



A collaboration with:



WHO'S
MAILING
WHAT!

August 2026

Direct Mail

9 Behavioral Science Maxims in Marketing.

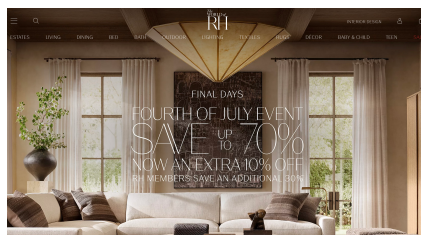


Photo credit: Mark Campbell Productions

In her book, *Using Behavioral Science in Marketing*, Nancy Harhut writes, in the introduction to Chapter 1, "Behavioral scientists have found that in order to make a decision, people use both the rational and emotional parts of their brain. This means the most effective marketing messages will contain elements that appeal to each. Buying decisions are often first made emotionally, and then later justified with rational reasons."

This article presents nine behavioral marketing maxims and explains them through the lens of direct mail campaigns. To be perfectly democratic, they are presented alphabetically. The behavioral insights are shown in bold text.

1. People Are Anchored by the First Number They See



High-end furniture and home goods retailer Restoration Hardware might send a catalog to its customers showing a sofa at a "Was \$4,500/Now \$2,895" price point, with the original price displayed prominently in larger type above the sale price.

Anchoring bias means **the first piece of numerical information encountered serves as a reference point for all subsequent judgments**. The \$4,500 figure makes \$2,895 feel like a bargain, even if the recipient would never have considered spending that amount. The perceived discount, not the absolute price, drives the purchase decision.

2. People Are Compelled by Curiosity Gaps

Inside this report:

Mailing of the Month: Lightcurve Internet....	6
Beyond The Mailbox.....	8
Call Notes.....	11
SEND-OFF.....	12

In a recent mailing, The Motley Fool offered to reveal the CEO's portfolio. The postcard does not reveal the portfolio itself, just the basic stuff (50 stocks and a \$100,000



Continues on page 2

"9 Behavioral Science Maxims"



Your personal subscription to this report is included with your membership in **DIRECT MAIL INSIDERS**.

All material produced by **DIRECT MAIL INSIDERS** is protected by Copyright and Intellectual Property Law.

All such material is provided for the exclusive benefit of its members or subscribers and may not be re-published, in any form, without the advance and written permission of the Publisher.

©2026 Direct Mail Insiders
All Rights Reserved

DIRECT MAIL INSIDERS
2255 SE 37TH AVE
PORTLAND, OR 97214
U.S.A.

Website:

directmailinsiders.com

Email:

info@directmailinsiders.com

Phone:

David Baer

914-522-9363

David Foley

313-285-1204

Subscribe to the
Monthly DMI Report
\$47/mo

Sign Up for the 'LITE'
Membership
\$97/mo

Apply for 'FULL'
Membership
\$297/mo

For subscription and membership details, please visit our website.

"9 Behavioral Science Maxims" Continued from page 1

investment). To get all the details, people must visit a special website.

George Loewenstein's information gap theory explains that **when people perceive a gap between what they know and what they want to know, they experience curiosity as a form of psychological discomfort that demands resolution.** The direct mail piece deliberately opens a loop to feel credible, but withholds the answer to compel response. This drives traffic from the physical mailbox to a digital conversion environment.

3. People Are Drawn to What Feels Familiar

A regional healthcare provider sends a sequence of three direct mail pieces over six weeks. The first is a branded wellness tips postcard, the second, a community health event invitation, and finally an enrollment offer for their new primary care membership plan.

Each piece uses identical brand colors, typography, logo placement, and a recurring visual motif.

Robert Zajonc's mere exposure effect demonstrates that **people develop a preference for things simply because they have encountered them before.**

Familiarity breeds comfort, not contempt. By the time the recipient receives the third piece with the actual conversion ask, the brand already feels known and trustworthy, even if the recipient never consciously read the first two mailings.

