Finding Balance With Work, Life, and Success

Richard W. Sawyer, CLU, ChFC

Philosopher Dr. Mortimer J. Adler first introduced the Whole Person Concept to MDRT at the 1961 Annual Meeting. Now a fundamental part of our MDRT culture, the Whole Person message challenges us to strive for a proper balance in all aspects of our lives—spending meaningful time with family and friends, maintaining our health, enriching our lives through constant learning, becoming all that we can be in our careers, giving back to our communities through service to others, learning to manage our financial affairs, and growing in our spiritual lives. At its core, the Whole Person Concept is learning to balance our work, our lives, and our successes.

Today I will share with you some of the lessons that have helped me on my journey to maintain that balance during my 37 years in the financial services business and 34 years as a member of MDRT. These lessons will provide you specific steps you can take in your own journey, including some techniques you can use with your prospects and clients to help them also in their journey of finding balance. I will also offer some lessons learned from various leadership experiences that have proven to be invaluable. Finally, I will share with you my passion in seeing the moments in our everyday life to help put my message in perspective.

The Early Years

The Whole Person Concept encourages us to remember the importance of growing and learning, and certainly my early years in the business were significant in offering me important lessons and insights. In fact, several big lessons learned actually took place before formally starting my career in the financial services profession.

In my other life, I was a high school teacher of speech and theater. During one of my last days, before leaving that career at the end of the school year, I had the chance to meet with a guest speaker who was visiting one of our classes at the high school where I was teaching. He was a pastoral counselor. During our discussion, the subject came up of my leaving to go into the life insurance business. He asked some questions, and after more discussion, he said, "It sounds to me like you're not really leaving the teaching profession. You're just transitioning from public education to private adult education." Most of my colleagues were telling me I was crazy to be leaving teaching, and here was someone who was a total stranger helping me to see things from a whole new perspective! Needless to say, we stayed in touch, and within my first year in the business he became one of my best clients and a close friend.

Early on in the search for a new career, I went to one of my trusted advisors, my life insurance agent, Jim Freilinger, to seek his advice. He was, as I later found out, a Qualifying and Life member of MDRT, who helped me find the right place as a career agent with a major mutual company. I had shared with him my anxiety about starting a new career and having to learn so many things that were foreign to me. He said something that has stayed with me to this day. As far as he was concerned, in this business it's 80 percent about knowing people and only 20 percent knowing about the "stuff"—80 percent people, 20 percent stuff! Jim and his business partner, Don Cameron, also an MDRT member, later, quite unplanned, became my General Agents and committed to being with me at the MDRT Annual Meeting if I qualified.

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Sawyer is a 35-year MDRT member with 14 Court of the Table qualifications. He started his financial services career in 1976 and is past president of Norton Financial Services, a firm he founded with the Norton Insurance Agency. Still active with the firm, his work is now primarily focused on financial and retirement planning with clients. He served as President of the MDRT Foundation in 1995, and in 2001, he received the J. Putnam Stevens Award, granted annually by his peers in Maine. Sawyer has served on several community boards, most recently with the Institute for Civic Leadership.

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That happened in my second full year in the business when I attended my first Annual Meeting in 1979 in Chicago. Paul Oliver was the MDRT President. At that time, first-year qualifiers were "provisional" members and wore green badges. To be a full-fledged member, members had to qualify a second time. I had mixed feelings, wondering if I truly belonged. I remember that one of the Main Platform speakers was "Woody" Woodson. He was well known in the industry, primarily in his role as a home office executive who became CEO of one of America's largest life insurance companies. He was also well known for his "Back Page" column in America's *National Association Life Underwriter* magazine. He retired as CEO at age 71, became a life insurance producer, and qualified for MDRT in his first year. Near the end of his presentation, he opened his jacket to show his green badge. He said it was the most valuable name badge he had ever worn. Needless to say, he made me very proud to be wearing my green badge!

Jim and Don were great mentors, and I will always be grateful for their encouragement and guidance in helping me to qualify for MDRT. I haven't missed a year since!

