

GAMA International Presents



Great Recruiting Ideas

**A collection of
favorite recruiting
ideas from
GAMA field leaders...**

**And the personal
stories behind them!**

Volume I (Revised) of GAMA's Great Ideas Series

Great Recruiting Ideas

GAMA International
2901 Telestar Court, Suite 140
Falls Church, VA 22042-1205
800-345-2687
www.gamaweb.com



© 2003 by GAMA International. Revised in 2005.

All rights reserved. No part of this book may be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopying, recording, or by any information storage and retrieval system, without permission in writing from GAMA International.

Compiled by: Libbye A.M. Belgrade, Director, Program Development

Book design by: Dee Bogetti

Direct Inquiries to Debra Grommons, Senior Director, Professional Development

Printed in the United States of America

Foreword

In any sales organization, recruiting is Job One. Finding talented and conscientious people who are well suited to a career in sales is always a top priority.

The purpose of this book is to put inspiration and creativity at your fingertips as you set out to recruit those who will define the future of your business.

Recruiting is not easy, nor is it glamorous, but it is absolutely essential. Approached correctly, with the right attitude and with enthusiasm for the job and for the role that this industry plays in society, it can be a joy and a pleasure to bring talented, ethical, and dedicated professionals into our organizations.

Everyone who recruits needs the occasional shot in the arm, kick in the pants, or pat on the back. This book is meant to accomplish all three!

Phillip C. Richards, CLU CFP RHU
GAMA International President, 2002-2003

Chairman & CEO
North Star Resource Group
Securian Financial Network
Minneapolis, MN

Recruiter's Creed

Nothing happens until someone recruits somebody. An organization stands still; there is no culture, no vision, no opportunity, no future. An organization builds upon people or it builds on nothing at all. With every new candidate comes potential, with every new recruit comes hope, with every additional person comes a new perspective, a new mind, a new heart. What happens when you recruit someone? You give them an opportunity, a future, a reason to live life to the fullest each and every day. A chance to do something very few can do in life—to truly make a difference in touching the lives of others. We are fishers of people; we are making a difference.

Ed Deutschlander, CLU CLF
VP of Corporate Development & National Recruiting
North Star Resource Group
Securian Financial Network
Minneapolis, MN

Table of Contents

Foreword	iii
Recruiter's Creed	
Ed Deutschlandler, Securian Financial Network	iv
Seeing Is Believing	
Jim Oppenlander, AmerUs Life	1
Show and Tell	
Karsten Lundring, Thrivent Financial for Lutherans	2
A Career-Saving Revelation	
Charlie Smith, GAMA International	3
Missing Something?	
Doug Bohannon, State Farm Insurance Companies	5
A Team Effort	
Gregg Knudten, Thrivent Financial for Lutherans	6
Keep Your Prospects Connected	
Bala Naidoo, Investors Group Inc.	7
NetWeave a Web of Contacts	
Steve Marziotto, Prudential Financial	8
A Personal Touch	
Gilbert Chase, AXA Advisors, LLC	10
Working With New Associates	
Louis Nuchereo, AXA Advisors, LLC	10
Do People Change?	
Wayne Swenson, AmerUs Life	12
Recruiting in Diverse Markets	
Marsha Perez, MetLife Financial Services	12
e-Recruiting Postcards	
Scott Rich, MassMutual Financial Group	15
Young People Wanted	
Bob Levitz, Securian Financial Network	17

And Many More...	
Beverly Chrisman, Northwestern Mutual	18
Two Ways to Recruit University Alumni	
Jack Eydenberg, The Horace Mann Companies	19
Cash Is Still King	
Ken Gallacher, American National Insurance Company	21
Recruiting Corner	
Phil Vigil, The Horace Mann Companies	22
Why Do Fools Fall in Love?	
Tim Schmidt, Thrivent Financial for Lutherans	23
Feed the Grapevine	
Tim Taylor, Missouri Farm Bureau Insurance Services	24
Recruiting = Listening	
Joe Tucciarone, Guardian	25
Use Your Own Lists	
Chang Baek Chun, AXA Advisors, LLC	26
Outline Your Interviews	
Barry Grant, E-Z Data, Inc.	27
Planting the Seed	
Margo Maxwell, Savage & Associates, Inc.	28
Try Something New	
Robert Turner, John Hancock/Signator Financial Network	29
Always Be Recruiting!	
Frank Engraff, New York Life	30
Recruit the Recruiter	
Terry Cochran, American National Insurance Company	31
Enthusiasm, Passion, and Courage	
Emily Viner, Guardian	32
Bored With Golf	
Alan Ufland, American Express Financial Advisors	34

Fix the Bridge	
Mickey Straub, Sales Activity Management, Inc.	35
Mr. Big	
Tim Schmidt, Thrivent Financial for Lutherans	35
Recruit to a Professional Environment	
Lou DiCerbo, The MONY Group	36
The Easy Recruiting Interview Process	
Steve Linkowski, New England Financial	37
All in the Family	
Max Davenport, American National Insurance Company	38
Use a Laser, Not a Floodlight	
Raj Bakshi, New York Life	40
“What About Me?”	
Bubby Trosclair, Southern Farm Bureau Life Insurance	41
Strengthen the Rock	
Rick Mott, Prudential Financial	42
Are You Buying or Selling?	
John Boe, John Boe International	44
The Fishing or “Push-Pull” Theory	
Chuck Rowell, New York Life	45
Be an Advocate for the Industry	
Ed Deutschlander and Cassandra Simpson, Securian Financial Network	47
Goldfish-Bowl Recruiting	
Bob Baccigalupi, MetLife Financial Services	49
Passion Play	
Steve Kattke, Nationwide Provident	50
Five Years From Now	
Tim Murray, Guardian	51
Food for Thought	
Burr Anderson, MetLife Financial Services	52

Three Characteristics of an Ideal Career Jim Shoemaker, Securian Financial Network	53
Keep the Person, Change the Role Jim Krueger, Thrivent Financial for Lutherans	54
You Call Us; We Won't Call You Kent Binning, Beneficial Life	55
Leverage the Science! Brud Hodgkins, Northwestern Mutual	57
A Tough but Honorable Decision Maury Stewart, PennMutual Life Insurance Company	59
Let 'em Know You Appreciate Them Brian Early, Northwestern Mutual	60
Today's Recruit May Be Tomorrow's Agent Riaz Khokhar, Union Central Life	62
Top 10 Reasons to Be in the Financial Services Industry Mickey Straub, Sales Activity Management, Inc.	63
If They Don't Succeed, Help Them Move On Howard Cowan, MassMutual Financial Group	65
Two Final Questions Phil Richards, Securian Financial Network	67
If You Think You Can, You Can Lou DiCerbo, The MONY Group	69
Order Form for "Great Ideas" Book Series	71

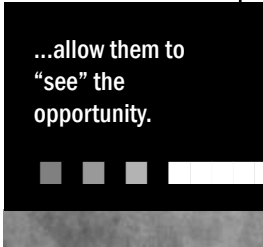
Seeing Is Believing

In the normal course of recruiting, I have always made it a point to meet the candidate's spouse. Normally, after our third recruiting interview, this "spouse interview" humanizes the career, answers big questions, and creates the beginning of all future goal planning. I was proud to say that my "spouse interview" was generally routine and usually sealed the deal. However, one time, it did not.

My candidate was ready to quit his \$35,000 managerial job for a large, well-known technical and electronics firm, but his wife (an engineer and manager as well) was totally adversarial throughout our lunch meeting. She was not going to let her husband "sell... ough... life insurance." She said, "I cannot see him in this career."

The next day, I was relating my recruiting loss to a successful new agent when an epiphany came to me: My candidate's wife needs to "see" a successful agent in action and then, she would want her husband to be like him! So, my plan was to send this successful new agent (making nearly \$50,000 in his first year) out to provide a free financial needs analysis for my candidate and his wife. They accepted, and the appointment was set. The day after the appointment, I met with the new agent and got the feedback I feared. The wife had been abrupt, stared at the agent, and was quiet most of the time, which concluded my belief that all was lost.

Suddenly, my telephone rang and it was my candidate. In a simple twist of fate, after the new agent left their home, the spouse apparently opened up. She was actually impressed with the work we do. But, she said, "Now that I see what you will be



...allow them to
"see" the
opportunity.

doing, you will be much better at it than *that* guy (the new agent). And, if that guy is making \$50,000, then you will surely do better!”

I am happy to say that today, 13 years later, that former recruit is still a credit to his family, his faith, his community, and this industry. Since then, I have allowed every candidate’s spouse to “see” the opportunity.

James G. Oppenlander, CLU ChFC
President & CEO
Dome Financial Services, Ltd.
AmerUs Life
Westerville, OH

Show and Tell

I found, through a member of our leadership team, that great connections can be made with college placement offices if you can show success with one of their alums. We got our first alum through a personal relationship, but we then leveraged her success to show what could be done right out of college. We showed her off and brought her to recruiting seminars on HER campus.

The placement office encourages seniors to take our tests (which THEY administer) before we come for the seminar, because they KNOW we are breeders of success. It doesn’t hurt that we strongly encourage our associates to be the best donors of their class, either. We now have 13 alums from that one school.

L. Karsten Lundring, CLU ChFC CFP
Managing Partner
Thrivent Financial for Lutherans
Woodland Hills, CA

...we then leveraged her success to show what could be done right out of college.

A Career-Saving Revelation

As an agent, I qualified for MDRT my first year and for Prudential's Presidents Club my second year. In 1972, I began my first job in field management as a Division Manager in Prudential's Charlotte, North Carolina, agency. The man who hired me had resigned to accept a position with another company. I inherited six of his recruits and, during that first year, recruited five new agents on my own.