This is why direct mail frequency and visual consistency matter: each impression deposits a small amount of familiarity that compounds into trust, lowering resistance when the offer finally arrives.

4. People Disproportionately Remember the Beginning and End of an Experience

Malcolm Auld, Australia's top direct mail guy, sent us this campaign in 2024. A luxury hotel in Sydney, The Observatory Hotel (now The Langham), delivered a box to selected meeting planners in the city.

Continues on the right



The copy on the outside of the box reads: "The perfect conference is just a coffee break away..." and inside the box is everything you need to make a fresh cup of coffee — including one of the hotel's signature mugs.

(This was an expensive package to put together, but the results speak for themselves: The promotion paid for itself within 4 hours, with new bookings for events and accommodation.)

Daniel Kahneman's peak-end rule shows that **people judge an experience largely based on how they felt at its most intense point and at its conclusion**, rather than by the sum or average of all moments.

In direct mail, this means the opening and the closing carry disproportionate weight in whether the piece is remembered and acted upon. A forgettable opening means the interior is never seen; a weak ending means the piece is discarded without response.

5. People Follow the Behavior of Others

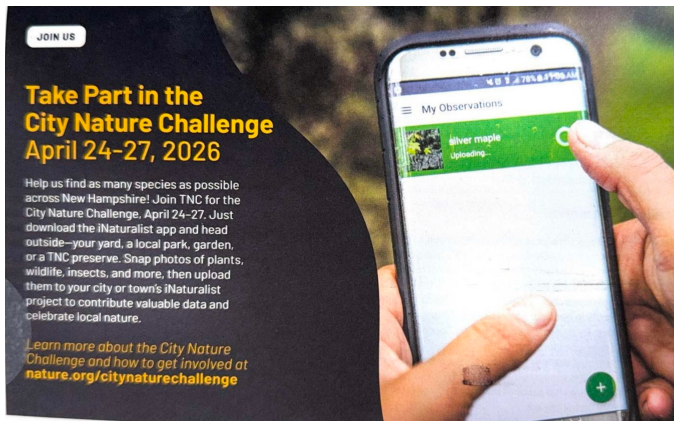
Progressive Insurance begins many of its customer-acquisition mailings for auto insurance with this lede:

Ever wonder why over 511,000 auto customers in the state of Massachusetts are insured with Progressive? We thought you'd never ask! Progressive can help you save with:

In this case, there are over 511,000 existing customers in Massachusetts; in New Jersey, 1,039,000; in North Carolina, 1,042,000, and so on (according to Who's Mailing What!).

When people are uncertain about a decision, **they look to the actions of others as a guide**. Large numbers create credibility, while localized testimonials create relatability. The combination reduces perceived risk and makes the recipient feel they are joining a movement rather than taking a chance.

6. People Follow Through When They Make a Small Commitment First



Environmental nonprofit, The Nature Conservancy, sends a direct mail piece inviting recipients to participate in a local "city nature challenge." This invitation would be extended to both members and non-members, the latter being potential future donors. We suspect, but could not confirm, that active participants at the event who are not members would be sent an invitation to join (and donate), as they have demonstrated their interest.

Cialdini's principle of commitment and consistency shows that **once people take a small, voluntary action aligned with an identity** (e.g., environmentalist, protector, responsible citizen), **they feel psychological pressure to behave consistently with that self-image** in subsequent decisions.

The initial pledge costs nothing but creates a cognitive contract. The follow-up donation ask doesn't feel like a cold solicitation — it feels like

Continues on page 4
"9 Behavioral Science Maxims"

"9 Behavioral Science Maxims"
Continued from page 3

the logical next step in a commitment the recipient has already made. This two-step "foot-in-the-door" technique consistently outperforms single-step large asks in direct mail fundraising.

7. People Make Decisions Emotionally, Then Justify Them Rationally



There's probably no better example of this rule than our relationship with animals, like this envelope for a fundraising appeal from ASPCA (The American Society for the Prevention of Cruelty to Animals), which is later reprised in the lede of the letter.

