

WIN ON PURPOSE

Finding A Better Way And Sharing It!

JERRY M. LUJAN

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Forward

By Kelley Lujan

As I think back, and remember the time I spent with my dad, two prominent things come to mind: business and baseball. Virtually every family outing or conversation we had revolved around one of those two subjects. From those two topics, my dad instilled in me the core values that I would need to be successful, not only in school and business, but in life as well. I learned that in order to be great at something, I have to practice. The top experts in the world would not be where they are today without tireless hours of practice. He also taught me that I can not be perfect. Whenever I am struggling with something, he always reminds me that it is the progress that counts, not the perfection. My daddy had 5 golden rules when we were growing up, which he learned from his coach, Dan Sullivan, and passed onto us.

1. Show up on time.
2. Do what you say.
3. Finish what you start.
4. Say please and thank you.
5. Treat others how you want to be treated.

I have found these to hold true in every aspect of my life.

Ever since I was a young girl, my daddy taught me that I could do anything that I set my mind to. My dad was the business mind in the family. Anytime that my brother or I needed advice for the future or on a certain project, my dad would be the first person we would go to. He was one of the most successful, business oriented people that I knew. Whatever project I was working on, he would always encourage me to make it the best I could because he knew what I was truly capable of and believed in me.

I remember when I was little, every time that I would have an idea or something that I wanted to do, I had to make a presentation for my Dad regarding what I wanted to do, why it was important, and some of the logistics behind it. Every time I would make one of these presentations, I always knew I was on to something when I could see his eyes light up and that huge smile come across his face. He could recognize when I was passionate about something. I knew that when he recognized that passion, he would do anything in the world to support me. For example, when I was little my dad made a promise to me that if I worked hard enough and got the grades that I needed to get into any university of my choice, that he would make it happen, no matter the cost.

As I grew older, my Daddy and I were able to continue to share this unique bond. He has presented me with so many opportunities for growth. He has also taught me to cherish these opportunities. I have had the opportunity to meet extremely influential people and mentors in the business world that have taught me and inspired me to achieve much of what I have today.

Four years ago my Daddy kept that promise that we made when I was younger. Today, I am a graduating senior from the University of San Diego. Now more than ever, my Dad's support for me and my life goals have shined through. I have learned that school, work, and life all revolve around the relationships you form.

Introduction

I am at war with mediocrity.

And I'm using all the weapons in my arsenal to destroy it forever. I'm also enlisting those like-minded individuals – in whatever industry they may work – to join me in my army.

I'm thrilled that you're considering joining me in my fight against complacency and the ordinary. If you feel the same way – and want to start by improving your own performance, then you've come to the right place!

Not only am I at war with mediocrity, but I love helping winners. I love taking those who sincerely want to get ahead in life and do exactly this. I get a real kick out of seeing them climb to the top of their chosen fields. The combination of these two desires has come together in me so that I couldn't help but write this book.

It was as if it had been forming, germinating for years inside of me before it was ready to spring forth in this manner in order to spread the exciting words of success.

I'd love nothing better than to lay out the entire feast of life before you right now in this single

paragraph, but it's the story that holds this feast and I'm eager for you to begin this very moment on improving your performance and your professional and personal relationships.

As we take this journey together, you'll understand – from listening to some of the stories I tell inspired by my own career and personal life – exactly why I view this not as a job, or a favor to you, but as my life's mission to find a better way and share it. Just stay with me! I promise you the ride of a lifetime.

I can also tell you're also a responsible professional. As we trek through the chapters, seeking out and destroying mediocrity – you'll see exactly what I mean. True professionals, for one thing, always know there's room for improvement. They never rest on their laurels.

Why I Wrote This Book

I've written this book for two reasons. First, because I wandered in the wilderness for 20 years, working hard to get to the top of the sales industry. In the process, I came so close to destroying my health. I was putting in a minimum of 60 hours a week, trying to top the business I had brought in the year before . . . the month before . . . the week before – even the day before.

I never took a vacation. Heck, I never even took the time to spend days with my family. As you can probably already surmise, my family life wasn't healthy either. By anyone's standards I appeared successful – except the standards I had set for myself and the expectations of my family.

It took the simple question of my then, five-year-old daughter to finally knock some sense into me. That's when I took a good, long look at what caused me to do this, to push myself to the brink of destruction in so many ways.

The Sales Industry and The C.R.A.P. I Tolerated

I lived and breathed the sales industry. I thought by doing this I would eventually find exactly what I had been looking for – wild monetary success. And in that area I did. But I overlooked something very important.

