

“Noble Means” Training Video for Insurance Intermediaries

Scene #1

(The screen is showing a cartoon of a rabbit tortoise race, with the narrator’s voice over.)

Narrator: Once upon a time, there was a race between a tortoise and a rabbit. Who would win? Oh well, tortoise had its strengths - a long life. So he could take things slowly. Some said he was just being cautious, but some thought he was too conservative. His opponent, the little rabbit also had his strengths. He was smart and quick. Performance wise, he was able to jump to the top quickly, but he also fell fast.

(The weather suddenly turns nasty. A dragon appears in the sky after a sound of thunder.)

Narrator: However, in this real world, these small potatoes were allowed to roam freely.

(The rabbit and tortoise are scared and they stop running. The dragon in the sky roars.)

Narrator: In order to survive in this world, you have to puff a dragon and be the winner.

(The dragon grabs the rabbit, laughs and tosses it in the air.)

Narrator: In order to win in this world, you must join the Dragon Team.

(The dragon sweeps the tortoise away by its tail.)

Narrator: Welcome to the real world!

(The dragon gives a loud deep laugh.)

Scene #2

Time: Day

Location: Meeting room.

Characters: Ada (Dragon Team leader), Benny, David, Eva and three other teammates

(The cartoon finishes. Ada is standing in front of the screen.)

Ada: What do you think? Do you like the voice-over? I think this is so perfect. It rightly points out the strengths of the Dragon team.

The teammates: That’s great! Prefect! Great idea! Good!

(Ada looks at Benny.)

Benny: Good.

Ada: I think so, too. This video is very important to us Dragon team. It means a lot. Next month during the company's annual dinner, the team with the best performance will be commended. After we were awarded, when the lights are dimmed. Ladies and gentlemen, I'm sure it would be fascinating!

Teammates: Yup! Good idea! Fantastic idea.

Eva: But how do you know we would surely win? They may not just look at business performances and the Golden Bull Team seems to...

Benny: (Interrupted Eva) From the face of it, our team brings in the highest business but volume in the whole year.

Eva: Well but even if we win, I think always having to puff like a dragon and be the winner, is it a little too much?

Ada: (Sits down) Really? Well, why don't you re-write it then? (Eva turns silence.) Let me tell you, we've got to be devoted and motivated. Why is our team winning? What are our strengths? David? Benny?

(David looks at Ada, not saying a word.)

Benny: Be the first and be the winner!

Ada: Exactly! Be the first and be the winner! It doesn't mean using deviant means and poaching clients. What I mean is, we are more professional and better, so our clients choose us. It's that simple. We as insurance practitioners, business performance is crucial. It is your past, your present, and your future. Right?

(Ada looks at David. David nods. Ada then turns to Benny.)

Benny: Of course!

Ada: Just like you all, I started from the bottom. I always give my best in everything. That's why I succeeded. You may not want to hear about my life story, but you've got to learn from Benny. He is the most hard-working and diligent member in the team. He has been our top sales three years in a row. Why? It's because he always does his very best. (Eva smiles and looks away again.) If he didn't, he wouldn't be the "Star of the Dragon team"!

The teammates: (Clap their hands) Alright, yeah.

(Benny thanks for their appreciation.)

Ada: David, you are new in the team. There was a lot you need to learn, just like Benny, since he joined us. He's on "automatic gear", solves his own problems, works his way through, I never need to worry about him. He is just like when I first started. When I was a subordinate myself, I solved all my problems and I've never bothered my boss. By the way, it's the end of

the year. Close your deals! (Knocks the table) Just making your quota isn't enough, I won't accept that. Know what I mean, Eva?

(Eva looks away, the meeting ends.)

Scene #3

Location: Pantry

Characters: Eva and David

(Eva sits down, looking upset. David walks to her.)

David: Hey, don't you worry? My cousin, Ada isn't that mean. She's just tense. She means no harm. Really, she's okay.

Eva: Whatever she means, it's hard to stand such torture. I've joined the Dragon Team over a year. Every day I work so hard to meet Ada's quota. Alright, no problem, that is my job. But why is she giving me such a hard time. I don't deserve it.

David: Well. That's life.

Eva: This doesn't happen in other teams. Speaking of that, you were in the Golden Bull Team for a while and you resigned. Six months later, you joined the Dragon Team and start working here. Hey, did your cousin Ada persuade you to join her?