While the letter is primarily an emotional appeal, this campaign includes a rational argument again, as a separate piece. (see image, next column).

Neuroscience research (Damasio, Zaltman) confirms that **emotional processing precedes rational evaluation in decision-making**. The image and headline

on the envelope evoke an emotional response (e.g., love, protectiveness), prompting the recipient to act.

The argument on the lift note provides the logical justification the conscious mind needs to validate what the emotional brain has already decided (to help animals).

More Ways to Help Animals

1. **Report Animal Cruelty:** If you think someone you know is abusing animals, please speak up. The best thing you can do is report your suspicions of abuse or neglect to the appropriate enforcement authorities in your location. Visit [aspcareportcruelty](https://aspcareportcruelty.org) for more information.
2. **Join the Advocacy Brigade:** The ASPCA Advocacy Brigade offers regular updates on animal welfare-related bills and the tools you can use to have an effective voice in the lawmaking process. Together, we're a powerful force for change. Join the Advocacy Brigade at [aspcareportcruelty](https://aspcareportcruelty.org).
3. **Volunteer or Foster:** Many animal shelters across the country depend on volunteers and foster caregivers to help care for the homeless animals in their communities. Find a shelter in your area by visiting [aspcareportcruelty](https://aspcareportcruelty.org).
4. **Stay Prepared:** Make sure you and your pets are prepared for natural disasters or emergencies. Find our disaster preparedness checklist and other resources

As a general rule, direct mail that leads with logic alone underperforms mail that leads with emotion and supports with facts.

8. People Prefer Options but Are Paralyzed by Too Many (The Paradox of Choice)

Fundraising campaigns almost always take full advantage of this insight by suggesting several possible donation amounts.

Continues on the right

MEMBERS-ONLY LIVE DIRECT MAIL INSIDERS' CALLS ON ZOOM

(All 90-minute calls start at NOON Eastern/11 AM Central/9 AM Pacific)

ALL Members

August 11th

September 8th

October 13th

FULL Members

August 25th

September 22nd

October 27th

These calls will be recorded and posted on the Private Members' Site for future reference.

Sheena Iyengar's research on choice overload demonstrates that **while people are attracted to having options, presenting too many alternatives leads to decision paralysis and inaction.**

In direct mail, where the recipient must make a decision without a salesperson to guide them, limiting choices to three (with a recommended default) reduces cognitive load. The highlighted middle option leverages the compromise effect — people tend to avoid extremes and gravitate toward the center.

Here are two examples from NFP's, which offer more than three choices:

WOUNDED WARRIOR PROJECT ★ CONFIRMATION REPLY

YES, my heart goes out to our nation's wounded heroes. To help them heal in both body and mind, I'm enclosing my generous tax-deductible donation of:

☐ \$10 ☐ \$15 ☒ \$25 ☐ \$35 ☐ My best gift of \$ _____

To donate online, go to supportwwp.org/welcome

Can you spare this much?

☐ My check is enclosed and made out to Wounded Warrior Project.

☐ Please charge my credit card. (Please complete form on reverse.)

Every gift makes a difference!
Your gift is tax deductible as allowed by law.

World Wildlife Fund

YES! I'm enclosing my generous gift to WWF in the amount shown. Please use my donation to help save threatened and endangered species and protect their habitats!

☐ Other \$ _____ ☐ \$100 ☐ \$52 ☒ \$16* ☐ \$12

(Credit card gifts, please see other side.)

FREE WWF Zippered Cooler Bag

*Receive our FREE WWF Cooler Bag for your gift of \$16 or more!

□ Please maximize my donation and do not send me a Thank-you gift. (Delivery generally takes 6-8 weeks; items available while supplies last.)

□ Please check this box if you do not want WWF to share your contact information. Please see reverse side for details. Please make your check payable to World Wildlife Fund and mail it with this form in the prepaid envelope provided. Your gift is tax deductible to the extent allowed by law. WWF is proud to meet the strict fundraising standards of major charitable organizations.

These campaigns are long-running controls for their respective organizations, which suggests that offering more than three donation amounts did not diminish response.

