The Common Denominator of Success

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If you have been struggling in this business year after year and you are wondering why, then you will want to read this eye opening and inspiring message from Albert Gray.

This is the one message that every agent, advisor and planner must read if they are serious about finally taking their insurance career to the next level. Enjoy…

The Common Denominator of Success

by Albert E.N. Gray

THE COMMON DENOMINATOR OF SUCCESS is as timely and inspirational, as it was when it was first delivered in 1940. Though it was written for life insurance professionals, its message is equally well suited to anyone in the sales profession, or anyone in any field of endeavor who seeks success in their professional, personal or spiritual lives.

This inspiring message by Mr. Gray is one of the most timeless pieces of life insurance literature. It first appeared as a major address at the 1940 NALU (National Association of Life Underwriters) annual convention in Philadelphia and has been available to association members in pamphlet form ever since. Although our author has passed away, his words of wisdom and moving philosophy --- so manifest in "The Common Denominator of Success" --- are part of the current life insurance scene and have real meaning for today's professional life underwriter. Mr. Gray was an official of the Prudential Insurance Company of America and had 30 years of continuous experience both as an agent in the field and as a promoter and instructor in sales development. He was known throughout the country as a writer and speaker on life insurance subjects.

Several years ago I was brought face to face with the very disturbing realization that I was trying to supervise and direct the efforts of a large number of men who were trying to achieve success, without knowing myself what the secret of success really was. And that, naturally, brought me

face to face with the further realization that regardless of what other knowledge I might have brought to my job, I was definitely lacking in the most important knowledge of all.

Of course, like most of us, I had been brought up on the popular belief that the secret of success is hard work, but I had seen so many men work hard without succeeding and so many men succeed without working hard that I had become convinced that hard work was not the real secret even though in most cases it might be one of the requirements.

And so I set out on a voyage of discovery which carried me through biographies and autobiographies and all sorts of dissertations on success and the lives of successful men until I finally reached a point at which I realized that the secret I was trying to discover lay not only in what men did, but also in what made them do it.

I realized further that the secret for which I was searching must not only apply to every definition of success, but since it must apply to everyone to whom it was offered, it must also apply to everyone who had ever been successful. In short, I was looking for the common denominator of success.

And because that is exactly what I was looking for, that is exactly what I found.

But this common denominator of success is so big, so powerful, and so vitally important to your future and mine that I'm not going to make a speech about it. I'm just going to "lay it on the line" in words of one syllable, so simple that everyone can understand them.

The common denominator of success --- the secret of success of every man who has ever been successful --- lies in the fact that he formed the habit of doing things that failures don't like to do.

It's just as true as it sounds and it's just as simple as it seems. You can hold it up to the light, you can put it to the acid test, and you can kick it around until it's worn out, but when you are all through with it, it will still be the common denominator of success, whether you like it or not.

It will still explain why men have come into this business of ours with every apparent qualification for success and given us our most disappointing failures, while others have come in and achieved outstanding success in spite of many obvious and discouraging handicaps. And since it will also explain your future, it would seem to be a mighty good idea for you to use it in determining just what sort of a future you are going to have. In other words, let's take this big, all-embracing secret and boil it down to fit the individual you.

If the secret of success lies in forming the habit of doing things that failures don't like to do, let's start the boiling-down process by determining what are the things that failures don't like to do. The things that failures don't like to do are the very things that you and I and other human beings, including successful men, naturally don't like to do. In other words, we've got to realize right from the start that success is something which is achieved by the minority of men, and is

therefore unnatural and not to be achieved by following our natural likes and dislikes nor by being guided by our natural preferences and prejudices.

The things that failures don't like to do, in general, are too obvious for us to discuss them here, and so, since our success is to be achieved in the sale of life insurance, let us move on to a discussion of the things that we as life insurance men don't like to do. Here, too, the things we don't like to do are too many to permit specific discussion, but I think they can all be disposed of by saying that they all emanate from one basic dislike peculiar to our type of selling. We don't like to call on people who don't want to see us and talk to them about something they don't want to talk about. Any reluctance to follow a definite prospecting program, to use prepared sales talks, to organize time and to organize effort are all caused by this one basic dislike.

