

# **The Pathway to Freedom**

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Are you overloaded, overwhelmed, or overworked? Is your practice personality driven or process driven? Do you have a financial practice, or have you converted it to a solid business? Is your business model primarily built on labor or on leverage? Have you transitioned from complicated sophistication to mature simplicity?

Is your business built on a foundation that is sustainable, scalable, and saleable? Do you have a viable succession plan, and could it be activated in the next three months? When you walk out the door, will your legacy survive the next 5, 10, 15, or 20 years?

I started in this business 45 years ago at the age of 21. Today I want to share some of my mistakes, challenges, lessons, and solutions developed from my 28-year career as a financial advisor. They are the foundational components of the principles and processes I continue to teach today in my role of guiding financial professionals to higher levels of growth. I want to deliver insights and wisdom that may help you achieve more personal and professional freedom.

In 1991, I delivered a Main Platform presentation called “The Freedom to Grow.” I said that regardless of our background or current situation, we all share two objectives: We want money freedom for obvious reasons, but we also require time freedom so that we can go, do, and enjoy those things that give us fulfillment outside of the business. What we want to do with our time and our money is unique to each of us as we have our own individual needs, wants, and passions.

Since that time I have continued to learn more lessons and gain more insights. While I continue to be very active in our industry, I am no longer a financial advisor. That leaves me in the enviable position of being able to take both a reflective and directive approach to doling out advice to other financial professionals. My topic for today is the pathway to freedom.

Most of you are highly successful and have your own business model. My goal today is to deliver some time-tested principles, concepts, and processes that may provide some additional insight for your personal and professional pathway to freedom.

I’ll discuss two types of growth, three stages of growth, and five principles of growth. I’ll also outline how the business model I built helped me travel my own pathway to freedom. I’ll share some timeless concepts that allowed me to activate a successful succession plan.

There are two vastly different types of growth. I believe we grow by design or we grow by default. Design growth happens when you build a strategy, make a plan, and move forward with implementation of your plan. Ideally, we use design growth to accomplish our goals.

Default growth is a completely different subject. Default growth happens when you are going down a pathway you planned to take and suddenly get sideswiped by something impactful that knocks you completely off course. It hits you like a ton of bricks, and often you don’t even see it coming.

Up until that moment, you think life is going well and then BOOM, default growth hits. All of a sudden you are way out in left field and you are trying to figure out, what just happened? How do I deal with this? And where do I go from here?

Have any of you had any default growth experiences? Of course! We all have. They are a part of life. After the initial shock, you have to react, regroup, reevaluate, and try to figure out how things are going to work in the new world you just entered. Sometimes with default growth your old world has gone upside down and you have to think about how to reboot your engine.

Default growth happens. Life happens. No one is immune. But you have to be resilient. You must pick yourself up and dust yourself off and keep on going. There's an old Japanese proverb that says, "Fall down seven times, get up eight!"

Ben Feldman used to say, "Fools learn by their own experiences—wise people by the experiences of others." So while we all try to learn from great mentors, guides, teachers, and thought leaders, sometimes our greatest lessons in life are a result of our own experiences. My most piercing, penetrating, and profound life lessons have come from default growth.

In 1995 I had a great financial services practice and, simultaneously, a terrific speaking and information publishing business. I was generating a lot of revenue from both businesses each year. I was 49 years old and thought my world was unfolding as it should. But some default growth was about to change the course of my future.

I was on a motorcycle trip with two other guys in Washington State. We were up in a mountain pass on a beautiful curvy four-lane highway. The other two left our last rest stop before me, so I was riding fast to catch up. I just passed one of them when, without warning, there was a malfunction in the front end of my bike. Within seconds it went into a violent high-speed wobble and became totally uncontrollable. I knew I was going down.

I hit the pavement at just over 100 miles an hour. My motorcycle flipped sideways several times, but fortunately I separated from it before that happened. After a few moments of high-speed body surfing on the pavement, I hit the ditch. Witnesses said I looked like rag doll as I bounced up in the air and down on the river rocks the road crews had put in the ditch to prevent erosion.

I travelled farther than a football field, and when I came to a stop my bike was hanging vertically off the end of a culvert. I was ten feet away, conscious again, lying on my side in the ditch. The witnesses were shocked that I was still alive.

It took quite a while for the emergency crew to arrive. They strapped me on a board, put me in the ambulance, and took me back up to Stevens Pass where a helicopter could land. From there I was flown to Wenatchee, Washington, to the Central Washington Trauma Center.

I only had six broken bones, but I was a Mixmaster on the inside with some pretty serious internal injuries. They almost lost me three times. I was on life support for nearly four weeks and in intensive care for 35 days before I could travel back home to Canada.

Notice that I called it a malfunction in the front of my bike, but you and I both know that it was more like a malfunction in the front of my brain. It was actually a stupidity accident. Now I have a warning sign on my wall that says, “Never go faster than your guardian angel can fly.”

After several life experiences with default growth, I have developed a personal belief that problems create beneficial rearrangements. You invariably end up in a better position than you were in when you got that problem. This case of default growth was no exception.

Here’s an example: I have always had a very busy mind. Busy, busy, busy. Like many of us, I was always thinking. Before the accident I had way too many things going on in my life and in my head, including some debilitating migraine headaches that kept recurring. But after that long on life support in a drug-induced coma, my mind was finally completely still. The migraines were gone and so was the perpetual mind chatter that was always going in my head.

My mind was completely calm. I was in the moment. It was amazing. The chaos was gone and I could think much clearer than I can ever remember. My priorities were in total focus. Faith and family were paramount. It was very emotional for me whenever my son or daughter arrived to visit.

I made several decisions in short order. The first was to marry Brenda, my partner and soul mate who had waited patiently for several years for me to get on with the show. She was at my side throughout this ordeal and helped save my life. On the first day I could communicate, I asked her if she thought we could walk down the aisle within six weeks.

She was a little shocked and, I might add, skeptical. The doctors had forewarned her that I might have some brain damage and to not believe everything that came out of my mouth. So while I was finally ready, she was suddenly not so sure. After some hesitation, she agreed.

I also made a decision to sell my financial services business. I had two significant businesses going at the same time. While it was a terrific business and I could keep going, I decided that by focusing on my information publishing business, I could positively impact a lot more lives.

