don't have anything spiritual there but it's a call designed to explore how you live your life. We go out and build the business the rest of the time.

So anyway, there I was at 67, and my youngest son, Scott, and Kim, one of my directs that I was talking about earlier, were willing to continue the search with me.

Tell us a little about your son, Scott.

Well, I've worked with Scott all of his life and it seems like, all of my life. We first started in business together when he was in seventh grade. It was summer vacation time and I asked him what he had planned. He said



he was going to spend time at the lake. Well I said, "No, you're either going to plant a garden or help work on the house. In essence, I asked him if he wanted to be a carpenter or a farmer and he said a carpenter."

So I bought the house and he worked on it with me as my partner and I paid him a dollar an hour. Of course, he has pointed out that when I sold the house he didn't receive any money so he wasn't really my partner. I think he's been trying to get even with me ever since. Basically, both of my sons have worked with me all of their lives.

So you've moved forward, after 20+ years with your first company...

Yes, here's the thing, I knew that wasn't what I was supposed to be doing any longer because, even though we helped a lot of people straighten out their finances, it wasn't fulfilling inside of me.

There was a person, one of my friends who had come to me a couple years after I got started in A.L. Williams. At that time, he had a goal of earning a million dollars. So I asked him how much time he was willing to take and he said ten years. Well, it did not take that long but once he reached that goal he was off to other things, as he had planned. A couple of years before I actually turned over the business to Frank, this friend had come to me and wanted me to take a look at his travel business.

He wanted me to invest in this business and I didn't know if I wanted to invest in a travel business but I was certainly willing to invest *in him*. We had worked together for 10 years and I knew he was a good, Christian guy. He was going to start a travel company, build a booking engine, go out into the Christian community, and do some terrific things, including trips to the Holy Land. So, I invested in it.

It looked like things were going well but then all those things started happening involving the Middle East and trips were stopped. Everything that could go wrong, did, so he decided to close the business and that's when my partner of 25 years, Kim Sorenson, decided he was going to go take a look at it to see if it was worth picking up.

When he came back he said, "This is something to consider. When you put people in the travel business, they just love it. They don't want to give it up. Some of these people have had three or four companies let them down but they still want to continue being referring travel agents. This is something that can be done with networking and with a good enough product that people will want it even if they don't make money."

So we did some more looking into it and went ahead and picked that up. It was actually in the beginning of 2001. I had a big seven story bank building that I had picked up when I was in Primerica. The bank had moved out and we moved in. I had a lot of room for more than just the financial services. So, really, Scott and Kim had picked up the travel business and we put their offices in the bank building.

Actually, that's when I got the name "Coach". I could coach people but I was still with Primerica and was not allowed to work another company. So I had told them I would back it financially and I could coach. Now I started to see how much fun they were having. In addition, I was not having all that much fun. I could see their people jumping up and down with excitement and that's when I decided to have my son Frank take over the financial services business so I could get into something fun and maybe head toward fulfilling that dream... challenge... whatever you want to call it, that my mother had set before me.

So Coach, do you feel like you've gotten closer to that now?

I do feel I'm closer to it than ever before. I *know* that everyone who looks at our model and looks at what we are doing, can just see the phenomenal potential. We are booking five times more trips this year than we did last year and we've already reached our goal with the cruise lines.

When we reach our overall goal, right now we have a bit over 30,000 referring travel agents (RTA's), then we'll go to 300,000, then 3 million, and one day... in this seven trillion dollar industry, we will be one of the big names!

I'm finding that everyone that gets into this, it puts a smile on their face and an extra bounce in their step. They get up in the morning wanting to go at it and they go to bed with a big smile on their face. Now, if we can do this *and* help enough people reach their goals, then we have something amazing that will only continue to grow.

If we can see people doing what everyone wants to do, travel and see the world, and see that they do it at a fraction of the cost, and see them be able to get into a home based business that will honestly save them money on their taxes and put extra money in their pockets, we can make this world a better place.