David: (Sighs and grabs a cup of coffee) I was in the Golden Bull Team, but I thought it wasn't suitable for me.

Eva: Why not? I heard your ex-boss Charles is a nice guy.

David: Right, he is a nice guy. He taught me a lot. But I think his team lacks enthusiasm, and Charles is pretty conservative.

Eva: Really?

David: He isn't aggressive enough. I agree with Ada's saying, "In our industry, business performance is crucial, so we've got to look for new clients." But Charles doesn't think so. He wants us to follow up old clients and handle even trivial complaints ourselves. Hey, there is a Customer Service Department. Furthermore, we have to prepare all the records properly, arranging them by date, and you know if we're always doing paperwork, how could we spare time to see clients? What upsets me the most was that he rang my clients directly a few times. That's not a sign of trust.

(Eva nods.)

David: So I thought that the Golden Bull Team isn't as motivated as the Dragon Team. At that time Ada was looking for a team member, that's why I.....

Eva: We are motivated? Maybe on the surface.

David: Really?

Eva: You really think we are the way we appear?

(David is puzzled. Eva has a sip of coffee and recalls her last conversation with Ada.)

Scene #4

Time: Day

Location: Ada's office

Characters: Ada and Eva

(Ada evaluates Eva's performance while checking on the documents.)

Ada: You've been with us for a year. You're quite hardworking, you handle your documents properly and you keep up with your clients. A client rang me, he praised you. He said you are honest, and that you're professional.

Eva: (Smiles) Thank you.

Ada: The praise isn't from me. It's from the client. You haven't met the quota yet.

Eva: I'm nearly there.

Ada: That isn't enough. I always say we need a goal in life and we should strive hard to meet that goal. Yes, we have to take care of old clients but we've got to get new ones too. you can handle the documents later. I don't mind if you do that. You have to set your priorities right. Get new clients, meet quota, then follow up, especially, those big clients. Priority - do you understand?

(Eva nods.)

Ada: I asked you to follow up a client. Have you sealed the deal?

Eva: Not yet.

Ada: What are you waiting for then?

Eva: Emm. That deal may not come through.

Ada: What?

(Eva recalls her last meeting with the client, Mr Cheung.)

Scene #5

Time: Day

Location: Chinese restaurant

Characters: Eva and her client Mr Cheung

Eva: Mr Cheung, you just need to fill in these two pages. Last time, you tell me both your father and grandfather have diabetes. Why don't you put that down as well?

Mr Cheung: (Annoyed) Thought they both have diabetes, it doesn't mean I have it too!

Eva: That's not what I meant. It's just our company's policy that the client must provide accurate medical history. In fact, diabetes is covered as well. But if you don't state your medical history clearly, there may be problems when you make a claim in the future.

Mr Cheung: (Angry) Do I need to tell you when my father or grandfather catches a cold? (Stands up) I have something else to do. I'll do this next time!

Eva: Mr Cheung?

(Mr Cheung leaves the restaurant. Eva sighs.)

Scene #6

Time: Day

Location: Ada's office

Characters: Ada and Eva

(Eva tells Ada about her meeting with Mr Cheung. Ada looks unhappy about how Eva handled the situation.)

Ada: That's how you lost the deal? (Eva nods.) You've got to be flexible and salvage the situation.

Eva: So I shall let him give bogus information to deceive the company?

Ada: Of course not! There are millions of ways to handle these situations!

Eva: Can you teach me just one of the ways?

Ada (shakes her head): You have to figure it out yourself. Sit down and reflect seriously. Benny is much smarter than you are. Ask him to teach you.

(Eva feels frustrated and leaves Ada's office.)

Scene #7

Location: Pantry

Characters: Eva and David

(Eva tells David about Ada's comments on her performance.)

Eva: Perhaps I have to reflect on my mistakes.

David: Ada hates to spoon feed her subordinates and being supervised. She did this because she wanted to give you flexibility and freedom in your work. This is much better than being watched and restrained by your boss.

Eva: Who are you talking about?

David: My old boss, Charles, from the Golden Bull Team.

(David recalls his last appraisal meeting with Charles.)

Scene #8

Time: Day

Location: Charles' office

Characters: Charles (David's ex-boss, Golden Bull Team leader), David

(Charles is reviewing David's annual performance.)