That said, the human brain is trained to think in 3's: Good, better, best; Yesterday, today, tomorrow; the Father, the Son, the Holy Ghost.

9. People Prefer the Path of Least Effort (Cognitive Ease)

This is likely the most widely understood rule in direct mail, since most personalized envelope campaigns incorporate pre-populated

response forms into their mailings.

November 12, 2012

John Sample
123 Any Street
City, Prov. A1A 1A1

Dear John,

Enjoy this stress-free way to pay your bills, get instant cash, or pay down higher-interest debt

Imagine you have \$511.38 in your checking account at Creative Arts.

Now, imagine writing a cheque for \$1,000... \$1,500... or even \$2,000 without any concern that it will "bounce". This is the straightforward, fastest benefit of having an ADVANTAGELine Line of Credit as well as a notice checking account with Creative Arts Banking and Credit Union.

By using your ADVANTAGELine Line of Credit, you increase the balance in your checking account so you can pay unexpected bills... cover vacation expenses or other occasional bills in your cash flow... withdraw cash for everyday expenses... or pay down your credit card balance to save an interest cost. (With interest rates as low as 4%, the ADVANTAGELine is an opportunity that you should not pass up.)

Using the EXPRESS CREDIT APPLICATION below, you can apply for an ADVANTAGELine Line of Credit of \$1,000 or more right now.

There is absolutely no cost to apply and no monthly fees.

Once approved, your ADVANTAGELine Line of Credit will be at least \$1,000 (although it could be \$2,000, \$5,000, \$10,000 or more, ready to transfer to your checking account when you need it.

You only pay interest on the money you have withdrawn from your Line of Credit as you use it. Repayment terms are flexible as well — pay as little as the interest cost for the month. Or, if you cash (continued overleaf)

EXPRESS CREDIT APPLICATION # 5999

Type of User: ADVANTAGELine Line of Credit

John Sample
123 Any Street
City, Prov. A1A 1A1

MEMBER # _____

Please make any corrections to your contact details in the space below.

How long have you worked at your profession? _____ Years Annual Income \$ _____

Purpose of Loan: _____ Total Assets: \$ _____ Total Liabilities: \$ _____

Read the important information on the reverse side of this application.

Please

In addition to showing a largely pre-populated form, this example also shows how such forms are easily produced.

This sales letter was printed on legal-size paper, which included the response form at the bottom.

The personalization, at the top and bottom of the letter, was added on the same pass through the printer.

(The red arrows show where the personalization is added, while the solid red line shows where the letter was perforated to facilitate removal of the reply form.)

Behavioral economics shows that **even small amounts of friction dramatically reduce action.** Every additional step a customer must take to respond reduces conversion.

By pre-populating information and offering multiple low-effort response mechanisms, the marketer removes barriers that would otherwise cause the recipient to set the piece aside and, possibly, never return to it.

We hope that these insights into consumer behavior will improve the response to your offers.

Need more ideas?

The Zoom call on August 11th (Noon, Eastern) will present more behavioural science maxims that apply to direct mail campaigns. Members should mark their calendars now.

Mailing of the Month: Lightcurve Internet Tacoma, WA

About Lightcurve Internet

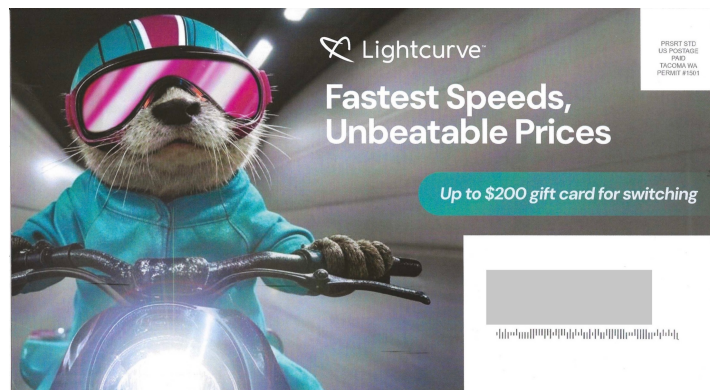
Rainier Connect is a 100+-year-old local telephone company that transitioned into an ISP in the early 2010s and rebranded to Lightcurve Internet in 2022. Today, the company is focused on installing 2,750 miles of fiber-optic cable, which will allow 163,000 homes and businesses to connect in Tacoma. The company sees itself as a fiber-optic-forward ISP with a regional focus. (Any growth in the ISP industry in the USA is fiber-optic growth.)

