Buying Your Tomorrows Today

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I want you to picture this. You have a client who is a strong amateur tennis player and who is in need of some minor knee surgery—no big deal. He schedules the surgery and is informed that based on his age a pre-operation examination is required by the hospital. The client thinks that this is a waste of time. He has checkups with his primary care physician annually and is, after all, only 34 years old. But, a policy is a policy, so he schedules an appointment with his doctor.

The doctor takes his vital signs, listens to his lungs, checks his eyes, ears, nose, and throat and bangs his knee with a hammer to watch his leg jerk. The doctor, like always, begins pressing different parts of his body. But something seems different. The doctor hesitates around his throat—first in the front, then in the rear, then back to the front again. The neck exam is extremely thorough. Then the doctor says, “I’m concerned. I feel a bump.”

A test is completed and reveals a tumor the size of a lime growing off his left thyroid gland. The result of the biopsy is inconclusive. However, due to the size of the tumor and abnormal cells that are present in the sample, the surgeon is concerned and tells him to schedule a surgery to remove the mass. That night, at home, the client conducts hours of intense Internet research. The Internet—what a great place to go for data gathering. You can find almost everything you are looking for in the entire world—and a lot you wish you never did.

Based on his amateur Internet research, he determines that he may have a deadly carcinoma—a vivid picture of not being present in this wonderful world much longer. Questions, concerns, distress, his imagination begins to run wild. Was he living a nightmare he wants to know? His grandfather died of esophageal cancer just three months after his diagnosis. Will he be dead in three months like his grandfather? But negativity is not his normal style. He is a glass half-full kind of guy. After some deep soul searching, he vows to himself that that night would be the last time he would let his mind think negative thoughts.

The client knows he needs to stay positive. He has to be strong for his family whom he loves very much. He has to go on living his life, thinking positive thoughts about his future well-being, his wife, his children, his extended family, and the success of his business. Unfortunately, good thoughts and a positive attitude are not always enough. But sometimes they can make all the difference in the world. I know this well my fellow members of MDRT because that client was me.

“Can this really be happening?” I asked. I was 34 years old. I had a four-year-old daughter, a two-year-old son, and a third child due in less than two months. I thought this must be a misdiagnosis; I have never been sick outside of sports-related injuries. I have a successful life insurance practice to run, clients who count on me to be there for them day in and day out. And what about the other countless prospects and clients I have yet to meet and help protect and secure their families’ and businesses’ financial future? After hearing of my ordeal, one of my close friends said to me, “David, you need to learn to accept those things in life you can change, and recognize those things that you cannot. In the process, you will learn to appreciate the differences.” Let me say that one more time, You need to learn to accept those things in life you can change, and recognize those things that you cannot. In the process, you will learn to appreciate the differences. This is
a lesson that helped me put my situation into better perspective, and it is advice I will never forget.

It was not my turn to die. I recognized that I had accomplished many things, but there were still plenty of unfulfilled dreams and goals I had yet to seize and turn into a reality. The words and phrases I say to my clients and prospects on a daily basis were being replayed in my head. Things such as,

- If I were to die young, is there enough capital to provide an income for those that I leave behind?
- Do I want my children to have their education taken care of whether I am here or not?
- Do I want Erin to have the option of going back to work because she wants to, not because she has to?
- If my children just lost one parent because of an untimely death, should they be forced to lose the other because of a lack of money?

My personal financial plan took center stage during this time of adversity. This was something I knew I could control. I had to ask myself the same question I want all of you to ask yourself today: “Did I do as good a job on the planning for myself as I have always done for others?” This was not an exercise or a role play in an office. This was real, and the answer for me was clearly yes! There was disability insurance, permanent life insurance, and convertible term life insurance at the best rates in place. The best rates, an underwriting category I will never see again. You can bet I share that with all my new prospects and clients. Buy your tomorrows today, I tell them.

All of my legal documents were signed and in place. A sense of calm came over me. Whether there was a mishap with the anesthesia during the impending operation or if the tumor in my neck was indeed an incurable cancer, I had made the necessary plans to secure my family’s future at a time when there was no medical reason to do so. If Ally and Jared’s daddy and Erin’s husband did not make it through surgery or the cancer, they had to.

The tumor was removed. The doctor came out after the surgery and told my wife and father that, based on his past surgical experience, there was a 70 percent chance that the tumor was benign. That was great news. It gave us a feeling of safety and refuge. Little did I know, seven long days later, January 19, 2005, a date I will never forget, a phone call would come. “I am sorry to tell you David, your tumor was malignant. You have stage 2 thyroid cancer.” Back to a part of life you can’t control.

This was not easy on my family. My four-year-old daughter, Ally, did not understand why Daddy needed to get his neck cut for a second time, and my wife was now only five weeks out from her due date. However, there was good news too. My prognosis for a long life was great provided my body scans postradiation treatment came back clean. My team of doctors wanted me to begin my radiation therapy in three weeks. This therapy required me to be isolated from my wife and kids for approximately two weeks. How could I possibly balance everything—family, work, a new child, and now cancer? Life was getting overwhelming and complex, but again, you need to accept the things in life you can change, and recognize those things you cannot. My wife, Erin, was induced two weeks early to ensure that I could be by her side when our child was born. On March 19, we had our third child, a beautiful baby daughter we named Georgia. One week later I moved out of the house to begin my treatment.

Georgia’s birth reaffirmed the number one reason I am on this Earth—to be the best husband I can be, the best father I can be, and to be there for them as their mentor, counselor, and best friend. I would not let cancer stand in the way of those responsibilities.

Being exposed to that jolt of life with Georgia’s birth was just what I needed to remind me that I have my whole life to work. My business suffered terribly through the first quarter of that year. Business was at an all time low, the prospect inventory was stagnant, but so what? I recognized I could change, and there were still eight months left to bring the business back and qualify for MDRT. That should be enough time. That’s what we do as achievers at MDRT; we overcome obstacles that stand in the way of our success.

Four months later the final body scans revealed the cancer had indeed been isolated to my neck. The margins were good, and the cancer had not spread beyond the tumor. I thanked my physician for sending me to a specialist and my ailing body for having a bum knee on that tennis court. Those two unrelated acts allowed me to catch my cancer in time. I also want to thank my friend who gave me that life-changing advice; by the way, that friend is a fellow member of MDRT.

Look around you. You are sitting with some of your closest friends in the world. These are the people who can change your life. If your business is in a slump, or if you’re going through a time of adversity, we are there for you. If you are celebrating a high, we are there for you. If you need someone to help you meet your goals, personally or professionally, we are there for you. The members of the Round Table are your extended family.

The lessons I have learned about life allowed me to professionally succeed and personally triumph beyond my wildest dreams in the years that followed. I have qualified for Top of
the Table three consecutive years on life insurance production alone, and I stand here today having already qualified for my fourth.

And, we have added our fourth child, my beautiful daughter Caroline.

I hope my story will help you persevere in times of adversity. Remember: “You need to learn to accept those things in life you can change, and recognize those things that you cannot. In the process, you will learn to appreciate the differences.”