

# GAMA Foundation

## Executive Summary

### ***Systems for Success: Keeping the Right People***

#### **Traditional Life Insurance Version**

**Sponsored by the GAMA Foundation**

**Study Conducted by The University Team**

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**GAMA Foundation  
Executive Summary**

***Keeping the Right People***  
***A Systems for Success Study***

**Executive Summary  
Traditional Life Insurance Version**

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# Executive Summary—Traditional Life Insurance Version

## *Keeping the Right People*

### **A Systems for Success Study**

#### **Project Overview**

Recent LIMRA statistics showed that the industry's average four-year retention rate was 11 percent, the industry's lowest, for the second year in a row. On the positive side, the continued decline in the number of associates is being offset by increases in associate productivity, particularly among experienced associates. In 2003, associates with five or more years of experience had a 10 percent increase in annualized new premiums from 1999.

There is no substitute for experienced, top-performing associates. In addition to their financial contribution to a firm's bottom line, senior associates provide stability and leadership to the firm and serve as joint-work and mentoring partners to help elevate new associates' markets. Plus, their participation in the community enhances the firm's reputation and market reach. Retention of high-performing associates is a critical success strategy for field leaders and home offices.

Growing a field force by recruiting experienced associates is shortsighted. There is no doubt, however, that as the field force continues to decline, the temptation to boost short-term results by recruiting experienced people increases. Field leaders and home offices that do not provide value to their top associates are in danger of losing them.

To help home offices and field leaders increase the retention of their high-performing associates, the GAMA Foundation commissioned The University Team to conduct a comprehensive study of the factors that impact experienced-associate retention. The study explored these questions:

- Which types of personal and job-related support add value to veteran associates?
- What are the leadership qualities of the field leader that build loyalty?
- How does the home office add value to the high-performing associate?
- What causes a high-performing associate to leave a firm?
- What is the sequence of events that leads to a top performer's departure?

The result of that effort is *Keeping the Right People*. This study, which is part of the GAMA Foundation's *Systems for Success* research series, shows that retaining top performers demands a high degree of flexibility, creativity and compassion. Because there is no such thing as a "typical" top producer, there is no single answer to providing value. Instead, field leaders who are excellent at retaining top producers are adept at understanding each associate's professional and personal goals and at creating support and infrastructure to help the associate meet those goals.

We hope that you will benefit from this practical, applications-oriented report on the structure and support that high-retention field leaders use to retain their top performers.

#### **Job-Related Support That Aids Retention**

##### **BUSINESS SUPPORT**

*If I didn't have the business support I needed to maintain a high level of performance, I wouldn't stay.*

Life Associate

High-performing, experienced associates expect sophisticated levels of business support

that will allow them to offload less productive activities and spend more time in front of clients. High-retention firms add value by focusing associates on practice-development and income-generating activities and by using their economies of scale to provide experiences or support that associates cannot replicate on their own.

### **Marketing Support**

High-performing associates have mastered how to identify markets, and they value business support that helps them succeed in these target markets. Field leaders add value by initiating firm-level alliances with CPAs, attorneys and other professionals to provide associates with access to affluent markets and by developing teams of specialists within the firm. To help high-performing associates capitalize on new market opportunities, these field leaders are willing to invest financially in their associates' marketing activities and campaigns.

To promote firm-level market recognition and added value, high-retention field leaders work with their home office to arrange for nationally recognized experts to conduct seminars with senior associates and their clients. On a firm level, these field leaders support local charities and encourage their associates to do the same, and they sponsor large-scale marketing and client-recognition events.

### **Sales Support**

High-performing associates define *high-quality sales support* as support that maximizes their time in front of clients. High-retention field leaders add value by encouraging the formation of joint-work teams to help top associates alleviate prospecting and focus on practice growth. These field leaders also create or support technology-driven solutions to low-productivity sales work, including the work performed in call centers. Whenever possible, they minimize the amount of time that top associates spend on paperwork and reporting requirements.

Above all else, field leaders who are excellent at retaining top associates serve as personal troubleshooters for their top reps. They are on call 24/7, and an associate must describe a problem only once for the field leader to make the issue go away. If resources are needed to close a big case, the field leader finds them.

