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# Insurance Insureds and Sales OH MY!

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The CSR's  
Handbook of  
Essential Sales  
Wisdom

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J. Sheldon Snodgrass, MBA  
[www.SteadySales.com](http://www.SteadySales.com)

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*\* a.k.a. Customer Service Representative, Account Manager, Account Executive, Client Services Representative, Client Services Manager, etc.*

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**Insurance, Insureds and Sales, OH MY!**

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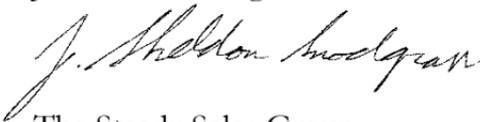
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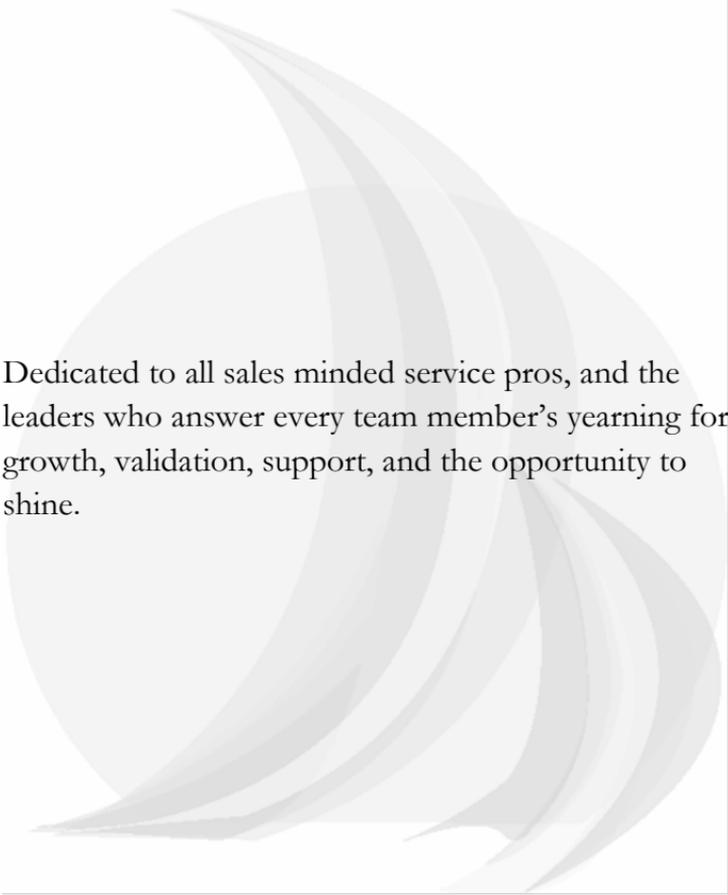
If you wish to distribute, modify, or adapt any of the material in this handbook, all you need to do is ask my permission. Your request will likely be accommodated. Thanks and be well.

J. Sheldon Snodgrass, President,

A handwritten signature in black ink that reads "J. Sheldon Snodgrass". The signature is written in a cursive style with a large initial "J".

The Steady Sales Group

## The CSR Handbook of Essential Sales Wisdom



Dedicated to all sales minded service pros, and the leaders who answer every team member's yearning for growth, validation, support, and the opportunity to shine.

## INTRODUCTION

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Your core function as a CSR represents the cornerstone of your organization's reason for being: To help clients recover when the people, places and things they value are hurt or lost.

To support you, this handbook is a combination instruction manual, troubleshooting guide, and source of inspiration to help you through the principals, the pitfalls and the bugaboos of selling while you serve.

Just as there is no most important wheel on a tricycle, there is no most important set of qualities for a CSR.

The essence of your service work really comes down to this: Constantly and comfortably connecting to clients so you can explore the potential fit between their ever changing needs and your ability to meet them. This is selling.

You must cultivate seven important skills and their related attributes in order to serve the people you are meant to serve through your work.

### ***First, Manage Your Mindset***

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“Sales” is not a dirty word. After love, it’s what makes the world go around.

Think of the word “sales” as shorthand for making a connection – the one thing you must do repeatedly to be successful as a CSR. Your biggest challenge won’t come from the outside world, but from within you.

Connecting, giving, receiving, exchanging, negotiating, transacting, call it what you will; it’s what all of us do all the time, from the CEO to the PTO.