That was a major decision because I loved my career as a financial advisor. While I lived in the House of Pain for several years in the early stages of the career, I was way past that phase. This business was my background, my roots, my identity, and my credibility. I had been a life insurance agent/financial advisor for 28 years, and my practice was in great shape. To think of leaving was huge, but I knew it was the right decision for me. Stephen Covey said, “You can only say no if you have a lot bigger yeses in the background.” My bigger yes at that time is still the work I do today: helping advisors expand their ability to grow their results.

I activated my succession plan and walked out the door one month before my fiftieth birthday. I sold it to one of the people on my team. I helped arrange the financing, I received full payment in one check, and I was done. I had built a process-driven business in which I had few remaining responsibilities, and after I left it carried on quite fine . . . without me. The most negative backlash was that I developed a big, pouty lower lip because nobody even missed me.

In retrospect it was the best succession plan I could have possibly created. I am very happy to report that it is now 17 years later and the business I founded is in the same location with the same name on the door. It has

changed hands once more since I sold it, and the fellow who owns it is a Top of the Table member. I am very proud of the legacy I helped to create.

I am equally pleased that my pathway to freedom was designed in advance and was ready to activate. I was able to move forward to another stage of growth, and now, at age 66, I feel like a kid in a candy store. I am passionate about what I do, impacting the lives of financial professionals on their personal pathway of growth and freedom. I plan to do this for a very long time.

Here's an important point: Don't be paranoid of default growth. It can and will happen. Accept it and learn from the lessons it delivers. Meanwhile, create a process-driven business so that you can activate your succession plan on short notice whenever you want, without a lot of drama.

Years ago, Frank E. Sullivan, CLU, Past President of MDRT, gave a Main Platform talk in which he explained the three stages of growth. His advice was very meaningful, and I want to remind you of the three stages as the last one is a key element in your pathway to freedom.

Stage one is called "Wide-Eyed Enthusiasm." In this early stage, we are inwardly and outwardly excited about being in the business. This is a great phase, but unfortunately it doesn't last long for most people who enter this career. They quickly transition to the next stage.

Stage two is called "Complicated Sophistication." Everything becomes complicated and often confusing. There is so much to learn and do, especially when you consider the array of concepts, methods, markets, products, and directions.

Stage two causes many of us to become mentally consumed by the business, and we think about it all the time. We seem to be on an obsessive, perpetual search, gathering excessive amounts of knowledge and information, yet always searching for more answers. Many advisors suffer from FOMO—fear of missing out. It's like a disease.

Many of us suffer from industry-induced ADD—advisor diversion and distraction! There are so many options, opportunities, alternatives, and possibilities that take us off track. It is called "massive distraction." We wander in and out of focus. It is so easy to get trapped in diffusion, the number one enemy of productivity. As a result, we are not able to maximize our true capability. I have often said that diffusion will get you everywhere but nowhere very far.

Complicated sophistication can be dangerous. I became an extreme workaholic in this stage, and that caused many negative effects on my health, my family, and my potential. Mental and physical burnout wreaked havoc because when you work too hard and too long, you end up making a lot of ineffective decisions.

I am sure that most of you have passed through complicated sophistication, yet I have met some very high-end advisors who appear to be very successful but who remain locked in this challenging stage. They are moving too fast and always seem to be operating on the "spin cycle." It is difficult to go in a straight line when you keep running around in circles.

Sullivan labeled the third stage of growth as "mature simplicity." In this stage you implement key principles, programs, and processes that simplify and organize everything you want to do. You implement strategies to

streamline your business model with procedures that provide you with an ability to delegate more responsibilities to others. The compound effect allows you to maximize your potential by focusing on your highest area of capability.

We all want certain freedoms in our lives: money freedom, time freedom, and the freedom to grow. I believe that mature simplicity is the best doorway to those freedoms because it allows you to be more in sync with what you want to do in your personal life. I believe this business is a mechanism that allows you to live the life you want to live while serving the needs of others, but only if you build it properly.

Instead of complicating things, simplify them. Albert Einstein once said, “Any intelligent fool can make things bigger, more complex, and more violent. It takes a touch of genius—and a lot of courage—to move in the opposite direction.”

When you operate in the zone called mature simplicity, everything gets easier. The impact of mature simplicity is like the difference between trying to push a rope uphill or skiing downhill. They are two completely different experiences.

Learn how to do more business in less time by streamlining and simplifying everything you do. You’ll have more fun, affect more lives, and make a bigger difference in the world. When you focus on mature simplicity, you are laying the paving stones for your pathway to freedom. In the process, you are simultaneously creating the foundation for a more effective succession plan.

So how do you practice mature simplicity? A friend once said, “It was ten miles into the forest and it will be ten miles out.” His comment made sense at the time, but that was before I defined my core principles that made all the difference for me.

The pathway to freedom requires a structure . . . a formula . . . a paved pathway to follow. To convert chaos to clarity, you need guiding principles that drive your actions and success. By using proven principles of growth, you can cut through the monkey jungle of diffusion and experience consistent, predictable growth.

Before I divulge my Cotton principles of growth, I want to address the importance of principles. I believe they are critical. They keep us grounded. They keep us on track. They help us measure new opportunities to see if they actually align with what we want. Principles give us something to hang on to when we go through default growth. They help guide us through life.

Ralph Waldo Emerson once said, “As to methods, there may be a million and then some, but principles are few. The man who grasps principles can successfully select his own methods. The man who tries methods, ignoring principles, is sure to have trouble.”

Top of the Table member Ken Grace says it a lot more succinctly with this little ditty, “Methods are many, but principles are few. Methods always change, but principles never do.”

I teach five key principles of growth. I defined them at my twenty-fifth year in the business by summarizing what I learned from those I studied, my observations from those I taught, and my life lessons learned from both design and default growth. It is now 20 years later and, for me, these principles are written in stone. I am convinced there are no more than five and no less than five, and that I’ve got the right five.

I have taught these five principles to a lot of people, including advisors, managers, trainers, home office executives, coaches, speakers, and business owners. They apply to agents and advisors at all phases, whether they are young advisors, developing advisors, seasoned advisors, or highly successful advisors.

**The first principal of growth is *purpose*.** This provides clarity of what you want. If you don't know what you want, how will you know when you get there? I am sure you have heard the saying "When a ship misses the harbor, it is seldom the harbor's fault!"

It is also important to know what you want because *if you know what you want, you can say 'no' to what you don't want*. Knowing what you want protects your time and energy.