Charles: You've been with us for almost a year, time really flies.

David: But I haven't done much yet.

Charles: Be patient, young man, a good foundation is very important.

David: Is my performance not good enough? We would have closed that deal with that client from the mainland, if we had adopted a flexible approach. Then my performance would have been better.

Charles: It's not about performance.

David: Though he hadn't obtained his Hong Kong identity card, he told me he would get it soon. I don't understand we refused to endorse it due to the missing information. We could have completed that policy, and I would have become the top sales of last month!

Charles: That wasn't the reason. He didn't comply with our terms. He didn't complete the "Needs Analysis Form". We may get into trouble. Complying with the terms protects us and the client.

David: But he didn't want to provide it.

Charles: Even if that is so, he has to give a written declaration. This can protect both parties. Following the procedures is very important. If you don't or rush through it, in the end, perhaps you may suffer.

David: Alright. Let's look forward. There're always new clients.

Charles: Well, don't just focus on getting new clients. I've received several complaints, all clients of yours. One of them said that he had applied for an online account, but hadn't received any information and password after a few months!

David: I know. I've referred him to Customer Services.

Charles: The policy number was filled down incorrectly so Customer Services put it on hold. I've fixed it for you.

David: I'm sorry. I was occupied with new clients earlier. I've been careless.

Charles: You're lucky. That's a good client. In fact he is very happy with your service, a well-prepared proposal, detailed analysis. His friend also wants to get one too.

David: Really?

Charles: Ring the client! You know, when I was young, I was like you too. I thought performance was everything, so I tried really hard to get new clients. In the end, it was a mess. I couldn't keep the good clients, all I had were the bad ones!

David: Does it really matter? All clients are the same.

Charles: Anyway, remember, be careful with people. We like good clients, but we have to be beware of dishonest ones. Recently, a client wanted to claim for critical illness, heart disease. He's your client, he couldn't get hold of you.

David: I'll follow up.

Charles: The policy was signed six months ago, but the client has had heart disease since he was 18.

David: Really?

Charles: Follow up closely.

David: I will.

Charles: Alright. Well, my comment for you is "There's room for improvement. Keep it up."

(David nods with a smile but looks disappointed.)

Scene #9

Time: Day

Location: A promenade

Characters: Ada and David

(David has left the Golden Bull Team for six months already. Ada approaches David and persuades him to join her Dragon Team.)

Ada: Why the long face?

David: Well, it's been six months since I quit. I still haven't find a job I like.

Ada: What about my suggestion?

David: I'm just worried.

Ada: The fact that we're cousins?

David: That's right. The whole company knows we are cousins. If I we rejoin the company and join your team, it's against the rule, I'll be a "traitor".

Ada: I have told you so many times, I want you to join me not because you're my cousin. It's because I think you're good, and you have potential. You're aggressive. You're a risk taker. You're exactly what I want. Like what you said, you've left the company for six months. It's been such a long time. If you're capable, no one will gossip about you. Frankly speaking, if you don't do well, I'll fire you too. David, I've joined the company for two years. It's about time for me to show them what I've got and advance further up. I need people just like you. I'm result-oriented. If you join the Dragon team, I'll give you entire freedom. You've got the free hand, business performance is what I'd look for.

David: If only Charles were like you, I don't understand. The client approached us and he turned him away. A mainland client wanted to buy a million-dollar policy.

(David keeps complaining and Ada listens patiently.)

David: What kind of boss is that?

Ada: In other words, you wouldn't go far, even if you stayed at his team.

David: Alright.

Ada: (Shakes hands with David) Welcome. Welcome to the real world!

Scene #10

Time: Day

Location: Pantry

Characters: David and Eva

(David tells Eva how he joined the Dragon Team. Eva welcomes him.)

Eva: (Shakes hands with David) Welcome David! The Dragon Team is the best!

David: Don't laugh at me!

(Eva's mobile phone rings.)

Eva: Excuse me.

Eva: (Picks up the call) Hi Joe! What's up? Yes, right! Oh, that's a problem.

(David leaves the pantry. Eva looks serious when chatting on the phone.)

Scene #11

Time: Day

Location: Cafe

Characters: Eva and Joe (Eva's friend)

(Eva's friend signs a document and hands it back to Eva.)