By the end of December, I had lost, or was in the process of losing, every member of my unit. I was failing miserably. I was depressed and frustrated. I was 32 years old, married with two children, and this was the first time in my adult life that I began to think of myself as a failure. I decided that I would leave field management.

Sitting at my desk one morning, contemplating what unexplored avenue I should consider, a brochure appeared on my desk from an organization called The General Agents and Managers Association. The brochure was promoting a new tape series titled *The Legacy of Learning*. The tapes promised to feature the industry's "living legends," who would share their secrets for building great agencies.

The topic of tape no. 3 was recruiting. It featured a General Agent from Central Life of Iowa, Clair Strommen. The brochure noted that Clair had achieved a four-year retention rate of more than 90 percent. His class of new recruits each year included accountants, attorneys, professional athletes, local political leaders, teachers, and coaches. I couldn't believe what I was reading. This description sounded like a fantasy, but I immediately ordered the tapes.

When you recruit,
never assume
anything about the
private life of a
successful person.

A successful person never vents his vocational disturbance until presented with another opportunity.

The package arrived, and on the first tape, Clair shared the most powerful secret I have learned in my career for recruiting the right people. He began by describing the candidate profile in his agency. Then he made the following statement: “*A successful person never vents his vocational disturbance until presented with another opportunity.*”

In other words, a highly talented person will not share with you that they would entertain the thought of changing careers until presented with another opportunity. As simple and yet as profound as it may seem, I was recruiting the wrong people—people who were unemployed, young people looking for a job—people who needed me more than I needed them.

The lesson that Clair taught me is simple. When you recruit, never assume anything about the private life of a successful person. If you believe your story, tell it to the most successful people who will listen. And don't be surprised when they begin to ask you probing questions. You will know you have struck a sensitive nerve.

That day, I decided not to leave management but to employ the wisdom and advice that Clair had offered on the GAMA tape. Two and a half years later, the Smith Division in Charlotte ranked among the top in the company and earned me a promotion to a home office position. The Smith Division went on to achieve a four-year retention rate of 75 percent. Plus, 80 percent of our agents became CLUs, 50 percent qualified for MDRT, and one member became the General Manager of Prudential's St. Petersburg Agency.

Charles A. Smith, CLU ChFC CEP
Executive Vice President and CEO
GAMA International
Falls Church, VA

Missing Something?

Through my various affiliations, I look for people who have demonstrated, in their chosen field, the competencies that I am searching for, and I look for ways to *disturb* them—get them thinking about what they're missing in their current career.

First, you have to establish a relationship to learn what drives their value system and their career choices. Then you demonstrate to them how your opportunity can fulfill their needs.

In our model, we recruit independent contractor agents. I once recruited, through an agent referral, a very successful salesman for IBM who was making a comfortable six-figure income. But he lacked independence because someone else controlled his destiny. He wanted his upward limit to be determined by his own effort. I saw that he was hungry and that he had a good work ethic. Also, he had worked with our company for a number of years, so he understood the culture.

I gave him a list of my agents and asked him to go visit them and to ask any questions he wanted, to help him make an educated decision. That way he would get unfiltered responses to his questions.

I was able to demonstrate to him, with the help of other successful agents on my team, that he could have both the financial freedom and the lifestyle that he was missing at IBM. This individual is now a successful leader and recruiter in our organization.

...establish a
relationship to
learn what drives
their value system.

The key is to look for successful people everywhere, build a relationship, and demonstrate how your opportunity can satisfy their needs.

E. Douglas Bohannon, LUTCF CLU ChFC
Agency Field Executive
State Farm Insurance Companies
Philadelphia, PA

A Team Effort

Our recruiting success has come from our use of the GAMA/MDRT Joint Mentoring Program. We have our agents recommend people whom they can mentor and build a team with. To establish our teams, we use Dan Sullivan's Strategic Coach model of working within your unique abilities. By having teams of agents, we always have an expert on a team who is ideally suited for working with any given client.

This approach has been highly successful. It took us to an MDRT qualifying level of 85 percent of full-time agents in 2000. In 2002, after the merger of two companies, we ended up with 70 MDRT agents and another six mentoring aspirants who will attend MDRT at the 80 percent level.

We pay a referral bonus and a separate mentoring bonus to the agents who refer and mentor the new agent. The bonus is a percent of their business for two years.

Gregg A. Knudten, CLU ChFC
Partner
Thrivent Financial for Lutherans
Vice Chair, GAMA/MDRT Joint Mentoring Council
Rancho Santa Fe, CA

...we always have an expert on a team who is ideally suited for working with any given client.



Keep Your Prospects Connected

We have developed a newsletter that gives candidates in our pipeline a “look” into the culture and environment of our branch. We have many candidates who may not be ready today but indicate that they will consider our career option at some point in the future. The newsletter acts as a “drip” contact/communication mechanism to keep candidates interested in our opportunity.

We publish two editions a year, in the summer and winter. We give a newsletter to all candidates who are being interviewed or who are on a “drip” list, and our advisors give copies to prospective candidates.

The newsletter is also great for distributing in recruiting booths, at club meetings, to potential clients, and to centers of influence.

Our newsletter articles cover what’s new in the industry and our company, special projects that help advisors build their business, “self-help” book reviews, and upcoming client events that we sponsor for business



The newsletter acts as a “drip” ...to keep candidates interested in our opportunity.

building. Also, we profile one of our advisors in the “Performer Profile” section. This gives our prospects a good idea of the success they can achieve by joining our organization.

Bala Naidoo, MBA CFP
Regional Director
Greater Vancouver East Region Office
Investors Group Inc.
Burnaby, British Columbia, Canada

NetWeave a Web of Contacts

The November/December 2002 issue of the *GAMA International Journal* contained an article about “NetWeaving” by Robert S. Littell, CLU ChFC FLMI SRM. If you haven’t read it, I recommend that you do so. NetWeaving is an altruistic form of networking that is all about connecting people with other people and with the information and resources they need. The key to NetWeaving is that gratuitous acts of kindness and assistance—performed out of a genuine interest in the other person’s well-being and success—will come back to you tenfold, at some point in the future.

After reading the article, it became clear to me that most of our middle managers have approached recruiting from a “What’s in it for me?” position. As a result, it takes twice the level of enthusiasm and passion to attract a high-

quality potential candidate or to obtain strong nominated referrals.

Yet if we use the simple principles of approaching each contact from a NetWeaving position—that is, in terms of how it will benefit *them*, not *us*—our probability levels go way up. As matter of fact, I would argue that the skills used in a NetWeaving approach are closely aligned with those used in a fact-finding interview with clients—asking questions, seeking understanding, and finding out what is important to the person you are in dialog with. Most of our middle managers own this skill but do not use it in a recruiting role because they are in the “What’s in it for me?” mode.

If you were the person being recruited, wouldn’t you be using these skills to determine if there was any fit for you in a particular field or position? Then why not use them when you are the recruiter? NetWeave your contacts and find out what is important to them, then weave them to folks who can help them. More work? No, more fun!

Steven M. Marziotto, LUTCF CMFC CLTC
Managing Director
Greater Pittsburgh Agency
Prudential Financial
Pittsburgh, PA

...gratuitous acts
of kindness and
assistance...will
come back to you
tenfold...

...be “hands on”
at all times.

A Personal Touch

If I were going to give anyone advice about recruiting, it’s to be “hands on” at all times. Since our pre-contract period can extend up to 90 days, it’s important for us to interact often with our potential recruits. I always give them my home number and meet with them weekly to evaluate their progress for their upcoming exams.

If they see how conscientious I am about keeping in touch before they’ve even been hired, then they know I’ll be the same way afterwards, too.

By doing this, your genuine concern will solidify your relationship and separate you from the competition. Managers always need to remember the commitment and sacrifice it takes to succeed in our business. While you’re recruiting, think of the serious decision that people make—not only for themselves, but for their families—when they choose to enter our field.

Gilbert T. Chase
Divisional Vice President
AXA Advisors, LLC
Clifton Park, NY

Working with New Associates

One of the primary jobs of a sales manager is to conduct joint work with a new associate. I have always looked at that as an opportunity not only to help potential clients with their financial planning, but as a way to spread the recruiting word.

I explain to my clients that one of the other hats that I wear is helping AXA build a strong organization by always looking for good people to join our team. I suggest that if the client has friends, immediate family members, or relatives who are looking for a career change or have recently graduated from college, they should forward their names to me so that I can show them what the opportunity is all about.

I have since taught my managers to incorporate this practice into their routine appointments—both on their own and as part of their joint work. Think about how many potential people your managers network with as they work with their new associates!

The results over the years have been excellent. Each year we add four or five new associates to our branch as a result of client referrals. I have hired a CPA, a few recent college grads, and a couple of small-business owners as a result.

Plus, it helps us keep our clients satisfied—in terms of planning and also in creating career opportunities for people they care about. It's a win-win for all parties involved.

Louis J. Nuchereno
Executive Vice President
AXA Advisors, LLC
Williamsville, NY

I have since taught my managers to incorporate this practice into their routine appointments...



Resist the temptation to be a “missionary” and remember that “people change, but seldom!”

Do People Change?

Clair Strommen, my predecessor and the GA who brought me into the business, coined a phrase that we still use as our primary guideline for screening and for the final selection of candidates: “People change, but seldom!” If people have done well at virtually everything they have done in the past, they will most likely do well with us. Conversely, if people have not had a successful track record with other careers or firms, they probably will not succeed with us, either.

We all like to think we can change people and mold them into new associates in our firms. Resist the temptation to be a “missionary” and remember that “people change, but seldom!”

Wayne C. Swenson
Regional General Agent
Swenson Anderson Financial Group
AmerUs Life
Minneapolis, MN

Recruiting in Diverse Markets

A few years ago, I wanted to grow my agency. After reviewing the demographics in my area (Chicago), I found that, within a mile of my office, there was a huge area inhabited by people of Polish and Russian descent. After doing some research, I decided that this was an area we should develop.