About these Campaigns

Both of these are customer-acquisition promotions from the company; the first was received by Who's Mailing What! in February 2026; the second in July.

Comments on these Campaigns

These campaigns caught our eye because they demonstrate how much the marketing of Internet services has become a branding exercise.



It's happening in a world where regional ISPs, like Lightcurve, are deploying fiber in areas where the technology already exists. The industry calls it "over-building," but it means that potential customers have a choice, usually between a large national company and a smaller player.

In this campaign for Lightcurve, it's easy to hone in on the pitch:

Fastest Speeds, Unbeatable Prices

The price angle is reinforced by "5-Year Price Lock" promise on the back of the postcard.

And then, there's Otis, the otter that the company chose as its mascot.

River and sea otters are iconic animals of

A screenshot of the Lightcurve Internet website. The header says "Fastest speeds. Unbeatable prices." and "Lightcurve INTERNET". Below this is a table of service plans:

Speed	Price
2 Gig Speeds	\$69.95/mo.
1 Gig Speeds MOST POPULAR	\$44.95/mo.
500 MBPS Speeds	\$39.95/mo.

Below the table is a QR code and a "Check availability." button. To the right, a list of benefits is shown with checkmarks: "5-Year Price Lock", "Free Installation", "Free Modem", "Unlimited Data", and "No Contracts". At the bottom, it says "Households may be eligible for the reduced rate of \$9.95/month through the Lifeline program. Call us to learn more." and "800-832-5725 | getlightcurve.com".

the Puget Sound region and Washington State waterways, which aligns perfectly with Lightcurve's service area.

Also, otters are often associated with playfulness, cleverness, and speed, all qualities a regional ISP would want to project.

Lightcurve™
INTERNET

Say bye bye to big cable.

Finally, there's a better local option.

*Terms and conditions apply.

getlightcurve.com 800-832-5725 Switching is a snap.

Fastest speeds. Unbeatable prices.

2 Gig Speeds	\$69.95/mo.
1 Gig Speeds MOST POPULAR	\$44.95/mo.
500 MBPS Speeds	\$39.95/mo.

Check availability.

- ✓ 5-Year Price Lock
- ✓ Free Installation
- ✓ Free Modem
- ✓ Unlimited Data
- ✓ No Contracts

Households may be eligible for the reduced rate of \$9.95/month through the Lifeline program. Call us to learn more.

*Terms and conditions and additional charges and fees may apply. Price includes a \$4.95 paperless billing discount. Speeds and prices may vary based on customer equipment and location. At no additional cost, customer must lease an Optical Network Terminal (for fiber service) and a modem (for cable service) as long as the customer remains on this promotional offer. All Internet services are subject to our General Residential Terms and Conditions and Internet Service Acceptable-use Policy.

800-832-5725 | getlightcurve.com

Cable's got nothing on us.

If you want the best fiber internet, cable doesn't cut it. So cut the cable and make the switch to Ziply Fiber Gig speed Internet for savings of \$24/month.

	Ziply Fiber	Cable Providers
Unlimited data with no caps	✓	
Up to Gig speed uploads	✓	
Up to Gig speed downloads	✓	✓
Connect all devices with no buffering	✓	
Stream lag-free in 4K	✓	
Gig pricing	\$60/month*	Starting at \$84/month*

Sign up at ziplyfiber.com/internet or call 1-844-535-1202

While Otis certainly took the starring role in the winter campaign, he plays a secondary role in the summer campaign, which clearly takes a swipe at the national brands:

Say bye bye to big cable.