I have to say that you are definitely passionate about this. You have a spirit about you that is absolutely magnetic. Could you speak a bit about the leadership role in network marketing?

Well, leadership is absolutely everything. You show me a church that's growing and I'll show you a leader. You show me a Boy Scout troop that is growing and building and I'll show you a leader. It's the same with your network marketing business.

You see, leadership drives everything.

If you're a leader I think you have to have a pure leadership. It means you can't be a phony, you can't say one thing in front of the people and then another thing behind closed doors. To have leadership that is really going to pay off for you and for your associates, I think it has to be honest to the point where everything that you do, every statement you make, everything that you write down, every claim you make, is completely honest.

We have policies and procedures that in the company that you have to have. It is pages and pages.

***But I tell our people it's really very simple, it's just two things—
"If it ain't true don't say it" and "If it ain't right don't do it!"***

If you can build a leadership on honesty, and when I say honesty I don't just mean not telling a lie, I'm also talking about having an honest product, have honest leadership, have an honest to goodness home office staff, be honest about everything.

I think when you're talking about leadership you ought to be using the word integrity and realize that when people see that, it's like a breath of fresh air.

And when they see it's not for just a day but it's dependable and they can count on it, then you have true leadership.

You know, back in 2002 we had a group of 12 strong leaders. Wonderful people, amazing people, and they tried to put a program in place that was going to take advantage of our people. They were going to teach people how to take advantage of the travel industry and how they were going to have them carry a portfolio around and get cards where they could get discounts or upgrades. They were going to charge people \$500 for that and make something with it and some for the company.

And we said, "No!"

Well, nine of those twelve said, "Yes you will, or we'll take the company."

I knew I would rather not have the company than not stand for the principles of what was right. And I didn't feel that was right, it was taking advantage of the new people by selling them a \$500 training program with just a few dozen splitting it and taking advantage of the travel industry itself.

We give people cards and there are perks but we teach people it's not something they should expect, it's something that can come up when there is an extra room or something.

So I think when you talk about leadership, it's not just someone with charisma who can stand in front of a room and rally people to a cause, after all, every cause is not necessarily noble.

Real leadership has to have integrity, too.

Here's what I know, and I know it for sure, if you take your leadership and you have attached to it honesty and integrity, with a willingness to let those nine people go, which we did, you will flourish and grow. The three

leaders that stayed are now all directors with the company. Two of them made over a \$1 million last year.

If you do what's right and you don't wimp out whenever you have to make a tough call, I think that's leadership. And I think if you make your tough calls based on what's right and wrong, not based on the amount of money you're going to make, or the pressure certain people might put on you, or how it's going to make you look, then you will really succeed. Your Travel Biz (YTB) is going to stand the test of time because we are committed to doing it right and doing what's right.

It definitely sounds like your philosophy is people first.

Yes, and to expand on that a bit, there are certainly many people that run companies, who wake up in the morning thinking about money and profits. We might not be the most educated, but we wake up every morning thinking about people.

Well, let me say this, I would imagine that some of this is due to the fact that for 21 years you were a field leader. So when you put on the hat of corporate leader, you are influenced by that experience when making decision about how you've chosen to build your company. Would that be accurate, Coach?

Well, yes! And it's funny you mention that because it is so true. We definitely remember those days when the decision of how much money we could make was in the hands of those who sometimes made a decision that cost us 30% of our pay. Because of our experience in the field, we are willing to take the time to build it so it benefits our RTA's.

After a year and a half we only had 400 RTA's but during that time, we spent millions developing a way to track commissions on travel. No one had ever done it. Still today no one else has done it. We are the only one in the world able to do it. You see, if Holiday Inn pays you, they pay you one way, Carnival Cruise pays you another, and Hertz Rent-A-Car pays you yet another way. There is no easy, ready-made system you can take and use to track these things in order to pay out a fair commission. Sure, everyone can track it to an agency, but to track it to over 30,000 people is something else.