Many of us are opportunists at heart. We like to know what is going on, to check things out, try things, do things, take risks, and take advantage of the endless stream of opportunities that continue to cross our paths. If you believe that opportunities are totally unlimited, stop grasping at every one that comes down the pike. There are lots more coming.

Watch them come and watch them go. When you see one that might have your name on it, slow down long enough to evaluate it. Every opportunity has "time strings" attached to it, especially in that initial period of gestation when you are trying to get it off the ground. Make sure you are willing to put in all the time, effort, energy, and money to make that opportunity work for you instead of against you.

The key is that if you know what you want, it is a lot easier to say no to something that will take you down a garden path. Don't let a business opportunity interfere with what is important to you in your personal life.

In my MDRT presentation in 1984, I shared a very personal story about the sudden loss of my four-year old daughter. One Sunday morning she was a healthy kid who made a beautiful butterfly for me. By Tuesday morning she was gone. That singular event altered my perspectives about life forever.

I said in that talk that life is for living and caring, hoping and sharing with the people we love. Make sure you know what you really want in your personal life so that you can be a whole person and live with no regrets. The principle of purpose goes way beyond your business life and includes ample time for your personal life.

I have completed my color-coded "time calendar" every year for more than 30 years. It is my "design-a-life" program for the year, organized on a single sheet of paper. I call it my Annual Roadmap. I color-code time in four colors: blue, red, green, and yellow. Each day has one color that represents the theme for that day. I can see at a glance which days are allocated for strategy, cleanup, revenue generation, or time off. This is a great method to clarify time.

Blue stands for Blue Sky. These days are for working on your life and on your business. You need some Blue Sky days at the beginning of each quarter to fine-tune your time map and your strategy for the next 90 days.

Yellow stands for Mellow Yellow. These days are for your personal life. Allocate lots of Mellow Yellow. While my time patterns have modified over time, I made it a standard practice to take 180 days off each year during my last 16 years as an advisor.

Red stands for Red Tape. Use Red days for education, training, industry meetings, cleanup, administritivia, and minutia that must get done. A Red day is not a revenue-generation day, nor is it a day off. I recommend you allocate one day a week and a few blocks of additional time each quarter for Red Tape.

After the time allocation for Blue Sky, Mellow Yellow, and Red Tape days, we finally arrive at Green Machine. Green is what is left over. Green stands for go and green stands for money. On Green days you are going to do what you need to do to generate revenue.

Here's the scary part. When you balance your time allocations, there are a lot fewer Green days than you might think. But take heart: Parkinson's law says that "work expands to fill the time available for its completion." And Alec Mackenzie, author of *The Time Trap* says that "work expands or contracts to fill the amount of time you give it." Now that you recognize how little time you have, you must figure out how to accomplish your revenue goals in a more condensed period of time.

Many things changed when I built my first Annual Roadmap. I started to realize the value of time. I learned how to focus more. I learned how to really produce. And I learned that time off is a very good thing. I looked forward to regular breaks. My health improved. My anxiety dropped. I spent a lot more time with my family, and I enjoyed my personal life far more than ever before. My Annual Roadmap has been an important element in defining time and improving my life.

The more I focused on how to improve the value of each Green day, the better the results. I became very focused on marketing with the intent of finding the right new clients to invite into my clientele. Revenues continued to climb every year, as I transitioned through Court of the Table to Top of the Table and beyond.

I simultaneously focused on how to build a process-driven business and to support my efforts with the right support team. My time commitment to my financial services business dropped lower and lower. My allocation of time for this business eventually dropped to 65 selling afternoons a year.

While my financial practice was going through an exciting growth curve, it was a part-time business. I also wanted to share what I had learned about productivity and growth to help other agents and advisors accelerate their results. My other part-time business was a speaking and information publishing business. I used the same five principles of growth to simultaneously grow that business. Some years I delivered 100 talks and workshops in my efforts to deliver value to financial professionals, management teams, and companies at industry meetings and company conventions.

I don't say this to impress you but to impress upon you that when the principles, priorities, and time allocations are clear, so much can be accomplished. In my case there were three major priorities that each had specific time allocations. I took 180 days off for my personal life, 120 days for speaking and industry affairs, and 65 days in the office. My office days were split into morning and afternoon segments. Mornings were for the speaking business, and afternoons were for my financial practice.

In the early 1990s, I made a significant shift. I quit planning by the month and started working in 90-day time cycles. I created a second color-coded calendar I call my 90-Day Wonder. My quarterly strategy is summarized on a single sheet of paper that contains my fine-tuned quarterly time map in the same four colors as the Annual Roadmap. The big difference is that I added a section for up to 20 key projects to be completed in the next 90 days and another area to define and summarize my 90-day vision.

A 90-day cycle is a great period of time for planning. It is long enough so that you can plan and complete a number of priority projects. Yet 90 days is a short enough period of time so that you can get your arms around it. You can maintain a strong focus and run to the end of a 90-day cycle. Then you wrap a ribbon around it and build a great strategy for the next 90-day cycle. I recommend you consider using this process for quarterly planning.

During Blue Sky days near the beginning of each quarter, ask yourself the three key questions I learned from Dan Sullivan, which will help you plan your strategy for the next quarter.

The first is “What did I accomplish in the past 90 days?” This allows you to identify and celebrate what you accomplished from your list of projects from the past quarter. You will also be able to identify what elements of those projects still need to be completed. That helps you start your new list of projects for the next quarter.

Then ask, “What are my present issues?” Define what is preventing you from moving forward. Look at your current constraints as well as other potential projects you want to wrap up within the next 90 days. This question expands your list.

The last question is “What do I want to accomplish in the next 90 days?” Review your project list from the first two questions, and then sift, sort, and select priority projects you want to complete over the next 90 days. Finalize your 90-day vision and go to work.

This is also a terrific process to use with your team. A 90-Day Wonder will deliver a much higher level of clarity for you and for your people. When you engage your team in the project, it becomes a collaborative exercise completed once a quarter. There will be lots of discussion on each question as each person reports in to the team. This helps to focus everyone on exactly what needs to be accomplished in the next 90 days.

Your team members know they will be reporting in on what they accomplished 90 days from now, so they become more accountable to the projects on their list. Your team becomes more focused during the quarter, and you have less to manage. In my experience, team members are more willing to help each other when the projects and goals are clear to everyone. This element helps to make your investment of Blue Sky time at the beginning of each quarter extremely valuable.

