

Changing Your Life from Success to Significance

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An important cornerstone of the Million Dollar Round Table for more than 45 years has been the Whole Person concept. One description of a Whole Person is the following:

A full, whole life balances many qualities and promotes a state of physical and mental well-being. Whole Persons are engaged in a lifetime quest to achieve balance and congruity in all aspects of their lives:

FAMILY
HEALTH
EDUCATION
CAREER
SERVICE
FINANCIAL
SPIRITUAL

They continually seek to develop their full human potential. With the Whole Person in mind, the idea for this presentation was sparked by a book called *Finishing Well* by Bob Buford. The major theme of the book is the difference between “success” and “significance.” Buford states: “‘Success’ commonly means using your knowledge and experience to satisfy yourself with fame and fortune. ‘Significance’, however, means using the same knowledge and experience to serve others—that is, to change lives.”

Your membership in the Million Dollar Round Table demonstrates your business success. But there is much more to financial success. We who financially do well owe much to the world we live in. My comments are intended to help you move your life from “success” to “significance.” Experiences of others and personal stories will be shared with you to illustrate how you can change your life. These ideas are intended to positively affect your life as well as those of your family, clients, friends, your community, and the world we live in.

Each of you can be significant in numerous ways. The slide shows a tree with branches, examples on each branch of significant actions, with the slide titled, “One person can change the world.”

If you ask yourself, “What can one person do?”, I would refer you to an outstanding presentation by John Gardner

Changing Your Life from Success to Significance *(continued)*

at MDRT's 1968 meeting, Gardner said, "Some people feel one person can't do anything."

Gardner answers, "Only one person can do anything." To reinforce Gardner's message, here's a quote from the memorial stone of a famous U.S. citizen, Robert Kennedy.

It is from numberless acts of courage and belief that human history is shaped. Each time a person stands up for an ideal, or acts to improve the lives of others, or strides against injustice, he or she sends forth a ripple of hope, and crossing each other from a million different centers of energy and daring, these ripples build a current that can sweep down the mightiest wall of oppression and resistance.

In Anne Frank's diary, found after her execution as a child in World War II, she writes, "How wonderful it is that nobody need wait a single moment before starting to improve the world."

Ghandi comments, "You must be the change you want to see in the world."

I have organized my presentation into four categories.

Category One—Changing Your Professional Practice From Success to Significance

Category Two—Making Your Industry Involvement Significant

Category Three—Changing Your Life from Success to Significance in Your Community and Our World

Category Four—Structuring Your Personal Life to Be Significant

Category One: Changing Your Professional Practice from Success to Significance

There are many things you and your staff can do for each client "beyond the sale." Sales obviously provide financial success. But to do nothing after the sale to enhance the life of each client is a tragedy. As a financial advisor, consider how you can further improve the life of clients over and above the product sold. The Round Table has given us new ideas annually to improve the life of each person we touch.

Here are some examples:

1. Do you provide a financial summary for each client after the sale? How comprehensive is your summary?
2. Do you point out the weaknesses in your client's risk management? Do you give ideas for future consideration?
3. Do you recommend to clients that they see their attorney or barrister to write a will, update their will, review or establish trusts, give written directives in case of disability for health and property?
4. Do you suggest a "family love letter" to accompany the client's will spelling out suggestions to survivors that are not included in their will?
5. Do you recommend a "family meeting" and suggestions for the agenda? What about a "fire drill" that assumes the client died yesterday? What will the heirs do?
6. Do you regularly keep in touch with your clients and prospects by means of an "annual review check list" or some other method of automatic follow-up? Each client's life, like your own, is in a constant state of change. You can gain significance in your professional practice if you stay in touch and provide advice as circumstances change.
7. Do you have a system to comfort the bereaved with meaningful condolence notes, a gift of an appropriate book such as *Living When a Loved One Has Died* by Earl Grollman, a family visit, or a contribution to a charity meaningful to the family of the deceased?
8. Have you ever suggested to your clients a "joy list," which reminds your clients of the things they really enjoy in life?
9. Do you know if your client has a great interest in a particular charity? Have you explored with the client if he or she has an interest in funding a perpetuating gift to the charity?
10. When a client loses his or her spouse and later remarries, you can be of help. Children of a new marriage are often concerned, usually for financial reasons.