There were two books I read during that early transition time that I highly recommend. One was *What Color Is Your Parachute?* by Richard Boles, today still one of the world's most popular job search books. That book helped me to first focus on looking inward to learn more about myself and then begin the search for a fit that would be the right for me. The book helped me to search for a "career" rather than just looking for just a "job."

The other book was *Passages*, by Gail Sheehy. At age 30, it was unsettling to leave a secure career for something unknown, especially at a time when my wife, a professional teacher herself, had determined she wanted to be a full-time mom at home with our young sons. *Passages* was enormously helpful to me in learning that each life crisis is an opportunity for creative change. I learned that our 30s is often a time that our illusions are shaken and a time to make, break, or deepen life commitments. One of the big insights for me was the realization that I had been living the life as a teacher of speech and theater that my father would have loved, but not necessarily a life that I wanted to continue. Reading *Passages* helped me to better appreciate that throughout our lives there will be transitions that are very normal and that we need to be open to what those transitions can teach us.

There were two other key lessons learned during that early phase of my career. If you are going to make any major change in your life, be sure to seek agreement with your significant other. In my case, my wife's support and belief in me were critical, and she has been there for me throughout all the bumps in the road. This coming July we will celebrate 44 years of marriage. Betty has been my true partner in life and my best friend. From the beginning, she has focused her life on our family, which in turn has allowed me to focus on the business. Together we have made it work.

Also evident during those first few years was the value of being your own best client. You cannot sell what we offer until you first buy those products and services yourself based on a thorough fact finder of your needs. We own life insurance, disability, and long-term care, as well as other products that I have recommended to my clients. Shortly after I started in the business, Betty and I had our wills prepared, along with advanced health directives and durable powers of attorney that are reviewed on a regular basis. Not only is what we do in this profession and what we sell important to our clients; it is especially important to our own families.

Transition from Solo to Team

The Whole Person Concept encourages us to be more productive and to enhance our professional esteem. That was especially true for me after five years in the business when it became clear I needed to be open and ready when new opportunities presented themselves.

Even though I qualified for MDRT relatively early in my career, it was still a struggle to make ends meet. It was also clear that continuing to be a solo producer was not working for me. After a successful first five years or so, it was becoming a lonely business. During that time, I was fortunate to be approached by one of the owners of a local well-respected property and casualty insurance agency about joining them. They had had a number of life insurance people come and go, which prompted them to begin thinking differently. Rather than just offer me a position, he asked me how I might structure a working arrangement that would be more long lasting.

After spending some time thinking about his question, I thought to approach this arrangement on the assumption that neither of us needed the other to succeed. However, together we could really make it a win-win situation. I proposed that we first establish an informal working arrangement to see how things might work out. (I called it the "engagement" period.) I wanted to earn the right to be a part of the firm. If it worked out, then we could formalize things, but not before we worked out the "divorce" arrangement as to what would happen if ever I left the firm as well as other contingencies (the basis for a buy-sell agreement). We

ultimately signed a formal employment agreement, in effect the "marriage" certificate. That relationship has lasted more than 30 years and continues to this day!

Even though I was completely responsible for my side of the business, developing the financial services area as proposed, no longer could my business decisions be made alone! Others in the business had to be considered, and their agreement on major decisions was critical before anything became final. We eventually formed a separate corporation, Norton Financial Services, which today continues to grow. That entire process helped me to realize my role was that of a "business" person with a specialty in insurance and financial services. Learning that perspective was key to developing the confidence to work with other successful business owners and self-employed professionals.

Focusing on Family

Spending meaningful time with family is a key part of the Whole Person Concept. Early on it was clear that our children were developing a love and a passion for sports. Learning to focus on their passions and not mine became a significant lesson for me.

Keep in mind that in junior high school and high school I was one of those kids who played in the orchestra, sang in the chorus, and acted in plays. When our oldest son was born, he weighed over 11 pounds, and our other son was nearly 13 pounds when he was born two years later. At that time, my fellow teachers kept teasing me that the boys were going to be big ballet dancers! Ironically, they became terrific athletes! In fact, both boys had outstanding careers in multiple sports through high school, and our oldest son worked his way through college on a full-boat basketball scholarship playing Division II at Bentley University, which is located just outside of Boston.

