

A Daughter's Take On A Real Estate Agent's Fatherly Love: An Essay About Resilience

I - Introduction

“The man in the family should pay for everything.” This man’s mother-in-law and wife did not spare financial aid to the struggling first-time father. This man even struggled to buy his firstborn Formula Milk.

The door for familial support to raise his firstborn and another expecting infant was shut coldly on this former subcontractor’s face. He cried. His education stopped at high school. He did not have many connections in the workforce either. In spite of the measly pay despite toiling for hours, he was responsible for paying bills and raising his family.

“Perhaps my siblings would be able to help me.” He thought. *Well, sometimes... but not this time.* One or two weeks after seeking financial assistance from his brother to start a joint venture and possibly earn a higher income through trade, his brother demanded his money back with the heartbreaking words “I don’t care if you beg, borrow or steal. Give me my money back.”. He sold all the capital goods that he had initially bought with the money his brother lent to repay his brother and closed his business.

How was he going to overcome this challenge of being poor and having to raise two children in a country that saw increasing rates of cost of living?

He turned to his religion, his faith. *Please give me the strength to raise my two girls.*

II - A Warrior Shines

That was the start of the journey for a father who had to raise his daughters.

Similar to what Peter Drucker wrote in *The Effective Executive*¹, this father asked “What needs to be done?” and “What is right for the family?”.

The answer was clear. He needed to get job(s) to gain the resources he needed to feed himself and his children.

His action plan was simple - start applying for any job that he thought he could qualify for and get paid for. Whether it was a regular job or a series of odd jobs, it did not matter.

Along the way in the former subcontractor’s job application journey, he got rejected by some employers. As a young chap, rejection was a harsh and cruel reality that life would not go the way one hopes it would all the time. With clenched fists, deep breaths and encouraging pep talks to himself, he told himself to keep applying and taking on whatever jobs he could. He needed money, and rejection was not going to stop him from searching for more jobs.

¹ Drucker, P. F. (2006). *The effective executive*. HarperCollins.

He took it upon himself to be responsible for raising his children and providing his family with the finances for the present, as well as for the future, with whatever and however much he could earn. He also communicated with his wife about his jobs.

Eventually, he found a part-time job in which he sold and ferried tiles over between suppliers and clients. Menial job after menial job, he took each job as an opportunity to learn, cultivate more skills, and earn more money. The last job that he did before becoming a real estate agent was when he became a car dealer.

He continued to think positively, adapted to his surroundings in the face of difficulties and improved himself. The greatest strength he learned after looking back and connecting the dots back then was his ability to talk and make sales.

III - A Pearl Possibly Arrives...

One fine day, a real estate agent walked in to buy a car from the father, the father and the agent were talking about a variety of topics, including salary and poverty. The agent's salary range and earnings astounded him. Walking out with the new car that he bought, the real estate agent left the father his name card.

That very day, he went home and contemplated whether he should change professions. He was hesitant initially. His job as a car dealer serving customers had more certainty than a new real estate agent trying to find a customer.

Surely, there's a way to maximise my strengths to maximise contributions and rake in more income, right?

A few days later, focusing on the possibility of earning so much more to raise his children rather than the family financial problems he was carrying, the father switched to join the real estate business, hungry to earn a better salary for his children.

And that was the start of the real estate journey.

IV - A New Reality

If one had watched dramas, one would have seen scenes of humiliation or emotional hurt in the working world. *But these were just on TV right?*

Unfortunately, some of these are real.

There is a Chinese saying which describes the real estate and stock market, many seek sky-high prices for selling and dirt-cheap prices for buying. As a fresh real estate agent, there had been clients with eyes widened, insisting on cutting his commission or scolding him publicly if he could not sell their property (high enough to meet their expectations), with passersby or the

clients' neighbours watching the commotion. Other times, some clients chose not to pay him a cent, even after he helped turn around their near-bankruptcy case.

Some days, the father would come home to tell his children his clients chose to engage other agents. For some of these lost cases, clients whom he had been advising, got a sense of direction on how they should proceed on their financial and property journey and went ahead to engage other agents. Although it was not wrong of the clients to engage other agents, since these discussions were non-obligatory and the clients did not have to feel obliged to engage his services, it was a blow to him. Other reasons for losing a deal included that the clients already had a few agents they had contacted and chose the others over him. There was even a case where a client had thrown a large stash of cash on the floor while shouting at the father to prove that he had money when this father advised him not to make a property purchase for a period of time out of goodwill as he felt the time was not right.