### **Service Support**

Few things are more frustrating to top associates than poor service support. Larger cases increase the risks of failure or disappointment for all concerned. The key to adding value is to decrease the amount of time needed to process each case. High-performing field leaders encourage strong relationships between underwriters and top performers, and they advocate assigning dedicated, high-level underwriting teams to serve top associates. To ensure effective and efficient processing of paperwork, these field leaders design incentives for the firm's service staff that are tied to the field's performance. As needed, high-retention field leaders help their associates hire, train and license their own support staff.

### **Technology Support**

Keeping up with technology is a full-time job. Field leaders who are excellent at retaining high-performing associates provide in-house computer equipment, systems and support for their top associates. They also train their software people in sales and industry knowledge to ensure that they can communicate effectively with the sales associates.

### **Physical Facilities and Cues**

As high-performing associates grow their business, there is a natural transition to seeing clients inside rather than outside the office. Physical space becomes important as a signal of the quality of the firm. High-performing field leaders provide space in a location that's appropriate to the associate's market and encourage a culture of professionalism within the firm. At a higher level, the field leaders provide services such as gyms and concierge services to enhance the quality of time that their associates spend in the office.

## TRAINING

*I want to spend my time with people who produce more than me, not who produce less. If they are doing something, I want to do it, if it fits into my practice. And what better way to learn about it than to talk about it with people who are doing a good job at it?*

Life Associate

High-performing associates resist spending long hours in training classes that are geared to the lowest common denominator. Field leaders who excel at retaining experienced associates emphasize informal, just-in-time learning networks to support their high-performing associates' growth. They supplement firm-level training with outside networks and programs that address top producers' needs. This support includes industry resources such as MDRT, home office advanced training, the identification of role models and the formation of study groups with other high performers.

## COACHING

*Coaching is the most important thing we do. I'm honest—I'll tell them when they are doing a good job and when they are screwing up, in their personal life or in their business.*

Life Field Leader

Top performers frequently need coaching to take their practice to the next level of success, but the type of coaching needed can vary based on the associate's level of success. "Middle top" associates—those who are in the top 10 to 20 percent of the firm and who are *successful* but not *peak* performers—may have reached a performance plateau. They often need coaching on how to move from generalist to specialist. "Top top" associates frequently need coaching to develop their area of specialization and to create the business infrastructure needed to sustain high levels of production. In addition to providing personal coaching, high-retention field leaders encourage associates to work with personal coaches and outside consultants to grow their practice.

It's important to note that while most field leaders spend time coaching their peak

performers, "middle top" associates often do not perceive that they are receiving the coaching and support they need to move to the next level. These individuals are at risk if they perceive that another firm will provide them the support needed to advance to a higher level of success.

## Personal Support That Aids Retention

### CULTURE OF COLLEGIALLY

*It's hard to be working on your own. It feels good to be around others, especially when they are energized and positive. At the new firm, contrasted to the old firm, where the staff was not supportive, the minute you enter, there is the friendliest receptionist. I just felt it would be fun to work around here.*

Life Associate

Despite a reputation for independence, top performers enjoy and draw energy from being part of a team. High-retention field leaders create a culture of collegiality by encouraging senior associates to interact with new sales associates through mentoring, joint work, informal networking, training and team contests. High-retention field leaders also link high-performing females and minority associates with similar individuals to help build support networks. Firm collegiality extends to spouses and children, who are included in social and recognition events.

### CULTURE OF PARTNERSHIP AND ENTREPRENEURSHIP

*Treating us as partners—it's a must. I don't work for management; I work for me. My previous firm did not quite get that. They had this idea they could convince the reps that we worked for them.*

Life Associate

High-retention field leaders recognize that their top-performing associates are entrepreneurs building their own practices. Frequently these field leaders refer to their associates as clients and make it clear that the field leader's and the firm's purpose is to support the associate's business growth. By recognizing the stake that top associates have in the growth and

development of the firm, high-retention field leaders involve interested top associates in planning for the firm.

## RECOGNITION

*Publicly, top associates don't want to feel like they work for anyone, but deep down they want to be appreciated and get a pat on the back.*

Life Field Leader

*Appreciation* is one of the keys to loyalty. Field leaders who are excellent at retaining associates understand that, despite their success, top producers still thrive on praise, so they devise situations to ensure that their top performers receive frequent public recognition.

Top-performing associates need to know that the field leader is personally aware of their contribution to the firm and appreciates it. High-retention field leaders select recognition items that reflect the associate's tastes, and they include spouses and family members in recognition events. They make sure associates are congratulated in person and with e-mail, handwritten notes and phone calls. Many of them send flowers and recognition notes to the associate's home so that the spouse and family can share in the rewards. They also share news of associates' achievements with other influential people in the firm and home office and ask these individuals to congratulate the associate as well.