We are introducing something on May 19th so that every single time someone comes in or purchases travel, and I'm talking about the travel commissions now, the RTA's will be able to see exactly what was purchased, who bought it, when they paid for it, when the trip was taken, when the vendor paid us for it and they'll know they will get their pay on the following pay cycle.

We didn't try to be flashy. In fact, the first president we had kept wanting us to sell tri-packs, where we would be selling three travel packs at once. And I thought, "Well, can you do any more with three than you can with one?" He said, "No, but look how much more money the company makes" and I said, "No, we're not going to sell tri-packs."

He just wasn't a good match for our philosophy— which included our being concerned about what's best for network marketing and the people, about giving people good deals, and about developing a good tracking engine. He felt like we were dragging our feet so he went out and started something else that went up to 750,000 people in a year's time. People looked at us and thought we were in trouble but that business crashed quite soon after that.

You just can't give people something for nothing. People have got to do something.

There are too many people out there lying to people, encouraging them to join companies and telling them they won't have to do anything. That's nonsense! We teach people that you've got to work.

You have to put yourself out there and tell people you're in business.

People aren't going to come up to you the day after you join and say, "Hey, I bet you're in the travel business!"

You simply have to tell people about this terrific opportunity. And the more people you tell the better your business will grow. And you have to give people ten times what they pay for and then you can build a business. We are now at the point where we have 4000+ people joining a month.

So you are saying there are no shortcuts?

That's right, there are no shortcuts. You know the story about two people building a house. One built his in the sand and one built it with a foundation. When the winds blew, the house built on sand fell down. But for the man who took the time to build a foundation, the winds blew and beat upon his house and it still stood.

That's what we have tried to do. We have actually spent the first five years building a firm foundation that will withstand the ten's of thousand's of people a month that will be joining our company just a few years down the road. And that's what we teach our people to do. That's exciting!

We decided when we built this business that we wouldn't borrow any money against the business. We decided we would keep the business debt free. And so we did that and funded it ourselves. In fact, around the time we had bought the bank building I was telling you about earlier, I had bought a mansion over on the Mississippi. I absolutely loved that mansion and had it for about eight years. I think it's probably the nicest mansion in the country. Thirty-six rooms, it was built for the Olen family in 1927 and built on the bluff over-looking the Mississippi, allowing a view that goes 15 miles up the river. The sunsets up there were just spectacular. I often had my greatest inspirations up there looking at the river. But we came to a place with the company where we had to make a decision and make a bigger commitment so we sold the mansion and invested well over seven figures into YTB so we could continue to reach that dream that I felt I started pursuing way back when I was sixteen.

I got together with Ron Head and talked with him about working together and he said, "You know, Lloyd, I have worked network marketing for 35 years and I'm always making promises to people. I've been with dozens of companies and they let me down. In almost every one of them I would make six figures and in none of them have I brought in a person who could make \$100,000 dollars. I'm tired of talking to people about what they could do and how they could win, because I could do it but they don't seem to be able to do it."

I said, "Ron, let's team up!" And today, on the Leadership call, after only 3 ½ years he has thirty four people in his downline that either wear the ring, or have the ring ordered, which indicates they've made at least \$100,000 in the last 12 months. And he has 41 directors, which means they have 500 or more people on their team.

You see, the heart of a Pastor comes out in me again. I see many networkers out there who don't have health insurance. Some of them can't get it and their health is not good. So we have a deal where they get free health insurance when they get 500 people on their team. It's free and it's not a 'mickey mouse' thing; it's good insurance and available in every state. It includes a family plan. So we will pay the premium for good health insurance and life insurance when people become a director.

To wrap things up here, Coach, I just have to ask you, what do you feel is the *best* thing about network marketing?

Well, with a perfect product like travel, a great compensation plan and wonderful people... I say the most wonderful thing is that I *love* what I'm doing! I wake up every morning and look forward. I love the letters and feedback I get from people sharing how their lives have changed because we had the courage and the vision to create this company.

So I think the thing that I love most about network marketing is that I love it. I don't just like what I do... I love it!

