

1-1-1984

The Best of Intentions

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Recommended Citation

Lonbingier, "The Best of Intentions" (1984). *Archival Documents*. Paper 61.
http://digitalcommons.theamericancollege.edu/archival_documents/61

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The Best Of Intentions

A former schoolmate turns up about this time every year. At first I'm glad to see him, but without fail he leaves me uneasy and begrudging him his obvious success. He was here again today.

"How's it going, John?" he asked.

"Fair enough," I replied. Yet I saw that he saw my slight stoop and middle bulge, as compared with his erect carriage and look of overall fitness.

"How's your tennis game?" he queried off-handedly.

"Oh that," I hemmed a bit. "Been awfully busy. Just don't get a chance to play as much as I used to."

"Busy doing what?" he countered. "Have you made the Million Dollar Round Table yet?"

"Well," I began lamely, "I'm not convinced MDRT has its priorities straight. Anyway, my buyers seem to prefer term, and funds, and small permanent policies. I like to sell people what they want."

All of a sudden I remembered seeing my friend's picture in *National Underwriter*. There he was, big as life, being saluted by his company as outstanding general agent of the year.

"You know, this business is not what it used to be," I said. "Even the smartest agent has trouble keeping up. And it's hard to know what to study. I was part way into CLU when The American College began offering this newfangled designation of Chartered Financial Consultant. No point continuing with CLU. And it worries me that I don't have time enough to plow into this financial planning thing."

He stared at me in disbelief. "You were pretty good in school," he said, "so what's your problem? As for me, I determined early on that CLU would be fundamental to a professional career -- especially if I was to set an example for my agency -- so I wrapped that up years ago. When financial planning became the name of the game, I aimed for the new designation. Proud to say I stood up with O'Connell and Levine in the first group to earn ChFC."

"C'mon, the payoff is not in designations," I muttered. "The bottom line is in sales production and self-fulfillment."

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"Aha," he rasped, "what is your commissions objective this year?"

"There are other things in life besides money," I tried to explain.

He grinned with that taunting expression I remembered from old.

"Are you kidding me?" he began. "All of us can gain our goals if we really want to *enough*. You didn't want to spend the necessary time and effort on CLU. Chances are you won't become a ChFC for the same reasons. And your production falls short of what it could be because you have no goals and you aren't willing to make sacrifices."

I realized I couldn't kid him. He knew me too well.

"My friend," I said, "do you think I still have a chance if I get to work right away?"

"Guaranteed," he replied. "The sooner the better. Skip the poker game tonight, and lay off those multiple martini lunches with the boys. Start cracking again on your CLU study. It would also help to get yourself back into some physical shape. Like regular exercise every morning. Then take a few lessons from the pro and rejoin your tennis foursome."

"What about my sales production?" I breathed.

"Go back to square one," he advised. "Target markets that are right for you. Develop a prospecting plan. Set goals and timetables for yourself. Best of all, make an appointment with your manager and *together* plan your new marketing strategy."

"Well, but . . ." I started to say.

He was gone.

That conscience of mine had done it again -- visiting at year's end to make me miserable and envious of others who seem to have achieved more in life.

And yet, I must admit, he does give me sound counsel. Maybe I will open the CLU book tonight. Maybe I'll call the boss about an appointment for tomorrow.

On the other hand, the game is tonight. The guys will be expecting me.

—Lobingier

Probe 11/1/84 p.4