Changing Your Life from Success to Significance *(continued)*

Do you have a sample remarriage letter you can share with such clients or friends?

11. People who set goals usually increase their accomplishments in life versus non-goal oriented persons. Have you helped clients set and achieve goals?
12. Have you ever discussed with clients the MDRT Whole Person concept—how to build balance in their life?

Category Two: Making Your Industry Involvement Significant

There are many people in our profession unwilling to support our business. Their attitude is to let someone else fight the battle. The uninvolved do not understand how our professional associations battle for our clients' rights. Our associations fight damaging rules and regulations that hurt our clients. Associations are often advocates for new legislation helpful to our clients. In the United States, membership in many of our associations is down substantially because so many practitioners do not understand their value, particularly the younger generation. It is vital that you as leaders, as MDRT members, are active in your associations. There are many hidden rewards in doing so.

Ask the volunteers who make the Million Dollar Round Table meeting the top sales meeting in the world why they volunteer. MDRT volunteers learn so much more in working with each other beyond what is learned at the Main Platform or Focus Sessions. Lifetime international friendships evolve.

You become significant in our profession when you are an active member in your country's associations.

My relationship with MDRT over the past 50 years has changed my life far beyond my dreams. It is primarily responsible for teaching me how to be significant in life. What can happen if you become involved in our industry and are selected by your peers for a leadership position? Let me illustrate three experiences.

My attendance at my first MDRT meeting, in Montreal in 1962, was a "wow" in my life. I learned how important it was to have staff to enhance my success, and hired my first part-time staff person as a result of being influenced by a Main Platform panel entitled "Work Smarter—Not Harder."

My secretary put together a notebook of the various things she did for me—information on how to handle banking, change of owner and beneficiary, etc. Because of the notebook, when my secretary was unavailable, I could easily take care of the many routine procedures she was doing. In 1963, MDRT surveyed the membership on how each of us organized our office. The notebook my secretary put together was sent to the Round Table. The MDRT called me and asked if they could publish my "secretarial manual." This episode was the start of my involvement in this great organization.

In 1979, I was President-elect of the Round Table. I received an invitation from members in Australia to speak in their country in 1980 when I was to be President. The Executive Committee approved the request and determined that if I was going to Australia, why not stop in other countries where we had members, and listen to their ideas and the challenges they faced? Nine countries were visited on the round-the-world trip. Reporting my experiences to MDRT leaders helped to open their eyes. Look at us today, exchanging ideas with each other from over 75 countries. We are truly an international organization. Your executive committee is constantly on the move, providing leadership and involvement for all of you.

Here's a final story about how industry involvement can affect the lives of millions. In the United States, the industry supports an organization called LIFE—the Life and Health Insurance Foundation for Education. LIFE spreads knowledge in various ways about the need for life insurance, disability income, annuities, and health insurance for our citizens.

As a board member of LIFE, I was given an assignment to help professionals put together a video and educational program primarily for teenagers. The program is called "The Next Generation."

At the end of 2007, "Next Generation" had been seen by more than 23 million young people in the United States, in more than 787,000 classrooms, and served more than 47,000 teachers.

There are countless opportunities available to each of you to volunteer in our industry. Many of you in this

Changing Your Life from Success to Significance *(continued)*

focus session have already served as leaders in our profession and made great contributions to our financial services associations. I applaud each of you. Those of you not involved hopefully will utilize your great talents, becoming active and significant as you move our essential industry forward.

Our wonderful MDRT Foundation reminds us what we can do in their slogan, “Look at the lives we touch.”

Category Three: Changing Your Life from Success to Significance in Your Community and Our World

There is a vacuum in leadership in our houses of worship, communities, local and national governments and charitable organizations. As MDRT members, you are looked upon as leaders. Leaders lead—you are urgently needed as participants in leadership. Many of you are already doing so. To reach significance, carefully select those causes where you have the greatest interest and believe your participation will most effectively enhance the success of the organizations you select.

