



**When You
Think About
Quitting,
Think About
Why You
Started**

Thomas A. Schmidt
CFBS, CLTC, LACP

An Actionable Business Journal



My goal in writing this book is to help educate the reader and perhaps peak an interest with additional questions or thoughts one may have. I love to "Think Outside the Box" and come up with workable solutions that will meet or exceed an individual's needs and concerns.

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A handwritten signature in black ink that reads "Thomas A. Schmidt". The signature is fluid and cursive, with a large initial 'T' and 'S'.

When You Think About Quitting, Think About Why You Started (Book Excerpt)

Knowing Your Why Is Step 1, Living It Is Step 2, and Beyond

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to read this AHAbook and to share the individual AHA messages that resonate with you.



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Dedication

This book is dedicated to my parents, LaVon B. "Smitty" and Janice K. Schmidt
Who modeled hard work, perseverance, and servant leadership throughout their
lives without always receiving much appreciation while doing so.

To my wife, Terri Allen Schmidt
Who has stood beside me when times were tough, encouraged me when I
wanted to give up, and for always believing in me that I was truly making a
difference in the lives of those I served.

To my son, Michael Allen Schmidt
May you always be reminded of the activities and events we have shared, and
when life gets tough, may this book be an inspiration to you for your success in
the years ahead.

Acknowledgements

There are many people whom I would like to acknowledge, for without them and growing up in Bennington, Kansas, I would not be the person I am today.

I would like to acknowledge my parents, for it is their journey that I find myself in.

My father, who was trained to do manual labor, and my mother, who was a secretary, were average middle-class members of society. On a day that I am sure my mother will never forget and that changed the trajectory of their lives and the four of us kids forever, my father was injured at work, never to do manual labor again.

My paternal grandmother, Cleora A. Schmidt, recognized a talent in my father as a child that he was good at doing things with his hands. As a result, Smitty's Flowers and Gifts was born. In the early years things were hard, but eventually the business prospered to become a very successful business in the community and surrounding area. Everyone in my family participated in the business in some capacity. Hard work, perseverance, servant leadership, and always doing the right thing the first time, were just some of the lessons learned from my parents. I will always be indebted to them, and I tell my father's story often, as he had the ability to make something out of nothing every day and to use the talents he was blessed with.

Quotes I remember from Grandma Schmidt:

If you don't share your talents with those you meet, God will take them away.
You should always respect your elders, one day you will be one.

The flower shop closed 22 years after it began when my father passed away at the age of 52. He did not survive his second triple bypass heart surgery, leaving my mother a widow at the age of 49.

I was 26 years old at the time of his death and was an analyst at Amoco Production Company in Oklahoma City, OK.

When you grow up in a small town surrounded by people who truly care about you and your well-being, you can't help but become a great adult. So, I want to thank all of those who took a vested interest to mold me into the man I am today. School teachers – Bill Burrows, who taught me to have a greater appreciation for music that ultimately provided scholarship money for me to attend college. Sunday school teachers – Lee &

Virginia Whitman, for showing us great ways to learn the Bible and strengthen our faith. Scout leaders – Karen McClain, for taking the time to teach a left-handed person how to properly tie a necktie, and to Denny Graham, John Carson, Al Criswell, and all the other merit badge counselors and troop committee members for helping me to become an Eagle Scout almost 50 years ago. The discipline and lessons learned have served me well all my adult life. Paper route customers – As a first grader, one does not know much about business or people, but they helped me learn to take the time to listen to others, to respect those different from me, that everyone has a story to tell, and that I can learn from everyone I meet. Grandparents, particularly Grandma Edith – She was always very kind and loving to me, but one thing she said I will never forget. Of all the grandchildren, I was the only one who could make a dime, save a quarter, and have whatever I wanted. What she meant by that was that I learned how to leverage money and was skilled at a very early age on how to get multiple things from a dollar. That lesson has served me extremely well in the business of serving others.

I firmly believe that God puts people in our lives when we need them the most, maybe for a short time, maybe for a long time, such as the men and women from the Tuesday Night Bible Study Group. We were all young single adults at the time, most of whom were brought to Oklahoma City by our jobs. We challenged each other in our faith, were there for each other when times were tough, and are still there for each other and our families almost 40 years later. Many have become some of my dearest and closest friends.

A special thank you to Robert C. Duncan for introducing me to the financial services industry. Without his faith in me that I could build a successful career and business, this book might never have been written, and the journey I have been on would never have happened. At the end of my first year in the business, I was the only one out of the 9 new agents who had started to still be in business.

