

A Knack for Nurturing

New York Life agent builds lifelong links with centers of influence in his community

By Carol Ellison



Brian Ruh

As a New York Life agent and Investment Advisor Representative, Brian Ruh has built a successful business on long-standing relationships with people who are centers of influence in his community. He

fuses those relationships with persistent, creative, high-value follow-ups. He has won New York Life's Agent of the Year award nine years running and has produced in the top 50 with NYL nationwide for the past five years.

He says "the secret of his success can be summarized in two words: Effective marketing".

Ruh calls his process "the Holy Grail" behind his ability to establish lasting relationships with clients, prospects and, most importantly, with the centers of influence in the communities around his home office in New Holstein, Wisconsin. These are people who are bankers, attorneys, accountants and local officials who hold high-profile positions within the community and who have earned the trust of others.

His challenge: How to differentiate himself to gain and retain the attention of this core group of people who are so hotly pursued by so many others.

"In the cynical world that we are in today, it is a struggle to try to prove to them that you are, in fact, unique, to let them decide by my interactions with them that here is a level of integrity that is truly different. And through relevant and respectful touches, that you indeed have more to offer than anybody else," says Ruh. "Influential and affluent people are stalked by everyone who wants access to their 'black book' and everyone says the same things—"I'm the best, we're the greatest, we can do it all."

Since 1996, Ruh has tackled that challenge using a process called Nurture Marketing, a relationships program that he learned from Seattle-based marketing consultant, James P. Cecil while attending a conference in Palm Desert, Ca. http://www.nurture-marketing.com/industry_specific/financial_advisor.html

"A Cure for the Common Cold Call"

Cecil prefaced his presentation at the conference, Ruh recalls, by saying "if you do this system right, the people that you most want to do business with will invariably call you to schedule time to meet."

The Drip, Drip, Drip, Approach to the Market

"I was skeptical," says Ruh. The very idea of a prospective client, calling me, out of the blue, to ask to give me business just seemed preposterous. It just was not something that happened in the current business climate in my world. But by the end of the presentation, Ruh recalls, "I

“ Every one of us, unconsciously, works out a personal philosophy of life, by which we are guided, inspired, and corrected, as time goes on. It is this philosophy by which we measure out our days, and by which we advertise to all about us the man, or woman, that we are. . . . It takes but a brief time to scent the life philosophy of anyone. It is defined in the conversation, in the look of the eye, and in the general mien of the person. It has no hiding place. It's like the perfume of the flower — unseen, but known almost instantly. It is the possession of the successful, and the happy. And it can be greatly embellished by the absorption of ideas and experiences of the useful of this earth. ”

- George Matthew Adams

was totally convinced that his method of slow-drip, nurturing of relationships would work." Nurture Marketing, he says, "just made total sense."

Brian says "Nurture Marketing can be compared to the serious cultivation a garden". In fact, Cecil adapted the name from that metaphor. Ruh, with his financial services background, compares the logic of it to working with your bank. "The problem in our business," Ruh says, "is that so many times all we seem to be asking for is withdrawals, relentlessly pursuing 'low-hanging fruit' often well before we ever make any real deposits in the relationship. That wouldn't work in a bank. It doesn't work anywhere else either. It certainly doesn't work in our business."

"So Jim teaches ways we can intentionally position ourselves, earn a place in the minds of these centers of influence, and manage solid ongoing relationships through a series of personal touches of continuous, intelligent and courteous mailings," Ruh explains. "Jim named it Nurture because once in place, it really is like drip irrigating a garden."

Identify, Individualize, Interact & Influence

Simply stated, Nurture Marketing is a process of market differentiation and influence. By regularly sending high-value communications to current and prospective clients, you differentiate yourself and your offering as someone they can trust and count on. And it is implemented through one of the most traditional, trusted and readily available means around—the U.S. Mail.

*“As ye sow, so shall ye reap”
Galatians*

Nurture Marketing helps you sow the seeds of relationships by sending clients and prospects unique and valued messages on a regular basis. These can be anything from communiqués that offer tremendous value-added information to occasional humor. Ruh say, “Success means doing anything that I possibly can do to present myself in a positive way.” Ruh sometimes refers to his Nurture program as “my personal, multiple contact process” because the program is devised to slowly, patiently and persistently influence the customer through many different touch-points.

He also compares the process to a successful investment strategy. The “deposits”—what he puts into the relationship—begin with mailing such things as newsletters, publications, and concept papers, always personalized with a cover letter, always accompanied by attention-getting gifts and metaphorical enclosures. Brian calls them trinkets. The “withdrawals” only begin with the quality face-to-face sessions he’s able to schedule with clients. That number is compounded by the personal business and warm referrals they offer to him.

*“Farming takes time, plus feeding,
plus watering plus weeding before
you ever get to harvest”
John Deere*



“The phone does ring with early surprises,” says Ruh, but he adds that reaching a level of awareness and trust that fosters that kind of interaction “can literally take months or even years of patient, intelligent cultivating.” Only in recent years has he begun to truly reap real fruit from those nurtured and cultivated seeds he began sowing in 1997.