Perhaps you have wondered what is behind this peculiar lack of welcome on the part of our prospective buyers. Isn't it due to the fact that our prospects are human too? And isn't it true that the average human being is not big enough to buy life insurance of his own accord and is therefore prone to escape our efforts to make him bigger or persuade him to do something he doesn't want to do by striking at the most important weakness we possess: namely, our desire to be appreciated? Perhaps you have been discouraged by a feeling that you were born subject to certain dislikes peculiar to you, with which the successful men in our business are not afflicted.

Perhaps you have wondered why it is that our biggest producers seem to like to do the things that you don't like to do.

They don't! And I think this is the most encouraging statement I have ever offered to a group of life insurance salesmen.

But if they don't like to do these things, then why do they do them? Because by doing the things they don't like to do, they can accomplish the things they want to accomplish. Successful men are influenced by the desire for pleasing results. Failures are influenced by the desire for pleasing methods and are inclined to be satisfied with such results as can be obtained by doing things they like to do.

Why are successful men able to do things they don't like to do while failures are not? Because successful men have a purpose strong enough to make them form the habit of doing things they don't like to do in order to accomplish the purpose they want to accomplish.

Sometimes even our best producers get into a slump. When a man goes into a slump, it simply means that he has reached a point at which, for the time being, the things he doesn't like to do have become more important than his reasons for doing them. And, may I pause to suggest to you managers and general agents that when one of your good producers goes into a slump, the less you talk about his production and the more you talk about his purpose, the sooner you will pull him out of his slump?

Many men with whom I have discussed this common denominator of success have said at this point, "But I have a family to support and I have to have a living for my family and myself. Isn't that enough of a purpose?"

No, it isn't. It isn't a sufficiently strong purpose to make you form the habit of doing the things you don't like to do for the very simple reasons that it is easier to adjust ourselves to the hardships of a poor living than it is to adjust ourselves to the hardships of making a better one. If you doubt me, just think of all the things you are willing to go without in order to avoid doing the things you don't like to do. All of which seems to prove that the strength which holds you to your purpose is not your own strength but the strength of the purpose itself.

Now let's see why habit belongs so importantly in this common denominator of success.

Men are creatures of habit just as machines are creatures of momentum, for habit is nothing more or less than momentum translated from the concrete into the abstract. Can you picture the problem that would face our mechanical engineers if there were no such thing as momentum? Speed would be impossible because the highest speed at which any vehicle could be moved would be the first speed at which it could be broken away from a standstill. Elevators could not be made to rise, airplanes could not be made to fly, and the entire world of mechanics would find itself in a total state of helplessness. Then who are you and I to think that we can do with our own human nature what the finest engineers in the world could not do with the finest machinery that was ever built?

Every single qualification for success is acquired through habit. Men form habits and habits form futures. If you do not deliberately form good habits, then unconsciously you will form bad ones. You are the kind of man you are because you have formed the habit of being that kind of man, and the only way you can change is through habit.

The success habits in life insurance selling are divided into four main groups:

1. Prospecting habits
2. Calling habits
3. Selling habits
4. Working habits

Let's discuss these habit groups in their order.

(Prospecting Habits) Any successful life insurance salesman will tell you that it is easier to sell life insurance to people who don't want it than it is to find people who do want it, but if you have not deliberately formed the habit of prospecting for needs, regardless of wants, then unconsciously you have formed the habit of limiting your prospecting to people who want life insurance and therein lies the one and only real reason for lack of prospects.

As to calling habits, unless you have deliberately formed the habit of calling on people who are able to buy but unwilling to listen, then unconsciously you have formed the habit of calling on people who are willing to listen but unable to buy.

As to selling habits, unless you have deliberately formed the habit of calling on prospects determined to make them see their reasons for buying life insurance, then unconsciously you

have formed the habit of calling on prospects in a state of mind in which you are willing to let them make you see their reasons for not buying it.

As to working habits, if you will take care of the other three groups, the working habits will generally take care of themselves because under working habits are included study and preparation, organization of time and efforts, records, analyses, etc. Certainly you're not going to take the trouble to learn interest-arousing approaches and sales talks unless you're going to use them. You're not going to plan your day's work when you know in your heart that you're not going to carry out your plans. And you're certainly not going to keep an honest record of things you haven't done or of results you haven't achieved. So let's not worry so much about the fourth group of success habits, for if you are taking care of the first three groups, most of the working habits will take care of themselves and you'll be able to afford a secretary to take care of the rest of them for you.