Here’s an example of what one person can do. Sandy Haggart is the wife of MDRT leader Gil Haggart. Sandy saw a big problem in another country and did something about it. Let me tell Sandy’s story.

Sandy volunteered to act as an interpreter for patients and doctors on a mission to Guatemala. Many of the patients had burns from open fires, malnutrition, etc. Sandy fell in love with the Guatemalan people. She was upset particularly about the health of the young children and expectant mothers. Sandy decided to do something to help these people and founded an organization called Feed the Dream, which now serves daily more than 900 Guatemalan children under age 5 and expectant mothers. [Here’s a short clip from a video that tells a small part of the wonderful work this woman carries out.]

Sandy is one of five women in the United States selected by *Traditional Home* magazine for her exemplary volunteerism and outstanding contributions to communities around the world.

Another Story

Few would argue that there isn’t much too much hate in our world. In Sarasota, Florida, the city annually sponsors a project called Embracing Our Differences. Sounds like the Round Table. An exhibit is held in a waterfront park that displays 39 large canvases of original art on embracing our differences created by school children and local artists on the positives of diversity. Accompanying each selected art work are inspirational words submitted by children and adults in Sarasota. More than 100,000 people view the art each year—bus loads of children are brought to the show. Several people who have viewed the artwork have spearheaded similar projects in other cities such as Atlanta, Georgia; Wooster, Ohio; and a city in Australia.

What these persons have done to promote tolerance in our world is certainly significant. When you observe a program like Embracing Our Differences, consider being a catalyst in bringing the program to your community.

Here’s another idea. An executive about to retire had been teaching as a volunteer in a local prison. Two-thirds of the prisoners normally return to jail after being freed. At retirement, the executive founded a volunteer prison-teaching organization. Statistics indicate only 10 percent of prisoners who attend class return to jail.

Bob Williams, age 85, a former Top of the Table member recently had a unique idea to enhance sportsmanship at the finish of American football games. His idea inspired a friend to write, “My heart is swelling with pride that one person can make a difference—you.”

A local newspaper described Bob’s idea as follows: “As some of you are aware, our pal, Bob Williams, has been busy enhancing post-game sportsmanship for college football. Unlike sports such as basketball, where the teams often pass one another shaking hands after a game, football has no established procedure. Bob’s post-game sportsmanship ideas have had successes across the country and a few months ago were adopted by the five service academies—Army, Navy, Air Force, Coast Guard, and Maritime. What is the program? Post-game, both teams come together as one, honoring one team’s school, players, students by proceeding to each side of

Changing Your Life from Success to Significance *(continued)*

the field playing the respective alma maters or some other act of sportsmanship. As the players exit the stadium, they acknowledge and honor each fan with a wave.”

What a great innovation.

Category Four: Structuring Your Personal Life to Be Significant

Ralph Waldo Emerson commented, “We can never do a kindness too soon, for we never know how soon it will be too late.” What a wonderful motto to live by.

Have you ever thought of having a “significance mission statement?” My “significance mission statement” has its origin in the mission statement of the high school I attended more than 60 years ago. It reads, “It is my desire to: commit my mind to inquiry, my heart to compassion, my life to the service of others.”

What are some of the things you can do to be significant in your personal life?

1. You can be a person who is always looking for ways to compliment others, looking for their good traits, and reinforcing them.
2. Maintain a journal of your life and the valuable lessons you have learned so that you can pass them on to others. Write a personal memoir for the benefit of your family and close friends that will be treasured by your loved ones.
3. Do random acts of kindness. My Boy Scout training taught me to do a good deed every day. Visit the sick, the aged—one person each week, as I know an industry leader does. Do unexpected things for others—phone calls, notes, send a book, tell people they have a great smile.
4. Celebrate special life events—birthdays, anniversaries—by giving to others. A few years ago, an MDRT friend of mine sent a special card to many of his friends. On the cover of the card was a wedding picture of him and his wife when they were married 50 years ago. On the inside of the card was a picture of his family, children and grandchildren, the way his life is now. He stated in his card how good life

had been to him and enclosed a \$50 check asking the recipient to fill in the name of his or her favorite charity—what a fantastic idea.

