

# Comfort Zone

Definition: *A place where one feels safe or at ease.* We hear this word often and people are always telling us to get out of there. Why? Why should I get out of my comfort zone? What is wrong with feeling safe? What is wrong with feeling at ease?

Here is what is wrong: always feeling safe and at ease will not allow you to grow. If you always felt safe and at ease you would have never been born. You were comfortable in your mother's womb. Your mother birthed you, because it was time for you to get out and grow up. It is that time again.

It is time for you to stretch and to be stretched. It is time for you to conquer and to be conquered because you cannot win them all. It does not feel safe, it does not feel at ease, but it is necessary. To achieve the results you are looking for within your agency, you must get out of your comfort zone.

**“Life begins at the end of your comfort zone.” – Neale Donald Walsch**

Mediocre agencies live in the comfort zone. Is that where you live? If you currently reside there, pack your bags, and find a new spot. Everything you are looking for is one step outside of your comfort zone.

Once you take that step you begin to expand your comfort zone and things begin to happen. You begin to make sales, you begin to have fun, you begin to make money, etc.

I understand that the comfort zone is a beautiful place, but nothing ever grows there. If your desire is to grow as a person, which will in turn grow your agency, then take the first step. Use one of these sales techniques that makes you feel uncomfortable. Do something today that you have never done before. Get outside of your comfort zone.

## **Personal Growth**

The only person you are destined to become is the person you decide to be.

What we fear doing most is usually what we most need to do.

Growth is the great separator between those who succeed and those who not.

Your income seldom exceeds your personal development.

In any given moment we have two options; To step forward into growth or to step back into safety.

It's not what the book costs, it's what it costs you if you don't read the book.

The struggle you're in today is developing the strength you need for tomorrow.

I'm not telling you it's going to be easy, I'm telling you it's going to be worth it.

Work on your personal development. If you aren't growing personally, then you will never arrive at where you want to go with your life or business.

## **Get Out of Your Comfort Zone**

Life begins at the end of your comfort zone.

A comfort zone is a beautiful place... but nothing grows there.

If you don't step outside your comfort zone and face your fears, the number of situations that make you uncomfortable will keep growing.

Step so far outside your comfort zone that you forget how to get back.

You'll always miss 100 percent of the shots you don't take.

If you want something you've never had, then you've got to do something you've never done.

You are only confined by the walls you build yourself.

Do one thing every day (or week) that scares you.

# Attitude

Your attitude has a lot to do with your sales. I do not necessarily mean having a good attitude vs. a bad attitude. It is understood that a bad attitude will not get you far. But do you have a *positive* attitude? An *optimistic* attitude? A *can-do* attitude?

My sales success came because I believed in myself. My optimistic attitude made me believe that it was going to get done. Despite rate increases and cancellations (although difficult) my positive attitude prevailed.

It is been said that your attitude determines your altitude. How high would you like to climb in sales? As a team member I was at the top of the class. My attitude was infectious. I *attracted* team members and customers. Does your attitude attract or repel others?

**“A positive attitude gives you power over your circumstances, instead of your circumstances having power over you.” – Joyce Meyer**

How is your attitude when the company has a rate increase? How is your attitude when underwriting declines one of your life sales? How is your attitude when your company cancels a long-time customer? It is easy to have a positive attitude when things are going well. The true attitude test is when things *are not* going well.

You can alter your life by altering your attitude. If you change the way you look at things, the things you look at will change. Instead of seeing life as something that happens *to* us, try seeing it as something that happens *for* us. Everything happens for a reason. There are few things we control in this world, but our attitude is something we *can* control. This was in my first book, *10 to Win*, but I think it is worth repeating. What kind of day are *you* having? How do *you* see things?

# Change

When I travel the country performing Boot Camps I come across all different types of team members from all different backgrounds. The one similar trait that team members possess is that most newer team members are open to change, while seasoned team members are not.

I believe it is the same in any industry. No one likes *change*, but sometimes change can be good, necessary, and often vital to survival. Just ask the dinosaurs. Oh wait, you cannot because they are no longer here. They did not adapt very well to change.

If your agency does not adapt, most likely you will not survive. If you manage to survive, you may not *thrive*. Most business owners want a *thriving* business versus simply surviving.

**“You are either green and growing, or ripe and rotting.” – Frosty Westering**

The agent and the team members must be willing to change. If the team members are unwilling to change, the agent may need to *change* the team members.

Change what you say to customers, change your mindset, and change your attitude. This is a great start to a highly successful agency. Remember that change is efficient when it begins from the *inside* and it is a *willing* change.

The culture of the Marine Corps is Improvise, Adapt, and Overcome. We are constantly changing and adapting to our surroundings. This is why we are still here over 200 years later and still kicking butt.

Be willing to change!

## **And/Both**

I used to complain to my agent that I could not do everything at once. I could either make sales or finish my compliance work. I could either answer the phones and help customers or I call leads and quote auto.

His response was sobering. He said, "Our industry is not a *this* or *that* industry. Our industry is an *and/both* industry. You must do this *and* that. You must do *both*."