*“In Nature only Persistence
and Patience Count”
Charles Darwin*

It’s like the laws of nature: Nurture marketing, like farming just cannot be rushed. The real key to its success is patience, not always asking for the business up front. Instead, Ruh advises an approach that is “respectful, relevant, often fun, and always very non-threatening.” In his encounters with clients, he says, “I’m not showing my teeth, so to speak—just bringing value and letting them know I’m there. Behaving in such a way as to demonstrate what it would be like to work with me someday”

“You always harvest in a different season than you sow” 2nd Law of the Harvest The pay-off only comes over time. And that, in itself, is a point of differentiation. “Most agents will try a concept for a

month or for one to two years and give up on it,” notes Ruh. Nurture Marketing is “a system, like farming important crops, demands persistence; you have to adhere to it, stick with it, and put technology and systems in place to measure over a long period of time.”

To gauge how well it works, Ruh routinely asks clients who call him “how did you get my name?” One prospect, now a client, demonstrated the effectiveness of the program in his answer: “Well, Brian, you’ve been writing me for four years.”

Longer nurturing is often required before persons who are centers of influence feel comfortable referring clients to you. It took nearly six years of nurturing before one local attorney began offering Ruh referrals.

*“Unto all things there is a season”
Solomon*

Nurture Marketing starts with making regular mailings—but not too often. “If you correspond too often you’re going to drown the plants,” says Ruh, “and if you don’t do it enough, you’re not going to connect and the plant will dry out and wither from lack of care. Jim Cecil has done major research on contact frequency and determined that clients and

influentials should be touched about every six weeks; far enough apart at not to become intrusive but close enough to be remembered and begin to mentally connect.”

It takes help plus process

Ruh works closely with his marketing director, Lori Broker, to craft mailings and contacts that strike a chord with prospects and clients. Topics touch on everything from changes in tax codes and finance law to national trends and events. And an enclosure of some sort is always included. Following the September 11, 2001 attack on the World Trade Center, for instance, Ruh enclosed small lapel pins with American flags accompanying a letter that emphasized his shared pride in the integrity of his county and company.

The power of lumpies

“Never underestimate the importance of relevant, appropriate enclosures (trinkets)”, Ruh advises. He points out that in his opinion, there are basically three types of mail that reaches these influentials: Garbage (obvious junk mail);

bills and checks, and what he calls “unique things” that come in lumpy envelopes and pique a person’s curiosity enough to open them to see what’s inside. Enclosures ensure your mailings fall into the latter category and gets and extends the recipient’s attention but only if the lumpy has a relevant association with the specific point you are making.

As additional attractors, Ruh uses large, eye-catching commemorative stamps bearing images like Elvis or Lewis and Clark. And he further personalizes the mailings in every way he can, reinforcing his business identity by always using his best letterhead and envelopes that bear his name.

“Use the force, Luke” Obi-Wan Kinobe, Star Wars

His letters are not always just ones he writes himself. Ruh leverages the wide range of resources that New York Life makes available to its agents, including well-researched, informative and topical newsletters that can be personalized with the agent’s own photo and business address and incorporated with an

appropriate, personalized cover letter. “You can put your face on it. You can put your address and name on it and, with a simple Commemorative stamp, you’re now appropriately positioning yourself,” says Ruh. “You begin to provide these things and, like a drip-garden system does, and this Nurture system will nourish your seedlings over time.”

Cultivating the garden

Brian and Lori ensure the continuity of the campaign by brainstorming future contact strategies even as they work on the one in front of them.

To assure a meaningful follow-up, Ruh tries to schedule at least one appointment with a center of influence every other week. He brings the same low-key, need to nurture attitude to these meetings just as he does to his mailings. In them, he emphasizes listening and really understanding over traditional selling methods and he treats the initial meeting, not as at all as a sales meeting, but as just the first of many that will follow.

Helping Clients Succeed

“Take them to lunch. Take them to breakfast and simply ask them a lot of pain questions,” Ruh advises. “The first question might be: How did you get started in your business? Then just shut up and really listen. People love to talk about themselves. At the end of the meeting, I always thank them for their time and ask for permission to stay in touch. My goal is to continue to be in front of those people, ask a lot of questions and always be consistent. Expect to make a lot of genuine, value added deposits in the relationship before you attempt to make any withdrawals. True, it takes time but it’s not expensive and every cent invested this way is measurable to the penny.”



*"You always harvest in a different
season than you plant"
5th Law of the Harvest*

Ruh cites a successful relationship with a veterinarian. It began with a series of letters that included one in which the enclosure was a small plastic zebra that cost him about 10 cents. "We ordered them in bulk," he said.

His letters were personalized under an opening line that asked "did you ever just wish things were in black and white?" The letter went on to discuss just how complex finances, tax codes and life itself can get. It ended with the wish 'we'd like to make financial things more black and white for you, signed with best wishes.' Brian Recently, the veterinarian became a client. And on his initial visit to the man's office, Ruh found the many little trinkets he had mailed over the years; including the Zebra, sitting on the man's desk—mute testimony to the effectiveness of his brand of Nurture Marketing.

"So, whatever it is, Nature or Nurture, it's working," says Ruh, "and it's so much fun to do."



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