

Keep on Peddling

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Allen R. Bruce, CLU, ChFC, is a 29-year member of the Round Table with five Court of the Table qualifications. Currently Chair of the Finance Committee, he is serving for the third time on MDRT's Management Council. A Platinum Knight of the MDRT Foundation, Bruce served as its President in 2002 and was a founding member of its Inner Circle Society. Within the industry, he is a past president of the D.C. Life Underwriters Association (now the Washington, D.C., Association of Insurance and Financial Advisors) and a member of several organizations.

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What is a hero? If you look the word up in the dictionary, you will find this definition, "someone who fights for a cause" or "a person noted for special achievement in a particular field." But heroes exist in more than just a moment in time. They represent more than just a single act. Heroes live their lives every day trying to make the world a better place for all of us. As a matter of fact, most heroes fly under the radar, seldom noticed, not seeking recognition, and not really knowing that they are heroes because what they do is simply a part of who they are.

There are many heroes in our profession - special people who have dedicated their lives to making sure families are protected, that children are cared for, that even in the face of tragedy, life goes on. So what makes a hero? Some would say it is a person who has overcome obstacles. Others would state that it is someone who regularly puts others before himself or herself. Still others would argue that it is someone who has a track record of touching lives in a positive way.

Today, I would like to share the story of one of our heroes; a hero who fits all of these descriptions. The child of immigrants, he learned early how to work hard in order to survive. Since college was not an option for him, he elected to pursue a career in the life insurance business. He struggled at first, but his focus and resolve would not let him fail. As a result, he built a practice and cultivated his list of clients. He set goals and let few distractions get in his way.

Along the way he developed a love for bicycling. Bicycling was a way to stay fit and to be alone with his thoughts. It was a time to set goals and make plans. But, as we all know, life happens. Already living with diabetes, and having undergone three back surgeries, the first of his major life challenges struck. It was 1994 when his wife, the love of his life, had a stroke. Severely disabled and paralyzed on her right side, she was unable to communicate. Determined to be there for her, he began making plans to prepare for the special care she would need. Then, only two months later, with his wife still in the hospital, he had to undergo triple heart bypass surgery. As he lay on his

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back in the hospital, he was already devising a plan to care for his ill wife, and keep his business moving forward. Only three weeks after the surgery, he was back at work.

But 1994 was not through with him yet. In August of the same year the news hit. The company with whom he had built his career was entering rehabilitation. He was now faced with the reality of what would happen to his nearly 2,000 clients. For some of his clients it meant delaying retirement plans. He was also faced with the fact that his business was disrupted...and at a time when his wife would need expensive care for many years.

Back on his bicycle, he pedaled and planned. Despite overwhelming business concerns, he was determined to continue what he considered "his obligations." His new plan was clear. He was determined to continue his dedication to philanthropy. For 15 years, he had contributed \$6,000 annually to provide four scholarships for students at a local college. He also purchased a \$100,000 life insurance policy to continue the scholarships after his death. In addition, he has gifted over \$100,000 to your MDRT Foundation, making him an Excalibur Knight.

Now faced with new goals, he committed himself to working harder. Little did he know that fate had more in store for him. It was two years later when a major flood hit and completely destroyed his office. The river ran so high that a full-sized refrigerator was found in his office, floating on its side.

All of his computer files were destroyed. It took over a month to clean up. A day after the flood, his partner and close friend was on his way to the office to aid in the clean-up when he was killed in a car accident. It was devastating, to say the least. Again, he pedaled on and pushed on. With a never-ending eye on his commitment to his clients and his family, he slowly reassembled his practice, serviced his clients, maintained his philanthropy and cared for his wife.

The challenges he faced would have leveled even the strongest of people. The fact that he persevered was amazing in itself. That is until you realize that all of these events took place after his 80th birthday. Even more, despite insurmountable odds, this special man has been a Qualifying member of the Million Dollar Round Table for 42 years. In fact, he is the second-oldest qualifying member of MDRT. Some might even call him an all-around late-bloomer, for it was at age 72 that he decided he wanted to achieve Top of the Table just one time. He succeeded and has since qualified for Court of the Table every year, including qualifying for Top of the Table for 14 times. Today, at 90 years of age, Eph Baker is working on his next 10-year plan. He expects to be selling life insurance well past his 100th birthday. His unassuming influence is vast. His legacy is continuing. In fact his daughter, 24-year member Joyce Baker Brown is also a significant benefactor to many worthy causes and organizations – including contributions of over \$50,000 to your Foundation ...an Excalibur Knight as well.

While the story I have shared is about one man, I look at this audience and realize that it could be the story of anyone here. The details may be different, but the heart of the story...which is to say the heart, the courage, the determination that is so much a part of every human being...the heart of this story is common to every person in this room today.

Every one of us in our life journey will encounter setbacks that could derail and defeat us. Every one of us will suffer hardships at some time during life. The only difference between a winner and a loser will not be the trial faced, but rather how we respond...how we meet the challenge...how we handle the difficulties. As you face the hurdles that life will inevitably place in front of you, keep pushing forward, keep striving ahead...or, as Eph Baker would tell you...keep on pedaling.