If I, as a Gen Z member who is characterised to be of low self-esteem and low confidence (Ameen et al., 2022)², were to be facing this now, each of these instances would be a huge blow to me. I would be left feeling heartbroken and feeling that *I am not good enough*.

Whether this man was just talked down to, humiliated publicly, or lost a deal, he would treat them as a lesson to learn as a young and inexperienced agent, take a rest at night and continue to work hard the next day. Sometimes, his meals were only 10 minutes long. After gulping down his food, he had to rush off to meet his next client. At times, even after something happened to him at work, he still made an effort to manage his emotions and he would rush down to fetch his daughters home from school before rushing to meet another client.

“Never mind your happiness; do your duty.”

- Peter Drucker

It was this man's love and sense of responsibility to raise his two children which drove him to get back out there to bring money home, even through the 2008 Global Financial Crisis and the COVID-19 pandemic. His children were growing. They needed money for food, uniforms, study supplies, and for tuition fees to compete in an ever-competitive education landscape. Day after day, year after year, weekdays or weekends, he continued serving his clients. Short holidays or small breaks were his cherished times to rest and bring his children out.

To top it off, every new year, he would thank many of his customers personally, driving down to their homes to distribute small goodies and thank them for working with him and the experience they had given him, which moulded him to become a better person.

² Ameen, N., Cheah, J., & Kumar, S. (2022). It's all part of the customer journey: The impact of augmented reality, chatbots, and social media on the body image and self-esteem of Generation Z female consumers. *Psychology & Marketing*, 39(11). <https://doi.org/10.1002/mar.21715>

He learned to talk effectively and form positive connections with his customers, and so he did. Eventually, he learned to integrate work and life and began embracing happiness amidst difficult times.

V - The Wish to Get A Team

Another challenge that this father faced was forming a team. A team of real estate agents who would be supportive and efficient.

Why? As he aged, his body could not take the same fast pace as before. Once, his appendix burst. He was told not to push himself too hard and eat slower. So, he rested for a while and tried to give himself longer breaks, but he still kept going.

Another time, he fell into a mini-stroke. One side of his face could not move. He was not able to walk properly or eat properly. He again, rested for a while until he regained movement and kept going.

For a while, he was also going through a major depressive episode when his finances started going down due to a lack of sales despite his marketing efforts, and an observed depletion of his financial resources. He was living on the edge everyday yet still kept going.

Even just a few months ago, he had difficulty breathing. The doctors diagnosed his condition as having a panic attack.

Each time, he kept telling himself that he couldn't give up and end his career then. *What else could feed his children? What else could bring him closer to the goals he had set for himself, his team and his family?*

Breathe. I can do it. One step at a time.

With grit and resilience, he kept trying. He showed up when there was any opportunity available, and encouraged himself to keep going. Eventually, he bounced back from setbacks. He had also hoped to get a young, motivated team and also mentor them to become determined and resilient.

Just as Peter Drucker put it, the ultimate goal is to *do what you do best, and stop doing or give away the rest*. He had hoped a team would play to one another's schedules and strengths - such as him for talking to customers during the crucial deal moments or marketing or sales.

Alas, some members left as they wanted to gain more from each transaction without putting in much effort, at his expense. Others might have refused to take on certain parts of the customer journey. There were many reasons which saw his team members coming and going. There was no clear purpose aligned with other members.

Just as Peter Drucker wrote, “An organization is not, like an animal, an end in itself, and successful by the mere act of perpetuating the species. An organization is an organ of society and fulfills itself by the contribution it makes to the outside environment.”. Only when all his team members have an aligned, clear and focused mission can the team be held together and achieve success together.

He was dejected. He was not able to recruit members effectively to help him and the team grow to greater heights.

Nonetheless, he acknowledged the fact of the matter and stayed cool. Separating his feelings from the situation, he assessed what needed to be done and decided to take things step by step.

He worked with what he had, even if it still required him to coordinate and execute a lot of things at once, ranging from setting long-term and short-term financial goals, to distributing his flyers, cleaning, repainting homes and replacing furniture (at times with the help of others) to upskilling to use technology and data in his sales, and adjusting his business model to regulations, customers, employees and technological changes³, on top of meeting clients and seeking to recruit new team members.