The point I want to make here is that our sons' passions were not my passions. I made a choice to become involved with what they loved to do rather than push them toward the things I loved to do. I may not have known a lot about baseball, but I was there on the bench during many Little League games. Betty and I spent our fair share of time at many, many basketball games, track meets, and football games. Guess what . . . it was a blast! In fact, oftentimes my enthusiasm would get the best of me, and the boys would remind me to "keep it down"! To have as close a relationship with my children as anyone would want and to be in a career that has given me the time flexibility to be there with the boys as they grew in their passions has truly been a blessing.

As everyone can agree, finding meaningful family time while developing a new business is a challenge. The lesson here, of course, is that we often have to "make the time," especially when it comes to our family. One way to make it happen is to put it into your calendar as an appointment, block out the time, and make it a commitment.

Growth Through Diversification and Mentoring

During the late 1980s and early 1990s, diversification in our practice and learning the value of being a mentor to others were key factors in growth in our business as well as growth in the financial stability at home. Our business was developing well, and through referrals we were able to develop relationships in locations that were outside our local geographical area. When our area went through a difficult economic period, we were fortunate to stay afloat by means of the business that was thriving in those areas 500 miles away. It meant more time traveling back and forth, but it was productive. Had we not taken the risk of getting outside our home base, business might not have grown as well as it did during a difficult period for many people. Taking a risk allowed us to grow.

It was also during this period that my younger associate, Peter Fendler, was developing his clientele and clearly making a commitment to our business. He wasn't in a position to buy in at the time, but we did put in place some informal agreements to protect our clients should anything happen to me. We were fortunate to hire a successful group benefits producer, Dan Tetu, a few years later who was also interested in making a long-term commitment to the firm. My role in the firm was mentoring both of them through leadership by example—working hard, running a business, and spending time with my family as often as possible. They created their own relationships that added to the overall growth of the firm, and over time they both bought into the business. We put a formal succession plan in place to assure not only them of continuity but our clients as well. Through this whole period, that growth created important financial stability at home and allowed me more quality family time.

Breaking Through the Ceiling of Complexity

A key component of the Whole Person Concept is the importance of maintaining a sound mind and body. I am the first to admit that being in good physical shape is not a passion of mine. It has always been a challenge for me. Having said that, there was a period when something had to happen to help maintain a sound mind because I was truly "burning out."

Many of you can relate to being at a point where you are working harder than you possibly can imagine, you're spending less time with your family, and you're not making any headway with income growth. This is not unusual. At last year's Annual Meeting, we heard Derek Mills tell his story of hitting this point and how he successfully turned things around by setting standards rather than setting new goals.

Everyone eventually finds her or his way to break through this period. For me it was a coach by the name of Dan Sullivan. The three years I spent in Dan's Strategic Coach Program taught me more than I can possibly communicate in the time we have today. However, there were several key lessons to share that were instrumental in my breaking through the ceiling of complexity, not only in my business but also in my relationships at home.

First and foremost, *focus on progress, and forget about perfection*. Like many of you, most of my time was spent focusing on all that was *not* going well. This is a common trait among successful people. We are constantly striving for something better, something bigger, and in the process we beat ourselves up for what we haven't done! Dan helped me make a huge paradigm shift to focus first on what had been accomplished and then turn my attention to what could be done to improve things.

Here's a specific exercise you can use to help yourself, in your business as well as in your relationships at home and with others. Block out an hour of uninterrupted time. Take out a piece of paper, and write down this question: Reflecting on the past 12 months, what are the things that I have accomplished with regard to my business, my family, my health, my spiritual life, and my passions? In other words, what has worked well? You owe it to yourself to focus on each area to find the things that have worked, rather than focusing on what has not worked. By the way, *passions* are the things *you* love to do that have nothing to do with the business or with your family. Dan also calls this your *free time*.

On a second piece of paper, write down this question: Reflecting on the next 12 months, what are the things I would like to accomplish with my business, my family, my health, my spiritual life, and my passions? Look at that first sheet that lists what you have accomplished, and ask yourself why those things happened. How can you improve? In each of these areas, what can you realistically accomplish? What is truly important to you?