Does Otis' diminished role mean that the edgy, motorcycle-driving otter couldn't attract new customers and needed to be replaced by a cuter, friendly animal?

Well, we wouldn't go that far, although the topic may have been an animated discussion at marketing meetings at corporate HQ. The value of a mascot grows over time, and by any measure, Otis is still a young pup.

The summer message is precisely the positioning that the regional players want to adopt, a David-versus-Goliath situation.

This positioning is perhaps best illustrated by the bottom image on the left, which is part of a direct mail campaign from Ziply, another regional ISP based in Washington state.

The headline, Cable's got nothing on us, and the illustration below it make the argument quickly and visually.

David versus Goliath.

However, it is ironic that Ziply is owned by BCE Inc, through its Bell Canada subsidiary. While technically not a "cable company," Bell Canada, the phone company, has been offering Internet services since the days of dial-up. Today, Bell is the largest ISP north of the border; a Goliath, in other words.

(To be fair, Ziply was not owned by BCE at the time of this campaign.)

These mailings' stats from Who's Mailing What!

Left: WMW!'s "score" for this campaign (0 to 100)

Center: This campaign's most recent mailing date

Right: One star indicates a "control" mailing; 3 stars, a "grand control."

78	02/26	
85	06/26	

Images courtesy of Who's Mailing What!

Beyond The Mailbox

Stop Starting Every Marketing Idea From A Blank Page.

by David Baer

There are two common situations when business owners usually start looking for something new in their marketing.

The first is when something didn't work: We tried that. Let's do something different.

The second is when something has worked long enough that the owner, the team, or the audience starts to feel tired of it: "People have seen this already. We need something fresh."

Both reactions are understandable. If a campaign disappoints, nobody wants to repeat a losing effort. And if a campaign has been in the market for a while, the people closest to it are often the first to get bored.

Dan Kennedy tells about an infomercial client who watched his own successful infomercial so often that he wanted to replace it. The market was still responding. The client had simply seen the thing too many times.

That's a very human reaction. It's also a dangerous way to judge marketing.

When a piece fails, the instinct is to replace it. When a piece works, the instinct is often to refresh it before the market is finished with it. In both cases, the business can skip the more useful question:

What here is worth adapting?

I've been reading David Epstein's ***Inside the Box***. One idea in the book is that creativity has not always meant inventing something from nothing. In Shakespeare's time, for example, writers often worked with stories the

audience already knew. The Bard didn't invent every plot from scratch. He took familiar material and reshaped it by adding his own language, rhythm, and judgment.

That's a better model for small business marketing than the blank page.

And it reminds me of something my grandmother used to do when I was young.

She would take me to the Metropolitan Museum of Art, where we would sit down and sketch some of the paintings. We weren't trying to pass the sketches off as original paintings. We were learning by closely examining existing work.

You notice different things when you try to reproduce something: composition, emphasis, shape, what the artist left out, and what had to change because your hand, your eye, and your tools weren't the same.

That's how adaptation works.

And for many small businesses, that's a far better starting point than "let's come up with something new."

What part failed?

If a campaign failed, the useful question is: *What part failed?*

The list may have been wrong; the offer, weak; the timing, off. The message may have created interest but sent people to a confusing next step. The follow-up may have been too slow.

Those are very different problems. You need

Continues on the right

to examine each element separately to learn what went wrong before you can hope to fix it.

The same is true when a campaign is working. Just because you're bored with it doesn't mean the market is. Customers may have only seen it once or twice. Or, they saw it at exactly the right moment, causing them to act.

That doesn't mean you should never refresh a campaign. It means boredom isn't evidence.

The evidence lies in how people respond, where they hesitate, what they repeat, what they ignore, and what happens after they take the next step.

Real Adaptation Starts With Evidence

When I say "adapt what already exists," I don't mean copy a competitor's ad and change the logo. That isn't adaptation. That's laziness!

Something in the business has already worked, partially worked, or revealed what the customer cares about. The job is to preserve the useful part and change the part that isn't carrying its weight.