Since I do not speak either language, I contacted another representative from a nearby office who is Polish and enlisted his help. He had been born in Poland and went to college there. He spoke some Russian and some Ukrainian. He had been a rep for about five years and had always wanted to go into management but felt he would not be given an opportunity.

We decided that we would help each other. If he would help me recruit in the Polish and Russian markets, I would in turn make him the Sales Manager. We started by going to the business section of the Polish area. I was surprised to learn that in all of these stores, no one spoke English. I continued to go with him, even though for the most part I could not understand anything that was being said. I felt that my presence gave him moral support, since he had never recruited before.

We did this twice a week for six weeks. We had a great time, and we learned a lot about each other. I also received an education in the Polish and Russian cultures and became somewhat of a celebrity in the area, as they weren't used to having someone visit their businesses who did not speak their language—especially on a regular basis.

To our delight, we established a relationship with several warm nominators who started giving us names. Within three months, we had four people who had become fully licensed. Plus, I acquired a new manager and four additional representatives. Two months later, we added two more reps.

As with anything, people are most comfortable having someone explain products in their own language.



Never underestimate the value of your presence and time.



The community was caught by surprise that I (being English speaking and the “Big Manager”) would spend so much time in their area. It didn’t take very long for them to realize just how committed both the Sales Manager and I were to making this a success. For our effort, we received some outstanding candidates. And the community benefited, too. As with anything, people are most comfortable having someone explain products in their own language.

The Sales Manager and his staff have continued to be successful. In fact, he made the Presidents Club in his first and second years—an outstanding accomplishment, especially considering that he had never been a Sales Manager and had never recruited or trained anyone before! Not only has he become a company leader in his first two years, he’s also a super recruiter and trainer.

The lesson is this: Never underestimate the value of your presence and time in the community, with your managers, or with that brand-new candidate. The little bit of time I spent came back to me tenfold.

Marsha A. Perez, LUTCF
Managing Director
MetLife Financial Services
Loves Park, IL

e-Recruiting Postcards

We have found that the application of a technical initiative called e-postcards is becoming a huge differentiator in setting us apart from our competition. In mid-2002, we started sending out recruiting e-postcards, and these have proven to be a great way to create a favorable impression with candidates, especially in Internet recruiting.

The previous year, we recruited 1,512 agents, and last year this number grew to 1,689 recruits. The e-postcards were definitely a driver of part of this growth.

The genesis of the idea came from e-cards received from vendors who were soliciting our business, and we were impressed with the level of technology that they demonstrated. These e-cards employ sophisticated flash technology and sound, and they are personalized for each recipient. The cards are designed to reach several audiences, including:

- College interns
- CPAs
- MBAs
- Female recruits
- Career changers
- Sales Managers

We also gear our cards to deliver different messages, such as to:

- Announce a class date/career seminar
- Remind someone about an appointment
- Thank a center of influence for a nomination/referral

...a great way to
create a favorable
impression with
candidates,
especially in
Internet recruiting.



- Thank a candidate for submitting a résumé online
- Congratulate a candidate who has been made an offer with an agency
- Follow up with a candidate who decided not to accept our initial offer of employment

E-Postcards have proven to be an excellent, tech-savvy way to bring our recruiting efforts to another level. Our agency recruiters regularly share testimonials from potential recruits with me such as, “I’ve gotten lots of responses as a result of submitting my résumé online, but yours resonated so much better. It was personalized and so much more professional looking.” Several candidates have interviewed with us due to the impression these cards have made versus our competitors. As we all know, first impressions are critical in the recruiting and selection process.

We use our agencies as a sounding board to find out what has and hasn’t worked, what kinds of comments our managers have heard from recipients, and suggestions for additional types of cards.

One caveat in using these e-cards: Be sure to work with your compliance department on potential spamming issues.

Scott B. Rich, CLU ChFC
Director of Recruiting
MassMutual Financial Group
Springfield, MA

...an excellent,
tech-savvy way to
bring our recruiting
efforts to another
level.



Young People Wanted

Would you want to help your son or daughter find a great career opportunity? Certainly you would; everyone does.

Over the years, we have recruited a number of individuals using the following approach. When you're engaged in a conversation that slows down, just say to the people in the group, "Boy, my business is just on fire! It's just great, but I've got to find a young person to help us. If you guys know anyone looking for a terrific opportunity with my firm, have them give me a call." Try this on the golf course between shots, and your phone will ring off the hook with calls from friends and relatives of those you spoke with.

We have developed several great producers this way. I have three sons in business with us. One of them was interested in recruiting for us after he had been in the business for several years as a producer. One day, after I taught him this talk, he slapped himself on the head and said excitedly, "Dad, my brother-in-law would be perfect! I hadn't thought of him before!" So we recruited Marcus Newman, his wife's brother, who has gone on to be a great producer and is considering entering management himself.

Robert Levitz, RHU
General Agent Emeritus
GCG Financial Inc.
Securian Financial Network
Bannockburn, IL

Try this on the golf course between shots, and your phone will ring off the hook...



And Many More...

When I became a GA in 1988, I employed the Granum System on birthdays with a little twist. I take each of my top agents out for lunch on their respective birthdays to see if there is any way that I can help them develop their business. My top agents consist of my top three premium and lives writers in the 1- to 4-year group, the 5- to 8-year group, and the over-8-year agents.

I bring along with me a printout of their clients ages 25–40. They know there is no free lunch in life, so we review their list during the lunch. I've done this for the past 15 years, and it typically generates a sale for the agent and an agent referral or two for me. The result might not be immediate, but at some time during the year, I will get a referral from that agent.

Adam Simon is one of our top agents, with four years in the business, who produced over \$365,000 of premium this past year. He became an agent as a result of a lunch with my top agent, Paul Krasnow.

Beverly T. Chrisman, CLU ChFC
General Agent
Northwestern Mutual
Woodland Hills, CA

They know there is
no free lunch in
life...



Two Ways to Recruit University Alumni

Alumni Placement Offices


One of the things we have had a lot of success with is recruiting through alumni placement offices at universities. You don't have to go through as many résumés as you do with people who have just graduated, or are about to graduate, because the alumni have already been in the work force for three to five years, typically.

Many colleges will give you a password that allows you into their alumni database. University staff are generally very cooperative in providing access because they want their alums to get great jobs. They'll also tell you how to post information about your company, and even a job description, in their database.


Although I prefer warm sources for recruiting, alumni recruiting has turned out to be very effective. It's one more hook in the water when you go fishing, and the more hooks you can get in, the better off you will be.

University Athletes

My background is in athletics, and another great avenue when it comes to campus recruiting is to recruit university athletes. Some athletic departments publish a book every year that contains the résumés of the athletes who have graduated and are looking for careers. The athletes are required to renew their information every year



Many colleges will give you a password that allows you into their alumni database.



...potential candidates are already prescreened...

after graduating. That means that all of the résumés you're working with are no more than one year old.

Also, these potential candidates are already prescreened because most universities will publish athletes' résumés only if they meet three requirements:

- Their GPA is 3.0 or better.
- They achieved at least one varsity athletic letter.
- They were involved in some type of community service.

I've had a lot of success in my 23 years in field management by recruiting individuals with athletic backgrounds. Probably 15 or 16 of the 25 agents we have in Pennsylvania were recruited with this background.

In fact, 25 years ago, while refereeing a game at the University of Vermont, I met Mike Vignola, who was my officiating partner, and this is how I came to work for Horace Mann.

John F. Eydenberg
Agency Manager, PennWest Agency
The Horace Mann Companies
State College, PA

Cash Is Still King

As with so many of the great ideas we get in this industry, I got this one from Ty Schute when I was attending an industry meeting. We have had great success using it.

At an agency meeting, I held up a crisp, brand-new \$100 bill. I popped the bill so that the agents could hear its “snap.” I told the agents that whoever gave me the most names in five minutes, while following two rules, would win the \$100 bill.

The two rules are as follows:

- (1) The agent must be willing to introduce me to the referral, and
- (2) The agent must provide to me—along with the name, telephone number and address of the referral—background information on the referral’s employment and family.

For the next five minutes, the agents feverishly wrote down names, with the promise that they would provide the other information before the day was over. In five minutes, I received more than 140 names.

As the next step in the process, I sent out a letter to each of the prospects, stating that the referring agent was inviting the individual to a career information meeting.

We hired three people from that one meeting, and it all started simply by using a crisp, new \$100 bill. It was well worth the investment, and

I told the agents that whoever gave me the most names in five minutes, while following two rules, would win the \$100 bill.



it brought some fun to the process of getting referrals from my agents. Periodically we continue to use this idea with success.

Kenneth G. Gallacher, LUTCF
Regional Director
American National Insurance Company
Las Vegas, NV

Recruiting Corner

We recently revamped our monthly newsletter and added a “Recruiting Corner.” It highlights the new recruits who have been referred by our agents and indicates where they are in the selection process (e.g., passed CP, completed Pre-Contract Class 1).

Agents will focus on those things that they see as being really important. By highlighting our recruiting activities in the monthly newsletter, the agents know it is important. Plus, they receive recognition for referring high-quality candidates.

The idea for our “Recruiting Corner” actually came out of GAMA’s *Essentials* class.

Phillip R. Vigil
Manager, Denver Agency
The Horace Mann Companies
Aurora, CO

Agents will focus on those things that they see as being really important.



Why Do Fools Fall in Love?

We had a small town in our firm that was difficult to staff. We found a great young candidate. He tested well, completed all of the required licensing, the market surveys were a breeze, he had a supportive spouse, etc. Two days before his hire date, I started uncovering substantial debt on him and his wife. I made the difficult decision to not hire him. Although all other indications were a go, this barrier was too big.

