PROSPECTING BY THE NUMBERS

GATHONI NJENGA

PROSPECTING BY THE NUMBERS

An Independent Insurance Agent's
Ultimate Guide to Prospecting

Learn how to get infront of more prospective clients

Finally master the art of cold calling

Learn how to write calling scripts that open doors

ISBN: 9781077129801

www.ostrichpublishers.com

 The information contained in this book is merely the retelling of actions, steps, situations, and circumstances that the author believes have constituted and/or contributed to her economic success in the insurance sales business.

There is no guarantee you will have an equal outcome as a result of following the steps set forth in this book.

Printed in the United States of America.

"The Way Get Started Is To Quit Talking And Begin Doing."

– Walt Disney

This book is dedicated to

NANCY NJENGA

TABLE OF CONTENTS

AUTHOR'S PREFACE

NOBODY LIKES TO BE REJECTED.

In fact, most of us cannot stomach even the slightest possibility of being rejected. Just the thought of having to deal with rejection fills most of us with feelings of dread, inferiority, and self-consciousness.

If you find yourself feeling this way from time to time, you are not alone. Many scientific studies over the years have shown that many of us have an inbuilt fear of rejection. This fear can range from mild to severe and tend to worsen overtime.

This holds true in our personal and professional lives. For most of us, the fear of rejection facilitates a general lack of confidence. This lack of confidence can, in the long-term became a huge obstacle in our plans for career advancement, since most well-paying professions require either selling a product or service or winning over individuals who will often be in a position to "reject" us.

A 2009 study at the University of Florida actually shows that confidence is nearly as important as intelligence in determining our income level.

Over the twelve plus years of being in Sales, I have arrived at the conclusion that the fear of ***NO*** is the reason a lot of us fail to climb the proverbial mountains we dream of.

I spent the initial stages of my career working around a bunch of Insurance Agents who spent most of their workdays hiding out in the office complaining about how difficult the business was. I even knew a few who would do anything to avoid getting on the phone to initiate conversations with prospective customers.

Some would even go as far as to pay, or try to pay other, non-agents to make those dreaded cold calls on their behest. Of course, those arrangements never worked out the way one would hope. But Imagine for a moment having someone else call your prospects for you. That is crazy, especially since prospecting is 90% of the gig. As an Insurance Agent, the bulk of your job is the "***looking for new clients***" part. Almost Anyone with a pulse can take a meeting and fill out an application.

The hard part is getting folks to take that meeting to begin with. In my experience, the one element that seems to cripple most Producers is the ***fear*** of rejection, i.e. emotions. The way I see it, emotions is what makes us take ***NO*** so hard. It's the reason we don't even start conversations with our prospects in unsubstantiated, evidence-free anticipation of said conversation ending badly. And emotions are the reason some Agents get so disappointed when a prospect decides to go with another firm or needs more time to decide. Well, that and the need for a commission check, but that's a whole other thing.

OUR EMOTIONS LIE TO US.

Well, what I really mean to say is uncontrolled and counterproductive emotions lie to us. When these feelings go unchecked, they cause us to see pitfalls that are not there. They put us in the frame of mind where we see every setback as career-ending.

These feelings are the reasons why we walk into every prospective client's house or place of business imagining all the reasons why we won't be able to close the deal.

We avoid speaking to wealthy prospects when we give into these defeatist feelings. You know the ones I am talking about -feelings of not being qualified enough (impostorism), unrealistic fear of the competition, lack of confidence, I could go on for days. Oh yes! I have been there.

The truth is, most prospects, unless we have had some prior dealings with, see us as professionals. The guys and gals who know what they are talking about. Being successful at one thing does not make you an expert at all things. These prospects are typically ready to take our recommendations with all the seriousness one would with suggestions made by any other professional.

Now, don't get me wrong. I am aware that emotions are what make us human. Without emotions, we would all function like Androids- merely existing to perform a set of well-defined tasks as robotically as possible. No! I want you to shed the bad ones and hold on tight to the good ones, emotions I mean.

I want you to keep the ***faith***, ***passion***, ***love***, and ***joy***. I am going out of my way to make this distinction because I truly believe that you will need these positive feelings to help you get through the inevitable challenges that lay ahead. Not just in the Life Insurance sales arena but any goals you set and try to achieve in earnest. Unless you have ambitions to be a human sex trafficer, then you will need to embody a whole host of positive emotions and attitudes to emerge triumphant.

NOTHING BEATS A GOOD SYSTEM

I truly believe this to be true. I love creating systems, both in my personal life and definitely in my business. Systems are what make our days go by smoothly. What do you I mean by systems? Well, I am glad you asked. Merriam Webster defines systems as ***a set of things working together as parts of a mechanism or an interconnecting network.*** In the context of this book and all associated topics, I want you to look at systems as being a set of teachable processes and procedures, documented and implemented frequently to achieve set consistent outcomes.