He encouraged me to become involved in the industry, as I would learn more from others who had been through the ups and downs of starting a business than I would from a local manager. Oh, how right he was. Now, 35 years later, I still regularly attend local, national and international meetings, not only in my industry, but also with CEOs of all size companies across the country, each one learning from the other on how to be better at our craft, our business development, and developing our servant leadership skills to be better for our employees and the clients whom we serve.

There are way too many colleagues and friends to mention them all by name who have had an impact on me and my practice, but I would like to recognize a few who are particularly special.

Kevin J. Murphey – For being the friend who was there when I needed one the most. For being in Canada with me at the Million Dollar Round Table (MDRT) meeting when I suffered a major heart attack. You canceled your flight home and waited until Terri could arrive the next day before going home. Friends like you are irreplaceable, and you will always be my hero.

Michael O. Brown – For getting me to take an active leadership role in the industry and for encouraging me to attend legislative meetings at the state and national levels. We have done a lot of great work for the citizens of Oklahoma and the country.

Ed Thauer – For showing me that you don't have to give up your faith to be successful in business.

To the MDRT Family at large for caring for my wife and I after my heart attack at the annual meeting in Toronto, Canada. The kindness and generosity shown at one of the hardest and most challenging times in my life can never be forgotten. You truly showed what MDRT is all about: being there for each other and building friendships that last while embracing the whole person concept.

To the MDRT Foundation – What a blessing you are. You have given me the opportunity to help people and causes all over the world, many of which I will only hear about; but to know that I can have a small impact on those less fortunate is such a blessing.

My clients past, present, and future – The lessons I have learned from you and will learn from those I meet in the future have had and will have a huge impact on my life and business. I can only hope that your lives have been as positively impacted by the services and recommendations we have provided you.

I would like to thank Nelson Griswold, leader of the Next Gen Benefits Revolution, for introducing me to Tricia Benn and Jeffrey Hayzlett, leaders of the C-Suite Network and the HERO Club. During the last 3 years, I have become surrounded by phenomenal business leaders from all over the country. We have shared ideas, solved issues in our businesses and personal lives, gained insight into industries we didn't know existed, and listened to heroes who are on the front lines of solving not only local issues, but national and global ones as well. To say this group has made me think differently as a business owner is a gross understatement. The people I have met, and the lessons I have learned, not only about business but about myself as well, have been invaluable to me as I work to better serve my clients.

Lastly, I would like to acknowledge my wife, Terri, and my son, Michael. Thank you for allowing me to become the best version of myself – serving others. You have put up with a lot of long hours at the office, late night dinners, stressful days and have helped me build employee packets for open enrollment meetings so that I could be there to serve others. I love you both more than words can express.

Michael – I am so proud of who you have become and who you will be in the future. You have found your gift in the construction industry at an early age, and I only hope that you will continue to use that passion to be of benefit to others.

Life philosophy – Are you better off for having met me today?

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The AHAtat/THiNKaha series was crafted to deliver content the way humans process information in today's world—short, sweet, and to the point, while delivering powerful, lasting impact.

The content is designed and presented to appeal to visual, auditory, and kinesthetic personality types. Each section contains AHA messages, lines for notes, and a meme that summarizes that section. You should also scan the QR code, or click on the link, to watch a video of the author talking about that section.

This book is contextual in nature. Although the words won't change, their meaning will every time you read it, just as your context will. Get ready to experience your own AHA moments as you read. The AHA messages are designed to be stand-alone actionable messages that will help you think differently. Items to consider as you're reading include the following:

1. It should only take less than an hour to read the first time. When you're reading, write one to three action items that resonate with you in the underlined areas.
2. Mark your calendar to reread it again.
3. Repeat step #1 and mark one to three additional AHA messages that resonate. As they will most likely be different, this is a great time to reflect on the messages that resonated with you during your last reading.
4. Sprinkle credust on the author and yourself by sharing the AHA messages from this book socially from the AHAtat platform <https://aha.pub/ThinkWhyYouStarted>.

After reading this THiNKaha book, marking your AHA messages, rereading it, and marking more AHA messages, you'll begin to see how this book contextually applies to you. We advocate for continuous, lifelong learning, and this book will help you transform your AHAs into action items with tangible results.

Mitchell Levy, Global Credibility Expert
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THiNKaha®

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(How Can You Connect with Your Clientele)
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Introduction

Being in any business is hard. There are a lot of obstacles you need to go through. Despite that, you are more than what you think you are.