I had assumed that after I reached a certain pinnacle in the career, I could slow down some. Then when I slowed down, I told myself, I could then enjoy the company of my family. There was a slight snag in my thinking. What was that?

I didn't count on the fact that once I did hit that pinnacle that I needed to keep on plugging away. In fact, I needed to work even harder at that point, in

order to keep what I've already earned. I had pushed my family to the brink during the past 20 years only to discover that I still wasn't going to have the time I thought I would to spend with them.

By this time, I had thought a few things through. Among them were the cold, hard facts that the sales industry was riddled with what I called, "Five Fatal Flaws." These are the problems that most people in the sales industry knew existed, but failed to address.

I refer to these flaws by an acronym I created: The C.R.A.P. As you can tell, I hold just a bit of disdain toward these problems deeply embedded in the fabric of the insurance sales industry or most any sales industry, for that matter. The term stands for:

The – Trust

C -- Commodity

R -- Roving targets

A -- Agency Death Spiral

P -- Professionalism.

I'll tell you how I was able to rise above mediocrity by eliminating these fatal flaws. In doing so, I was able to create a thriving career that was less dependent on the number of hours I put into it and more on the relationships I made.

You'll be interested in learning more about these lessons. You, no doubt, will recognize some, if not all, of them. And you'll gain insight learning how I handled these circumstances.

The Five Fundamental Filters

In addition to learning about the five fatal flaws of the industry, I also talk (in the last half of the book) about what I call filters. These are essentially using these guideposts to help me cope, organize and, yes, thrive in the industry.

In the first section of this book, you'll see my picture (perspective) of the industry. The long, grueling hours a professional must work, the humility he must subject himself to because his customers think of him and his products as commodities – not services and results – as the limitations inherent in all of this.

Then, We Reach The Second Half of Our Journey

Please, stay with me for the second section. In this section, we really dig deep to solve the growing problem of mediocrity. I show you how you can overcome the misconceptions of your customers, the failures of the industry to provide you the respect you

rightly deserve and, most importantly of all, how to make an amazing living and still win the love and respect of your family or whatever it is that you love most in your life.

Sound too good to be true? Remember, you agreed to enlist in my fight against mediocrity because you know, deep in your heart, there's a better, more professional, more profitable and, yes, more humane way of conducting business and succeeding. All without sacrificing your health or the love of your family.

The tricks I'll teach you in this section I like to call "BGRAT." In this section, you're essentially learning how to control the odds. I'll teach you how to take those odds and work them to play in your favor.

If you've ever been to Las Vegas or Atlantic City you know the moment you enter a casino, the odds are stacked in the house's favor. That's part of the thrill of gambling – trying to be that person who beat the house odds.

Of course, it's a little less spectacular when you find yourself fighting for your own prosperity. Given enough time, you may even come to resent that the house, in this case the insurance industry, holds the odds.

Trust me, though. You'll discover how, using these simple principles, you can beat the house at its own game.

The system I use doesn't have such a grand name as The C.R.A.P. – what I've named the flaws. But if you can

remember these initials: B.G.R.A.T. then you'll never doubt your chances of success again.

What exactly does B.G.R.A.T. stand for?

B – Balance

G – Goals

R – Relationships

A – Attitude and Gratitude

T – Tools, Coaches and Mentors

When you use these you'll discover that success is just around the corner. I'll tell you exactly what happens when I'm using these filters to guide my practices. It'll give you some idea of how you'll benefit from them. When I consciously use these, then I'm confident I'm working at my full potential. These are the guidelines that I've used to provide me not only professional success, but personal satisfaction as well.

When I'm using these in a purposeful, dedicated manner, I receive outstanding results. No exceptions. The results I find are far better than I anything I can do by dancing around them. I believe they're so important in my life, that I have them posted on my wall as a daily reminder of how they've transformed my life.

Yes, despite how amazed I am with their productive results, there were those moments when I

allowed my eyes to stray from these filters. And when I have, I have floundered both personally and professionally.

Are you ready to transform your life from mediocrity to excellence? There's no time like the present to start!

Chapter 1

Why Don't You Love Me?

She met me at the door that day, her hands on her hips, her toes tapping the floor. "I've been waiting for you," she said, looking up at me. I thought it was an unusual stance for a five year old, but then again, she had been precocious since the day she was born. At least that's what I liked to tell people.

I bent down and gave her a kiss. She usually gave me a hug. She didn't this time. Kelley continued to stand there. Kelley is my daughter and when I look into those big black eyes, I can't help but see my wife, Lisa. This little girl is well on her way to growing up to being an amazing young lady. It is evident even at this young of an age.

On this particular day, though, she looked exceedingly serious. Far too serious for being so young.