Eva: Ok, our company will issue you an official copy of the policy. Under normal circumstances, this policy is now effective. Thanks a lot!

Joe: I should thank you instead. Wow! A 30 percent discount, nice.

Eva: (Getting nervous) Shhh, don't tell anyone I did this, because you're my friend. Anyway, pay the full premium each month. I'll reimburse the 30% discount into your bank account.

Joe: No problem. The economy has become better. You should have more new clients, and better business. But why are you...

Eva: You won't understand. Though economy has improved and I have more business, my boss is demanding too, I can only meet the quota this month with your policy.

Joe: What happens if you don't? Fire you?

Eva: I don't think she would, but I don't like to be scoffed by the boss. I've already breached the professional codes by giving you a discount. But I.....

Joe: Don't worry. I understand. I won't tell anyone.

(Eva nods her head.)

Scene #12

Time: Day

Location: Street

Characters: Benny and Eva

(Benny comes across Eva in the street and he invites Eva for a drink.)

Benny: What a coincidence!

Eva: Hi there, I just saw a client.

Benny: Hey, you don't look too happy. Let's have a drink somewhere.

Scene #13

Time: Day

Location: A western restaurant

Characters: Benny and Eva

Benny: Though you can't get this deal, you may get the next.

Eva: No, I sealed it.

Benny: What's the problem then?

(Eva sighs.)

Benny: Oh I know, you didn't meet the quota. You are making a loss. Like this? (Benny shows two fingers, Eva shakes her head) This? (Benny shows three fingers, Eva nods) Impossible! Thirty?

Eva: What can I do? I couldn't meet the quota for a few months! Forget it, well, at least I'm keeping my job. I'm just making less money. He's my friend after all.

Benny: You're silly.

Eva: Don't be so mean.

Benny: You are silly, who on earth was suffered a loss to his employer? I don't care if you're helping your friend or if you want to keep your job. You shouldn't suffer a loss. Let me remind you.....

(Benny gives some advice to Eva. Eva nods during the conversation.)

Benny: You can still make it even.

Eva: It does seem that way.

Benny: Of course! This is what Ada means when she says - get it done by all means!

Eva: That's right! They want us to meet the quota and force us to breach professional codes. They are cruel to us first, so we don't have to be sorry. But, I think...

Benny: I think the bread is tasty.

(Eva looks hesitated. She says nothing but drinks the wine.)

Scene #14

Time: Night

Location: Chinese restaurant with customers playing Mahjong.

Characters: Benny, Mr Lee (Benny's client), Mr Lai (Benny's client) and a friend.

(Benny, Mr Lee, Mr Lai and a friend are playing Mahjong. Mr Lee keeps smoking and Benny is selling him a medical insurance policy.)

Benny: Mr Lee, I've made this specially for you. If there's no problem, just sign here.

Mr Lee: I trust you.

Benny: Then there is no problem. Hey, Mr Lee. Why did you write "smoker" here? "Smokers" and "non-smokers" pay different insurance premiums. Oh! I get it, you only smoke when you are with friends, right? Smoking 2 to 3 cigarettes a month is called "social smoking". You are not a smoker. Fill it in again.

Mr Lee: Right! Of course. But if I say I'm a non-smoker. Will I be able to make a claim, if I have lung cancer in the future?

Benny: Don't you worry alright? If you really need to make a claim like that, we'll sort things out.

Mr Lee: But doesn't your boss care about that kind of thing?

Benny: She doesn't sweat the small stuff. If I don't seal this deal, then I am in for it. Discard!

Mr Lee: Benny always puts his clients first, right?

Benny: Of course, well, now that's done. I win. (Benny wins the game.) Mr Lai, we have a new plan that's great for you!

Mr Lai: No way, I just bought a policy last year.

Benny: This plan is different from the plan last year. Last year, we were talking about a traditional life insurance policy. Now, we are talking about investment-linked insurance policy. The return is better than your old one.

Mr Lai: Really? But I can't afford two policies.

Benny: Come on! How long have you had that plan?

Mr Lai: I told you, one year.

Benny: So just cancel it, take a little loss. The profit from the new one will make up for it.

Mr Lai: That's right.

Friend: Will the dividends from the old policy be transferred to the new one?

Benny: That's a small detail, we will handle it. Oh, you can choose your Investment Portfolio. If you don't like US funds, how about Greater China or European funds?

