

What a huge honor to receive the 2018 Neil Crosby Award; and a very humbling Thank You for your respect and recognition. Had I known ahead, I would have said more than just Happiness comes from giving more than you receive, without expectation of return. Look at Joel Marcus; and Bill Gates has certainly found this to be true. There is nothing more rewarding than to help make the World a better place.

Our business as Health Insurance Agents, when done right, helps make our Country a better place:

- Money from insurance keeps hospitals and whole health care systems competing to be the best they can be.
- Money from insurance allows pharmaceutical companies to design more effective drugs.
- Insurance provides security to employees & families to assure they will get the best health care available when they need it.

What is truly amazing is that anyone can be very successful in this business regardless of age, race, religion, gender. This is still very much a relationship business. And anyone can fail miserably, depending on the choices he/she makes. Here's what I found works best (some of this Bill touched on in his introduction):

- Do what you say you are going to do, in all relationships. This is totally a matter of TRUST.
 - If you say you'll be at the business at 9:30 AM, and you show up at 9:40, you Lied. You've eroded the prospect's/client's/friend's Trust in you.
 - If you say you'll get the proposal/work done by Tuesday, and you contact the client/prospect/friend on Wednesday with confirmation it's completed, you Lied. Again, you've eroded Trust.
 - If you say you'll be at the appointment at 9:45, and you show up at 9:35, you've just increased the Trust the friend/client has in you.
 - If you give a window of time in which you'll complete a project, and you succeed in meeting that window of time, you build upon Trust.
 - Remember, you never have to make a commitment or promise. But when you do, NEVER break it.
- Learn to "read" your clients, prospects, co-workers, friends. This takes a bit of empathic insight, and often women are more successful at this than men.
 - It's Not about YOU. It's about the client.
 - It's Not about YOUR money, it's about the client's and the client's employees.
 - Listen fully; speak less; ask questions about the client's feelings/family/goals.
 - More than anything else: CARE. If you find you cannot CARE about a client, get rid of him/her.
 - Have FUN making friends of clients...especially the challenging ones.

- Your best advertising is your positive involvement in your community, either through a networking group, a service organization, government, or other avocations. The more you give, the more you get back. It isn't always financial rewards: your self esteem is your most valuable asset.

Most of this is very OLD SCHOOL; true, dating back to Dale Carnegie. But think about the Happiest Persons at the SDAHU Expo. Many of them are close to my age. All of them give/have given a huge amount of time and energy to our Association, Industry, and Community. Hopefully, you too will share in this Life Success.