



When Leadership Actually Begins.



FOUR ZERO

When Leadership Actually Begins

Second Edition: August 2026

© 2026 Frances Ríos

All rights reserved.

No part of this publication may be reproduced, distributed, or transmitted in any form or by any means, including photocopying, recording, or other electronic or mechanical methods, without the prior written permission of the copyright holder, except in the case of brief quotations embodied in critical reviews and certain other noncommercial uses permitted by copyright law.

The views, opinions, and experiences shared in this book belong to each individual contributor and do not necessarily reflect the views of the publisher or editor. This book is intended for informational and inspirational purposes and is not a substitute for professional, legal, financial, or medical advice.

Published by Impact Editions · The Lead Groupe

ISBN: 979-8-3507-6676-9



Hour Zero

When Leadership Actually Begins



Frances Ríos

Founder & Creative Director

Impact Editions · The Lead Groupe

A Letter from the Founder

I was the face two Fortune 40 companies put in front of the cameras, almost every single day. But my real job was harder than any interview. It was convincing my colleagues to stop hiding.

They almost always said no.

■ The Microphone Nobody Wanted

Visibility was my job, so I knew the value of a story the public could trust. I would turn to brilliant colleagues and offer them the platform. Come speak. Share what you know. Let people see you.

Almost no one wanted it. Not because they had nothing to say. They had everything to say. They were simply afraid, convinced that staying quiet was safer, more humble, more professional. I understood the instinct. I also knew it was costing them.

■ Visibility Is Not Vanity

If there is one thing my career has taught me, it is this: visibility is not vanity. It is strategy. It is how a career grows, and how a business grows. The professionals who share their knowledge, their victories, and yes, their failures, are the ones who build authority, attract opportunity, and shape their industries.

The era of staying small to seem humble is over. If you have built something real, the world needs to see how you did it, because someone out there is trying to build the same thing and drowning in silence. That is the conviction behind everything you are about to read.

■ Something No One Else Is Doing

This project is the first of its kind in Puerto Rico. No one else is doing this. We are not publishing celebrities, influencers, or untouchable icons. We are documenting real leaders, ordinary people like you and me, who lived through extraordinary moments and were brave enough to write them down.

That distinction matters. When the person telling the story is someone just like you, their lessons stop being inspiration and start being a roadmap. You do not read these chapters and think, that could never be me. You think, if they made it through, so can I.

■ What Is an Hour Zero

Every leader in this book has an hour zero. It is the moment everything changes. Sometimes it arrives as a catastrophe you can see. The hurricane makes land-fall. The diagnosis arrives. The company collapses.

But sometimes the hour zero comes quieter, and it cuts deeper. It is a single sentence someone says to you, words that make you question your ability, your worth, your right to lead. We have all heard them. And those words can hit harder than any storm, because an emotional hurricane leaves no visible damage, only a voice in your head asking if you were ever good enough.

Hour zero is the instant the plan stops working and no one hands you the answers. It is not when you have everything figured out. It is the moment you have nothing figured out, and you have to lead anyway. That is when leadership actually begins. Not in the title, not in the calm, but in the hour when the ground gives way and you decide what to do next.

The forty-two authors in this collection, the twenty-one women of *Women Who Lead* and the twenty-one men of *Men Who Lead*, opened up about their hour zero. The sleepless nights. The decisions no one saw. The moments they wanted to quit. For many, writing their chapter became an act of catharsis, the first time they had told the whole story.

■ The Blueprint You Are Holding

Here is what we forget when we lead: we work alone, convinced that every hard thing is happening only to us. It is not. The same fears, the same crises, the same impossible decisions repeat across these stories, in different industries and different lives.

That is why you need to read them. In these pages you will find solutions to your own problems and answers for your business. You will recognize your own sleepless nights in someone else's chapter, and see exactly how they made it through. Think of it as a blueprint for surviving your own hour zero, whether personal or professional. You do not have to learn every lesson the hard way, alone.

Read one story, and you will need the next. Because leadership, real leadership, is not taught in a classroom. It is lived, in real time, by real people who were brave enough to tell you the truth.

They were visible so that you could be too.

Welcome to Hour Zero. Your story is next.

A handwritten signature in black ink that reads "Frances Rios". The script is fluid and cursive, with a long horizontal stroke underlining the name.



Hour Zero

When Leadership Actually Begins



The Lead Group™: Twenty Years of Building Leaders

Twenty years ago, Frances Ríos built a seat at the table that didn't exist. It started as Women Who Lead, the flagship, the community and stage that launched the movement in Puerto Rico.

Today, it's The Lead Group: a leadership ecosystem where ideas, people, and solutions converge to drive impact.

Two decades developing leaders, from small and mid-sized businesses to Fortune 500 companies, across Puerto Rico and the world.

Here is what stands under that name today:

- **W Certified:** the gold standard for companies preferred by female talent.
- **Executive Circle:** a curated, multi-sector program built around establishing conversations and relationships that grow your business.
- **Impact Editions:** the publishing arm, including the Culture series of books.