When you are in business for yourself, there is no guarantee of a paycheck—a hard lesson that I learned the first time I became disabled from an automobile accident and didn't have any new income for almost 6 months. This happened in the first 2 years of my business career. I wanted to quit and go back to a "job" that paid me regularly.

During that time, I experienced my first death claim. My client was murdered in his business, which led to a lot of investigation by the authorities, and ultimately, the beneficiary went to jail for counterfeiting.

Then one day when I thought it could not get any worse, I was asked to go help someone solve a problem. Since I had no one to see, I scheduled the appointment. While I was able to solve the problem for this client, it did not result in any revenue to me.

Serving others does not always result in immediate rewards.

What this retired individual understood that I did not at the time was that people are willing to help people if you just ask, especially if you have helped them wanting nothing in return. He had retired from a major company in town and referred me to several key employees. Many were able to benefit from the services I provide, but more importantly, it got me back into the business of serving others. Several of those individuals, their children and now their grandchildren are still clients today.

Serving others is a lifelong journey.

While building a business is hard, it is more important to build that business on a firm foundation—something that I had not learned early on as I had an issue with clients not keeping the products and services that I had sold them. Many of my peers at the time were taking bets that I would not survive.

Tenacity and perseverance are key to building a business that lasts into the future.

About the time that I figured out it was better for me to be more selective in those I served, I became disabled for a second time. This one occurred from an emergency surgery that did not go well, and ultimately, the complications did not allow me to work for almost 6 months after leaving the hospital.

Believing in what you do has funny twists at times. While I spent 2 weeks in the hospital, I was able to serve several of the medical staff and their families from my hospital bed.

When you can't go to work for an extended period, one has a lot of time to reflect. That time of reflection led me to become even more focused on who I wanted as clients. Ultimately that time became the catalyst for where my business is today.

Taking the time to work on your business is just as important, if not more important, than working in your business.

By having laid the foundation of years of serving others, the business was more prepared to sustain itself when I suffered a major life event while out of the country at an international industry event.

While each of these events was catastrophic at the time, lessons were learned each time that have continued to help me stay the course with a greater passion to serve others.

While some of the challenges in business are like those I experienced early on, today's challenges are even greater with the everchanging world of technology and social media, finding and retaining employees and clients, while still generating profits.

Given the challenges and obstacles that get in your way, it is possible for you to succeed.

So, if you're feeling like giving up, take a step back and remind yourself of why you started in the first place. Think about your goals and what you want to achieve. Are you passionate about your product or service? Do you believe in what you're doing? If so, then don't give up now.

You can overcome any obstacle if you have the right mindset and refuse to give up. So, if you're feeling like quitting, remember why you started and keep going.

Remember that success takes time. It won't happen overnight, so you need to be patient and persistent. Keep learning and growing, and eventually, you will reach your goals. So don't give up – keep fighting for your dreams, and you will achieve them.

With this book, you'll learn some of the techniques and values that have helped get me through the roughest yet most rewarding times I've had in my business career. You can use these techniques, live these values in your day-to-day life, and work your way toward success, whatever that is for you.



It feels good to know that you matter to someone else; it's a basic human need. How often do you show people how much they matter to you? #ConnectMore

Tom Schmidt

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Scan the QR code or use this link to watch the section videos and more on this section topic:

<https://aha.pub/ThinkWhyYouStartedSVs>

Section I

I Enjoy People, Do You? (How Can You Connect with Your Clientele)

The ability to connect with people and build relationships is one of the most important skills for success in business. It's also a skill that many people struggle with, but it can be learned through practice and patience.

Connecting with others is the first step in building a relationship, but it's not enough on its own. You need to understand how to connect with people in order to get them interested in what you have to say or do.

Understanding what motivates others can help you create an engaging conversation or presentation that will hold their attention. For example, if someone is motivated by money, then talking about ways they can earn more money will be more appealing than talking about some abstract topic, like your company's history or mission statement.

The first step to making a sale is making your prospects feel valued. It all starts with you, the salesperson. You are responsible for making sure that prospects feel cared for and appreciated—that you're not just another salesperson on their list.

You can do this by showing them that you understand their needs and that you care about them as people. It starts with knowing their names and remembering them when you meet them again. It continues through opening conversations that make your prospects feel like they are important and valued.

By making prospects feel valued, you will have a better chance of closing sales because they will believe they can trust that you have their best interest at heart and will feel secure buying from you.