## How Field Leaders Add Value

### LEADERSHIP ATTRIBUTES THAT BUILD LOYALTY

*He truly cares—I can tell. When he gets in negotiations with the home office on behalf of the associates, he gets the best deal for the agency and for us. He looks out for us.*

Life Associate

As top performers' practices become more sophisticated, their business and personal lives also can become more complex. Top-performing associates must be able to trust

their field leader to provide counsel and advice to help navigate this increasing complexity. The following are attributes that top-performing associates value highly in a field leader.

### Integrity

Top associates must know that the field leader will always act in their interest. They must see their field leader demonstrate integrity in his or her personal and professional conduct. High-retention field leaders always keep confidences, and they deliver on promises of service and support.

### Respect

Top-performing associates must respect their field leader's industry credentials. High-retention field leaders have a proven track record of success in sales and have the ability to work side-by-side with their associates as needed.

### Role as a Troubleshooter

Top-performing associates are under constant pressure. High-retention field leaders are willing to serve as a troubleshooter for their top associates. They are accessible to the associates around the clock and serve as a buffer between them and the home office.

### Role as a Visionary

High-retention field leaders create a clear vision of their firm and its future. Their ability to articulate this vision builds confidence for top-performing associates, thereby allowing them to focus on the long-term success of their practice.

### Consideration

High-retention field leaders treat *all* associates with respect—not just high performers. Not only are these field leaders aware of an associate's production status; they also are sensitive to changes in an associate's personal life and encourage a culture of consideration and concern throughout the firm.

## Communication Style

*I literally house myself in their space at least once weekly. You cannot assume that because they are in their 6th year of a very successful career that they don't need to hear from you as often as they once did.*

*They just need to hear different things. They still need "atta boys."*

Life Field Leader

High-performing field leaders use weekly, systematic and purposeful communication with their top performers so that they can address potential problems before they become issues. This communication involves more than walking by an individual's office and waving; it means sitting down and carefully listening to their agents' needs. Often, top producers don't like to complain. If a usually complacent top producer is voicing an issue, high-retention field leaders recognize that either the issue is an important one or the comment may be masking a deeper issue.

When schedules are tight, field leaders can unintentionally neglect communication with their "middle top" performers. These "middle top" associates often feel that so much of the field leaders' time is spent with peak performers and new recruits that there is little time left for them. High-retention field leaders use systems to ensure that they contact these "middle top" performers regularly, either through personal contact or by delegating this contact to other members of the leadership team.

## RELATIONSHIP WITH THE TOP SALES ASSOCIATE

*I'm a lover. It's based on attention, love and caring. If you care enough about people, the business will follow.*

Life Field Leader

High-performing field leaders develop relationships with their top associates that are both personal and professional. They have a strong emotional commitment to their high-performing associates, and each party frequently uses the word "love" to describe the bond. High-retention field leaders socialize with the families of their high performers and

remember and celebrate important occasions in their associates' personal lives. If an associate is going through a personal trauma, the field leader supports that individual with psychological, social and financial assistance.

## How the Home Office Adds Value

*If you've got the brand awareness and image, you've got the product lines to fit that bill, and you are pricing and paying it out appropriately, you have value.*

Life Associate

*The company has to provide three things for an associate: product, compensation and service support. Service support includes underwriting and client treatment.*

Life Associate

## PRODUCT SCOPE

While most top associates don't believe that any one company can deliver all of the products their clients will need, they look for a primary carrier with whom they can place the majority of their business. Top-performing associates expect their home office to provide a core offering that meets the needs of their primary market and to continue to develop new, financially sound products that meet the changing needs of the market.

## FLEXIBILITY

High-performing associates look for a company that allows flexibility in product placement outside of the primary company. Home offices add value by balancing the requirement for associates to place business in the company with the associates' need for flexibility.

## CONTRACTS AND COMPENSATION

While it appears that most top performers don't aggressively shop the competition, they will do so if they perceive unfairness from their carrier, if they sense a lessening of support for the agency distribution channel or if there is a change in the way associates are compensated for specific products. Home offices can add value and aid retention by communicating

change clearly and with advance notice so that representatives have ample time to adjust their practices.

## **BRAND AND REPUTATION**

If a company has a nationally recognized brand name, top-performing associates perceive that as a valuable asset. In any case, corporate financial stability that is reflected in external ratings is a must.