With himself being his main executive, he prioritised his tasks and action plans on a daily basis such that his business kept running.

VI - “Business, that's easily defined - it's other people's money.”

When asked about why the father did not go with the buyers’ decisions to buy whatever they wanted, since the real estate agent's role was mainly to facilitate the transaction between buyer and seller, or landlord and tenant, he spoke about ethical decision-making.

As he continued to work in his trade, he realised that when the going gets tough (such as near zero deals or customers in a month despite his marketing efforts), he should not take advantage of the situation to “rebound”. He had heard of cases where buyers were given a confidence boost in purchasing a unit which was not very attractive in the long term, or even heard of buyers purchasing units despite lacking financial capabilities. *Could you imagine a couple taking on a loan of anywhere between five to nine hundred thousand, but their monthly income contribution only allows them to pay the interest amount only? What if the interest rate hiked?* Even on shows such as ChannelNewsAsia’s *Homeless in Singapore*⁴, he heard accounts of people selling their flats, in which they started renting with the proceeds, and eventually ending up homeless. He felt

³ Got resilience? (2023). McKinsey & Company. <https://www.mckinsey.com/quarterly/the-five-fifty/got-resilience?cid=fivefifty-eml-alt-mkq-mck&hlkid=5730f2836332484eb660e4cfc091fca0&hctky=14353750&hdpid=ce7a0118-a44a-4734-8d79-08981aa990ec>

⁴ CNA Insider. (2023). How We Became Homeless In Singapore | Homeless In Singapore - Part 1/3 | Full Episode [YouTube Video]. In YouTube. https://www.youtube.com/watch?v=zdNX-PBOzFE&ab_channel=CNAInsider

responsible as a real estate agent to responsibly manage his clients' cases to the best of his ability, and prevent such outcomes.

He had heard of stories of suicide or even people getting harassed by unlicensed money lenders.

Thus, he wanted to do what was right and also help his clients make a profit from their property transactions, so his clients' best interests were placed first.

Similar to what Peter Drucker had written in *The Effective Executive*, the father had assessed if exceptions had to be made and then set clear boundaries as to what the decision had to accomplish. He started with what was right rather than what was acceptable and converted it into action. While not all customers would feel pleasant if he advised them not to purchase, the feedback from other clients reinforced feedback into his decision-making.

VII - A Core Father-Daughter Interaction about Resilience

There was an incident where this father inculcated the value of resilience in his firstborn.

When she was studying for her university entrance examinations, she could not score well enough in her tests, let alone in her own practice exercises. It was 11pm when she got home from a full day of classes and studying. She told her parents she didn't want to go to school for a week. Right before she slept, he knocked on the door and sat on the side of her bed.

"Dee, you don't want to go to school?"

"Yes. I don't want to go to school for a week. I'm not doing that well."

"All the more you can't skip school, and all the more you need to keep trying. Look at the aunties and uncles who are working in the coffee shops or markets. Whether they have a bad day, or even a good day at work, they wake up at 4am or 5am to prepare to feed the people who need to go to work early too, and some of them also close shop and sleep late."

"Yeah."

"Even dad has good or bad days but you still see me show up, right? Dad is tired, and sometimes knocked down by challenges. But you have to keep going. It's your last lap. Have a good night's rest. Tomorrow, mummy will send you to school."

"Okay."

The next morning, her mother drove her to school, and then the father drove her back home after she was done studying in school the same day. Months later, she graduated with scores high enough to enter the university of his dreams.

His daughter continues to remember this incident and uses this to keep fighting on too.

VIII - Conclusion

In summary, the real estate agent's father's love and the values he embodies continue to inspire his daughters to keep going despite adversity. He endured a lot of hardship and overcame a lot of

challenges with the power of positive self-talk and staying committed to raising his children. He continues to accept the circumstances and encourage himself to keep going and keep showing up.

As a person who started off from nothing, he learned of his strengths, the circumstances in which he performs and his values⁵, and altogether acted on them to manage himself and to contribute to society.

He showed how to be brave and keep going, even when in the face of adversity. Eventually, you will find yourself back up.

Fall down seven times, stand up eight.

⁵ Drucker, P. F. (2008). *Managing Oneself*. Harvard Business Review Press.