People want to be treated with respect, and they want to know that their needs and wants are being heard and addressed by those who work with them—no matter what it takes.

1

To be successful in any business, you need to be able to enjoy people. Do you get excited about knowing people and being able to solve a problem for them?

#ConnectMore

2

Every human being has a sense of wanting to feel valued, even if it's by one person that is not themselves.

#ConnectMore

3

Life is much better if everybody feels that they're valued and have worth. Do you communicate that value and worth to those you meet? #ConnectMore

4

When people do business with you, do they realize how much you value them? If not, you need to #ConnectMore with them for them to realize it.

5

Thank your clients for having faith and trust in you. Giving thanks helps them realize how much you value doing business with them. #ConnectMore

6

Sometimes, words alone are enough to make someone feel valued and appreciated. You can never tell how huge of an impact appreciation can leave in people's hearts. #ConnectMore

7

It feels good to know that you matter to someone else; it's a basic human need. How often do you show people how much they matter to you? #ConnectMore

8

Do the things you say you're going to do. Do them on time and to the best of your ability. When you demonstrate that level of integrity, you gain people's trust that you are going to do the right thing for them. #ConnectMore

9

It's one thing to teach sales skills (i.e., prospecting, selling), it's another to learn people skills (i.e., connecting with another person at a level that matters). How good are your people skills? This is a skill that truly matters. #ConnectMore

10

People don't care how much you know until they know how much you care. -Theodore Roosevelt
#ConnectMore

11

People can spot your authenticity from a mile away—
whether you're saying it just to be saying it, or you're
saying it because that's who you genuinely are.

What type of authenticity can people spot in you?

#ConnectMore

12

Whatever conversation you have with other people, are
they better off for having met you today?

They should be. #ConnectMore

13

Approach people with the idea of helping them solve a problem, not of selling a product or service.

#ConnectMore

14

Don't go for the sale straight away. Take time, get to know the customer, build a relationship with them. It's only then that you have any chance of selling to them.

#ConnectMore

15

Make the effort to have timely, considerate, and real conversations often. #ConnectMore

16

Just because somebody trusts you doesn't necessarily mean that they're going to buy from you. #ConnectMore

17

Referrals come from clients who trust that you will go above and beyond to take care of the person they referred to you. How's your referral marketing going? #ConnectMore

18

Many people cannot get out of their comfort zone. To succeed, you've got to get beyond the people you already know and find new people who are willing to hear your story. #ConnectMore

19

So many people are not willing to go above and beyond unless it means money in their pocket. They're missing the servant leadership piece of business and will not go far. #ConnectMore

20

We have become a society where "everything is about me and not you." To be successful in the long-term, you need to create a culture where "everything is about you and not me." #ConnectMore

What Clients Say About Tom Schmidt

Just as your company name implies, YOU are the company. And since you are the one people deal with, I don't think it's possible to separate people's impression of you from their impressions of your company. If your goal is to build a recognizable brand in your company separate from yourself, it's not happening. But I submit that you've built a brand that is Tom Schmidt.

Now this is the real question. Who is Thomas Schmidt? That brand I mentioned looks to me like a committed servant tenaciously working to bring the best possible product to his clients. How's that praise song go... no mountain he wouldn't climb, no river he wouldn't swim... Okay, I'm not elevating your work to biblical proportions, but then again, how you sell your product ought to be an imitation of Jesus, so I think that tenacity for serving your clients looks to me like the way Jesus would conduct an insurance business. So, the quality that comes to mind would be Tenacious Service.

Mike B.

Bell & Rhodes, P.C.

Two things that come to mind – Tom's knowledge and his integrity. He goes the extra mile to become knowledgeable, and he has the highest integrity with his clients.

Gary Liles

For over 25 years, we have always been able to count on Tom to educate our employees on products in a thoughtful, caring way. He has consistently provided great products that are affordable for a nonprofit, and the individual service we receive is impeccable and an extremely important reason for our continued relationship.

Kathy McCracken

CHF Executive Director

You are one of the few persons in the financial world that I trust.

James Males

It has been approximately 5 years since we began providing employer health insurance benefits to our employees. You worked with us on the initial installation of the program, and we found your knowledge and expertise indispensable.

Since that time, your company has been run with efficiency, and all enrollment meetings have thoroughly and effectively informed employees of coverage and options available. You are adept at enrollment procedures and never fail to provide service, information and reports in a timely and efficient manner.