I use the same four colors of blue, green, red, and yellow for my project list each quarter. Blue Sky projects help me build a better business. Red Tape is for cleanup projects. Green Machine identifies specific sales activity goals that lead directly to income results.

I also identify Mellow Yellow projects that are important in my personal life. One time I was explaining all this in a workshop, and I showed the audience a generic mockup of a completed 90-Day Wonder as an example. Under the heading for Mellow Yellow, one project was stated as “ten dates with Susan.” My wife, Brenda, was in the audience. When I mentioned “ten dates with Susan,” she put up her hand right away and said, “Do you mind if I ask who Susan is?” My point is that your personal life is just as important as your business life. Make sure it gets on the priority list.

Here’s an example: My dad was 85 years old when I wrote down that I wanted to have a visit with him every single day for the next 90 days. I called it my “Daily Dad Gab.” My dad was living in a seniors’ facility, and I



used to drive across town and arrive at his door at 9:00 p.m. every evening. We visited, shared some stories, and looked at some pictures of the old days.

Then I got him ready and into bed. He had a single bed in his room, and sometimes I would try to push him over so that I could lie down beside him. We would shove each other back and forth, have a good laugh, and then lie beside each other on that little bed and swap a few more stories. I would give him a hug, tell him I loved him, and then head for home.

Can you imagine the power of this experience and what a phenomenal difference it made for both him and me? We had so much fun and enjoyment of each other in that special window of time we shared each day. I learned so much from my dad, and I wrote down a lot of sayings and stories. And I did it every single day for 90 days. If I was out of town, I called him at 9:00 p.m. his time and had a visit with him on the phone.

I wrote it down again on my next 90-Day Wonder and continued to have my daily Dad Gab every single day for 90 days. By the third quarter I didn't need to write it down anymore because by then it had become an important ritual that was built into the very fabric of my life.

I had Daily Dad Gabs with my dad for nearly 15 years. It meant the world to both of us. He died three months short of his 100th birthday. I have absolutely no regrets about my relationship or the time I spent with my father. We had an amazing time together. And to think that ritual started as a little personal project I wrote down on my 90-Day Wonder . . . 15 years earlier.

The purpose of a 90-Day Wonder is to help you live a wonderful period of time every 90 days. Your 90-day strategy isn't just about business. It is about your life. I highly recommend that you use this simple, yet profound process to help you clarify your purpose every 90 days.

When I work in 90-day intervals, I am more organized and more focused, I accomplish a lot more, and I feel more in control of my life. It is a lot easier for me to stay on track because I don't get as distracted with all the other stuff that comes at me all the time. Conversely, when I periodically fail to complete my 90-Day Wonder at the beginning of a quarter, I am more anxious, I feel more frustrated, I am easily distracted, I wander off track, I don't accomplish as much, and I feel like I have less control of my life. The difference for me is huge.

Through my experiences, I have learned that flexibility fosters failure and that structure leads to freedom. We all need structure to help us achieve our dreams and to get there as balanced human beings. Principles and processes are essential. So my Annual Roadmap and my 90-Day Wonder help me clarify the principle of purpose—knowing what I want. I also have a “Dream” week, a standardized format for each Green week.

**The second key principle on the pathway to freedom is *profile*.** This means knowing exactly whom to see. This is not just about target marketing. I am referring to your ideal client profile, or to carry it to the next level, your best-case scenario.

Your clientele is probably your biggest asset. For maximum growth you must carefully handpick the right new prospective clients you want to invite into your clientele. To practice the concept I call “precision marketing,” you must first know exactly whom you want to see. You need to have an absolutely clear understanding of where you do your best work and where you consistently get the best results for your efforts.

Knowing your best-case scenario is critical. This is not about some dream case that you would like to land someday if you could. This isn't about the biggest check concept or the joys of being an elephant hunter. That is all about biggest cases. Best cases are situations that are easy for you to handle, but they are near the top of your current competency level.

I was conducting a workshop one time and MDRT Past President Rulon Rasmussen was in the audience. When I spoke about my discovery of my best-case scenario and the impact it had on my business, Rulon asked if he could make a few comments. He shared his experience with a study he headed many years earlier. The purpose of the study was to try to determine why the most successful people in our business were the most successful.

Rulon said he spent a full day interviewing each of 15 top producers, including Ben Feldman, Frank Nathan, Ben Silver, and several others. Rulon said that when he finished his evaluation from the first three interviews, he discovered a significant commonality that applied to all three.

He summarized his findings this way:

- These people had a body of knowledge—a deep understanding of the information that applied to a certain type of prospect situation. They were experts in their field.
- They understood the application of the products they handled that applied to their body of knowledge.
- They understood the challenges and issues certain prospects might have that would lead directly to their body of specialized knowledge and the use of their products.
- They focused their prospecting activities on situations where people had the type of problems they knew how to solve. They looked for specific prospect situations.
- They helped those people understand and clarify their issues and then helped them implement the right solutions for their situation.

Rulon went on to say that the same discovery applied to all of the next 12 people he interviewed. His conclusion showed that all 15 of the largest producers really used the same formula for their success.

I asked Rulon when he first learned of this formula for success. He said he first learned it from Ben Feldman during his fourth year as an MDRT member. When I asked him what impact this approach had on his results, Rulon smiled that wonderful smile of his and said that he quadrupled his production in one year. I was quite fascinated by his story because it was evident to me that Rulon was practicing what I call precision marketing, decades before I discovered it on my own.

So how do you determine your best-case scenario? Look in the rearview mirror. Figure out where you have done your best work to help identify where you should focus. Look at your top ten revenue-generating client situations. Write down the common factors that relate to each client situation. Look at such things as age range, marital status, family situation, gender, or other market factors such as occupation, social style, income level, asset level, special interests, special needs, hobbies, community involvements, and geographical location.

From that information, determine the Similar Seven. One of the ways of determining the commonalities is by eliminating the oddities. Next, define the specific characteristics of the profile that emerges. Out of your top ten, there are usually six or seven situations that are quite similar. This is your best-case scenario, and clarity of this information is worth its weight in gold.

Wrap a ribbon around the profile that emerges from your Similar Seven. You are already masterful in situations that look the same. For the next 12 months, prospect for people that fit your exact best-case scenario. You are now focused on prospect situations that are at the top end of your competency level, but, simultaneously, they are within your comfort zone.