It would have been very easy to just hire him. Had we done that, our culture, our clients' trust, and our brand would have been compromised. A year later, I heard that he had experienced numerous personal and financial challenges. Lesson? Do your homework, and don't fall in love so much that you overlook critical issues.

Tim P. Schmidt, FIC LUTCF
Managing Partner
Thrivent Financial for Lutherans
Golden Valley, MN

...don't fall in love
so much that you
overlook critical
issues.



...secrets travel
faster than I can.

Feed the Grapevine

I'm responsible for eight counties in my territory—all rural—in the boothill area of Missouri. It's a depressed area, and the towns are very small. One thing I have learned is that, here, secrets travel faster than I can. Instead of fighting this fact, I had to find a way to use it to my advantage.

To show you just how quickly news travels via the grapevine in these towns... one time, my Regional Manager and I got escorted out of a small town, population about 1,500. The police chief had found out, by word of mouth, that we were going from one business to another, recruiting. So he pulled up in his cruiser and told us we couldn't solicit in his town. He wanted us to buy a permit. Fortunately, though, by the time he got to us, we had pretty well made the rounds anyway!

So now I approach business owners/operators with the idea that I have some information that I really don't want everybody knowing about, or that I can't advertise, because the volume of response would be unmanageable. Then I make sure that I "slip up" and tell the receptionist or assistant what I want to see the boss about, which is to recruit new advisors. Before you know it, the whole community is buzzing with this new information. The coverage is exponential!

Timothy Taylor, CLF
District Manager
Missouri Farm Bureau Insurance Services
Bloomfield, MO

Recruiting = Listening

The role of a manager/GA is parallel to the role of an agent. Agents prospect for individuals who can become clients in the future. These prospects help build an agent's business.

In much the same way, a manager/GA prospects for individuals who can become future agents. These recruits help build our business. Our recruits are our future clients.

Therefore, much of the selling process we teach agents is applicable to what we do in the recruiting process. We've always trained our agents to ask open-ended questions in an initial selling interview—especially in dealing with a referred prospect. Our best recruits are referrals, and we should use the same technique. Avoid asking questions that can be answered with a “yes” or a “no.” Ask questions that get your prospects talking.

This strategy was reinforced in one of my recent recruiting interviews.

My brokerage manager referred me to three brokers who did some rather significant business with our agency. During the initial recruiting interview, I ASKED OPEN-ENDED QUESTIONS—thus minimizing my talking. The initial interview with these three brokers took more than two hours, and when the meeting was over, one broker exclaimed, “This was amazing! We did all the talking, and you said very little.”

The following day, the brokers called my brokerage manager to tell him how great the previous day's meeting had been.

...ask open-ended questions in an initial interview.



Remember, the greatest skill in a recruiting interview—just like in an initial selling interview—is your ability to LISTEN. The Lord gave us two ears and one mouth... so we can listen twice as much as we speak!

Joseph W. Tucciarone, CFP
General Agent
Guardian
Woodbury, NY

Use Your Own Lists

On average, successful managers go through 200 to 300 recruiting interviews per year. I end up hiring only 6 to 10 associates from this pool of excellent candidates. Some of them are not hired immediately. The reasons might be that they're still in school, they're happy with their current career, they're considering various positions, or they might have family matters or financial reasons that prevent them from accepting our offer of employment right away. But I still consider them to be potential future recruits.

I place those good candidates in my own storage system and follow up once in a while to see if they're ready to come on board. I also ask them for referrals.

Last year, I hired an associate whom I had been in touch with for a year and a half. He achieved National Leaders Corp. level and is expected to have six-digit production in 2003.

Remember, we're in this career for the long haul.

Chang Baek Chun, CLU ChFC
Vice President, Western Region
AXA Advisors, LLC
Los Angeles, CA

...we're in this
career for the long
haul.

Outline Your Interviews

When I was actively recruiting people into the financial services industry, I used an outline for the initial interview, prior to the aptitude test. I told the candidate that he/she probably had many questions that would fall into the following categories:

1. Whom will I sell to?
2. What will I sell?
3. How will I sell it?
4. How will I be trained?
5. How much will I make?

Then I would explain that the interviewing and pre-contract process would answer these five questions for both myself and the candidate.

Setting expectations up front is very important to keep the qualified candidate interested throughout the process, from initial contact to contract. It also helps you ensure that you provide a consistent, and thorough, presentation to all candidates.

This outline was used in my initial interview when I joined New York Life as an agent in 1972. I had many questions, and the General Manager, Andy Anderson, said, "Let's categorize the questions because obviously we can't answer them today without both of us getting to know each other better. Examining your qualifications, your initial and long-term market, and other key factors will provide the answers we need." When I started recruiting in 1974, I used this outline in every initial interview.

Barry W. Grant, CLU
Sales Support Specialist
E-Z Data, Inc.
Pasadena, CA

Setting expectations up front is very important to keep the qualified candidate interested...

...allow them to enthusiastically reach that decision on their own...

Planting the Seed

Savage & Associates has had a tradition in recent years of inviting a select group of college seniors from the University of Toledo to an in-house presentation about our organization and financial services as a career choice. In 2000, there was such a presentation held at our offices, and one Katie Goal, who was a junior majoring in Finance, attended.

Half a dozen producers talked about their perspectives on the career, the lifestyle, and why they chose Savage as their firm. Follow-up after the event led to an interview with Katie. As I sat in on that interview with Sean Savage, I recognized right away qualities in her that cannot be taught: integrity, maturity, and discipline. These are all imperative to success at Savage & Associates. But just as importantly, Katie had already seen firsthand what success looks like with us.

Since our overall recruiting philosophy is to not talk anyone into this career, but allow them to enthusiastically reach that decision on their own, this was the perfect situation for all of us.

I am pleased to say that this story has a happy ending... Katie experienced a very successful internship with us that summer, then joined us as a full-time representative after graduation. She is a wonderful addition to the Savage group.

Margo Maxwell
Manager of Resource Development
Savage & Associates, Inc.
Toledo, OH

Try Something New

In 1995, a woman approached me saying that she wanted to sell long term care (LTC) insurance because she believed in protecting people from the costs associated with LTC. Many personal experiences had given her a firsthand look at how LTC costs could quickly wipe people out financially.

This was our first experience with LTC, but I knew that our McLean, Virginia, agency was having great success with new reps concentrating on LTC insurance as they began their careers. So the woman and I visited the McLean agency, and they gave us some great ideas. We learned their system, adapted it to our culture, and started marketing LTC insurance to seniors.

The woman was very successful, so we started recruiting new reps to focus specifically on LTC insurance at first. Unfortunately, she had to relocate after a family death, and she left our firm. However, by that time she had made us see the potential of the LTC program. Over time, we continued to tweak our system and improve how we trained new reps and monitored results. As a result, we began to develop more and more reps who were highly productive, and each one seemed to raise the bar for the ones who followed.

This system has developed some extremely high-quality producers in our agency; several are now managers.

A single individual launched this whole system in our agency by showing us the potential of long term care insurance. The McLean agency

...We learned their system, adapted it to our culture, and started marketing...

opened our eyes to the potential of focusing totally on LTC at the beginning of a representative's career and to the idea of monitoring activity daily and weekly.

Robert C. Turner
General Agent
Mid-Atlantic Agency
John Hancock/Signator Financial Network
Raleigh, NC

Always Be Recruiting!

When I was a brand-new sales manager, a Lanier salesman called on me to service my dictation equipment. He was a very sharp young man, and I needed a recruit. I asked him about his career ambitions. He said that he was very happy. I then did the "step-around" and asked if he knew of any sharp young people like himself.

He nominated his wife, and she became the first appointment in my management career. She is still an agent with the NYL.

The moral of the story is, always be recruiting!

Frank J. Engraff, CLU ChFC
Managing Partner, Orange Coast Office
New York Life
Irvine, CA

I then did the
"step-around"...



Recruit the Recruiter

While participating in a college career fair, I noticed that the individuals working at each of the booths were outgoing and educated, with good sales skills. My partner stayed at the booth to work with the college kids, and I decided to go from booth to booth to see if there was someone there who would be good in our career, since they all looked liked they would fit our profile.

While doing so, I met a young lady with an outstanding personality and everything I knew that our company would want in an agent or manager. I asked her if she would be interested in a career opportunity with our company that would not only be that of an agent but that could actually lead to the opportunity of becoming a General Agent with the ability to build her own agency, using her own entrepreneurial skills. She told me that she was in a mid-level management position with no real opportunity of growth or of becoming the manager of her own business without having to relocate, which she did not want to do. Our opportunity was of great interest to her.

We hired this woman, and not only is she a General Agent running her own organization—she ranks in the top 10 of our entire company!

This experience has taught me that when you go to career fairs, you should work not only with those people whom the fair is designed to attract, but also consider those working very

...the individuals working at each of the booths were outgoing and educated, with good sales skills.

...consider those
working very hard
at the booths.

hard at the booths. These people tend to have the qualities and abilities that we are looking for in agents and managers.

Thresa A. (Terry) Cochran, CLU
Agency General Agent
American National Insurance Company
Las Vegas, NV

Enthusiasm, Passion, and Courage

I see so many field leaders/recruiters trying to gain referrals from centers of influence, clients, and even agents without an ounce of enthusiasm or creativity. When I was in the field recruiting, and today when I am out training GAs and managers, I look for high energy and passion for what we are doing. When you can paint a picture for someone about what you're looking for, then that person can visualize either themselves in the picture or someone they care about. Every firm should have a "roster" of associates—who they are, where they came from, and why they are at the firm—to help paint the picture of what type of candidate you're seeking.

