

“I Never Get Discouraged – Not For Long Anyway”

SGA Meeting - Palm Springs

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Mr. Rapoport does not like to admit it, but he does experience discouragement from time to time. He repeats the same basic concepts over and over because he knows that the State General Agents have not let his words sink in yet. He says that although, “sometimes it appears that I am picking and nagging,” he is really just trying to push them to achieve their potential. Every time he says something and they do not do it, Rapoport becomes a little discouraged. However, he does not let this feeling linger because “my mission is to excite you to understand how much more you can achieve with your given talent.” This speech will be a repetition of things he has said in the past. Rapoport hopes that this time around they might stick.

State General Agents have called Rapoport complaining about numerous things. Rapoport is discouraged by these complaints because they attempt to mask the SGA’s real problem. For instance, one SGA complained vehemently about the Walter Teague fee of \$15 to \$25 a month. Rapoport believes that Teague is an important figure in the labor movement and deserves the support of American Income. However, he conceded that perhaps only the states that are influenced the most by Teague should pay the fee. Instead of rationally discussing this issue, the SGA made “a federal case out of this.” Rapoport notes that this SGA is off quota and should be putting his energy behind his production problem and not a \$15 fee. Other discouraging situations Rapoport has to deal with are the WGB bonus initiative that flopped, the military ad that very few SGA’s

used, the disregard for company policy, and recruitment and public relations problems. These things do get Rapoport down. Yet, he bounces back from these setbacks with more ideas and better strategies. Rapoport says, “If you are going to be a successful SGA, you just have to be an entrepreneur and have to be venturesome.” The State General Agents need to take notice of Rapoport’s optimism because they have to be able to rebound from agency problems, just as Rapoport handles SGA complaints.

Although he has said this before, Rapoport wants to remind them to use the recording ad in newspapers. He says this is a recruitment strategy that is a low-cost investment with a high possible return. Rapoport asks the SGA’s to run the recording add every day in cities with 75,000 people or more. He will check with them during the Saturday morning calls to see if they are doing this. Another recruitment strategy is to assess how many agents are bringing in their friends. If the answer is none, then the SGA may not be providing adequate leadership. Rapoport says that Agents who really understand the opportunity they have at American Income will recruit their friends and relatives.

Training has to be an ongoing process with high quality instruction. For office training, the SGA’s have the David Cohen and Jim Surace tapes plus a new video on how to conduct Monday Morning Meetings and role-playing. Field training is extremely important. State General Agents should offer the “package concept” to new recruits that can help them fully understand policies, riders, and conservation of business. Just as Rapoport has to do with them, the State General Agents will have to repeat their messages over and over. They have to keep emphasizing the practice of the Hour Power Presentation, the 30 presentations a week, technical proficiency, and policyholder

conservation. The Monday Morning Meetings should be “their time and their time exclusively,” for the Agents to better themselves. SGA’s must make meetings exciting and interactive so that “they will be able to have a better week this week than they did the previous week.”

Public relations worries Rapoport because of its limited scope. Public relations people need to broaden their approach to reaching the union market. Too many of them make friends with a few labor leaders and ignore the other 80 percent of the union population in the area. Public relations people should always be making 25 calls per week seeking out new union markets. SGA’s should make sure the A.I. Labor Letter is available for every labor population in the area.

Overall, American Income State General Agents have the best attitudes in the business. However, Rapoport sometimes wonders whether they may inadvertently be ignoring their agencies. One SGA he talked with thought that meeting with every agency in his area once a month was sufficient. Rapoport thinks that meeting with every agency once a week is not enough. He wants the agencies see the dedication SGA’s have to making them better. Visiting General Agents and their agencies is a physical reminder of the concern and commitment the State General Agent has for them. Rapoport warns them against letting people perceive them as insensitive. They must keep lines of communication open.

Rapoport says, “The opportunity we have at American Income is, indeed, a miracle.” He has spent his entire professional career making this possible for them and he becomes discouraged when they take it for granted. He wants to keep upbeat initiatives, like the high achievement list of Agents on each Monday Morning Meeting

tape, an integral part of the company's operations. Although as leaders they will encounter discouraging moments, Rapoport exhorts them to continue encouraging their Agents and to find ways to make their production better.