Mr Lai: This sounds good! Alright, send me a proposal!

Benny: You got it! Excuse me.

(Benny receives a call from his client, Mr Hung. He leaves the game and picks up the call.)

Benny: Hello, Mr Hung.

Mr Hung: Hi, Benny. I was wondering if you could help me.

Benny: Sure, what's up?

Mr Hung: I went to Japan for holiday last month, and I hurt my back when skiing. They took me to the hospital and the injury turned out to be minor. They let me out the same day. The medical care over there is expensive.

Benny: Oh, they're really expensive?

Mr Hung: Yes, that's why I want to claim the medical expense from your company.

Benny: Oh! You want to make a claim. Alright, but Mr Hung, did you say you were discharged the same day?

Mr Hung: Yes and I returned to Hong Kong. I bought the medical insurance policy from you last year. It covers my hospital expense anywhere in the world.

Benny: That's right. It covers "in-patient" expenses, but it doesn't cover same day discharge, and you weren't "in-patient".

Mr Hung: What's that? You told me it covered all hospital expenses!

Benny: That's right. It covers all "in-patient" expenses. You were not an "in-patient", so it doesn't cover you.

Mr Hung: What? Well, you didn't explain that to me very clearly at all!

Benny: No, don't say that, Mr Hung. Please read the clauses in the policy. It is written very clearly there. If you are not satisfied, you can ring the Customer Services Department to see if they can assist you, ok?

Mr Hung: I will call the Customer Services Department and also your boss to lodge a complaint!

(Mr Hung hangs up and Benny remains calm.)

Benny: Lodge a complaint with my boss? Your policy is too small for her to care about! Ok, what'd I miss?

(Benny ignores Mr Hung and returns to play Mahjong.)

Scene #15

Time: Day

Location: Company's lift lobby

Characters: Ada, David, Charles and Charles' teammate

(Ada is chatting with David. Charles, David's ex-boss, enters the restaurant.)

Ada: Hi, Charles.

Charles: Hi, Ada.

Ada: So how's your annual dinner performance go?

Charles: What performance?

Ada: Oh, that's right, it doesn't concern you.

(Charles is unprepared for the question. Ada smiles and walks away. David greets Charles in embarrassment and follows Ada.)

Ada: Oh, man! Golden Bull Team. Whatever, they are outdated. What do you think? Yesterday "Little Bull" and today's "New Dragon Star". Oh right, is the proposal for the New Generation Group ready?

David: Yes, do you want to take a look?

Ada: That's ok! You can do it.

David: But I was hoping for a little advice.

Ada: Look. I have a million things to do. Fix it yourself. You don't need me to hold your hand like your mom.

David: I know. It's just that is a big client, and I.....

Ada: Right! New Generation Group is a big client. They have more than 2000 employees. If we get their MPF policies, you look good, and I look good. Maybe you'll be the "Star of the Dragon Team" next year.

David: Alright, I will try my best.

Ada: Never say try. Achieving is the only alternative by all means.

David: Alright, I better get back to work.

(David leaves Ada's room, still pondering on Ada's remarks.)

David: By all means?

Ada: Oh! David. Just don't do anything illegal.

(Benny enters. He's wearing a new suit.)

Benny: Ada.

Ada: David, you should learn from Benny, look at him. He looks gorgeous in his new suit.

Benny: (Smiles) Thank you.

Ada: Remember, people respect you for what you wear. As insurance agents, we must portray a professional image. We should wear brand names to give our clients confidence. That's how we get the good opportunities.

David: Well, I better go. See you later.

(David leaves. Ada has a small talk with Benny.)

Ada: Glad that you're not like him, Benny.

Scene #16

Time: Day

Location: A street near Hong Kong Station

Characters: David and Frankie (David's ex-teammate from Golden Bull Team)

(David went shopping and bought some new clothes. He bumps into his Frankie, from Golden Bull Team.)

Man: David? What's up? Shopping? Let's get a drink!

David: Ok!

Scene #17

Location: A western restaurant

Characters: David and Frankie

(Frankie looks at David in surprise.)

Frankie: You're a big spender!

David: Well, my boss told me to learn from Benny. People respect you for what you wear.

Frankie: Learn from Benny? You're kidding, right?

David: No, learning from him can't be too bad. He's the top sales of the team, the "Star of the Dragon".