Sometimes team members get caught up in the whirlwind and they do not complete their obligations. Because the phones are ringing off the hook, or because they are short staffed, they choose to either do *this* or do *that*.

**"You must have chaos within you to give birth to a star." – Friedrich Nietzsche**

When there is chaos, (whirlwind) it is the perfect time to show that you are a star. Anyone can perform when everything is going well and according to plan. Remain calm and seize the day. Do not let the day seize you, especially if you plan on being an agent someday.

You must answer phones, take care of customers, *and* make sales. Should you ask for life sales or disability? You must ask for both. Should you try to set an appointment or make the sale over the phone? You must do both.

You must make appointments *and* make sales *and* help customers *and* ask for introductions *and* spend time training. In our industry you must do all the above *and* keep a good attitude while doing it.

## The Word “NO”

Most team members are afraid to hear the word *no*, and initially so was I. Then I learned to embrace the word, *no*. I soon discovered that the more *no*'s I got, the more sales I made.

I began to understand that the word *no* simply meant not now. It is all about timing. It is *no* today, until your loved one passes away next month or next year.

In a previous career, I was taught that the more *no*'s I received from prospects, the more sales and money I would earn.

The problem is that most team members do not have the mental toughness to hear the word *no* consistently without giving up. Most team members get dejected when they hear *no* repeatedly. It makes them stop rather than keep going.

**“Failure is the only opportunity to begin again, only this time more wisely.”**

**– Henry Ford**

The reason I was a top team member is that I *doubled* my failure rate. Everyone thought people just melted in my hands and I could sell ice to Eskimos. The truth is, I had twice as many *no*'s as anyone else.

While you were counting your *yes*'s, I was counting my *no*'s. *Your* goal is to get two life sales this week, so you want two people to say *yes*. Then you are happy. You slow down and celebrate a little. You say that you do not...but you do. It is human nature to let up once we have accomplished our goal.

My goal is to get four *no*'s a day. I am not sad, crushed, or dejected when I hear *no* because it is what I was looking for in the first place.

Another thing I did, was to tell myself I got paid for each *no* that I received. You must trick your brain. If you earn \$100 for each sale you make, and it takes five customers to make a sale, then you actually earn \$20 per person regardless of a *yes* or *no*.

Can you imagine getting paid \$20 every time someone told you no? You would have a smile on your face every day and be unstoppable.

Most team members suffer from fear of rejection. If you hate being rejected, here's why, and this is going to hurt. It is because you are being selfish.

People feel rejected when they do not get what they were expecting; when they do not get what they want. I love my wife and I expect her to love me back. I want her to love me back. If she does not, then I feel rejected because I wanted something *from* her. If I love her unconditionally (like Christ loves us) then it does not matter if she gives me what I want because that is not the reason, I was doing it in the first place. I was showing her love because it is the right thing to do.

**“Success is stumbling from failure to failure with no loss of enthusiasm.”**

**– Winston Churchill**

Let's make it simpler. When you hold the door open for someone and they do not say, “Thank you”, do you get upset or feel rejected? When you let someone pull in front of you on a crowded street and they do not say, “Thank you” do you get upset or feel rejected? If so, then your motive for doing it was wrong to begin with.

If your customer says I and you feel rejected, it is because you were trying to get something *from* them (a sale, money, etc.) rather than give something (proper protection) *to* them.

If you threw someone a life jacket and they did not want it, you wouldn't feel rejected. It is because you are truly trying to get something *to* them and not *from* them. Check your motives.

There is a similar diagram in the book *Go for No*. Most team members want to avoid the word *no* because it is associated with failure. They see it as the opposite of success. It is important to remember that failure is not the opposite of success, it is a part of it. Traditionally, you cannot experience success without some failure.

Here is how most team members think. “I must avoid failure and move closer to success.”

**FAILURE** ← **ME** → **SUCCESS**

Here is how you must think. "I must go through failure in order for me to get to success."

**ME** → **FAILURE** → **SUCCESS**

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# Perfection

Billionaire, Mark Cuban, remarked, “Perfection is the enemy of profitability.”

Stop trying to get things perfect before moving forward. Do not allow your lack of skills or abilities to hold you back. It is going to take time to become great at anything. It takes thirteen hours to build a Toyota, but it takes six months to build a Rolls Royce.

You must be bad before you can be good. Remember that your customer does not know if what you are saying is correct or not.

Continue to practice your scripts and work on your sales techniques but do not wait until they are perfect before you start using them.

**“Strive for continuous improvement, instead of perfection.” – Kim Collins**

If you wait until you are ready, you will be waiting for the rest of your life. None of us is truly ever ready for anything. We just move forward and get it done.

There is a wonderful motto, “Act as if.” Act as if you know what you are doing. Act as if you have everything under control. The first time I wrote a long-term care policy, I had no idea what I was doing. The customer did not know it, because I acted *as if* I did. If I had waited to *perfect* the quoting process, I would have lost the sale.

Everything great starts small.