## **UNDERWRITING**

Underwriting is a major source of concern for top-performing associates. Home offices create value by fostering improved communications between sales associates and senior underwriters. They do this in two ways: (1) by offering top associates specialized access to a team of experienced underwriters and (2) by using expedited and advanced underwriting tools to encourage top associates to place business with their primary company.

## **RECOGNITION**

Top performers are sensitive to quality, and they notice when home offices are cutting corners on incentive trips for high-level associates. Just as important as the quality of the *event* is the quality of *recognition* given to top associates during the event. Home offices can add value by ensuring that top performers are personally recognized by influential home office leaders at company events and by facilitating relationships between top home office leaders and high-performing associates.

Because top-performing associates frequently place a portion of their business with other carriers, home office recognition programs may undervalue these associates' contributions. However, top performers appreciate being recognized for their total production.

## **Why Top-Performing Producers Leave**

Top performers don't leave organizations on a whim. Their decision to leave is often the result of a long, painful decision-making process. Before the decision is finalized, the associate

typically surmounts tremendous natural resistance to change. The following are common reasons that top-performing associates finally decide to leave an organization.

## **MONEY**

Top-performing associates see themselves as revenue-generating machines who contribute greatly to the success of the local firm and the home office. At a certain point, their business becomes large enough that they are forced to reconsider their relationship with the local firm. High-retention field leaders are able to articulate the monetary and non-monetary benefits of being affiliated with the firm, and they are willing to renegotiate the financial relationship of top performers as needed.

## **CHANGE IN COMPANY EMPHASIS**

Changes in home office policies cause anxiety for associates. When a company shifts its emphasis away from specific products or toward a channel of distribution that is counter to a top associate's desires, it is often difficult to salvage the situation. High-retention field leaders are able to communicate a clear vision that affirms that, despite home office shifts, the firm's environment will remain stable.

## **CHANGE IN FIELD LEADERSHIP**

Because the relationship between top-performing sales associates and field leaders is so close, changes in leadership can leave a top associate adrift. Even the most carefully planned leadership succession can lead to feelings of isolation and concern. Home offices should manage their relationships with top performers during this time and provide them with direct lines of communication to the home office so that the associates can report concerns.

## **OUTGROWING THE LOCAL FIRM**

When associates look around their firm and can't find anyone who comes close to matching their production levels or market savvy, they are at risk. High-retention field leaders grow with their top associates. These field leaders hire specialists and other professionals to optimize market opportunities, and they help connect

the associate with other high performers in the company or the community through study groups and informal networking.

### **DEPARTURE OF ANOTHER TOP SALES ASSOCIATE**

Word travels fast when a top sales associate leaves the firm or when a top associate from another firm leaves the company. High-retention field leaders acknowledge the departure of a top performer and allow for open, honest dialogue regarding the reasons for the departure. Because disgruntled associates have often been complaining behind the scenes for weeks prior to their departure, these field leaders initiate communication early with the remaining associates to make sure that they hear the agency's side of the story.

### **UNSOLICITED OFFERS**

Unsolicited offers are rarely a trigger to cause an associate to leave. Successful associates receive them frequently and usually ignore them. What *should* be a trigger to a field leader, however, is when an associate mentions receiving an unsolicited offer—regardless of how casually the associate references the offer. The field leader should find out why the associate is treating this offer more seriously than the myriad other offers that he or she has received.

Home offices and field leaders often perceive industry meetings as hotbeds of proselytizing activity. It is important to note, however, that in this study, associates did not cite industry meetings as a significant source of unsolicited offers.

### **Sequence of Events Leading to an Associate's Departure**

Despite some appearances, top producers are not capricious. Leaving the local firm is not a step they take lightly, and they usually go through a number of stages before making the decision to leave. By recognizing these stages, field leaders can do a better job of retaining high-performance sales associates.

### **PERIOD OF VULNERABILITY**

Before top associates leave, they will first typically feel underappreciated. Their unhappiness builds over a period of months or years. The associate likely has voiced concerns, but perhaps not in direct terms. Many field leaders have good instincts for distinguishing when associates are blowing off steam and when they are voicing genuine discontent. The danger surfaces when field leaders are distracted by their daily priorities and unintentionally neglect their top people. When associates complain, high-retention field leaders listen carefully to ensure that they understand the root of the problem.