Frankie: A dragon? Right, a trouble-making dragon. He causes trouble everywhere.

David: Why's that?

Frankie: You know, Ken from your team is my friend. Benny "borrowed policies" from Ken to pad his performance results.

David: Borrowed them?

Frankie: Benny's performance is good. But last year he needed two more policies to overshoot the quota and get extra bonus. Benny asked Ken to "lend him" two policies. All proceeds went towards Benny's performance records.

David: Why would Ken help him?

Frankie: Well, there's more commission. Benny and Ken can share it out.

David: But isn't that..... isn't that against the rules?

Frankie: So don't talk about it.

David: Does Ada know?

Frankie: Ada only cares about results. She's so focused on business performance and doesn't see her team's problems.

David: Her team's problems?

Frankie: Don't you think your team looks good on the outside, but is a mess inside? Ada is ambitious.

David: She wants us to work hard. She wants us to win. But I guess she's not a very good team leader.

Frankie: You used to say Ada was very motivated. Now she's too ambitious and isn't a good leader?

David: Sometimes what you see from a distance is not what's true. Before I thought Charles was extremely conservative. Not only does he care about performance, he also wants things done properly. Everything is done by the rule book. He's not as decisive as Ada, that's why I resigned.

Frankie: I know, I was in your shoes before. In the past, I thought Charles was long-winded. But at least he cares for us. He taught me a lot. From him I learnt the importance of professional ethics. In this industry, we should possess a professional image. That's beneficial to us. Professional image isn't just about brand names. (He looks at David's bags)

David: (Embarrassed) Things can be funny, I thought Charles was long-winded. Now I wish Ada could teach me more and care for us more.

Frankie: You're right. The Golden Bull Team has a strong Foundation. It's as sturdy as a bull! It doesn't matter. Are you happy in the Dragon team?

David: I guess so.

Frankie: That's good. Stick to your principles, follow the rules, you won't get into trouble. Remember, be careful, think before you leap.

David: You want some food?

Frankie: Sure.

Scene #18

Time: Day

Location: New Generation Group's meeting room

Characters: David and a manager from New Generation Group

Manager: Not bad, your company's plan is attractive.

David: That's good then.

Manager: But this is a pretty big contract. I need to talk to the Finance Department before I decide.

David: Certainly!

Manager: I guess this shouldn't be a problem. The amount for the policy is big. I'm sure you'll be able to impress your company.

David: Thank you for your support.

Manager: Commission? How much do you get?

David: Same as always.

Manager: That's quite a big sum! Don't worry. I'm not asking you for kickbacks. But frankly speaking, since we've given you this huge business, you should show some appreciation. Our company is having a staff party. My colleagues asked me to get presents. They want me to get all sorts of prizes for the lucky draw. I'm confused. I have no idea of what to get. Can you help me figure it out? Well, if your company or you are interested, you can sponsor us. As to what to sponsor and how much you'll spend, it doesn't matter.

David: (Hesitated) Well.....well, I can't give you an answer right now. Perhaps I'll discuss with my boss.

Manager: (Annoyed) Good! Well, go ahead and talk to your boss. After you discussed, send me another proposal then. It's a big contract, you've got to look carefully.

(David leaves the office in disappointment; he calls Ada several times but couldn't reach her.)

David: Why didn't Ada answer the phone?

Scene #19

Time: Day

Location: The insurance company's office

Characters: David, Eva, Ada and Benny

(David returns office after his meeting with the New Generation Group. Ada and Benny are brought away by ICAC investigators. Eva talks to David.)

David: ICAC?

Eva: It's ICAC!

David: Hey! What happened?

Eva: Benny and his clients conspired to fake a traffic accident in the mainland. They crashed two cars together, and they bribed a local police and doctor to produce forged accident and medical reports. They wanted to defraud the company. They are now arrested. Serve them right!

David: What about Ada?

Eva: Something like that happened in her team, she's the boss. Of course she'll be interviewed too. Our company is long-standing, nothing like this has happened before. This is so embarrassing. Ada only cares about business performance. She doesn't monitor things like the insurance policies, and it turns out like this. Luckily, last year I didn't help Benny out by lending him policies to make up for his performance. If not, I'd be in trouble too.

David: You're lucky.

Eva: Why are you looking for Ada?