To predict the results you might expect, review the characteristics of the sales results you achieved while working with your Similar Seven. Was it a priority sale or a client trail situation? Where did you get the lead? What was the need? What approach did you use? How many interviews did you have? What was the total time invested? What sales concept, selling system, software, or planning model did you use? What was the process for case preparation? How many sales resulted from that client situation? What products did you sell? How much revenue was generated in the first year? What was your average revenue per hour? What is your prediction of the total three-year revenue? If you want to go that far, you could even calculate the present value of the future revenue from this client situation or, alternatively, the lifetime value of the client.

This process is a forensic assessment of your “sweet spot.” It tells you exactly where you do your best work and precisely where to focus. When you prospect for additional client situations that look exactly the same, you can reasonably predict a similar or consistent outcome to what happened in your top ten revenue situations.

Prospect to that defined profile and you’ll be “in the zone.” You have been there seven times before, and that means you’ll be able to handle prospect situations numbers eight, nine, and ten in your sleep. You don’t have to philosophize, analyze, organize, or computerize. You know exactly how to move forward with the next situation that looks the same. You are competent and confident and you can achieve consistency in results. There is zero risk with your time as you are working within your comfort zone.

When you implement the precision marketing approach and focus on your best-case scenario, you can do far more business and you can do it much easier than ever before. You’ll be practicing the “art of duplication,” and your average size case will grow significantly because your marketing efforts are always focused on your profile. Just think, if you were on profile 80 percent of the time instead of 20 percent, you could actually double or triple your revenues in a single year. And because each situation looks the same as your Similar Seven, the business becomes easier than ever before. This approach to mature simplicity is an important element in your quest to follow the pathway to freedom.

Every year, reassess your current top ten—Similar Seven. There will always be a top ten. This approach to growing your business is painless and comfortable. You don’t have to research, analyze, or organize to do more business. You grow by evolution, not revolution.

Evolution is what happens when you easily and continuously evolve into higher levels of revenue, while always working within your area of competence and confidence. Revolution happens when you jump into areas that are outside of your current comfort zone.

**Principle number three is *program*.** This is the combination of all the things you deliver to your prospects that fit your best-case scenario. Your program is the package of all the concepts, ideas, methods, products, programs, systems, and services you deliver to the clients you serve.

It includes what is in your head, your computer, your briefcase, and your office. What you deliver includes your knowledge and know-how, your experiences and expertise, your communication and caring, your competence and confidence. Your program is the total package of everything you deliver.

The key to simplifying your program is to have total clarity on your best-case scenario. When you narrow your profile, you automatically narrow your program. You always want to deliver full-blown value, but your focal point is the delivery of your value and expertise to people who fit your profile. Package and systemize your program so that it makes total sense to the right people.

When you practice precision marketing and every prospective client looks much the same, you become more effective and more efficient. When you do the same thing over and over again, you achieve a higher level of mastery. You follow the same thinking, process, and methodology you have perfected. Your concepts, power phrases, stories, examples, graphics, communication language, presentation, and explanation and application of products are much the same in each situation. This is mature simplicity in action.

That's exactly what I did to build my own practice. I focused on my area of expertise. I knew my profile and knew the four major issues that affected the people on my best-case scenario. Like Rulon, I determined the type of people in specific situations that would have those issues that I knew how to solve. I helped them identify and clarify their issues and then helped them see how the model I had created would help them solve their problems.

If you stay focused on the same or similar prospect situation over and over again, the time you have to invest in case preparation reduces significantly. There will always be some variables, but the same situation requires the same or similar advice. Narrow your profile and your program to accomplish a lot more in less time.

The question is: How can you possibly identify prospects that fit a very narrow profile? There is only one way that I am aware of and that is through the eyes of another human being. Your current clients are the conduit to new on-profile prospective clients that fit your best-case scenario. When you master the process of low-tension marketing through on-profile, prestige introductions, you can easily replicate your best clients while simultaneously reducing your marketing costs to zero.

Further, when your clients formally introduce you to new on-profile prospective clients, you are crossing a "trust bridge" from one relationship to the next. By tapping into this method of providing social proof of your value, there is a powerful transference of trust to the new prospective clients you want to meet. With client introductions to the right new people, you are able to do a better job of finding the right new on-profile clients.

But there is more to selecting the right new clients than just finding on-profile prospects. Remember, your clientele is one of the biggest and best assets in your investment portfolio. It is a money machine that generates continuous revenue and becomes a saleable business asset.

Further, time is finite. You only have so much time each year to develop new clients. To maximize the value of your time, select the best and sidestep the rest. A modest amount of time in effective client selection is worth its weight in gold. You want to handpick the right people.

Just because you have an introduction doesn't mean the person is exactly whom you want to invite into your clientele. Don't rush in. Learn how to sift, sort, select, and screen the people you meet to determine whom you

want to invite into your clientele. You will save more time and generate far more revenue when you select the right people and then do the right job.

When you structure your business properly and operate on a foundation of leverage more than labor, you can accomplish more in less time and have time for the things that are important in your personal life. As I said earlier, the business is a mechanism that allows us to live the lives we want to live while serving the needs of others, but only if we build it properly.

**The fourth principle is *process***, and this one is huge. This principle is about defining all the steps from A to Z in your business process. When you tackle this project, include such areas as marketing, prospecting, new client acquisition, client development, client segmentation, client service, and related business processes.

This is a very important project for your pathway to freedom. When your business processes are clearly defined, you can create standard operating procedures, delegate to others more easily, and build a business model that is designed to become the foundation for your succession plan.

Many years ago, near the end of my second year in the business, I attended an event where Ben Feldman spoke. He said, “If you’ve got a problem, make it a procedure and it won’t be a problem anymore.” I thought it was kind of a neat message, so I wrote it down on a 3 x 5 card and kept it by my desk in my den at home.

Ten years later, I was stuck in complicated sophistication and living with a lot of anxiety and frustration. I had read the success books, took the courses, attended lots of meetings, and listened to lots of speakers. I tried so hard to be successful, but I was suffering from TMI—too much information. I was pulled in too many directions. There were so many conflicting messages, and I was stuck in a vortex of confusion and diffusion.

I had become an extreme workaholic and ended up with eight stress-related illnesses in a period of two years. I was working way too hard and not taking any breaks. I was a mess physically, mentally, and emotionally, but I kept on pushing. My actions took a big toll on my personal life. I was a Life member of MDRT, but barely. I was spending far more than I was earning, and I was backed up against the wall with a mountain of debt. My world was imploding, and I had to either make major changes or go bankrupt and leave the business.