But before you decide to adopt these success habits, let me warn you of the importance of habit to your decision. I have attended many sales meetings and sales congresses during the past ten years and have often wondered why, in spite of the fact that there is so much good in them, so many men seem to get so little lasting good out of them. Perhaps you have attended sales meetings in the past and have left determined to do the things that would make you successful or more successful only to find your decision or determination waning at just the time when it should be put into effect or practice.

Here's the answer. Any resolution or decision you make is simply a promise to yourself, which isn't worth a tinker's dam unless you have formed the habit of making it and keeping it. And you won't form the habit of making it and keeping it unless right at the start you link it with a definite purpose that can be accomplished by keeping it. In other words, any resolution or decision you make today has to be made again tomorrow, and the next day, and the next, and the next, and so on. And it not only has to be made each day, but it has to be kept each day, for if you miss one day in the making or keeping of it, you've got to go back and begin all over again. But if you continue the process of making it each morning and keeping it each day, you will finally wake up some morning a different man in a different world, and you will wonder what has happened to you and the world you used to live in.

Here's what has happened. Your resolution or decision has become a habit and you don't have to make it on this particular morning. And the reason for your seeming like a different man, living in a different world lies in the fact that for the first time in your life, you have become master of yourself and master of your likes and dislikes by surrendering to your purpose in life. That is why behind every success there must be a purpose and that is what makes purpose so important to your future. For in the last analysis, your future is not going to depend on economic conditions or outside influences of circumstances over which you have no control. Your future is going to depend on your purpose in life. So let's talk about purpose.

First of all, your purpose must be practical and not visionary. Some time ago, I talked with a man who thought he had a purpose which was more important to him than income. He was interested in the sufferings of his fellow man, and he wanted to be placed in a position to alleviate that suffering. But when he analyzed his real feeling, we discovered, and he admitted it, that what he

really wanted was a real nice job dispensing charity with other people's money and being well paid for it, along with the appreciation and feeling of importance that would naturally go with such a job.

But in making your purpose practical, be careful not to make it logical. Make it a purpose of the sentimental or emotional type. Remember needs are logical while wants and desires are sentimental and emotional. Your needs will push you just so far, but when your needs are satisfied, they will stop pushing you. If, however, your purpose is in terms of wants and desires, then your wants and desires will keep pushing you long after your needs are satisfied and until your wants and desires are fulfilled.

Recently I was talking with a young man who long ago discovered the common denominator of success without identifying his discovery. He had a definite purpose in life and it was definitely a sentimental or emotional purpose. He wanted his boy to go through college without having to work his way through as he had done. He wanted to avoid for his little girl the hardships which his own sister had had to face in her childhood. And he wanted his wife and the mother of his children to enjoy the luxuries and comforts, and even necessities, which had been denied his own mother. And he was willing to form the habit of doing things he didn't like to do in order to accomplish this purpose.

Not to discourage him, but rather to have him encourage me, I said to him, "Aren't you going a little too far with this thing? There's no logical reason why your son shouldn't be willing and able to work his way through college just as his father did. Of course he'll miss many of the things that you missed in your college life and he'll probably have heartaches and disappointments. But if he's any good, he'll come through in the end just as you did. And there's no logical reason why you should slave in order that your daughter may have things which your own sister wasn't able to have, or in order that your wife can enjoy comforts and luxuries that she wasn't used to before she married you."

He looked at me with rather a pitying look and said, "But Mr. Gray, there's no inspiration in logic. There's no courage in logic. There's not even happiness in logic. There's only satisfaction. The only place logic has in my life is in the realization that the more I am willing to do for my wife and children, the more I shall be able to do for myself."

Imagine, after hearing that story, you won't have to be told how to find your purpose or how to identify it or how to surrender to it. If it's a big purpose, you will be big in its accomplishment. If it's an unselfish purpose, you will be unselfish in accomplishing it.

And if it's an honest purpose, you will be honest and honorable in the accomplishment of it. But as long as you live, don't ever forget that while you may succeed beyond your fondest hopes and your greatest expectations, you will never succeed beyond the purpose to which you are willing to surrender. Furthermore, your surrender will not be complete until you have formed the habit of doing the things that failures don't like to do.