

“Don’t Be Dead To Thrill”

SGA Meeting – Waco, Texas

January 10-12, 1983

American Income has never been a company afraid of change. Mr. Rapoport tells the State General Agents that times are changing and the company will change with them. However, he wants the SGA’s to enjoy every minute of the process. Rapoport paraphrases Winston Churchill’s words relating to a person’s work: “The ideal situation is when work is your pleasure and pleasure is your work.” The changes will be high tech and “high touch” in nature, and Rapoport wants them to enjoy the challenge of making American Income more efficient and more personable at the same time.

Since its creation in 1951, American Income has gone through many stages of progress. Now, Rapoport says, is another time for a “metamorphosis.” Computers have pushed society into the information age. *Time* voted the computer its “man of the year” for 1982, and Rapoport calls this “a remarkable sign of the times.” He uses the book *Megatrends* by John Naisbitt as the basis for how American Income should transition into the information age.

Rapoport says, “Today the strategic resource is information.” Businesses can open up faster than ever because access to information is easier than ever. When State General Agents build agencies, they are “in effect building an informational center.” American Income will supply the financial capital for them as long as they get the information, understand it, and implement it in such a way that benefits the company and the SGA’s. Rapoport says two things happen with change: 1) references to “the good ol’

days” increase and 2) people gripe during the whole transition. Rapoport wants them to understand that the flow of information can increase their profits to such a degree that overshadows the best profit increase in “the good ol’ days.” They have the tools of the AD&D and Group Life policies. The company will make sure that the agency network will be on the cutting edge of technology. By understanding the trends in business and accepting new technologies, the State General Agents will be ready to produce more than they ever imagined.

The second part of the information transition Naisbitt calls “high touch.” Although technology is increasing, Rapoport says, “people crave feedback and relating to others.” This personal exchange of information must be combined with the technological exchange to make the information age transition run smoothly. Rapoport sternly denounces State General Agents who have been “uptight” with their agencies. He says that any SGA who does not have monthly state meetings with the General Agents does not deserve his or her position. Rapoport believes that the sales force needs meetings more than ever to “provide information and to spread good cheer.” Society has begun to emphasize communication and the SGA’s need to follow suit. For example, an agent mentioned to Rapoport that his Monday Morning Meetings were boring because the General Agent would turn on the tape and go back into his office until it was over. Rapoport says, “Any time a tape is played for more than three or four minutes without stopping it and allowing some feedback, you might as well skip playing it.” This lack of communication will destroy an agency.

This conference will act as a “road map” for the State General Agents to follow in making their agencies more “high touch.” For instance, discipline and responsibility will

always be a necessary part of business. SGA's have the important job of organizing training, recruitment, public relations, and AD&D and Group Life sales. The managing office will keep in touch with them about their progress in these areas. Standards and values should be an implicit part of every agency. However, Rapoport asks the State General Agents to be watchful for any cheating in contests or shortcuts in writing applications. A rotten agent can undermine an SGA's credibility. They should all make sure Agents know that "their integrity is on the line each time they take an application." American Income will start focusing on including the family in company business more. The first Monday Meeting of every month will be open for spouses to attend. In addition, Rapoport wants SGA's to have barbecues or social gatherings where Agents can bring their spouses. Rapoport hopes that this policy will boost the "retention ratios" among Agents. The conference will also address problem-solving techniques. For example, if an SGA has a shortage of leads, he or she should invest in more public relations initiatives and make sure union mailing lists are updated. However, the company has worked hard to foster a good relationship with unions, which should give an endless supply of leads for SGA's. Above all, "attitudes are more important than facts." This conference will not achieve anything if the State General Agents have negative attitudes.

In conclusion, Rapoport wants them to love their jobs and make sure the sales force loves their professions too. He tells them, "When you stop having fun, you are on the surest path to failure and you'll bring down everyone associated with you." He repeats the message of "one great philosopher" who said the problem was not that people were being thrilled to death, but that they were dead to thrill. Somehow, people have overlooked "that the real miracles are the sunrises and the sunsets...miracles we just take

for granted.” Rapoport hopes that they can find the thrill in their jobs and, as Churchill said, make sure “pleasure is your work.”