You know the saying “When the student is ready, the teacher will appear”? In the depths of my despair I saw that card with Ben’s message that said, “If you’ve got a problem, make it a procedure and it won’t be a problem anymore.” It struck me like a thunderbolt that I had never turned my practice into a process. It was helter-skelter—full of diffusion. I was being an opportunist instead of a strategist. I was trying to be all things to all people all the time.

The obvious truth was that my recipe of extreme hard work combined with massive diffusion was a complete disaster. I had to learn how to accomplish more, yet work less. There was no more time to fool around. I knew I had to fall in love with the word *process* and create a structure that would allow for success and scalable growth. It was enough to give me hope and direction. In a matter of days, I took some important action steps to fix my present situation.

I recently read a phrase that said, “If you’re headed in the wrong direction, God allows U-turns.” Sometimes we need permission to go in a different direction or to walk away from things that simply do not work.

If I was going to make it, I needed to have a viable business. I had to produce a lot more, yet simultaneously I had to back off and work far less to repair my health, my personal life, and my mental well-being. Remember my saying that “problems create beneficial rearrangements”?

A few years ago, my wife, Brenda, said something to a person who was expressing personal regret at some past mistakes. She said, “If you don’t like your past, fix your present. You’ll have a new past in the future.” I think that’s a brilliant statement. “If you don’t like your past, fix your present. You’ll have a new past in the future.”

I went to work on the word *process*. Here are the steps I took:

1. I took 16 filing cabinet drawers full of stuff in my information retrieval system to the city dump. I needed to walk away from all the diffusion and stuff I had accumulated.
2. I determined my best-case scenario and made a decision to stop chasing both big and little cases. I couldn’t afford the time or the risk. I had to focus.
3. I clarified the program I would deliver to prospective clients that fit my profile.
4. I built my first color-coded Annual Roadmap and, as crazy as it may sound, I decided to start taking 180 days off each year.

The more I got into the word *process*, the better things worked for me. I learned so much about this incredible methodology from Michael E. Gerber’s book *The E Myth*. Then I saw the statement by W. Edwards Deming, who said, “If you can’t describe what you are doing as a process, you don’t know what you’re doing.” That motivated me to stay on track with the project of developing my business process. I was moving into a new world.

The results were remarkable. I was able to regain my confidence and feel good about my practice, and the more I worked on my process, the better it got. In six years I was able to pay that mountain of debt. Meanwhile I was taking 180 days a year off. This business can be your worst enemy or your best friend. It all depends on how you learn to work in the business. It’s the House of Pain or the House of Gain. I learned that the choice was mine.

Over time I worked to improve my process by concentrating on the transition from multiple methods to “model methods.” I concluded that you don’t need five different ways of doing the same thing. Why waste time and effort with multiple methods? You wouldn’t use five different fact-finding methods, would you? That wouldn’t make any sense. Use the model method that fits your profile and program. Eliminate the diffusion.

So how does the model method concept apply to the subject of marketing? Many advisors are all over the map on this one. To me it makes no sense whatsoever to have six, eight, or even ten marketing strategies. You need one that works. There will be one that stands head and shoulders above the rest. Focus on the model method that does the best job of delivering the right new prospective clients.

Here’s an important consideration: You can only handle so many new clients. You are only looking for those who fit your best-case scenario, not all the rest who create diffusion, cost you money, waste your time, and dilute your ability to operate at your highest level of capability.

At one stage I was heavily involved in attraction marketing. I was doing radio shows, speaking at local events, conducting public seminars, building relationships with centers of influence, and working with companies that sent people to us for advice. I wanted my phone to ring, and I was able to accomplish that objective.

At one point I built a 40-seat theater with sloping floors, theater seats, and the finest of tapestries and technology. With advertising and promotion, I could regularly get 40 people to attend my public seminars. For several years, I was enamored by this method of marketing.

We did our best to filter in advance to make sure the right people attended. But after about six or seven years, when I did a detailed analysis of our results, some things became painfully obvious. Here's an example: Of the 40 people who came to my public seminars, only two couples—4 people out of 40—actually fit my best-case scenario. The rest were off my ideal profile, but we offered and they came, so we had to help them. I came to the full realization that I had spent a lot of money and a bunch of time, yet only 10 percent of the attendees were the exact people I was looking for.

I realized how much I had complicated my business and my life. Attraction marketing costs a lot of time and money, but, as I discovered, the most horrific cost of all is the off-profile people who dilute your revenue and prevent you from achieving your best results.

Once again I had to transition from complicated sophistication to mature simplicity. I quit attraction marketing and went totally to precision marketing. I realized that the only way I could find people who fit the five or six characteristics of my ideal client profile was through the eyes of another human being.

I learned how to find people who fit my best-case scenario by obtaining prestige introductions from current on-profile clients to new on-profile prospective clients. Then I simply practiced the art of duplication. My revenues skyrocketed, and my marketing expenses plummeted.

That example applies to marketing, but the model method applies to most areas of your business. When you choose your model method for any one step of your business process, lock in on it, eliminate the alternatives, and then master that one thing that works. Integrate and align that procedure with the previous step and the next step in your process. Do your best to implement repeatable processes that generate predictable results.

Here's some important advice: Don't obsess about your processes every day. You'll drive yourself crazy. Good is good enough. Lay it out and get started. Get the wheels turning and then improve it over time. Scan your business process once every 90 days, during Blue Sky days when you are working "on" the business. As you review your overall process, look for the soft spots, constraints, or improvement opportunities.

There will always be a few areas that can be revised or improved. Pull one item at a time out of your business process, put it under a magnifying glass, and determine how you can convert that specific problem into a procedure. Define the solution and then put that segment of your process back in place. Then run for another 90 days. When you fix a few items each quarter, it won't take long until you have a very strong overall business process. You will have converted problems into procedures.

We all start with a personality-driven practice, but to have more freedom you must work on the transition to a process-driven business. When your practice is built around you and your personality, you are the leader and definitely in control of everything that happens on a day-to-day basis. The problem is, you are a part of

everything and everyone wants a part of you. There is no freedom because far too many decisions end up on your shoulders. You are the only person your clients want to see. When you are indispensable, you give up your freedom.