Whether you are a solo Agent or plan to run your own independent Life Insurance outfit, you will need to conceive of, and establish well-thought-out systems to run things at your firm. You will need to make a note of the stuff you do that work and incorporate them into your system(s). Then most importantly, I want you to commit to using these systems yourself. Even when these set of procedures seem to fail to yield a desirable outcome in the short-term.

TRUST THE SYSTEMS

You have set forth, especially if they have worked in the past.

We will talk a little bit more about setting up and implementing efficient systems in your business later in this book.

PREPARE FOR THE INEVITABLE LEARNING CURVE

I am sure you don't need me to tell you that the independent route is a tough one, as far as our business is concerned. Going out on your own is truly nothing like working as a Captive agent for a big insurance firm. Once you are out there on your own, you are a business guy or gal- wearing many hats.

On any given day, you are the CEO, COO, and CES. That's Chief Emotional Supporter if you have agents under you. There is going to be, regardless of prior sales experience, a steep learning curve.

One that can send you packing if you don't properly plan for it. In my experience, it is not the curve that gets you, but rather the emotional and financial calamity it causes in your life, and the lives of those with who's your life is intertwined.

I urge that you seriously plan for the financial drought ahead. Huddle with the ones you love and figure out how to "keep the lights on" while you work to build your business. I have always advised new agents, even those thinking about working for big firms, to first have a conversation, and I mean, a real conversation with their loved ones before they take any new positions.

I find this process even more important for folks who come into our industry with zero sales experience. I always point out to folks that, during the first 3 to 5 years in this business, they will need all the emotional and financial support they can get. This is because things will get tough for a while. Not unlike building any other type of business, there will be sometime before things are up and running.

WHAT TO EXPECT FROM THIS BOOK?

In the next several chapters of **PROSPECTING BY THE NUMBERS**, I will talk to you about, well, prospecting. We shall look at what the typical life insurance buyer looks like, which types of American families usually purchase which types of Life insurance, and the average amount of coverage typically obtained.

We will also cover how important it is to have a multi-faceted prospecting strategy as well as talk about scripting and the importance of having an effective script(s).

My hope is that by reading this book, you will absorb a few tricks I have learned over the last decade or so of being an Independent Life Insurance agent and running my own agency.

Insights that will help you build a robust, and profitable Life insurance business. My hope is that by the time you are done with this little book, you will understand the set of actions you will need to take to help make your new business, ultimately a success.

I hope you will be able to extrapolate some kind of game plan by reading an account of my experiences, situations, and solutions have created to help navigate this sometimes turbulent and laborious industry of ours.

1 CHAPTER NAME

Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here.

Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here.

Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here.

Insert chapter one text here. Insert chapter one text here. Insert chapter one text here.

Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here.

Insert chapter one text here. Insert chapter one text here.

Insert chapter one text here. Insert chapter one text here.

Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here.

Insert chapter one text here. Insert chapter one text here. Insert chapter one text here.

Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here.

Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here.

Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here.

Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here.

Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here.

Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here.

Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here.

Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here.

Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here.

Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here.

Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here.

Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here.

Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here.

Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here. Insert chapter one text here.

2 CHAPTER NAME

Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here.

Insert chapter two text here. Insert chapter two text here.

Insert chapter two text here.

Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here.

Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here.

Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here.

Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here.

Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here.

Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here.

Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here. Insert chapter two text here.

3 CHAPTER NAME

Insert chapter three text here. Insert chapter three text here. Insert chapter three text here. Insert chapter three text here. Insert chapter three text here. Insert chapter three text here. Insert chapter three text here. Insert chapter three text here. Insert chapter three text here. Insert chapter three text here. Insert chapter three text here. Insert chapter three text here.

Insert chapter three text here. Insert chapter three text here. Insert chapter three text here. Insert chapter three text here. Insert chapter three text here. Insert chapter three text here. Insert chapter three text here. Insert chapter three text here. Insert chapter three text here. Insert chapter three text here. Insert chapter three text here. Insert chapter three text here.

Insert chapter three text here. Insert chapter three text here.

Insert chapter three text here. Insert chapter three text here.

Insert chapter three text here. Insert chapter three text here.

Insert chapter three text here. Insert chapter three text here.

Insert chapter three text here. Insert chapter three text here.

4 CHAPTER NAME

Insert chapter four text here. Insert chapter four text here. Insert chapter four text here. Insert chapter four text here. Insert chapter four text here. Insert chapter four text here. Insert chapter four text here. Insert chapter four text here. Insert chapter four text here. Insert chapter four text here. Insert chapter four text here. Insert chapter four text here.

