

Opening Address

Managers Training School

April 16, 1991

Mr. Rapoport says that these schools are so full of excitement that they get him “thousands of miles off the ground.” He shares with the new managers about how to grab hold of opportunities the instant they are presented. He says that it takes ambition, effort, and responsibility to make oneself a success. At this school they have an incredible opportunity; Rapoport hopes they take it.

When some people are presented with a promotion, they say, “I am not ready.” Rapoport rejects this excuse as a covering for the real problem. Those who miss opportunities think that they have an abundance of time on this earth. Rapoport says, “Real success is an understanding of the value of time.” For example, when Rapoport was in college he also worked at Zales jewelry store. One day the manager asked Rapoport to be the credit manager. Rapoport accepted the offer before he even knew what a credit manager did. He adjusted his school schedule and his work schedule so that he could be a success at both. By the time he was 20 years old, Rapoport was one of the best credit managers in the Zales company. When an opportunity comes along, Rapoport says, “Don’t ask questions.” He says to take it and then make it work. This kind of ambitious attitude separates the mediocre from the achievers. Once a person has confidence in his or her abilities, then opportunities will always work out.

To be a success takes effort and sacrifice. Rapoport says they should discipline themselves to constantly want to do more. Rapoport says that God’s greatest gift is

energy. He tells them to use all of the energy God has given them every day. Rapoport says, “Go to bed with an empty tank,” and rely on God to fill it up in the morning. If a person uses all of his or her energy, opportunities will abound for that person. Rapoport says, “People who don’t have a sense of awe at what [we] can achieve miss all the real joy of living.”

While Rapoport advocates taking advantage of all opportunities, he stresses that the way a person uses that opportunity should be honest and fair. A salesperson has an ethical obligation to make sure the customer understands the product. At American Income, agents have an abundance of opportunities to sell insurance to people. However, when an agent does not fully explain a policy, then that agent has cheated the policyowner. Rapoport considers low persistency an indicator of dishonest salesmanship. Therefore, the company will no longer promote any salesman with a 65 percent or less persistency.

Rapoport’s son related a very meaningful quote to his father: “The trouble with man is he wants to be thrilled to death and the reality is he is dead to thrill.” The opportunity they have as leaders at American Income should be quite a thrill for all of the new managers. Rapoport hopes that they will begin their leadership opportunity with excitement and a willingness to learn.