

**EXCELSIOR LIFE CONVENTION
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**SPARK
OF
SUCCESS**

by
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It was with a feeling of responsibility that I prepared this talk. I can assure you that I have put my heart and soul into what I am about to tell you.

I am particularly pleased that the ladies are also present because our wives make much more of a contribution than they realize.

I am fully convinced that every one of you, wives and agents alike, will benefit. As a matter of fact I have a very important message for you.

If I succeed in transplanting one single thought into your mind then my effort will not have been in vain. But my real goal is not that modest. With honest arrogance it is my burning desire to transform this day into the most important day of your career. What I want to give you today is a spark, a spark which should do wonders if you give it a fair chance. I shall give you the "Spark of Success".

So sit back comfortably for the next few minutes and listen very carefully.

I have always found it stimulating to find out more and more about the ingredients of success. There are a number of obvious qualities which seem to be essential. Personality, knowledge and dependability are some of these.

Then the first person I saw was somebody who apparently had all these faculties and was a failure, while the next did not seem to have any of these abilities yet was a very successful man.

What then, I asked myself, was that difference, that apparently little difference which made the big difference? What was that something extra, that little bit more that made people successful? The question is: What is the "Spark of Success"? I believe I know the answer.

You must have heard about Max Schrier, a Sun Life agent who started this past February. On his first day in the business he said to his manager: "Mr. Baker, I am going to make you famous - I will write one million dollars of life insurance in my first month." Not during his first year but during his first month! And this man did not just say this, he did it! He knew that people were remembered not for what they started, but for what they finished. He wrote 83 applications for over one million dollars in February. You must admit that this is quite an achievement considering that February has only 28 days. And still, Max gives one the impression of being an average man. Besides, he could not have acquired much knowledge about life insurance.

Then there is John Utz who, at the age of 24, qualified as a Life Member of the Million Dollar Round Table. At the end of his first year he told his manager that he wanted to quit life insurance. The manager simply replied: "No. You can't." John said he was serious and as far as he was concerned he had quit life insurance. "You can't" was the emphatic answer from the manager, but this time he added: "You can't because you've never really been in life insurance. You can't quit something you've never really started."

A heart to heart talk convinced the young agent that the manager was right, and he decided to give the business a fair chance but this time with a definite objective. Since then John has written about two million dollars of business annually.

A few months ago I listened to a talk given by Rodney Hull of Mutual Life.

After the talk, which was inspiring in itself, somebody asked the question: "Mr. Hull, you have always been a better than average agent, but I understand that a few years ago there was a sudden and substantial increase in your production. What was the cause of this sudden upturn?" (Mr. Hull's production is nearly 5 Million a year.) His answer was very simple: "I read a book", he said, "by Napoleon Hill, about Positive Thinking and that book changed my entire life."

Since then I've read the book - and it is changing my life too.

What is that little difference which makes the big difference, which turned Max Schrier, John Utz and Rodney Hull into stars? What is that something else, that little extra ingredient that "you" have to add to reach the top?

Most of you are potential Million Dollar producers. Wouldn't you like to know the secret of Max, John and Rodney?

What is it? What is the "Spark of Success"?

Let's find out.

In my search for the answer, I felt the need for a guide, a symbol; something to lead us step by step, something to remind us at all times about success by giving us a simple meaning which we understand,

absorb and live and transplant into our spirit, a symbol of success.

I found one. It will lead us to the answer that we are searching for.

This is our symbol of success.



This Excelsior Emblem was made by myself. I put it together out of small pieces of coloured stones and glass, nearly 10,000 of them. As I was working on it for hundreds of hours, I could attach an inspirational meaning to every part and as a matter of fact to every little stone. Let me explain.

Before I came to Canada I was a beekeeper in England. An interesting occupation. There are a number of things I learned about the bees that amazed me, but the most important impression I got out of a very simple fact. It takes, I learned, 80,000 trips for the bees to make a pound of honey. I had to repeat it several times before I fully understood the importance of this.