Before I joined Guardian, I did some coaching with middle managers. One particular manager just would not work on agent referrals—he would not ask for them, and he would not schedule appointments to get them. Frustrated, I finally asked him why his agents drove into the parking lot. He looked at me with a

blank stare. Of course that was the problem: He had no idea why his agents came to work every day because he had no relationship with them! When someone is passionate about the career, he or she has a strong relationship with their agents... they know why they get up, get in the car, and drive into the lot. That's when good-quality recruiting takes place in-house!

On the other side of the coin, I once interviewed a person who, after the first interview, asked for the L&H study books. When I explained the selection process, he said that would be fine; however, he still wanted the books because he was going to be an agent, and he was going to work with us. He was right! That was 13 years ago, and he is still in the business, at MDRT level, with the same agency in Connecticut. His enthusiasm and passion were evident from the moment I met him!

If every person responsible for bringing people into our great business did so with an ounce of passion and courage, we would truly see growth—growth that increases retention and profitability!

Emily G. Viner
Director, Agency Distribution & Development
Guardian
New York, NY

...help paint the picture of what type of candidate you're seeking.



Financial services
is a challenging
career, so it
appeals to
many...

Bored with Golf

When I was a Field VP in charge of recruiting, one of the ideas I came across was getting the name of the presidents of area country clubs and sending them a letter, or calling them, to ask if they knew any successful businessmen who had sold their businesses, were bored with playing golf, and wanted to get back into business.

Invariably, I'd always get the names of former business owners who were likely to be successful in this industry because of their background and experience and the fact that they're in an affluent market—a successful natural market.

I was president of a country club once, and I knew all of the guys who had sold their businesses and how they were looking for a challenge. Financial services is a challenging career, so it appeals to many of them.

I've hired many people this way, including a CPA I found at a country club who had sold his practice and was bored hanging around the club. He has built a tremendous career with us by going back to his original client base.

Alan Ufland
Principal
Ufland, Wise & Associates
A Subsidiary of American Express
Financial Advisors
Woodbridge, CT

Fix the Bridge

There is no doubt that the continuous recruiting of agents is as necessary as the continuous prospecting of new clients. But I once read something that illustrates very well how important it is for us to take care of the agents we already have: “For years we have been going down the river pulling out the bodies. It’s time we went up the river to fix the bridge.”

The greatest recruiting tip I can share is to maintain high retention and quality performance of your existing agents by living up to the promises you make to them during the recruiting process. It simply makes recruiting easier and less impending.

Mickey Straub
President
Sales Activity Management, Inc.
Oak Brook, IL

Mr. Big

Many years ago, as GA, I stopped in to an interview that my recruiter was conducting. I took 2 minutes to welcome the candidate to our firm and say how excited I was about the opportunity. I expressed a genuine interest in this person, and then I left. He turned to our recruiter after I left and said, “Wow, this must be a special place if Mr. Schmidt takes time to make everyone feel welcome here.”

Since then, we have incorporated that into our first interview. I purposefully “interrupt” after about 30 minutes and say Hi. Lesson? The small things are the big things. Don’t underestimate the power of your presence.

Tim P. Schmidt, FIC LUTCF
Managing Partner
Thrivent Financial for Lutherans
Golden Valley, MN

Don’t underestimate the power of your presence.



Recruit to a Professional Environment

In my experience, there are three fundamental elements to a successful recruiting process:

1. **Recruit people with a history of success...** and help them grown personally and professionally. Professional salespeople are not born; they are made through long, hard, concentrated work and study.
2. **Teach discipline as a major path to success...** Enforce good habits like being on time, listening, fact finding, and making face-to-face calls on clients and referred leads every working day.

A prime example of this steadfast approach is the technique taught to me by Ervin Wald, a walking legend and an incredible agency and company role model. Wald averages two sales presentations and one sale of permanent life insurance every working day. Over a 15-year period, Wald sold more than 5,000 individual life insurance policies at DiCerbo PCP & Associates.

3. **Lead by example.** Make a commitment to professionalism, ethics, and continuing education. Agents who get their CFP, CLU, and ChFC designations have an unlimited opportunity for growth.

In recruiting and agency meetings, I talk about Wald getting a sale a day and the importance of earning professional designations. It creates a vision that inspires salespeople to be eager to succeed and to lead the field!

Louis P. DiCerbo II, CLU ChFC RFC
Vice Chairman and CEO
P.C.P. Benefit Plans
The MONY Group
New York, NY

Professional salespeople are not born; they are made...



The Easy Recruiting Interview Process

Recruiting has been one of my top priorities over the past 20 years. Currently, we interview 500 to 600 candidates a year and hire 20 to 25 agents.

During my career, I have developed and refined a recruiting interview process that works extremely well. It includes five simple steps, which incorporate the key elements of a recruit's orientation to our organization:

Step 1. Warm Fuzzy/Sunday Best

We provide a quick 10-year history of our agency. We emphasize growth and explain how we started from scratch in 1993 and continued growing, promoting two sales managers to Managing Partner; we describe our marketing and mentorship teams, etc.

Step 2. Three Questions

All candidates ask three questions:

1. How do I get paid?
2. Is there a training program?
3. What are the benefits?

We answer all three and ask if the recruit has any additional questions. They usually don't. *Note:* These questions are usually and almost always delegated to agency associates.

Step 3. Managing Associates

We emphasize that our best training is in the field, through joint work with a manager who is a great salesman and a Leaders Level Producer (a sales performance award equivalent to MDRT).

We emphasize that
our best training is
in the field...



...we describe our marketing and mentorship teams...

Step 4. Marketing Director

The recruit goes through an orientation of our marketing teams and mentorship approach. The protégé learns that, here, not only does he/she have a top sales manager, but also a powerful producing senior partner for joint appointments.

Step 5. Agents

New recruits visit with two to four protégés and senior partners. We also encourage the candidate to visit with the competition's agents, if there is any competition.

Far too often, managers forget that the agent is the customer. The narcissistic manager and the authoritarian agency head are going the way of the dinosaur.

Steve J. Linkowski
Managing Partner
The Pittsburgh Linkowski Group, Inc.
New England Financial
Pittsburgh, PA

All in the Family

I have been recruiting since starting in this business in 1964, at age 21. I have recruited in the debit/ordinary arena and in the fraternal arena, and now, since 1979, in the multiple-line exclusive arena with the American National Insurance Company.

I have learned, through my own experience, that family members can be a very rewarding source of recruits. If you truly believe in the opportunity that you have to offer, why not offer it to the people you care about the most?

I have been very fortunate to have my oldest son Brian as my leading agent for a number of years. He is constantly a company and industry leader. He has qualified several times for MDRT. He will turn 40 this year and has been with me since he turned 21. His wife Susan plays an invaluable role as staff person for Brian.

My daughter Diane has been with me for more than 10 years. She came to me one day and said she wanted to come into the insurance business. Year in and year out, she continues to do an excellent job for the agency and for her clients.

My brother Mike even worked with me for a while, years ago. Now he is one of my better clients.

But I have saved the best for last! My wife Darlene has been working with me for almost 20 years. She is our office manager and functions as an agent as well. She does a little bit of everything and is loved and respected by the agents, clients, and the home office. She is a registered rep and also handles our computer. I couldn't afford to pay her what she is worth.

I have seven grandchildren and two other sons, Maxie and James, as well as a lot of family members in my brother Mike's clan. Who knows where the next family recruit will come from?

Don't overlook those who are near and dear to you. You may find some real keepers!

Max E. Davenport, LUTCF CLF
Multiple Line General Agent
American National Insurance Company
West Dundee, IL

Don't overlook
those who are near
and dear to you.

Use a Laser, Not a Floodlight

Most of the time, we focus on recruiting like it is a **floodlight**—we try to recruit everybody. We're told, "Just pass your card out. Put everyone you can through the system. If they make it, they make it and if they don't, well, they just don't."

I suggest using a **laser** approach—target your recruiting more carefully. What this will do is create a fire, which is what a laser does.

Smaller is better, less is good. Focus not on the larger numbers but on getting quality candidates through a targeted approach. Then you can be successful in a small or large town. I was in a large market in New Jersey, and now I'm in a small market in Tucson. I have used this approach in both markets, and if I didn't have that attitude, I would not be as successful as I am.

I became responsible for the Tucson office in 2000, and the new organization that I established experienced 60 percent growth from 2000 to 2001, plus another 12 percent of growth from 2001 to 2002. I really attribute this phenomenal success to target marketing—the laser approach—for agents and target recruiting for managers.

Raj Bakshi
Managing Partner
New York Life
Tucson, AZ

Focus not on the larger numbers but on getting quality candidates through a targeted approach.



“What About Me?”

One idea that we have used with our managers is to instruct them to go through their client file and find the one who best matches the attributes they are looking for, such as income range, family make-up, a particular profession, and if they are living above their means or within their means.

Once you have the “ideal candidate,” set up a client review meeting. Conduct a fact-finding interview, paying particular attention to the candidate’s needs, their relationship toward family, and their feelings about life insurance. Upon conclusion of the interview, engage in small talk about how busy your agency has become and ask them if they know anyone “like themselves” who would be interested in a career in insurance. It is critical that you emphasize that you’re looking for someone “like themselves.” Otherwise, they will refer you to anybody. At this point in time, one of two things will happen. The person will give you the name of someone else or will ask “What about me?”

That is when your recruiting process begins.

What are the benefits of this method? You get to see:

- 1) Their relationship with their family
- 2) How they manage money
- 3) Their belief in life insurance
- 4) How they respond to you

Actually, I started using this idea when hiring agents from the field into the home office to

It is critical that you emphasize that you’re looking for someone “like themselves.”



It worked so well that I started teaching it to our managers ...

teach in our career schools. It worked so well that I started teaching it to our managers as a method of recruiting agents.

