

# Insider's Edition

## American Fidelity Title

### Why Daylight Saving Time?

Why did daylight saving time (DST) start, and why does it still continue? When asking a random sample of people why did daylight saving time (DST) start, and why does it still continue we heard two answers again and again: "To help the farmers" or "Because of World War I ... or was it World War II?"

Daylight saving time did indeed begin in the United States during World War I, primarily to save fuel by reducing the need to use artificial lighting. Although some states and communities observed daylight saving time between the wars, it was not observed nationally again until World War II. The Uniform Time Act of 1966 provided the basic framework for alternating between daylight saving time and standard time, which we now observe in the United States.

The current system of beginning DST at 2 AM on the first Sunday in April and ending it at 2 AM on the last Sunday in October was not standardized until 1986.

### 7 Keys to Better Listening

#### Key 1

Listening is anything but a passive, neutral activity. While it may appear that this is all that's going on, many active processes are taking place within the listener--if they're listening well, that is.

You see, listening is not just hearing the words people utter. If that's all there was to it, we could train computers to do the job.

But listening to human beings involves much, much more (which computers will never do). It involves not just accurately hearing what people say, but getting a sense of who they are, how they view life, what they want to accomplish, what concerns they have, what they're afraid of, how they're feeling, what they want from you, and more. It even involves "listening" to what people aren't directly saying, or what they might be too reluctant to say, or what they definitely don't want you to do in response to their communications. Show me a computer that can do all that!

Thus, in order to become a skilled listener, we can't just stop with hearing the words people say. We've got to attend to many other details and many other dimensions that don't meet the eye, but that are crucial nonetheless. (This is why it's so difficult to recognize what skilled listeners do that makes them successful--it's all going on invisibly inside their heads and the rest of their body.)

**Look for Key # 2 in next months news letter!**

### Create A Referral Systems that Really Works By Michael Beck?

I think it's the dream of every professional to have their business grow by referral only. Imagine not having to cold call or advertise! What a way to grow a business.

Can it really be accomplished? Yes it can. In fact, I know a handful of professionals that not only grow their business by referrals, but have SO many potential clients, they need to turn some away!

So the question is: If it really DOES work, why haven't most of us created a business which is filled by referrals? The answer lies in understanding several important issues. Generally, people don't know how to properly ask for referrals and don't put in enough effort to create a steady stream of them.

Briefly, here are four proven methods that work.

1. Offer clients a list of neighbors or nearby businesses to identify names from. As part of the process, have a follow-up process in place that allows clients to see how you'll be contacting those people.
2. Start sending a monthly "Tips" letter out to a select group of existing clients. It should be useful, informative, not be focused solely on insurance, and should remind them about sending you referrals.
3. Develop a large (100 person) network of other business people to stay in touch with on a regular basis. Send out a monthly mailing to help everyone get to know one another, and highlight yourself each time as well.
4. Develop one or more "neighborhood" newsletters (similar to the ones real estate agents do) and build awareness and credibility with an ever-widening population.

#### Put in Enough Effort

Each of the above referral systems work. The challenge is implementing them effectively and to use them long enough to see results. The first method will start producing results right away, but takes some groundwork and some follow-through each time to do properly. The other methods also require some strategy to be effective and, more importantly, require time and diligence to produce consistent results. Each method obviously requires more detail than this article can address, but you should be able to get a sense of the various strategies of effective referral generation

You CAN generate a steady stream of referrals for whatever you do by taking the time to understand human nature and then consistently apply methods that work. The more people you help, the more success you'll have!

We at American Fidelity Title thank you for each and every referral!

For more information, please contact your American Fidelity Title Marketing Representative at 954-492-5000

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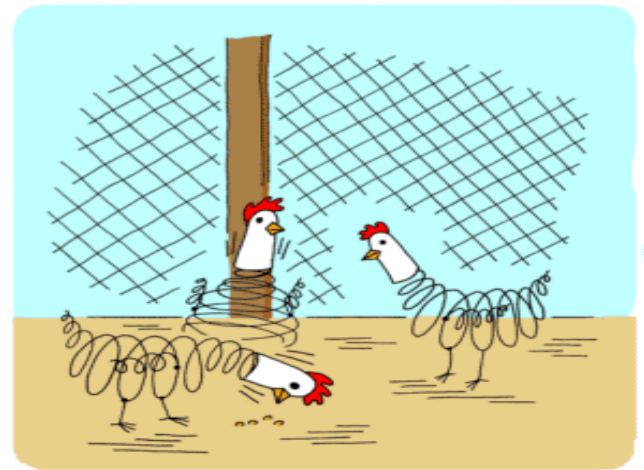
6400 N Andrews Avenue, Suite 340  
Fort Lauderdale, FL 33309  
Telephone: 954-492-5000  
Facsimile: 954-492-4529

The information contained herein is not intended to be legal or accounting advice.

Riddle me this!

1. What is bought by the yard and worn by the foot?
2. The following number is the only one of its kind. 8,549,176,320  
Can you figure out what is so special about it?
3. What is it that when you take away the whole, you still have some left over?
4. What six letter word in the English language contains ten other words without rearranging any of its letters?

1. Carpet. 2. They are listed in alphabetical order. 3. The word wholesome. 4. The word is Spare. The ten words are: Spa, Spar, Spare, Pa, Par, Pare, Pared, Are, Re, and Red



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### Spring Chickens

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# American Fidelity Title

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*Success is not final, failure is not fatal: it is the courage to continue that counts.*

*Sir Winston Churchill*

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**6400 N Andrews Avenue, Ste 340**  
**F. Lauderdale, FL 33309**