Leading a company?

Bring twenty years of leadership innovation-expertise to your executive team.



TheLeadGroupe.com



QuieroMoni™: Your Money, Step by Step

Most of us were never taught how money works. Not at home, not at school, not at work. So we earn, we pay, we start over, and the dream of real financial freedom keeps waiting.

QuieroMoni™ was created to change that. Founded by Frances Ríos, the force behind Women Who Lead, it is the first financial wellness app designed for Latinos in Puerto Rico and the United States. In your language, without judgment and without jargon.

Here is what you get from day one:

- **Your Moni X-Ray™:** a \$200 financial diagnostic, free. In minutes you see exactly where your money stands across five pillars of financial health and what to do next.
- **CoachMoni™:** your AI-powered educational assistant, available 24/7 to answer the questions you would never dare ask anyone. No shame. No lectures. Just clarity.
- **Step-by-step guides** for the goals that matter: your credit, your car, your home, your protection.

Leading a company?

Bring QuieroMoni™'s free financial masterclasses to your employees. Financial stress walks into your business every single day. Give your people the tool that turns anxiety into action.

Because the difference between moving forward and staying stuck is not how much you earn. It is knowing what to do with what you earn.

Download QuieroMoni™ today. *Built by people like you, for people like you.*



QuieroMoni.com

SECTION II

Faith, Family, and Purpose



Harry Santiago-Pérez

I Stopped Trying to
Be Superman

39



Fernando E. Rodríguez

Plan or Grieve

47



Manuel Mellado Delgado

The Void Success
Could Not Fill

57





Fernando E. Rodríguez

Real Estate Broker & Owner · FRP Property Group · Affiliated with Keller Williams Puerto Rico

I Plan or Grieve

In 2014, a close relative of mine died suddenly. And in that moment, the heirs discovered he had left more than they thought. What should have united the family divided it. Those relationships are still broken to this day. That is where this began. Not in a market analysis, but in a wound.

I learned something in my own flesh that year: that the difficult conversations, had in time, and the planning, done in time, are not a luxury. They are what protects a family from breaking. I wanted mine clear and in writing. And I wanted to help others do the same.

I The Bet No One Was Making

For eight years I had worked in real estate as a listing agent. Dozens of closed transactions, stability, a business I understood. And a year and a half ago, I decided to release part of that stability to bet on



something the market in Puerto Rico was not asking for: to become a Real Estate Planner.

It was not a change of title. It was a decision to specialize in a structural problem no one was addressing in an orderly, proactive way.

In Puerto Rico, an estimated 300,000 properties sit empty or abandoned. This is not about market cycles. It is structural. And behind much of it is a single word: inheritance.

Families that cannot agree. Heirs who let a house sit for years, sometimes decades, because untangling it feels too hard and too costly. The property loses value. And the family loses something worth far more.

Almost no one in the business wants these cases. They are slow and complicated, so most agents avoid them. I saw them differently. For me it was never a transaction. It was helping a family free what had been locked away for years, and make decisions no one had ever explained to them.

The first thing at stake was income. When you specialize, there is a learning period no one pays you for. I slowed down through much of 2025 to build the new practice, and I felt the cost.

But the risk that unsettled me most was not money. It was a harder doubt: what if people do not understand this?

Most people think planning your real estate is only for the wealthy. It is the opposite. It matters just as much to the owner of an eighty-thousand-dollar



house as to the owner of one worth a million. I was betting on changing that belief, one family at a time.

What was truly at stake, underneath it all, was proving to myself that something different could be built. That you could educate and help people avoid going through what I went through in 2014. Because that is the reality of the island: almost all of us probably have a similar case in the family. A tangled property. A conversation that was never had. If this failed, it was not just a business model that fell. It was the feeling that I had not honored what I lived.

There was a weight almost no one saw. Working with heirs means entering grief, old conflicts, broken relationships. At first it weighed on me emotionally; you absorb other people's pain. Over time I learned something that changed how I work: often the difficult reactions of heirs are not malice or whim. They are objections no one ever answered, misunderstandings left unresolved for years. When I understood that, I stopped carrying the weight and started lifting it with them.

■ Proof From My Own Home

The best proof that the bet was worth it did not come from a client. It came from my own home.

Not long ago I sold my parents' house in Humacao and moved them into my old bachelor apartment in Guaynabo, to have them close. They sold well, capitalized on the sale, and left behind the physical and emotional wear of the traffic and the hours on the road every day. But the most important part is what



did not happen. We did not wait for an illness, an emergency, a loss, to react. We acted first. With my own parents, I did exactly what in 2014 my family could not do.

That is when I understood that what was at stake was not just my business. It was the difference between planning and grieving. And that difference, for me, was no longer theory.