While I understand that you are the mastermind of your business, you can easily lock yourself into a very dangerous situation. You must learn to wean yourself from being the center of attention. While it's nice to be important, make sure you are not suffering from the type of attention deficit disorder that makes you believe you need to be the center of attention. It's not about you. It's about the value delivered by your organization. There will come a day when you are no longer "it."

The promises you make and the services you deliver must be wrapped around your business, not just you. Learn to say "we" and not "me." The value you deliver should be delivered by your firm and your team, not just you.

While you can create a grand design that is wrapped around you, don't forget that you can get sideswiped by some default growth that can throw your plans in the dumpster. You need to be fair to your family, your clients, your team, your business, your health, yourself, and your future.

Here's how: Set up a tandem team approach to delivering value. When you define your processes, decide what specific steps you can delegate to designated team members. When you evaluate your business process, you'll be able to identify a number of steps that someone else can do more efficiently and less expensively than you. Assign whatever you can to others, and train and deputize them to do their job. When it comes to the value of your time, think leverage, not labor.

When you do your quarterly review on your business process, you may find you need another team member. Let's say you define several specific steps as processes someone else can handle. Create a job description that includes those steps, and hire someone based on that role.

Then deliver your "tandem team talk," which gives a broad view of your business process and the fact that it is a team effort. It goes something like this:

We have an internal business process that allows us to consistently develop and serve more and better clients. Each step of that process is defined and organized. Think of our process for helping clients as an assembly line that includes a number of specific steps that make sure we deliver what we offer and promise to our clients. When we follow our process, we end up with more great clients in our clientele.

We have created a Standard Operating Procedures manual that explains each step and operates as a guide for new people who join our team. We operate as a tandem team to deliver our services. Each person on our team takes responsibility for specific steps in our overall business process.

We have defined seven specific steps that need to be handled by a new team member. We are looking for someone to handle those specific responsibilities and that is why we are interviewing you. Should you join our team, we will teach you what to do for the steps you must handle.

You will do what is required for each step and then hand it off to the person who is responsible for the next step in the process. Because this is an overall business process, you'll need to be fully accountable for your areas of responsibility.



When you take this approach to building a team, people see where they contribute value to the total process and they understand why each role is a critical part of the whole. With a clearly defined business process, new people are easier to train.

Everyone knows they have to step up to the plate because if anyone falls down on any area of responsibility in the process, the team is unable to deliver full value for a new prospective client. Therefore, people on your tandem team tend to manage each other more because when one person fails to do her or his job, there is a direct effect on others. Your team becomes more self-managed when the processes, responsibilities, and reporting lines are clear.

The other unique benefit of having a process-driven business is that, as a leader, you are able to manage the process more than the people. If a team member is unable or unwilling to perform designated duties in your business process, modify the responsibilities or change people so that the job gets done.

It takes time to build out your business process, so don't expect to do all this overnight. The great news is that as you create your business model, your time commitment to your business constantly reduces. Others will handle more aspects of your business process and you'll do less. You created the process, but as you develop your team, you'll be responsible for only those few steps where your talent is actually required.

I discovered that when you create a process-driven business, your process takes on a life of its own. While you built it and will continue to modify, manage, and monitor it, over time you simply become a part of the process. The result is phenomenal. You are able to achieve mature simplicity, and you gain more freedom with a business model that is sustainable, scalable, and also a lot more saleable.

**The fifth and last principle of growth is *performance*.** Once you have clarity of your purpose, profile, program and process, you still have to perform.

Here is a key concept: You can't manage results; you can only measure them. Don't try to manage sales or income since they are simply a by-product of your activities. They are results. Instead, manage the key activities that lead to results.

Once you have your business process clearly defined, you must choose certain key elements of the process that are your "performance indicators." These are the selected components that, when managed, will help you know that everything is on track. Don't try to manage every element in your process; you'll drive yourself crazy with the minutia of details.

There are some core elements in your process that make a big difference. Identify those as key performance indicators, knowing that when each is completed several more steps in your process are minor steps on a checklist. For example, when you conduct a successful opening interview or engagement meeting with a new prospective client, you will trigger several smaller steps that follow. These include fact finding, gathering and assessing of client documents, arrangements for the next meeting, and confirming the appointment. These are all minor steps that are a part of your process.

Your key performance indicators, known as KPIs, are part of the science of your business. By identifying key ratios and results, you can manage your progress. You know when your business is working or when something needs to be reviewed.

Over time you may have only five key steps in the process that you need to manage. For the last several years of my career as a financial advisor, I managed only one single performance indicator. I wanted one appointment at 1:30 p.m. with a new on-profile prospective client situation for each of the 65 days allocated to my financial practice. Other than quarterly strategy meetings with my team, the one indicator I managed was the fulfillment of 65 time slots in the year. That's it! The rest was quite automatic.

The theme of this presentation is the pathway to freedom. I have defined five principles of growth. Let me summarize the principles and relate them to my particular situation.

1. **Purpose:** I wanted to be a Top of the Table member while working part-time with a time allocation of 65 afternoons a year for my financial practice. I wanted to invest 120 days a year in my speaking and information publishing business, and I wanted to keep my commitment of taking 180 days off for my personal life.
2. **Profile:** I was in the retirement, tax, and estate planning market. My profile was married couples between the ages of 65 and 70 with adult children. A forensic analysis of my best-case scenario showed I should not focus on single people, those without children, or those with businesses. People on my profile were retired, lived in a very specific geographical area of our city, and had income-producing assets in excess of a certain level. That is a very specific profile, but I knew exactly how to work with this situation.
3. **Program:** I helped clients gain clarity on the four major issues that applied to people on my profile. I focused on the challenges of financial complication, the stockpiling syndrome, the tax trap, and estate clutter. Once I helped people understand the issues, I used a financial model to show how they could simplify their financial lives, reduce the impact of taxes during their lifetimes, and create a simpler, yet much larger tax-free estate on death. I helped clients enjoy their retirement years more while simplifying and multiplying their estates.
4. **Process:** My business process developed over time to the point it became my turnkey model for building my business and our clientele, supported by a tandem team of competent people to handle various elements of our process. This reduced my time commitment and allowed me to do the one thing I did best in the business process.
5. **Performance:** The continuous improvement of my process and the training of my tandem team allowed me to manage the business growth on the strength of one key indicator I had to manage each year.

Let me explain: For the last seven or eight years before I implemented my succession plan, I handled one critical step in my business process. I helped new on-profile prospective clients clarify their issues and then developed a strategy to help resolve those issues. I took the discussion to the stage where there was agreement in principle that these people wanted to implement the strategy. I was involved in only one meeting in each new client situation that fit my profile.

