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LIFE INSURANCE SELLING

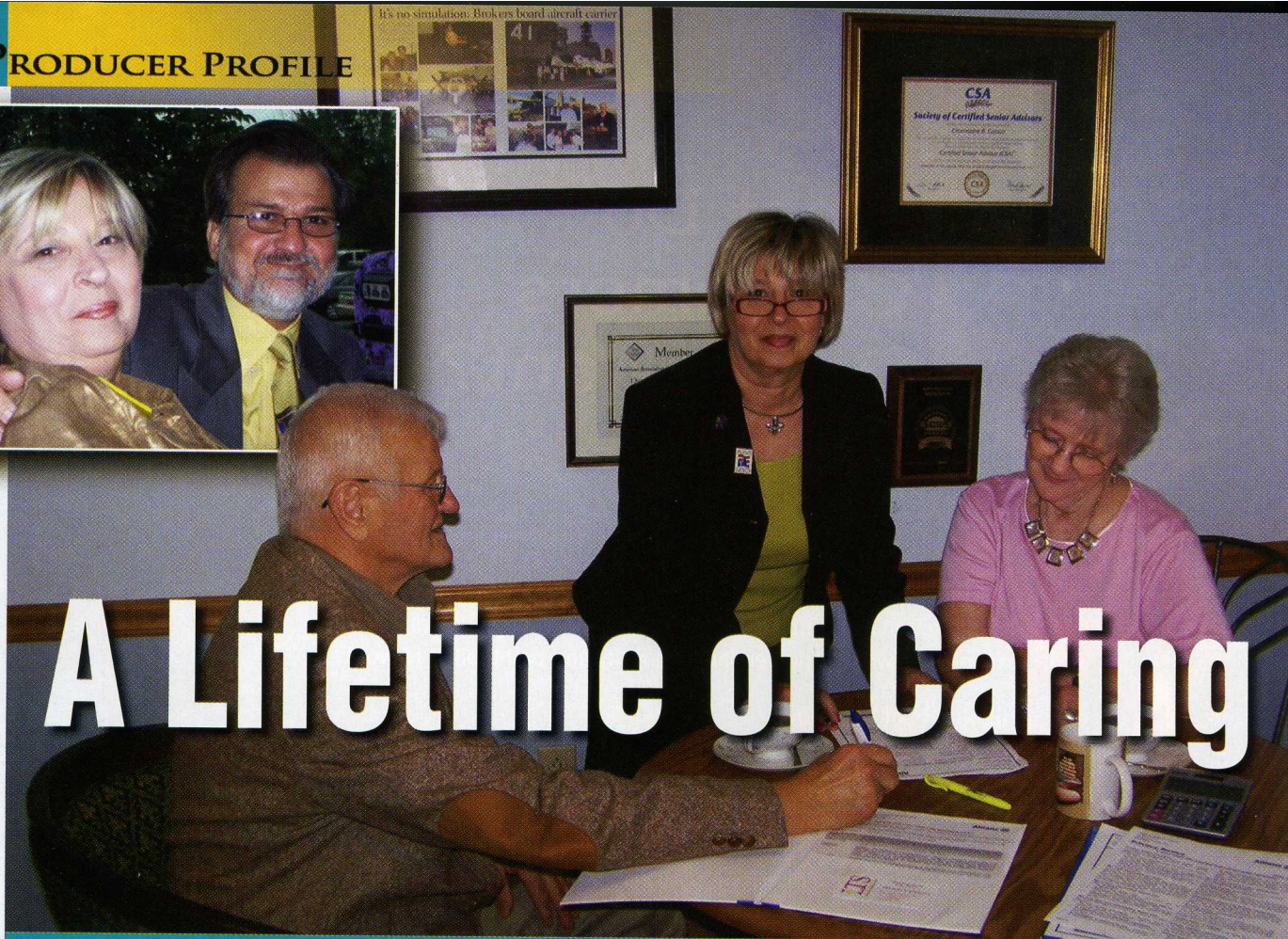
Magazine for Top Life, Health, and Financial Services Professionals

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An Insider's View
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Charmaine Golsan, CSA, LUTCF (center), meets in her office with Ray and Shirley Schell, who have been her clients since 2004. Inset: Charmaine with her husband of 23 years, Gordon "Butch" Golsan.

By Gordon Bess, CLU, FLMI

Editor

Credibility and compassion are two of the most valuable qualities an insurance professional can possess. Credibility sells products; compassion keeps clients. If you could quantify these characteristics into units of value, like gold bars, Charmaine Golsan would have enough to fill Fort Knox — several times over.

The soft-spoken, 53-year-old native of Louisiana bayou country is approaching her 25th anniversary as an insurance professional in October. Out of her small office just around the bend from the ornate Louisiana State Archives building in the state capital of Baton Rouge, Charmaine and her assistant, Tawny Roberts, operate Long Term Solutions, Inc., specializing in long-term care insurance for people in all walks of life. Other LTCI agents and industry leaders know Charmaine as a dedicated producer who focuses on long-term care awareness and education, and lets the sales take care of themselves. The people within

her expansive circle of family and friends, however, know that it's much more accurate to describe her by her *real* calling: caregiver.

Charmaine is a card-carrying member of the vast army of "informal caregivers" which, by some estimates, numbers up to 52 million in the U.S. — one out of every six people. These unpaid volunteers provide most of the long-term care to the elderly and disabled, and to those suffering chronic illnesses. Charmaine is the primary caregiver to her 82-year-old ex-mother-in-law. She also looks after the medical needs of her sister Mary, who is disabled with neurofibromatosis, and helps another sister, Ilene, who has a terminal lung disease. In addition, she and her husband Gordon "Butch" Golsan — an independent health insurance agent himself — recently took

custody of their grandson Charles, age 4, after the boy's parents divorced.

Caregiving requires a special brand of unselfish devotion to what's best for others, and in Charmaine's case, that attitude flows freely across the boundaries of her personal and professional lives. "I just feel so strongly that my clients are

"I'm not just making up stories, and saying, 'This is what could be.' I'm living it. That is a real asset to me."

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