80,000 trips for one pound of honey! Do you feel what a tremendous statement this is in its simplicity? 80,000 trips representing thousands of flight hours. Do something, then keep on doing it and you will see the results. As simple as that. Paul Speicher says that success stories are based on simple things. Not on earth-shaking ideas, but like doing a day's work in a day's time, and doing it every day for months, for years and by following a regular routine, by sticking to our plans and by believing that no honest effort is ever lost.

A mosaic with nearly 10,000 pieces teaches you the same lesson. I simply added one piece to another, shaped every piece and fit it to the other nicely and enjoyed doing it, and then I took another one and did the same thing again and so on, one piece after another, and the first thing I knew, it was ready.

So, this mosaic should stand for the idea that systematic continued work brings results.

If you have big objectives, break them down into units of daily or weekly small tasks and stick to your plan.

Our big tasks in life are mosaic pictures.

This is why the Honor Roll is so important. If there is one thing I can point out which is responsible for my success in Life Insurance it is the Honor Roll. I've been in this business 114 months. I have made it 114 times.

You know the meaning which is attached to every part of this emblem. However, with some imagination we can give a somewhat different, but a most inspiring interpretation to it.

Let's go on a journey to find the "Spark of Success" with the Excelsior Emblem, our symbol of success, as our guide.



We start with the three maple leaves.

The first stands for a dream, a plan, an objective; the second indicates the desire to do something about the first, the objective; and the third represents faith, confidence to complete our objective in spite of all difficulties which are sure to arise.

So, an objective, desire and confidence form the foundation of any success. Let's look at them a little closer, one by one.

First on the left there is our dream, our OBJECTIVE. Select a tree you want to climb. You can get to the top of any tree, even the tallest one. So, aim high, dream boldly. This world is the world of dreamers - of dreamers who do something about their dreams.

To do something about your dream, your objective needs action, desire. And so the leaf in the centre stands for DESIRE.

What sort of desire? Not an ordinary one. A burning desire. An aching desire. A desire so strong that you are ready to put aside everything else. So strong that you are ready to burn all the bridges of retreat, a desire that becomes an obsession.

Once a Roman commander was facing an Egyptian army ten times the strength of his own troops. He ordered all his ships to be burnt and then told his men: "Now you have two choices - to win or to die." And they won. We should fight with the same desire to attain our goal.

The third leaf symbolizes faith; CONFIDENCE which enables us to overcome the difficulties and to go on until we've reached our goal. Having confidence in yourself and in your product and in your company will give you the standing of an apostle and your clients will welcome you as one. Do you know what is the best measure of your confidence? Well, I'll tell you. It is the amount of life insurance you carry yourself.

In our business we need still another ingredient: SINCERITY. Sincerity is the strongest support for

selling life insurance. And to remind us about this we have the fleur-de-lis, the sign of purity.

Acquiring well organized knowledge and building a personality takes time and patience. Step by step ascent and systematic planning is required in these fields. These were the ideas which struck me when I was working on the steps leading to the star, and the steps at the right stand for knowledge.

Nobody will deny in this complex business the advantage of education. But I want to warn you it is not the amount of KNOWLEDGE that counts.

Knowing the essentials well, and knowing where to find the rest, is what I call a well balanced storage of information.

Earn your C. L. U. as soon as possible. It has tremendous advantages.

However, be very careful in putting C. L. U. knowledge over on your prospects. Don't forget, your prospects are simple people. Just as simple as you and I - human beings - you know. So, to make sure that they understand you, be SIMPLE. For God's sake, be simple. Don't forget that people understand through their hearts more than through their brains. They understand what they want to understand. So learn to think and talk in their terms. To know this is more important than all the rest of the knowledge you can stack up about life insurance and estate planning.

The steps at the left reminded me of the essentials of a pleasing PERSONALITY.

I counted the steps and thought:

1. Be simple
2. Be yourself
3. Smile
4. Be interested in people
5. Have self confidence
6. Be enthusiastic.

So, an objective, desire to start and confidence to finish with added sincerity, well balanced knowledge and six steps to develop a pleasing personality is success.

Or is it?