Most businesses already have that kind of evidence. It shows up in the question a prospect asks on the first call, the sentence in a proposal that makes the offer clearer, the objection that keeps coming up before someone buys, or the review where a customer explains what they were worried about before they hired you.

The problem is that these clues rarely look creative at first. They look ordinary because they are already part of the business, so the owner looks outside the business for inspiration while ignoring the material customers have already reacted to.

For example, a contractor may notice that prospects keep asking whether the crew will clean up at the end of each day. While that

sounds like a small operational question, it may point to a larger buying concern: *If I hire you, will my house be livable while the work is happening?*

That question can become website copy, a direct mail angle, a sales follow-up, a review request, or a photo series showing the job site at the end of each day.

Or take a business that sends direct mail to past customers. The owner may think the creative challenge is coming up with a clever new headline. But the better starting point may be the reason those customers bought the first time, the question they asked before buying, or the point in the year when the problem arises.

That information gives the business something to adapt: a specific customer situation with a specific reason to reappear.

Constraints Make The Work More Practical

Small businesses usually have constraints, whether they admit it or not.

There is only so much time, staff attention, money, and patience for another campaign that creates interest no one has time to follow up on.

Those limits can feel annoying. But they can also make the marketing better because they force the question a blank page avoids:

What do we already have that could be made more useful?

That question changes the work. Instead of asking, *What should we create?*, you ask, *What should we adapt?*

You can adapt a sales explanation into an email sequence... a customer review into a postcard... a common objection into a comparison page... a referral conversation into a formal referral request... a service checklist into proof that the

Continues on page 10

business has a process.

None of those require the business to invent from nothing. It requires the business to pay closer attention to what is already happening.

Adaptation Still Requires Judgment

Adaptation isn't the same as recycling.

Recycling is simply re-use. Adaptation asks harder questions: *What part of this is still useful? What needs to change for this situation?*

That's where the real work starts.

A testimonial explaining the "why" behind their purchase experience might be useful.

A past campaign might have underperformed, but aspects may be perfect with modifications.

Or, zoom out. Your industry focuses on speed, because it's important to customers. Fine. The creative work is finding a more believable way to show why your speed can be trusted.

This is also where many businesses move too quickly. They see one useful line in a review and turn it into a headline before asking why that line mattered. Or, they find a moderately successful mailing and mail it again without checking the list, the offer, or the timing.

Adaptation means deciding what to keep, what to change, and what to stop carrying forward.

Start With What Customers Have Already Given You

If you want a practical exercise, start with these existing pieces:

1. One sales call question that comes up repeatedly
2. One customer review that says something more specific than "great service"
3. One proposal, estimate, or email that helped a prospect understand the offer

4. One past campaign that had at least one useful response

5. One follow-up conversation with a customer who bought, renewed, referred, or came back

Then ask what each one is really showing you.

Is there an objection you keep answering privately but haven't addressed publicly? Is there a phrase customers use that is clearer than the language on your website? Is there a trust concern that belongs in the offer rather than in the sales conversation? Is there a buying moment you keep missing because you only contact people when you want something?

Those questions are more useful than trying to summon a brilliant idea from nothing. And the answers could be very useful.

Turn the customer question into a headline.

Turn the objection into a short article.

Turn the review into a proof point.

Turn the sales explanation into a postcard.

Turn the follow-up conversation into a sequence your team can actually run.

For a small business, noticing is usually the better starting point.

So before you ask your team to come up with a brand-new campaign, look at the material already sitting in the business.

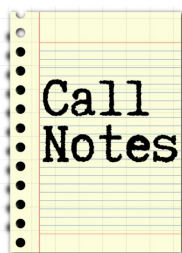
What has a customer already asked?

What has already helped someone decide?

What has already worked well enough to deserve a second look?

The next good marketing idea may not be waiting outside the box.

It may be sitting in the business, waiting for someone to adapt it.



July 14th's call began with an interesting discussion, so much so that the scheduled presentation was deferred until next month to continue the

discussion.