"It looks as if you have a specific reason for waiting for me, sweetheart," I said, as I sidestepped her to enter the living room.

"I do," she replied as she followed me. I placed my briefcase down and then sat on the couch. I invited her to sit next to me.

“No, thank you,” she said formally. “I’ll sit here.” And she climbed up on a chair not far from the couch. If any adult could be in the doghouse with a five year old, I thought that at the very moment I was.

She wasted no time and minced no words in telling me what she wanted. “I want to make an appointment to go to the park with you,” she announced, her face still as stern as the moment I stepped in the house.

My initial reaction was one of amusement. *What an observant little girl*, I thought. She had heard her mother and me talking about my insurance sales business and knew that I met most potential clients by appointment only.

I thought I would play along. Very seriously, I told her that I could do that. I then asked her what would be the best time for her. “Nine-thirty tomorrow morning,” she said without even needing to think about it.

“Fine,” I said, “that’s wonderful. “You’ve got yourself a . . .” I almost said date, but then used her term “. . . an appointment.”

“Thank you,” she replied a little too formally. She jumped down from the chair and walked off.

The following day was Saturday. There was a part of me that cursed myself for agreeing to such an early “appointment.” After all, I religiously went into the office every Saturday morning from six a.m. to noon. There was

good reason for this. At those hours on the weekend, the office was empty. I had the entire place to myself without any type of interruptions. I loved the amount of leftover work I could clean up that I had left hanging from the week in that seemingly short amount of time. I also appreciated the fact that I could then make a detailed and coherent outline of what the week ahead looked like. That always got me off to a running start.

So making that play appointment with Kelley was really going to cut into my necessary work week, even though it was a Saturday. Finally, I decided that if I were really efficient, I could go into work at five a.m. instead and be done with just about everything by nine and still make it home by 9:30 for our appointment.

That night at the dinner table everyone was extremely quiet. Not only Kelley, but her brother Jared and even my wife Lisa. At the end of the evening when we were climbing into bed together, I asked Lisa about our daughter's request.

"All I know," she said as she turned off the lamp on the nightstand, "is that she wanted you to take her to the park. I volunteered to take her. But she gave me that quizzical look of hers and said, 'Mommy that would never work.' I have no idea what she means by that." Lisa rolled over and went to sleep while I stayed up a little longer and looked through several industry

magazines. I found it especially difficult to sleep. I set my alarm clock appropriately so I'd be sure to make it to the office on time the following morning. Finally, I was able to sleep.

Saturday morning while I was working, I was a little irritated because I wasn't fully present as I usually was. Normally, I could throw myself into my work. Today, my mind would wander to Kelley, wondering about this "appointment." *For crying out loud, I finally thought, this was silly. This wasn't how I got to be successful, worrying about what's going on in my children's heads. I've got to buckle down and work, I thought.*

There was a part of me that was thankful when it was time to leave and another part that believed the following week would be a disaster because I hadn't prepared well enough for it because of this appointment with a five year old. *Your own child*, I reminded myself.

I have to give little Kelley credit. She was right on time, waiting for me at the door. I entered the house just long enough to tell my wife I was home and that we were going to the park.

Kelley was quiet on the ride there, but I was deep in thought about my strategies for the following week, so it was really only in hindsight that I could remember this. Once we got to the play area, Kelley immediately wanted to go to the swing set. She jumped on a swing and I began pushing her.

She had only swung several times when she asked me to stop pushing. Before I could ask her where she wanted to go next, she said, “I want to talk. Could you stand here in front of me, please?”

I walked around to face her and crouched down. “What’s up sweetheart?” I asked, looking her in her gorgeous black eyes.

“Daddy, why don’t you love me?”

I’m not sure what kind of conversation I was expecting, but it certainly wasn’t one that started off with my only daughter questioning my love for her.

“Kelley, I do love you. Why would you ever think I didn’t?”

“Well you never spend any time with me. And you don’t spend much time with Jared or Mommy either. None of us really get to see you much. Is it something I did?”

“Of course, it’s nothing you did, sweetheart. You know Daddy has to work a lot. I’m spending time with you right now,” I told her.

My daughter didn’t miss a beat as she said, “Daddy, you’re with me, but you’re not with me!”

I then told her that this morning was devoted entirely to her and whatever she wanted to do. I promised her, I would do and be fully with her. She

chose a few other playground items to play on. As I sat back and watched her, my mind invariably reviewed my workload for the coming week. As I caught myself doing this, I turned my attention back to my daughter, trying to take joy in watching the innocence of play. For such a young child, I thought, she seemed to have tremendous insight. I just demonstrated to myself, that I wasn't . . . how did those spiritual gurus and New Agers put it? . . . Ah, yes! Fully in the moment!