On my 75th birthday, I copied his idea and sent a card showing a childhood picture of me on the cover of the card and inside the cover a current picture of me echoing my MDRT friend’s comment on how good life had been to me. I enclosed a \$75 check asking the person receiving the check to fill in their favorite charity and send the check to them. Instead of spending considerable funds for a big birthday party for me, the money went to more than 60 charities.

5. There is a wonderful song called “What the World Needs Now Is Love.” There is so much acrimony in our world—relations between nations, between religions; radio and TV shows full of rudeness; increasingly violent video games; political dialogue with half truths; hostility within a family; drugs, alcohol abuse.
 - Victor Frankl, a Holocaust survivor who was on the 1967 MDRT Main Platform, stated: “One life to live, which soon is past; only what is done with love will last.” Are you demonstrating your love to others?
6. Adopt the “Law of the Garbage Truck.” David Pollay states, “Many people are like garbage trucks. They run around full of garbage, full of frustration, anger, and disappointment.” As their garbage piles up, they’ll dump it on you. Don’t take it personally. Just smile, wave, and move on. You’ll be happy you did it. What would happen in your life starting today if you let more garbage trucks pass you by?
7. Family bonding—If you have the good fortune to be involved in a loving family, there are a number of things you might consider to further cement your happy togetherness.
 - A. Plan an annual family vacation.
 - B. Strive to be together on an important holiday in your country.
 - C. Send a unique holiday card with a picture of your family. This idea came from a MDRT Annual Meeting speaker suggesting you not

Changing Your Life from Success to Significance

send a holiday card when it is expected but rather choose another holiday.

We have sent a Thanksgiving card for many years. Here's our first one, from 30 years ago, and the most recent card.

- D. In an effort to inspire my grandchildren, three times a year I send them what I call "granddaddyisms." I share with them meaningful inspirational quotes often lifted out of the MDRT calendar.
- E. Because most of my family is out of town, I make weekly phone calls to them. We share with each other what is new in our lives.
- F. We have an annual reunion with our extended family and close friends.
- G. There is a book called *Legacy of Love* in my residence office. The book includes a copy of my will, trusts, a living will directing how my family is to handle any life-threatening illness I may experience, a power of attorney for making decisions if I am incapacitated, a summary of all my insurance, the location of my safe deposit box and key, names of trusted advisors, and my desires regarding funeral arrangements. You and your clients and friends need to have information easily available.
- H. In most countries, a will is used to distribute the deceased's property. It is a rather cold document and normally does not tell your loved ones the valuable things you have learned in life or the thoughts you want to pass on to your family and friends. I recommend each of you consider your own ethical will—a document with real significance. My ethical will is to be read at my memorial service. The ethical will's first

paragraph states: "The purpose of my ethical will is to summarize those things of real value that I've learned in life, to share them with my wife, children, grandchildren, and many friends. This is a love letter to each of you." I express in the letter what I deem important in life. I end the ethical will with these words: "My life has been lived to the fullest. May you feel the same way when your life is over. More than material possessions, I hope I have left each of you an optimistic spirit, an enthusiasm for life, a concern for others, and the warmth of my life."

- I. There is a final stage in life called "leaving well." That is one reason why an ethical will is important.

Bob Buford, the author of *Finishing Well*, relates the story of a friend of his who has been told his life is in jeopardy. His friend said to Bob what is of most concern to him is if he is leaving the way he wants to. The friend went on to say, "It was not about getting financial affairs in order, but about getting personal relationships in order. How do I die so well that it blesses and encourages people?" He made a list of 50 things he wanted to do before his death, and 45 were relational. Keep this in mind for yourself, your family, and friends.

It is my hope my comments will help each of you change your professional practice from success to significance; become significant in our industry, increase your significance in your community and the world, and structure your personal life towards significance.

Hugs and love to each of you, my dear MDRT friends.