Instead of spending all your time working *in* the business and *in* your personal life, don't you owe yourself at least an hour to work *on* your business and *on* your personal life? Do this exercise once every three months, and after a year or more it will become a habit as well as one of the most important valuable exercises you can do for yourself and for your family.

The first time I did this exercise, the biggest challenge for me was answering the question asking what I would do with my free time. I had spent so much time working in the business, focusing on my family, and spending time with my sons and wife on what they loved to do that it was difficult to know what I would do for myself! Eventually, that passion became clear but not for a while.

Another important lesson Dan provided had to do with "uniqueness." What is it about each of you that makes you unique? Why is it that people do business with you? Why is it that people are attracted to you? Here's an exercise that will provide you with new insight to your uniqueness.

Make a list of 25 people who know you well. The list can include clients, friends, family, and even business associates. Send a personal email to each of them as follows:

> Dear _____,
>
> I have recently taken time to reflect on how to improve my business as well as develop a better understanding of myself. For that reason, I am asking for your help. Would you please take a few minutes and respond to this email by answering the following question: What makes me unique?
>
> Thank you in advance for your help.
>
> Sincerely,

Yes, this can be risky. Not everyone will reply. Some will even question why you're really doing this. However, I absolutely guarantee that there will be people who will respond and likely confirm what you probably already know. However, there will be some who will surprise you with their responses. In the end you will discover new insight and clarify what makes you unique.

I think we would all agree that our fundamental goal in all that we do in our profession is to be known as "trusted advisors." That means we do not just *ask* for the business; we also have to *earn* the business. When this happens, we become indispensable as well as referable. Dan made it simple: "Say please and thank you, show up on time, and do

what you say." If we all would do these things, and do them consistently, not only will our business thrive but also our relationships at home.

I encourage you to go to the members-only section of the MDRT website and do a search for "Dan Sullivan." His materials are in the MDRT store as well as in the Annual Meeting Proceedings Archive.

In addition to the exercises I have just mentioned, I also encourage you to take the Whole Person "Balance Quiz," which you can also find in the members-only section of the MDRT website. This brief exercise will provide you with immediate feedback as to where you are in living a well-rounded, balanced lifestyle.

Learning to Differentiate

Part of the challenge in our business is differentiating ourselves from our competition. This is critically important to our growth and success. Nick Murray, a highly respected individual in our profession and someone who has spoken several times at MDRT, most recently last year, reminds us that our role with clients is to be a "competent, caring, empathetic professional whose role is to serve as a steward of my client's financial plan." As trusted advisors, we need to know our clients well. We build relationships. But how do we do so early on when we first meet new prospects and even some of our clients?

At the 2003 Annual Meeting in Las Vegas, one of the Focus Sessions on estate planning featured the husband-and-wife team of Jon and Eileen Gallo from Los Angeles, California. Among the lessons learned from them had to do with how to differentiate from the competition by using a unique questionnaire with prospects and clients designed to find out what is really important to them. Here is how it works:

When you meet people for the first time, as well as when you are doing a periodic update with existing clients, give them a sheet with partial sentences, ask that they complete each sentence with whatever comes to mind, and then have them send the sheet back to you for review. (The complete form is available on the MDRT website attached to this Focus Session.) Some of the items are as follows:

I believe in . . .

- What I value most is . . .
- If I had an extra million dollars, I would . . .
- With regard to money, one thing I would start doing right now is . . .
- The event that had the greatest impact on my life and made me the person I am today is . . .
- The most important decisions I have made in my life are . . .
- My hope for the future are that my family will . . .

With this information you gain a whole new perspective of their dreams and what is really important to them. When dealing with couples, be sure to ask that each one complete the sheet. Often they agree on most of the points, but it is not unusual to discover important differences.

I highly recommend that you, your spouse, or your significant other also take the time to complete this exercise. It is another opportunity for each of you to seek new insight into yourself as well as one another.

Lessons in Leadership

The Whole Person Concept encourages us to contribute hands-on time through volunteer opportunities without expectation for personal gain. These volunteer situations allow us to meet new people and be exposed to different situations that we might not otherwise experience as well as the opportunity to feel good about doing good. When you give of yourself, you get back so much more in the way of learning about time management and about what has worked in the past to improve in the future as well as learning a great deal about yourself.