### **TRIGGERING EVENT**

At some point, a *triggering event* causes an associate to decide to leave. High-retention field leaders recognize these triggers and use them as an opportunity to reconnect and re-establish the value of their relationship with their top performers, especially those who have been showing signs of discontent. Some common triggers include the following:

- A change in management
- The departure of a top associate
- Having a huge case fall through—or having another company underwrite business that the associate's primary company passed on
- A personal crisis
- An act of dishonesty by the field leader
- Changes in compensation packages

### **SEPARATION BEHAVIORS**

Once high-performing sales associates have decided to leave, they begin to get their affairs in order. At this point, they still have not informed their field leaders of their decision to leave. Field leaders still have time to reach out to their associates and save the relationship if they are good at recognizing *changes in the normal patterns* of the associate's business, such as the following:

- Getting current with commissions; minimizing trailers
- Writing business away from the primary carrier
- Contacting inactive clients
- Moving his or her practice out of the field office

## **FORMAL NOTICE**

The last phase is for the associate to formally resign from the firm. Because the associate tends to be quiet during the separation phase, a field leader may be taken by surprise. At this point, because the associate has already overcome the internal resistance to change, it may be possible to save the relationship—but it will require a counteroffer.

## **POST-SEPARATION COMMUNICATION**

Sometimes the grass *isn't* greener on the other side of the fence. Field leaders who are good at retaining experienced associates maintain personal relationships with their departed associates after the business relationship is severed, in case there is a chance to rehire the individual.

## **Suite of *Keeping the Right People* Products**

The GAMA Foundation offers the following products to help you apply the results of this research to your own organization:

- A comprehensive Guidebook that details the research results and includes insightful quotes from field leaders and associates;
- An Audio Guidebook that contains the research results on a set of audio CDs;
- An Applications Booklet that contains an extra set of the Worksheets and Action Plans to help you and your managers brainstorm and implement the results as a team; and
- An Online Assessment Tool, which is a Web-based survey that reveals how your successful associates rate your organization on the factors most important to retention.

To order these and other GAMA Foundation management tools, please call (800) 345-2687. Or visit [www.gamaweb.com](http://www.gamaweb.com) and click on “GAMA Foundation.”

## Links to Additional Research

The GAMA Foundation is committed to providing a body of knowledge to advance the art and science of field management. In addition to the *Keeping the Right People* project, the following studies provide additional insight on topics related to retaining experienced associates.

In 2004, the Foundation released the first *Systems for Success* study, titled *Building the Right People*. It focuses on how top-performing agencies and field leaders get their new associates off to a fast start. It also stresses the importance of building an agency culture that helps develop and retain associates. The same product suite is available for both the *Building the Right People* and the *Keeping the Right People* studies.

For information on increasing marketing support and services, or creating sales teams within an organization, *A Study of Agency Marketing Models Applications Guide* details four basic processes for client acquisition and provides a model for an unbundled sales process.

*Collaborative Database Marketing* offers a comprehensive guide to creating a firm's database marketing system and a process for evaluating an existing database structure. Insight into the impact of virtual office technology can also be found in *A Study of Agency Marketing Models*.

The GAMA Foundation's *Navigator Series: Building High-Performance Field Organizations in the New Financial Era* offers insight into serving the affluent market and the evolving focus on diversified product portfolios, particularly among financial services organizations.

*A Study of Leadership Competencies* and the accompanying Applications Guide outline the essential competencies of high-performing field leaders. Many of the competencies identified directly relate to the attributes of the field leader that build loyalty among high-performing associates.

## Summary of Survey Methods

The GAMA Foundation believes that our contributors benefit most fully from the sharing of best practices. Therefore, with the new *Systems for Success* series of studies, the Foundation made a strategic decision to invest in qualitative in-depth research rather than quantitative, statistics-based studies.

Our *Keeping the Right People* study began with a comprehensive scan of existing research on high-performing-associate retention and with the creation of a detailed model of the factors that impact retention. Home offices identified field leaders who are experts in retaining high-performing associates. The University Team then contacted those field leaders and asked them to identify associates in their firm with five or more years of experience who were in the top 10 percent of their field organization. Field leaders were also asked to identify associates who had joined their organization from another firm, as well as those who had left their firm for another insurance and financial services firm, so that the research team could more clearly probe why experienced associates join or leave a firm. Sixty interviews were conducted nationwide—42 with high-performing associates and 18 with high-retention field leaders—to determine how high-performing field leaders are successfully retaining their high-performing associates.

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