We only alter our perspective, or change our language to make our action and attitude suit a particular circumstance.

Sometimes our mental shift is a blessing. Other times it is a curse. It is a blessing because we can often relieve ourselves of a huge psychological burden by

simply thinking of things differently. “Excellent, I have a few extra minutes now to contact Mr. Jones to cross sell his auto...” E.g. explore the potential for a fit.

It is a curse because we can sometimes create a huge psychological burden by how we think. “Oh my! I have to make a cold call to Mr. Jones, and I always get rejected. I hate cold calls.”

The only difference between these two scenarios is how you think, which is shaped by what you believe, or your programming. If you want to improve your results as a CSR start with your beliefs.

To assist you in examining how your beliefs shape your results, remember the acronym BT FAR (Beliefs-Thoughts-Feelings-Action-Results). [Appendix I](#) of this handbook contains a detailed explanation.

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## GET STARTED

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This handbook is designed as a quick reference guide that encapsulates the core lessons necessary to sell effectively.

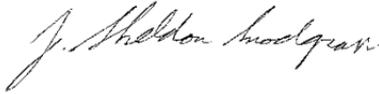
The handbook is organized in seven chapters, each of which corresponds to one step in the seven step sales process that you must practice.

Chapters are broken down in the following way so that you can quickly tease apart the lesson, where you struggle, and what you can do to improve.

- I. The Principle
- II. The Pitfall
- III. The Payoff
- IV. Your Reflection
- V. Your Move
- VI. Your Inspiration

I wish you much success and happiness in your journey to achieve your personal best. Here's to making the world a better place!

J. Sheldon Snodgrass, MBA

A white rectangular box containing a handwritten signature in black ink that reads "J. Sheldon Snodgrass". The signature is written in a cursive style. The box is positioned over a large, abstract, light gray graphic that resembles a stylized leaf or a series of overlapping curved shapes, which is set against a white background.

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## I. PRODUCT KNOWLEDGE

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### **The Principle**

Every prospect or client tunes in to the same radio station the moment they hear your voice or read your message; WIIFM (What's In It For Me).

Consequently, your conversations should be less about you, your products, or your programs, and more about solving your client's or prospect's problems, bringing them peace of mind, or wowing them in some way.

When you explain policies and protection, which you must do, always come back to the benefits they enjoy, and the results you deliver.

Not, "Would you like full rental reimbursement coverage?" but, "Would you like a rental car fully paid for if your car is

ever in the shop for more than a day or two after you have a claim?”

### **The Pitfall**

Certainly you must know your stuff; agency policies, procedures, limitations, carrier products, and more are all important.

But don't make the mistake of sharing the blah-blah at the expense of the ah-ha (a.k.a. benefits or results your clients and prospects get from work with you.)

It is true your work has a technical component. It can be complex, extensive and variable. That is not what sells. Results and benefits sell. Always begin and end your conversations there. Not, “An umbrella policy is...” but rather, “An umbrella policy gives you...”

## **The Payoff**

If you always consider your offer, your language, and your actions in terms of how they benefit your clients and prospects, you will close more sales, more often, with less effort.

When you transmit to the station WIIFM, Your clients and prospects will be more responsive, they will stay engaged longer and will write more business and refer friends more often.

## **Your Reflection**

- i. Am I able to concisely explain how valuable, simple, and desirable it is to have a particular policy, to work with me or my organization?
- ii. Do I have, at the ready, compelling answers to the most common questions that my customers and prospects predictably ask?

- iii. In my words and deeds, am I honest about what I know and what I must study further?

### **Your Move**

Wherever you go, in answer to questions about what you do or where you work, don't say, "I'm a CSR for XYZ Agency."

Instead, practice saying: "I bring young families (or old people, or newlyweds, or contractors, or...), peace of mind by helping them protect the things they value in life."

### **Your Inspiration**

"We are all salesman everyday of our lives. We are selling our ideas, our plans, our enthusiasms to those with whom we come in contact"

Charles Schwab

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## II. PROSPECTING

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### **The Principle**

Consider salmon or dandelions. Each releases thousands of eggs or seeds so that a handful will mature to reproduce again.

You too must touch a lot of prospects to find the one with whom you can develop a mutually profitable relationship.

Of course, your chances for success are infinitely better than wind tossed seeds; something closer to 20-10-5-1 actually.

Translation: Out of twenty prospects, ten may say yes, five may be sincere, and one will actually close. Sometimes your luck is much better, especially if you sell well, which is what this little handbook is all about.