The MDRT Foundation is clearly our shining example throughout the world of our members giving back through charitable works. In addition, involvement with MDRT, as well as local professional associations and nonprofit and civic organizations, provides the chance to learn so much about ourselves while doing good for others.

In addition to many lessons learned from involvement with MDRT and the MDRT Foundation, the Institute for Civic Leadership (also known as ICL), based in Portland, Maine, has provided me with experiences that have changed my life. Along with more than 30 other members of the Portland community, we spent two days a month together for seven months, including four days at an Outward Bound facility in the mountains of Maine. The focus of the program was to learn the skills of collaborative leadership. The group consisted of representatives from the public sector and the private sector as well as the nonprofit sector. It was a diversified group of men and women with different backgrounds. Over those seven months, we learned a great deal about one another as well as ourselves. We laughed, we cried, we sang, and we learned. The facilitators were highly trained professionals who taught us by example. They didn't tell us; they showed us.

ICL helped me to better understand the value of collaboration, the importance of not jumping to conclusions about other people, the value of listening, and many other things too numerous to discuss today. However, one of the most valuable lessons was how to be an effective group leader, whether in charge of a project, a meeting, or an entire organization. That lesson had to do with respecting the need to balance process, relationships, and results.

Every one of you has been a part of a meeting or a project where no one had a clue as to what was going to happen, that did not have a clear time frame, or where the emphasis was focused on just getting the job done without any attention paid to how it was going to get done. Or you spent a lot of time with the people but never really had a chance to know them. Many of you have been to meetings you felt were a complete waste of your time, or you never felt like you were a part of the meeting. Sound familiar?

Imagine what it would be like to participate in a meeting that has a clear agenda and time frame. Assume that this meeting has a clear focus on not only how things are to be done but also what is to be the end goal. Finally, assume that there is a clear intent during that time to make sure everyone in the meeting is being heard rather than the meeting being dominated by just a few people.

Having a good balance with process, relationships, and results will have a huge impact on you and others when the opportunity is there for you to lead. Establish and/or agree to a clear process on how things are going to be done, be respectful of everyone at the table, and make sure all voices are heard even if they might not agree.

There has never been an experience that can compare to involvement with your local, state, or national professional associations. That can also be said of involvement with MDRT, whether as a member of PGA (Program General Arrangements), PDC (Program Development Committee), or any of the vast number of standing committees and task forces. All of these opportunities provide great leadership training. As I look around this room, I see many people who have given their time and talent to this great organization. I would like to ask all those people in the room who have served on at least one MDRT committee or task force, which of course includes PGA and PDC, or done volunteer work with the MDRT Foundation, to please stand up. Thank you to all of you for your commitment and time. To those of you who have not yet served as a volunteer with MDRT, please make a point to speak with any of the people you see standing and talk with them. They can help get you started. Believe me it will be worth it.

One other point about involvement in volunteer organizations: Learn *not* to seek positions; positions will seek you. If you are asked to take a leadership position and you can afford the time to do so, do what is asked of you, do it to the best of your ability, and do it on time. Like most of what we do, we first have to earn the respect of others rather than just expect it.

Letting Go

During one of the four days at Outward Bound in the ICL program, we engaged in several rope course exercises. Some involved being paired up with other participants, and other exercises were solo in nature. One of those had a powerful impact on my life. It involved several phases. Keep in mind that I was hooked up with safety lines that were held by my peers, but trust me, that didn't make this exercise any easier. First, we had to climb a tree 30 feet into the air. Exhausted at that point and ready to quit, I persisted. We then had to step onto the top of a telephone pole, grab a rope—a rope that you could only grab by jumping for it—to swing to another tree. Once on the second tree, we had to move around to the opposite side of the tree and position our feet on a wire connected to a third tree 20 feet away. The only way we could get to that third tree (and the last phase of this exercise) was by grabbing these small ropes above us that were positioned equally along the way. The problem was that you could not possibly reach those small ropes unless you let go of the one you were hanging onto!