That was my sole role in our business process. You may ask, "How is that possible?" All the engagement, filtering, and financial fact finding was completed by a counselor, a salary-paid CLU, who worked with prospective clients to assess and define their situation. All financial fact finding was completed at that stage.

The counselor was licensed and handled any priority transactional sales so that they didn't interfere with my time when building out the strategy. If the situation was a match for my profile, the counselor set up a joint meeting for the prospects to meet with me and the counselor. I had no involvement with the clients prior to the strategy meeting.

The client file was organized so that I could see a financial snapshot on a single graphic in the front of the file. This one-page visual graphic of boxes, lines, and arrows showed the amount of money in the tax-deferred box, the capital gains box, and the cash drawer. It showed the income stream from various sources as well as the value of the personal use assets. All the supporting evidence of detailed information was organized on the pages beneath the one-page graphic.

I opened the client file when the people coming in for an appointment were coming down the hall from our front office to my office. Within five seconds of viewing the graphic in the front of the client file, I had a snapshot of their financial situation. I also knew their first names, their ages, and how many children were in the family. With that information, I shook hands and sat down with the clients and their counselor.

The four of us met at a boardroom table in my office. The counselor introduced the people and the situation. Our interviews were very relaxed. I asked lots of questions to learn the soft facts and get a clear understanding of the clients' personal objectives. When clients asked technical questions during the meeting, I turned to the counselor for answers. Although I knew the answers, I wanted to stay in the strategist role, not the technician role. I wanted clients to trust the value of the counselor's advice on technical and product advice and to work with my team so that they didn't think they had to come to me for answers.

Once I was clear on the soft facts, I moved into my strategist role. I defined the four major issues that affect others in similar situations. I called this stage my "message," referring to an organized and supported flow of information that clarified the issues to the point where the clients realized they needed to make change.

Then I showed the model, a graphical depiction of the financial model we used to help our clients solve the four major issues defined in the message. I helped people see how implementation of that model would help improve their financial and personal lives now and in the future.

I used the financial information from the graphic in the front of their file to hand draw the model using their numbers. I answered questions and then identified the ten steps we used to help our clients implement the strategy outlined on their model. Then I obtained agreement in principle that the clients wanted to proceed with the strategy I outlined. When that was accomplished, my job was done. I turned the meeting over to the counselor to handle all the mechanics of the implementation process. I refer to that as my 3M process: message, model, and mechanics.

As I left the meeting, I thanked the clients for their time and trust. I assured them that our team would look after them. Then the clients and counselor stayed in my office to handle details while I left to go work on another project. My role in the process was done. All the paperwork, applications, product details, client reports, medicals, deliveries, and subsequent implementation meetings were handled by others on my team.

Everything was a checklist or a process. Even the 45-page, hardbound client report we delivered within seven days was a process. It took me 13 weeks to write a master report with standardized sections and optional paragraphs that covered most situations. The counselor prepared a custom page on specific objectives and added

any unique or specific recommendations that applied to the clients' situation. I used to review those two segments of the report for a while until I was confident that the counselor had the process down and was able to complete the process on his own.

I had two counselors on my team. Each counselor was in charge of working with the client he originally brought in my door for a strategy meeting. While the counselor had others to draw on for support, the client was his responsibility for communications and client service. During the implementation phase, some clients were back in as many as 15 to 25 times to complete paperwork and financial transactions that made sure that their financial affairs were in alignment with the strategy and financial model we had recommended.

Think of it this way: My role as a strategist could be likened to that of a surgeon. I had a prep team to get everything organized for me and a cleanup team to handle all the follow-up implementation details. I focused on my primary area of mastery and did the one thing that I did really well. I met with our major new clients on only one occasion. After I finished my role as a strategist, I personally had no further responsibilities to complete. All client service work was handled by others on our team.

Some of you might shake your head saying, "That's impossible." But if you have clarity of your purpose, profile, program, process, and performance indicators, it is amazing how much more you can accomplish. Your job is to do what you do best and let others handle the rest.

None of our clients ever complained about the value of our services or the fact they met with me personally on only one occasion. We operated as a tandem team to deliver high value and excellent service. Our persistency of new business stayed at 100 percent for at least the last 15 years before I activated my succession plan.

Let's summarize: Now you know how I was able to do the level of production I did in only 65 afternoons a year. By converting my personality-driven practice into a process-driven business, I was able to accomplish more in less time.

There's a saying that "the system is the solution." These Cotton principles of growth deliver a system of interlocking paving stones for your pathway to freedom. When you focus on those five words—*purpose*, *profile*, *program*, *process*, and *performance*—everything in your business comes into alignment.

I am sure many of you have your business model clearly defined and have it functioning very well. Perhaps you'll fine-tune a few things as a result of this session. For others this may have given you a whole new vision of what you can accomplish. It may be time for a major overhaul. Frank Sullivan used to say you need to "re-pot" yourself every seven years. Maybe it is time for you to rethink or reinvent your business and start a new "S-curve" that will deliver a better business model for growth and freedom.

The goal is freedom. You want freedom from intense effort and energy, freedom from massive responsibilities, freedom to commit to the causes you cherish, freedom to enjoy the rewards of your business, freedom to pursue personal interests, freedom to enjoy your personal life and enjoy quality time with the people you love.

Implement the principles to have more freedom now, but more importantly, you'll also create a transferable business asset. Your dedication to this project will allow you to build a sustainable, scalable, and saleable business. Your ability to implement an effective succession plan is just one more step on your pathway to freedom.

Your legacy will be secure when someone else can take the reins, step into place, and carry on the business you created. I activated my succession plan and finished my career as a financial advisor one month before I turned 50. It was an amazing journey of default and design growth that delivered a lifetime of lessons that I now have the good fortune of teaching others as they travel their own pathway to freedom.

I'm a farm kid from Killam, Alberta, Canada, who took five years just to fail the three-year high school program and never got a university degree. This business took me in when I couldn't get another job, and little did I know the extent of the incredible journey I was about to take.

I have always maintained that the Million Dollar Round Table has been the most amazing growth experience I could have ever had. I have learned from so many great people who delivered their personal insights and great wisdom to the rest of us at MDRT. I am truly blessed to have this opportunity of sharing some of mine with such an elite group of people.