

“Talk to Warren Goodwin’s Agency”

October 1991

Mr. Rapoport gives the agents at Warren Goodwin’s agency some advice from his years at American Income that will shed some light on their career paths. Rapoport tells the salespeople to use their talents, “keep score” on their progress, and treat the company like family. Rapoport wants them to understand that opportunity will always be unlimited at American Income as long as they keep challenging themselves.

Rapoport had a wonderful experience this morning on his way to meet with them. He had to wake up at 4:30 a.m. and was not very cheerful at first. Then on the drive over, he saw “the most gorgeous trees I have ever seen in my life.” The leaves were changing colors and the sunlight hit them in a unique and beautiful way. Rapoport was reminded of a quote his son gave him: “The trouble with man is he wants to be thrilled to death and the reality is he is dead to thrill.” Rapoport encourages his audience to be awestruck at God’s creations. Perhaps the most precious gift He gave man was an “ability to maximize our potential.” When Rapoport’s son was smaller, Rapoport used to tell him that God gave him a box of talents to use. He used to say, “The real sin against God is not to use what he put in that box.” All of those in the audience have the talent to sell. Rapoport wants them to practice and perfect this talent to its fullest.

The other day Rapoport was playing tennis and lost his concentration. His opponent had to remind him that the set was over and he had lost 6-1. This happened because he forgot to keep score. Rapoport advises them, “Start keeping score on yourself.” They can do this by using the AG-1972 sheet to track their progress for the

week. Some things to keep score of are how often they practice their presentation and how many times they listen to training tapes, especially the “Formulas,” “9 Ways to Make Money and Work Smart,” and “Inventory” tapes. Rapoport says the referral system can be an effective tool in ranking oneself. The agent includes in the presentation a few words about the free AD&D offer American Income has for the policyholder’s friends. The promotion will give \$1,000 in coverage for accidental death or dismemberment at no charge and with no obligations. The agents can tell if they are improving their skills by the number of referrals they can get using this method. The agents can also track their vested renewals. The renewals provide ongoing income as long as the policyholder keeps paying the premiums. The vested renewals offer a secure and impartial way to make money continuously by making a solid sell.

Rapoport thinks of American Income like a family. To function in this family each member has to abide by the rules. At American Income those rules include practicing the Hour Power presentation, becoming technically proficient, being punctual, and “making 8 calls a day for a minimum of three days a week and 10 to 12 on Saturday.” The company provides good products with no gimmicks that union members need. These rules built American Income’s reputation. Rapoport started with “\$25,000 and a dream.” Now American Income is “one of the 20 or 30 most profitable insurance companies in the United States.” The rules are necessary to keep the foundation of the company secure. While the company and the agents are family, the agents and the union members are friends. Agents have to be aware that their relationship with union members is a privileged one and one that can be withdrawn. The agents have rules to follow for this relationship. They must always be considerate and respectful while

serving the union members' needs. If a prospect says "no," then the agent must accept the person's decision. Rapoport reminds them that all union members need supplemental insurance; some of them have just not realized their need yet. Nevertheless, they must keep in mind the delicate relationship American Income has with the unions. They must follow the rules of the company and the unions to protect it.

In summary, Rapoport wants the agents to know their potential and to maximize it. They can do this by daily practicing the Hour Power Presentation, being technically proficient, and listening to the training tapes. They have the privilege of serving the union membership. Rapoport says, "You are a professional; act like one."