E.J. “Bubby” Trosclair, CLU ChFC
Agency Vice President
Southern Farm Bureau Life Insurance
Jackson, MS

Strengthen the Rock

Matt Voelker, Managing Director, and his team at the Eastern Suburban Pennsylvania Agency have developed the Strengthen the Rock Program. Since being implemented only two years ago, it has yielded 21 hires.

How it Works:

1. The Managing Director (MD) sends a letter that features “play” dollar bills totaling \$1,500 to every agent’s home. In the letter, he asks the agents for names of Financial Services Associate (FSA) candidates they have met during the quarter.
2. Cards are sent with the letter for agents to use in recording their referrals’ names and telephone numbers.
3. Each Manager-Financial Services (MFS) calls the agent’s home to follow up and obtain the names, then calls the candidates the same day.

4. Agents drop the cards into a fish bowl located on the Managing Director's desk for a quarterly drawing.
5. Often, the agents call the MD or MFS directly with names and then call the candidates in the evening of that same day. The MD or MFS fills out a card for the FSA who nominated the candidate and puts it into the fish bowl to ensure that the FSA gets credit for the referral.
6. At quarterly meetings, agents who have made referrals resulting in an appointment are asked to stand and be recognized, along with the person they brought into the agency. The FSA responsible is awarded \$1,500, a small gift (e.g., a Prudential pen), and an "Agency Builder Award" certificate. Cards are drawn from the fish bowl to recognize with a gift those FSAs who made nominations.

Rick J. Mott
Senior Learning Specialist
Prudential Financial
Newark, NJ

Often, the agents call the... candidates in the evening of that same day.

Are You Buying or Selling?

Are you a buyer or a seller? By approaching the interview process with a buyer's mentality, you are more likely to maintain your objectivity and hire a long-term top producer. It pays to be selective and conduct multiple interviews. Take good notes throughout the interviewing process.

If you talk more than you listen during an interview, you are a seller, not a buyer. I recommend that you use a checklist because it allows you to stay on message and helps you remember important questions. Relying on your memory is a poor business decision and will normally come back to haunt you.

When I first started interviewing salespeople, like most managers, I made the fundamental mistake of overemphasizing the compensation potential and understating the challenges. I was selling instead of buying! Top managers would rather tell it like it is and run the risk of scaring off a prospective new hire than to sugarcoat things and face a disillusioned salesperson months later.

John Boe
CEO
John Boe International
Monterey, CA

If you talk more than you listen during an interview, you are a seller, not a buyer.



The Fishing or “Push-Pull” Theory

Inexperienced recruiters often think they have hooked a “big fish” just because they have a tug on their line... someone interested in their offer of employment. But then they get the fish to the surface and pull it into the boat, only to discover that it’s a scrawny perch or minnow. This is sometimes referred to as the “halo effect.” (The candidate’s interest in the position causes him or her to look better to us than they should.)

You can pull many of these “small fish” into your boat—people who are not your ideal candidates—but you still won’t have anything to grow your agency with.

Large fish—the best or ideal prospects—can’t be pulled into the boat. You have to throw the line out onto the water and hope they get the hook, and then you have to let them run with it. If you try to pull them into the boat, the line will break, or they will pull you into the water. The expert fisherman lets the fish keep going until they relax. Then it’s time to bring them in.

Too often, recruiters make the mistake of thinking that they can “tell and sell” the career to get the best prospects. As former salespeople, it’s a natural tendency for us to try to persuade someone that this is the best career there is. And when the going gets tough, the tendency is to sell harder. But “tell and sell” scares the big fish away! The more sophisticated and intelligent prospects are likely to be suspicious if you share only the “up” side of the business. They’ll wonder why, if the business is that great, they haven’t

...“tell and sell”
scares the big fish
away!



...you're pulling
the best candi-
dates toward you
by pushing them
away.

heard about it before, and why people aren't lined up at the front door to get in!

This fishing theory is also known as the “push-pull” theory because what you're doing is balancing the “tell and sell”—the benefits of this career—with a glimpse of the “down” side of the business. When speaking with ideal candidates, I make them aware of the rejection factor and ask them how they have handled rejection in the past. I tell them, “I'm not convinced that you're right for this industry. So I encourage you to do some research and find out if you think it's something you want to pursue.”

When you push away like that, the small fish will just leave. The big fish—the best candidates—will come back to hear more about the “up” side. In effect, you're pulling the best candidates toward you by pushing them away.

I tell people that my job is to be a career counselor, not to convince someone to choose this industry as a career.

**Charles F. (Chuck) Rowell, Jr.,
CLF ChFC MSFS CLU
Managing Partner
New York Life
Pittsburgh, PA**

Be an Advocate for the Industry

This is what I call being an advocate. The premise behind it is that most of the people we are interviewing who are finalists will have at least one other opportunity to be a financial advisor in the industry. They have to make a decision between us and the other firm. To separate ourselves, we congratulate the candidate and tell them (it's important to use this specific language here) the following: "No matter what happens, I consider this a victory because, regardless, you are going to be an advisor somewhere, and this industry needs great people like you who can make a difference in clients' lives."

Of course, we say this only if we truly believe that person will be great. You have to be sincere.

I discovered this strategy somewhat by accident, by asking questions.... Typically, eight weeks after a new advisor comes aboard, I take him out to breakfast or lunch solely to celebrate their first rough part of the career, the end of their probationary period with us. My only agenda is to find out why they decided to come on with this firm. By that time, they're comfortable with us and the firm, willing to let their hair down a little bit. So at the breakfast, I say, "You've been here eight weeks. What are your initial thoughts?" Second, I ask them, "Why did you decide to join our organization? You had a lot of other opportunities." These are people who are making a career change, etc. It's important, though, that I also ask the new advisor a third question: "Going through our process, where was it that you were frustrated or confused? Where could we improve?"

You have to be sincere.



During one of these breakfasts, one of my new advisors told me, “Ed, it was neck and neck with you and another firm. When you said you considered this a victory because I was joining this industry, I realized that you were genuinely interested in me and my success. The other firm, meanwhile, was telling me why I should pick them over everyone else. So I knew this was where I wanted to be.”

Ed Deutschlander, CLF CLU
VP of Corporate Development
North Star Resource Group
Securian Financial Network
Minneapolis, MN

AND

Cassandra Lee Simpson
Southwest Recruiting Director
North Star Resource Group
Securian Financial Network
Tucson, AZ

“...I realized that you were genuinely interested in me and my success.”

Goldfish-Bowl Recruiting

In all of the local diners and restaurants where salespeople gather, place a goldfish bowl at the cash register and offer a dinner-for-two drawing on a monthly basis by having people place their business cards in the bowl. This will give you exposure to the local businesspeople, their salespeople, and salespeople calling on local businesses.

We put a sign on the goldfish bowl that says:

PLACE YOUR BUSINESS CARD HERE

To enter a monthly drawing
For a complimentary dinner for two
Courtesy of the **Bridge Financial Group**
An Office of MetLife Financial Services

At the end of each month, after awarding the dinner, you will have the business cards to put in your nominator bank.

On an annual basis, we attract at least two or three quality candidates from this source.

Robert H. Baccigalupi, CLU ChFC CLTC
Managing Director
Bridge Financial Group
MetLife Financial Services
Staten Island, NY

...offer a dinner for
two on a monthly
basis...



..we have to have
both a passion for,
and a belief in,
what we do.

Passion Play

In 1987, one of my agents introduced me to a bank president. This person had been very successful and was well acquainted with and respected by his community. As I went through the recruiting process with him and his spouse, I was concerned about their belief in what we do. I knew that if this obstacle could be overcome, he would be very successful in our business.

At the last interview, I said to him, “We sell life insurance for a living, not financial services, and if you are going to be successful, you must be able to look at yourself in the mirror and say, ‘I sell life insurance as a profession and I’m proud of it.’ If you can’t do that, please don’t come into our industry because you won’t be successful.”

I told him to call me when he had made his decision. The next day I received his call. His opening comment was, “I am in the life insurance business and I am proud of it.” He joined our company, made MDRT his first year, and is a very successful agent today. Also, he recently brought his son into our profession.

To be successful, you must truly believe in and have a passion for what you do.

Steve T. Kattke, CLU
Regional Vice President – PCG
Nationwide Provident
Berwyn, PA

Five Years from Now

One of the greatest recruiting ideas I can share is one that I heard many years ago during a LAMP afternoon session. I'm not sure who shared this idea at that meeting, but I have used it in my interviewing process ever since.

We ask each candidate, "Where do you want to be five years from now?" This question has been an eye-opener. If the candidate is currently making \$50,000 a year and their response to the question is that they would like to be making \$55,000 five years from now, it gives you an indication that the candidate is pretty much happy with where they are and may not be motivated to excel past the \$55,000 salary.

On the other hand, if you have a candidate who says he is making \$55,000 now and in five years he wants to be making \$375,000, you know that you have someone who is a bit of a dreamer. His opportunity of being successful may not be as great because he does not have realistic goals.

However, when you get a candidate who says, "In five years, I would like to be making six figures and even go above \$100,000," this is the type of candidate you can get excited about.

We ask the question without indicating in any way what we want for an answer, and then we look at which of the three responses we get. I find that this has been a big help in trying to determine which candidates are right for us and which are not.

Timothy P. Murray, CLU ChFC
General Agent
Guardian
Cincinnati, OH

We ask each candidate, "Where do you want to be five years from now?"

Food for Thought

As I drove down Sixth Avenue in Tacoma, Washington, my eyes were drawn to a big McDonald's restaurant sign. When I entered the McDonald's for a fast cheeseburger, I noticed that they had a picture of the local manager on display. As I placed my order, I asked the server for the name of the man in the picture. She told me his name was Ron Dauzenroth. When I returned to my office in downtown Tacoma, I placed a call to that McDonald's manager. I told him on the phone that I wanted to speak to him about a career in financial services. He said he would be interested in talking after he returned from a 10-day hunting trip.