During the group debrief, it became clear among the group that the lesson here was that often the only way we can move forward is first to let go of where we are. It is scary, believe me, but in the end, focusing on where you want to go makes it a lot easier to let go and move forward.

Fourteen years ago I had a health event that helped me to let go. My business partner and I had decided we needed more key person insurance on one another, so we applied for more life insurance. Although critical illness was a relatively new product line for us, as it is throughout the United States, we both recognized its importance and included that as part of the underwriting, using another carrier that specialized in critical illness. Ironically, life insurance was approved but not the critical illness for me. That underwriter was concerned about my elevated PSA and required me to have a biopsy before they would make a final decision. It was through that process that I discovered I had prostate cancer at age 53.

Needless to say, that was not on my radar screen. After weighing the options, my wife and I decided on surgery to remove the prostate. Back then, the robotic procedure was still in the development stages, so with major surgery planned, I set aside at least a month to be away from the office, longer than ever had happened for me.

The day before surgery, I worked a full day. As I left the office, my business partner, Peter, came to me with a note that he had written telling me not to worry about anything. He and the staff were ready to do what would be necessary. He gave me a big hug, and the process of letting go began.

I am a big believer in massage therapy and had arranged to have a massage that day. The one phrase that kept going through my thoughts at the time was "Learn to accept what I can control, understand what I cannot control, and appreciate knowing the difference." I am grateful to the critical illness underwriter for requiring me to have that biopsy. Not only did it help me avoid what could have been a much more serious situation, but it also helped me to "let go" so that I could focus on the things I could control.

Several years later, at age 56, it became clear to me that stress was more of a problem than was acceptable. The business was going well, and I knew that Peter and Dan were ready to step up. The three of us had a meeting, and I told them that I wasn't dying, I wasn't disabled, and I wasn't going to retire. However, I no longer wanted to run the business and was prepared to sell my shares to them. A year later, we made the transition. Although still at the firm, my role has changed to being one of the producers. Running the business is no longer my responsibility. It was a major risk for all of us, and it has worked.

My challenge to all of you is to ask yourself, What is it in your life that you need to let go? What is stressing you? Can you afford to let go whatever that might be? If you did, what would that mean for you and your family?

Finding Perspective

In any major life transition, it seems to take at least three years before settling into a new routine. It is a paradigm shift. I see this with people who go through divorce, deal with the death of a loved one, or retire or sell a business. Whether these transitions are planned or it is a medical crisis, a death, a disability, the transition requires time, patience, and perspective. I have found something that helps remind me about remembering to put things in perspective.

I would not be surprised to learn that when you were a child you had a little wagon, maybe painted red. In that wagon you probably pulled around things that meant a great deal to you. On the credenza in my office by my desk there is a miniature Radio Flyer red wagon, and in that wagon there is a clock. It is my constant reminder of how precious time is and how important it is to "see the moments."

As you may recall, I mentioned that early on when my sons were growing up, my focus was on their passions. Now that they are grown, married, and parents, and now that the business transition has taken place, I have time to focus on my passions. For me, it is to see the moments in life and to capture those moments on camera.

Moments with family . . .
Moments with friends . . .
Moments along the Maine coast . . .
Moments in nature . . .
Moments in the garden . . .
Moments outside of Maine . . .

My journey is not yet complete, nor is yours. Several years ago, the Whole Person Committee developed a plaque for members to purchase to help remind them of the importance of the Whole Person. I have one that sits on my credenza as a constant reminder that I am still on my journey. In your journey to find balance in your work, your life, and your success, I urge you to take the time to determine where you are in seeking all that you can be. Use the Whole Person quiz I mentioned earlier to determine where you would like to grow in your relationships, your health, your education, your career, your volunteer service, your financial situation, and your spiritual life.

Along your journey, consider the following:
Seek to do what really matters to you.
Seek to be authentic with others and with yourself.
Seek to not sweat the small stuff . . . because it's all small stuff.
Seek your passion and have fun along the way.

My wish for all of you is that you have discovered something in what I have shared that will help you on your journey to finding balance in your work, your life, and your success.