

## “I Ain’t Going To Have It”

SGA Meeting – Dallas, TX

April 29-30, 1999

Mr. Rapoport remembers an episode in his childhood that had a profound effect on his life. He and a friend were fighting in the yard one day when the friend’s mother came out of the house and said, “I ain’t going to have it...if you keep doing that, you ain’t going to amount to nothing.” Apparently the mother’s advice worked, because Rapoport’s friend grew up to become a very successful professor. Rapoport wants to offer this admonition to the State General Agents: He ain’t going to have it. Rapoport is tired of seeing them waste their potential and he aims to correct it.

The quotas will have a new format that should help the SGA’s meet their goals. Quotas will be broken into increments with a six-month deadline for reaching each segment. Rapoport wants to break quotas down into manageable pieces for the SGA’s to handle. He expects them to take this format and apply it to the MGA’s and agents in their sales goals.

Recruiting has become easier with better technology and methods. Rapoport wants all of them to use recorded messages, internet recruiting, and the Runge method to consistently add new agents to the American Income team. The company’s sales force has decreased by 15 percent over the past few years. Rapoport says he “ain’t going to have it.”

Good persistency can come only from a “needselling” approach. Rapoport wants each of them to fall in love with their jobs and understand “the miracle of life insurance.”

Once they sincerely believe this, they can share it with the agents, who in turn can share it with prospects. The miracle of life insurance is about providing protection for one's family and turning small investments into a \$100,000 estate. When the average American worker understands the AIL miracle, quality business will result and good persistency will follow.

Rapoport refuses to allow sloppy management to slow business. He says, "The real story, the absolute truth, is that you and I have run out of excuses." Technology and training have made quota, recruiting, and persistency more manageable goals. The State General Agents have to set the standards in these areas to pull agencies out of mediocrity. He says, "Not knowing is understandable, but not wanting to know is unacceptable." The SGA's have reports, like the monthly comparison sheet, to show the progress of their agencies. If their business is in shambles, they have no excuses. They cannot lament the attributes of the current generation; it will lead them to a dead end. Rapoport says that generations are not better or worse than one another. They are just different, and their differences infuse life into a company. Rapoport wants them to break the excuse pattern and start taking action.

Rapoport says, "The past is not prologue to the future – not anymore." He admits that now risks are higher, but the rewards of today are much greater. American Income has survived many stages of growth. He calls their present condition the "millionaires" stage. They are all capable of becoming millionaires if they work hard and get out of debt. They must separate themselves from the growing number of Americans who are complacent with just "going along." Rapoport refuses to see them throw away their opportunity. Bhagwan Shree Rajneesh said, "How much longer are you going to stay

oblivious to the immensity of yourself?” Rapoport believes in them and he wants them to succeed. Just as his friend’s mother wanted the best for her child, Rapoport “ain’t going to have” anymore wasted opportunity for his State General Agents.

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