...I asked the server for the name of the man in the picture.

After Ron returned, we set up a meeting, and he agreed to go through the four-interview selection process. The following month, Ron started making preparations for his new career.

It has now been more than 20 years, and Ron has built a phenomenal clientele and has had a wonderful career with the greatest opportunity in the free-enterprise system.

Burritt B. Anderson, CLU ChFC
Senior Managing Director
MetLife Financial Services
Rowland Heights, CA

Three Characteristics of an Ideal Career

In 1972, when I was considering a career after military duty, I was fortunate to have a wise Dad who suggested that I visit with several people representing all industries and professions, to get a good understanding of what I should look for in a career. Equipped with a yellow pad and a pencil, I set out to find a career. I interviewed several people, but to this day, I distinctly remember, and agree with, the advice that three men in particular shared with me.

The first individual was a salesman for a paper company. He said, “Whatever you do, look for something that pays you what you’re worth.” This was tremendous advice about working long and hard hours but making a good income. It spoke of being on a commission income... of controlling my own destiny. Great advice.

The second individual I interviewed was a vice president of a large corporation. My Dad died one year after these interviews, and this man eventually became my stepfather for 13 years until his death. His advice was to “Find a career that keeps you stimulated, a career that challenges you every day.” If only he would have known what valuable advice this truly was because, after 30 years in the insurance and investment industry, I have never been bored. It is always challenging and stimulating.

The third individual was my pastor. He had played a tremendous part in my growth as an individual, and his advice was special. He had always thought I would go into some type of church ministry, but there was no calling. His advice was, “Find a career

The passion of serving people while getting paid and never being bored is what makes this career rewarding.



Each phase of my career proves they had great wisdom.



that allows you to spend all your life being a part of people's lives. When you finish your career, you should be able to look back and say that you have had an impact on people." I remember my first death claim as a young agent—the impact I had on the situation and the impact it had on me. I have spent 30 years helping people reach their financial goals and take care of families. I have had an impact.

Did I find a career that met all of the suggestions these people had for a 23-year-old? I believe so. Each phase of my career proves they had great wisdom. The passion of serving people while getting paid and never being bored is what makes this career rewarding. So when I'm recruiting, I share the same advice with young people who are looking for a rewarding, meaningful career.

**James H. Shoemaker, CLU ChFC CFP
President
Shoemaker Financial Advisors
Securian Financial Network
Germantown, TN**

Keep the Person, Change the Role

Phil Richards has it right: Find a role for all good people.

Some years ago, as we were in the selection process with a recruit, it became apparent from the science part of our selection process—the testing—that this

candidate would have some challenges in the role of an agent. Yet it was evident that she would be a perfect cultural fit in our firm, and I had a very positive “gut” feeling about her people skills.

Remembering Phil Richards’s advice about always finding a role for good people, even if the agent’s role is not appropriate, we continued our dialogue with this candidate. In the end, I proposed that she be in charge of our firm’s recruiting. Because of the cultural fit and her tremendous people skills, she has become a very productive and effective recruiter. Our financial associates enjoy her and, as a result, continually nominate good candidates to her.

We experienced a similar situation with an agent who had grown weary in that role. By once again remembering Phil’s advice and by again observing the cultural fit and the great people skills, this former agent now serves as our firm’s Market Conduct Specialist. Once again, our financial associates enjoy her and respect her and, as a result, she is very effective in that role.

Phil Richards has a lot of things right, but this philosophy has to rank near the top of the list of his many guiding perceptions.

James H. Krueger, CLU ChFC MSFS MSM
Managing Partner
Northeast Wisconsin Regional Financial Office
Thrivent Financial for Lutherans
Appleton, WI

Find a role for all
good people.



You Call Us; We Won't Call You

When I meet with potential recruits for the first time, I make sure that I never suggest that we will call them for a future interview. In fact, I attempt to create an atmosphere of them wanting to call us. I use phrases like, "Should we meet again" or "Should you have another interview with us." At the end of each interview, I always tell candidates that we will not be calling them, but if they are interested in what we have to offer, then they should feel free to call us to arrange our next appointment.

I want to separate the wheat from the tares immediately. If they are interested in what we do, they will call, and I believe they will be better suited to our career and to our agency than someone who doesn't take that initiative. It has enabled us to add quality associates to our organization and has ensured a steady pipeline of potential quality candidates.

The one individual who really stands out is a young man by the name of Travis. He was a manager in the construction business, a business his father had been in all of his life. When we first visited, I knew there was a thread of discontent in his life, but I only pulled on it a little. I wanted him to see the opportunities and for him to realize the potential he possessed, rather than for me to tell him. He did not call me back immediately. I desperately wanted to call him but did not. After about a month, he called back and said he was interested to learn more, so we continued to talk. To make a long story short, in his first year

...I want to separate the wheat from the tares immediately.



with us, he earned over six figures in first-year commissions. He and his wife Holly have never looked back.

In my early years of recruiting, I was interested in talking to anyone. As a result, I hired those who were not suited to our career, causing them heartache, as well as myself, and costing our staff wasted time and energy. By adopting our present strategy, we have a lot more happy people, including myself!

Kent W. Binning, CFP CLU ChFC
Agency Manager, Binning Agency
Beneficial Life
Seatac, WA

Leverage the Science!

My 26 years of recruiting experience have revealed that recruiting, like selling, is a process that can be managed by identifying predictable results. This is the “science” that Al Granum has codified in his 10-3-1 formula.

One of our current recruiting elements is our use of Internet résumé services. One of our key people “mines” résumés that fit a predetermined profile, then sends an “e-approach letter” that includes hot links to the Northwestern Mutual recruiting Web site. Next, an invitation for an interview is extended, the résumé is forwarded to a management team member, and a follow-up call is made.

...everyone needs
to establish their
own ratios.

Mining about 100 résumés yields about 20 curious people, 10 serious interviews, and 1.2 contracted representatives. If we mine 100 résumés a month, it will yield about 14 new reps per year. The numbers will vary depending on specific criteria, so everyone needs to establish their own ratios.

Two key ingredients of this process are as follows:

1. The person in charge of mining is outside of our organization and is focused only on generating 100 résumés/month that fit our profile.
2. A member of our field management team contacts the prospect directly.

The years of '00, '01, and '02 have generated 25, 17, and 22 recruits, respectively, producing \$876,000 of premium in 2002, with 30 survivors at the end of '02. The two-year class represented 197 percent of our company targets for our marketplace, which includes a rural/suburban makeup.

Leverage the science!

**Austin E. (Brud) Hodgkins, Jr.,
CLU ChFC MSM RHU
Managing Partner
Northwestern Mutual
Poughkeepsie, NY**

One of our key
people "mines"
résumés...



A Tough but Honorable Decision

When the industry was going through the universal life phase with high crediting rates, I had instituted a process by which I had to sign off on any replacements to ensure that it was in the client's best interest. We did not endorse any wholesale replacements. In addition, I monitored the in-force block of business to catch any outside replacements. We had 60,000 policies in force at that time. We had an organization of solid, experienced associates and 30 new organization associates doing well.

I had four associates who tried to replace in-force policies with another company. In three tough sessions, I admonished them to stop, but they continued. On a Monday morning (after a weekend of no sleep), I called them in and terminated them. Their production represented approximately \$375,000 of first-year life commissions—this was substantial revenue.

I am prone to migraine headaches, and I got a bad one after that session. I went home, crawled into bed, and tried to get over the headache. At about 6:30 p.m., I heard the doorbell ring, then several familiar voices. My wife Marilyn came up and said, "Your Agency Advisory Council is here, and they demand that you get up and join them." All kinds of horrible visions went through my mind. But I dressed, went downstairs, and there were the eight members of the Council. Harry McCoy, who was a great associate, older and wiser than me by far, said, "We have a complaint and an announcement." Then he said, "It's about time you dumped those guys, and we got the gang together, and here are our

...when you have to make a tough and honorable decision, do it from strength.

...good people
through recruiting—
growing and happy.

new goals for the year, without those (%&\$#@s)! We will have a 15 percent plus. Where's the scotch? Let's party!"

Long story, but the agency was the recipient of consistent quantity and quality recruiting. You can't control some turnover, and when you have to make a tough and honorable decision, do it from strength. That means good people through recruiting—growing and happy.

Maurice L. Stewart, CLU ChFC CLF
Executive Consultant
PennMutual Life Insurance Company
George G. Joseph Chair in Management
Education, The American College
Horsham, PA

Let 'em Know You Appreciate Them

Agent referrals are the best source of new agents! So what are we doing to show our agents that we appreciate their nominations?

I started a program of gifts to agents when one of their referrals turns into a first interview. Upon completion of the first interview with his or her first referral, when case notes are being done, we send a letter to the agent's home, essentially saying, "Building an agency is tough work. Thanks for supporting the agency with referrals. Enjoy this small token of our appreciation...." Included with the letter are two movie tickets.

After the agent achieves a first interview with a second prospect, we send the same letter out again, this time

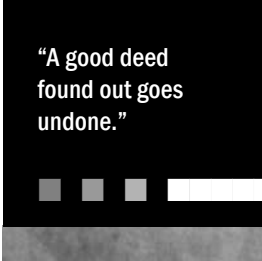
accompanied by a gift certificate from a leading bookstore. And so on. I send a different gift for each of the agent's referrals that leads to a first interview. (See the list of 10 gifts below.)

But the best part of the idea is this.... Originally, we planned to announce this program to the agency with fanfare. But I decided to forgo the announcement and just send the letters and gifts as the agents earned them. The response was *tremendous!* The agents were thrilled with the little signs of appreciation. More importantly, I think they really appreciated the quietness of the program. I receive numerous calls from agents' spouses, as well. Little gestures to show our appreciation, added with a little quiet thanks, go a long way. It's kind of like the old adage, "A good deed found out goes undone."