## The Pitfall

Prospecting can be drudgery because you must touch a lot of people to find the one with whom you have a fit.

Producers often have to make a lot of cold calls; CSR's, not so much. Still you will leave voice messages that frequently go unreturned, hear lots of no's, get shopped by strangers, and work hard to generate quotes that never close.

Consequently, you'll feel discouraged, and will find all sorts of reasons to avoid proactive outreach to prospects or customers that could be rounded out, or closed. Don't fall into this trap.

Your next biggest danger is taking "No" personally; confusing rejection of your offer with rejection of you. Or thinking "No" means no forever. Guard against this.

Sometimes your clients or prospects have no immediate opportunity to do business. Remember, you are sowing seeds for future harvest; sometimes in a day or two, other times in months. That is why rigorous follow up is essential.

### **The Payoff**

Your market place is big, and there are lots of opportunities for you to be of service. Keep an abundance mentality.

The only way to get in the door is to knock again and again, on door after door. If you do this consistently, you will never run out of people or businesses to serve.

When you anticipate hearing, “no” and view it as a necessary step on the way to an eventual “yes” you won’t feel deflated as often or as seriously.

### **Your Reflection.**

- i. Do I consistently assign blocks of time throughout my week to work the phone?
- ii. Do I frequently allow the other demands of my work to displace weekly, proactive sales activity, such as outbound calls?
- iii. Do my mental associations and the stories I tell myself about prospecting inspire me to make another call, or leave me anxious or avoidant?

### **Your Move**

Always have your prospecting radar up. As you go about your day, visiting people and places, or having conversations, keep your ear attuned to people and an eye on places that need you.

Ask for specific referrals. Focus on specific market segments. Make at least one unsolicited outbound call every day to a client or a prospect.

## Your Inspiration

“Success is nothing more than a few simple disciplines practiced every day; while failure is simply a few errors in judgment repeated every day. It is simply the accumulated weight of our disciplines and our judgments that leads us to either fame or fortune.”

Jim Rohen

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### III. THE APPROACH

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#### **The Principle**

If you make outbound calls, your approach is arguably the hardest part of the sales process because it's where you must engage a stranger who will likely be unresponsive, or a customer who isn't thinking about insurance.

Don't freak yourself out likening this part of your work to the cold calls you hate to get from telemarketers. First, every "no" brings you closer to the "yes" hiding in the middle of a list of names.

At this stage you are selling nothing. Rather you are simply asking for permission to explore the potential fit between what you offer and what your clients and prospect may need. Script yourself accordingly. (See appendix II.)

## **The Pitfall**

If you expect a call back from the many messages you leave, you will be sorely disappointed. Leave messages anyway; three within a month to be precise.

Most of the stalls, objections, or “no’s” you encounter are the programmed reflexes of the people you call.

Aren’t we all a bit resistant to, or suspicious of unexpected business calls? Expect the same, lest you become demoralized. Heck, if it’s customers you are calling, they are already familiar with you or your firm.

## **The Payoff**

A skillful approach enables you to quickly distinguish between people with whom you may have a fit, and those you don’t.

With clarity, brevity, tenacity, and courtesy, you will connect to friendly people and gain

permission to proceed with a meaningful sales conversation.

### **Your Reflection**

- i. Do I distinguish rejection of my offer, from personal rejection, and keep on trucking?
- ii. Do I keep careful records of each contact so I can pick up the conversation where it left off in a timely way?
- iii. Do I use a well scripted approach to gain incremental agreements, or small “closes” to proceed?

### **Your Move**

Remember two things when considering your approach: Put the clients and prospects in a positive frame of mind, and move to questions.

Be warm, professional, and use the language you've mastered in step one. Practice your 30-40 second voice mail script.

In live conversations – after your introduction - your first question should be: “Could we speak for a moment now about... or would it be better to schedule a phone appointment?”

Be like an Aikido Master; gracefully, expectantly roll, bend and move with the reactions of your clients and prospects.

### **Your Inspiration**

“The essential element in personal magnetism is a consuming sincerity – an overwhelming faith in the importance of the work one has to do.”

Bruce Barton

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## IV. THE NEEDS ASSESMENT

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### **The Principle**

Selling insurance requires that you find a fit and build relationships. The only way to do that is to ask questions; thoughtful, open-ended questions about what matters to people.

