

# 24 Hours



I graduated from college in 1988 with no idea what I wanted to do with my life. I had no money, no prospects and no one exactly beating down my door to offer me a job. I finally spoke to a friend who described all of the benefits of being in the life insurance business: unlimited income, being your own boss and flexible hours. All of these things brought me into the business, but what has motivated me to help my clients is another story.

The biggest lesson I have learned in the 21 years I have been in the life insurance business was shortly after September 11, 2001. On that day, I had 51 individual clients working on the 104th and 105th floors of the North Tower of the World Trade Center. 51 friends, 51 people whose dreams I knew about. All of them had individual disability coverage with me and of those, 30 had individual life insurance policies with me. And, just like that, one bright and sunny morning in September, my whole world became something different from anything I had ever known.

Watching the television news that afternoon, almost afraid to look away from the screen before the world changed again, I wondered, was there any way I could help?

Late that afternoon, we went to the local blood bank and saw one of the longest lines we had ever seen. Everyone we saw was looking for a way to help, looking for something to do, something that could make a difference. Through it all, I was thinking ... and praying ... for my friends and clients.

There's a saying in this business that we never really understand the work we do until we deliver our first death claim.

Wednesday morning, September 12, 2001, I was faced with 30 death claims.

My manager, after hearing that I wasn't doing too well, came down to my office and closed the door behind him. For a few minutes, he listened while I cried and tried to tell him what happened.

Finally he interrupted me ... "Listen to me, Dave. This is what we do. This is what we are paid to do and this is why it matters. I've been to a lot of funerals in my day.

And everyone is sad when it happens too soon. We all want to help, to do something.

But we are the people who walk in with the check and say to the grieving widow, 'You're going to be okay. Nothing can ever replace him.

But this will pay for your future, and for your children's future.

'This check represents something. And so does the policy that brings it to you. It's a symbol of the love your husband had for you and your children. When our clients sign on the dotted line, we promise we will take care of their families. Now it's time for you to take care of those families.'

And so I did.

But living through those days, those weeks, those months was not easy. It was a time in my life I will never forget. Sometimes I wish that I could.

I spent most of the next three months hand delivering 30 checks to young widows and to the parents of clients and friends who were just gone. And attending too many memorial services. Most of those 30 death claims were for men who would never turn 40. None of them would see 45.

So, until 9-11 was over, maybe I didn't really get the whole meaning of the work we do, that I was doing. On 9-12-01, I began to learn and understand more than I wanted to know. There were things I had to do. For my clients. My friends.

I saw how the life insurance put the money where it was needed, and needed quickly, by the families. So they did not have to go to the Red Cross for money to cover a mortgage payment or to a father-in-law to cover a grand-child's tuition payment, a father-in-law who was likely still raging in his own grief.

In those last months of 2001, I handed out more than \$30 million in death benefit to 30 young widows, most of them with at least one young child, faced them one at a time and handed them a check to pay for the future. There were 52 children who would never see their dads again, 52 children who could know their dads only through memories, through stories told by their mothers about how proud he would have been.

Thirty million in death benefits.

**When our clients sign on the dotted line, we promise we will take care of their families.**

During that time, one lesson I learned was that I am in this business to truly help my clients, to make a difference, especially in difficult times. It's easy to be there for your clients during the good times. But it's the hard times that truly matter. Those days and weeks after 9/11 were excruciating for my clients' families. I hope I made it just a bit easier for them by getting the life insurance checks to them despite having no certificate of death. Going the extra mile for them was the only option. It's not why I originally came into the business, but I learned how I can change people's lives and have an impact on generations to come. What an incredible privilege to be in this business and to have the opportunity to help so many people and shape so many lives.

Another lesson I learned a few days after 9-11 was much more painful. A client's wife called, a wife I had never met, asking about paperwork for an insurance policy on her husband. Could I help her now?

I had to tell her he's missed a premium . . . he had missed a \$500 premium a few months earlier, I had to tell his wife, now his brand-new widow, that for \$500 his two million life insurance policy was just gone. And it hurt. It hurt a lot. Now I make that extra call when I see a missed premium payment. I make several dozen calls. I think of that widow and that family...and I pick up the phone.

After 9-11 I also realized that when planning for a family's financial future, I need to meet my client's spouse. I hadn't met many of my client's wives, so after 9-11 I was meeting them for the first time. It was a mistake I made then as I now do not manage a lot of the widow's money because I was a veritable stranger to them. It's a mistake I made then that I will not make again. Financial planning is for the family, not just for the husband.

The biggest lesson I learned after that time in 2001 solidified my strong belief in life insurance products. In the months and the years since 9-11-01, I have learned loud and clear – a financial plan without a strong life-insurance policy at its core is exactly that, just a plan.

Nothing more.

Maybe just a hope.

Even a wish.

Life insurance gives my clients the control, the options, the flexibility they need to address all of their financial objectives. Life insurance is not simply a product. It can take care of a family after the death of a loved one, provide for a child's education, supplement a retirement plan, protect a business, and give a family peace of mind.

People don't buy life insurance because someone might die. People buy life insurance so that someone else has a chance to live.

So the work we do does make a difference. Especially in these challenging economic times. We need to keep doing it and doing it well. Our clients need us more than ever. We can help our clients make their financial plans for the future, to assure themselves a comfortable retirement, to maintain their investment portfolios wisely to see to their families, their futures, their dreams. And to fulfill their children's dreams. No matter what.

We have the power to make a difference in people's lives. Isn't that why we all came into this business in the first place?

It's easy to be there  
for your clients during  
the good times. But it's  
the hard times  
that truly matter.