No, it isn't. The seventh step is the most important one. It is the peak from where you can reach the star, the peak which symbolizes the spark, the spark we are looking for, the "SPARK OF SUCCESS", that little difference which makes a big difference.

What is it?

It is the understanding of the principle of "give and take". The understanding that in this life you have to pay for everything AND THE HEART TO PAY, THE HEART, THE COURAGE TO DECIDE TO PAY THE PRICE OF SUCCESS.

There was one moment in the life of Max Schrier, John Utz and Rodney Hull which was a critical moment, A MOMENT OF DECISION, a moment when they MADE UP THEIR MINDS to do something extraordinary. Somewhere, somehow they got a spark, THE SPARK OF SUCCESS which gave them COURAGE TO DECIDE to pay for success. It was a hard decision but once they made up their minds nobody could have stopped them before they reached the top. THEY WANTED TO BE SUCCESSFUL.

In every life there come times of decision. And it takes only a spark to light your torch of decision. That spark is in the air. Will you have the courage to take it? Turn this day into the most important day of your career. Make this day a day of decision, the day when you've really made up your mind to pay the price of success!

Success has its price but so does failure. So, if you have to pay anyway, why not pay for success. The only difference is that for success you have to pay ahead and for failure you pay afterwards.

How much is the price of success? A lot! But you have a lot to give. You can give yourself. Make it your nature to pay ahead. Make it your nature not to expect any return and you'll get it back tenfold, where you expect it least. It pays to MAKE UP YOUR MIND, it pays TO WANT TO PAY THE PRICE OF SUCCESS.

Let me tell you a story which some of you might have heard in a different version. This is a story of a little boy, the story of Jay. When Jay grows up he will be a very successful man. He will be successful because his courage is tremendous.

One evening when he was supposed to be asleep Jay was listening to voices coming from the kitchen. His father and mother were discussing something which Jay felt was very important. He overheard that his sister Cathy would never be able to walk again unless an operation was performed, and that the operation would cost a lot of money, but they had no money. Jay would do anything to help, anything but ... No ... He even might do that ... That's right, he even might give up his secret savings. He could cry at the thought of that, but Jay knew that a big boy would not cry for anything. He could not sleep so he waited until everything was silent and then he tiptoed to his drawer and his little hand

reached into a corner. In the dark, he grabbed a sock and he started to finger out some change. He knew every piece so well. There were quarters, dimes and a few coppers. He had worked hard for this money. It added up to three dollars and 67 cents. He knew this, for he had counted the money three times yesterday. All he needed was another 75 cents and then he could buy the rollerskates. Now he saw so clearly the shiny new skates as they stood in the shop window at the corner store. After all it would be nice if there was another solution because he felt this was too great a sacrifice.

But there was no escape. Here was a man of decision. His mind was actually made up long before he realized it. He waited till dawn and then dressed quickly, silently left home and started off towards the doctor's house. He rang the bell. The doctor was very surprised to be disturbed so early with such an "important" matter. He was so greatly moved by Jay's generosity and his courage that he eventually helped to raise the funds for the operation.

If there was one gift you could ask for, ask for the gift of courage. Courage to give - courage to pay the price of success. Courage to be yourself and courage to be simple. Courage to work hard and courage to do one thing at a time. Courage to put aside the unimportant. Courage to count the minutes. Courage to meet the low tide. Courage to help somebody up the hill, so that you might be that much nearer to the top yourself.

Give me courage to motivate myself. Courage to expel the negative thoughts of fear and hate from my mind. Courage to take responsibilities. Courage to make up my mind fast and - courage to change it slowly. Give me courage not only to sell life insurance but to dream it, to eat, drink and breathe it - to live it!

Give us the courage of Jay, then we can move mountains. Give us the courage of Max Schrier, the courage of John Utz and the courage of Rodney Hull and then we can climb the tallest of all trees.

Courage is the "SPARK OF SUCCESS", courage to light our torch of DECISION, to really want to pay the price of success, not tomorrow, but today! Not later, but right now, at this very moment. Give us courage to take up the Excelsior Banner and the Excelsior Shield, our Shield of Success!