In this way, you maintain a proactive stance instead of reacting. Discovering needs is like research. It is an ongoing process that may begin with relatability, how you respond to requests, and continue through the sales conversation.

### **The Pitfall**

Asking yes or no questions boxes you in. Reserve them for those rare occasions when they are required. For example, “I understand Mr. Jones has the final say on new policies/agencies/changes. Would you be

willing to connect/introduce me while I'm on the phone, or put me into his voice mail?"

Don't get analysis paralysis by doing so much preliminary research that you never get around to asking a direct question of a decision maker or an influencer.

It's easy to keep talking with someone who'll keep listening. Be wary of engaging too long with someone who isn't a decision maker or key ally.

Don't expect anyone to tell your story, or represent you as well as you can yourself. Get airtime with the decision maker.

### **The Payoff**

When you ask good questions, customers and prospects witness your professionalism, sincerity, and they feel heard.

You uncover hidden opportunities that the prospect herself may never have considered.  
You feel more in control and powerful.

You save time because you are skilled at advancing the dialogue, gaining clarity, and agreeing to next steps.

### **Your Reflection**

- i. Do I use every contact or observation of a prospect or customer to learn more about what sales opportunities may exist, or gain access to influencers and decision makers?
- ii. Do I ask good qualifying questions so I may quickly decide to go deeper or move on to my next prospect or customer?
- iii. Do I avoid asking direct questions because I fear it's too pushy? For example, "In your situation, the new policy should cost around \$80-\$100 per year. Would you like me to go ahead and

add that now, and I'll call you if it's over \$100 bucks?"

### **Your Move**

Script and practice three to five power questions that you can pull from your arsenal at will.

Set yourself up to come to the rescue. For instance, "Now that you have a teen driver, did you know there is something called an Umbrella policy that could mean the difference between complete protection and bankruptcy if, heaven forbid, your daughter ever got into a serious accident?"

Perhaps your prospect's or customer's answer will reveal a chance for you to solve his problem.

### **Your Inspiration**

"Questions are the answer."

Anthony Robbins

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## V. THE PRESENTATION

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### **The Principle**

Your presentation really begins with the first voice message you leave. The way you look, sound, talk, write, and act, all leave a powerful impression.

A good presentation is not a monologue; it's a dialog that revolves around asking for agreement to a next step.

Keep asking clarifying questions. Keep probing for understanding, fit and referrals. Meet every objection you hear as a chance to deepen mutual understanding.

When you present, speak to the wants and needs uncovered during your assessment.

Come equipped with appropriate testimonials and references. Statements like, "I worked with another retailer/homeowner who had

the same concern as you do Mr. Adams. Here is how we handled it with great success.”

### **The Pitfall**

It's easy to talk too much when you have a willing audience. Strive to be concise.

Always steer your remarks towards results, and finish your explanations with a question that brings the customer or prospect back to a decision point.

Sometimes you'll think you are talking to a decision maker, when actually it's an influencer. Be sure of who is who.

As in Product Knowledge and the Approach steps, be prepared in advance for the objections, stalls and concerns you know you will hear.

## The Payoff

A solid presentation weaves in the information you gleaned from all previous steps.

Closing the sale becomes easy because you've been closing all along. That is, you've gained incremental buy-in throughout your entire dialogue.

You feel good about yourself, your work, and the service you've done, because you can honestly say, "I've exhausted that opportunity, now I'm moving on to the next one."

## Your Reflection

- i. Do I make a habit of following every answer I give with a clarifying or closing question, such as, "I'm sure you have a reason for saying that, may I ask what it is?", or "Would you like me to add that, and I'll call you if it's more than the \$150, I estimated?"

- ii. Do I have a clear intention when I start my part of the conversation? In other words, do I have great questions to guide myself after I've answered all my caller's queries?
- iii. Do I speak to the needs and desires I uncovered in my earlier steps, and do I have a clear sense of the decision making process of the people involved?

### **Your Move**

Practice this question: "Tell me Ms. Smith, in addition to a fair price, what are the other things you consider when making important purchases?" (What is her process, and who else is involved?)

Your job is to uncover the answers and connect to the right people.

Since your customers and prospects rarely have a need outside of the reason they called, practice closing questions that allow you to

transition to other topics now or in the future.  
For example:

“Oh, I didn’t expect you to decide now. I just want to be sure that when the timing is right, we don’t let this slip through the cracks. What do you say we schedule a call-back on...?. Or, “Before I let you go, I see we don’t write your life insurance, may I ask why?”