"First Interview" Gifts

1. Two movie tickets (\$10)
2. Bookstore gift certificate (\$15)
3. Starbucks gift certificate (\$15)
4. Tie (\$50)
5. Restaurant gift certificate (\$100)
6. Food gift (\$30)
7. Clothing gift certificate (\$50)
8. Music store gift certificate (\$35)
9. Dress shirt (\$60)
10. Night at the Ritz (\$200)

Brian H. Early, CLU ChFC
Managing Partner
Northwestern Mutual
Wayne, PA (Suburban Philadelphia)



"A good deed
found out goes
undone."

Recruiting is a
relationship
business.

Today's Recruit May Be Tomorrow's Agent

Recruiting is a continued-phenomenon and deferred-consequences business.

In 1998, I interviewed a high-level manager who was leaving his job to open his own business. He wasn't interested in coming on board with us at that time. But I KEPT THE CONNECTION. Several times a year, I would call him to say "Merry Christmas" or just to see how he was doing.

Four years later, in 2002, he decided to join me. One of the reasons is because I had followed up with him regularly. So my four years of follow-up resulted in a solid recruit.

I use an old-fashioned tickler-file system for my recruiting, just like an agent would do for prospects. It works.

Recruiting is a relationship business. You need to keep and build relationships—whether the candidate joins you today or not.

Riaz A. Khokhar, LUTCF
Managing Director, Northeast Planning Group
General Agent, Union Central Life
Kew Gardens, NY

Top 10 Reasons to Be in the Financial Services Industry

This list provides a quick, easy-to-read summary of reasons why the financial services industry is a prudent choice. It's written in the context of the *current* business climate. Give this list to your prospects as they're exploring a career with your organization.

1. **Complexity** – Finances are much more complex than before and the options are endless, which means that people need someone they trust to give them educated advice.
2. **Longevity** – Our average age is increasing, and there is life after 65. We need to have a financial plan to handle it.
3. **Support** – Both home offices and agencies are providing more support to retain and help ensure the success of both new hires and talented veterans.
4. **Entrepreneurship** – Being your own boss and having more control of your own destiny are part of the American dream. This industry is the perfect environment for the entrepreneurial spirit.
5. **Financial Freedom** – Building a nest egg is a way of buying the freedom and security people are looking for. Agents/advisors get to do that for themselves and their clients.
6. **The “I” Word** – Insurance has become more attractive as a smart investment and a safe-guard against the unexpected. The “I” word is back in vogue... 95 percent of insurance is still being purchased eye-to-eye through an agent, not the Internet.

...the perfect environment for the entrepreneurial spirit.



Patience and
temperance have
come back in
style...

7. **Value** – More companies allow cross-selling of products, broker-dealer arrangements proliferate, and prices are competitive, which means that clients are the greatest beneficiaries because they can receive better advice and more value than ever before.
8. **Road Maps for Success** – The successful road maps of past agents and advisors are well documented and readily available. This is good news for new hires—they don't always have to learn from the school of hard knocks.
9. **Volatility** – The volatility of the stock market has hit us like a ton of bricks, as has the need for good financial advice and trustworthy advisors.
10. **Long-Term Thinking** – Patience and temperance have come back in style, and people are realizing that the truth will not only set you free, it'll keep you free. Reputations are golden in this industry, as is the need for a long-term financial plan.

Mickey Straub
President
Sales Activity Management, Inc.
Oak Brook, IL

If They Don't Succeed, Help Them Move On

One recruiting technique that I have found to be very helpful and which gives us a continuous flow of new recruits is working with nominators I have acquired by reading the Career or Sales Opportunities section of the help wanted ads in Sunday issues of the *New York Times*.

Over the years, I've developed many relationships with people in various industries who are looking to do the same thing we are doing. I guess the best part of this is that it allows us not only to recruit people from the referrals we get from someone in a different field, but we also get to send people who don't succeed in our business to somebody who can offer them a position that they might do very well in.

In fact, I am a great believer that selling life insurance is one of the hardest professions that one can undertake, especially in light of the fact that it is an intangible product. If you create a network of people to whom you can provide referrals for associates who are not making it in our business, it leaves a lasting impression that you genuinely care about what happens to each person.

One of my favorite stories is about a fellow whom it took me three months to convince to leave our business. Finally he agreed, and I got him an interview with a headhunter. He wound up spending a couple of years working with that firm and then went out on his own. A number of years later, I was at the Delta Airlines terminal in LaGuardia Airport, getting a shoeshine. If you've been there, you know that the shine stand is in a long corridor. If you are walking

...create a network
of people to whom
you can provide
referrals...

...it was a great feeling to know that I had made such a difference in someone's life.

down the corridor, you would not know the shine stand is there until you pass in front of it.

So this gentleman comes walking along with a woman, looks to his right, and notices that I am getting a shoeshine. He turns to the lady and says, "See that guy getting a shine? He is the one who suggested that I leave the insurance field and put me in the business I'm in today. If it were not for him, I would probably still be selling insurance and making no money."

When I finished getting my shine, we spent some time over a cup of coffee, and it was a great feeling to know that I had made such a difference in someone's life.

We should think not only of recruiting individuals into our business, but we should realize that we are taking time out of their lives, and if they don't succeed, we owe them the responsibility of helping them go somewhere else. The individuals who do recruiting for other firms and industries can become a valuable asset to each and every one of us. They can help us achieve our goals as we strive to help people become successful—whether it's in our field or another.

Howard B. Cowan, CLU ChFC
General Agent
Cowan Financial Group
MassMutual Financial Group
New York, NY

Two Final Questions

Before we extend an offer to a highly promising candidate, we ask two final questions to determine if they have the commitment and passion for this career that we are looking for:

- (1) **“Please recap for me why our firm should invest a quarter of a million dollars in your future career here.”**

By asking this question, we are looking for candidates to sell themselves to us. Based on their answer, we will be able to detect how passionate they are about this career, as well as their sales ability.

- (2) **“What is your back-up plan if you do not get an offer from us?”**

Here, we are looking for candidates to indicate their commitment to this business. The desired answer is, “I would accept an offer to become a financial advisor at another firm....” The type of answer that raises a red flag is, “Well, I might go back to school and get my MBA,” or “I think I will open up a coffee shop.”

A candidate who responds to the first question with a less-than-desirable answer will not receive an offer from us—they failed to sell themselves to us, and we can’t move forward. A questionable answer to the second question doesn’t rule out a candidate completely, though. We have worked with many people who weren’t sure of their back-up plan but who showed promise. In such a situation, I’ll respond by saying to them, “For you to be successful in this career, your mindset has to be that you are going to be a financial advisor, whether it’s here or somewhere else. Based on the answer you just gave me, you are not quite to that level yet.”

...we will be able to detect how passionate they are about this career...

...I explain that the candidate should interview at other firms like ours.

Then I explain that the candidate should interview at other firms like ours. By doing this, candidates will find out that:

- (1) This may not be the career for them after all, or
- (2) They will become more excited than ever about this career and realize that it is indeed what they want to do.

Recently, we had a candidate whose answers to our final question failed to convince us that he was ready for a career with us. So he heeded our suggestion and interviewed with three other firms. Soon he called us back and said that he realized that this was the career he wanted to be in. He wanted to join our firm because he felt that we were the most serious about his success and his career growth.

Phillip C. Richards, CLU CFP RHU
Chairman & CEO
North Star Resource Group
Securian Financial Network
Minneapolis, MN

If You Think You Can, You Can

By Lou DiCerbo, CLU ChFC RFC

If you think you can, you can.

You can do it, I know you can.

You can recruit quality people who dare

And develop MDRT professionals who care.

If you think you can, you can.

You can become a CLU and Chartered Financial
Consultant, too.

If you think you can, you can.

GAMA members need our product mix.

Don't let their agents get into a fix.

Market Life, D.I., and Equity Plans, too.

Sell families, businesses, and Uncle Sam's crew.

If you think you can, you can.

Now grab your dream and believe it.

Recruit quality people and you will achieve it.

If you think you can, you can.



Find the Missing Piece

GAMA's *Great Ideas* books are full of big ideas and practical strategies from some of GAMA's most respected and successful members.

From mentoring to marketing to recruiting to retention, you'll learn from some of the best minds in the industry. The *Great Ideas* series includes —

- Great Recruiting Ideas
- Great Retention Ideas
- Great Marketing Ideas
- Great Leadership Ideas
- Great Contest & Recognition Ideas
- Great Team-Building Ideas
- Great Mentoring Ideas
- Great Supervision & Accountability Ideas

To order, call **1-800-345-2687**, visit **www.gamaweb.com** or fax the order form on the next page to 703-770-8182.



About *Great Recruiting Ideas*

This collection of great ideas from proven professionals will provide you with:

- Valuable recruiting techniques from the accomplished careers of award-winning professionals.
- Practical, proven recruiting tips that you can implement easily in your own organization.
- Renewed motivation to assess and refine your own recruiting goals and techniques.

This edition sponsored by:



Sales Activity Management, Inc.

Mickey Straub, President

(800) 254-4726

www.SalesActivityManagement.com

GAMA International's *Great Ideas Series of Books*

This series is designed to arm today's industry leaders with the information they need to succeed in an increasingly competitive marketplace. The *Great Ideas* series presents a broad collection of proven practices that have sustained veteran leaders through their stellar careers and have catapulted a new generation of superstars to extraordinary success.



GAMA International

2901 Telestar Court, Suite 140, Falls Church, VA 22042-1205
703/770-8184 | 800-345-2687 | www.gamaweb.com