Learning to Slow Down

Here is the honest truth about what made this stage hard. It was not the lack of support; Keller Williams gave me a framework and a community. It was not the human side either. Serving as mediator between heirs, finding the middle ground, comes naturally to me.

I once planned to study corporate law, but the year I was accepted my daughter was born, and that path stayed there. The vocation for ordering what is tangled never left. It just found another form. What made it hard was me. My own nature.

I am a dominant personality, a D profile. I move fast, close, and move on. This model demanded the opposite: patience. It asked me not to arrive transactional, but to build trust first and let the deal arrive later, sometimes a year later.

For someone used to pressure, that sounds easy. It is not. What was hard to lead here was not the market, nor the heirs, nor the economy. It was me, learning to slow down, to trust that sowing well



today would yield tomorrow, even as every fiber of my character pushed for results now.

I faced it with discipline, not willpower. Every week I evaluate the progress of my business plan and make the adjustments needed. I turned patience, which is not my natural instinct, into a measurable system. Because when you cannot rely on your temperament alone, you rely on your process. That was the real leadership test of this stage: not leading others, but leading myself in a direction my own nature resisted.

■ Six Heirs in Caguas

In early 2026, a family called me to sell a property in Caguas. Six heirs. Before I arrived, one of them had sold the house on his own, with no option contract, no deposit, and the buyer, after starting repairs, never showed up on closing day. Some heirs had flown in from the United States and lost money on tickets and lodging. When the sale collapsed, the war began.

I came in after the explosion. Six people who were not speaking to each other, but who wanted to sell.

That is when the weight hit me all at once. It was not selling a house. It was ordering a disaster I had not caused, with the responsibility that six people at odds depended on me to do it right. If I failed, it was not a commission that was lost. It was another family left broken.



How did I carry it? I went back to the process. Signed contract, option deposit received, legal due diligence, and coordinating the closing so the heirs would see each other physically, at the same table. I did not carry the weight with emotion. I carried it with structure. When the situation is chaos, order is what returns calm, and that time, order sat all of them in the same room.

Caguas taught me a lesson I no longer negotiate: nothing stays on a verbal promise. What one heir sold by word of mouth, with no contract, was what blew up the whole family. Since then I communicate with total clarity and in writing, every agreement, every step, every number documented, because in these cases ambiguity is not a detail. It is the fuse.

It also changed how I understand my responsibility. I stopped seeing myself as someone who facilitates a sale, and started seeing myself as the one who brings the structure the family does not have. They arrive with emotion and disorder. My job is to bring order where there is none.

I applied it almost immediately. A case in San Juan had been up in the air for a year and a half: an interested tenant who never formalized anything, an owner waiting from Europe. I came in, gave it structure, and the conversation stopped being an eternal “maybe.”

We signed a contract, she put down 100,000 dollars in option deposit, real money she would lose if she did not execute, and in less than 90 days we closed a good deal for both sides. The difference between



a case stuck for a year and a half and one resolved in 90 days was not luck. It was structure and clarity.

That is what this stage revealed to me about control, and it gave me peace: I cannot control people, their emotions, or the market. The only thing in my hands is the process. When I stopped fighting the uncontrollable and focused on what I could order, everything changed.

And that control of the process is exactly what builds trust. Trust is not promised with fancy words. It is built with structure and clarity. When a family sees every step ordered and in writing, they stop doubting and begin to trust. So stop trying to be Superman or Superwoman. The difficult conversations, had in time, and the planning, done in time, are not a luxury. They are how you give calm to people who arrive with none. Take care of yourself first, because no one leads well from empty.

■ Plan or Grieve

The truth that became clear to me is this: leadership is not reacting to tragedy. It is acting before it happens.

In 2014 my family reacted, and reacting late costs relationships that do not recover. With my own parents I did the opposite. We sold their house, they capitalized, I brought them close, and we did it before an illness or a loss forced us to. That is the difference between planning and grieving. My role is to help families stay on the right side of that line.



But I learned that this leadership is not exercised by giving orders. It is exercised by serving. My job is not to decide for people. It is to bring order to the chaos so they can decide with clarity, and in time.

Most people do not act because the disorder paralyzes them. The tangled inheritance. The hard conversation no one wants to have. The fear of getting it wrong. So the property sits, and the silence grows, until one day it is too late and grief makes the decision for them.

It does not have to be that way. And this is the part I most want you to hear.

Look at your own family. The property no one talks about. The conversation everyone keeps postponing. You do not need a broker to begin. You need the courage to raise the subject while everyone is still at the table, while there is still time to plan instead of grieve.

*I know what I do is a drop in an ocean.
But awareness spreads faster than any
single transaction. If this story makes
you go home and start the conversation
your family has been avoiding, then it
was never really about real estate. It
was about not letting silence cost you
the people you love.*



Fernando E. Rodríguez

*Real Estate Broker & Owner · FRP Property Group ·
Affiliated with Keller Williams Puerto Rico*

Connect on LinkedIn



Explore the Company