### **Your Inspiration**

“There are so many people who can talk and talk and talk and just say nothing, Or nearly nothing”

Antonio Carlos Jobim

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## VI. THE CLOSE

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### **The Principle**

Closing means, that you have a firm agreement to some next step with your customer or prospect. This does not necessarily mean a new piece of business.

Your agreement may be a subsequent phone call at a specific time. Your agreement may be an introduction to another party in the decision making process.

Your agreement may be as simple as permission to proceed with the call after you've politely asked; "May we speak now, or is there a better time we might schedule?"

Ask for what you want, then be quiet.

## **The Pitfall**

If you say, “Ok” to a prospect’s request that you, “Give me a ring in a couple months” that is not closing. However, scheduling a phone appointment at a specific date and time is.

When a prospect says, “Send me something in the mail”, and then hurries to get off the phone after you agree, that is not closing. However, politely replying, “I’d be happy to mail you some information. May I ask you a couple of quick questions to be sure I send you the most appropriate information?” is.

Results matter, but if you measure your incremental progress instead of your final results, you’ll find it easier to diagnose problems and make corrections.

## **The Payoff**

If you see closing as a process rather than an outcome, you feel less anxiety, and your

customers and prospects find more to which they can say “yes”.

When you see closing as permission to proceed, deals will naturally unfold, next steps will be obvious, and your customers and prospects will be pleasantly surprised by your integrity.

Both you and the other party feel less pressure because you are focused on a process instead of an outcome.

When you ask questions, you do so with confidence, purpose, and clarity.

### **Your Reflection**

- i. Do I measure myself against very specific activities and events, or lump everything into broad categories that I pass, fail, or don't know?
- ii. Do I exhaust every opportunity, try every angle, connect to all the players, and

follow up rigorously before I say, “This opportunity is dead.”

- iii. Do I practice asking clear, concise, closing questions such as, “I see we don’t write your personal insurance as part of your business policy, may I ask why?”

### **Your Move**

Think of a common sales scenario in which you’ve found yourself squirming, or uncomfortable. Perhaps you were caught off guard or felt intimidated.

Now, name precisely what it was that threw you off, and how you responded.

Next, see yourself in the same situation, but this time as powerful, knowledgeable, and professional. How will you respond in this case?

Think of exactly what you will say. Imagine yourself saying it. See yourself actually doing

it. Write it down once and watch yourself behave differently next time.

### **Your Inspiration**

“What you get by achieving your goals is not as important as what you become by achieving your goals.”

*Zig Ziglar*

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## VII. THE FOLLOW UP

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### **The Principle**

The fortune is in the follow up. It's your job not your customer's or prospect's.

Whether you are staying in touch with a new or old customer, whether you are leaving yet another voice mail for an unresponsive prospect, or whether you are calling back at an appointed time, disciplined follow up pays big dividends.

It's seven to ten times more expensive and time consuming to find a new customer, than to re-sell or up-sell an existing one. Stay close to everyone you've touched.

### **The Pitfall**

Don't be fooled by a prospect's or a customer's silence. If you've reached out and

heard nothing back, they are behaving as they should.

Expect the silent treatment. Don't be insulted, depressed, or otherwise deterred by it.

Simple requests usually go unheeded because folks are almost always too busy, away on business, on vacation, sick, have lost the message, forwarded the message, are not ready now, mean to reply, or just plain aren't interested.

No matter what the reason for a prospect's silence, a clear, courteous request delivered repeatedly almost always begets a reply.

### **The Payoff**

The difference between annoyance and persistence is in the delivery. People respond well to professional persistence.

Everything you want increases when you follow up; messages get returned, more

appointments are made, you'll be referred to the right person, you get answers faster.

Consistent follow up is the only way you can ever be sure if an opportunity is dead or alive.

### **Your Reflection**

- i. When making calls, do I leave three messages within a month, and then either ditch or recycle the contact for later follow up?
- ii. Do I consistently and accurately enter all relevant data into contact records, and set dates for follow up?
- iii. Do I use technology to make my job easier by mail merging letters, setting and clearing follow up dates and recording relationship notes?

## **Your Move**

Failing to set call back dates for yourself, or neglecting the call back altogether, squanders your original effort.

If you are not using technology to help you manage the follow up, make a commitment to do so.