While these are all important qualities, the aspect of your business which stands out for me is the customer service, both toward our company and most especially toward the employees.

Some of our employees have had the misfortune of experiencing difficult (and at times traumatic) events and circumstances in their lives. They have greatly benefited from the personal touch you have brought to helping them navigate the foreign and often confusing insurance "maze" during some of the most trying times of their lives.

In going above and beyond to help our employees, you have also relieved our company of most of the burden of doing the legwork of helping them file claims when they are unable to do so on their own.

Brandon Downey
Downey Contracting, LLC

What Clients Say About Tom Schmidt

Tom Schmidt has represented our company since 1993 as our agent for most of our major benefits and elective benefits offered to our team members. I have worked directly with Tom since 2015. Tom and his team always go the extra mile, from making open enrollment packets, to assisting team members with completing their paperwork, to answering all of their questions to make the best decisions for their families. He has many clients, but I always feel like his only client when working with him; he gives 100% great customer services in all areas for our company. They are very knowledgeable in this field and it amazes me how much he can remember about each individual team member year to year, from birthdates to kids' names—he takes pride in what he does and knows each of his clients individually. He continues to give the best customer service by offering online enrollment for our team members and assisting with any issues that may occur. If you are looking for an amazing agent that not only does a great job but cares about your individual interests as well, Tom's team is exactly what you are looking for in an agent.

Angelina Waugaman

Director, Human Resources

Innovative Capital Management/Oklahoma Home Care Network/Sooner Home Health/Tendercare Home Health/Tendercare Hospice/TenderCare and Sooner Private Services/CommuniTrend

About the Author



Thomas A Schmidt, CFBS, CLTC, LACP (<https://aha.pub/TomSchmidt>) has been in the financial services industry for over 35 years. After receiving his Bachelor's in Business Administration from Kansas State University in 1982, he worked as an analyst for Amoco Production Company before entering the financial service industry in 1988. Since then, he has worked for many industry giants, including MassMutual, American United Life, and Paul Revere Insurance.

He has held many industry leadership positions, and has received numerous awards, certifications, and licenses as a financial professional and insurance specialist.

Tom has an incredible knowledge of the market and a thorough understanding of contract details. Still, the greatest passion in his career is helping people take care of themselves and their families. He takes on the role of teacher and counselor to his clients, and he enjoys listening to their stories and getting to know them on a personal level.

Today his firm specializes in employee benefits, long-term care, business succession, retirement and estate planning for businesses and individuals. Since starting his career, he has been a member of the National Association of Insurance and Financial Advisors (NAIFA), served as the Oklahoma City Chapter President and received the 2005 Oklahoma City Financial Advisor of the Year. He is also a Life and Qualifying Member of the prestigious Million Dollar Round Table (MDRT) organization and a Platinum Knight in the MDRT Foundation. As a member of the National Association of Benefits and Insurance Professionals (NABIP), he has achieved the Leading Producer's Roundtable Soaring Eagle Award for being a top producer at the national level.

About the Author

He is a lifetime member of the Kansas State University Alumni Association, Lambda Chi Alpha Social Fraternity—a brotherhood bond he shares with his son, Michael—the Oklahoma City Chamber of Commerce and attends Crossings Community Church.

Tom has been involved with Boy Scouting since the age of eight and has served in many capacities as an adult, including Cubmaster, Scoutmaster, Eagle Review Boards, Merit Badge Counselor, and the Baden Powell District Committee in the Last Frontier Council Boy Scouts of America. He and his son, Michael, also an Eagle Scout, are Lifetime Members of the National Eagle Scout Association. He has been awarded the Celtic Cross, Cubmaster of the Year, and the Scoutmaster Award of Merit for his service to youth and the James E. West Fellowship Award.

To remember his father and the talents learned in the flower shop, Tom enjoys making Christmas wreaths for family, friends, and clients. He enjoys spending time with his wife, Terri, and their son, Michael, traveling and going to college athletic events.



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The more that you #ListenWell and show up,
the more that you're going to gain the
credibility to earn their business.

You can't put a price on the value of the
relationship you have with a client.
#YouAreNotAlone

To succeed. . . at anything, you have to prepare
yourself. That means you have to be open, be
coachable, and be willing to learn.
#YouAreNotAlone

The ultimate value you provide is the fear that
you help relieve in the mind of the client and
their beneficiaries. #AbundanceMindset

You have to earn the right to be successful. It's
not about instant gratification, it's about that
long-term effort to be a servant leader.
#YouCanDoit



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