David: Well, I wanted to tell her. I can't close the deal for the New Generation Group.

Eva: Alright, I'll get back to work.

(David enters Ada's office and sees a cartoon on the computer's screen. The cartoon dragon is sighing.)

Scene #20

Time: Day

Location: Meeting room

Characters: Ada and Charles

(Ada is sitting alone in the meeting room. She looks sad. Charles comes to her.)

Charles: You're back. Are you alright? Don't be so down.

Ada: Yeah, I gave them some information, assisted in their Investigation. I was worried that the boss would think I was involved in it too. I went to see the bus just now. He says he believes I won't do such things. But then he says I'm not a good manager, letting them do things behind my back.

Charles: I believe you are innocent too. But this is pretty serious. Didn't you sense anything wrong beforehand?

Ada: (Annoyed) Hey, we in the insurance and financial planning businesses are under immense pressure, superiors keep giving us orders. I've already tried my best to push my staff to close deals. I didn't expect Benny would be such a crook. I always remind them not to do illegal things.

Charles: Yes, don't do anything illegal. But that doesn't mean that legal things are the right thing to do. This is called professional ethics. Also, at this point of time, everyone's under pressure. Since that's the case, we have to handle it ourselves. I always tell my subordinates. I tell them to try the best. If they can't close the deal, just have to tell the company. Perhaps our product isn't working. If we always exert pressure on them, with excessive pressure, something bad may happen.

Ada: I thought Benny was like me when I first started. Smart, hardworking, independent, generate good business revenue. But he...he's a wolf in sheep's clothing.

Charles: Managing people is not easy, I always remind myself to be careful with people. Appearance can be deceiving. It is also a common problem for many managers. Even though they are smart and work hard, very often they neglect the importance of managing staff. Some of them don't care at all. If something bad happens to the subordinates, it may affect our promotion, or even being suspected of being involved ourselves, and trying to cover things up.

Ada: Being a manager is not easy.

Charles: Experience is the best teacher. Managing your subordinates closely, pay attention to them, see if we can help them or teach them to solve the problem. Be considerate to good people, and weed out the bad ones. As managers, we have to scrutinize and supervise. I know they find me long-winded. Besides meeting quota, we need proper records. Mandatory records are kept properly. I won't give them any chance to break the law.

Ada: I only have myself to blame. I only cared about business results. I didn't even sense anything wrong.

Charles: It's alright, the problem has been fixed! As team leaders, we can't only focus on the business results. What we have to do is to build our team ethics. If one meets the quota via illegal means, it then defeats the purpose, because you'll get arrested in the end. We can't take pride in things we are obtained via illegal means.

Ada: I trust my subordinates. I give them freedom, so they can work things out themselves. You know me. I'm Direct. I give them the big direction, then everyone just follows!

Charles: What's your direction?

Ada: Business performance!

Charles: To win, and beat our team?

Ada: We both have the same goal.

Charles: Not really, hey, don't get me wrong. I'm not being sarcastic here. I've always believe people will know you're good if you are. Do our job properly and clients will come.

Ada: You're very confident!

Charles: Of course, when clients trust us because we're professional, they'll refer good clients to us.

Ada: That happened before.

Charles: Honestly, goodwill is crucial to insurance companies and financial institutions. Our professional knowledge, work attitude and integrity can directly affect our clients confidence in our company, so we as managers have to set a good example and abide by the rules. Most importantly, we need to manage and educate our people, always remind them of professional ethics.

Ada: Charles, you're right. I was so careless.

Charles: Competition is good. It's a win-win situation. I've always like your decisive and energetic style. I have to learn from you on communicating effectively, especially with the young ones. You know, I am old-fashioned and long-winded. They don't buy that. David is a good guy, but he's still young. He may go off-track easily. Keep an eye on him.

(Ada nods.)

Scene #21

Time: Day

Location: Ada's office

Characters: Ada and David

Ada: What's up?

David: Regarding the MPF policy for the New Generation Group, I can't close the deal.

Ada: Can't close the deal? Why's that? Why don't you show me your proposal, we'll look at it.

David: I'm sorry, I may not meet the quota and disappoint you.

Ada: Don't worry, I'm not blaming you. I just want to help solve the problem.

David: Thank you!

Ada: Do you have any idea on what went wrong? Let's take a look.

(End of the story)