If you lack the technical knowledge, commit to getting help. If you lack the discipline, try scheduling an appointment with yourself. Book one hour, and see what you can accomplish with a concerted focus.

## **Your Inspiration**

“The faintest ink is more powerful than the strongest memory.”

Ancient Chinese proverb

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## APPENDIX I

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### *Remember B-T-F-A-R:*

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Your...

- **Beliefs** about selling affect your
- **Thoughts** about selling, which affect your
- **Feelings** about selling, which affect your
- **Actions** around selling, which affect your
- **Results** delivering value to your agency and the customers you serve.

### *Your Current Programming*

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You know you must reach out to customers and prospects. Indeed, you know you must reach out so many times, plus follow up with prior attempts, that the only way to do so is via the telephone. But...

Your **beliefs** tell you phone calling is: Scary, invasive, annoying, bothersome, not what I was cut out to do, unwelcome, cheesy...

Your **thoughts** are: This is embarrassing, this sucks, I don't want to do this, I've got lots of other important things to do...

Your **feelings** are: Anxious, nervous, frightened, exasperated, annoyed...

Your **action** is to avoid those things that make you feel bad.

Your **results** are not enough business in your pipeline. This brings pressure from management, which leaves you feeling even worse. And so the cycle continues, all because of your beliefs about picking up the phone to make a sale.

### ***Your future programming***

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Instead of the vicious cycle from your faulty “current beliefs”, imagine the results you would achieve by changing your mindset thus:

Your **belief** tells you phone calling is an efficient and effective way to touch customers and prospects so

that you can explore the potential fit between your work and their needs.

Your **thoughts** are: People are warm, receptive, and respectful of my professional overtures and my politely persistent follow-up.

Your **feelings** are: Eager, empowered, courageous, committed, and capable.

Your **action** is to make time for calls every day.

Your **results** are that you have a pipeline of qualified prospects and customers that are a good match for your service.

You are successful and you have mastered an important new skill that stretched you beyond your comfort zone. You feel great about yourself.

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## APPENDIX II

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### *Sample Voice Mail Script for Account Rounding*

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“Good morning Mr./Ms. \_\_\_\_\_

This is \_\_\_\_\_ with \_\_\_\_\_. We insure your home at 123 Street.

I was examining your account as part of my annual review process and I noticed you may be missing out on not only some potential discounts, but more importantly, a chance to improve the overall protection you get from us.

Would you please call me at xxx-xxx-xxxx. Again this is \_\_\_\_\_, from \_\_\_\_ at xxx-xxx-xxxx. Thanks, I look forward to hearing from you. Be well.”

### **Variations to make the script yours**

Your script must fit you like a comfortable, old shirt.

It should be worn but not tattered. Nor should it be unrecognizable from everybody else’s shirt.

It will be approximately 30 seconds long. It will be cordial, to the point and compelling.

It will contain the same four elements: an introduction (with referral source if one exists), a purpose, a benefit, and a close.

To make the script your own, try these simple variations.

1. Instead of: “We help\_\_\_\_\_” try, “We work with...” or “We specialize in...”
2. Instead of: “Bob Jones suggested I call.” try “I’m a friend of...” or “As a fellow chamber member...”
3. Put the purpose statement before the benefit statement.
4. Close with your own farewell statement.

### ***Reminders***

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1. Time yourself so the total script lasts \_\_\_\_\_ approximately 30 seconds, 40 seconds max,

including the reading of your phone number – S-L-O-W-L-Y.

2. Smile. Speak warmly, confidently and slowly.
3. Make the script your own but stay true to the four-part format, the timing and the highlights.
4. Relax, have fun, and pay attention to your limiting beliefs. See, in your mind's eye, the friendly faces of the people you are meant to serve.

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## APPENDIX III

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### *Author Background*

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J. Sheldon Snodgrass served as an Airborne trained officer in cold war Berlin, ending his tour dancing with the Germans in the streets the night the wall came down. Back home, Sheldon advanced through sales and marketing leadership roles in franchise travel, public utilities, and information technology. Inspired by his successes, he launched SteadySales.com to help people profit in the turbulent waters of the entrepreneurial adventure. A motivational speaker, consultant, coach to the insurance industry, and white-water guide, Sheldon holds an MBA from the University of Massachusetts, and is a certified Guerilla Marketing Coach. He resides in Williamsburg, MA with his wife, and two daughters.

## NOTES

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