After our appointment, we went to lunch. Again, I found my mind continually wandering to work, the upcoming appointments, sales, pitches I wanted to give people and especially the seminar I was planning. Once during this daydream, I heard a distant voice. It was Kelley.

“See Daddy, that’s what I mean. You’re sitting with me eating. But you’re not with me. You’re still at work, aren’t you?”

Wow! Was I that transparent that even a five year old could tell I was at work mentally? We chatted about kindergarten. But as we talked, I realized I didn’t even remember the name of her teacher. Little did I know at the moment, but this was the beginning of the universe conspiring to make me more aware of what was going on right in front of my eyes. Now, I have to tell you, I’m anything but spiritual – so it seems weird for me to even talk like this. But whatever it was, the proper alignment of the stars, a series of coincidences or just my finally being aware of my

surroundings, I was only now beginning to see what my wife had been talking about for several years.

Of course, all this time, I had taken it as “nagging.” She would say that I didn’t spend enough time with her and the children. I would immediately get defensive and tell her that I worked my tail off every day providing for them and all of our futures.

They had everything a family could possibly want. A great car, a beautiful house, and the ability to go and buy anything they wanted at any time. They had no need to pinch pennies. It was all there. It was all laid out for them, thanks to my hard work in the insurance industry. I always ended these ‘conversations’ with a sarcastic, “You’re welcome.”

Lisa though, seldom seemed to show much gratitude. I couldn’t understand it. Until now.

Chapter 2

Something Had to Change

Once Kelley had run off to her room to play, I sat down for a beer with my wife in the kitchen. I was haunted by the feeling that Lisa in some way had put Kelley up to asking this question, even though she had denied any knowledge of it just the evening before.

“How was your play date with your daughter,” she began the conversation.

“You mean you don’t know?” I asked, taking a sip of the cold beer.

“Now how could I possibly know? The two of you just got home and Kelley ran off to her bedroom.” Lisa looked me in the eyes. I was never able to hide my feelings from her, not even from the first time we met.

“I take it there was more to it than a play date,” she ventured.

I nodded. “Indeed, there was. And up until this moment, I thought you were the instigator behind it.” I told her how the morning went. I even confessed that during that time my mind was, indeed, straying to my responsibilities at work, no matter how hard I tried to focus on . . . yeah . . . being in the moment with our daughter.

Then I told her how Kelley called me on still being at work when we were eating lunch. “I always knew she was a special girl, I just never appreciated the depth of her understanding before,” I told Lisa. I was fully prepared for Lisa to tell me “I told you so.” Her reaction, though, surprised – no, shocked me.

“Neither did I,” Lisa said. “I’m so sorry. That’s got to be a tough question to deal with.” She paused a bit, took my hand and then continued. “I know that your work habits are an ongoing issue with us. But I never once in all of our . . .” She paused a moment. I knew she was searching for the right words.

“Arguments?” I offered.

“For the moment, let’s call them discussions. I never once doubted that you didn’t love your family. I know in my heart you work so hard because you do love us and you want to provide the best us with the best of everything. I only wanted you to think about the fact that we would rather have you home more even if it meant a little less money.”

Lisa took another sip of tea. “To tell you the truth, Jerry,” she continued, “Kelley would occasionally ask me the same question. She wondered if you loved her. She wondered if she had done something to make you mad at her that would cause you to spend so much time

at work. It's difficult to explain your compulsive need to work to a five year old."

In any other time in our conversations, the term "compulsive" would have been enough to send me over the edge, blowing up at such a blatant exaggeration of my diligence in my career. But not today. Today, I had some soul searching to do. Perhaps I did have a compulsive habit of working. But, damn it! I was brought up on the American Work Ethic. The harder you work, so I had learned, the farther ahead you got in this country. I thought I had brought my family a long way from the lean years when we were first married. Where did I go wrong?

Lisa could see the absolute look of desperation on my face. "Honey, I'm not sure what to tell you."

I took in a deep breath and slowly let it out. "I'm not sure what to tell myself either," I answered. "But at the very least, I now know I need to spend more time with Kelley. And I can't believe I'm about to say this term, but 'quality time.'"

I got up and moved to the living room. What does any red-blooded American male do when he needs to contemplate the world? He turns the television on. Normally, when I have the TV on, I also have a magazine or a self-help book in hand. I seldom just sit and watch television.

The truth of the matter, in that moment, though, was that I wasn't just sitting and idly watching television. My mind

was trying to figure out a way to dig myself out of this hole I had seemed to have gotten into with my family.

Something had to change. But what?