Insert chapter four text here. Insert chapter four text here. Insert chapter four text here. Insert chapter four text here. Insert chapter four text here. Insert chapter four text here. Insert chapter four text here. Insert chapter four text here. Insert chapter four text here. Insert chapter four text here. Insert chapter four text here. Insert chapter four text here.

Insert chapter four text here. Insert chapter four text here.

Insert chapter four text here. Insert chapter four text here.

Insert chapter four text here. Insert chapter four text here.

Insert chapter four text here. Insert chapter four text here.

Insert chapter four text here. Insert chapter four text here.

Insert chapter four text here. Insert chapter four text here.

5 CHAPTER NAME

Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here.

Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here.

Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here.

Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here.

Insert chapter five text here. Insert chapter five text here.

Insert chapter five text here. Insert chapter five text here.

Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here.

Insert chapter five text here. Insert chapter five text here.

Insert chapter five text here. Insert chapter five text here.

Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here. Insert chapter five text here.

Insert chapter five text here. Insert chapter five text here.

6 CHAPTER NAME

Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here.

Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here.

Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here.

Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here.

Insert chapter six text here. Insert chapter six text here.

Insert chapter six text here. Insert chapter six text here.

Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here.

Insert chapter six text here. Insert chapter six text here.

Insert chapter six text here. Insert chapter six text here.

Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here. Insert chapter six text here.

Insert chapter six text here. Insert chapter six text here.

7 CHAPTER NAME

Insert chapter seven text here. Insert chapter seven text here. Insert chapter seven text here. Insert chapter seven text here. Insert chapter seven text here. Insert chapter seven text here. Insert chapter seven text here. Insert chapter seven text here. Insert chapter seven text here. Insert chapter seven text here. Insert chapter seven text here. Insert chapter seven text here.

Insert chapter seven text here. Insert chapter seven text here. Insert chapter seven text here. Insert chapter seven text here. Insert chapter seven text here. Insert chapter seven text here. Insert chapter seven text here. Insert chapter seven text here. Insert chapter seven text here. Insert chapter seven text here. Insert chapter seven text here. Insert chapter seven text here.

Insert chapter seven text here. Insert chapter seven text here.

Insert chapter seven text here. Insert chapter seven text here.

Insert chapter seven text here. Insert chapter seven text here.

Insert chapter seven text here. Insert chapter seven text here.

Insert chapter seven text here. Insert chapter seven text here.

Insert chapter seven text here. Insert chapter seven text here.

8 CHAPTER NAME

Insert chapter eight text here. Insert chapter eight text here. Insert chapter eight text here. Insert chapter eight text here. Insert chapter eight text here. Insert chapter eight text here. Insert chapter eight text here. Insert chapter eight text here. Insert chapter eight text here. Insert chapter eight text here. Insert chapter eight text here. Insert chapter eight text here.

Insert chapter eight text here. Insert chapter eight text here. Insert chapter eight text here. Insert chapter eight text here. Insert chapter eight text here. Insert chapter eight text here. Insert chapter eight text here. Insert chapter eight text here. Insert chapter eight text here. Insert chapter eight text here. Insert chapter eight text here. Insert chapter eight text here.

Insert chapter eight text here. Insert chapter eight text here.

Insert chapter eight text here. Insert chapter eight text here.

Insert chapter eight text here. Insert chapter eight text here.

Insert chapter eight text here. Insert chapter eight text here.

Insert chapter eight text here. Insert chapter eight text here.

Insert chapter eight text here. Insert chapter eight text here.

9 CHAPTER NAME

Insert chapter nine text here. Insert chapter nine text here. Insert chapter nine text here. Insert chapter nine text here. Insert chapter nine text here. Insert chapter nine text here. Insert chapter nine text here. Insert chapter nine text here. Insert chapter nine text here. Insert chapter nine text here. Insert chapter nine text here. Insert chapter nine text here.

Insert chapter nine text here. Insert chapter nine text here. Insert chapter nine text here. Insert chapter nine text here. Insert chapter nine text here. Insert chapter nine text here. Insert chapter nine text here. Insert chapter nine text here. Insert chapter nine text here. Insert chapter nine text here. Insert chapter nine text here. Insert chapter nine text here.

Insert chapter nine text here. Insert chapter nine text here.

Insert chapter nine text here. Insert chapter nine text here.

Insert chapter nine text here. Insert chapter nine text here.

Insert chapter nine text here. Insert chapter nine text here.

Insert chapter nine text here. Insert chapter nine text here.

Insert chapter nine text here. Insert chapter nine text here.

10 CHAPTER NAME

Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here.

Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here.

Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here.

Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here.

Insert chapter ten text here. Insert chapter ten text here.

Insert chapter ten text here. Insert chapter ten text here.

Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here.

Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here.

Insert chapter ten text here. Insert chapter ten text here.

Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here. Insert chapter ten text here.

ABOUT THE AUTHOR

Insert author bio text here. Insert author bio text here