

So we now know that if we want to open up a store and what we want to do, so we might not be very successful, but if we sell time pieces, it changes the whole complexion of the store. This is especially so in the case of diamonds—the distinction being that a diamond is one thing, but a jewel is precious and something to be enjoyed forever.

In terms of the foundation for your future and for all those in the sales management of AIL, you have to first make the determination of what our real challenge is: to wit, to produce a climate in which ordinary people will understand not only the opportunity—the challenge—and what is required. Too often, we depend on our personal excitement to excite someone else and assume the presumption that that excitement is transferable—it may be for a moment but it's a very short moment. We live in an increasingly skeptical world and there are so many incredulous things that happen in this society today that it's difficult to ask someone to just believe because they are going to accept what you tell them. No, it's not that simple anymore. There's got to be a lot more proving on your part. The prospective agent has to have some sense that you really have an interest in his or her future and that there is a pattern—a successful track—that has to be followed in order to reach the goal of a successful career. The first thing that you want to do is explain what the future really is and then don't simply say "you're hired." Explain what is requisite before it is assumed that the prospective individual wants to be an agent with American Income. Before you get serious you need to say to this prospective agent that you want to meet with him or her and their spouse, and the spouse must understand that this isn't a

sales opportunity, but a professional opportunity. In an ordinary selling business, someone makes a sale; they have a profit and that's the end of it. In the American Income situation, it's just the opposite. There's a profit at the point of sale, but there's a continuing profit for ten years if the sale is made in a professional way and it will be if the new agent accepts the responsibilities that are a requisite to be a successful American Income agent.

First, he must have a love for life insurance, an understanding of the necessity; it's not an option but a must. In today's insecure world, there is no better answer to making certain the financial future of the family than life insurance. That's the story that the recruiter has to share with the prospective new agent and the spouse. The spouse needs to understand the lead situation: the agent will be given 20 leads to begin with and will always have a backlog of 20 leads and each lead is replaced as it is used. Part of the story affirms that the actual truth that of the 20 calls, four will probably be unusable. So now we're talking about 16. Of the 16, it can be reasonably assumed, and very reasonably, that the agent will make 14 or 15 presentations. This should bring in a minimum, to a well-informed agent, of six sales. The average premium per sale is between \$400 and \$500 and let's use the lower figure of \$2400. The agent has made 5 sales and now has \$2000+ of ALP, the potential commission is \$1000. The advanced commission on that would be \$650.