The conversation centered on creating a consistent call-to-action while prospecting.

Shawn Perkins, who represents a suite of financial products but who really sells his expertise, put his task succinctly:

My job is not to convince the person to call me, but to compel them.

But how?

One issue in Shawn's business (and many others') is the long interval between purchase occasions or opportunities. People do not purchase mortgages, or insurance policies, or annuities every day.

He mails his client list each month, and he knows these letters are read; he gets emails, phone calls, and text messages commenting on them.

Typically, Shawn's letters are stories that describe how a particular client solved a financial problem.

David Baer suggested that while the stories are good and appropriate, perhaps the call to action (CTA) isn't.

David offered a copy approach that would precede the CTA:

The story I just told you happens to a lot of people, but it might not apply to you;

but something is happening in your financial life that you want to solve, and, if so, let's talk. (The CTA follows).

This language, or whatever the final words are, should be used in every client letter.

This CTA could also be used in prospecting efforts. But then there was a surprising development.

Shawn was describing his business philosophy, and **David Foley** honed in on six words:

Cash flow is more important than cash.

David asked, *Is that statement true?*, and Shawn replied, "Absolutely!", to which David replied:

Build a campaign around (those six words). Imprint those words on the barrel of a pen, along with your name and phone number, and mail it to those 92 prospects from your recent event.

Inevitably, the pen will separate from the mailing piece, but the message stays.

By continuing to use this line in all future communications with this group, you amplify and reinforce that important message.

Create an offer for the mailing, such as a free report that uses the nearly identical wording, i.e., **7 reasons why cash flow is more important than cash.**

Test this approach on this group of somewhat warm prospects; tweak it and then test it on a cold prospect list.

(And, let us know the results.)



WHAT BEEHIVES CAN TEACH US ABOUT ORGANIZATIONAL STRUCTURE

Beehives are a fascinating example of efficiency and organization. These highly structured systems, with thousands of bees working together toward shared goals, offer valuable lessons for improving organizational structure in business. Here are a few key takeaways.

1. Clear Roles and Responsibilities

In a beehive, every bee has a specific role. Workers collect nectar, drones support reproduction, and the queen focuses solely on laying eggs. There's no confusion about who does what. Organizations should do the same.

Actionable Insight: Define each team member's role in detail and ensure they understand how their work aligns with the organization's objectives. Regularly revisit these roles to ensure alignment as the organization evolves.

2. Adaptability in Changing Conditions

Bees adjust their behavior based on the hive's needs. For example, if resources are low, more worker bees focus on foraging. This adaptability ensures the hive's survival in changing conditions. Organizations should adopt a similar mindset by being flexible.

Actionable Insight: Build processes that allow for quick adjustments. Cross-train employees where possible, so teams can adapt to fluctuating demands without losing productivity.

3. Efficient Communication

Communication in a beehive is seamless. Bees

use pheromones and the famous "waggle dance" to share critical information about resources. Similarly, businesses need efficient ways to communicate effectively across teams.

Actionable Insight: Implement clear communication channels and tools that ensure information flows smoothly across all levels. Regular updates, streamlined platforms, and team check-ins can reduce confusion and delays.

4. Shared Purpose

The hive functions because every bee is working toward a shared purpose: the survival and growth of the colony. This collective mission drives unity and efficiency. Businesses should model this.

Actionable Insight: Make the organization's mission a central part of onboarding, training, and team discussions. Align individual goals with this overarching purpose to foster a sense of unity and direction.

5. Scalability

Beehives expand or reduce their size based on resource availability and environmental factors. This scalability ensures that resources aren't wasted and the hive remains sustainable. Businesses need the same attitude.

Actionable Insight: Regularly assess your organizational structure to determine if it's the right size and setup for your current goals. Avoid overextending resources by scaling strategically.

Beehives teach us that success lies in clarity, adaptability, communication, shared purpose, and scalability.

By applying these principles, businesses can build structures that are both efficient and resilient, ensuring long-term success.